

RFP 21-03 Disability Insurance Plans Exhibit G

Superior Court of California, County of San Bernardino
Standard Short Term Disability Claims Experience
 January 1, 2016 through May 31, 2020

Month-Yr	Enrolled Employees	Earned Premium	Paid Claims	Paid Loss Ratio
Jan-16	192	\$7,392	\$0	0.0%
Feb-16	192	\$7,393	\$2,845	38.5%
Mar-16	192	\$7,392	\$2,884	39.0%
Apr-16	192	\$7,392	\$5,355	72.4%
May-16	192	\$9,898	\$6,450	65.2%
Jun-16	200	\$7,978	\$20,371	255.3%
Jul-16	204	\$8,986	\$7,660	85.2%
Aug-16	203	\$8,072	\$11,667	144.5%
Sep-16	204	\$8,113	\$6,763	83.4%
Oct-16	203	\$8,308	\$6,461	77.8%
Nov-16	208	\$8,331	\$15,372	184.5%
Dec-16	208	\$8,677	\$10,935	126.0%
Jan-17	208	\$8,321	\$6,071	73.0%
Feb-17	206	\$8,367	\$7,367	88.0%
Mar-17	199	\$8,189	\$9,336	114.0%
Apr-17	207	\$8,676	\$6,649	76.6%
May-17	208	\$8,464	\$4,095	48.4%
Jun-17	208	\$8,352	\$8,102	97.0%
Jul-17	207	\$8,451	\$7,133	84.4%
Aug-17	203	\$8,328	\$1,936	23.2%
Sep-17	218	\$9,363	\$0	0.0%
Oct-17	216	\$8,388	\$8,700	103.7%
Nov-17	219	\$9,141	\$10,568	115.6%
Dec-17	219	\$9,053	(\$12,145)	(134.2%)
Jan-18	219	\$9,789	\$6,635	67.8%
Feb-18	219	\$9,731	\$0	0.0%
Mar-18	222	\$9,617	\$3,710	38.6%
Apr-18	222	\$9,619	\$3,310	34.4%
May-18	222	\$9,604	\$5,485	57.1%
Jun-18	223	\$9,612	\$6,334	65.9%
Jul-18	223	\$9,615	\$4,158	43.2%
Aug-18	222	\$9,563	\$5,292	55.3%
Sep-18	222	\$9,623	\$7,001	72.8%
Oct-18	222	\$9,878	\$22,153	224.3%
Nov-18	225	\$10,150	\$19,795	195.0%
Dec-18	225	\$9,938	\$20,561	206.9%
Jan-19	225	\$9,892	\$19,155	193.6%
Feb-19	225	\$9,892	\$9,346	94.5%
Mar-19	225	\$9,886	\$7,647	77.4%
Apr-19	225	\$9,568	\$6,059	63.3%
May-19	219	\$10,584	\$6,470	61.1%
Jun-19	224	\$9,807	\$6,512	66.4%
Jul-19	217	\$9,579	\$6,124	63.9%
Aug-19	217	\$9,580	\$5,577	58.2%
Sep-19	217	\$9,968	\$2,827	28.4%
Oct-19	222	\$10,215	\$2,563	25.1%
Nov-19	224	\$9,983	\$2,189	21.9%
Dec-19	224	\$9,983	\$5,848	58.6%
Jan-20	224	\$10,747	\$19,269	179.3%
Feb-20	227	\$10,240	\$3,098	30.3%
Mar-20	227	\$10,111	\$6,524	64.5%
Apr-20	228	\$10,113	\$0	0.0%
May-20	228	\$10,137	\$0	0.0%
Grand Total	11,372	\$488,049	\$368,217	75.4%
Monthly Avg.	948	\$40,671	\$30,685	
PEPM		\$42.92	\$32.38	

PEPM= Per Employee Per Month

RFP 21-03 Disability Insurance Plans Exhibit G

SUPERIOR COURT OF CALIFORNIA, COUNTY OF SAN BERNARDINO
Standard: Short Term and Long Term Disability Claims Report

POLICY FROM 01/2016 THRU 05/2020

Claim	Gender	COV	O C	DOB	Incurred	Approved	Closed Date	Cause Code	Benefit	Amt Paid This Period	Total Paid This Claim	RESERVE END OF PERIOD	RESERVE BEG OF PERIOD
1	F	STD	2	06/1954	01/2016	02/2016	01/2016	NS		\$1,101.47	\$1,101.47		
2	F	STD	1	10/1971	01/2016	02/2016	01/2016	NS		\$1,468.61	\$1,468.61		
3	F	STD	2	09/1983	01/2016	02/2016	02/2016	NA		\$1,326.74	\$1,326.74		
4	M	STD	1	02/1961	03/2016	03/2016	03/2017	NS		\$25,324.00	\$25,324.00		
5	F	STD	2	11/1953	03/2016	04/2016	05/2016	NS		\$2,921.56	\$2,921.56		
6	F	STD	1	02/1973	04/2016	06/2016	07/2016	NS		\$8,406.12	\$8,406.12		
7	F	STD	2	11/1983	04/2016	06/2016	06/2016	NS		\$5,626.91	\$5,626.91		
8	F	STD	0	07/1954	06/2016	06/2016	07/2016	NS		\$3,317.42	\$3,317.42		
9	F	STD	1	07/1981	04/2016	06/2016	07/2016	NS		\$9,515.74	\$9,515.74		
10	F	STD	1	09/1983	08/2016	09/2016	11/2016	NS		\$8,243.47	\$8,243.47		
11	F	STD	0	01/1978	11/2016	11/2016	12/2016	NS		\$3,708.24	\$3,708.24		
12	F	STD	1	09/1981	10/2016	11/2016	01/2017	NS		\$10,028.58	\$10,028.58		
13	F	STD	1	05/1962	03/2016	10/2016	05/2016	NS		\$6,653.22	\$6,653.22		
14	F	STD	3	07/1963	10/2016	12/2016	11/2016	NA		\$1,181.16	\$1,181.16		
15	F	STD	3	06/1963	12/2016	01/2017	12/2016	NS		\$740.17	\$740.17		
16	M	STD	2	06/1956	12/2016	02/2017	01/2017	NS		\$3,419.47	\$3,419.47		
17	F	STD	1	06/1981	03/2017	04/2017	05/2017	NS		\$5,674.26	\$5,674.26		
18	F	STD	1	10/1945	03/2017	03/2017	04/2017	NS		\$5,401.25	\$5,401.25		
19	F	STD	1	07/1985	05/2017	05/2017	08/2017	NS		\$8,330.90	\$8,330.90		
20	F	STD	1	06/1962	05/2017	06/2017	06/2017	NA		\$4,435.93	\$4,435.93		
21	M	STD	1	03/1972	07/2017	07/2017	07/2017	NS		\$4,626.27	\$4,626.27		
22	F	STD	8	08/1976	07/2017	10/2017	09/2017	NS		\$7,340.17	\$7,340.17		
23	F	STD	1	08/1980	10/2017	11/2017	12/2017	NS		\$5,311.79	\$5,311.79		
24	F	STD	2	09/1972	10/2017	10/2017	11/2017	NS		\$2,945.81	\$2,945.81		
25	F	STD	3	07/1962	10/2017	11/2017	01/2018	NS		\$8,308.27	\$8,308.27		
26	F	STD	2	08/1985	10/2017	11/2017	01/2018	NS		\$9,877.81	\$9,877.81		
27	F	STD	3	07/1963	11/2017	12/2017	11/2017	NS		\$3,786.53	\$3,786.53		
28	F	STD	3	10/1962	11/2017	11/2017	11/2017	NA		\$1,455.36	\$1,455.36		
29	F	STD	1	01/1953	11/2017	11/2017	11/2017	NS		\$731.75	\$731.75		
30	F	STD	2	04/1958	02/2018	03/2018	07/2018	NS		\$12,638.70	\$12,638.70		
31	F	STD	3	06/1975	03/2018	03/2018	03/2018	NS		\$1,402.93	\$1,402.93		
32	M	STD	2	07/1966	05/2018	05/2018	06/2018	NS		\$6,062.94	\$6,062.94		
33	F	STD	2	07/1981	07/2018	07/2018	10/2018	NS		\$14,811.48	\$14,811.48		
34	F	STD	1	02/1981	08/2018	08/2018	10/2018	NS		\$6,218.20	\$6,218.20		
35	F	STD	2	11/1983	9/20018	10/2018	12/2018	NS		\$9,205.90	\$9,205.90		
36	F	STD	1	08/1979	09/2018	09/2018	03/2019	OS		\$24,227.50	\$24,227.50		
37	F	STD	1	05/1969	08/2018	10/2018	01/2019	NS		\$16,230.35	\$16,230.35		
38	F	STD	2	07/1979	09/2018	10/2018	09/2019	OS		\$44,222.34	\$44,222.34		
39	F	STD	1	10/1987	11/2018	11/2018	01/2019	NS		\$6,280.31	\$6,280.31		
40	F	STD	3	02/1963	11/2018	11/2018	12/2018	NS		\$7,622.91	\$7,622.91		
41	F	STD	2	03/1971	12/2018	12/2018	12/2018	NS		\$1,974.00	\$1,974.00		
42	F	STD	1	06/1954	11/2018	12/2018	11/2018	NS		\$491.81	\$491.81		
43	F	STD	0	06/1959	01/2019	02/2019	01/2019	NS		\$1,253.33	\$1,253.33		
44	F	STD	1	01/1953	02/2019	02/2019	03/2019	NS		\$3,552.16	\$3,552.16		
45	F	STD	1	10/1980	03/2019	04/2019	04/2019	NS		\$2,284.94	\$2,284.94		
46	F	STD	1	09/1972	04/2019	05/2019	04/2019	NS		\$825.07	\$825.07		
47	F	STD	2	12/1977	06/2019	06/2019	06/2019	NS	\$600.95	\$429.26	\$429.26		
48	F	STD	2	12/1981	04/2019	05/2019	06/2019	NS		\$4,596.33	\$4,596.33		
49	F	STD	1	09/1977	06/2019	07/2019	07/2019	NS	\$987.00	\$1,833.06	\$1,833.06		
50	F	STD	0	06/1961	07/2019	08/2019	08/2019	NS		\$1,469.60	\$1,469.60		
51	F	STD	1	02/1970	08/2019	08/2019	09/2019	NS		\$1,768.04	\$1,768.04		
52	F	STD	1	11/1962	10/2019	10/2019	01/2020	NS		\$9,403.84	\$9,403.84		

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Claim	Gender	COV	O C	DOB	Incurred	Approved	Closed Date	Cause Code	Benefit	Amt Paid This Period	Total Paid This Claim	RESERVE END OF PERIOD	RESERVE BEG OF PERIOD
53	F	STD	2	04/1958	10/2019	11/2019	01/2020	NS	\$766.16	\$6,348.18	\$6,348.18		
54	F	STD	0	07/1982	11/2019	12/2019	01/2020	NS	\$892.25	\$6,373.25	\$6,373.25		
55	F	STD	0	04/1958	12/2019	01/2020	03/2020	NA	\$825.07	\$9,782.94	\$9,782.94		
56	F	STD	1	05/1971	01/2020	03/2020	03/2020	NS	\$965.57	\$4,852.85	\$4,852.85		
57	F	STD	1	08/1964	03/2020	03/2020	03/2020	NS	\$987.00	\$845.96	\$845.96		
58	F	LTD	2	07/1979	09/2018		12/2019	OS	\$4,156.12				
										\$368,217.16	\$368,217.16		

NS: Non occ, sickness; NA: Non occ, accident; OS: Occupational sickness

Superior Court of California, County of San Bernardino
Standard Long Term Disability Claims Experience
January 1, 2016 through May 31, 2020

Month-Yr	Enrolled Employees	Paid Premium	PAID CLAIMS BY INCURRED DATE	Paid Claims	Incurred Loss Ratio
Jan-16	57	\$0	\$0	\$0	0.0%
Feb-16	57	\$0	\$0	\$0	0.0%
Mar-16	57	\$1,463	\$0	\$0	0.0%
Apr-16	57	\$0	\$0	\$0	0.0%
May-16	57	\$5,988	\$0	\$0	0.0%
Jun-16	72	\$0	\$0	\$0	0.0%
Jul-16	72	\$5,274	\$0	\$0	0.0%
Aug-16	72	\$1,919	\$0	\$0	0.0%
Sep-16	72	\$394	\$0	\$0	0.0%
Oct-16	72	\$1,962	\$0	\$0	0.0%
Nov-16	74	\$0	\$0	\$0	0.0%
Dec-16	74	\$3,778	\$0	\$0	0.0%
Jan-17	72	\$1,950	\$0	\$0	0.0%
Feb-17	71	\$1,942	\$0	\$0	0.0%
Mar-17	71	\$1,990	\$0	\$0	0.0%
Apr-17	72	\$1,977	\$0	\$0	0.0%
May-17	72	\$0	\$0	\$0	0.0%
Jun-17	72	\$3,898	\$0	\$0	0.0%
Jul-17	70	\$0	\$0	\$0	0.0%
Aug-17	71	\$3,962	\$0	\$0	0.0%
Sep-17	73	\$2,076	\$0	\$0	0.0%
Oct-17	73	\$2,080	\$0	\$0	0.0%
Nov-17	73	\$2,088	\$0	\$0	0.0%
Dec-17	73	\$2,090	\$0	\$0	0.0%
Jan-18	73	\$0	\$0	\$0	0.0%
Feb-18	73	\$2,090	\$0	\$0	0.0%
Mar-18	73	\$2,072	\$0	\$0	0.0%
Apr-18	73	\$2,118	\$0	\$0	0.0%
May-18	74	\$4,249	\$0	\$0	0.0%
Jun-18	74	\$0	\$0	\$0	0.0%
Jul-18	74	\$4,322	\$0	\$0	0.0%
Aug-18	78	\$0	\$0	\$0	0.0%
Sep-18	78	\$4,201	\$0	\$0	0.0%
Oct-18	76	\$2,276	\$0	\$0	0.0%
Nov-18	77	\$2,260	\$0	\$0	0.0%
Dec-18	78	\$2,244	\$0	\$0	0.0%
Jan-19	77	\$0	\$0	\$0	0.0%
Feb-19	77	\$0	\$0	\$0	0.0%
Mar-19	77	\$2,236	\$0	\$0	0.0%
Apr-19	76	\$6,561	\$0	\$0	0.0%
May-19	74	\$1,921	\$0	\$0	0.0%
Jun-19	75	\$2,211	\$0	\$0	0.0%
Jul-19	74	\$0	\$0	\$0	0.0%
Aug-19	74	\$0	\$0	\$0	0.0%
Sep-19	74	\$6,773	\$0	\$0	0.0%
Oct-19	75	\$2,262	\$0	\$0	0.0%
Nov-19	74	\$0	\$0	\$0	0.0%
Dec-19	74	\$0	\$0	\$0	0.0%
Jan-20	74	\$6,837	\$0	\$0	0.0%
Feb-20	74	\$2,234	\$0	\$0	0.0%
Mar-20	74	\$0	\$0	\$0	0.0%
Apr-20	73	\$0	\$0	\$0	0.0%
May-20	73	\$6,858	\$12,118	\$0	0.0%
Grand Total	3,826	\$108,556	\$12,118	\$0	0.0%
Monthly Avg. PEPM	319	\$2,048.23 \$6.42	\$228.64 \$0.72	\$0 \$0.00	

PEPM= Per Employee Per Month