



Policyholder	The City of Gainesville
Policy	01-016672-00
Policy	10/01/2014
Valuation	7/31/2017
Products	BEL:DBO

170587B

Life Incurral Exhibit

Basic Employee Life

Incurral Period		Number of Months	Average Lives	Average Volume	Earned Premium	Total Expense Amount	Total Approved Benefits	Premium Waiver Reserve	IBNR	Total Incurred	Loss Ratio	Death Claims	Waiver Claims	Death Incidence Per 1000	Waiver Incidence Per 1000
10/1/2014	9/30/2015	12	3,212	\$110,479,611	\$285,229	\$0	\$200,000	\$0	\$0	\$200,000	70.12%	22	0	6.85	0.00
10/1/2015	9/30/2016	12	3,210	\$113,268,290	\$292,012	\$0	\$390,000	\$0	\$0	\$390,000	133.56%	35	0	10.90	0.00
10/1/2016	7/31/2017	10	3,362	\$115,642,278	\$248,631	\$0	\$270,000	\$0	\$40,736	\$310,736	124.98%	21	0	7.49	0.00
Totals		34	3,255	\$112,982,282	\$825,872	\$0	\$860,000	\$0	\$40,736	\$900,736	109.06%	78	0	8.46	0.00

Total Approved Benefits includes Benefits, Expenses, Interest and Pending Claims

Exhibit does not reflect rate or plan changes



Policyholder Name:
Policy Number:
Policy Effective Date:
Valuation Date:

The City of Gainesville

01-016672-00

10/01/2014

07/31/2017

Life Individual Claims

	Claim Number	Product	Gender	Date of Birth	Incurred Date	Paid Date	Claim Status	Coverage Amount
1	C-2016-083801	Basic Employee Life	Female	08/22/1951		08/18/2016	Pending	\$50,000
2	C-2014-018530	Basic Employee Life	Female	04/05/1941	10/01/2014	10/23/2014	Approved	\$5,000
3	C-2014-024837	Basic Employee Life	Male	11/14/1931	11/17/2014	12/04/2014	Approved	\$5,000
4	C-2015-058313	Basic Employee Life	Female	05/10/1938	01/19/2015	09/28/2015	Approved	\$5,000
5	C-2015-031553	Basic Employee Life	Male	03/25/1933	01/23/2015	02/13/2015	Approved	\$5,000
6	C-2015-032003	Basic Employee Life	Male	09/09/1937	01/30/2015	03/06/2015	Approved	\$5,000
7	C-2015-031768	Basic Employee Life	Male	12/25/1939	02/04/2015	02/25/2015	Approved	\$5,000
8	C-2015-055051	Basic Employee Life	Male	11/20/1933	03/21/2015	10/16/2015	Approved	\$5,000
9	C-2015-044663	Basic Employee Life	Male	12/25/1926	03/31/2015	05/28/2015	Approved	\$5,000
10	C-2016-074309	Basic Employee Life	Male	11/09/1939	04/06/2015	04/01/2016	Approved	\$5,000
11	C-2015-044643	Basic Employee Life	Male	10/22/1945	04/17/2015	06/18/2015	Approved	\$5,000
12	C-2015-044408	Basic Employee Life	Male	01/22/1949	04/23/2015	05/18/2015	Approved	\$5,000
13	C-2015-044669	Basic Employee Life	Male	05/19/1931	04/29/2015	06/04/2015	Approved	\$5,000
14	C-2015-044629	Basic Employee Life	Male	07/12/1948	05/02/2015	05/27/2015	Approved	\$5,000
15	C-2015-044678	Basic Employee Life	Male	05/28/1952	05/14/2015	06/02/2015	Approved	\$50,000
16	C-2015-045409	Basic Employee Life	Male	08/20/1956	05/16/2015	07/08/2015	Approved	\$50,000
17	C-2015-045054	Basic Employee Life	Male	03/26/1936	05/25/2015	06/19/2015	Approved	\$5,000
18	C-2015-045757	Basic Employee Life	Male	08/09/1923	06/27/2015	07/31/2015	Approved	\$5,000
19	C-2015-049049	Basic Employee Life	Male	05/11/1952	07/04/2015	08/12/2015	Approved	\$5,000
20	C-2015-051829	Basic Employee Life	Male	06/05/1942	07/20/2015	08/12/2015	Approved	\$5,000
21	C-2015-054769	Basic Employee Life	Male	12/15/1941	08/09/2015	08/27/2015	Approved	\$5,000
22	C-2015-062105	Basic Employee Life	Male	08/17/1949	09/28/2015	11/05/2015	Approved	\$5,000
23	C-2015-061776	Basic Employee Life	Male	09/07/1951	09/29/2015	10/22/2015	Approved	\$5,000
24	C-2015-061909	Basic Employee Life	Female	07/11/1942	10/03/2015	10/29/2015	Approved	\$5,000
25	C-2015-061778	Basic Employee Life	Male	10/19/1937	10/05/2015	10/22/2015	Approved	\$5,000
26	C-2015-061831	Basic Employee Life	Female	10/09/1935	10/08/2015	10/26/2015	Approved	\$5,000
27	C-2015-061910	Basic Employee Life	Male	03/04/1936	10/10/2015	10/29/2015	Approved	\$5,000
28	C-2016-071100	Basic Employee Life	Male	01/20/1929	10/24/2015	03/18/2016	Approved	\$5,000
29	C-2016-071116	Basic Employee Life	Female	07/13/1921	11/16/2015	03/18/2016	Approved	\$5,000
30	C-2015-065833	Basic Employee Life	Male	04/06/1943	11/17/2015	12/16/2015	Approved	\$5,000
31	C-2015-062863	Basic Employee Life	Male	12/03/1951	11/23/2015	12/09/2015	Approved	\$20,000
32	C-2015-068761	Basic Employee Life	Male	02/04/1927	11/27/2015	12/24/2015	Approved	\$5,000
33	C-2015-065859	Basic Employee Life	Male	05/09/1944	11/30/2015	12/17/2015	Approved	\$25,000
34	C-2016-082979	Basic Employee Life	Male	05/19/1921	12/05/2015	07/15/2016	Approved	\$5,000
35	C-2016-069331	Basic Employee Life	Male	07/10/1951	01/04/2016	01/21/2016	Approved	\$50,000
36	C-2016-069706	Basic Employee Life	Male	10/07/1946	01/13/2016	02/04/2016	Approved	\$5,000

37	C-2016-070659	Basic Employee Life	Male	06/16/1949	02/13/2016	03/03/2016	Approved	\$5,000
38	C-2016-074527	Basic Employee Life	Male	04/25/1955	02/23/2016	04/08/2016	Approved	\$5,000
39	C-2016-078748	Basic Employee Life	Male	02/01/1929	03/07/2016	06/01/2016	Approved	\$5,000
40	C-2016-074442	Basic Employee Life	Male	02/07/1939	03/20/2016	04/19/2016	Approved	\$5,000
41	C-2016-078906	Basic Employee Life	Male	01/31/1946	05/07/2016	06/06/2016	Approved	\$5,000
42	C-2016-078983	Basic Employee Life	Male	12/30/1948	05/14/2016	06/15/2016	Approved	\$5,000
43	C-2016-084939	Basic Employee Life	Male	07/24/1958	05/15/2016	09/16/2016	Approved	\$5,000
44	C-2016-079139	Basic Employee Life	Male	06/22/1941	05/22/2016	06/15/2016	Approved	\$5,000
45	C-2016-079805	Basic Employee Life	Male	10/13/1953	06/10/2016	06/29/2016	Approved	\$5,000
46	C-2016-079807	Basic Employee Life	Male	07/15/1965	06/11/2016	07/08/2016	Approved	\$50,000
47	C-2016-082971	Basic Employee Life	Male	10/24/1938	06/12/2016	07/15/2016	Approved	\$5,000
48	C-2016-082692	Basic Employee Life	Male	10/10/1941	06/14/2016	07/06/2016	Approved	\$5,000
49	C-2016-082954	Basic Employee Life	Female	06/30/1929	06/19/2016	07/13/2016	Approved	\$5,000
50	C-2016-083580	Basic Employee Life	Male	09/15/1943	07/02/2016	08/04/2016	Approved	\$5,000
51	C-2016-088370	Basic Employee Life	Female	08/12/1942	08/01/2016	10/07/2016	Approved	\$5,000
52	C-2016-084325	Basic Employee Life	Male	04/01/1942	08/08/2016	08/26/2016	Approved	\$5,000
53	C-2016-084667	Basic Employee Life	Male	07/20/1935	08/23/2016	09/07/2016	Approved	\$5,000
54	C-2016-087878	Basic Employee Life	Female	03/24/1943	09/05/2016	10/24/2016	Approved	\$5,000
55	C-2016-088091	Basic Employee Life	Male	09/20/1947	09/12/2016	09/28/2016	Approved	\$50,000
56	C-2016-088750	Basic Employee Life	Male	06/17/1949	09/25/2016	10/20/2016	Approved	\$5,000
57	C-2016-088887	Basic Employee Life	Male	11/11/1937	09/30/2016	11/01/2016	Approved	\$5,000
58	C-2016-089752	Basic Employee Life	Male	03/09/1938	11/01/2016	12/01/2016	Approved	\$5,000
59	C-2016-090309	Basic Employee Life	Male	07/16/1947	11/20/2016	12/09/2016	Approved	\$5,000
60	C-2016-090485	Basic Employee Life	Female	12/26/1951	11/22/2016	12/14/2016	Approved	\$15,000
61	C-2016-090647	Basic Employee Life	Male	07/06/1927	11/22/2016	12/21/2016	Approved	\$5,000
62	C-2017-091112	Basic Employee Life	Male	03/15/1951	11/25/2016	01/13/2017	Approved	\$25,000
63	C-2017-094700	Basic Employee Life	Male	12/29/1950	12/04/2016	02/23/2017	Approved	\$5,000
64	C-2017-091295	Basic Employee Life	Male	03/18/1933	12/07/2016	01/17/2017	Approved	\$5,000
65	C-2017-091187	Basic Employee Life	Male	01/16/1948	12/11/2016	01/11/2017	Approved	\$5,000
66	C-2016-090891	Basic Employee Life	Male	11/11/1944	12/14/2016	12/30/2016	Approved	\$5,000
67	C-2017-099023	Basic Employee Life	Male	12/12/1943	12/18/2016	03/15/2017	Approved	\$5,000
68	C-2017-094118	Basic Employee Life	Male	04/20/1949	12/30/2016	01/13/2017	Approved	\$5,000
69	C-2017-095115	Basic Employee Life	Male	08/21/1942	01/28/2017	02/16/2017	Approved	\$5,000
70	C-2017-099002	Basic Employee Life	Female	05/25/1930	01/31/2017	03/15/2017	Approved	\$5,000
71	C-2017-099729	Basic Employee Life	Male	08/18/1931	03/07/2017	04/03/2017	Approved	\$5,000
72	C-2017-099733	Basic Employee Life	Male	05/27/1934	03/07/2017	04/03/2017	Approved	\$5,000
73	C-2017-100026	Basic Employee Life	Male	01/27/1936	03/21/2017	04/14/2017	Approved	\$5,000
74	C-2017-100248	Basic Employee Life	Female	08/29/1972	03/29/2017	04/25/2017	Approved	\$50,000
75	C-2017-104056	Basic Employee Life	Male	11/09/1946	04/15/2017	05/22/2017	Approved	\$5,000
76	C-2017-104261	Basic Employee Life	Male	07/15/1957	05/02/2017	05/26/2017	Approved	\$50,000
77	C-2017-104007	Basic Employee Life	Male	05/24/1929	05/02/2017	05/22/2017	Approved	\$5,000
78	C-2017-106989	Basic Employee Life	Male	08/02/1954	06/26/2017		Pending	\$50,000
Totals								\$860,000

Total Paid includes Benefits, Expenses, Interest and Pending Claims