



TDF
AZ123

ACTUAL EXPERIENCE EXHIBIT PREPARED FOR: COUNTY OF MIDLAND
EBO: DALLAS POLICY NUMBER 100227

EXHIBIT I

POLICY YEAR PAID	POLICY YEAR INCURRED 01/2021 TO 01/2022	POLICY YEAR INCURRED 01/2022 TO 01/2023	POLICY YEAR INCURRED 01/2023 TO 01/2024	POLICY YEAR INCURRED 01/2024 TO 05/2024	TOTAL
01/2021 TO 01/2022	0				0
01/2022 TO 01/2023	0	0			0
01/2023 TO 01/2024	0	0	5,942		5,942
01/2024 TO 05/2024	0	0	11,883	0	11,883
TOTAL PAID	0	0	17,825	0	17,825
CASE RESERVE	0	0	62,135	0	62,135
IBNR	0	0	0	43,666	43,666
INCURRED CLAIMS	0	0	79,960	43,666	123,626
PAID PREMIUMS	169,207	170,117	174,087	58,221*	571,632
INCURRED LOSS RATIO	0.0	0.0	45.9	75.0	21.6
OPEN CLAIMS	0	0	1	0	1
MONTHLY INDEMNITY	0	0	2,971	0	2,971

*-PREMIUM AMOUNT INCLUDES ESTIMATED PREMIUM DUE



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ADJUSTED EXPERIENCE EXHIBIT PREPARED FOR: COUNTY OF MIDLAND
EBO: DALLAS POLICY NUMBER 100227

EXHIBIT II

POLICY YEAR PAID	POLICY YEAR INCURRED	POLICY YEAR INCURRED	POLICY YEAR INCURRED	POLICY YEAR INCURRED	TOTAL
	01/2021 TO 01/2022	01/2022 TO 01/2023	01/2023 TO 01/2024	01/2024 TO 05/2024	
TOTAL PAID	0	0	17,825	0	17,825
CASE RESERVE	0	0	62,135	0	62,135
TIME VALUE ADJUSTMENT	0	0	-2,219	0	-2,219
IBNR	0	0	0	43,666	43,666
INCURRED CLAIMS	0	0	77,741	43,666	121,407
CONSTANT PREMIUMS	169,207	170,117	174,087	58,221*	571,632
INCURRED LOSS RATIO	0.0	0.0	44.7	75.0	21.2
OPEN CLAIMS	0	0	1	0	1
MONTHLY INDEMNITY	0	0	2,971	0	2,971

*-PREMIUM AMOUNT INCLUDES ESTIMATED PREMIUM DUE