

EXPERIENCE REPORT

RUN DATE 03/28/2024

FLORIDA KEYS MOSQUITO CONTROL
Contract 138642

Term Life

From	01/01/2022	01/01/2024	01/01/2024	05/01/2005
To	12/31/2023	12/31/2023	12/31/2023	12/31/2023

Earned Premium	86,582	0	0	441,702
Incurred Claims				
.Paid Claims	40,000	0	0	290,000
.Change in IBNR Reserves	1,339	0	0	9,862
.Change in Reported Reserves	0	0	0	0
.Conversion Charges	0	0	0	0

Incurred Claims	41,339	0	0	299,862
Expenses				
.Commissions	5,328	0	0	34,531
.Fees	0	0	0	0
.Premium Tax	1,516	0	0	7,731
.Other Expenses	17,825	0	0	89,401

Total Expenses	24,669	0	0	131,663
Result	20,574	0	0	10,177

YOUR PRODUCER MAY RECEIVE CONTINGENT COMPENSATION BASED ON THE AMOUNT OF PREMIUM YOU PAID. THE CONTINGENT COMPENSATION, IF ANY, IS NOT INCLUDED IN THIS REPORT BECAUSE THE STANDARD DOES NOT CHARGE TO YOUR EXPERIENCE THE AMOUNT PAID ON YOUR BEHALF. CONTINGENT COMPENSATION INFORMATION IS AVAILABLE UPON REQUEST.

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Dependent Life

From	01/01/2022	01/01/2024	01/01/2024	01/01/2021
To	12/31/2023	12/31/2023	12/31/2023	12/31/2023
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Earned Premium	1,426	0	0	1,880
Incurring Claims				
.Paid Claims	0	0	0	0
.Change in IBNR Reserves	18	0	0	45
.Change in Reported Reserves	0	0	0	0
.Conversion Charges	0	0	0	0
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Incurring Claims	18	0	0	45
Expenses				
.Commissions	89	0	0	119
.Fees	0	0	0	0
.Premium Tax	26	0	0	34
.Other Expenses	285	0	0	376
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Total Expenses	400	0	0	529
Result	1,008	0	0	1,306

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Accidental Death and Dismemberment

From	01/01/2022	01/01/2024	01/01/2024	05/01/2005
To	12/31/2023	12/31/2023	12/31/2023	12/31/2023
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Earned Premium	4,653	0	0	22,636
Incurring Claims				
.Paid Claims	0	0	0	20,000
.Change in IBNR Reserves	48	0	0	204
.Change in Reported Reserves	0	0	0	0
.Conversion Charges	0	0	0	0
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Incurring Claims	48	0	0	20,204
Expenses				
.Commissions	290	0	0	1,773
.Fees	0	0	0	0
.Premium Tax	82	0	0	396
.Other Expenses	914	0	0	5,258
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Total Expenses	1,286	0	0	7,427
Result	3,319	0	0	-4,995

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Long Term Disability

From	01/01/2022	01/01/2024	01/01/2024	01/01/2021
To	12/31/2023	12/31/2023	12/31/2023	12/31/2023
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Earned Premium	13,567	0	0	19,575
Incurring Claims				
.Paid Claims	0	0	0	0
.Change in IBNR Reserves	264	0	0	2,507
.Change in Reported Reserves	0	0	0	0
.Employer Paid FICA	0	0	0	0
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Incurring Claims	264	0	0	2,507
Expenses				
.Commissions	2,035	0	0	2,936
.Fees	0	0	0	0
.Premium Tax	237	0	0	342
.Other Expenses	4,516	0	0	8,340
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Total Expenses	6,788	0	0	11,618
Result	6,515	0	0	5,450

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