

**ShortTerm Disability
EXPERIENCE EXHIBIT
Lee County Board of County Commissioners - Short Term Disability**

Accident Begins 8
Sickness Begins 8
Benefit Period 12
Maximum 600
Benefit % 60

	<u>POLICY YEAR 1/2012-12/31/2012</u>	<u>POLICY YEAR 1/2013-12/31/2013</u>	<u>POLICY YEAR 1/2014-12/31/2014</u>	<u>POLICY YEAR 1/2015-12/31/2015</u>	<u>POLICY YEAR 1/2016-1/31/2016</u>	<u>TOTAL</u>
EARNED PREMIUM	225,870	240,271	218,702	259,413	21,221	965,477
INFORCE RATE	0.916	0.916	0.916	1.000	1.000	
PREMIUM ADJUSTED TO 1.000 (current rate)	246,583	262,305	238,758	259,413	21,221	1,028,279
PAID CLAIMS	248,237	183,310	229,562	169,162	7,065	837,336
IBNR RESERVE	3,534	103	270	2,653	(203)	6,357
STD FICA	0	0	0	0	0	0
TOTAL INCURRED CLAIMS	251,771	183,413	229,832	171,815	6,862	843,693
LOSS RATIO	102%	70%	96%	66%	32%	82%
LIFE YEARS	856	854	843	852	70	3,475