



INVITATION TO NEGOTIATE
002-18
EMPLOYEE BENEFITS INSURANCE PLANS

ATTACHMENT 10

LONG TERM DISABILITY (LTD) CLAIMS
EXPERIENCE

Policyholder: Southwest Florida Water Management District

Report Date: **02/19/2018**

IBNR (Months): **5**

<u>Paid Period</u>	----- 3 Year Experience Period -----			--- IBNR ---		<u>Totals for 3 Year Experience Period</u>	<u>Grand Totals</u>
	<u>Year -3 09/01/2014 08/31/2015</u>	<u>Year -2 09/01/2015 08/31/2016</u>	<u>Year -1 09/01/2016 08/31/2017</u>	<u>Recent 09/01/2017 02/01/2018</u>			
Prior Years	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year -4	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year -3	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year -2	\$ -	\$ 2,700	\$ -	\$ -	\$ -	\$ 2,700	\$ 2,700
Year -1	\$ -	\$ 46,005	\$ -	\$ -	\$ -	\$ 46,005	\$ 46,005
Recent	\$ -	\$ 29,496	\$ -	\$ -	\$ -	\$ 29,496	\$ 29,496
Total Paid Claims	\$ -	\$ 78,202	\$ -	\$ -	\$ -	\$ 78,202	\$ 78,202
Reserves							
- Case	\$ -	\$ 279,804	\$ -	\$ -	\$ -	\$ 279,804	\$ 279,804
- IBNR	\$ -	\$ -	\$ -	\$ 41,025	\$ -	\$ -	\$ 41,025
TVA	\$ -	\$ (19,045)	\$ -	\$ -	\$ -	\$ (19,045)	\$ (19,045)
Total Incurred Claims	\$ -	\$ 338,960	\$ -	\$ 41,025	\$ -	\$ 338,960	\$ 379,985
Premium	\$ -	\$ 93,788	\$ 142,195	\$ 47,507	\$ -	\$ 235,983	\$ 283,490
Loss Ratios		361.4%	0.0%	86.4%		143.6%	134.0%
Claim Info:							
Open Claims:							
#	-	2	-	-	-	2	2
All Claims:							
#	0	2	0	0	0	2	2