



Experience Reports Package

Group Name

COUNTY OF SUMNER

From: Patrick S. Boyd, CLU, ChFC, CEBS
Insurance Consultant & Broker
4708 Granny White Pike, Nashville, TN 37220-1012
615-371-8400 Patrick@BoydAgency.Net

Group Number

F012989

Experience Start Date

September 1, 2014

Experience End Date

March 31, 2017

Report Date

April 20, 2017

Life Experience Summary

COUNTY OF SUMNER

Group Number: F012989

Report Date: April 20, 2017

Valuation Date: March 31, 2017

From: Patrick S. Boyd, CLU, ChFC, CEBS

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Basic Life Summary

Period	Premium	Average Volume	Average Lives	Paid Claims	Waiver of Premium Reserves	Pending Death Claims	Portability & Conversion Charges	IBNR	Loss Ratio
9/1/2014 - 8/31/2015	47,284	24,627,156	657	0	0	0	2,805	7,802	22%
9/1/2015 - 8/31/2016	47,988	24,993,740	657	149,020	0	0	0	116	311%
9/1/2016 - 3/31/2017	30,551	27,277,714	680	0	0	0	0	724	2%
Total	125,823	25,632,870	665	149,020	0	0	2,805	8,642	128%

AD&D Experience Summary

COUNTY OF SUMNER

Group Number: F012989

Report Date: April 20, 2017

Valuation Date: March 31, 2017

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Basic AD&D Summary

Period	Premium	Average Volume	Average Lives	Paid Claims	Pending Death Claims	Portability & Conversion Charges	IBNR	Loss Ratio
9/1/2014 - 8/31/2015	8,866	24,627,156	657	0	0	0	798	9%
9/1/2015 - 8/31/2016	8,989	24,968,740	657	0	0	0	11	0%
9/1/2016 - 3/31/2017	5,728	27,277,714	680	0	0	0	75	1%
Total	23,583	25,624,537	665	0	0	0	884	4%

Basic Life Experience Detail

COUNTY OF SUMNER

Group Number: F012989

Report Date: April 20, 2017

Valuation Date: March 31, 2017

Month/Year	Premium	Volume	Lives	Paid Claims	Waiver of Premium Reserves	Pending Death Claims	Portability & Conversion Charges	IBNR	Loss Ratio
09/2014	3,890	24,315,500	649	0	0	0	0		
10/2014	3,907	24,421,657	649	0	0	0	0		
11/2014	3,913	24,454,500	649	0	0	0	0		
12/2014	3,973	24,828,868	649	0	0	0	0		
01/2015	3,952	24,701,500	661	0	0	0	0		
02/2015	3,938	24,613,000	656	0	0	0	0		
03/2015	3,920	24,502,422	654	0	0	0	0		
04/2015	3,966	24,789,421	655	0	0	0	0		
05/2015	3,967	24,794,000	660	0	0	0	0		
06/2015	3,896	24,351,000	677	0	0	0	0		
07/2015	3,965	24,781,000	659	0	0	0	0		
08/2015	3,996	24,973,000	666	0	0	0	2,805		
Period Totals	47,284	24,627,156	657	0	0	0	2,805	7,802	22%
09/2015	3,978	24,864,000	661	56,012	0	0	0		
10/2015	3,844	24,028,000	648	0	0	0	0		
11/2015	4,139	25,870,394	671	93,008	0	0	0		
12/2015	4,011	25,069,000	668	0	0	0	0		
01/2016	4,012	25,076,000	667	0	0	0	0		
02/2016	3,963	24,771,482	655	0	0	0	0		
03/2016	3,970	24,815,500	654	0	0	0	0		
04/2016	3,966	24,784,500	652	0	0	0	0		
05/2016	3,942	24,639,500	646	0	0	0	0		
06/2016	3,966	24,785,500	649	0	0	0	0		
07/2016	3,963	24,766,000	651	0	0	0	0		
08/2016	4,233	26,455,000	658	0	0	0	0		
Period Totals	47,988	24,993,740	657	149,020	0	0	0	116	311%
09/2016	4,348	27,174,000	678	0	0	0	0		
10/2016	4,386	27,410,000	686	0	0	0	0		
11/2016	4,323	27,021,000	675	0	0	0	0		
12/2016	4,348	27,176,000	677	0	0	0	0		
01/2017	4,396	27,477,000	685	0	0	0	0		
02/2017	4,389	27,433,000	683	0	0	0	0		
03/2017	4,360	27,253,000	679	0	0	0	0		
Period Totals	30,551	27,277,714	680	0	0	0	0	724	2%
Grand Totals	125,823	25,632,870	665	149,020	0	0	2,805	8,642	128%

Basic AD&D Experience Detail
COUNTY OF SUMNER

Group Number: F012989
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Month/Year	Premium	Volume	Lives	Paid Claims	Pending Death Claims	Portability & Conversion Charges	IBNR	Loss Ratio
09/2014	729	24,315,500	649	0	0	0		
10/2014	733	24,421,657	649	0	0	0		
11/2014	734	24,454,500	649	0	0	0		
12/2014	745	24,828,868	649	0	0	0		
01/2015	741	24,701,500	661	0	0	0		
02/2015	738	24,613,000	656	0	0	0		
03/2015	735	24,502,422	654	0	0	0		
04/2015	744	24,789,421	655	0	0	0		
05/2015	744	24,794,000	660	0	0	0		
06/2015	731	24,351,000	677	0	0	0		
07/2015	743	24,781,000	659	0	0	0		
08/2015	749	24,973,000	666	0	0	0		
Period Totals	8,866	24,627,156	657	0	0	0	798	9%
09/2015	746	24,864,000	661	0	0	0		
10/2015	721	24,028,000	648	0	0	0		
11/2015	767	25,570,394	671	0	0	0		
12/2015	752	25,069,000	668	0	0	0		
01/2016	752	25,076,000	667	0	0	0		
02/2016	743	24,771,482	655	0	0	0		
03/2016	744	24,815,500	654	0	0	0		
04/2016	744	24,784,500	652	0	0	0		
05/2016	739	24,639,500	646	0	0	0		
06/2016	744	24,785,500	649	0	0	0		
07/2016	743	24,766,000	651	0	0	0		
08/2016	794	26,455,000	658	0	0	0		
Period Totals	8,989	24,968,740	657	0	0	0	11	0%
09/2016	815	27,174,000	678	0	0	0		
10/2016	822	27,410,000	686	0	0	0		
11/2016	811	27,021,000	675	0	0	0		
12/2016	815	27,176,000	677	0	0	0		
01/2017	824	27,477,000	685	0	0	0		
02/2017	823	27,433,000	683	0	0	0		
03/2017	818	27,253,000	679	0	0	0		
Period Totals	5,728	27,277,714	680	0	0	0	75	1%
Grand Totals	23,583	25,624,537	665	0	0	0	884	4%

Glossary

COUNTY OF SUMNER

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Valuation Date: March 31, 2017

Glossary of Terms

Premium	This represents actual paid premium remitted by the client and applied to the given experience period.
Pending Death Claims	Pending Death Claims as of the valuation "as of" date provided.
Waiver of Premium Reserves	A reserve held for approved or pending waiver of premium claimants as of the most recent valuation date in the experience period.
Portability Charges	The amount charged to the group's experience based on the age of the applicant and amount of ported coverage.
Conversion Charges	The amount charged to the group's experience based on the age of the applicant and amount of converted coverage.
Incurred But Not Reported (IBNR) Reserves	These reserves are used to cover outstanding incurred, but unpaid claims.
Loss Ratio (LIFE)	The sum of Paid Claims, Pending Death Claims, Waiver of Premium Reserves, Portability Charges & Conversion Charges plus changes in IBNR Reserve divided by Premium. This does not include premium rate adjustments.