



TheStandard<sup>SM</sup>

CLARK COUNTY

GROUP POLICY 606122  
EXPERIENCE REPORT

TERM LIFE AD&D INS	DEPENDENT LIFE	01/01/2016 THROUGH 05/31/2016	07/01/1989 THROUGH 05/31/2016
EARNED PREMIUMS		\$247,422	\$7,427,934
PAID CLAIMS		59,000	4,049,282
CHANGE IN REPORTED RESERVES		137,125	1,613,025
CHANGE IN IBNR RESERVES		2,107	109,856
CONVERSION CHARGES		0	39,465
TOTAL INCURRED CLAIMS		198,232	5,811,628
LESS COMMISSIONS		0	33,190
PREMIUM TAX		4,946	149,507
OTHER EXPENSE AND RISK CHARGES		39,038	1,025,736
TOTAL EXPENSE AND RISK CHARGES		43,984	1,208,433
BALANCE		5,206	407,873

TKELLY2  
1R

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EXPERIENCE REPORT

LONG TERM DISABILITY

	01/01/2016 THROUGH 05/31/2016	07/01/1989 THROUGH 05/31/2016
EARNED PREMIUMS	\$303,720	\$9,551,203
PAID CLAIMS	319,009	6,485,928
CHANGE IN REPORTED RESERVES	269,085	2,764,126
CHANGE IN IBNR RESERVES	9,717	292,276
EMPLOYER FICA	5,149	94,461
TOTAL INCURRED CLAIMS	602,960	9,636,790
LESS COMMISSIONS	0	64,085
PREMIUM TAX	6,074	182,820
OTHER EXPENSE AND RISK CHARGES	89,553	2,302,439
TOTAL EXPENSE AND RISK CHARGES	95,627	2,549,344
BALANCE	-394,867	-2,634,931

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