

EXPERIENCE REPORT

RUN DATE 02/02/2022

EMERALD COAST UTILITIES AUTH
Contract 754268

Term Life

| | | | | |
|------------------------------|------------|------------|------------|------------|
| From | 01/01/2019 | 01/01/2020 | 01/01/2021 | 10/01/2016 |
| To | 12/31/2019 | 12/31/2020 | 12/31/2021 | 12/31/2021 |
| ----- | ----- | ----- | ----- | ----- |
| Earned Premium | 203,929 | 223,977 | 231,814 | 1,091,805 |
| | | | | |
| Incurred Claims | | | | |
| .Paid Claims | 105,000 | 434,000 | 652,000 | 1,612,000 |
| .Change in IBNR Reserves | 5,328 | -2,131 | 503 | 46,868 |
| .Change in Reported Reserves | 147,550 | 0 | -155,350 | 147,550 |
| .Conversion Charges | 0 | 0 | 0 | 0 |
| ----- | ----- | ----- | ----- | ----- |
| Incurred Claims | 257,878 | 431,869 | 497,153 | 1,806,418 |
| | | | | |
| Expenses | | | | |
| .Commissions | 0 | 0 | 0 | 0 |
| .Fees | 0 | 0 | 0 | 0 |
| .Premium Tax | 3,568 | 3,920 | 4,057 | 19,107 |
| .Other Expenses | 38,983 | 47,398 | 51,992 | 248,717 |
| ----- | ----- | ----- | ----- | ----- |
| Total Expenses | 42,551 | 51,318 | 56,049 | 267,824 |
| | | | | |
| Result | -96,500 | -259,210 | -321,388 | -982,437 |

YOUR PRODUCER MAY RECEIVE CONTINGENT COMPENSATION BASED ON THE AMOUNT OF PREMIUM YOU PAID. THE CONTINGENT COMPENSATION, IF ANY, IS NOT INCLUDED IN THIS REPORT BECAUSE THE STANDARD DOES NOT CHARGE TO YOUR EXPERIENCE THE AMOUNT PAID ON YOUR BEHALF. CONTINGENT COMPENSATION INFORMATION IS AVAILABLE UPON REQUEST.

Standard Insurance Company

TMP