

# University of New Mexico Hospitals

Contract number - 159980

Coverage Effective Date: 8/1/2015

**Basic Life**

Experience: Paid Basis

|                |            |            |            |
|----------------|------------|------------|------------|
| <b>From</b>    | 1/1/2021   | 1/1/2022   | 1/1/2023   |
| <b>Through</b> | 12/31/2021 | 12/31/2022 | 12/31/2023 |

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

\* Data pulled from end of period

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## Basic AD&D

Experience: Paid Basis

|                |            |            |            |
|----------------|------------|------------|------------|
| <b>From</b>    | 1/1/2021   | 1/1/2022   | 1/1/2023   |
| <b>Through</b> | 12/31/2021 | 12/31/2022 | 12/31/2023 |

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

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**Additional Life**

Experience: Paid Basis

|                |            |            |            |
|----------------|------------|------------|------------|
| <b>From</b>    | 1/1/2021   | 1/1/2022   | 1/1/2023   |
| <b>Through</b> | 12/31/2021 | 12/31/2022 | 12/31/2023 |

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

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**Dependents Life**

Experience: Paid Basis

|                |            |            |            |
|----------------|------------|------------|------------|
| <b>From</b>    | 1/1/2021   | 1/1/2022   | 1/1/2023   |
| <b>Through</b> | 12/31/2021 | 12/31/2022 | 12/31/2023 |

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

\* Data pulled from end of period