



OKALOOSA COUNTY BOCC

GROUP POLICY 640884  
EXPERIENCE REPORT

DENTAL INSURANCE

	10/01/2011 THROUGH 12/31/2011	10/01/2000 THROUGH 12/31/2011
EARNED PREMIUMS	\$158,753	\$5,536,497
PAID CLAIMS	119,914	4,286,094
CHANGE IN IBNR RESERVES	-662	27,673
TOTAL INCURRED CLAIMS	----- 119,252	----- 4,313,767
LESS COMMISSIONS	2,584	62,599
PREMIUM TAX	2,778	96,889
OTHER EXPENSE AND RISK CHARGES	26,906	958,343
TOTAL EXPENSE AND RISK CHARGES	----- 32,268	----- 1,117,831
BALANCE	7,233	104,899

JHAYER  
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900 SW Fifth Avenue  
Portland OR 97204  
Tel 888.937.4783

2011



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TERM LIFE AD&D INS	DEPENDENT LIFE	10/01/2011 THROUGH 12/31/2011	10/01/2000 THROUGH 12/31/2011
EARNED PREMIUMS		\$71,396	\$2,862,919
PAID CLAIMS		0	1,975,000
CHANGE IN REPORTED RESERVES		16,250	516,750
CHANGE IN IBNR RESERVES		-1,635	54,663
CONVERSION CHARGES		0	46,950
TOTAL INCURRED CLAIMS		14,615	2,593,363
LESS COMMISSIONS		2,465	140,993
PREMIUM TAX		1,250	50,099
OTHER EXPENSE AND RISK CHARGES		9,251	375,566
TOTAL EXPENSE AND RISK CHARGES		12,966	566,658
BALANCE		43,815	-297,102

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The Standard<sup>SM</sup>  
Positively different.

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LONG TERM DISABILITY

	10/01/2011 THROUGH 12/31/2011	10/01/2000 THROUGH 12/31/2011
EARNED PREMIUMS	\$17,870	\$601,060
PAID CLAIMS	1,200	80,030
CHANGE IN REPORTED RESERVES	29,524	37,275
CHANGE IN IBNR RESERVES	-239	36,778
EMPLOYER FICA	0	339
TOTAL INCURRED CLAIMS	30,485	154,422
LESS COMMISSIONS	1,791	39,938
PREMIUM TAX	313	10,520
OTHER EXPENSE AND RISK CHARGES	6,070	209,789
TOTAL EXPENSE AND RISK CHARGES	8,174	260,247
BALANCE	-20,789	186,390

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Standard Insurance Company — A subsidiary of StanCorp Financial Group, Inc.

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