

CONCORD NH CITY OF

GROUP POLICY 139029
EXPERIENCE REPORT

TERM LIFE	AD&D INS	07/01/2007 THROUGH 01/31/2008	07/01/2005 THROUGH 01/31/2008
EARNED PREMIUMS		\$39,167	\$165,791
PAID CLAIMS		37,000	37,000
CHANGE IN REPORTED RESERVES		22,750	65,650
CHANGE IN IBNR RESERVES		923	13,047
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TOTAL INCURRED CLAIMS		60,673	115,697
LESS COMMISSIONS		2,567	9,069
PREMIUM TAX		686	3,218
OTHER EXPENSE AND RISK CHARGES		6,565	37,338
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TOTAL EXPENSE AND RISK CHARGES		9,818	49,625
BALANCE		-31,324	469

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LONG TERM DISABILITY

	07/01/2007 THROUGH 01/31/2008	07/01/2005 THROUGH 01/31/2008
EARNED PREMIUMS	\$33,273	\$145,208
PAID CLAIMS	24,420	44,207
CHANGE IN REPORTED RESERVES	-6,834	52,257
CHANGE IN IBNR RESERVES	-277	20,476
EMPLOYER FICA	569	1,222
TOTAL INCURRED CLAIMS	17,878	118,162
LESS COMMISSIONS	3,664	12,775
PREMIUM TAX	582	2,821
OTHER EXPENSE AND RISK CHARGES	10,649	51,406
TOTAL EXPENSE AND RISK CHARGES	14,895	67,002
BALANCE	501	-39,956

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