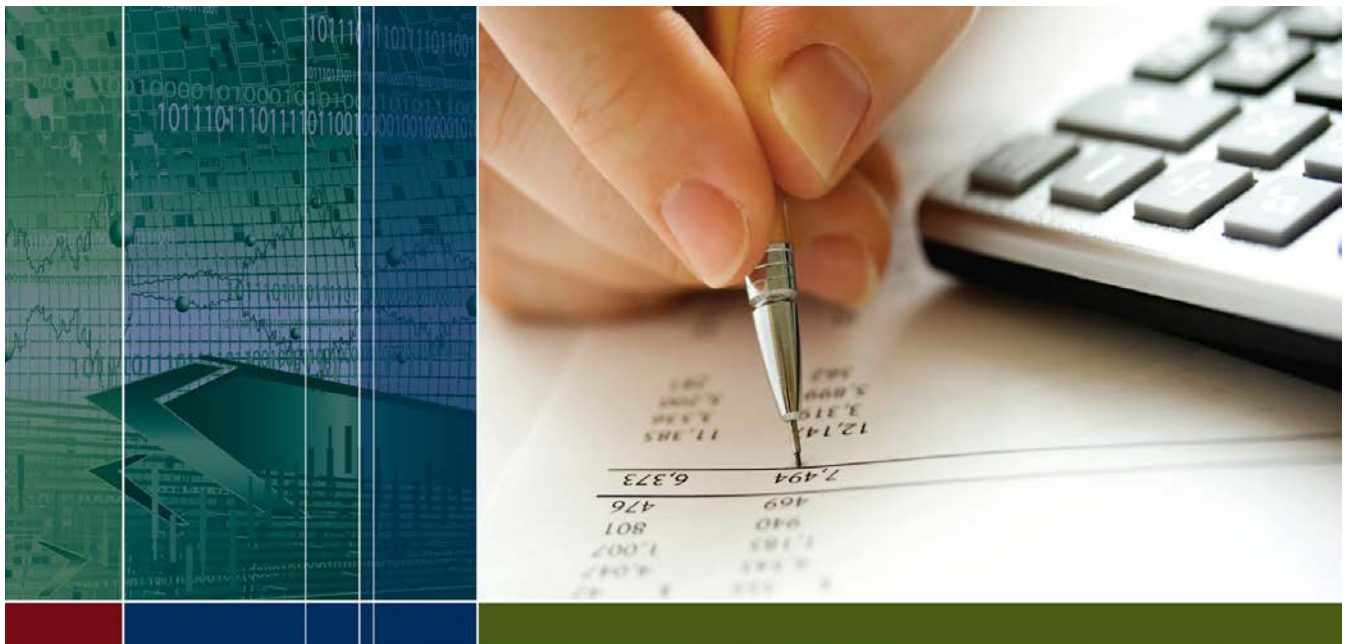


Renewal Analysis for ***** LTD.



Policy: *****

Account Executive: Keiko Read

Renewal Date: 01-Jul-2014

Plan Advisor: NIP, HING W

Effective Date: 01-Mar-2012

Regional Group Office: Vancouver

Date Created: 02-May-2014

Renewal Rate Illustration

ACCOUNT/CLASS: ALL							
BENEFIT	VOLUME	LIVES	CURRENT MONTHLY RATE	CURRENT MONTHLY PREMIUM	RENEWAL MONTHLY RATE	RENEWAL MONTHLY PREMIUM	% CHANGE
Life	400,000	16	0.130	52.00	0.130	52.00	0.0 %
Accidental Death and Dismemberment	400,000	16	0.055	22.00	0.055	22.00	0.0 %
Dependent Life		4	0.820	3.28	1.032	4.13	25.9 %
Extended Health Care							
Single		12	67.32	807.84	78.04	936.48	
Family		4	119.82	479.28	139.98	559.92	
Total Extended Health Care				\$1,287.12		\$1,496.40	16.3 %
Dental							
Single		12	43.78	525.36	65.23	782.76	
Family		4	100.00	400.00	149.00	596.00	
Total Dental				\$925.36		\$1,378.76	49.0 %
Total Monthly Premium				\$2,289.76		\$2,953.29	
Change in Total Monthly Premium						\$663.53	29.0 %

Renewal Rate Illustration Summary

Life						
ACCOUNT/CLASS	VOLUME	LIVES	CURRENT MONTHLY RATE	CURRENT MONTHLY PREMIUM	RENEWAL MONTHLY RATE	RENEWAL MONTHLY PREMIUM
ALL	400,000	16	0.130	52.00	0.130	52.00
Total Life	\$400,000	16		\$52.00		\$52.00

Accidental Death and Dismemberment						
ACCOUNT/CLASS	VOLUME	LIVES	CURRENT MONTHLY RATE	CURRENT MONTHLY PREMIUM	RENEWAL MONTHLY RATE	RENEWAL MONTHLY PREMIUM
ALL	400,000	16	0.055	22.00	0.055	22.00
Total Accidental Death and Dismemberment	\$400,000	16		\$22.00		\$22.00

Dependent Life						
ACCOUNT/CLASS		LIVES	CURRENT MONTHLY RATE	CURRENT MONTHLY PREMIUM	RENEWAL MONTHLY RATE	RENEWAL MONTHLY PREMIUM
ALL		4	0.820	3.28	1.032	4.13
Total Dependent Life		4		\$3.28		\$4.13

Extended Health Care						
ACCOUNT/CLASS		LIVES	CURRENT MONTHLY RATE	CURRENT MONTHLY PREMIUM	RENEWAL MONTHLY RATE	RENEWAL MONTHLY PREMIUM
ALL	Single	12	67.32	807.84	78.04	936.48
	Family	4	119.82	479.28	139.98	559.92
Total Extended Health Care	Single			\$807.84		\$936.48
	Family			\$479.28		\$559.92
	Total			\$1,287.12		\$1,496.40

Dental						
ACCOUNT/CLASS		LIVES	CURRENT MONTHLY RATE	CURRENT MONTHLY PREMIUM	RENEWAL MONTHLY RATE	RENEWAL MONTHLY PREMIUM
ALL	Single	12	43.78	525.36	65.23	782.76
	Family	4	100.00	400.00	149.00	596.00
Total Dental	Single	12		\$525.36		\$782.76
	Family	4		\$400.00		\$596.00
	Total	16		\$925.36		\$1,378.76

Total Monthly Premium				\$2,289.76		\$2,953.29
Change in Total Monthly Premium				\$663.53		29.0 %

Life

Experience History						
EXPERIENCE PERIOD FROM	TO	AVERAGE NUMBER OF LIVES	BILLED PREMIUM	PAID CLAIMS	INCURRED CLAIMS	INCURRED LOSS RATIO
01-Mar-2012	28-Feb-2013	10	344	0	50	14.5 %
01-Mar-2013	28-Feb-2014	13	499	0	10	2.0 %

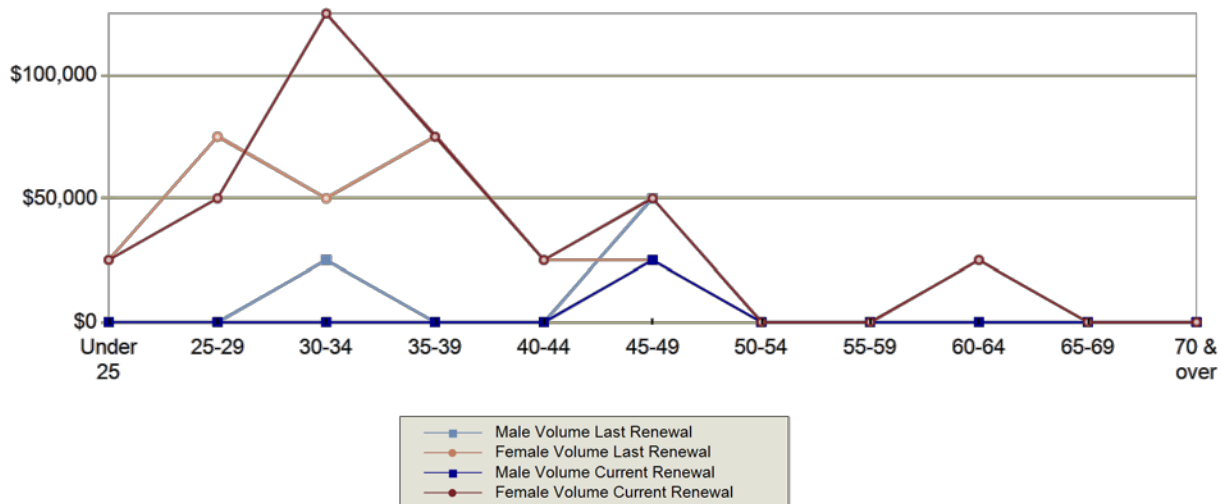
Age Volume Distribution – CURRENT RENEWAL						
AGE BANDS	# MALE LIVES	VOLUME	# FEMALE LIVES	VOLUME	TOTAL LIVES	TOTAL VOLUME
Under 25	0	0	1	25,000	1	25,000
25-29	0	0	2	50,000	2	50,000
30-34	0	0	5	125,000	5	125,000
35-39	0	0	3	75,000	3	75,000
40-44	0	0	1	25,000	1	25,000
45-49	1	25,000	2	50,000	3	75,000
50-54	0	0	0	0	0	0
55-59	0	0	0	0	0	0
60-64	0	0	1	25,000	1	25,000
65-69	0	0	0	0	0	0
70 & over	0	0	0	0	0	0
Group Total	1	\$25,000	15	\$375,000	16	\$400,000
Ratio	6 %	6 %	94 %	94 %		
Summary						

45 & Over	100 %	100 %	20 %	20 %	25 %	25 %
50 & Over	0 %	0 %	7 %	7 %	6 %	6 %
55 & Over	0 %	0 %	7 %	7 %	6 %	6 %

Life

Age Volume Distribution – LAST RENEWAL						
AGE BANDS	# MALE LIVES	VOLUME	# FEMALE LIVES	VOLUME	TOTAL LIVES	TOTAL VOLUME
Under 25	0	0	1	25,000	1	25,000
25-29	0	0	3	75,000	3	75,000
30-34	1	25,000	2	50,000	3	75,000
35-39	0	0	3	75,000	3	75,000
40-44	0	0	1	25,000	1	25,000
45-49	2	50,000	1	25,000	3	75,000
50-54	0	0	0	0	0	0
55-59	0	0	0	0	0	0
60-64	0	0	1	25,000	1	25,000
65-69	0	0	0	0	0	0
70 & over	0	0	0	0	0	0
Group Total	3	\$75,000	12	\$300,000	15	\$375,000
Ratio	20 %	20 %	80 %	80 %		
Summary						
45 & Over	67 %	67 %	17 %	17 %	27 %	27 %
50 & Over	0 %	0 %	8 %	8 %	7 %	7 %
55 & Over	0 %	0 %	8 %	8 %	7 %	7 %

Demographic Change



Accidental Death and Dismemberment

Experience History						
EXPERIENCE PERIOD FROM	TO	AVERAGE NUMBER OF LIVES	BILLED PREMIUM	PAID CLAIMS	INCURRED CLAIMS	INCURRED LOSS RATIO
01-Mar-2012	28-Feb-2013	10	166	0	16	9.6 %
01-Mar-2013	28-Feb-2014	13	223	0	(1)	-0.5 %

Dependent Life

Experience History						
EXPERIENCE PERIOD FROM	TO	AVERAGE NUMBER OF LIVES	BILLED PREMIUM	PAID CLAIMS	INCURRED CLAIMS	INCURRED LOSS RATIO
01-Mar-2012	28-Feb-2013	3	30	0	4	13.3 %
01-Mar-2013	28-Feb-2014	4	42	0	1	2.4 %

Extended Health Care

DRUGS AND OTHER

Experience History											
ACCOUNT/CLASS: ALL											
EXPERIENCE PERIOD FROM	TO		AVERAGE NUMBER OF LIVES	BILLED PREMIUM	ADJUSTED PREMIUM	NON-POOLED PAID CLAIMS	INCURRED CLAIMS	ADJUSTED INCURRED CLAIMS	ADJUSTED INCURRED LOSS RATIO	WEIGHTING	
01-Mar-2012	28-Feb-2013	Single	9	5,109	6,397	4,116	4,445	5,130	80.2 %	1	
		Family	1								
01-Mar-2013	28-Feb-2014	Single	10	8,316	9,124	7,168	7,280	7,678	84.2 %	2	
		Family	3								
Weighted Adjusted Incurred Loss Ratio									83.1 %		

Experience Analysis			
			CREDIBILITY
Weighted Adjusted Incurred Loss Ratio		83.1 %	
Trend Factor		1.118	
Current ALR		72.6 %	
Experience Adjustment Factor		1.280	73.9 %
Manual Factor		1.054	26.1 %
Blended Result		1.221	
Prospective ALR		72.5 %	
Projected Loss Ratio		122.3 %	
Economic Adjustment Factor		1.000	
Proposed Adjustment		22.3 %	

Dental

Experience History										
ACCOUNT/CLASS: ALL										
EXPERIENCE PERIOD FROM	TO		AVERAGE NUMBER OF LIVES	BILLED PREMIUM	ADJUSTED PREMIUM	PAID CLAIMS	INCURRED CLAIMS	ADJUSTED INCURRED CLAIMS	ADJUSTED INCURRED LOSS RATIO	WEIGHTING
01-Mar-2012	28-Feb-2013	Single	9	6,216	6,061	3,417	3,872	4,098	67.6 %	1
		Family	1							
01-Mar-2013	28-Feb-2014	Single	10	9,263	9,160	14,143	14,241	14,452	157.8 %	2
		Family	3							
Weighted Adjusted Incurred Loss Ratio									135.4 %	

Experience Analysis		
	CREDIBILITY	
Weighted Adjusted Incurred Loss Ratio	135.4 %	
Trend Factor	1.069	
Current ALR	72.6 %	
Experience Adjustment Factor	1.994	73.9 %
Manual Factor	1.401	26.1 %
Blended Result	1.839	
Economic Adjustment Factor	1.000	
Prospective ALR	72.5 %	
Projected Loss Ratio	184.2 %	
Proposed Adjustment	84.2 %	

Experience Report – All Benefits

ACCOUNT: ALL					
BENEFIT	BILLED PREMIUM	PAID CLAIMS	PAID LOSS RATIO	INCURRED CLAIMS	INCURRED LOSS RATIO
LIFE					
01-Mar-2012 - 28-Feb-2013	\$344	\$0	0 %		
01-Mar-2013 - 28-Feb-2014	\$499	\$0	0 %		
ACCIDENTAL DEATH AND DISMEMBERMENT					
01-Mar-2012 - 28-Feb-2013	\$166	\$0	0 %		
01-Mar-2013 - 28-Feb-2014	\$223	\$0	0 %		
DEPENDENT LIFE					
01-Mar-2012 - 28-Feb-2013	\$30	\$0	0 %		
01-Mar-2013 - 28-Feb-2014	\$42	\$0	0 %		
HOSPITAL					
01-Mar-2012 - 28-Feb-2013	\$61	\$0	0 %	\$9	15 %
01-Mar-2013 - 28-Feb-2014	\$82	\$495	604 %	\$495	604 %
VISION					
01-Mar-2012 - 28-Feb-2013	\$822	\$1,308	159 %	\$1,436	175 %
01-Mar-2013 - 28-Feb-2014	\$1,910	\$2,335	122 %	\$2,510	131 %
DRUGS AND OTHER					
01-Mar-2012 - 28-Feb-2013	\$5,109	\$4,116	81 %	\$4,445	87 %
01-Mar-2013 - 28-Feb-2014	\$8,316	\$7,168	86 %	\$7,280	88 %
NON POOLED EXTENDED HEALTH CARE – SUBTOTAL					
01-Mar-2012 - 28-Feb-2013	\$5,992	\$5,424	91 %	\$5,890	98 %
01-Mar-2013 - 28-Feb-2014	\$10,308	\$9,998	97 %	\$10,285	100 %
POOLED					
01-Mar-2012 - 28-Feb-2013	\$802	\$0	0 %	\$125	16 %
01-Mar-2013 - 28-Feb-2014	\$1,214	\$0	0 %	\$34	3 %
DENTAL					
01-Mar-2012 - 28-Feb-2013	\$6,216	\$3,417	55 %	\$3,872	62 %
01-Mar-2013 - 28-Feb-2014	\$9,263	\$14,143	153 %	\$14,241	154 %

Employee Data Listing

Current Lives: 16														
ACCOUNT/CLASS: 000														
CERT	NAME	SEX	AGE	ANNUAL SALARY	CLS	RES	LIFE VOLUME	AD & D	DEP LIFE	STD VOLUME	EHC	DEN	LTD VOLUME	STATUS
		F	46	145,612	A	BC	25,000	Y	N		S	S		ACTIVE
		F	37	24,960	A	BC	25,000	Y	Y		F	F		ACTIVE
		F	32	33,500	A	BC	25,000	Y	N		S	S		ACTIVE
		F	29	33,325	A	BC	25,000	Y	N		S	S		ACTIVE
		F	63	20,478	A	BC	25,000	Y	N		S	S		ACTIVE
		F	37	41,400	A	BC	25,000	Y	N		S	S		ACTIVE
		F	35	45,000	A	BC	25,000	Y	Y		F	F		ACTIVE
		F	25	28,000	A	BC	25,000	Y	N		S	S		ACTIVE
		F	32	28,000	A	BC	25,000	Y	N		S	S		ACTIVE
		M	47	38,000	A	BC	25,000	Y	N		S	S		ACTIVE
		F	33	28,000	A	BC	25,000	Y	Y		F	F		ACTIVE
		F	47	80,000	A	BC	25,000	Y	N		S	S		ACTIVE
		F	26	33,000	A	BC	25,000	Y	N		S	S		ACTIVE
		F	31	24,960	A	BC	25,000	Y	N		S	S		ACTIVE
		F	20	28,000	A	BC	25,000	Y	N		S	S		ACTIVE
		F	43	50,000	A	BC	25,000	Y	Y		F	F		ACTIVE

Additions Since Last Renewal: 12														
CERT	NAME	SEX	AGE	ANNUAL SALARY	CLS	RES	LIFE VOLUME	AD & D	DEP LIFE	STD VOLUME	EHC	DEN	LTD VOLUME	STATUS
		F	27	1	A	BC								TERM
		F	35	45,000	A	BC	25,000	Y	Y		F	F		ACTIVE
		F	25	28,000	A	BC	25,000	Y	N		S	S		ACTIVE
		F	32	82,500	A	BC								TERM
		F	32	28,000	A	BC	25,000	Y	N		S	S		ACTIVE
		M	47	38,000	A	BC	25,000	Y	N		S	S		ACTIVE
		F	33	28,000	A	BC	25,000	Y	Y		F	F		ACTIVE
		F	47	80,000	A	BC	25,000	Y	N		S	S		ACTIVE
		F	26	33,000	A	BC	25,000	Y	N		S	S		ACTIVE
		F	31	24,960	A	BC	25,000	Y	N		S	S		ACTIVE
		F	20	28,000	A	BC	25,000	Y	N		S	S		ACTIVE

Employee Data Listing

Additions Since Last Renewal: 12

CERT	NAME	SEX	AGE	ANNUAL SALARY	CLS	RES	LIFE VOLUME	AD & D	DEP LIFE	STD VOLUME	EHC	DEN	LTD VOLUME	STATUS
		F	43	50,000	A	BC	25,000	Y	Y		F	F		ACTIVE

Deletions Since Last Renewal: 11

CERT	NAME	SEX	AGE	ANNUAL SALARY	CLS	RES	LIFE VOLUME	AD & D	DEP LIFE	STD VOLUME	EHC	DEN	LTD VOLUME	STATUS
		F	31	50,000	A	BC								TERM
		F	41	30,450	A	BC								TERM
		F	27	25,068	A	BC								TERM
		M	31	35,000	A	BC								TERM
		M	49	85,000	A	BC								TERM
		F	35	28,000	A	BC								TERM
		F	24	33,000	A	BC								TERM
		F	30	28,000	A	BC								TERM
		M	46	80,000	A	BC								TERM
		F	27	1	A	BC								TERM
		F	32	82,500	A	BC								TERM

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(05/2014)





Inter-company EP3 statement

This statement confirms that, for the July 2014 renewal, ***** LTD. is covered by Manulife Financial's Extended Drug Policy Protection Plan (EP3).

This EP3 meets the Canadian Drug Insurance Pooling Corporation's (CDIPC) EP3 minimum standards for drug insurance. Manulife Financial reserves the right to change the terms of the EP3 as permitted by CDIPC standards.

Please note that should any provision of Manulife Financial's EP3 conflict with any provision contained in any provincial drug insurance pooling legislation, such legislation takes precedence over Manulife's EP3. In addition, any exclusions from Manulife's EP3 apply for the purposes of the CDIPC pooling agreement only.

Section 1:

Insurer:	Manulife Financial
Statement issue date:	Mar/19/2014
Plan Sponsor / Group Policy Holder:	***** LTD.

Policy	Account	Class
*****	000	A

Section 2:

Pooling level for drug claims

For residents of all provinces/territories except Quebec: The pooling level is the lower of \$10,000 per individual and \$27,500 per certificate.

For residents of Quebec: Only Quebec Drug Insurance Pooling Corporation pooling applies for plans with 125 lives or less. For plans with more than 125 lives, the EP3 pooling level is the lower of \$10,000 per individual and \$27,500 per certificate.

Section 3:

Are any eligible certificates subject to any form of pre-existing exclusion?

No Yes

To be determined: As permitted by CDIPC standards, a claims audit will be conducted to identify any pre-existing exclusions.





About the enclosed inter-company EP3 statement

In April 2012, the Canadian Life & Health Insurance Association (CLHIA) announced a new group insurance industry pooling mechanism for recurring high-cost drug claims in fully insured group benefit plans. The new Extended Drug Policy Protection Plan, or EP3, is the internal drug pooling arrangement that each participating group provider offers their clients. Manulife Financial is proud to participate in this initiative, which becomes effective January 1, 2013. Manulife is also a founding member of the governing body for this initiative, the Canadian Drug Insurance Pooling Corporation (CDIPC).

The enclosed EP3 statement confirms that this group plan (or part thereof) is covered by Manulife's EP3. Please ensure that the EP3 statement is retained along with the renewal and other plan documents.

Questions?

For detailed information about Manulife's EP3, please contact your plan advisor. For more information about the CDIPC, please visit www.clhia.ca



Legend for Supplementary Report Set

Benchmark Report (Dent-Hlth Ttl Claims)

This report breaks your EHC and Dental claims for the reporting period into claim categories by percentage of total claims and compares these percentages to the previous reporting period. The report also provides a benchmark against Manulife's national block, groups within your specific industry, groups in similar regional location(s) and groups within similar regional locations and industry. Plan design is also taken into account for a more accurate comparison. The Manulife block and benchmark totals are recalculated on a rolling 12-month basis in order to accurately align with your reporting period.

Coverage Groupings

Benchmarks take certain plan design elements into consideration so that the category distribution is more accurate. EHC and Dental Coverage Groupings are as follows:

- EHC groups with Vision coverage
- EHC groups without Vision coverage
- Dental groups with Basic coverage only
- Dental groups with Basic and Major coverage
- Dental groups with Basic, Major and Orthodontic coverage

Industry Groupings

The industry benchmarks are divided into the following groupings:

- Agriculture, Mining & Construction
- Business Services
- Consumer & Repair Services
- Financial Services
- Government, Schools & Hospitals
- Manufacturing
- Transportation, Communication & Utilities
- Wholesale & Retail Trade

Regional Groupings

The regional benchmarks are divided into the following geographical groupings:

- British Columbia
- Alberta
- MidWest (Saskatchewan, Manitoba & Territories)
- Ontario
- Quebec
- Atlantic (all Maritime Provinces)

Based on the geographic distribution of Manulife's block, these regional groupings provide statistically valid benchmarks for comparison.

Benchmark Report - Things You Should Know

The plan design groupings are based on the current plan design, while the claims breakdown is based on actual paid claims. This could show a difference if the plan design was amended during the period. For example, if the plan were amended to remove Vision coverage, there could be Vision claims from earlier in the period showing in the breakdown even though the plan design grouping indicates no Vision.

The EHC Pooled category which includes Out of Canada, Emergency Travel Assistance, Private Duty Nursing and Accidental Dental, has been excluded from the Benchmark Report. Because Pooled claims are often large dollar amounts, they can skew the distribution and make the benchmark comparison less meaningful. EHC Pooled claims are included in the balance of the reports for information purposes.

Group Claims Analysis by Quartile (QuartileAnalysisDentHlth)

This report breaks the employee population of your group into quarters. Quartile 1 represents the highest 25% of claimers (by total dollars paid), descending to Quartile 4, which represents the lowest 25% of claimers. It then shows what percentage of the total claims in each category this group of employees is responsible for. The Average Claim Cost displays the average dollar amount per claim in each category using the same quartile distribution. The report can be used to help identify cost drivers by claim category and summarizes the detailed information found on the Group Claims Paid By Service Category reports (ClaimsAnalysis_EHC and ClaimsAnalysis_Dental).

Group Claims Paid by Certificate (TotalEHC)

This report shows total EHC and/or Dental claims by certificate broken out between the member and total dependents. The order of the report is descending from the highest overall claim total to the lowest. The Encrypted cert number is consistent across the Group Claims Paid by Service Category reports (ClaimsAnalysis_EHC & ClaimsAnalysis_Dental). The Quartile column indicates which quartile each certificate belongs from the Group Claims Analysis by Quartile report(QuartileAnalysisDentHlth).

Group Claims Paid by Service Category - EHC (ClaimsAnalysis_EHC)

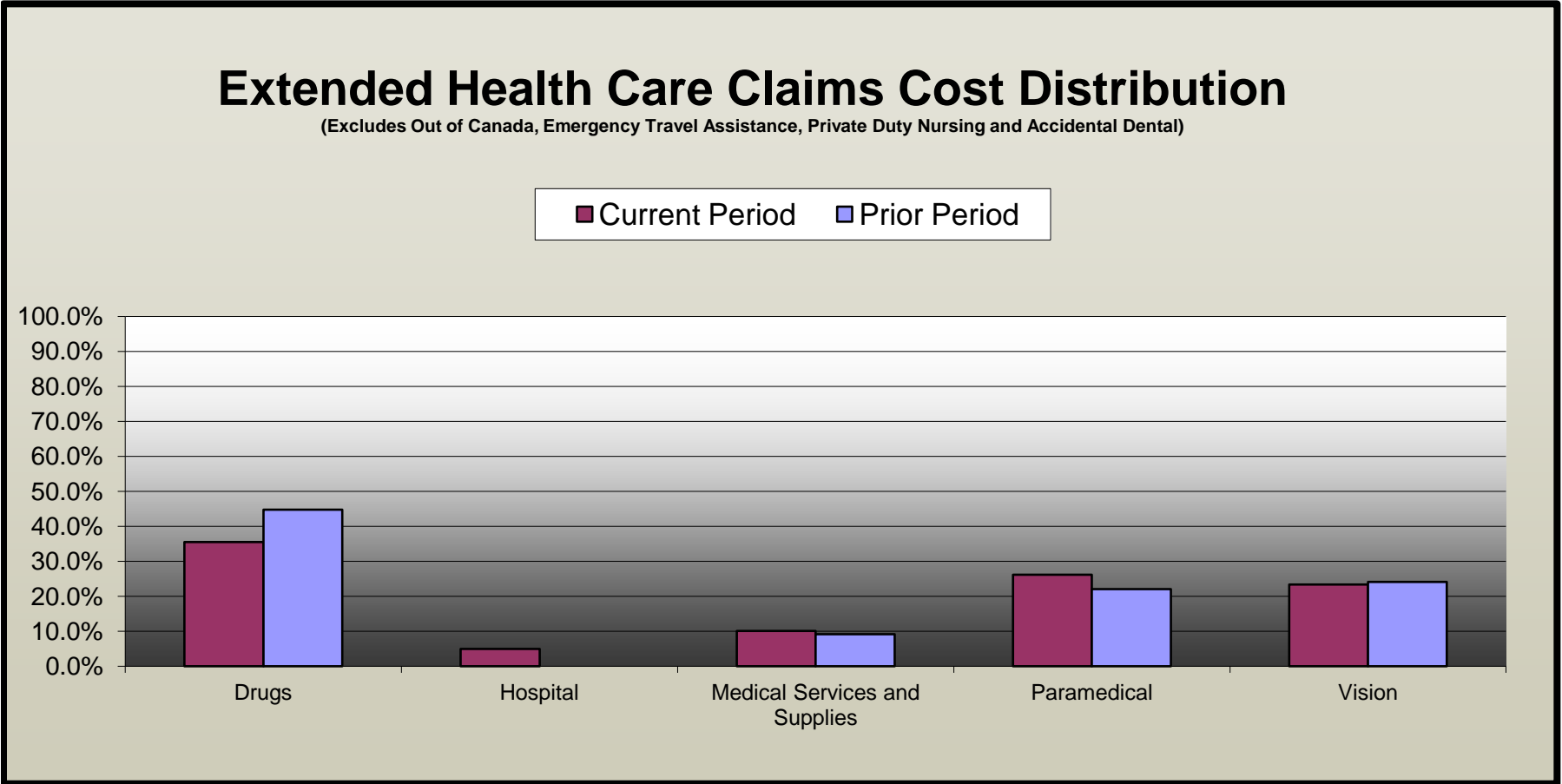
This report shows the total EHC claim dollars by category broken out between member and total dependents. The order of the report is descending from the highest overall claim total to the lowest. The Encrypted Cert number is assigned from the Group Claims Paid by Certificate report (TotalEHC). The Quartile column indicates which Quartile each certificate belongs to from the Group Claims Analysis by Quartile report (QuartileAnalysisDentHlth).

Group Claims Paid by Service Category - Dental (ClaimsAnalysis_Dental)

This report shows the total Dental claim dollars by category broken out between member and total dependents. The order of the report is descending from the highest overall claim total to the lowest. The Encrypted Cert number is assigned from the Group Claims Paid by Certificate report (TotalEHC). The Quartile column indicates which Quartile each certificate belongs to from the Group Claims Analysis by Quartile report (QuartileAnalysisDentHlth).

Extended Health Care Benchmark Report

***** LTD.
 Policy *****
 Experience Period: 3-2013 to 2-2014



Extended Health Care Benchmarking						
(Excludes Out of Canada, Emergency Travel Assistance, Private Duty Nursing and Accidental Dental)						
Coverage	EHC With Vision Coverage					
Industry Category	Wholesale & Retail Trade					
Region	BC					
Claim Categories	Client Current Period	Client Prior Period	Manulife National Benchmark	Manulife Industry Benchmark	Manulife Regional Benchmark	Manulife Regional Industry Benchmark
Drugs	35.5%	44.7%	63.0%	68.3%	60.3%	64.6%
Hospital	5.0%	0.0%	2.9%	1.9%	1.2%	0.8%
Medical Services and Supplies	10.1%	9.1%	8.8%	8.0%	7.6%	8.3%
Paramedical	26.2%	22.0%	18.1%	15.7%	21.7%	17.7%
Vision	23.4%	24.1%	7.2%	6.0%	9.2%	8.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Dental Benchmark Report

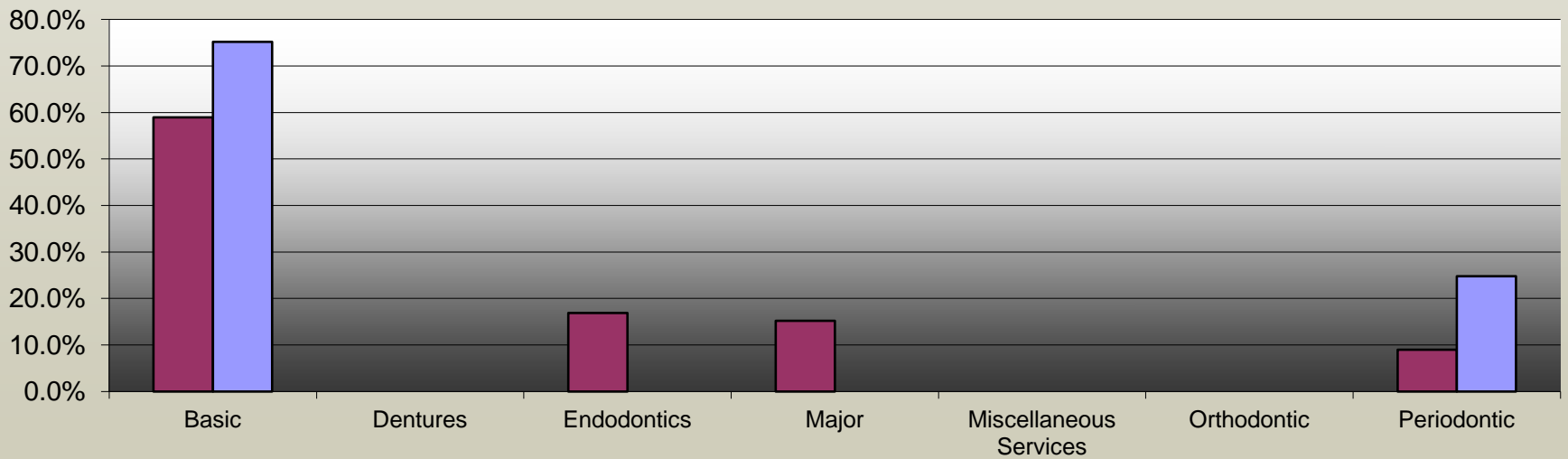
***** LTD.

Policy *****

Experience Period: 3-2013 to 2-2014

Dental Claims Cost Distribution

■ Current Period ■ Prior Period



Dental Benchmarking

Coverage	Dental With Basic And Major Coverage					
Industry Category	Wholesale & Retail Trade					
Region	BC					
Claim Categories	Client Current Period	Client Prior Period	Manulife National Benchmark	Manulife Industry Benchmark	Manulife Regional Benchmark	Manulife Regional Industry Benchmark
Basic	58.9%	75.2%	66.0%	70.0%	63.0%	68.0%
Dentures	0.0%	0.0%	1.0%	1.1%	0.9%	0.9%
Endodontics	16.9%	0.0%	4.5%	5.0%	6.0%	6.5%
Major	15.2%	0.0%	8.3%	7.4%	14.9%	12.1%
Miscellaneous Services	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Orthodontic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Periodontic	9.0%	24.8%	20.2%	16.4%	15.2%	12.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Group Claims Analysis By Quartile

***** LTD.

Policy *****

Extended Health Care % of Total Cost - by Quartile

Experience Period: 3-2013 to 2-2014

Quartile	Medical Services and Supplies	Hospital	Pooled	Drugs	Paramedical	Vision	Miscellaneous Services	Combined Average
Quartile 1	100%	100%	0%	92%	85%	35%	0%	78%
Quartile 2	0%	0%	0%	1%	15%	54%	0%	17%
Quartile 3	0%	0%	0%	7%	0%	11%	0%	5%
Quartile 4	0%	0%	0%	0%	0%	0%	0%	0%
Total	100%	100%	0%	100%	100%	100%	0%	100%

Extended Health Care Average Claim Cost - by Quartile

Quartile	Medical Services and Supplies	Hospital	Pooled	Drugs	Paramedical	Vision	Miscellaneous Services	Combined Average
Quartile 1	\$ 168	\$ 83	\$ -	\$ 545	\$ 370	\$ 136	\$ -	\$ 1,301
Quartile 2	\$ -	\$ -	\$ -	\$ 8	\$ 79	\$ 251	\$ -	\$ 338
Quartile 3	\$ -	\$ -	\$ -	\$ 48	\$ -	\$ 53	\$ -	\$ 101
Quartile 4	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Average	\$ 48	\$ 24	\$ -	\$ 169	\$ 125	\$ 111	\$ -	\$ 476

Dental % of Total Cost - by Quartile

Quartile	Basic	Major	Dentures	Endodontics	Orthodontic	Periodontic	Miscellaneous Services	Combined Average
Quartile 1	80%	100%	0%	100%	0%	50%	0%	84%
Quartile 2	16%	0%	0%	0%	0%	29%	0%	12%
Quartile 3	4%	0%	0%	0%	0%	20%	0%	4%
Quartile 4	0%	0%	0%	0%	0%	0%	0%	0%
Total	100%	100%	0%	100%	0%	100%	0%	100%

Dental Average Claim Cost - by Quartile

Quartile	Basic	Major	Dentures	Endodontics	Orthodontic	Periodontic	Miscellaneous Services	Combined Average
Quartile 1	\$ 1,107	\$ 358	\$ -	\$ 398	\$ -	\$ 106	\$ -	\$ 1,969
Quartile 2	\$ 273	\$ -	\$ -	\$ -	\$ -	\$ 75	\$ -	\$ 347
Quartile 3	\$ 66	\$ -	\$ -	\$ -	\$ -	\$ 52	\$ -	\$ 118
Quartile 4	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Average	\$ 397	\$ 102	\$ -	\$ 114	\$ -	\$ 61	\$ -	\$ 673

Group Claims Paid By Service Category - EHC

***** LTD.

Policy *****

Group Claims Paid By Service Category - EHC

Experience Period: 3-2013 to 2-2014

Encrypted Cert	Member/ Dependents	Medical Services and Supplies	Hospital	Pooled	Drugs	Paramedical	Vision	Miscellaneous Services	Total	Quartile
3	Member	\$ 248	\$ -	\$ -	\$ 2,475	\$ -	\$ 240	\$ -	\$ 2,962	Quartile1
	Total Certificate	\$ 248	\$ -	\$ -	\$ 2,475	\$ -	\$ 240	\$ -	\$ 2,962	Quartile1
2	Member	\$ 400	\$ -	\$ -	\$ 128	\$ 589	\$ 275	\$ -	\$ 1,393	Quartile1
	Dependent	\$ 360	\$ -	\$ -	\$ -	\$ 428	\$ -	\$ -	\$ 788	Quartile1
	Total Certificate	\$ 760	\$ -	\$ -	\$ 128	\$ 1,018	\$ 275	\$ -	\$ 2,181	Quartile1
7	Member	\$ -	\$ -	\$ -	\$ 204	\$ 708	\$ 300	\$ -	\$ 1,212	Quartile1
	Total Certificate	\$ -	\$ -	\$ -	\$ 204	\$ 708	\$ 300	\$ -	\$ 1,212	Quartile1
8	Member	\$ -	\$ 330	\$ -	\$ 184	\$ 62	\$ -	\$ -	\$ 576	Quartile1
	Total Certificate	\$ -	\$ 330	\$ -	\$ 184	\$ 62	\$ -	\$ -	\$ 576	Quartile1
12	Member	\$ -	\$ 165	\$ -	\$ 278	\$ -	\$ -	\$ -	\$ 443	Quartile1
	Dependent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile1
	Total Certificate	\$ -	\$ 165	\$ -	\$ 278	\$ -	\$ -	\$ -	\$ 443	Quartile1
10	Member	\$ -	\$ -	\$ -	\$ -	\$ 431	\$ -	\$ -	\$ 431	Quartile1
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ 431	\$ -	\$ -	\$ 431	Quartile1
4	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 390	\$ -	\$ 390	Quartile2
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 390	\$ -	\$ 390	Quartile2
14	Member	\$ -	\$ -	\$ -	\$ -	\$ 95	\$ 265	\$ -	\$ 360	Quartile2
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ 95	\$ 265	\$ -	\$ 360	Quartile2
6	Member	\$ -	\$ -	\$ -	\$ 38	\$ -	\$ 300	\$ -	\$ 338	Quartile2
	Total Certificate	\$ -	\$ -	\$ -	\$ 38	\$ -	\$ 300	\$ -	\$ 338	Quartile2
13	Member	\$ -	\$ -	\$ -	\$ -	\$ 302	\$ -	\$ -	\$ 302	Quartile2
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ 302	\$ -	\$ -	\$ 302	Quartile2
15	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 300	\$ -	\$ 300	Quartile2
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 300	\$ -	\$ 300	Quartile2
16	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 265	\$ -	\$ 265	Quartile3
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 265	\$ -	\$ 265	Quartile3
1	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile3
	Dependent	\$ -	\$ -	\$ -	\$ 116	\$ -	\$ -	\$ -	\$ 116	Quartile3

Group Claims Paid By Service Category - EHC

Experience Period: 3-2013 to 2-2014

Encrypted Cert	Member/ Dependents	Medical Services and Supplies	Hospital	Pooled	Drugs	Paramedical	Vision	Miscellaneous Services	Total	Quartile
	Total Certificate	\$ -	\$ -	\$ -	\$ 116	\$ -	\$ -	\$ -	\$ 116	Quartile3
20	Member	\$ -	\$ -	\$ -	\$ 64	\$ -	\$ -	\$ -	\$ 64	Quartile3
	Total Certificate	\$ -	\$ -	\$ -	\$ 64	\$ -	\$ -	\$ -	\$ 64	Quartile3
5	Member	\$ -	\$ -	\$ -	\$ 32	\$ -	\$ -	\$ -	\$ 32	Quartile3
	Total Certificate	\$ -	\$ -	\$ -	\$ 32	\$ -	\$ -	\$ -	\$ 32	Quartile3
18	Member	\$ -	\$ -	\$ -	\$ 26	\$ -	\$ -	\$ -	\$ 26	Quartile3
	Total Certificate	\$ -	\$ -	\$ -	\$ 26	\$ -	\$ -	\$ -	\$ 26	Quartile3
9	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
17	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
19	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
11	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
	Dependent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
21	Dependent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
Total		\$ 1,008	\$ 495	\$ -	\$ 3,546	\$ 2,615	\$ 2,335	\$ -	\$ 9,998	

Group Claims Paid By Service Category - Dental

***** LTD.

Policy *****

Group Claims Paid By Service Category - Dental

Experience Period: 3-2013 to 2-2014

Encrypted Cert	Member/ Dependents	Basic	Major	Dentures	Endodontics	Orthodontic	Periodontic	Miscellaneous Services	Total	Quartile
1	Member	\$ 223	\$ -	\$ -	\$ -	\$ -	\$ 86	\$ -	\$ 309	Quartile1
	Dependent	\$ 1,888	\$ 991	\$ -	\$ 1,091	\$ -	\$ 58	\$ -	\$ 4,028	Quartile1
	Total Certificate	\$ 2,111	\$ 991	\$ -	\$ 1,091	\$ -	\$ 144	\$ -	\$ 4,337	Quartile1
5	Member	\$ 1,810	\$ 48	\$ -	\$ -	\$ -	\$ 72	\$ -	\$ 1,931	Quartile1
	Total Certificate	\$ 1,810	\$ 48	\$ -	\$ -	\$ -	\$ 72	\$ -	\$ 1,931	Quartile1
2	Member	\$ 60	\$ -	\$ -	\$ -	\$ -	\$ 143	\$ -	\$ 203	Quartile1
	Dependent	\$ 1,206	\$ 440	\$ -	\$ -	\$ -	\$ 58	\$ -	\$ 1,703	Quartile1
	Total Certificate	\$ 1,266	\$ 440	\$ -	\$ -	\$ -	\$ 201	\$ -	\$ 1,907	Quartile1
4	Member	\$ 163	\$ 593	\$ -	\$ 826	\$ -	\$ 115	\$ -	\$ 1,698	Quartile1
	Total Certificate	\$ 163	\$ 593	\$ -	\$ 826	\$ -	\$ 115	\$ -	\$ 1,698	Quartile1
6	Member	\$ 1,173	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,173	Quartile1
	Total Certificate	\$ 1,173	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,173	Quartile1
9	Member	\$ 118	\$ 75	\$ -	\$ 472	\$ -	\$ 107	\$ -	\$ 771	Quartile1
	Total Certificate	\$ 118	\$ 75	\$ -	\$ 472	\$ -	\$ 107	\$ -	\$ 771	Quartile1
11	Member	\$ 614	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 614	Quartile2
	Dependent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile2
	Total Certificate	\$ 614	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 614	Quartile2
8	Member	\$ 410	\$ -	\$ -	\$ -	\$ -	\$ 58	\$ -	\$ 467	Quartile2
	Total Certificate	\$ 410	\$ -	\$ -	\$ -	\$ -	\$ 58	\$ -	\$ 467	Quartile2
7	Member	\$ 108	\$ -	\$ -	\$ -	\$ -	\$ 115	\$ -	\$ 223	Quartile2
	Total Certificate	\$ 108	\$ -	\$ -	\$ -	\$ -	\$ 115	\$ -	\$ 223	Quartile2
10	Member	\$ 73	\$ -	\$ -	\$ -	\$ -	\$ 144	\$ -	\$ 217	Quartile2
	Total Certificate	\$ 73	\$ -	\$ -	\$ -	\$ -	\$ 144	\$ -	\$ 217	Quartile2
17	Member	\$ 159	\$ -	\$ -	\$ -	\$ -	\$ 58	\$ -	\$ 217	Quartile2
	Total Certificate	\$ 159	\$ -	\$ -	\$ -	\$ -	\$ 58	\$ -	\$ 217	Quartile2
3	Member	\$ 60	\$ -	\$ -	\$ -	\$ -	\$ 101	\$ -	\$ 161	Quartile3
	Total Certificate	\$ 60	\$ -	\$ -	\$ -	\$ -	\$ 101	\$ -	\$ 161	Quartile3
19	Member	\$ 93	\$ -	\$ -	\$ -	\$ -	\$ 58	\$ -	\$ 151	Quartile3
	Total Certificate	\$ 93	\$ -	\$ -	\$ -	\$ -	\$ 58	\$ -	\$ 151	Quartile3

Group Claims Paid By Service Category - Dental

Experience Period: 3-2013 to 2-2014

Encrypted Cert	Member/ Dependents	Basic	Major	Dentures	Endodontics	Orthodontic	Periodontic	Miscellaneous Services	Total	Quartile
18	Member	\$ 104	\$ -	\$ -	\$ -	\$ -	\$ 43	\$ -	\$ 147	Quartile3
	Total Certificate	\$ 104	\$ -	\$ -	\$ -	\$ -	\$ 43	\$ -	\$ 147	Quartile3
13	Member	\$ 73	\$ -	\$ -	\$ -	\$ -	\$ 58	\$ -	\$ 130	Quartile3
	Total Certificate	\$ 73	\$ -	\$ -	\$ -	\$ -	\$ 58	\$ -	\$ 130	Quartile3
14	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile3
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile3
15	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
12	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
	Dependent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
20	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
16	Member	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
21	Dependent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
	Total Certificate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Quartile4
Total		\$ 8,335	\$ 2,147	\$ -	\$ 2,389	\$ -	\$ 1,272	\$ -	\$ 14,143	

Group Claims Paid By Certificate

***** LTD.
Policy *****

Group Claims Paid By Certificate

Experience Period: 3-2013 to 2-2014

Encrypted Cert	Member/ Dependents	Extended Health Care	Dental	Total	Quartile
1	Member	\$ -	\$ 309	\$ 309	Quartile1
	Dependent	\$ 116	\$ 4,028	\$ 4,144	Quartile1
	Total Certificate	\$ 116	\$ 4,337	\$ 4,453	Quartile1
2	Member	\$ 1,393	\$ 203	\$ 1,596	Quartile1
	Dependent	\$ 788	\$ 1,703	\$ 2,492	Quartile1
	Total Certificate	\$ 2,181	\$ 1,907	\$ 4,088	Quartile1
3	Member	\$ 2,962	\$ 161	\$ 3,123	Quartile1
	Total Certificate	\$ 2,962	\$ 161	\$ 3,123	Quartile1
4	Member	\$ 390	\$ 1,698	\$ 2,088	Quartile1
	Total Certificate	\$ 390	\$ 1,698	\$ 2,088	Quartile1
5	Member	\$ 32	\$ 1,931	\$ 1,963	Quartile1
	Total Certificate	\$ 32	\$ 1,931	\$ 1,963	Quartile1
6	Member	\$ 338	\$ 1,173	\$ 1,511	Quartile1
	Total Certificate	\$ 338	\$ 1,173	\$ 1,511	Quartile1
7	Member	\$ 1,212	\$ 223	\$ 1,435	Quartile2
	Total Certificate	\$ 1,212	\$ 223	\$ 1,435	Quartile2
8	Member	\$ 576	\$ 467	\$ 1,043	Quartile2
	Total Certificate	\$ 576	\$ 467	\$ 1,043	Quartile2
9	Member	\$ -	\$ 771	\$ 771	Quartile2
	Total Certificate	\$ -	\$ 771	\$ 771	Quartile2
10	Member	\$ 431	\$ 217	\$ 648	Quartile2
	Total Certificate	\$ 431	\$ 217	\$ 648	Quartile2
11	Member	\$ -	\$ 614	\$ 614	Quartile2
	Dependent	\$ -	\$ -	\$ -	Quartile2
	Total Certificate	\$ -	\$ 614	\$ 614	Quartile2
12	Member	\$ 443	\$ -	\$ 443	Quartile3
	Dependent	\$ -	\$ -	\$ -	Quartile3
	Total Certificate	\$ 443	\$ -	\$ 443	Quartile3
13	Member	\$ 302	\$ 130	\$ 432	Quartile3
	Total Certificate	\$ 302	\$ 130	\$ 432	Quartile3
14	Member	\$ 360	\$ -	\$ 360	Quartile3
	Total Certificate	\$ 360	\$ -	\$ 360	Quartile3
15	Member	\$ 300	\$ -	\$ 300	Quartile3
	Total Certificate	\$ 300	\$ -	\$ 300	Quartile3
16	Member	\$ 265	\$ -	\$ 265	Quartile3
	Total Certificate	\$ 265	\$ -	\$ 265	Quartile3
17	Member	\$ -	\$ 217	\$ 217	Quartile4
	Total Certificate	\$ -	\$ 217	\$ 217	Quartile4

Group Claims Paid By Certificate

Experience Period: 3-2013 to 2-2014

Encrypted Cert	Member/ Dependents	Extended Health Care	Dental	Total	Quartile
18	Member	\$ 26	\$ 147	\$ 173	Quartile4
	Total Certificate	\$ 26	\$ 147	\$ 173	Quartile4
19	Member	\$ -	\$ 151	\$ 151	Quartile4
	Total Certificate	\$ -	\$ 151	\$ 151	Quartile4
20	Member	\$ 64	\$ -	\$ 64	Quartile4
	Total Certificate	\$ 64	\$ -	\$ 64	Quartile4
21	Dependent	\$ -	\$ -	\$ -	Quartile4
	Total Certificate	\$ -	\$ -	\$ -	Quartile4
Total		\$ 9,998	\$ 14,143	\$ 24,141	