

City of Chicago #44004
1/1/12 thru 6/30/16 P&C Data

AD&D

Period	Average Lives	Average Volume (000's)	Due Premium	Claims & Interest	Conversion Charges	Estimated Claims Loss Ratio
1/1/12 - 12/31/12	32,598	101,426	\$ 19,442	\$11,000	\$0	57%
1/1/13 - 12/31/13	32,136	98,482	\$ 19,682	\$20,000	\$0	102%
1/1/14 - 12/31/14	32,384	100,563	\$ 20,049	\$13,000	\$0	65%
1/1/15 - 12/31/15	32,380	100,458	\$ 20,032	\$1,000	\$0	5%
1/1/16 - 6/30/16	32,188	99,946	\$ 9,980	\$11,000	\$0	110%
Cumulative			\$89,186	\$56,000	\$0	63%

Basic Life

Period	Average Lives	Average Volume (000's)	Due Premium	Claims & Interest	Conversion Charges	Estimated Claims Loss Ratio
1/1/12 - 12/31/12	32,598	1,665,595	\$ 2,928,438	\$3,421,640	\$92,650	120%
1/1/13 - 12/31/13	32,136	1,629,935	\$ 2,862,128	\$3,425,243	\$391,955	133%
1/1/14 - 12/31/14	32,384	1,666,492	\$ 3,013,013	\$3,938,453	\$72,930	133%
1/1/15 - 12/31/15	32,379	1,665,202	\$ 2,919,959	\$3,195,163	\$203,275	116%
1/1/16 - 6/30/16	32,188	1,656,463	\$ 1,454,806	\$1,644,761	\$52,250	117%
Cumulative			\$13,178,345	\$15,625,260	\$813,060	125%

Optional Life

Period	Average Lives	Average Volume (000's)	Due Premium	Claims & Interest	Conversion Charges	Estimated Claims Loss Ratio
1/1/12 - 12/31/12	9,525	1,768,804	\$ 3,535,889	\$4,226,000	\$37,500	121%
1/1/13 - 12/31/13	9,635	1,935,183	\$ 3,558,488	\$3,009,960	\$75,000	87%
1/1/14 - 12/31/14	9,564	2,127,935	\$ 3,703,763	\$3,836,630	\$58,825	105%
1/1/15 - 12/31/15	9,153	2,059,430	\$ 4,103,862	\$2,031,015	\$61,349	51%
1/1/16 - 6/30/16	9,131	2,173,815	\$ 2,121,763	\$1,315,695	\$61,746	65%
Cumulative			\$17,023,765	\$14,419,300	\$294,420	86%

Dependent Life

Period	Average Lives	Average Volume (000's)	Due Premium	Claims & Interest	Conversion Charges	Estimated Claims Loss Ratio
1/1/12 - 12/31/12	5,731	64,226	\$ 107,285	\$65,000	\$0	61%
1/1/13 - 12/31/13	6,275	78,775	\$ 116,759	\$220,000	\$8,700	196%
1/1/14 - 12/31/14	6,325	87,081	\$ 132,684	\$125,000	\$0	94%
1/1/15 - 12/31/15	6,006	78,986	\$ 141,174	\$210,000	\$2,860	151%
1/1/16 - 6/30/16	6,088	88,664	\$ 75,152	\$30,000	\$0	40%
Cumulative			\$573,053	\$650,000	\$11,560	115%

Data is unaudited. Best estimate based on available information.
Exhibit is for illustrative purposes only.