



TheStandard<sup>SM</sup>

CLARK COUNTY

GROUP POLICY 606122  
EXPERIENCE REPORT

LONG TERM DISABILITY

	01/01/2016 THROUGH 04/30/2016	07/01/1989 THROUGH 04/30/2016
EARNED PREMIUMS	\$243,054	\$9,490,537
PAID CLAIMS	257,534	6,424,453
CHANGE IN REPORTED RESERVES	114,355	2,609,396
CHANGE IN IBNR RESERVES	9,717	292,276
EMPLOYER FICA	4,326	93,637
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TOTAL INCURRED CLAIMS	385,932	9,419,762
LESS COMMISSIONS	0	64,085
PREMIUM TAX	4,862	181,608
OTHER EXPENSE AND RISK CHARGES	71,803	2,284,689
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TOTAL EXPENSE AND RISK CHARGES	76,665	2,530,382
BALANCE	-219,543	-2,459,607

TKELLY2  
1R

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CLARK COUNTY

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EXPERIENCE REPORT

TERM LIFE AD&D INS	DEPENDENT LIFE	01/01/2016	07/01/1989
		THROUGH 04/30/2016	THROUGH 04/30/2016
EARNED PREMIUMS		\$197,479	\$7,377,991
PAID CLAIMS		0	3,990,282
CHANGE IN REPORTED RESERVES		206,875	1,682,775
CHANGE IN IBNR RESERVES		2,107	109,856
CONVERSION CHARGES		0	39,465
TOTAL INCURRED CLAIMS		208,982	5,822,378
LESS COMMISSIONS		0	33,190
PREMIUM TAX		3,950	148,511
OTHER EXPENSE AND RISK CHARGES		28,489	1,015,187
TOTAL EXPENSE AND RISK CHARGES		32,439	1,196,888
BALANCE		-43,942	358,725

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