**CLAIMS EXPERIENCE SUMMARY**

**SCHEME NAME:** NATIONAL YOUTH DEVELOPMENT AGENCY

**BENEFIT:** Severe Illness Benefit

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Period** | | | **Sum of monthly salary over the period** | **Total annual salary at the beginning of the period** | **Total sum assured at the beginning of the period** | **Number of lives exposed at the**  **beginning of the period** | **Number of claims (\*)** | **Total Claims** |
| 01/03/2016 | to | 28/02/2017 | 109,137,482 | 106,355,874 | 207,749,087 | 323 | 0 | 0 |
| 01/03/2017 | to | 28/02/2018 | 127,341,099 | 113,310,896 | 222,062,498 | 360 | 1 | 345,837 |
| 01/03/2018 | to | 28/02/2019 | 139,725,377 | 132,786,494 | 260,623,432 | 385 | 1 | 601,222 |
| 01/03/2019 | to | 29/02/2020 | 154,070,916 | 148,554,604 | 288,191,416 | 403 | 1 | 1,071,926 |
| 01/03/2020 | to | 28/02/2021 | 153,259,980 | 157,569,303 | 306,608,916 | 423 | 1 | 989,712 |
| 01/03/2021 | to | 28/02/2022 | 147,982,895 | 147,732,839 | 288,355,417 | 406 | 0 | 0 |
| 01/03/2022 | to | 28/02/2023 | 152,735,835 | 148,489,821 | 286,172,139 | 400 | 0 | 0 |
| 01/03/2023 | to | 31/05/2023 | 41,469,961 | 164,815,809 | 316,630,159 | 458 | 0 | 0 |
| **Provision for late claims (IBNR)** | | |  |  |  |  |  | 279,000 |
| **TOTAL (including pending claims)** | | |  |  |  |  | **4** | **3,287,697** |

\* Based on date of event

|  |  |
| --- | --- |
| **Current Benefit Structure:** | 2 x annual salary |
| **Continuation Option:** | Yes |
| **Cover to continue during disability:** | Yes |
| **Cease Age:** | 65 |