

AFLAC EXPERIENCE

Contract Period May 1, 2011 - April 30, 2016
Report Period May 1, 2011 - April 30, 2015

May 1, 2011- April 30, 2015 (Four Plan Years)					
Policy	Premiums	Claims Amount	Loss Ratio Avg	Number of Claims	Policies
Accident	\$13,146,502	\$7,489,151	57%	35,488	7,788
Cancer	\$11,852,618	\$8,454,395	72%	24,782	6,259
Hospital Indemnity	\$10,384,546	\$6,005,691	58%	23,903	6,223
Total	\$35,383,666	\$21,949,237	62%	84,173	20,270

Plan Year 2014-2015

Policy	Premiums	Claims Amount	Loss Ratio	Number of Claims	Policies
Accident	\$3,484,594	\$2,138,038	61%	9,235	8,644
Cancer	\$3,231,699	\$2,232,791	69%	6,339	6,562
Hospital Indemnity	\$2,830,498	\$1,589,936	56%	6,182	6,511
Total	\$9,546,791	\$5,960,765	62%	21,756	21,717

Plan Year 2013-2014

Policy	Premiums	Claims Amount	Loss Ratio	Number of Claims	Policies
Accident	\$3,346,582	\$1,825,617	55%	8,970	9,113
Cancer	\$3,062,765	\$2,057,304	67%	6,219	6,950
Hospital Indemnity	\$2,682,276	\$1,420,894	53%	6,121	6,917
Total	\$9,091,623	\$5,303,815	58%	21,310	22,980

Plan Year 2012-2013

Policy	Premiums	Claims Amount	Loss Ratio	Number of Claims	Policies
Accident	\$3,224,292	\$1,992,128	62%	8,832	7,997
Cancer	\$2,860,329	\$2,066,738	72%	5,798	5,913
Hospital Indemnity	\$2,503,768	\$1,588,184	63%	5,778	5,894
Total	\$8,588,389	\$5,647,050	66%	20,408	19,804

Plan Year 2011-2012

Policy	Premiums	Claims Amount	Loss Ratio	Number of Claims	Policies
Accident	\$3,091,034	\$1,533,368	50%	8,451	5,398
Cancer	\$2,697,825	\$2,097,562	78%	6,426	5,609
Hospital Indemnity	\$2,368,004	\$1,406,677	59%	5,822	5,570
Total	\$8,156,863	\$5,037,607	62%	20,699	16,577