

Nonparticipating Experience by Coverage

For the Period January 1, 2014 through December 31, 2014

Coverage	Earned Premium	Incurred Claims	Incurred Loss Ratio	Number of Paid Claims
Voluntary AD&D - Employee	\$677,831	\$121,683	18.0%	2
Voluntary AD&D - Dependent	237,988	113,398	47.6%	6
Total Voluntary AD&D Coverages	\$915,819	\$235,081	25.7%	8

$$\begin{aligned} \text{Incurred Claims} = & \text{Paid Claims} + \text{Interest} \\ & + \text{Current Pending Claims} - \text{Prior Pending Claims} \end{aligned}$$

Claim Statistics by Coverage

**For the Period January 1, 2014 through December 31, 2014
Based on the Number of Paid Claims in the Period**

Coverage	Average Claim Amount	Number Of Claims	Average Age At Claim
Basic Life	\$38,362	111	58
Spouse and Child Life	3,000	91	58
Child Life	3,000	20	14
Basic AD&D - Employee	106,250	4	54
Basic AD&D - Dependent	7,800	5	17
Voluntary AD&D - Employee	60,000	2	47
Voluntary AD&D - Dependent	15,333	6	35

Nonparticipating Experience by Coverage

For the Period January 1, 2015 through December 31, 2015

Coverage	Earned Premium	Incurred Claims	Incurred Loss Ratio	Number of Paid Claims
Voluntary AD&D - Employee	\$653,049	\$210,612	32.3%	4
Voluntary AD&D - Dependent	229,450	35,145	15.3%	7
Total Voluntary AD&D Coverages	\$882,499	\$245,757	27.8%	11

Incurred Claims = Paid Claims + Interest
+ Current Pending Claims - Prior Pending Claims

Claim Statistics by Coverage

**For the Period January 1, 2015 through December 31, 2015
Based on the Number of Paid Claims in the Period**

Coverage	Average Claim Amount	Number Of Claims	Average Age At Claim
Basic Life	\$37,591	141	58
Spouse and Child Life	3,000	127	58
Child Life	3,000	18	17
Basic AD&D - Employee	87,900	10	43
Basic AD&D - Dependent	19,462	13	29
Voluntary AD&D - Employee	60,000	4	41
Voluntary AD&D - Dependent	7,857	7	24

Nonparticipating Experience by Coverage
Policy Number: 34295
For the Period January 1, 2016 through December 31, 2016

Coverage	Earned Premium	Incurred Claims	Incurred Loss Ratio	Number of Paid Claims
Voluntary AD&D - Employee	\$638,206	\$360,496	56.5%	4
Voluntary AD&D - Dependent	224,255	46,494	20.7%	2
Total Voluntary AD&D Coverages	\$862,461	\$406,990	47.2%	6

Incurred Claims = Paid Claims + Interest
+ Current Pending Claims - Prior Pending Claims

Lives and Volume by Coverage
Policy Number: 34295
For the Period January 1, 2016 through December 31, 2016
Estimate

Coverage	Lives	Volume
Employee Voluntary AD&D	18,556	1,504,704,160
Family Voluntary AD&D	6,520	528,679,840
Total Voluntary AD&D Coverages	25,076	2,033,384,000

Nonparticipating Experience by Coverage**For the Period January 1, 2017 through January 31, 2017**

Coverage	Earned Premium	Incurred Claims	Incurred Loss Ratio	Number of Paid Claims
Voluntary AD&D - Employee	\$52,802	\$0	0.0%	0
Voluntary AD&D - Dependent	18,552	20,000	107.8%	0
Total AD&D Coverages	\$71,354	\$20,000	28.0%	0

Incurred Claims = Paid Claims + Interest
+ Current Pending Claims - Prior Pending Claims

Nonparticipating Cumulative Experience by Coverage

	Earned Premium	Incurred Claims	Incurred Loss Ratio
Voluntary AD&D - Employee			
01/01/17 - 01/31/17	\$52,802	\$0	0.0%
01/01/16 - 12/31/16	638,107	259,880	40.7%
01/01/15 - 12/31/15	653,049	251,396	38.5%
01/01/14 - 12/31/14	680,185	121,400	17.8%
Total	\$2,024,143	\$632,676	31.3%
Voluntary AD&D - Dependent			
01/01/17 - 01/31/17	\$18,552	\$20,000	107.8%
01/01/16 - 12/31/16	224,256	101,679	45.3%
01/01/15 - 12/31/15	229,449	4,650	2.0%
01/01/14 - 12/31/14	238,815	143,825	60.2%
Total	\$711,072	\$270,154	38.0%

Claim Statistics by Coverage

**For the Period January 1, 2017 through January 31, 2017
Based on the Number of Paid Claims in the Period**

Coverage	Average Claim Amount*	Number Of Claims	Average Age At Claim
Basic Life	\$39,342	7	55
Spouse and Child Life	3,000	7	52
Child Life	3,000	2	11
Basic AD&D - Employee	81,000	1	44
Basic AD&D - Dependent	10,000	1	0
Voluntary AD&D - Employee	0	0	0
Voluntary AD&D - Dependent	0	0	0

*The Average Paid Claim Amount is the average face amount of insurance for claims which had a final claim payment in the reporting period.