

CLAIMS REPORT**SUFFOLK CITY OF**

Group Long Term Disability Insurance

From Through	01/01/2016 12/31/2016	01/01/2017 12/31/2017	01/01/2018 12/31/2018	01/01/2019 12/31/2019	Combined
Earned Premium	\$ 76,651	\$ 87,907	\$ 92,280	\$ 100,048	\$ 356,887
Paid Claims	\$ 33,344	\$ 3,833	\$ 43,279	\$ 11,737	\$ 92,193
Open Reserves	\$ 0	\$ 0	\$ 58,181	\$ 0	\$ 58,181
IBNR	\$ 0	\$ 0	\$ 0	\$ 29,978	\$ 29,978
Total Incurred Claims	\$ 33,344	\$ 3,833	\$ 101,460	\$ 41,716	\$ 180,352
Loss Ratio	44%	4%	110%	42%	51%