

County of Dane

Contract number - 163054

Coverage Effective Date: 5/1/2017

Short Term Disability

Experience: Paid Basis

From	5/1/2017	5/1/2018	5/1/2019	5/1/2020	5/1/2021	Totals
Through	4/30/2018	4/30/2019	4/30/2020	4/30/2021	8/31/2021	

Lives *	1,950	1,968	2,023	2,056	2,024	10,021
Volume*	1,625,245	1,720,506	1,765,259	1,850,936	1,821,204	8,783,150
Earned Premium	334,517	351,577	372,268	387,059	127,486	1,572,907
Paid Claims	188,632	269,644	311,079	196,725	73,692	1,039,772
FICA	343	234	0	1,653	0	2,230
Change in Reported Reserves	0	0	0	0	0	0
Change in IBNR Reserves	129,666	7,607	3,570	6,862	-2,373	145,332
Incurred Claims	318,641	277,484	314,649	205,240	71,319	1,187,333
Loss Ratio	95%	79%	85%	53%	56%	75%

* Lives are from end of period

County of Dane

Contract number - 163054

Coverage Effective Date: 5/1/2017

Long Term Disability

Experience: Incurred Basis

From	5/1/2017	5/1/2018	5/1/2019	5/1/2020	5/1/2021	Totals
Through	4/30/2018	4/30/2019	4/30/2020	4/30/2021	8/31/2021	

Lives *	1,950	2,063	3,020	2,156	2,122	11,311
Volume*	10,059,562	10,952,237	11,229,233	11,621,623	11,445,696	55,308,351
Earned Premium	341,924	353,528	364,075	377,515	124,656	1,561,698
Paid Claims	195,243	171,890	32,227	95	210	399,665
FICA	0	0	0	0	0	0
Change in Reported Reserves	20,908	249,401	202,684	0	0	472,993
Change in IBNR Reserves	0	0	0	0	359,077	359,077
Incurred Claims	216,150	421,291	234,911	95	359,287	1,231,734
Loss Ratio	63%	119%	65%	0%	288%	79%

* Lives are from end of period