## MONTANA-DAKOTA UTILITIES CO. INSURANCE EXPENSE ELECTRIC UTILITY - SOUTH DAKOTA 2015

Description Directors & Officer's Liability Insurance	Expiration 10/31/2015	% Electric 57.30%	Annual Premium \$196,845	Quarterly & Other Electric \$8,422	Total \$205,267	Electric Utility \$117.618	Montana Electric \$7,470	- 1/
Excess Liability	1010 1120 10	07.0070	+	<i>401.22</i>	÷;-•;	+ • • • • • • •	+ + + + + +	••
Fiduciary & Employee Benefits Liability	10/31/2015	42.80%	48,039	2,112	50,151	21,465	1,363	1/
Public Liab. & Property Insurance Damage of Others	12/31/2015	57.30%	1,525,947	69,959	1,595,906	914,454	58,076	1/
Public Liab. & Property Insurance Damage of Others	12/31/2016	57.30%	23,322	0	23,322	13,364	849	1/
All Risk	12/31/2015	57.30%	1,030,521	46,076	1,076,597	616,890	39,178	1/
Blanket Crime	10/31/2015	57.30%	9,309	235	9,544	5,469	347	1/
Special Contingency	5/1/2015	57.30%	998	0	998	572	36	1/
Hired and Non-owned Aircraft Liability	11/31/2015	100.00%	148	0	148	148	9	1/
Self Insurance	N.A.	57.30%				211,660	13,442	1/
Coyote Insurance						187,159	9,659	2/
Big Stone Insurance						212,972	10,991	2/
		-	\$2,835,129	\$126,804	\$2,961,933	\$2,301,770	\$141,420	•

1/ Allocated to South Dakota on Factor No. 26 - O&M excluding Fuel & Purchased Power & A&G.

6.350924%

5.160705%

2015 Allocation Factor #26

2/ Allocated to South Dakota on Factor No. 15

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## MONTANA-DAKOTA UTILITIES CO. INSURANCE EXPENSE ELECTRIC UTILITY - SOUTH DAKOTA TWELVE MONTHS ENDING DECEMBER 31, 2014

	Total	South Dakota
Description	Electric	Electric
Directors & Officer's Liability Insurance	\$108,291	\$7,310
Excess Liability		
Fiduciary & Employee Benefits Liability	19,008	1,283
Public Liab. & Property Insurance Damage of Others	744,758	50,272
Public Liab, & Property Insurance Damage of Others	13,200	891
All Risk	579,090	39,089
Blanket Crime	4,378	295
Special Contingency	565	38
Hired and Non-owned Aircraft Liability	145	10
Self Insurance	94,155	6,356
Coyote Insurance	178,623	12,057
Big Stone Insurance	156,465	10,561
-	\$1,898,678	\$128,162

1/ Allocated to South Dakota on Factor No. 26 - O&M excluding Fuel & Purchased Power & A&G

2014 Allocation Factor #26

6.750064%

## Montana-Dakota Utilities Co. Self Insurance Expense

2010	2011 1/	2012	2013	2014	5 Yr Avg
Total Company \$ 299,632	\$ 367,923	\$ 886,928	\$ 126,114	\$ 166,352	\$ 369,390

1/ A change in the method of determining self insurance expense was implemented in 2011.

Allocation to Electric Utility	Corporate Overhead Factor	57.30%
Allocation to South Dakota - Electric	Factor 26	6.350924%

Total 13,442

Property Covered: Kind of Insurance: Insurance Company: Policy Period:	Director's & Officer's Director's & Officer's 11/01/14 - 10/31/15	Liability Insurance	•		Accts Chgd: 994		Electric Gas Service	February 2015 57.30% 42.70% 0.00%
	Beginning	Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	Balance	<u>Reference</u>	Paid	<u>Months</u>	<u>Adjustments</u>	Amortization	<u>Total Expense</u>	<u>Premium</u>
January	164,037.09			10		16,403.71	16,403.71	147,633.38
February	147,633.38	Marsh Quarterly I	Fees	9	2,105.42	16,403.71	18,509.13	131,229.67
March	131,229.67			8		16,403.71	16,403.71	114,825.96
April	114,825.96			7		16,403.71	16,403.71	98,422.25
Мау	98,422.25			6		16,403.71	16,403.71	82,018.54
June	82,018.54			5		16,403.71	16,403.71	65,614.83
July	65,614.83			4		16,403.71	16,403.71	49,211.12
August	49,211.12			3		16,403.71	16,403.71	32,807.41
September	32,807.41			2		16,403.71	16,403.71	16,403.70
October	16,403.70			1		16,403.70	16,403.70	0.00
November	0.00			12		0.00	0.00	0.00
December	0.00			11		0.00	0.00	0.00
Property Covered: Kind of Insurance: Insurance Company: Policy Period:	Fiduciary and Employ Excess Liability CHUBB 1st layer and 11/01/14 - 10/31/15		-		Accts Chgd: 994		Electric Gas Service	42.80% 57.20% 0.00%
· •	Beginning	Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	Balance	Reference	Paid	Months	Adjustments	Amortization	Total Expense	Premium
January	40,032.88		<u> </u>	10	<u></u>	4,003.29	4,003.29	36,029.59
February	36,029.59	Marsh Quarterly	Fees	9	528.08	4,003.29	4,531.37	32,026.30
March	32,026.30	-		8		4,003.29	4,003.29	28,023.01
	02,020.00			0		4,003.29		
April	28,023.01			7		4,003.29	4,003.29	24,019.72
April May	•			7 6		•		24,019.72 20,016.43
	28,023.01			7		4,003.29	4,003.29	
May	28,023.01 24,019.72			7 6		4,003.29 4,003.29	4,003.29 4,003.29	20,016.43
May June	28,023.01 24,019.72 20,016.43			7 6 5		4,003.29 4,003.29 4,003.29	4,003.29 4,003.29 4,003.29	20,016.43 16,013.14
May June July	28,023.01 24,019.72 20,016.43 16,013.14			7 6 5 4		4,003.29 4,003.29 4,003.29 4,003.29	4,003.29 4,003.29 4,003.29 4,003.29	20,016.43 16,013.14 12,009.85
May June July August	28,023.01 24,019.72 20,016.43 16,013.14 12,009.85			7 6 5 4 3		4,003.29 4,003.29 4,003.29 4,003.29 4,003.29	4,003.29 4,003.29 4,003.29 4,003.29 4,003.28	20,016.43 16,013.14 12,009.85 8,006.57 4,003.28
May June July August September October	28,023.01 24,019.72 20,016.43 16,013.14 12,009.85 8,006.57 4,003.28			7 6 5 4 3 2 1		4,003.29 4,003.29 4,003.29 4,003.29 4,003.28 4,003.29	4,003.29 4,003.29 4,003.29 4,003.29 4,003.28 4,003.29	20,016.43 16,013.14 12,009.85 8,006.57
May June July August September	28,023.01 24,019.72 20,016.43 16,013.14 12,009.85 8,006.57			7 6 5 4 3		4,003.29 4,003.29 4,003.29 4,003.29 4,003.28 4,003.28 4,003.29 4,003.28	4,003.29 4,003.29 4,003.29 4,003.29 4,003.28 4,003.29 4,003.28	20,016.43 16,013.14 12,009.85 8,006.57 4,003.28 (0.00)

Property Covered: Kind of Insurance:	Public Liability & Pro Excess Liability		-	ers	Accts Chgd: 752		57.30% 42.70%	
Insurance Company:	AEGIS - J & H Marsh	n & McLennan &	EIM				Service	0.00%
Policy Period:	01/1/15 - 12/31/15							
	Beginning	Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	Balance	<u>Reference</u>	Paid	<u>Months</u>	<u>Adjustments</u>	Amortization	Total Expense	Premium
January	0.00		1,525,946.58	12		127,162.22	127,162.22	1,398,784.36
February	• •	Marsh Quarterly	/ Fees	11	17,489.81	127,162.21	144,652.02	1,271,622.15
March	1,271,622.15			10		127,162.22	127,162.22	1,144,459.93
April	1,144,459.93			9		127,162.21	127,162.21	1,017,297.72
May	1,017,297.72			8		127,162.22	127,162.22	890,135.50
June	890,135.50			7		127,162.21	127,162.21	762,973.29
July	762,973.29			6		127,162.22	127,162.22	635,811.07
August	635,811.07			5		127,162.21	127,162.21	508,648.86
September	508,648.86			4		127,162.22	127,162.22	381,486.64
October	381,486.64			3		127,162.21	127,162.21	254,324.43
November	254,324.43			2		127,162.22	127,162.22	127,162.21
December	127,162.21			1		127,162.21	127,162.21	0.00
Property Covered:	Public Liability & Pro	perty Insurance	Damage of Othe	ers	Accts Chgd:		Electric	57.30%
Kind of Insurance:	Excess Liability				752		Gas	42.70%
Insurance Company		utual					Service	0.00%
Policy Period:	1/1/14 - 12/31/16							
	Beginning	Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	Balance	<u>Reference</u>	Paid	<u>Months</u>	<u>Adjustments</u>	<u>Amortization</u>	<u>Total Expense</u>	<u>Premium</u>
January	46,644.81			24		1,943.53	1,943.53	44,701.28
February	44,701.28			23		1,943.53	1,943.53	42,757.75
March	42,757.75			22		1,943.53	1,943.53	40,814.22
April	40,814.22			21		1,943.53	1,943.53	38,870.69
May	38,870.69			20		1,943.53	1,943.53	36,927.16
June	36,927.16			19		1,943.53	1,943.53	34,983.63
July	34,983.63			18		1,943.54	1,943.54	33,040.09
August	33,040.09			17		1,943.53	1,943.53	31,096.56
September	31,096.56			16		1,943.54	1,943.54	29,153.02
October	29,153.02			15		1,943.53	1,943.53	27,209.49
November	27,209.49			14		1,943.54	1,943.54	25,265.95
December	25,265.95			13		1,943.53	1,943.53	23,322.42
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Property Covered: Kind of Insurance: Insurance Company: Policy Period:	Fire, Extended Cove All Risk Property Insi FM Global 1/1/15 - 12/31/15	-	er & Machinery		Accts Chgd: 752		Electric Gas Service	57.30% 42.70% 0.00%
•	Beginning	Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	Balance	<u>Reference</u>	Paid	<u>Months</u>	<u>Adjustments</u>	<u>Amortization</u>	<u>Total Expense</u>	<u>Premium</u>
January	0.00		1,030,521.00	12		85,876.75	85,876.75	944,644.25
February	944,644.25	Marsh Quarterly	/ Fees	11	11,519.06	85,876.75	97,395.81	858,767.50
March	858,767.50			10		85,876.75	85,876.75	772,890.75
April	772,890.75			9		85,876.75	85,876.75	687,014.00
May	687,014.00			8		85,876.75	85,876.75	601,137.25
June	601,137.25			7		85,876.75	85,876.75	515,260.50
July	515,260.50			6		85,876.75	85,876.75	429,383.75
August	429,383.75			5		85,876.75	85,876.75	343,507.00
September	343,507.00			4		85,876.75	85,876.75	257,630.25
October	257,630.25			3		85,876.75	85,876.75	171,753.50
November	171,753.50			2		85,876.75	85,876.75	85,876.75
December	85,876.75			1		85,876.75	85,876.75	0.00
Property Covered:	Blanket Crime				Accts Chgd:		Electric	57.30%
Kind of Insurance:	Blanket Crime				994		Gas	42.70%
Insurance Company:					004		Service	0.00%
Policy Period:	11/1/14 - 10/31/15						Cervice	0.0070
r bhoy r chou.		Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	Balance	Reference	Paid	Months	Adjustments	Amortization	Total Expense	Premium
January	7,757.61	11010101100	<u>1 uiu</u>	<u>10</u>	<u>r lajaoti nonta</u>	775.76	775.76	6,981.85
February	6,981.85	Marsh Quarterly	/ Fees	9	58.68	775.76	834.44	6,206.09
March	6,206.09			8		775.76	775.76	5,430.33
April	5,430.33			7		775.76	775.76	4,654.57
May	4,654.57			6		775.76	775.76	3,878.81
June	3,878.81			5		775.76	775.76	3,103.05
July	3,103.05			4		775.76	775.76	2,327.29
August	2,327.29			3		775.76	775.76	1,551.53
September	1,551.53			2		775.76	775.76	775.77
October	775.77			1		775.77	775.77	(0.00)
November	(0.00)			12		0.00	0.00	(0.00)
December	(0.00)			11		0.00	0.00	(0.00)

Property Covered:	Special Contingency				Accts Chgd:		Electric	57.30%
Kind of Insurance:	Special Contingency				752		Gas	42.70%
• •	: Alexander & Alexander						Service	0.00%
Policy Period:	5/1/12 - 5/1/15 \$2,9		<b>D</b> .	<b>D</b> · ·		<b></b>		11 * 1
<b>.</b> .	Beginning	Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	Balance	<u>Reference</u>	<u>Paid</u>	<u>Months</u>	<u>Adjustments</u>	Amortization	Total Expense	Premium
January	332.66			4		83.17	83.17	249.49
February	249.49			3		83.16	83.16	166.33
March	166.33			2		83.17	83.17	83.16
April	83.16			1		83.16	83.16	0.00
May	0.00			12		0.00	0.00	0.00
June	0.00			11		0.00	0.00	0.00
July	0.00			10		0.00	0.00	0.00
August	0.00			9		0.00	0.00	0.00
September	0.00			8		0.00	0.00	0.00
October	0.00			7		0.00	0.00	0.00
November	0.00			6		0.00	0.00	0.00
December	0.00			5		0.00	0.00	0.00
Dranarti ( Causanadi	Lined and Name would				Apoto Chad		Electric	100 000/
Property Covered:	Hired and Non-owned	2			Accts Chgd:		Electric	100.00%
Kind of Insurance:	Hired and Non-owned	2			Accts Chgd: 752		Electric	100.00%
Kind of Insurance: Insurance Company	Hired and Non-owned	2					Electric	100.00%
Kind of Insurance:	Hired and Non-owned : 12/1/14 - 11/31/15	Aircraft Liability			752	<b>b</b> 4 4 - 4 - 4		
Kind of Insurance: Insurance Company Policy Period:	Hired and Non-owned 12/1/14 - 11/31/15 Beginning	Aircraft Liability Voucher	Premium	Remaining	752 Manual	Monthly	Monthly	Unexpired
Kind of Insurance: Insurance Company Policy Period: <u>Month</u>	Hired and Non-owned : 12/1/14 - 11/31/15 Beginning <u>Balance</u>	Aircraft Liability	Premium <u>Paid</u>	Remaining <u>Months</u>	752	Amortization	Monthly <u>Total Expense</u>	Unexpired <u>Premium</u>
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January	Hired and Non-owned : 12/1/14 - 11/31/15 Beginning <u>Balance</u> 135.57	Aircraft Liability Voucher		Remaining <u>Months</u> 11	752 Manual	Amortization 12.32	Monthly <u>Total Expense</u> 12.32	Unexpired <u>Premium</u> 123.25
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February	Hired and Non-owned 	Aircraft Liability Voucher		Remaining <u>Months</u> 11 10	752 Manual	<u>Amortization</u> 12.32 12.33	Monthly <u>Total Expense</u> 12.32 12.33	Unexpired <u>Premium</u> 123.25 110.92
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March	Hired and Non-owned : 12/1/14 - 11/31/15 Beginning <u>Balance</u> 135.57 123.25 110.92	Aircraft Liability Voucher		Remaining <u>Months</u> 11 10 9	752 Manual	Amortization 12.32 12.33 12.32	Monthly <u>Total Expense</u> 12.32 12.33 12.32	Unexpired <u>Premium</u> 123.25 110.92 98.60
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April	Hired and Non-owned 12/1/14 - 11/31/15 Beginning <u>Balance</u> 135.57 123.25 110.92 98.60	Aircraft Liability Voucher		Remaining <u>Months</u> 11 10 9 8	752 Manual	<u>Amortization</u> 12.32 12.33 12.32 12.33	Monthly <u>Total Expense</u> 12.32 12.33 12.32 12.33	Unexpired <u>Premium</u> 123.25 110.92 98.60 86.27
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March	Hired and Non-owned T 12/1/14 - 11/31/15 Beginning <u>Balance</u> 135.57 123.25 110.92 98.60 86.27	Aircraft Liability Voucher		Remaining <u>Months</u> 11 10 9 8 7	752 Manual	Amortization 12.32 12.33 12.32 12.33 12.33 12.32	Monthly <u>Total Expense</u> 12.32 12.33 12.32 12.33 12.32	Unexpired <u>Premium</u> 123.25 110.92 98.60 86.27 73.95
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April	Hired and Non-owned 12/1/14 - 11/31/15 Beginning <u>Balance</u> 135.57 123.25 110.92 98.60	Aircraft Liability Voucher		Remaining <u>Months</u> 11 10 9 8	752 Manual	Amortization 12.32 12.33 12.32 12.33 12.32 12.33 12.33	Monthly <u>Total Expense</u> 12.32 12.33 12.32 12.33 12.32 12.33	Unexpired <u>Premium</u> 123.25 110.92 98.60 86.27 73.95 61.62
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April May	Hired and Non-owned T 12/1/14 - 11/31/15 Beginning <u>Balance</u> 135.57 123.25 110.92 98.60 86.27	Aircraft Liability Voucher		Remaining <u>Months</u> 11 10 9 8 7	752 Manual	Amortization 12.32 12.33 12.32 12.33 12.32 12.33 12.32	Monthly <u>Total Expense</u> 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32	Unexpired <u>Premium</u> 123.25 110.92 98.60 86.27 73.95 61.62 49.30
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April May June	Hired and Non-owned 12/1/14 - 11/31/15 Beginning <u>Balance</u> 135.57 123.25 110.92 98.60 86.27 73.95	Aircraft Liability Voucher		Remaining <u>Months</u> 11 10 9 8 7 6 5 4	752 Manual	Amortization 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33	Monthly <u>Total Expense</u> 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33	Unexpired <u>Premium</u> 123.25 110.92 98.60 86.27 73.95 61.62 49.30 36.97
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April May June July	Hired and Non-owned 12/1/14 - 11/31/15 Beginning <u>Balance</u> 135.57 123.25 110.92 98.60 86.27 73.95 61.62	Aircraft Liability Voucher		Remaining <u>Months</u> 11 10 9 8 7 6 5 4 3	752 Manual	Amortization 12.32 12.33 12.32 12.33 12.32 12.33 12.32	Monthly <u>Total Expense</u> 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32	Unexpired <u>Premium</u> 123.25 110.92 98.60 86.27 73.95 61.62 49.30 36.97 24.65
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April May June July August	Hired and Non-owned T 12/1/14 - 11/31/15 Beginning Balance 135.57 123.25 110.92 98.60 86.27 73.95 61.62 49.30	Aircraft Liability Voucher		Remaining <u>Months</u> 11 10 9 8 7 6 5 4	752 Manual	Amortization 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33	Monthly <u>Total Expense</u> 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33	Unexpired <u>Premium</u> 123.25 110.92 98.60 86.27 73.95 61.62 49.30 36.97 24.65 12.32
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April May June July August September	Hired and Non-owned 12/1/14 - 11/31/15 Beginning <u>Balance</u> 135.57 123.25 110.92 98.60 86.27 73.95 61.62 49.30 36.97	Aircraft Liability Voucher		Remaining <u>Months</u> 11 10 9 8 7 6 5 4 3	752 Manual	Amortization 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32	Monthly <u>Total Expense</u> 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32	Unexpired <u>Premium</u> 123.25 110.92 98.60 86.27 73.95 61.62 49.30 36.97 24.65
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April May June July August September October	Hired and Non-owned 12/1/14 - 11/31/15 Beginning <u>Balance</u> 135.57 123.25 110.92 98.60 86.27 73.95 61.62 49.30 36.97 24.65	Aircraft Liability Voucher		Remaining <u>Months</u> 11 10 9 8 7 6 5 4 3 2	752 Manual	Amortization 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33	Monthly <u>Total Expense</u> 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33 12.32 12.33	Unexpired <u>Premium</u> 123.25 110.92 98.60 86.27 73.95 61.62 49.30 36.97 24.65 12.32

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Property Covered: Kind of Insurance: Insurance Company Policy Period:	General Liability Self Insurance - Gene : Self Insurance	ral Liability			Accts Chgd: 752		Electric Gas Service	57.30% 42.70% 0.00%
Month January February March April May June July August September October November December	Beginning Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Voucher <u>Reference</u>	Premium <u>Paid</u>	Remaining <u>Months</u> 12 11 10 9 8 7 6 5 4 3 2 1	Manual <u>Adjustments</u>	Monthly <u>Amortization</u> 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Monthly <u>Total Expense</u> 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Unexpired <u>Premium</u> 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
Property Covered:								
Kind of Insurance: Insurance Company	Automobile Liability Self Insurance - Autor : Self Insurance	nobile Liability			Accts Chgd: 18400.0922		Auto Clearing	100.00%
Kind of Insurance:	Self Insurance - Autor	nobile Liability Voucher	Premium	Remaining	-	Monthly	Auto Clearing Monthly	100.00% Unexpired
Kind of Insurance: Insurance Company Policy Period: Month	Self Insurance - Autor : Self Insurance Beginning <u>Balance</u>		Premium <u>Paid</u>	<u>Months</u>	18400.0922	Monthly <u>Amortization</u>	Monthly <u>Total Expense</u>	Unexpired <u>Premium</u>
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January	Self Insurance - Autor : Self Insurance Beginning <u>Balance</u> 0.00	Voucher		Months 12	18400.0922 Manual	Monthly <u>Amortization</u> 0.00	Monthly <u>Total Expense</u> 0.00	Unexpired <u>Premium</u> 0.00
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February	Self Insurance - Autor : Self Insurance Beginning <u>Balance</u> 0.00 0.00	Voucher		<u>Months</u> 12 11	18400.0922 Manual	Monthly <u>Amortization</u> 0.00 0.00	Monthly <u>Total Expense</u> 0.00 0.00	Unexpired <u>Premium</u> 0.00 0.00
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March	Self Insurance - Autor : Self Insurance Beginning Balance 0.00 0.00 0.00	Voucher		<u>Months</u> 12 11 10	18400.0922 Manual	Monthly <u>Amortization</u> 0.00 0.00 0.00	Monthly <u>Total Expense</u> 0.00 0.00 0.00	Unexpired <u>Premium</u> 0.00 0.00 0.00
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April	Self Insurance - Autor : Self Insurance Beginning <u>Balance</u> 0.00 0.00 0.00 0.00	Voucher		<u>Months</u> 12 11 10 9	18400.0922 Manual	Monthly <u>Amortization</u> 0.00 0.00 0.00 0.00	Monthly <u>Total Expense</u> 0.00 0.00 0.00 0.00	Unexpired <u>Premium</u> 0.00 0.00 0.00 0.00 0.00
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March	Self Insurance - Autor : Self Insurance Beginning Balance 0.00 0.00 0.00	Voucher		<u>Months</u> 12 11 10 9 8	18400.0922 Manual	Monthly <u>Amortization</u> 0.00 0.00 0.00 0.00 0.00	Monthly <u>Total Expense</u> 0.00 0.00 0.00 0.00 0.00	Unexpired <u>Premium</u> 0.00 0.00 0.00 0.00 0.00
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April May	Self Insurance - Autor : Self Insurance Beginning Balance 0.00 0.00 0.00 0.00 0.00 0.00	Voucher		<u>Months</u> 12 11 10 9 8 7	18400.0922 Manual	Monthly <u>Amortization</u> 0.00 0.00 0.00 0.00	Monthly <u>Total Expense</u> 0.00 0.00 0.00 0.00	Unexpired <u>Premium</u> 0.00 0.00 0.00 0.00 0.00
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April May June	Self Insurance - Autor Self Insurance Beginning Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Voucher		<u>Months</u> 12 11 10 9 8	18400.0922 Manual	Monthly <u>Amortization</u> 0.00 0.00 0.00 0.00 0.00 0.00	Monthly <u>Total Expense</u> 0.00 0.00 0.00 0.00 0.00 0.00	Unexpired <u>Premium</u> 0.00 0.00 0.00 0.00 0.00 0.00
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April May June July	Self Insurance - Autor Self Insurance Beginning Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Voucher		<u>Months</u> 12 11 10 9 8 7 6	18400.0922 Manual	Monthly <u>Amortization</u> 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Monthly <u>Total Expense</u> 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Unexpired <u>Premium</u> 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April May June July August	Self Insurance - Autor Self Insurance Beginning Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Voucher		<u>Months</u> 12 11 10 9 8 7 6 5	18400.0922 Manual	Monthly <u>Amortization</u> 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Monthly <u>Total Expense</u> 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Unexpired <u>Premium</u> 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
Kind of Insurance: Insurance Company Policy Period: <u>Month</u> January February March April May June July August September	Self Insurance - Autor Self Insurance Beginning Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Voucher		<u>Months</u> 12 11 10 9 8 7 6 5 4	18400.0922 Manual	Monthly <u>Amortization</u> 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Monthly <u>Total Expense</u> 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Unexpired <u>Premium</u> 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00

Property Covered: Kind of Insurance: Insurance Company:	Director's & Officer's Liab Director's & Officer's Liab			Accts Chgd: 994			Electric Gas Service	December 2014 56.60% 43.40% 0.00%
Policy Period:	11/01/13 - 10/31/14	Massahaa	Duantia	Demaining	Manual	Manthly	Monthly	Uncurrised
ħ ā tie	Beginning	Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	<u>Balance</u> 148,977.71	Reference	<u>Paid</u>	<u>Months</u> 10	<u>Adjustments</u>	Amortization 14,897.77	<u>Total Expense</u> 14,897.77	<u>Premium</u> 134,079.94
January	•	March Quartarily Econ		9	2,385.28	14,897.77	17,283.05	119,182.17
February March		Marsh Quarterly Fees Marsh Quarterly Fees		9 8	2,385.28	14,897.77	17,283.05	104,284.40
April	104,284.40	Marsh Quaneny rees		7	2,305.20	14,897.77	14,897.77	89,386.63
•	89,386.63			6		14,897.77	14,897.77	74,488.86
May June		Marsh Quarterly Fees		5	2,385.28	14,897.77	17,283.05	59,591.09
July	59,591.09	Marsh Quarterry i ces		5	2,303.20	14,897.77	14,897.77	44,693.32
August	44,693.32			3		14,897.77	14,897.77	29,795.55
September		Marsh Quarterly Fees		2	2,385.28	14,897.78	17,283.06	14,897.77
October	14,897.77	Marsh Quarterry rees			2,000.20	14,897.77	14,897.77	(0.00)
November	(0.00)		196,844.51	12		16,403.71	16,403.71	180,440.80
December	180,440.80		100,044.04	11		16,403.71	16,403.71	164,037.09
						·		
Property Covered:	Fiduciary and Employee	Benefits Liability Insura	nce	1	Accts Chgd:		Electric	41.60%
Kind of Insurance:	Excess Liability				994		Gas	58.40%
Insurance Company:	CHUBB 1st layer and AE	GIS 2nd layer				, ,	Service	0.00%
Policy Period:	11/01/13 - 10/31/14							
	Beginning	Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	Balance	<u>Reference</u>	<u>Paid</u>	<u>Months</u>	<u>Adjustments</u>	Amortization	Total Expense	Premium
January	36,785.00			10		3,678.50	3,678.50	33,106.50
February		Marsh Quarterly Fees		9	225.33	3,678.50	3,903.83	29,428.00
March		Marsh Quarterly Fees		8	225.33	3,678.50	3,903.83	25,749.50
April	25,749.50			7		3,678.50	3,678.50	22,071.00
May	22,071.00			6		3,678.50	3,678.50	18,392.50
June		Marsh Quarterly Fees		5	225.33	3,678.50	3,903.83	14,714.00
July	14,714.00			4		3,678.50	3,678.50	11,035.50
August	11,035.50			3		3,678.50	3,678.50	7,357.00
September		Marsh Quarterly Fees		2	225.33	3,678.50	3,903.83	3,678.50
October	3,678.50			1		3,678.50	3,678.50	0.00
November	0.00		48,039.46	12		4,003.29	4,003.29	44,036.17
December	44,036.17			11		4,003.29	4,003.29	40,032.88

Property Covered: Kind of Insurance: Insurance Company: Policy Period:	Public Liability & Property Excess Liability AEGIS - J & H Marsh & M 01/1/14 - 12/31/14		f Others		Accts Chgd: 752		Electric Gas Service	56.60% 43.40% 0.00%
Fully Fellou.	Beginning	Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	Balance	Reference	Paid	Months	Adjustments	Amortization	Total Expense	Premium
January	0.00		1,274,940.89	<u>12</u>	Manualita	106,245.07	106,245.07	1,168,695.82
February	1,168,695.82		1,21 1,0 10.00	11	15,926.74	106,245.07	122,171.81	1,062,450.75
March		Marsh Quarterly Fees		10	15,604.16	106,245.08	121,849.24	956,205.67
April		EIM Refund	(16,390.41)	9	(5,463.48)	104,423.92	98,960.44	835,391.34
May	835,391.34		(,	8	(	104,423.92	104,423.92	730,967.42
June	-	Marsh Quarterly Fees		7	15,604.16	104,423.92	120,028.08	626,543.50
July	626,543.50	,		6		104,423,92	104,423.92	522,119.58
August	522,119.58			5		104,423.92	104,423.92	417,695.66
September	•	Marsh Quarterly Fees		4	15,604.16	104,423.92	120,028.08	313,271.74
October	313,271.74	,,		3	•	104,423.91	104,423.91	208,847.83
November	208,847.83			2		104,423.92	104,423.92	104,423.91
December	104,423.91			1		104,423.91	104,423.91	(0.00)
Property Covered:	Public Liability & Property	y Insurance Damage o	f Others		Accts Chgd:		Electric	56.60%
Property Covered: Kind of Insurance:	Public Liability & Propert Excess Liability	y Insurance Damage o	f Others		Accts Chgd: 752		Electric Gas	56.60% 43.40%
· -			f Others		-			
Kind of Insurance:	Excess Liability		f Others		-		Gas	43.40%
Kind of Insurance: Insurance Company:	Excess Liability Energy Insurance Mutual		f Others Premium	Remaining	-		Gas	43.40%
Kind of Insurance: Insurance Company:	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16	1			752		Gas Service	43.40% 0.00%
Kind of Insurance: Insurance Company: Policy Period:	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16 Beginning	Voucher	Premium	Remaining	752 Manual	Monthly	Gas Service Monthly	43.40% 0.00% Unexpired
Kind of Insurance: Insurance Company: Policy Period: Month	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16 Beginning <u>Balance</u>	Voucher	Premium <u>Paid</u>	Remaining <u>Months</u>	752 Manual	Monthly Amortization	Gas Service Monthly <u>Total Expense</u>	43.40% 0.00% Unexpired <u>Premium</u>
Kind of Insurance: Insurance Company: Policy Period: <u>Month</u> January	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16 Beginning <u>Balance</u> 0.00	Voucher	Premium <u>Paid</u>	Remaining <u>Months</u> 36	752 Manual	Monthly <u>Amortization</u> 1,943.53	Gas Service Monthly <u>Total Expense</u> 1,943.53	43.40% 0.00% Unexpired <u>Premium</u> 68,023.64
Kind of Insurance: Insurance Company: Policy Period: <u>Month</u> January February	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16 Beginning <u>Balance</u> 0.00 68,023.64	Voucher	Premium <u>Paid</u>	Remaining <u>Months</u> 36 35	752 Manual	Monthly <u>Amortization</u> 1,943.53 1,943.53	Gas Service <u>Monthly Total Expense</u> 1,943.53 1,943.53	43.40% 0.00% Unexpired <u>Premium</u> 68,023.64 66,080.11
Kind of Insurance: Insurance Company: Policy Period: <u>Month</u> January February March	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16 Beginning <u>Balance</u> 0.00 68,023.64 66,080.11	Voucher	Premium <u>Paid</u>	Remaining <u>Months</u> 36 35 34	752 Manual	Monthly <u>Amortization</u> 1,943.53 1,943.53 1,943.53	Gas Service <u>Monthly Total Expense</u> 1,943.53 1,943.53 1,943.53	43.40% 0.00% Unexpired <u>Premium</u> 68,023.64 66,080.11 64,136.58
Kind of Insurance: Insurance Company: Policy Period: <u>Month</u> January February March April	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16 Beginning <u>Balance</u> 0.00 68,023.64 66,080.11 64,136.58	Voucher	Premium <u>Paid</u>	Remaining <u>Months</u> 36 35 34 33	752 Manual	Monthly <u>Amortization</u> 1,943.53 1,943.53 1,943.53 1,943.53	Gas Service <u>Monthly</u> <u>Total Expense</u> 1,943.53 1,943.53 1,943.53 1,943.53	43.40% 0.00% Unexpired <u>Premium</u> 68,023.64 66,080.11 64,136.58 62,193.05
Kind of Insurance: Insurance Company: Policy Period: <u>Month</u> January February March April May	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16 Beginning 	Voucher	Premium <u>Paid</u>	Remaining <u>Months</u> 36 35 34 33 32	752 Manual	Monthly <u>Amortization</u> 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53	Gas Service <u>Monthly</u> <u>Total Expense</u> 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53	43.40% 0.00% Unexpired <u>Premium</u> 68,023.64 66,080.11 64,136.58 62,193.05 60,249.52
Kind of Insurance: Insurance Company: Policy Period: <u>Month</u> January February March April May June	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16 Beginning 	Voucher	Premium <u>Paid</u>	Remaining <u>Months</u> 36 35 34 33 32 31	752 Manual	Monthly <u>Amortization</u> 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53	Gas Service <u>Monthly</u> <u>Total Expense</u> 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53	43.40% 0.00% Unexpired <u>Premium</u> 68,023.64 66,080.11 64,136.58 62,193.05 60,249.52 58,305.99
Kind of Insurance: Insurance Company: Policy Period: <u>Month</u> January February March April May June July	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16 Beginning <u>Balance</u> 0.00 68,023.64 66,080.11 64,136.58 62,193.05 60,249.52 58,305.99	Voucher	Premium <u>Paid</u>	Remaining <u>Months</u> 36 35 34 33 32 31 30 29 28	752 Manual	Monthly <u>Amortization</u> 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53	Gas Service <u>Monthly</u> <u>Total Expense</u> 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53	43.40% 0.00% Unexpired <u>Premium</u> 68,023.64 66,080.11 64,136.58 62,193.05 60,249.52 58,305.99 56,362.46
Kind of Insurance: Insurance Company: Policy Period: Month January February March April May June July August	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16 Beginning <u>Balance</u> 0.00 68,023.64 66,080.11 64,136.58 62,193.05 60,249.52 58,305.99 56,362.46	Voucher	Premium <u>Paid</u>	Remaining <u>Months</u> 36 35 34 33 32 31 30 29	752 Manual	Monthly <u>Amortization</u> 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53	Gas Service <u>Monthly</u> <u>Total Expense</u> 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53	43.40% 0.00% Unexpired <u>Premium</u> 68,023.64 66,080.11 64,136.58 62,193.05 60,249.52 58,305.99 56,362.46 54,418.93
Kind of Insurance: Insurance Company: Policy Period: <u>Month</u> January February March April May June July August September	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16 Beginning <u>Balance</u> 0.00 68,023.64 66,080.11 64,136.58 62,193.05 60,249.52 58,305.99 56,362.46 54,418.93	Voucher	Premium <u>Paid</u>	Remaining <u>Months</u> 36 35 34 33 32 31 30 29 28 27 26	752 Manual	Monthly <u>Amortization</u> 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53	Gas Service <u>Monthly</u> <u>Total Expense</u> 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53	43.40% 0.00% Unexpired <u>Premium</u> 68,023.64 66,080.11 64,136.58 62,193.05 60,249.52 58,305.99 56,362.46 54,418.93 52,475.40 50,531.87 48,588.34
Kind of Insurance: Insurance Company: Policy Period: <u>Month</u> January February March April May June July August September October	Excess Liability Energy Insurance Mutual 1/1/14 - 12/31/16 Beginning 	Voucher	Premium <u>Paid</u>	Remaining <u>Months</u> 36 35 34 33 32 31 30 29 28 27	752 Manual	Monthly <u>Amortization</u> 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53	Gas Service <u>Monthly</u> <u>Total Expense</u> 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53 1,943.53	43.40% 0.00% Unexpired <u>Premium</u> 68,023.64 66,080.11 64,136.58 62,193.05 60,249.52 58,305.99 56,362.46 54,418.93 52,475.40 50,531.87

Property Covered: Kind of Insurance: Insurance Company: Policy Period:	Fire, Extended Coverage All Risk Property Insuran FM Global 1/1/14 - 12/31/14		регу		Accts Chgd: 752		Electric Gas Service	56.60% 43.40% 0.00%
Folicy Fellou.	Beginning	Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	Balance	Reference	Paid	Months	Adjustments	Amortization	Total Expense	Premium
January	0.00	<u></u>	993,463.00	12	<u></u>	82,788.58	82,788.58	910,674,42
February	910,674.42	Marsh Quarterly Fees		11	11,522.15	82,788.58	94,310.73	827,885.84
March	-	Marsh Quarterly Fees		10	11,522.15	82,788.58	94,310.73	745,097.26
April	745,097.26			9	·	82,788.58	82,788.58	662,308.68
May	662,308.68			8		82,788.59	82,788.59	579,520.09
June	579,520.09	Marsh Quarterly Fees		7	11,522.15	82,788.58	94,310.73	496,731,51
July	496,731.51	·		6		82,788.59	82,788.59	413,942.92
August	413,942.92			5		82,788.58	82,788.58	331,154,34
September	331,154.34	Marsh Quarterly Fees		4	11,522.15	82,788,59	94,310.74	248,365.75
October	248,365.75	Marsh Credit (Heskett	III)	3	(16,425.00)	82,788.58	66,363.58	165,577.17
November	165,577.17			2		82,788.59	82,788.59	82,788.58
December	82,788.58			1		82,788.58	82,788.58	0.00
Property Covered: Kind of Insurance: Insurance Company: Policy Period:	Blanket Crime Blanket Crime CHUBB 11/1/13 - 10/31/14				Accts Chgd: 994		Electric Gas Service	56.60% 43.40% 0.00%
-		Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	<u>Balance</u>	<u>Reference</u>	<u>Paid</u>	Months	Adjustments	Amortization	<u>Total Expense</u>	Premium
January	5,964.00			10		596.40	596.40	5,367.60
February	5,367.60	Marsh Quarterly Fees		9	54.72	596.40	651.12	4,771.20
March	4,771.20	Marsh Quarterly Fees		8	54.72	596.40	651.12	4,174.80
April								
	4,174.80			7		596,40	596.40	3,578.40
May	4,174.80 3,578.40			7 6		596.40 596.40	596.40 596.40	3,578.40 2,982.00
•	-	Marsh Quarterly Fees			54.72			•
May	3,578.40	Marsh Quarterly Fees		6	54.72	596.40	596.40	2,982.00
May June	3,578.40 2,982.00	Marsh Quarterly Fees		6 5 4 3		596.40 596.40 596.40 596.40	596.40 651.12	2,982.00 2,385.60
May June July	3,578.40 2,982.00 2,385.60 1,789.20 1,192.80	Marsh Quarterly Fees Marsh Quarterly Fees		6 5 4	54.72 54.72	596.40 596.40 596.40 596.40 596.40	596.40 651.12 596.40 596.40 651.12	2,982.00 2,385.60 1,789.20
May June July August	3,578.40 2,982.00 2,385.60 1,789.20 1,192.80 596.40			6 5 4 3 2 1		596.40 596.40 596.40 596.40 596.40 596.40	596.40 651.12 596.40 596.40 651.12 596.40	2,982.00 2,385.60 1,789.20 1,192.80 596.40 0.00
May June July August September	3,578.40 2,982.00 2,385.60 1,789.20 1,192.80		9,309.13	6 5 4 3 2		596.40 596.40 596.40 596.40 596.40	596.40 651.12 596.40 596.40 651.12	2,982.00 2,385.60 1,789.20 1,192.80 596.40

Property Covered: Kind of Insurance: Insurance Company: Policy Period:	Special Contingency Special Contingency Alexander & Alexander 5/1/12 - 5/1/15 \$2,994.1	10		,	Accts Chgd: 752		Electric Gas Service	56.60% 43.40% 0.00%
•	Beginning	Voucher	Premium	Remaining	Manual	Monthly	Monthly	Unexpired
Month	Balance	<b>Reference</b>	Paid	Months	Adjustments	Amortization	Total Expense	<u>Premium</u>
January	1,330.70			16		83.17	83.17	1,247.53
February	1,247.53			15		83.17	83.17	1,164.36
March	1,164.36			14		83.17	83.17	1,081.19
April	1,081.19			13		83.17	83.17	998.02
May	998.02			12		83.17	83,17	914.85
June	914.85			11		83.17	83.17	831.68
July	831.68			10		83.17	83,17	748.51
August	748.51			9		83.17	83.17	665.34
September	665.34			8		83.17	83.17	582.17
October	582.17			7		83.17	83.17	499.00
November	499.00			6		83.17	83.17	415.83
December	415.83			5		83.17	83.17	332.66
Property Covered:	Hired and Non-owned Aircraft Liability			Accts Chgd:		Electric		100.00%
Kind of Insurance:	Hired and Non-owned Aird	raft Liability			760			
		and Endlowing			752			
Insurance Company:					752			
Insurance Company: Policy Period:	12/1/13 - 11/31/14				152			
Policy Period:		Voucher	Premium	Remaining	752 Manual	Monthly	Monthly	Unexpired
Policy Period: Month	12/1/13 - 11/31/14 Beginning <u>Balance</u>	·	Premium <u>Paid</u>	Months		<u>Amortization</u>	Monthly Total Expense	Unexpired <u>Premium</u>
Policy Period: <u>Month</u> January	12/1/13 - 11/31/14 Beginning <u>Balance</u> 132.46	Voucher		<u>Months</u> 11	Manual	Amortization 12.04	<u>Total Expense</u> 12.04	<u>Premium</u> 120.42
Policy Period: <u>Month</u> January February	12/1/13 - 11/31/14 Beginning <u>Balance</u> 132.46 120.42	Voucher		<u>Months</u> 11 10	Manual	<u>Amortization</u> 12.04 12.04	Total Expense	<u>Premium</u>
Policy Period: <u>Month</u> January February March	12/1/13 - 11/31/14 Beginning <u>Balance</u> 132.46 120.42 108.38	Voucher		<u>Months</u> 11 10 9	Manual	<u>Amortization</u> 12.04 12.04 12.04	<u>Total Expense</u> 12.04 12.04 12.04	<u>Premjum</u> 120.42 108.38 96.34
Policy Period: <u>Month</u> January February	12/1/13 - 11/31/14 Beginning <u>Balance</u> 132.46 120.42 108.38 96.34	Voucher		<u>Months</u> 11 10 9 8	Manual	<u>Amortization</u> 12.04 12.04 12.04 12.04 12.04	<u>Total Expense</u> 12.04 12.04 12.04 12.04	<u>Premium</u> 120.42 108.38 96.34 84.30
Policy Period: <u>Month</u> January February March	12/1/13 - 11/31/14 Beginning <u>Balance</u> 132.46 120.42 108.38 96.34 84.30	Voucher		<u>Months</u> 11 10 9	Manual	<u>Amortization</u> 12.04 12.04 12.04	<u>Total Expense</u> 12.04 12.04 12.04	<u>Premjum</u> 120.42 108.38 96.34
Policy Period: <u>Month</u> January February March April May June	12/1/13 - 11/31/14 Beginning <u>Balance</u> 132.46 120.42 108.38 96.34 84.30 72.26	Voucher		<u>Months</u> 11 10 9 8 7 6	Manual	<u>Amortization</u> 12.04 12.04 12.04 12.04 12.04 12.04 12.04	<u>Total Expense</u> 12.04 12.04 12.04 12.04	Premium 120.42 108.38 96.34 84.30 72.26 60.22
Policy Period: <u>Month</u> January February March April May June July	12/1/13 - 11/31/14 Beginning <u>Balance</u> 132.46 120.42 108.38 96.34 84.30 72.26 60.22	Voucher		<u>Months</u> 11 10 9 8 7 6 5	Manual	<u>Amortization</u> 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.04	<u>Total Expense</u> 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.04	Premium 120.42 108.38 96.34 84.30 72.26 60.22 48.18
Policy Period: <u>Month</u> January February March April May June	12/1/13 - 11/31/14 Beginning <u>Balance</u> 132.46 120.42 108.38 96.34 84.30 72.26 60.22 48.18	Voucher		<u>Months</u> 11 10 9 8 7 6 5 4	Manual	<u>Amortization</u> 12.04 12.04 12.04 12.04 12.04 12.04 12.04	<u>Total Expense</u> 12.04 12.04 12.04 12.04 12.04 12.04 12.04	Premium 120.42 108.38 96.34 84.30 72.26 60.22
Policy Period: <u>Month</u> January February March April May June July	12/1/13 - 11/31/14 Beginning <u>Balance</u> 132.46 120.42 108.38 96.34 84.30 72.26 60.22 48.18 36.13	Voucher		<u>Months</u> 11 10 9 8 7 6 5 4 3	Manual	<u>Amortization</u> 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.05 12.04	<u>Total Expense</u> 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.04	Premium 120.42 108.38 96.34 84.30 72.26 60.22 48.18 36.13 24.09
Policy Period: <u>Month</u> January February March April May June July August	12/1/13 - 11/31/14 Beginning Balance 132.46 120.42 108.38 96.34 84.30 72.26 60.22 48.18 36.13 24.09	Voucher	<u>Paid</u>	<u>Months</u> 11 10 9 8 7 6 5 4 3 2	Manual	<u>Amortization</u> 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.05 12.04 12.05	<u>Total Expense</u> 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.05	Premium 120.42 108.38 96.34 84.30 72.26 60.22 48.18 36.13
Policy Period: <u>Month</u> January February March April May June July August September	12/1/13 - 11/31/14 Beginning <u>Balance</u> 132.46 120.42 108.38 96.34 84.30 72.26 60.22 48.18 36.13	Voucher		<u>Months</u> 11 10 9 8 7 6 5 4 3	Manual	<u>Amortization</u> 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.05 12.04	<u>Total Expense</u> 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.04 12.05 12.04	Premium 120.42 108.38 96.34 84.30 72.26 60.22 48.18 36.13 24.09