

EXPERIENCE REPORT

RUN DATE 06/27/2024

RAMSEYWASHINGTON RECYCLING EN
 Contract 163955

Term Life

From	05/01/2019	05/01/2024	05/01/2024	01/01/2018
To	04/30/2024	04/30/2024	04/30/2024	04/30/2024
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Earned Premium	126,132	0	0	154,845
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Incurred Claims

.Paid Claims	0	0	0	0
.Change in IBNR Reserves	1,369	0	0	6,177
.Change in Reported Reserves	153,400	0	0	153,400
.Conversion Charges	0	0	0	0
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Incurred Claims	154,769	0	0	159,577
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Expenses

.Commissions	0	0	0	0
.Fees	0	0	0	0
.Premium Tax	1,893	0	0	2,324
.Other Expenses	25,880	0	0	37,303
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Total Expenses	27,773	0	0	39,627
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Result	-56,410	0	0	-44,359
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YOUR PRODUCER MAY RECEIVE CONTINGENT COMPENSATION BASED ON THE AMOUNT OF PREMIUM YOU PAID. THE CONTINGENT COMPENSATION, IF ANY, IS NOT INCLUDED IN THIS REPORT BECAUSE THE STANDARD DOES NOT CHARGE TO YOUR EXPERIENCE THE AMOUNT PAID ON YOUR BEHALF. CONTINGENT COMPENSATION INFORMATION IS AVAILABLE UPON REQUEST.

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Dependent Life

From	05/01/2019	05/01/2024	05/01/2024	01/01/2018
To	04/30/2024	04/30/2024	04/30/2024	04/30/2024

Earned Premium	14,657	0	0	17,875
Incurred Claims				
.Paid Claims	30,000	0	0	30,000
.Change in IBNR Reserves	46	0	0	195
.Change in Reported Reserves	0	0	0	0
.Conversion Charges	0	0	0	0

Incurred Claims	30,046	0	0	30,195
Expenses				
.Commissions	0	0	0	0
.Fees	0	0	0	0
.Premium Tax	221	0	0	269
.Other Expenses	3,456	0	0	4,741

Total Expenses	3,677	0	0	5,010
Result	-19,066	0	0	-17,330

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Accidental Death and Dismemberment

From	05/01/2019	05/01/2024	05/01/2024	01/01/2018
To	04/30/2024	04/30/2024	04/30/2024	04/30/2024

Earned Premium	14,445	0	0	18,238
Incurred Claims				
.Paid Claims	0	0	0	0
.Change in IBNR Reserves	14	0	0	243
.Change in Reported Reserves	0	0	0	0
.Conversion Charges	0	0	0	0

Incurred Claims	14	0	0	243
Expenses				
.Commissions	0	0	0	0
.Fees	0	0	0	0
.Premium Tax	290	0	0	365
.Other Expenses	2,930	0	0	4,439

Total Expenses	3,220	0	0	4,804
Result	11,211	0	0	13,191

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Short Term Disability

From	05/01/2019	05/01/2024	05/01/2024	01/01/2018
To	04/30/2024	04/30/2024	04/30/2024	04/30/2024

Earned Premium	122,571	0	0	149,636
Incurred Claims				
.Paid Claims	204,765	0	0	243,222
.Change in IBNR Reserves	1,995	0	0	5,305
.Change in Reported Reserves	0	0	0	0
.Employer Paid FICA	0	0	0	0

Incurred Claims	206,760	0	0	248,527
Expenses				
.Commissions	0	0	0	0
.Fees	0	0	0	0
.Premium Tax	2,452	0	0	2,993
.Other Expenses	62,261	0	0	80,326

Total Expenses	64,713	0	0	83,319
Result	-148,902	0	0	-182,210

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Long Term Disability

From To	05/01/2019 04/30/2024	05/01/2024 04/30/2024	05/01/2024 04/30/2024	01/01/2018 04/30/2024
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Earned Premium	49,129	0	0	60,707
Incurred Claims				
.Paid Claims	15,054	0	0	15,054
.Change in IBNR Reserves	1,860	0	0	5,375
.Change in Reported Reserves	62,745	0	0	62,745
.Employer Paid FICA	0	0	0	0
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Incurred Claims	79,660	0	0	83,175
Expenses				
.Commissions	0	0	0	0
.Fees	0	0	0	0
.Premium Tax	983	0	0	1,215
.Other Expenses	16,860	0	0	23,040
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Total Expenses	17,843	0	0	24,255
Result	-48,374	0	0	-46,723

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