

**LONG TERM DISABILITY
INCURRED EXPERIENCE EXHIBIT
Manatee County Government - 634022
Most recent five periods**

	INCURRED POLICY YEAR <u>1/2010-12/31/2010</u>	INCURRED POLICY YEAR <u>1/2011-12/31/2011</u>	INCURRED POLICY YEAR <u>1/2012-12/31/2012</u>	INCURRED POLICY YEAR <u>1/2013-12/31/2013</u>	INCURRED POLICY YEAR <u>1/2014-12/31/2014</u>	<u>TOTAL</u>
EARNED PREMIUM	622,966	597,313	556,395	549,340	554,832	2,880,846
INFORCE RATE	1.000	1.000	1.000	1.000	1.000	1.000
PREMIUM ADJUSTED TO 1.000 (current rate)	<u>622,966</u>	<u>597,313</u>	<u>556,395</u>	<u>549,340</u>	<u>554,832</u>	<u>2,880,846</u>
PAID CLAIMS	259,863	175,872	136,901	116,973	20,019	709,628
ACTIVE CLAIM RESERVES	103,564	71,579	57,104	141,616	63,327	437,190
IBNR RESERVE	0	0	0	25,806	189,241	215,046
TOTAL INCURRED CLAIMS	<u>363,427</u>	<u>247,451</u>	<u>194,005</u>	<u>284,395</u>	<u>272,587</u>	<u>1,361,864</u>
LOSS RATIO	58%	41%	35%	52%	49%	47%
EXPERIENCE RATE	0.858	0.609	0.513	0.761	0.722	0.695
LIFE YEARS	4,470	4,364	4,176	4,129	4,090	21,229