

Lexington Fayette Urban County Government

Life Rate Exhibit - January 2012

Coverage	Covered Lives	Projected Volume	Average Certificate	Current Rate / Fee	Rate Action	Renewal Rate / Fee	Rate Basis	Estimated Annual Premium
Basic Life								
Actives	2862	\$ 40,771,250	\$ 14,246	\$0.150	-21.3%	\$0.118	Per \$1,000	\$ 57,732
Retirees	52	\$ 204,000	\$ 3,923	\$2.140	0.0%	\$2.140	Per \$1,000	\$ 5,239
Basic AD&D	2862	\$ 40,771,250	\$ 14,246	\$0.030	-10.0%	\$0.027	Per \$1,000	\$ 13,210
Corrections	248	\$ 10,000,000		\$0.022	-18.2%	\$0.018	Per \$1,000	\$ 2,160
Line of Duty	1000	\$ 55,000,000		\$0.022	-18.2%	\$0.018	Per \$1,000	\$ 11,880
								\$ 90,221
Optional Life								
Actives								
<25	10	\$ 943,750	\$ 94,375	\$0.095	0.0%	\$0.095	Per \$1,000	\$ 1,076
25-29	90	\$ 6,925,000	\$ 76,944	\$0.115	0.0%	\$0.115	Per \$1,000	\$ 9,557
30-34	180	\$ 15,200,500	\$ 84,447	\$0.140	0.0%	\$0.140	Per \$1,000	\$ 25,537
35-39	271	\$ 25,927,750	\$ 95,674	\$0.150	0.0%	\$0.150	Per \$1,000	\$ 46,670
40-44	222	\$ 21,805,500	\$ 98,223	\$0.195	0.0%	\$0.195	Per \$1,000	\$ 51,025
45-49	223	\$ 22,552,500	\$ 101,132	\$0.270	0.0%	\$0.270	Per \$1,000	\$ 73,070
50-54	184	\$ 19,262,750	\$ 104,689	\$0.475	0.0%	\$0.475	Per \$1,000	\$ 109,798
55-59	142	\$ 12,238,250	\$ 86,185	\$0.900	0.0%	\$0.900	Per \$1,000	\$ 132,173
60-64	64	\$ 4,172,250	\$ 65,191	\$1.120	0.0%	\$1.120	Per \$1,000	\$ 56,075
65-69	14	\$ 774,250	\$ 55,304	\$1.930	0.0%	\$1.930	Per \$1,000	\$ 17,932
70+	<u>6</u>	<u>\$ 184,500</u>	\$ 30,750	\$3.873	-0.1%	\$3.870	Per \$1,000	<u>\$ 8,568</u>
	1406	\$ 129,987,000	\$ 92,452			\$0.341		\$ 531,481
Retirees	667	\$ 4,381,000	\$ 6,568	\$2.140	0.0%	\$2.140	Per \$1,000	\$ 112,504
Optional AD&D	1371	\$ 117,460,500	\$ 85,675	\$0.030	0.0%	\$0.030	Per \$1,000	\$ 42,286
Optional Dependent Life								
Option 1	585			\$4.880	0.0%	\$4.880	Per Ee	\$ 34,258
Option 2	44			\$3.540	0.0%	\$3.540	Per Ee	\$ 1,869
Option 3	<u>30</u>			\$1.680	0.0%	\$1.680	Per Ee	<u>\$ 605</u>
	659					\$4.645		\$ 36,732
Lives and Volume are based off the 12/1/2010 Billing data								