



**Emerald Coast Utilities Authority
Policy # 205593**

Please read carefully the following description of your Unum Term Life and AD&D insurance plan.

Your Plan

Eligibility

All employees working at least 35 hours each week in active employment in the U.S. with the employer, and their eligible spouses and children (up to age 19, or to 26 if they are full-time students) .

**Note: Disabled children over the maximum child age may be eligible for benefits, please see your plan administrator for more details.*

Coverage Amounts

Employee: Your employer is paying for a base Life and AD&D plan of \$50,000.

You may purchase additional Life and AD&D coverage equal to 4 times your annual earnings. Overall Life maximum is \$650,000 (base and additional combined).

Spouse: Options of \$5,000, \$7,500 or \$10,000

Not to exceed 50% of employee coverage amount.

Child: Options of \$2,000, \$3,000 or \$4,000

Note: You must be insured under the plan in order to elect coverage for your dependents.

AD&D coverage provides additional benefits for an accidental death, and for an accidental dismemberment, as defined in the schedule of benefits (contact your Plan Administrator for additional details).

AD&D Benefit Schedule: The full benefit amount is paid for loss of:

- Life
- Both hands or both feet or sight of both eyes
- One hand and one foot
- One hand and the sight of one eye
- One foot and the sight of one eye
- Speech and hearing

Other losses may be covered as well. Please see your Plan Administrator.

Coverage amount(s) will reduce according to the following schedule:

Age:	Insurance Amount Reduces to:
70	50% of original amount

Coverage may not be increased after a reduction.

Guarantee Issue

Employees hired on or after 01/01/2016: If you and your eligible dependents enroll within 31 days of your eligibility date, you may apply for any amount of Life insurance coverage up to the lesser of 3 times your annual earnings or \$450,000 for yourself (base and additional combined) and any amount of coverage up to \$10,000 for your spouse without evidence of insurability. If you apply for coverage for yourself or your dependents more than 31 days after your

Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

eligibility date, or choose coverage above these amounts, you will be required to provide evidence of insurability and be approved in order to qualify for coverage. AD&D coverage does not require evidence of insurability.

Please see your Plan Administrator for your eligibility date.

Additional Benefits

Life Planning Financial & Legal Resources

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to you. This service is also extended to you upon the death or terminal illness of your covered spouse. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the consultants offer or sell any product or service.

Portability/Conversion

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage. You may also have the option to convert your Term life coverage to an individual life insurance policy.

Accelerated Benefit

If you become terminally ill and are not expected to live beyond a certain time period as stated in your certificate booklet, you may request up to 75% of your life insurance amount up to \$500,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies). This feature also applies to your covered dependents.

Waiver of Premium

If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during the period of disability.

Retained Asset Account

Benefits of \$10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.

Additional AD&D Benefits

Education Benefit: If you or your insured spouse die within 365 days of an accident, an additional benefit is paid to your dependent child(ren). Your child(ren) must be a full-time student beyond grade 12. (Not available in Illinois or New York.)

Seat Belt/Air Bag Benefit: If you or your insured dependent(s) die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an amount will be paid in addition to the AD&D benefit.

Limitations/Exclusions/ Termination of Coverage

Suicide Exclusion

Life benefits for additional life coverage will not be paid for deaths caused by suicide in the first twenty-four months after your effective date of coverage.

No increased or additional benefits will be payable for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.

AD&D Benefit Exclusions

AD&D benefits will not be paid for losses caused by, contributed to by, or resulting

Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

from:

- Disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders;
- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while insane;
- War, declared or undeclared, or any act of war;
- Active participation in a riot;
- Attempt to commit or commission of a crime;
- The voluntary use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol;
- Intoxication. ("Intoxicated" means that the individual's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.)

Termination of Coverage

Your coverage and your dependents' coverage under the Summary of Benefits ends on the earliest of:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness, as described in the certificate of coverage;
- For dependent's coverage, the date of your death.

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends;
- The date your dependent ceases to be an eligible dependent;
- For a spouse, the date of divorce or annulment.

Unum will provide coverage for a payable claim which occurs while you and your dependents are covered under the policy or plan.

Next Steps

How to Apply

All employees: If you apply for coverage after your effective date, or if you choose coverage over the guarantee issue amount, you will need to complete a medical questionnaire which you can get from your Plan Administrator. You may also be required to take certain medical tests at Unum's expense.

Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

Effective Date of Coverage

Please see your Plan Administrator for your effective date.

Delayed Effective Date of Coverage

Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Dependent: Insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth.

“Totally disabled” means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; is cognitively impaired; is receiving or is entitled to receive any disability income from any source due to any sickness or injury; is receiving chemotherapy radiation therapy or dialysis treatment; or has a life threatening condition.

Changes to Coverage

At each annual enrollment period or within 31 days of a change in status, you will be given the opportunity to change your coverage. You will be required to provide evidence of insurability and be approved to increase your coverage amounts. Your eligible dependents will be required to provide evidence of insurability and be approved to increase their coverage amounts by more than one level.

Questions

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern. For complete details of coverage, please refer to policy form number C.FP-1, et al.

Life Planning is provided by Ceridian Incorporated. The services are subject to availability and may be withdrawn by Unum without prior notice.

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**Emerald Coast Utilities Authority
Policy # 205593**

For Employees making more than 50,000

Please read carefully the following description of your Unum Term Life and AD&D insurance plan.

Your Plan

Eligibility

All employees working at least 35 hours each week in active employment in the U.S. with the employer, and their eligible spouses and children (up to age 19, or to 26 if they are full-time students) .

**Note: Disabled children over the maximum child age may be eligible for benefits, please see your plan administrator for more details.*

Coverage Amounts

Employee: Your employer is paying for a base Life and AD&D plan of 1 times annual earnings to a maximum of \$200,000.

You may purchase additional Life and AD&D coverage equal to 4 times your annual earnings. Overall Life maximum is \$650,000 (base and additional combined).

Spouse: options of : 5K, 7500 or \$10,000

Not to exceed 50% of employee coverage amount.

Child: options of : 2K, 3K, 4K

Note: You must be insured under the plan in order to elect coverage for your dependents.

AD&D coverage provides additional benefits for an accidental death, and for an accidental dismemberment, as defined in the schedule of benefits (contact your Plan Administrator for additional details).

AD&D Benefit Schedule: The full benefit amount is paid for loss of:

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Coverage amount(s) will reduce according to the following schedule:

Age:	Insurance Amount Reduces to:
70	50% of original amount

Coverage may not be increased after a reduction.

Guarantee Issue

Employees hired on or after 01/01/2016: If you and your eligible dependents enroll within 31 days of your eligibility date, you may apply for any amount of Life insurance coverage up to the lesser of 3 times your annual earnings or

Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

\$450,000 for yourself (base and additional combined) and any amount of coverage up to \$10,000 for your spouse without evidence of insurability. If you apply for coverage for yourself or your dependents more than 31 days after your eligibility date, or choose coverage above these amounts, you will be required to provide evidence of insurability and be approved in order to qualify for coverage. AD&D coverage does not require evidence of insurability.

Please see your Plan Administrator for your eligibility date.

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This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to you. This service is also extended to you upon the death or terminal illness of your covered spouse. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the consultants offer or sell any product or service.

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If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage. You may also have the option to convert your Term life coverage to an individual life insurance policy.

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If you become terminally ill and are not expected to live beyond a certain time period as stated in your certificate booklet, you may request up to 75% of your life insurance amount up to \$500,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies). This feature also applies to your covered dependents.

Waiver of Premium

If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during the period of disability.

Retained Asset Account

Benefits of \$10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.

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Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

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AD&D benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders;
- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while insane;
- War, declared or undeclared, or any act of war;
- Active participation in a riot;
- Attempt to commit or commission of a crime;
- The voluntary use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your or your dependent's doctor. This exclusion does not apply to you or your dependent if the chemical substance is ethanol;
- Intoxication. ("Intoxicated" means that the individual's blood alcohol level equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the accident occurred.)

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- The date your eligible group is no longer covered;
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In addition, coverage for any one dependent will end on the earliest of:

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Term Life Insurance and AD&D Flex Coverage Highlights (Continued)

also be required to take certain medical tests at Unum's expense.

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Policy Coverage Detail Monthly Experience Report

For

EMERALD COAST UTILITIES AUTHOR

From

01/01/2012 to 01/31/2016

11:15

Monday, February 1, 2016

Policy: 00205593

Coverage: LIFE

Month	BASIC			SUPPLEMENTAL			TOTAL	
	Premium	Paid Claims	Lives	Premium	Paid Claims	Lives	Premium	Paid Claims
01/12	5477	0	600	12116	0	279	17593	0
02/12	5476	0	602	12125	0	280	17601	0
03/12	5482	0	603	11875	0	280	17357	0
04/12	5473	0	602	12005	0	280	17477	0
05/12	5480	0	603	12005	0	280	17485	0
06/12	5532	0	609	12056	0	285	17588	0
07/12	5527	0	611	12030	0	283	17557	0
08/12	5426	0	602	11820	0	278	17246	0
09/12	5389	10039	597	11636	0	274	17026	10039
10/12	5410	10046	598	11973	0	275	17383	10046
11/12	5384	0	596	11741	0	275	17125	0
12/12	5431	72142	602	11758	0	277	17189	72142
12 Month Total	65486	92228	602	143141	0	279	208627	92228
01/13	5467	0	603	9381	0	249	14847	0
02/13	5456	0	603	9381	0	249	14837	0
03/13	5488	0	607	9373	0	246	14862	0
04/13	5507	50324	608	9314	32000	243	14821	82324
05/13	5552	-50324	613	9119	-32000	241	14671	-82324
06/13	5520	50723	608	9110	170000	240	14630	220723
07/13	5524	0	612	9110	0	240	14634	0
08/13	5542	0	614	8873	0	239	14415	0
09/13	5667	0	618	8855	0	238	14522	0
10/13	5596	0	623	8780	0	236	14376	0
11/13	5618	0	626	8660	0	234	14277	0
12/13	5575	0	623	8480	0	232	14055	0
12 Month Total	66511	50723	613	108435	170000	241	174946	220723
01/14	5122	0	627	9164	0	225	14285	0
02/14	5095	10024	612	8983	0	250	14079	10024
03/14	5108	0	613	8900	0	249	14008	0
04/14	5141	0	628	8922	0	227	14063	0
05/14	4520	0	626	8911	0	226	13430	0
06/14	5147	0	630	8803	0	227	13950	0
07/14	5060	0	624	8135	0	221	13195	0
08/14	5073	60000	626	8020	0	221	13093	60000
09/14	5107	0	630	8020	0	221	13127	0
10/14	5143	10000	634	7953	0	226	13096	10000
11/14	5021	0	635	7795	0	223	12816	0
12/14	5143	0	637	7803	0	225	12946	0
12 Month Total	60679	80024	627	101409	0	228	162088	80024

01/15	7754	0	660	8917	0	288	16671	0
02/15	7824	0	674	8905	0	294	16729	0
03/15	8001	0	682	8930	0	297	16930	0
04/15	8020	20000	683	8885	0	297	16905	20000
05/15	7937	10000	680	8839	0	295	16776	10000
06/15	7802	0	689	8654	0	297	16457	0
07/15	7860	0	681	8551	0	292	16411	0
08/15	7873	10002	683	8660	0	296	16534	10002
09/15	7932	50000	685	8656	116000	296	16589	166000
10/15	7944	7135	688	8666	0	297	16609	7135
11/15	7872*	42865	681	8551*	134000	292	16423*	176865
12/15	7944*	50000	688	8666*	117000	297	16609*	167000
12 Month								
Total	94764	190002	681	104879	367000	295	199643	557002

Coverage

Total	287440	412977	631	457865	537000	261	745304	949977
Pended Reserve		0			0			0
Waiver Reserve		80055			136863			216918
Conversion Costs		0			0			0

Policy Coverage Detail Monthly Experience Report

For
EMERALD COAST UTILITIES AUTHOR
From
01/01/2012 to 01/31/2016

11:15

Monday, February 1, 2016

Policy: 00205593

Coverage: DEPENDENT LIFE

Month	BASIC			*NO SUPPLEMENTAL*			TOTAL	
	Premium	Paid Claims	Lives	Premium	Paid Claims	Lives	Premium	Paid Claims
01/12	1015	0	263	0	0	0	1015	0
02/12	1028	0	266	0	0	0	1028	0
03/12	1040	0	268	0	0	0	1040	0
04/12	1036	0	268	0	0	0	1036	0
05/12	1032	0	267	0	0	0	1032	0
06/12	1042	0	269	0	0	0	1042	0
07/12	1043	0	269	0	0	0	1043	0
08/12	1032	4053	268	0	0	0	1032	4053
09/12	1028	5004	264	0	0	0	1028	5004
10/12	1028	0	265	0	0	0	1028	0
11/12	1028	0	265	0	0	0	1028	0
12/12	1041	0	268	0	0	0	1041	0
12 Month Total	12394	9057	267	0	0	0	12394	9057
01/13	913	10026	239	0	0	0	913	10026
02/13	913	0	239	0	0	0	913	0
03/13	932	0	239	0	0	0	932	0
04/13	913	15012	238	0	0	0	913	15012
05/13	915	10020	239	0	0	0	915	10020
**06/13	900	0	235	0	0	0	900	0
07/13	913	0	238	0	0	0	913	0
08/13	912	0	238	0	0	0	912	0
09/13	914	0	239	0	0	0	914	0
10/13	911	0	239	0	0	0	911	0
11/13	882	0	237	0	0	0	882	0
12/13	896	0	235	0	0	0	896	0
12 Month Total	10914	35058	238	0	0	0	10914	35058
01/14	893	10013	234	0	0	0	893	10013
02/14	904	0	234	0	0	0	904	0
03/14	895	0	235	0	0	0	895	0
04/14	900	0	236	0	0	0	900	0
05/14	882	0	232	0	0	0	882	0
06/14	875	0	231	0	0	0	875	0
07/14	862	5000	229	0	0	0	862	5000
08/14	861	0	230	0	0	0	861	0
09/14	861	0	230	0	0	0	861	0
10/14	881	0	235	0	0	0	881	0
11/14	864	10000	231	0	0	0	864	10000
12/14	860	0	230	0	0	0	860	0
12 Month Total	10539	25013	232	0	0	0	10539	25013

**In June 2013, an additional dependent life claim in the amount of \$5,000 was paid by ECUA directly to a beneficiary due to an internal paperwork error. As such, the claim was not reflected on this experience report.

01/15	1085	0	288	0	0	0	1085	0
02/15	1112	0	295	0	0	0	1112	0
03/15	1117	0	296	0	0	0	1117	0
04/15	1106	0	293	0	0	0	1106	0
05/15	1099	15000	292	0	0	0	1099	15000
06/15	1093	10000	292	0	0	0	1093	10000
07/15	1102	0	294	0	0	0	1102	0
08/15	1294	0	295	0	0	0	1294	0
09/15	1108	0	295	0	0	0	1108	0
10/15	1104	0	294	0	0	0	1104	0
11/15	1102*	0	294	0	0	0	1102*	0
12/15	1104*	7500	294	0	0	0	1104*	7500
12 Month								
Total	13425	32500	294	0	0	0	13425	32500

Coverage

Total	47272	101628	258	0	0	0	47272	101628
Pended Reserve		0			0			0
Waiver Reserve		0			0			0
Conversion Costs		0			0			0

Policy Coverage Detail Monthly Experience Report

For
EMERALD COAST UTILITIES AUTHOR
From
01/01/2012 to 01/31/2016

11:15

Monday, February 1, 2016

Policy: 00205593

Coverage: AD&D

Month	BASIC			SUPPLEMENTAL			TOTAL	
	Premium	Paid Claims	Lives	Premium	Paid Claims	Lives	Premium	Paid Claims
01/12	554	0	509	637	0	279	1190	0
02/12	553	0	510	639	0	280	1192	0
03/12	554	0	511	639	0	280	1193	0
04/12	553	0	510	640	0	280	1193	0
05/12	553	0	510	640	0	280	1193	0
06/12	559	0	516	650	0	285	1209	0
07/12	558	0	515	648	0	283	1206	0
08/12	547	0	505	634	0	278	1181	0
09/12	544	0	502	626	0	274	1170	0
10/12	545	0	503	630	0	274	1175	0
11/12	543	0	501	630	0	275	1173	0
12/12	548	0	507	632	0	277	1180	0
12 Month Total	6609	0	508	7646	0	279	14255	0
01/13	552	0	509	556	0	249	1108	0
02/13	550	0	508	556	0	249	1106	0
03/13	553	0	511	552	0	246	1105	0
04/13	555	0	512	547	0	243	1103	0
05/13	559	0	516	539	0	241	1098	0
06/13	553	0	510	536	0	240	1090	0
07/13	556	0	513	536	0	240	1093	0
08/13	558	0	514	525	0	238	1084	0
09/13	561	0	517	525	0	238	1086	0
10/13	563	0	519	522	0	236	1085	0
11/13	565	0	521	517	0	234	1082	0
12/13	560	0	516	514	0	232	1073	0
12 Month Total	6687	0	514	6425	0	241	13112	0
01/14	575	0	520	547	0	225	1122	0
02/14	573	0	507	542	0	250	1115	0
03/14	572	0	507	541	0	249	1113	0
04/14	577	0	521	549	0	227	1126	0
05/14	575	0	519	548	0	226	1123	0
06/14	578	0	522	545	0	227	1122	0
07/14	566	0	512	528	0	221	1094	0
08/14	568	0	513	527	0	221	1095	0
09/14	572	0	517	527	0	221	1099	0
10/14	576	0	521	532	0	226	1108	0
11/14	573	0	518	526	0	223	1099	0
12/14	575	0	520	530	0	225	1105	0
12 Month Total	6878	0	516	6441	0	228	13319	0

01/15	603	0	542	648	0	288	1251	0
02/15	614	0	552	654	0	294	1268	0
03/15	622	0	560	659	0	297	1281	0
04/15	624	0	562	659	0	297	1283	0
05/15	617	0	557	656	0	295	1273	0
06/15	603	0	560	650	0	297	1252	0
07/15	609	0	553	650	0	292	1259	0
08/15	613	0	557	655	0	296	1268	0
09/15	615	0	559	654	0	296	1269	0
10/15	615	0	560	655	0	297	1270	0
11/15	609*	0	553	650*	0	292	1259*	0
12/15	615*	0	560	655*	0	297	1270*	0
12 Month								
Total	7358	0	556	7845	0	295	15203	0

Coverage

Total	27532	0	524	28357	0	261	55889	0
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Pended Reserve	50000				116000			166000
Waiver Reserve	0				0			0
Conversion Costs	0				0			0

Policy Coverage Detail Monthly Experience Report

For
 EMERALD COAST UTILITIES AUTHOR
 From
 01/01/2012 to 01/31/2016

11:15

Monday, February 1, 2016

Policy: 00205593

Coverage: DEPENDENT AD&D

Month	BASIC			*NO SUPPLEMENTAL*			TOTAL	
	Premium	Paid Claims	Lives	Premium	Paid Claims	Lives	Premium	Paid Claims
05/12	0	0	0	0	0	0	0	0
03/13	0	4160	0	0	0	0	0	4160
2 Month Total	0	4160	0	0	0	0	0	4160
Coverage Total	0	4160	0	0	0	0	0	4160
Pended Reserve		0			0			0
Waiver Reserve		0			0			0
Conversion Costs		0			0			0