

EXPERIENCE REPORT

RUN DATE 02/02/2022

EMERALD COAST UTILITIES AUTH
Contract 754268

Long Term Disability

From	01/01/2019	01/01/2020	01/01/2021	10/01/2016
To	12/31/2019	12/31/2020	12/31/2021	12/31/2021
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Earned Premium	83,607	84,931	81,892	421,558
Incurred Claims				
.Paid Claims	21,010	100,483	151,944	302,241
.Change in IBNR Reserves	5,863	-2,993	714	42,369
.Change in Reported Reserves	-2,728	434,980	-67,764	444,644
.Employer Paid FICA	0	0	0	0
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Incurred Claims	24,145	532,471	84,894	789,254
Expenses				
.Commissions	0	0	0	0
.Fees	0	0	0	0
.Premium Tax	1,464	1,486	1,434	7,378
.Other Expenses	24,883	33,174	37,543	162,145
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Total Expenses	26,347	34,660	38,977	169,523
Result	33,115	-482,200	-41,979	-537,219

YOUR PRODUCER MAY RECEIVE CONTINGENT COMPENSATION BASED ON THE AMOUNT OF PREMIUM YOU PAID. THE CONTINGENT COMPENSATION, IF ANY, IS NOT INCLUDED IN THIS REPORT BECAUSE THE STANDARD DOES NOT CHARGE TO YOUR EXPERIENCE THE AMOUNT PAID ON YOUR BEHALF. CONTINGENT COMPENSATION INFORMATION IS AVAILABLE UPON REQUEST.

Standard Insurance Company

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