



TheStandardSM
Positively different.

COUNTY OF EL PASO TEXAS

GROUP POLICY 643895
EXPERIENCE REPORT

LONG TERM DISABILITY

	01/01/2007 THROUGH 12/31/2007	01/01/2006 THROUGH 12/31/2007
EARNED PREMIUMS	\$154,368	\$284,762
PAID CLAIMS	35,892	54,510
CHANGE IN REPORTED RESERVES	-189,791	0
CHANGE IN IBNR RESERVES	8,007	50,710
TOTAL INCURRED CLAIMS	----- -145,892	----- 105,220
LESS		
PREMIUM TAX	2,701	4,983
OTHER EXPENSE AND RISK CHARGES	35,718	84,211
TOTAL EXPENSE AND RISK CHARGES	----- 38,419	----- 89,194
BALANCE	261,841	90,348

LLANE
1Q

900 SW Fifth Avenue
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	01/01/2008 THROUGH 12/31/2008	01/01/2006 THROUGH 12/31/2008
EARNED PREMIUMS	\$160,354	\$445,115
PAID CLAIMS	700	55,210
CHANGE IN REPORTED RESERVES	235,061	235,061
CHANGE IN IBNR RESERVES	760	51,470
TOTAL INCURRED CLAIMS	----- 236,521	----- 341,740
LESS		
PREMIUM TAX	2,806	7,789
OTHER EXPENSE AND RISK CHARGES	34,527	118,738
TOTAL EXPENSE AND RISK CHARGES	----- 37,333	----- 126,527
BALANCE	-113,500	-23,152

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	01/01/2009 THROUGH 12/31/2009	01/01/2006 THROUGH 12/31/2009
EARNED PREMIUMS	\$145,107	\$590,223
PAID CLAIMS	9,338	64,548
CHANGE IN REPORTED RESERVES	-144,729	90,331
CHANGE IN IBNR RESERVES	-2,282	49,188
TOTAL INCURRED CLAIMS	----- -137,673	----- 204,067
LESS		
PREMIUM TAX	2,539	10,328
OTHER EXPENSE AND RISK CHARGES	32,643	151,381
TOTAL EXPENSE AND RISK CHARGES	----- 35,182	----- 161,709
BALANCE	247,598	224,447

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	01/01/2010 THROUGH 12/31/2010	01/01/2006 THROUGH 12/31/2010
EARNED PREMIUMS	\$149,413	\$739,636
PAID CLAIMS	17,386	81,934
CHANGE IN REPORTED RESERVES	14,783	105,114
CHANGE IN IBNR RESERVES	291	49,479
TOTAL INCURRED CLAIMS	----- 32,460	----- 236,527
LESS		
PREMIUM TAX	2,615	12,943
OTHER EXPENSE AND RISK CHARGES	33,817	185,198
TOTAL EXPENSE AND RISK CHARGES	----- 36,432	----- 198,141
BALANCE	80,521	304,968

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	01/01/2011 THROUGH 12/31/2011	01/01/2006 THROUGH 12/31/2011
EARNED PREMIUMS	\$133,055	\$872,692
PAID CLAIMS	15,340	97,274
CHANGE IN REPORTED RESERVES	-105,114	0
CHANGE IN IBNR RESERVES	-1,774	47,705
TOTAL INCURRED CLAIMS	----- -91,548	----- 144,979
LESS		
PREMIUM TAX	2,328	15,271
OTHER EXPENSE AND RISK CHARGES	32,102	217,300
TOTAL EXPENSE AND RISK CHARGES	----- 34,430	----- 232,571
BALANCE	190,173	495,142

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	01/01/2012 THROUGH 03/31/2012	01/01/2006 THROUGH 03/31/2012
EARNED PREMIUMS	\$32,524	\$905,215
PAID CLAIMS	0	97,274
CHANGE IN IBNR RESERVES	-481	47,224
TOTAL INCURRED CLAIMS	-481	144,498
LESS		
PREMIUM TAX	569	15,840
OTHER EXPENSE AND RISK CHARGES	7,661	224,961
TOTAL EXPENSE AND RISK CHARGES	8,230	240,801
BALANCE	24,775	519,916

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