

LTD Experience Report - Incurred Basis
University of New Mexico Hospitals

Groups: 159980

As Of: 12/31/2023

	1/1/2021 to 12/31/2021	1/1/2022 to 12/31/2022	1/1/2023 to 12/31/2023	TOTAL
Earned Premium	1,090,646	1,092,846	1,134,995	3,318,487
Constant Premium	1,090,646	1,092,846	1,134,995	3,318,487
Paid Claims	268,395	88,250	23,901	380,546
FICA	-	-	-	-
Reserves	755,428	404,896	263,910	1,424,234
IBNR	-	79,937	586,203	666,140
Interest Credit	(44,290)	(13,374)	(3,024)	(60,688)
Incurred Claims	979,533	559,709	870,990	2,410,232
Loss Ratio	90%	51%	77%	73%
Life Years	5,522	5,156	5,090	15,767
Pending Claim Cnt	-	-	-	-
Approved Claim Cnt	7	3	3	13
Active Claim Cnt	5	2	3	10
Closed Claim Cnt	2	1	-	3
Incidence	1.27	0.58	0.59	0.82