



CLARK COUNTY

GROUP POLICY 606122
EXPERIENCE REPORT

TERM LIFE AD&D INS	DEPENDENT LIFE	01/01/2014	07/01/1989
		THROUGH 12/31/2014	THROUGH 12/31/2014
EARNED PREMIUMS		\$575,274	\$6,591,008
PAID CLAIMS		282,000	3,663,282
CHANGE IN REPORTED RESERVES		57,375	1,499,875
CHANGE IN IBNR RESERVES		3,516	105,645
CONVERSION CHARGES		0	39,465
TOTAL INCURRED CLAIMS		342,891	5,308,267
LESS COMMISSIONS		0	33,190
PREMIUM TAX		11,506	132,771
OTHER EXPENSE AND RISK CHARGES		87,665	896,678
TOTAL EXPENSE AND RISK CHARGES		99,171	1,062,639
BALANCE		133,212	220,102

TKELLY2
1R

900 SW Fifth Avenue
Portland OR 97204
Tel 888.937.4783



TheStandardSM

CLARK COUNTY

GROUP POLICY 606122
EXPERIENCE REPORT

LONG TERM DISABILITY

	01/01/2014 THROUGH 12/31/2014	07/01/1989 THROUGH 12/31/2014
EARNED PREMIUMS	\$673,779	\$8,541,494
PAID CLAIMS	762,338	5,577,249
CHANGE IN REPORTED RESERVES	-189,828	2,494,877
CHANGE IN IBNR RESERVES	70,865	276,262
EMPLOYER FICA	9,601	80,607
TOTAL INCURRED CLAIMS	652,976	8,428,996
LESS COMMISSIONS	0	64,085
PREMIUM TAX	13,476	162,627
OTHER EXPENSE AND RISK CHARGES	202,696	2,013,954
TOTAL EXPENSE AND RISK CHARGES	216,172	2,240,666
BALANCE	-195,369	-2,128,168

TKELLY2
1R

900 SW Fifth Avenue
Portland OR 97204
Tel 888.937.4783