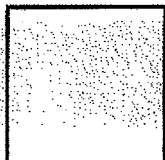




Ltd.

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**Monthly Premium Comparison**

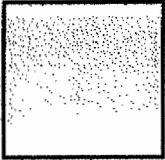
Client No.:

Benefit	Coverage	Volume	Current Monthly Premium		June 2014 Monthly Premium	
			Rates	Premium	Rates	Premium
Basic Life		\$ 300,000	\$ 0.320 / \$ 1,000	\$ 96.00	\$ 0.380 / \$ 1,000	\$ 114.00
Basic AD&D		\$ 300,000	\$ 0.041 / \$ 1,000	\$ 12.30	\$ 0.041 / \$ 1,000	\$ 12.30
Dependent Life		11	\$ 1.01 / Unit	\$ 11.11	\$ 1.01 / Unit	\$ 11.11
Extended Health Care	Single	1	\$ 29.64		\$ 29.19	
	Family	11	\$ 69.09	\$ 789.63	\$ 67.26	\$ 769.05
Emergency Travel Assistance	Single	1	\$ 2.75		\$ 2.75	
	Family	11	\$ 5.50	\$ 63.25	\$ 5.50	\$ 63.25
Dental Care	Single	1	\$ 25.61		\$ 20.49	
	Family	11	\$ 63.95	\$ 729.06	\$ 51.16	\$ 583.25
<b>Sub-Total</b>				<b>\$ 1,701.35</b>		<b>\$ 1,552.96</b>
<b>Grand Total</b>				<b>\$ 1,701.35</b>		<b>\$ 1,552.96</b>

\*Current monthly premium costs are based on volumes in force on the March 2014 invoice.  
 \*Your new rates will be effective June 1, 2014 and will be automatically implemented on your June 2014 invoice.



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**Paid Loss Ratio - Extended Health Care**

Client No.:

**For the Period March 1, 2013 to February 28, 2014**

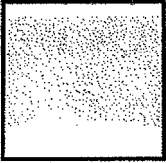
	Premium	Claims Paid	Number of Claims Submitted	Average Cost Per Claim	Loss Ratio
(	\$8,115.18	\$4,311.79	132	\$32.67	53%

**For the Period March 1, 2012 to February 28, 2013**

	Premium	Claims Paid	Number of Claims Submitted	Average Cost Per Claim	Loss Ratio
1 ( )	\$6,623.81	\$2,477.68	84	\$29.50	37%



Richmond, BC



**Paid Loss Ratio - Dental Care**

Client No.: 1

**For the Period March 1, 2013 to February 28, 2014**

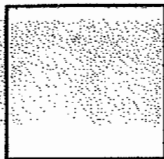
	Premium	Claims Paid	Number of Claims Submitted	Average Cost Per Claim	Loss Ratio
1, 1	\$7,738.67	\$3,078.60	82	\$37.54	40%

**For the Period March 1, 2012 to February 28, 2013**

	Premium	Claims Paid	Number of Claims Submitted	Average Cost Per Claim	Loss Ratio
( ( 1 )	\$7,300.32	\$2,878.02	84	\$34.26	39%



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### Extended Health Care Claims by Category

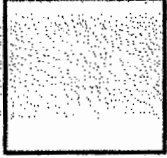
Client No.:

For the Period of March 1, 2013 to February 28, 2014

Service	Category	Category Level	Category Detail	Total Paid Amount	Percentage of Total
Drugs	Drugs			\$3,281.67	76.11%
			<b>Drugs Total:</b>	<b>\$3,281.67</b>	<b>76.11%</b>
EHC Misc.	Lab/Xray			\$50.00	1.16%
	Misc. Medical			\$980.12	22.73%
			<b>EHC Misc. Total:</b>	<b>\$1,030.12</b>	<b>23.89%</b>
			<b>All Benefit Total:</b>	<b>\$4,311.79</b>	<b>100.00%</b>



Richmond, BC



### Dental Care Claims by Category

Client No.:

For the Period of March 1, 2013 to February 28, 2014

Service	Category	Category Level	Category Detail	Total Paid Amount	Percentage of Total
Basic Dental	Basic Restorative			\$514.20	16.70%
	Diagnostic			\$614.80	19.97%
	Endodontic			\$325.72	10.58%
	Oral Surgery			\$188.36	6.12%
	Periodontic			\$516.95	16.79%
	Preventative			\$918.57	29.84%
<b>Basic Dental Total:</b>				<b>\$3,078.60</b>	<b>100.00%</b>
<b>All Benefit Total:</b>				<b>\$3,078.60</b>	<b>100.00%</b>