

# University of New Mexico Hospitals

Contract number - 159980

Coverage Effective Date: 8/1/2015

**Basic Life**

Experience: Paid Basis

From	1/1/2021	1/1/2022	1/1/2023
Through	12/31/2021	12/31/2022	12/31/2023

Lives *	6,526	6,282	6,489
Earned Premium	431,570	433,596	653,224
Paid Claims	661,963	503,000	631,000
Conversions	0	0	0
Change in Reported Reserves	-21,300	196,600	-32,950
Change in IBNR Reserves	17,939	1,841	45,178
Incurred Claims	658,602	701,441	643,228
Loss Ratio	153%	162%	98%

\* Data pulled from end of period

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**Basic AD&D**

Experience: Paid Basis

From	1/1/2021	1/1/2022	1/1/2023
Through	12/31/2021	12/31/2022	12/31/2023

Lives *	6,525	6,281	6,489
Earned Premium	71,762	72,022	75,432
Paid Claims	0	32,000	0
Conversions	0	0	0
Change in Reported Reserves	32,000	52,000	-84,000
Change in IBNR Reserves	546	114	151
Incurred Claims	32,546	84,114	-83,849
Loss Ratio	45%	117%	-111%

\* Data pulled from end of period

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**Additional Life**

Experience: Paid Basis

From	1/1/2021	1/1/2022	1/1/2023
Through	12/31/2021	12/31/2022	12/31/2023

Lives *	1,943	1,743	1,665
Earned Premium	924,833	864,518	855,904
Paid Claims	907,500	120,000	577,500
Conversions	0	0	0
Change in Reported Reserves	-162,500	177,000	91,125
Change in IBNR Reserves	26,967	-15,069	3,327
Incurred Claims	771,967	281,931	671,952
Loss Ratio	83%	33%	79%

\* Data pulled from end of period

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**Dependents Life**

Experience: Paid Basis

From	1/1/2021	1/1/2022	1/1/2023
Through	12/31/2021	12/31/2022	12/31/2023

Lives *	1,323	1,201	1,101
Earned Premium	226,730	209,276	205,803
Paid Claims	10,000	6,500	197,500
Conversions	0	0	0
Change in Reported Reserves	0	0	0
Change in IBNR Reserves	2,107	-1,375	158
Incurred Claims	12,107	5,125	197,658
Loss Ratio	5%	2%	96%

\* Data pulled from end of period