



**Alamo Community College District  
Claim Rate & Loss Ratio Analysis**

**Control / Proposal #**  
**Group**  
**Elimination Period (# of Days)**  
**Valuation Date**  
**Initial Incurral Date**  
**Policy Year Anniversary Date**  
**Interest Rate**  
**Lag Time**  
**Reserve Type**

45466
Composite
180
03/01/2021
09/01/2017
9/1
1.33
0
DAP

**Underwriter:** Wasserman  
**Current Date:** 3/30/2021  
**Current Time:** 9:48:58 AM

**Gross Cash Claims and Reserve Values**

**Open & Closed Claims Provided**

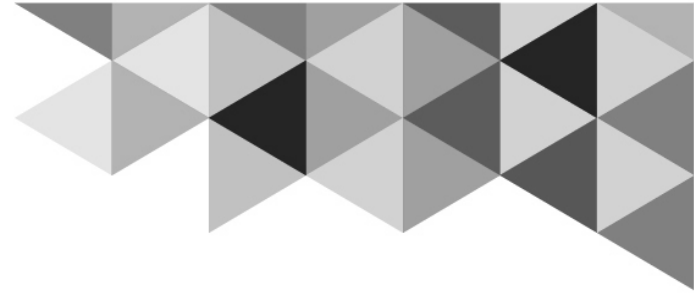
Paid Claim Period	Year of Incurral			Total
	09/01/2017 - 8/31/2018	09/01/2018 - 8/31/2019	09/01/2019 - 8/31/2020	
				\$0
				\$0
				\$0
				\$0
09/01/2017-08/31/2018	\$12,719			\$12,719
09/01/2018-08/31/2019	\$28,704	\$245		\$28,949
09/01/2019-02/28/2021	\$7,215	\$15,306	\$4,143	\$26,664
Total Cash Claims	\$ 48,638	\$ 15,551	\$ 4,143	\$ 68,332
Reserve	\$3,708	\$10,908	\$22,947	\$ 37,563
Total Incurred Claims	\$ 52,346	\$ 26,459	\$27,090	\$ 105,895
# of Open claims	1	2	1	4
# of Claims	4	3	2	9
Actual Incidence per 1,000	1.54	1.15	0.75	
Insured Lives	2,590	2,605	2,653	

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**Discounted Value of Cash Claims and Reserves**

**Open & Closed Claims Provided**

Paid Claim Period	Year of Incurral			Total
	09/01/2017 - 8/31/2018	09/01/2018 - 8/31/2019	09/01/2019 - 8/31/2020	
				\$0
				\$0
				\$0
				\$0
09/01/2017-08/31/2018	\$12,558			\$12,558
09/01/2018-08/31/2019	\$28,233	\$242		\$28,475
09/01/2019-02/28/2021	\$7,021	\$15,020	\$4,102	\$26,143
Total Cash Claims	\$47,812	\$15,262	\$4,102	\$67,176
Reserve	\$3,566	\$10,678	\$22,739	\$36,983
IBNR Claims	\$194	\$1,363	\$10,267	\$11,824
Total Incurred Claims	\$51,572	\$27,303	\$37,108	\$115,983
Time Value Adj. Claims	\$826	\$289	\$41	\$1,156
Time Value Adj. Reserves	\$142	\$230	\$208	\$580
Total Time Value Adjustment	\$968	\$519	\$249	\$1,736
Total Adj. Incurred Claims	\$ 51,572	\$ 27,303	\$ 37,108	\$115,983
Months of Exposure	12	12	12	36
Avg. Net Monthly Benefit	\$1,204	\$1,018	\$2,229	
Covered Payroll	\$11,462,489	\$11,987,038	\$11,996,452	
Claim Rate	\$ 0.037	\$ 0.019	\$ 0.026	\$ 0.027
Paid Premium	\$233,427	\$244,360	\$244,295	\$722,082
Paid Loss Ratio	22.09%	11.17%	15.19%	16.06%
Constant Premium	\$233,427	\$244,360	\$244,295	\$722,082
Constant Loss Ratio	22.09%	11.17%	15.19%	16.06%



## e District

**Alamo Community College District, Control #45466**  
**LTD Open and Closed Claim Listing**  
**Valuation as of 3/1/2021**  
**Reserves anticipated under Disability Absence & Productivity Contract**

Social Security #	Branch	Date of Birth	Gender	Date of Disability	Claim Status	Termination Date	Net Monthly Benefit	Reserves
XXX-XX-4124	1	12/7/1951	F	6/23/2020	Approved		\$1,574	\$22,947
XXX-XX-4360	1	5/23/1953	M	9/10/2019	Terminated	3/19/2020	\$2,883	
XXX-XX-3884	1	7/22/1955	F	8/16/2019	Approved		\$385	\$7,267
XXX-XX-7405	1	8/29/1956	F	6/4/2019	Approved		\$221	\$3,641
XXX-XX-2497	1	7/19/1990	F	12/31/2018	Terminated	7/8/2019	\$2,448	
XXX-XX-6406	1	1/12/1955	M	6/11/2018	Terminated	9/5/2019	\$1,573	
XXX-XX-4350	1	9/22/1957	M	3/24/2018	Approved		\$100	\$3,708
XXX-XX-8640	1	11/11/1957	F	2/14/2018	Terminated	8/19/2020		
XXX-XX-6846	1	12/4/1963	M	9/30/2017	Terminated	3/1/2019	\$3,144	
XXX-XX-9707	1	6/17/1964	F	1/9/2017	Terminated	9/23/2017	\$2,730	
XXX-XX-0967	1	11/11/1952	F	7/6/2016	Terminated	2/21/2019	\$506	
XXX-XX-5946	1	10/1/1957	F	5/23/2016	Terminated	11/9/2018	\$3,638	
XXX-XX-3051	1	3/19/1973	F	3/9/2016	Terminated	4/16/2019	\$248	
XXX-XX-5925	1	1/2/1955	M	4/10/2015	Terminated	11/5/2015	\$1,192	
XXX-XX-2565	1	6/2/1958	F	2/10/2015	Terminated	8/9/2017	\$485	
XXX-XX-4742	1	11/20/1970	F	1/22/2015	Terminated	10/29/2015	\$865	
XXX-XX-0912	1	3/1/1957	F	5/18/2014	Terminated	4/4/2018	\$1,211	
XXX-XX-4699	1	8/18/1977	F	3/7/2014	Terminated	12/3/2015	\$169	
XXX-XX-9370	1	5/31/1954	M	9/26/2013	Terminated	4/3/2016	\$2,294	
XXX-XX-2462	1	7/4/1952	F	5/24/2013	Terminated	11/20/2018	\$127	
XXX-XX-1865	1	6/24/1947	F	10/19/2012	Terminated	4/17/2015	\$1,024	
XXX-XX-2968	1	12/17/1946	F	9/29/2012	Terminated	8/26/2013	\$3,493	
XXX-XX-9607	1	6/20/1948	F	8/28/2012	Terminated	3/22/2013	\$3,493	
XXX-XX-1593	1	9/11/1961	F	8/22/2012	Terminated	2/18/2015	\$1,517	
XXX-XX-6991	1	1/30/1951	F	3/24/2012	Terminated	9/20/2014	\$100	
XXX-XX-6308	1	10/13/1953	F	1/21/2012	Terminated	10/13/2018	\$100	
XXX-XX-7694	1	6/3/1973	F	12/15/2011	Terminated	8/27/2012	\$1,481	
XXX-XX-7571	1	6/28/1959	M	12/13/2011	Terminated	10/29/2012	\$280	
XXX-XX-6754	1	11/18/1951	M	12/5/2011	Terminated	12/2/2012	\$2,635	
XXX-XX-7683	1	8/5/1955	M	8/12/2011	Terminated	11/16/2014	\$100	
XXX-XX-1777	1	3/12/1954	F	6/20/2011	Terminated	3/12/2019	\$191	
XXX-XX-9005	1	5/9/1965	M	5/6/2011	Approved		\$598	\$63,598
XXX-XX-5432	1	5/11/1959	F	11/16/2010	Approved		\$100	\$4,106
XXX-XX-7118	1	5/12/1948	F	8/23/2010	Terminated	2/19/2013	\$2,885	
XXX-XX-9867	1	10/24/1953	M	7/29/2010	Terminated	10/24/2018		
XXX-XX-2741	1	10/15/1957	M	4/29/2010	Approved		\$100	\$2,213
XXX-XX-4359	1	3/21/1948	F	4/7/2010	Terminated	10/6/2011	\$1,998	
XXX-XX-1448	1	6/27/1971	F	2/10/2010	Terminated	9/10/2010	\$3,224	
XXX-XX-7294	1	10/8/1962	F	2/4/2010	Terminated	9/1/2010	\$1,160	
XXX-XX-6855	1	12/27/1947	M	1/4/2010	Terminated	7/3/2012	\$348	
XXX-XX-4518	1	12/25/1959	F	10/16/2009	Approved		\$100	\$4,756
XXX-XX-9005	1	5/9/1965	M	10/2/2009	Terminated	8/2/2010	\$1,580	
XXX-XX-9299	1	8/29/1953	M	8/29/2009	Terminated	4/16/2010	\$865	
XXX-XX-2141	1	3/26/1944	F	3/20/2009	Terminated	11/24/2009	\$3,905	
XXX-XX-2173	1	5/28/1963	F	2/10/2009	Terminated	2/11/2011	\$3,153	
XXX-XX-4770	1	1/22/1957	M	12/1/2008	Terminated	11/6/2009	\$948	
XXX-XX-3037	1	6/11/1948	F	9/15/2008	Terminated	12/4/2009	\$1,783	
XXX-XX-3935	1	1/27/1951	F	2/29/2008	Terminated	12/1/2008	\$1,831	
XXX-XX-2838	1	12/2/1948	F	11/28/2007	Terminated	12/2/2013	\$1,375	
XXX-XX-2914	1	8/15/1945	M	10/1/2007	Terminated	5/12/2008	\$6,410	

Note: NMB above may not necessarily be the amount currently paid to the claimant. The NMB reflects anticipated offsets to derive the reserve value.