



ADDENDUM NO. 2

REQUEST FOR PROPOSAL FOR LONG-TERM AND SHORT-TERM DISABILITY INSURANCE

RFP NO.: 2021-I-15

Date Issued: October 21, 2021

INSTRUCTIONS:

- (1) PROPOSER is required to comply with this Addendum No. 2.
- (2) This Addendum No. 2 becomes a part of this Request for Proposal.
- (3) **PROPOSER is required to acknowledge this Addendum No. 2 in the proper place on the Certification and Statement of Qualifications form.**
- (4) For additional information, please contact Christina Perez, Director of Procurement, or Sherrié Clay, Procurement Administrator, at (361) 289-2712.

This Addendum No. 2 is issued to make the following changes and clarifications on RFP No. 2021-I-15:

1. The Corpus Christi Regional Transportation Authority's (CCRTA) clarification to egBowman Co., Inc.'s initial Request for Information submission for Page 3 is as follows:

APPENDIX I

REQUEST FOR INFORMATION/EXCEPTIONS/APPROVED EQUALS REQUEST

(Please submit one form for each Request for Information/exception/approved equal)

Page: 3

VENDOR: E.G. Bowman Co., Inc.

PROJECT: RFP No. 2021-I-15

PAGE: PARAGRAPH: SUBJECT: Loss Experience/ History

Request:

In order to quote underwriters require prior loss experience or history at a minimum for the past 3 years, if possible for the past 5 years,



Signature

FOR CCRTA USE

Approved: Disapproved: Clarification: X

Response: Clarification of your initial request is below.



Chief Executive Officer/Designee

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
Subgroup/Policy:	*, 00305701	
Incurred Date Range:	01/01/2018 to 09/30/2021	07/01/2018 to 09/01/2021
Business Segment:	LTD	
Source System:	Facets	

CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

Subgroup/Policy: 00001002 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Long Term Disability

Incurred Month/Year	Premium/Fees	Paid Claims (1)	Loss Ratio	Covered Lives	Volume of Coverage
07/2018	\$5,841.23	\$0.00	0.00%	207	\$671,406
08/2018	\$5,755.58	\$0.00	0.00%	205	\$665,549
09/2018	\$5,828.78	\$0.00	0.00%	207	\$669,975
10/2018	\$5,828.77	\$0.00	0.00%	207	\$669,974
11/2018	\$5,768.42	\$0.00	0.00%	205	\$663,037
12/2018	\$5,864.48	\$9,667.35	164.85%	209	\$674,078
Benefit Type Total	\$34,887.26	\$9,667.35	27.71%		

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
Subgroup/Policy:	*, 00305701	
Incurred Date Range:	01/01/2018 to 09/30/2021	07/01/2018 to 09/01/2021
Business Segment:	LTD	
Source System:	Facets	

CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

Subgroup/Policy: 00001002 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Long Term Disability

Incurred Month/Year	Premium/Fees	Paid Claims (1)	Loss Ratio	Covered Lives	Volume of Coverage
01/2019	\$6,258.65	\$0.00	0.00%	206	\$719,385
02/2019	\$6,212.76	\$0.00	0.00%	204	\$714,110
03/2019	\$6,409.18	\$5,538.15	86.41%	203	\$736,687
04/2019	\$6,230.68	\$0.00	0.00%	195	\$716,170
05/2019	\$6,224.68	\$0.00	0.00%	195	\$715,481
06/2019	\$6,303.42	\$0.00	0.00%	198	\$724,531
07/2019	\$6,226.71	\$27,261.75	437.82%	195	\$715,714
08/2019	\$6,188.75	\$0.00	0.00%	194	\$711,350
09/2019	\$6,043.05	\$0.00	0.00%	190	\$694,603
10/2019	\$5,937.66	\$0.00	0.00%	186	\$682,490
11/2019	\$6,035.57	\$0.00	0.00%	186	\$693,744
12/2019	\$5,922.69	\$0.00	0.00%	187	\$680,769
Benefit Type Total	\$73,993.80	\$32,799.90	44.33%		

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
Subgroup/Policy:	*, 00305701	
Incurred Date Range:	01/01/2018 to 09/30/2021	07/01/2018 to 09/01/2021
Business Segment:	LTD	
Source System:	Facets	

CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

Subgroup/Policy: 00001002 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Long Term Disability

Incurred Month/Year	Premium/Fees	Paid Claims (1)	Loss Ratio	Covered Lives	Volume of Coverage
01/2020	\$5,891.65	\$0.00	0.00%	184	\$677,201
02/2020	\$6,076.07	\$0.00	0.00%	179	\$698,399
03/2020	\$6,042.71	\$0.00	0.00%	177	\$692,050
04/2020	\$6,022.51	\$0.00	0.00%	177	\$692,243
05/2020	\$6,040.38	\$0.00	0.00%	177	\$694,297
06/2020	\$6,113.38	\$19,621.74	320.96%	179	\$702,688
07/2020	\$6,125.32	\$0.00	0.00%	180	\$704,060
08/2020	\$6,172.46	\$0.00	0.00%	182	\$709,478
09/2020	\$6,287.83	\$0.00	0.00%	187	\$722,739
10/2020	\$6,328.48	\$0.00	0.00%	189	\$727,411
11/2020	\$6,372.61	\$0.00	0.00%	190	\$731,125
12/2020	\$6,371.45	\$0.00	0.00%	190	\$732,351
Benefit Type Total	\$73,844.85	\$19,621.74	26.57%		

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
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CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

Subgroup/Policy: 00001002 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Long Term Disability

Incurred Month/Year	Premium/Fees	Paid Claims (1)	Loss Ratio	Covered Lives	Volume of Coverage
01/2021	\$18,074.25	\$0.00	0.00%	189	\$762,627
02/2021	\$18,020.43	\$0.00	0.00%	188	\$760,356
03/2021	\$18,213.75	\$0.00	0.00%	190	\$768,513
04/2021	\$18,125.84	\$0.00	0.00%	190	\$767,981
05/2021	\$18,198.24	\$0.00	0.00%	190	\$767,858
06/2021	\$18,095.30	\$0.00	0.00%	188	\$763,515
07/2021	\$18,002.18	\$0.00	0.00%	188	\$759,585
08/2021	\$18,166.11	\$0.00	0.00%	183	\$766,502
09/2021	\$17,789.97	\$0.00	0.00%	181	\$756,631
Benefit Type Total	\$162,686.07	\$0.00	0.00%		

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
Subgroup/Policy:	*, 00305701	
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CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

Subgroup/Policy: 00001002 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Year and Product Summary

Subgroup ID: 00001002

Year 2018

Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Long Term Disability	\$34,887.26	\$9,667.35	27.71%
Year 2018 Total	\$34,887.26	\$9,667.35	27.71%

Year 2019

Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Long Term Disability	\$73,993.80	\$32,799.90	44.33%
Year 2019 Total	\$73,993.80	\$32,799.90	44.33%

Year 2020

Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Long Term Disability	\$73,844.85	\$19,621.74	26.57%
Year 2020 Total	\$73,844.85	\$19,621.74	26.57%

Year 2021

Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Long Term Disability	\$162,686.07	\$0.00	0.00%
Year 2021 Total	\$162,686.07	\$0.00	0.00%

Year and Product Summary Total	\$345,411.97	\$62,088.99	17.98%
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(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
Subgroup/Policy:	*, 00305701	
Incurred Date Range:	01/01/2018 to 09/30/2021	07/01/2018 to 09/01/2021
Business Segment:	LTD	
Source System:	Facets	

CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

Product Summary

Subgroup ID: 00001002

Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Long Term Disability	\$345,411.97	\$62,088.99	17.98%
Product Summary Total	\$345,411.97	\$62,088.99	17.98%

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
Subgroup/Policy:	*, 00305701	
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Business Segment:	LTD	
Source System:	Facets	

CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

All Subgroups by Year and Product

Year 2018			
Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Long Term Disability	\$34,887.26	\$9,667.35	27.71%
Year 2018 Total	\$34,887.26	\$9,667.35	27.71%
Year 2019			
Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Long Term Disability	\$73,993.80	\$32,799.90	44.33%
Year 2019 Total	\$73,993.80	\$32,799.90	44.33%
Year 2020			
Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Long Term Disability	\$73,844.85	\$19,621.74	26.57%
Year 2020 Total	\$73,844.85	\$19,621.74	26.57%
Year 2021			
Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Long Term Disability	\$162,686.07	\$0.00	0.00%
Year 2021 Total	\$162,686.07	\$0.00	0.00%
All Subgroups by Year and Product Total	\$345,411.97	\$62,088.99	17.98%

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
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Business Segment:	LTD	
Source System:	Facets	

CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

All Subgroups by Product

Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Long Term Disability	\$345,411.97	\$62,088.99	17.98%
All Subgroups by Product Total	\$345,411.97	\$62,088.99	17.98%

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
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CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

Subgroup/Policy: 00001002 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Short Term Disability

Incurred Month/Year	Premium/Fees	Paid Claims (1)	Loss Ratio	Covered Lives	Volume of Coverage
07/2018	\$3,043.55	\$667.17	21.92%	0	\$0
08/2018	\$3,006.32	\$0.00	0.00%	0	\$0
09/2018	\$2,904.18	\$0.00	0.00%	207	\$50,382
10/2018	\$2,924.95	\$3,162.82	108.13%	207	\$50,382
11/2018	\$2,916.15	\$1,067.04	36.59%	208	\$49,985
12/2018	\$2,901.03	\$4,254.79	146.66%	0	\$0
Benefit Type Total	\$17,696.18	\$9,151.82	51.72%		

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
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Source System:	Facets	

CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

Subgroup/Policy: 00001002 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Short Term Disability

Incurred Month/Year	Premium/Fees	Paid Claims (1)	Loss Ratio	Covered Lives	Volume of Coverage
01/2019	\$5,622.96	\$5,933.48	105.52%	106	\$48,842
02/2019	\$2,863.11	\$3,403.48	118.87%	107	\$49,178
03/2019	\$3,114.24	\$5,274.62	169.37%	0	\$0
04/2019	\$2,975.44	\$0.00	0.00%	0	\$0
05/2019	\$2,966.38	\$0.00	0.00%	0	\$0
06/2019	\$3,011.99	\$0.00	0.00%	0	\$0
07/2019	\$2,901.58	\$3,784.64	130.43%	0	\$0
08/2019	\$2,842.80	\$187.49	6.60%	100	\$48,556
09/2019	\$2,820.29	\$1,167.12	41.38%	0	\$0
10/2019	\$2,802.60	\$2,664.29	95.06%	100	\$48,245
11/2019	\$2,863.45	\$2,796.27	97.65%	100	\$49,353
12/2019	\$2,855.46	\$0.00	0.00%	100	\$48,822
Benefit Type Total	\$37,640.30	\$25,211.39	66.98%		

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
Subgroup/Policy:	*, 00305701	
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CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

Subgroup/Policy: 00001002 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Short Term Disability

Incurred Month/Year	Premium/Fees	Paid Claims (1)	Loss Ratio	Covered Lives	Volume of Coverage
01/2020	\$2,448.39	\$2,915.24	119.07%	90	\$42,350
02/2020	\$2,637.18	\$0.00	0.00%	90	\$48,822
03/2020	\$2,595.84	\$0.00	0.00%	89	\$48,822
04/2020	\$2,646.00	\$0.00	0.00%	91	\$45,330
05/2020	\$2,698.52	\$2,094.00	77.60%	93	\$46,254
06/2020	\$2,719.65	\$4,181.71	153.76%	94	\$46,653
07/2020	\$2,746.30	\$0.00	0.00%	95	\$47,250
08/2020	\$2,761.50	\$146.42	5.30%	94	\$47,148
09/2020	\$2,842.72	\$4,961.69	174.54%	94	\$48,431
10/2020	\$2,711.75	\$0.00	0.00%	94	\$46,705
11/2020	\$2,766.04	\$0.00	0.00%	94	\$46,732
12/2020	\$2,776.83	\$4,337.59	156.21%	94	\$47,574
Benefit Type Total	\$32,350.72	\$18,636.65	57.61%		

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
Subgroup/Policy:	*, 00305701	
Incurred Date Range:	01/01/2018 to 09/30/2021	07/01/2018 to 09/01/2021
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Source System:	Facets	

CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

Subgroup/Policy: 00001002 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Short Term Disability

Incurred Month/Year	Premium/Fees	Paid Claims (1)	Loss Ratio	Covered Lives	Volume of Coverage
01/2021	\$3,050.31	\$2,683.89	87.99%	99	\$51,714
02/2021	\$2,964.67	\$7,712.41	260.14%	96	\$50,321
03/2021	\$2,942.46	\$0.00	0.00%	95	\$49,876
04/2021	\$2,981.36	\$0.00	0.00%	97	\$50,906
05/2021	\$3,022.25	\$8,059.69	266.68%	98	\$51,308
06/2021	\$2,940.41	\$0.00	0.00%	95	\$50,308
07/2021	\$2,920.36	\$0.00	0.00%	98	\$49,872
08/2021	\$2,697.79	\$0.00	0.00%	93	\$50,620
09/2021	\$2,944.00	\$0.00	0.00%	93	\$50,211
Benefit Type Total	\$26,463.61	\$18,455.99	69.74%		

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
Subgroup/Policy:	*, 00305701	
Incurred Date Range:	01/01/2018 to 09/30/2021	07/01/2018 to 09/01/2021
Business Segment:	STD	
Source System:	Facets	

CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

Subgroup/Policy: 00001002 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Year and Product Summary

Subgroup ID: 00001002

Year 2018

Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Short Term Disability	\$17,696.18	\$9,151.82	51.72%
Year 2018 Total	\$17,696.18	\$9,151.82	51.72%

Year 2019

Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Short Term Disability	\$37,640.30	\$25,211.39	66.98%
Year 2019 Total	\$37,640.30	\$25,211.39	66.98%

Year 2020

Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Short Term Disability	\$32,350.72	\$18,636.65	57.61%
Year 2020 Total	\$32,350.72	\$18,636.65	57.61%

Year 2021

Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Short Term Disability	\$26,463.61	\$18,455.99	69.74%
Year 2021 Total	\$26,463.61	\$18,455.99	69.74%

Year and Product Summary Total	\$114,150.81	\$71,455.85	62.60%
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(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
Subgroup/Policy:	*, 00305701	
Incurred Date Range:	01/01/2018 to 09/30/2021	07/01/2018 to 09/01/2021
Business Segment:	STD	
Source System:	Facets	

CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

Product Summary

Subgroup ID: 00001002

Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Short Term Disability	\$114,150.81	\$71,455.85	62.60%
Product Summary Total	\$114,150.81	\$71,455.85	62.60%

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
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Subgroup/Policy:	*, 00305701	
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Business Segment:	STD	
Source System:	Facets	

CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

All Subgroups by Year and Product

Year 2018			
Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Short Term Disability	\$17,696.18	\$9,151.82	51.72%
Year 2018 Total	\$17,696.18	\$9,151.82	51.72%
Year 2019			
Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Short Term Disability	\$37,640.30	\$25,211.39	66.98%
Year 2019 Total	\$37,640.30	\$25,211.39	66.98%
Year 2020			
Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Short Term Disability	\$32,350.72	\$18,636.65	57.61%
Year 2020 Total	\$32,350.72	\$18,636.65	57.61%
Year 2021			
Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Short Term Disability	\$26,463.61	\$18,455.99	69.74%
Year 2021 Total	\$26,463.61	\$18,455.99	69.74%
All Subgroups by Year and Product Total	\$114,150.81	\$71,455.85	62.60%

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

Experience Summary by Incurred Month

	<i>Selection Parameters</i>	<i>Values on Report</i>
Group/Customer:	00305701	00305701 - CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY
Subgroup/Policy:	*, 00305701	
Incurred Date Range:	01/01/2018 to 09/30/2021	07/01/2018 to 09/01/2021
Business Segment:	STD	
Source System:	Facets	

CORPUS CHRISTI REGIONAL TRANSPORTATION AUTHORITY

Group Effective Date: 07/01/2018

All Subgroups by Product

Products	Premium/Fees	Paid Claims (1)	Loss Ratio
Short Term Disability	\$114,150.81	\$71,455.85	62.60%
All Subgroups by Product Total	\$114,150.81	\$71,455.85	62.60%

(1) Total claim dollars paid according to the month and year in which the claim was originally incurred. Excludes Reserves and IBNR (Incurred But Not Reported).

P/N **Current Screen** PDI Pol 0113764 Div **Ben** **Clm**
ACT **Next Screen** PDI Pol 0113764 Div **Ben** **Clm**

2.15 % ACTUAL EXPERIENCE EXHIBIT		Prepared For: CORPUS CHRISTI REGIONAL						
	I1 06/04 TO 06/17	I2 06/17 TO 06/18	I3 06/18 TO 06/19	I4 06/19 TO 06/20	I5 06/20 TO 06/21	I6 06/21 TO 10/21	Total	
P1-	2,010,180						2,010,180	
P2-	81,188	0					81,188	
P3-	79,574	0	0				79,574	
P4-	64,378	0	0	0			64,378	
P5-	54,948	0	0	0	0		54,948	
P6-	18,316	0	0	0	0	0	18,316	
TOT	2,308,584	0	0	0	0	0	2,308,584	
RES	170,449	0	0	0	0	0	170,449	
IBN	0	0	0	0	0	0	0	
IC	2,479,033	0	0	0	0	0	2,479,033	
PRM	0	0	0	0	0	0	0	
LR	.0	.0	.0	.0	.0	.0	.0	
OC	3	0	0	0	0	0	3	
MI	4,579	0	0	0	0	0	4,579	

PRESS ENTER TO SEE NEXT PAGE

Policy Detail Monthly Experience Report

For

CORPUS CHRISTI REGIONAL

From

01/01/2015 to 12/31/2018

11:07

Friday, October 15, 2021

Policy: 00113764

Coverage: STD

Date	Premium	Paid Claims	Lives
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01/16	2101.94	0.00	123
02/16	1968.16	0.00	125
03/16	1947.71	825.43	125
04/16	1934.75	0.00	125
05/16	1934.75	0.00	125
06/16	2005.72	1573.86	125
07/16	1854.16	2741.14	115
7 Month Subtot	13747.19	5140.43	123
08/16	2132.27	864.29	124
09/16	2134.05	3221.57	125
10/16	507.03	2188.43	116
11/16	2000.65	3967.57	116
12/16	1970.02	2590.14	114
01/17	1990.98	2947.00	114
02/17	3377.93	407.00	124
03/17	4332.79	407.00	123
04/17	3362.05	0.00	123
05/17	3383.34	0.00	123
06/17	2954.20	0.00	123
07/17	3376.03	2957.14	126
12 Month Subtot	31521.34	19550.14	121
08/17	3189.79	3620.86	125
09/17	3235.82	1511.71	123
10/17	3182.95	4596.00	121
11/17	3291.21	7884.85	124
12/17	3250.53	5343.71	122
01/18	3137.57	1628.00	117
02/18	3460.47	988.43	123
03/18	3300.55	3240.00	118
04/18	3273.82	4637.28	117
05/18	3244.16	793.00	117
06/18	3172.36	403.00	114
07/18	0.00	806.00	0
12 Month Subtot	35739.23	35452.84	120
Total	81007.76	60143.41	121

Paid Claims Loss Ratio

74.24