

**State:** Rhode Island **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010  
**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
**Project Name/Number:** RATE/C18-012-MIPPA

### Filing at a Glance

Company: UnitedHealthcare Insurance Company  
 Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
 State: Rhode Island  
 TOI: MS08G Group Medicare Supplement - Standard Plans 2010  
 Sub-TOI: MS08G.012 Multi-Plan 2010  
 Filing Type: Rate  
 Date Submitted: 07/13/2018  
 SERFF Tr Num: UHLC-131487477  
 SERFF Status: Assigned  
 State Tr Num:  
 State Status: Open-Pending Actuary Review  
 Co Tr Num: C18-012-MIPPA  
 Implementation: 01/01/2019  
 Date Requested:  
 Author(s): Michelle Ambach, Bobbie Walton, Gerry McCadden, Michelle Richart, Lisa Muhammad, Sarah Michener, Celina Sagin, Lauren Mulhern, Erin Eckhoff, Jennifer Dyer, Ron Beverly II, Harry Schwarz, Heui Chan Lee, Gregory Moyer, Xiaoping Hu  
 Reviewer(s): John Garrett (primary), Linda Johnson, Charles DeWeese, Maria Casale, Victor Woods  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:  
 State Filing Description:

**State:** Rhode Island **Filing Company:** UnitedHealthcare Insurance Company  
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## General Information

Project Name: RATE Status of Filing in Domicile: Not Filed  
 Project Number: C18-012-MIPPA Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Group  
 Submission Type: New Submission Group Market Size: Large  
 Group Market Type: Association Overall Rate Impact:  
 Filing Status Changed: 07/16/2018 Deemer Date:  
 State Status Changed: 07/16/2018 Submitted By: Michelle Ambach  
 Created By: Lisa Muhammad  
 Corresponding Filing Tracking Number: MIPPA Forms  
 Approved 9/9/2009 under SERFF UHLC-126263871

### Filing Description:

The purpose of this filing is to request approval of 2019 rate revisions for 2010 Standardized Medicare Supplement plans, file experience, and demonstrate compliance with loss ratio standards. We are also requesting to update rating factors for Tier II.

The proposed rates include an average rate change of 3.4%. With these changes we project an anticipated lifetime loss ratio of 80.9%. The rates are proposed to be effective January 1, 2019 through December 31, 2019. We anticipate that the next rate revision will be effective January 1, 2020 through December 31, 2020.

Our filing pools your state's experience of the 1990 and 2010 standardized plans for developing proposed rate actions and demonstrating compliance with loss ratio requirements.

This actuarial memorandum or filing is not intended for any use other than the stated purposes.

## Company and Contact

### Filing Contact Information

Sarah Michener, Director, Actuarial sarah\_l\_michener@uhc.com  
 680 Blair Mill Rd 215-902-8419 [Phone]  
 Horsham, PA 19044

### Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number: 79413
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	Required fee

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Per Company: Yes

Company	Amount	Date Processed	Transaction #
UnitedHealthcare Insurance Company	\$200.00	07/13/2018	142930750

SERFF Tracking #:

UHLC-131487477

State Tracking #:

Company Tracking #:

C18-012-MIPPA

State:

Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

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## Correspondence Summary

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request for Consumer Justification	Note To Filer	Victor Woods	07/18/2018	07/18/2018

**State:** Rhode Island **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010  
**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
**Project Name/Number:** RATE/C18-012-MIPPA

## Note To Filer

**Created By:**

Victor Woods on 07/18/2018 09:55 AM

**Last Edited By:**

Victor Woods

**Submitted On:**

07/18/2018 09:55 AM

**Subject:**

Request for Consumer Justification

**Comments:**

Please submit a Consumer friendly rate justification narrative in the Supplemental Documentation tab. Please keep this informative consumer narrative to one page and readability to meet OHIC Regulation 5. Sample of Med Supp consumer narratives can be found on SERFF Filing Access: <https://filingaccess.serff.com/sfa/home/RI>

Reference filing numbers:

SERFF Tr Num: UHLC-130561362 (Med Supp)

Please submit this document by July 20, 2018, or sooner if possible.

Thank you,

Victor.Woods

Victor.Woods@ohic.ri.gov

401-462-9643

SERFF Tracking #:

UHLC-131487477

State Tracking #:

Company Tracking #:

C18-012-MIPPA

State:

Rhode Island

Filing Company:

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## Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

6.200%

Effective Date of Last Rate Revision:

01/01/2018

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

UHLC-131050439

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company	3.400%	3.400%	\$1,214,580	16,780	\$36,333,491	14.600%	0.000%

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RATE/C18-012-MIPPA

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RATE SCHEDULE	MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDG 0860, MDK 0005, MDL 0006, MDN 0007, MAA 0010, MAB 0011, MAC 0012, MAF 0013, MAG 0861, MAK 0014, MAL 0015, MAN 0016	Revised	Previous State Filing Number: UHLC-131050439 Percent Rate Change Request: 3.4	RI - 2019 Rate Schedules (MIPPA).pdf,

UNITEDHEALTHCARE INSURANCE COMPANY

**RATE SCHEDULE  
FOR  
RHODE ISLAND**

AARP MEDICARE SUPPLEMENT PORTFOLIO  
GROUP POLICY NUMBER G-36000-4

**2010 STANDARDIZED PLANS**

**MASS MEDIA FORM NUMBERS**

MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDG 0860, MDK 0005, MDL 0006, MDN 0007

**AGENT DISTRIBUTION FORM NUMBERS**

MAA 0010, MAB 0011, MAC 0012, MAF 0013, MAG 0861, MAK 0014, MAL 0015, MAN 0016

Plan	Current 2018 Monthly Non-Tobacco Rates			Proposed 2019 Monthly Non-Tobacco Rates			Proposed 2019 Monthly Non-Tobacco Rate Changes		
	Base	Tier I	Tier II	Base	Tier I	Tier II	Base	Tier I	Tier II
A	\$124.25	\$136.67	\$186.37	\$124.25	\$136.67	\$186.37	0.0%	0.0%	0.0%
B	\$182.75	\$201.02	\$274.12	\$189.00	\$207.90	\$283.50	3.4%	3.4%	3.4%
C	\$219.25	\$241.17	\$328.87	\$226.75	\$249.42	\$340.12	3.4%	3.4%	3.4%
F	\$220.00	\$242.00	\$330.00	\$227.50	\$250.25	\$341.25	3.4%	3.4%	3.4%
G	\$186.50	\$205.15	\$317.05	\$192.75	\$212.02	\$327.67	3.4%	3.3%	3.3%
K	\$68.75	\$75.62	\$103.12	\$71.00	\$78.10	\$106.50	3.3%	3.3%	3.3%
L	\$122.75	\$135.02	\$184.12	\$130.75	\$143.82	\$196.12	6.5%	6.5%	6.5%
N	\$146.50	\$161.15	\$219.75	\$150.75	\$165.82	\$251.75	2.9%	2.9%	14.6%

Plan	Current 2018 Monthly Tobacco Rates			Proposed 2019 Monthly Tobacco Rates			Proposed 2019 Monthly Tobacco Rate Changes		
	Base	Tier I	Tier II	Base	Tier I	Tier II	Base	Tier I	Tier II
A	\$136.67	\$150.33	\$205.00	\$136.67	\$150.33	\$205.00	0.0%	0.0%	0.0%
B	\$201.02	\$221.12	\$301.53	\$207.90	\$228.69	\$311.85	3.4%	3.4%	3.4%
C	\$241.17	\$265.28	\$361.75	\$249.42	\$274.36	\$374.13	3.4%	3.4%	3.4%
F	\$242.00	\$266.20	\$363.00	\$250.25	\$275.27	\$375.37	3.4%	3.4%	3.4%
G	\$205.15	\$225.66	\$348.75	\$212.02	\$233.22	\$360.43	3.3%	3.4%	3.3%
K	\$75.62	\$83.18	\$113.43	\$78.10	\$85.91	\$117.15	3.3%	3.3%	3.3%
L	\$135.02	\$148.52	\$202.53	\$143.82	\$158.20	\$215.73	6.5%	6.5%	6.5%
N	\$161.15	\$177.26	\$241.72	\$165.82	\$182.40	\$276.91	2.9%	2.9%	14.6%

\* Discounts available for Multi-Insured, Electronic Funds Transfer, Annual Pay, and Early Enrollment.



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Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number: RATE/C18-012-MIPPA

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A&H Experience
<b>Comments:</b>	THE EXPERIENCE IS ATTACHED TO THE RATE/RULE SCHEDULE TAB
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Certification - Life & A&H
<b>Comments:</b>	THE ACTUARIAL CERTIFICATION IS INCLUDED IN THE ACTUARIAL MEMORANDUM
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum - A&H Rate Revision Filing
<b>Comments:</b>	
<b>Attachment(s):</b>	RI - 2019 Memorandum (MIPPA).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	*Medicare Supplement-Group
<b>Comments:</b>	The form filing was a paper filing, with no tracking number, of assumption of prior carrier's business approved 6/13/1997. UnitedHealthcare assumed this risk effective January 1, 1998 from The Prudential Insurance Company of America, through an assumption reinsurance agreement
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Premium Rate Sheets - Life & A&H
<b>Comments:</b>	THE RATES ARE ATTACHED TO THE RATE/RULE SCHEDULE TAB
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	ATTACHMENTS (MIPPA)
<b>Comments:</b>	
<b>Attachment(s):</b>	RI - 2019 Attachments (MIPPA).pdf

**SERFF Tracking #:**

UHLC-131487477

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**Company Tracking #:**

C18-012-MIPPA

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**Project Name/Number:**

RATE/C18-012-MIPPA

<b>Item Status:</b>	
<b>Status Date:</b>	

**UnitedHealthcare Insurance Company**

**Annual Medicare Supplement Filing  
Actuarial Memorandum**

**AARP Medicare Supplement Portfolio  
Group Policy Number G-36000-4**

**2010 Standardized Plans**

**Rhode Island**

**A. Purpose of Filing**

The purpose of this filing is to request approval of 2019 rate revisions for 2010 Standardized Medicare Supplement plans, file experience, and demonstrate compliance with loss ratio standards. We are also requesting to update rating factors for Tier II.

The proposed rates include an average rate change of 3.4%. With these changes we project an anticipated lifetime loss ratio of 80.9%. The rates are proposed to be effective January 1, 2019 through December 31, 2019. We anticipate that the next rate revision will be effective January 1, 2020 through December 31, 2020.

Our filing pools your state's experience of the 1990 and 2010 standardized plans for developing proposed rate actions and demonstrating compliance with loss ratio requirements.

This actuarial memorandum or filing is not intended for any use other than the stated purpose.

**B. General Description**

1. Issuer Name: UnitedHealthcare Insurance Company
2. Group Policy Number: G-36000-4

Medicare Supplement

Mass Media Form Numbers:

MDA 0001	MDG 0860
MDB 0002	MDK 0005
MDC 0003	MDL 0006
MDF 0004	MDN 0007

Agent Distribution Form Numbers:

MAA 0010	MAG 0861
MAB 0011	MAK 0014
MAC 0012	MAL 0015
MAF 0013	MAN 0016

These form numbers include inforce certificates and new sales.

3. Policy Type: Group Standardized Medicare Supplement Insurance
4. Benefits Description: Benefits provided by the 2010 Plans are shown in Attachment 12.

5. Renewal Provision: Guaranteed renewable. If the group policy is terminated by the group policyholder and not replaced by another group policy by the same policyholder, an individual Medicare Supplement policy will be offered.
6. Marketing Method: Plans are sold via mass-media and agent distribution to members of AARP. Mass-media will constitute policies issued as a result of solicitation of individuals through the mail or by mass-media advertising (including both print and broadcast advertising).
7. Underwriting Method:
  - a) Ages 65 and older:
    - First six months of Medicare Part B coverage at age 65 or older – Medicare Supplement Plans are available on a guarantee issue basis.
    - More than six months after becoming eligible for Medicare Part B coverage except those that apply within six months following their 65th birthday – Applicants must satisfy underwriting requirements to be eligible for coverage, unless otherwise eligible for open enrollment or guaranteed issue.
8. Pre-Existing Conditions Exclusion: The maximum exclusion on these plans is 3 months/3 months.
9. Issue Age Limits: Insureds must be members of AARP at the time of issue.
  - Minimum Age – 65.
  - Maximum Age – None.
10. Premium Basis:

Premium is earned on the first of the month for the entire month in which it is due.

- a. Age 65 and older:
  - Premium rates vary based on the time elapsed from an insured's 65th birthday or Medicare Part B Effective Date, if later, their effective date in an AARP 2010 Medicare Supplement plan and the underwriting requirements.
  - Effective dates before July 1, 2017
    - Insureds whose effective date is less than three years following their 65th birthday or Medicare Part B Effective Date, if later, pay the Base Rates.
    - Insureds whose effective date is three or more years following their 65th birthday or Medicare Part B Effective Date, if later, pay rates based on their responses to medical questions when they applied.
      - Applicants whose answers indicate they have a serious medical condition, pay the Tier II Rates.
      - Applicants whose answers indicate they do not have a serious medical condition pay:
        - The Base Rates if their effective date is less than six years following their 65th birthday or Medicare Part B Effective Date, if later; or
        - Tier I Rates if their effective date is six or more years following their 65th birthday or Medicare Part B Effective Date, if later.

- Effective dates July 1, 2017 or later
  - Insureds whose effective date is within six months following their 65th birthday or Medicare Part B Effective Date, if later, pay the Base Rates.
  - Insureds whose effective date is more than six months following their 65th birthday or Medicare Part B Effective Date, if later, pay rates based on their responses to medical questions when they applied.
    - Applicants whose answers indicate they have a serious medical condition, pay the Tier II Rates.
    - Applicants whose answers indicate they do not have a serious medical condition pay:
      - The Base Rates if their effective date is less than ten years following their 65th birthday or Medicare Part B Effective Date, if later; or
      - Tier I Rates if their effective date is ten or more years following their 65th birthday or Medicare Part B Effective Date, if later.
  
- Rate Tiers – The following tier factors are applied to the Base Rate
  - Tier I:
    - All Plans: 1.10
  - Tier II:
    - Plans A, B, C, F, K, L: 1.50
    - Plan G: 1.70
    - Plan N: Currently, the Tier II factor for Plan N is 1.50. For 2019, we are proposing to increase the Tier II factor to 1.67.
  
- Rate tiers are not reset when changing from one 2010 plan to another in most cases. Beginning October 1, 2018, members who plan change into 2010 Plan G from any other 2010 plan will be underwritten to determine their rate tier.
  
- b. Rate Guarantee - New issues receive a twelve-month rate guarantee from their initial effective date. An insured will not receive an additional rate guarantee when switching from one AARP Medicare Supplement plan to another.
  
- c. Discounts Available – The discounts currently available to AARP Medicare Supplement members will remain:
  - 1) Payment by Electronic Funds Transfer (\$2.00 per household per month).
  - 2) Annual Pay - \$24 per household for those that pay their entire calendar year premium in January.
  - 3) Multi-Insured - 5% when two or more insureds on one account, or members of a group account, each have at least one eligible plan of insurance issued under a group master policy between the Trustees of AARP and UnitedHealthcare Insurance Company.

4) Early Enrollment –

- Effective dates before July 1, 2017
  - Insureds whose effective date was less than three years following their 65th birthday or Medicare Part B Effective Date, if later, received initial discounts of 30% at age 65, 27% at age 66, 24% at age 67, and so on. The discount percentage reduces 3% at the end of each 12 month period until the discount runs out.
  - Insureds whose effective date was three or more years and less than six years following their 65th birthday or Medicare Part B Effective Date, if later, whose responses to underwriting questions indicated they did not have a serious medical condition, received initial discounts of 21% at age 68, 18% at age 69, 15% at age 70, and so on. The discount percentage reduces 3% at the end of each 12 month period until the discount runs out.
- Effective dates July 1, 2017 or later
  - Insureds whose effective date is within six months following their 65th birthday or Medicare Part B Effective Date, if later, receive initial discounts of 36% at age 65, 33% at age 66, 30% at age 67, and so on. The discount percentage reduces 3% at the end of each 12 month period until the discount runs out.
  - Insureds whose effective date is more than six months and less than ten years following their 65th birthday or Medicare Part B Effective Date, if later, whose responses to underwriting questions indicate they do not have a serious medical condition, receive initial discounts of 36% at age 65, 33% at age 66, 30% at age 67, and so on. The discount percentage reduces 3% at the end of each 12 month period until the discount runs out.
- Early Enrollment discounts are not reset when changing from one 2010 plan to another. The balance of the discount program from the original 2010 plan is carried over to the new plan.

d. Tobacco/Non-Tobacco rates - Rates for members, including those enrolling during open enrollment or who qualify for guaranteed issue, who answer that they are tobacco users will be 10% higher than for those who are not.

11. Actuary's Name: Gregory S. Moyer, FSA, MAAA  
Associate Director, Actuarial Services  
UnitedHealthcare Insurance Company  
680 Blair Mill Road  
Horsham, PA 19044  
(215) 902-8854

12. Domicile State Approval: UnitedHealthcare Insurance Company is domiciled in Connecticut. The Connecticut Department of Insurance does not require these rates to be filed for your state. We file Connecticut specific rates (i.e., rates charged to Connecticut residents) with the Connecticut Department of Insurance. Proposed 2019 Connecticut specific rates will be filed for approval with the Connecticut Department of Insurance in August 2018.

## C. Rate Methodology/Assumptions

1. General Method – Projections used in developing the 2019 rates are shown in Attachment 1. Based on the historical claim patterns, per member per month claim costs are developed by benefit and trended to the end of the 2019 rating period. (Also see Attachment 3).

Projected claim costs for 2018 and 2019 are calculated from the grouped experience for plans B through F (for those plans). The remaining plans are based on their own experience and the experience of other AARP Standardized Medicare Supplement Plans.

Rates are based on state of residence as approved by the state of residence. When notification of change of residence is received, rates are adjusted accordingly.

Expense per member per month costs are calculated to reflect the anticipated expenses, risk and profit margin, premium taxes, and marketing expenses.

2. Priced with Trend/Selection – Claim cost trends are projected for 2018 and 2019. The trend assumptions are based on historical AARP Medicare Supplement experience and include selection.
3. Priced with Rate Increases – Rates are calculated to be sufficient through 2019. We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.
4. Commission Rate – Commissions comply with your state’s requirements. For each enrollment, commissions are paid up to \$600 for the first year and up to \$600 per year for renewals. Renewal commissions are paid for a minimum of five years. Additional incentives may be paid up to \$350 per enrollment, per year.

Commissions may be lower for individuals/applicants eligible for guaranteed issue coverage outside of their open enrollment period as of the plan effective date.

Replacement commissions are paid at the renewal rate.

5. Lapse Assumption – Lapse assumptions are based on historical AARP Medicare Supplement experience. For 2018 and 2019, the assumed annual lapse rates (including death) are 6.6% and 6.9%, respectively.
6. Morbidity Assumption – Morbidity assumptions are based on historical AARP Medicare Supplement experience and are incorporated into the trend projections and base claim costs.
7. Interest Assumption – 5.0%.
8. Pre-Funding – The plans are community rated. The rates are projected to be effective until December 31, 2019 and reflect no pre-funding.

#### **D. Scope/Reason for Request**

1. Overall increase – The overall increase is 3.4%.
2. Variations by Cell – The requested rate increases vary by plan. Refer to the enclosed Rate Schedule.
3. Effective Date - January 1, 2019.
4. Timing – These plans are rated on a calendar year basis. Requested rate changes will be implemented on January 1, 2019.

#### **E. Rates and Rating Factors**

1. Current – See Rate Schedule.
2. Proposed – See Rate Schedule.
3. Period Rates Apply – Effective January 1, 2019.

**F. Average Annualized Premium** – \$2,165. See Attachment 4 for 2019 annualized premiums by plan.

**G. Rate History** – See Attachment 5.

**H. Average Lives** – See Attachment 1.

**I. Historical Incurred Claims** – See Attachment 1.

**J. Historical Earned Premium** – See Attachment 1.

#### **K. Loss Ratio Projection**

The target lifetime loss ratio for Standardized Medicare Supplement plans is 75.0% and was filed with the initial policy filing.

1. Definition – Loss ratios are calculated as incurred claims divided by premium.
2. Base Period – Claim cost projections are based on claim data incurred through 2017.
3. Lapse Assumption – Lapse assumptions are based on historical AARP Medicare Supplement experience. For 2018 and 2019, the assumed annual lapse rates (including death) are 6.6% and 6.9%, respectively.



4. Claim Trend Assumption – Claim trend projections are based on historical AARP Medicare Supplement experience and reflect changes made to the Medicare program. See Attachment 3 for projected claim trends.
5. Attained Age/Selection Adjustments – The loss ratio projections anticipate that increases in claim costs due to aging of current insureds will be offset by continuing enrollment of younger insureds.
6. Future Rate Increases – We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.
7. Interest Assumption – 5.0%.
8. With and Without Rate Change
  - The anticipated lifetime loss ratio with the rate change implemented on January 1, 2019 is 80.9%.
  - Without a change to the 2018 rates, the anticipated lifetime loss ratio is 82.3%.

#### **L. Loss Ratio Demonstration**

The anticipated lifetime and future loss ratios for these plans are shown in Attachment 1. After proposed rate actions and considering the credibility of the business, the anticipated lifetime loss ratio, future loss ratios and third year loss ratios are greater than or equal to the applicable ratio.

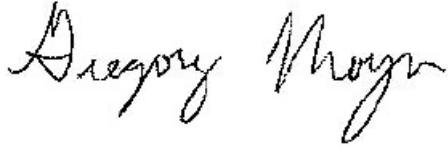
#### **M. Actuarial Certification**

I am a member of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Qualification Standards of Actuarial Opinion as adopted by the American Academy of Actuaries and am qualified to render this prescribed statement of actuarial opinion.

I hereby certify that to the best of my knowledge and judgment, the following items are true with respect to this Medicare Supplement rate filing:

- This entire filing is in compliance with your state’s applicable laws, regulations and rules.
- This filing complies with all applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board, including Actuarial Standard of Practice No. 8 “Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits” and Actuarial Standard of Practice No. 23 “Data Quality”.
- Data provided by others were reviewed and determined to be of high quality and reliable.
- The assumptions within this filing present my best judgment as to the expected value for each assumption and are consistent with UnitedHealthcare’s business plan at the time of the filing.

- The filed rates maintain the proper relationship between policies which were originally filed with differing rating methodologies.
- The rates determined in this filing are reasonable in relation to the benefits provided and are not excessive, inadequate or unfairly discriminatory.
- The anticipated lifetime loss ratio, future loss ratios, and third-year loss ratios all meet or exceed the applicable ratio.



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Gregory S. Moyer, FSA, MAAA  
Associate Director, Actuarial Services  
UnitedHealthcare Insurance Company

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July 12, 2018

Date

# **UNITEDHEALTHCARE INSURANCE COMPANY**

## **STANDARDIZED MEDICARE SUPPLEMENT RATE FILING**

### **GROUP POLICY NUMBER G-36000-4**

#### **FORM NUMBERS**

**MDA 0001, MDB 0002, MDC 0003, MDF 0004,  
MDG 0860, MDK 0005, MDL 0006, MDN 0007,  
MAA 0010, MAB 0011, MAC 0012, MAF 0013,  
MAG 0861, MAK 0014, MAL 0015, MAN 0016**

### **Rhode Island**

### **EFFECTIVE 1/1/2019**

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**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan A

**PLAN A****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$87,049	\$58,697	67.4%	119
1999	\$73,980	\$60,170	81.3%	84
2000	\$84,505	\$55,603	65.8%	92
2001	\$92,580	\$80,274	86.7%	99
2002	\$85,816	\$81,641	95.1%	91
2003	\$95,490	\$76,406	80.0%	97
2004	\$110,938	\$70,139	63.2%	101
2005	\$107,727	\$57,716	53.6%	95
2006	\$127,425	\$69,707	54.7%	106
2007	\$137,298	\$107,497	78.3%	115
2008	\$132,618	\$86,681	65.4%	113
2009	\$150,385	\$101,936	67.8%	128
2010	\$157,347	\$135,383	86.0%	133
2011	\$162,191	\$153,343	94.5%	139
2012	\$162,467	\$158,178	97.4%	138
2013	\$157,634	\$150,061	95.2%	127
2014	\$162,095	\$125,722	77.6%	126
2015	\$169,487	\$122,954	72.5%	126
2016	\$172,541	\$121,797	70.6%	127
2017	\$175,905	\$110,091	62.6%	126
2018	\$176,897	\$131,390	74.3%	120
<b>Total Historical</b>	<b>\$2,782,375</b>	<b>\$2,115,387</b>	<b>76.0%</b>	<b>n/a</b>
With Interest*	\$4,487,895	\$3,396,274	75.7%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$165,502	\$127,663	77.1%	112
2020	\$175,168	\$135,119	77.1%	113
2021	\$185,397	\$143,010	77.1%	114
2022	\$196,225	\$151,361	77.1%	115
2023	\$207,684	\$160,201	77.1%	116
2024	\$219,813	\$169,556	77.1%	117
2025	\$232,650	\$179,459	77.1%	118
2026	\$246,237	\$189,939	77.1%	119
2027	\$260,617	\$201,031	77.1%	120
2028	\$275,837	\$212,772	77.1%	121
<b>Total Future</b>	<b>\$2,165,129</b>	<b>\$1,670,110</b>	<b>77.1%</b>	<b>n/a</b>
Discounted with Interest*	\$1,674,540	\$1,291,685	77.1%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,487,895	\$3,396,274	75.7%	n/a
Total Future	\$1,674,540	\$1,291,685	77.1%	n/a
Total Lifetime	\$6,162,434	\$4,687,959	76.1%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,487,895	\$3,396,274	75.7%	n/a
Total Future	\$1,674,540	\$1,291,685	77.1%	n/a
Total Lifetime	\$6,162,434	\$4,687,959	76.1%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan B

**PLAN B****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$75,797	\$73,717	97.3%	69
1999	\$64,254	\$65,770	102.4%	49
2000	\$57,975	\$52,527	90.6%	44
2001	\$53,825	\$40,655	75.5%	41
2002	\$51,283	\$36,132	70.5%	40
2003	\$59,263	\$47,074	79.4%	44
2004	\$84,427	\$78,500	93.0%	59
2005	\$97,285	\$94,385	97.0%	66
2006	\$115,760	\$94,280	81.4%	75
2007	\$128,686	\$115,151	89.5%	81
2008	\$145,998	\$101,024	69.2%	90
2009	\$166,951	\$136,405	81.7%	101
2010	\$176,120	\$135,420	76.9%	104
2011	\$171,868	\$132,220	76.9%	94
2012	\$187,024	\$116,745	62.4%	104
2013	\$196,396	\$179,468	91.4%	107
2014	\$192,138	\$104,407	54.3%	102
2015	\$177,190	\$104,239	58.8%	94
2016	\$179,410	\$108,414	60.4%	95
2017	\$172,908	\$83,551	48.3%	89
2018	\$174,955	\$134,367	76.8%	84
<b>Total Historical</b>	<b>\$2,729,513</b>	<b>\$2,034,452</b>	<b>74.5%</b>	<b>n/a</b>
With Interest*	\$4,235,295	\$3,273,669	77.3%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$170,660	\$133,229	78.1%	79
2020	\$180,626	\$141,009	78.1%	80
2021	\$191,175	\$149,244	78.1%	81
2022	\$202,339	\$157,960	78.1%	81
2023	\$214,156	\$167,185	78.1%	82
2024	\$226,663	\$176,949	78.1%	83
2025	\$239,900	\$187,282	78.1%	83
2026	\$253,910	\$198,220	78.1%	84
2027	\$268,738	\$209,796	78.1%	85
2028	\$284,433	\$222,048	78.1%	85
<b>Total Future</b>	<b>\$2,232,600</b>	<b>\$1,742,922</b>	<b>78.1%</b>	<b>n/a</b>
Discounted with Interest*	\$1,726,722	\$1,347,999	78.1%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,235,295	\$3,273,669	77.3%	n/a
Total Future	\$1,669,135	\$1,347,999	80.8%	n/a
Total Lifetime	\$5,904,429	\$4,621,668	78.3%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,235,295	\$3,273,669	77.3%	n/a
Total Future	\$1,726,722	\$1,347,999	78.1%	n/a
Total Lifetime	\$5,962,017	\$4,621,668	77.5%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan C

**PLAN C****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$1,406,557	\$1,159,394	82.4%	1,120
1999	\$1,297,098	\$994,276	76.7%	943
2000	\$1,497,399	\$1,253,679	83.7%	1,070
2001	\$1,677,138	\$1,430,682	85.3%	1,169
2002	\$1,718,027	\$1,605,640	93.5%	1,195
2003	\$1,958,418	\$1,686,022	86.1%	1,284
2004	\$2,131,173	\$1,700,949	79.8%	1,315
2005	\$2,190,847	\$1,824,409	83.3%	1,315
2006	\$2,382,490	\$2,206,000	92.6%	1,374
2007	\$2,527,368	\$2,095,266	82.9%	1,399
2008	\$2,621,759	\$2,264,045	86.4%	1,407
2009	\$2,683,824	\$2,291,140	85.4%	1,429
2010	\$2,866,048	\$2,490,937	86.9%	1,472
2011	\$2,993,383	\$2,434,274	81.3%	1,443
2012	\$2,967,608	\$2,488,105	83.8%	1,411
2013	\$3,016,350	\$2,320,787	76.9%	1,368
2014	\$3,081,370	\$2,550,165	82.8%	1,321
2015	\$3,115,097	\$2,429,435	78.0%	1,317
2016	\$2,938,858	\$2,319,142	78.9%	1,242
2017	\$2,807,928	\$2,167,575	77.2%	1,139
2018	\$2,770,474	\$2,109,808	76.2%	1,056
<b>Total Historical</b>	<b>\$50,649,211</b>	<b>\$41,821,726</b>	<b>82.6%</b>	<b>n/a</b>
<b>With Interest*</b>	<b>\$82,230,347</b>	<b>\$68,395,283</b>	<b>83.2%</b>	<b>n/a</b>

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$2,655,080	\$2,046,117	77.1%	979
2020	\$2,810,136	\$2,165,610	77.1%	987
2021	\$2,974,248	\$2,292,082	77.1%	995
2022	\$3,147,944	\$2,425,939	77.1%	1,003
2023	\$3,331,784	\$2,567,614	77.1%	1,011
2024	\$3,526,361	\$2,717,563	77.1%	1,019
2025	\$3,732,300	\$2,876,269	77.1%	1,027
2026	\$3,950,266	\$3,044,243	77.1%	1,036
2027	\$4,180,962	\$3,222,026	77.1%	1,044
2028	\$4,425,130	\$3,410,193	77.1%	1,052
<b>Total Future</b>	<b>\$34,734,213</b>	<b>\$26,767,656</b>	<b>77.1%</b>	<b>n/a</b>
<b>Discounted with Interest*</b>	<b>\$26,863,899</b>	<b>\$20,702,459</b>	<b>77.1%</b>	<b>n/a</b>

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$82,230,347	\$68,395,283	83.2%	n/a
Total Future	\$25,975,867	\$20,702,459	79.7%	n/a
Total Lifetime	\$108,206,213	\$89,097,742	82.3%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$82,230,347	\$68,395,283	83.2%	n/a
Total Future	\$26,863,899	\$20,702,459	77.1%	n/a
Total Lifetime	\$109,094,246	\$89,097,742	81.7%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan D

**PLAN D****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$63,294	\$43,853	69.3%	58
1999	\$66,628	\$43,299	65.0%	51
2000	\$78,706	\$74,032	94.1%	60
2001	\$81,144	\$55,059	67.9%	60
2002	\$73,152	\$49,209	67.3%	54
2003	\$82,435	\$59,414	72.1%	56
2004	\$88,511	\$69,160	78.1%	57
2005	\$91,957	\$84,911	92.3%	57
2006	\$94,341	\$67,981	72.1%	56
2007	\$97,357	\$104,608	107.4%	56
2008	\$104,664	\$95,583	91.3%	59
2009	\$119,947	\$138,156	115.2%	67
2010	\$132,906	\$172,637	129.9%	71
2011	\$129,977	\$132,731	102.1%	63
2012	\$107,163	\$97,247	90.7%	51
2013	\$90,042	\$112,245	124.7%	41
2014	\$86,110	\$100,568	116.8%	38
2015	\$74,150	\$93,933	126.7%	32
2016	\$65,965	\$95,983	145.5%	29
2017	\$58,473	\$66,951	114.5%	25
2018	\$46,678	\$34,967	74.9%	19
<b>Total Historical</b>	<b>\$1,833,601</b>	<b>\$1,792,528</b>	<b>97.8%</b>	<b>n/a</b>
With Interest*	\$3,169,376	\$2,957,890	93.3%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$41,959	\$31,648	75.4%	16
2020	\$39,651	\$29,908	75.4%	15
2021	\$37,471	\$28,263	75.4%	13
2022	\$35,410	\$26,708	75.4%	12
2023	\$33,462	\$25,239	75.4%	11
2024	\$31,622	\$23,851	75.4%	10
2025	\$29,883	\$22,539	75.4%	9
2026	\$28,239	\$21,300	75.4%	8
2027	\$26,686	\$20,128	75.4%	7
2028	\$25,218	\$19,021	75.4%	6
<b>Total Future</b>	<b>\$329,601</b>	<b>\$248,605</b>	<b>75.4%</b>	<b>n/a</b>
Discounted with Interest*	\$266,703	\$201,164	75.4%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$3,169,376	\$2,957,890	93.3%	n/a
Total Future	\$257,918	\$201,164	78.0%	n/a
Total Lifetime	\$3,427,294	\$3,159,054	92.2%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$3,169,376	\$2,957,890	93.3%	n/a
Total Future	\$266,703	\$201,164	75.4%	n/a
Total Lifetime	\$3,436,079	\$3,159,054	91.9%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan E

**PLAN E****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$152,240	\$139,773	91.8%	149
1999	\$175,537	\$136,937	78.0%	144
2000	\$172,433	\$122,294	70.9%	130
2001	\$165,790	\$116,184	70.1%	123
2002	\$144,016	\$99,693	69.2%	107
2003	\$160,650	\$165,589	103.1%	112
2004	\$168,807	\$151,740	89.9%	111
2005	\$153,136	\$168,465	110.0%	98
2006	\$154,153	\$123,099	79.9%	95
2007	\$154,920	\$120,005	77.5%	92
2008	\$149,024	\$147,626	99.1%	85
2009	\$153,197	\$110,457	72.1%	85
2010	\$167,784	\$108,451	64.6%	90
2011	\$162,164	\$126,001	77.7%	82
2012	\$143,855	\$156,350	108.7%	72
2013	\$138,661	\$116,175	83.8%	66
2014	\$130,008	\$104,556	80.4%	59
2015	\$119,586	\$104,195	87.1%	54
2016	\$108,928	\$104,897	96.3%	49
2017	\$97,591	\$71,820	73.6%	42
2018	\$92,912	\$69,648	75.0%	37
<b>Total Historical</b>	<b>\$3,065,392</b>	<b>\$2,563,954</b>	<b>83.6%</b>	<b>n/a</b>
With Interest*	\$5,526,989	\$4,610,458	83.4%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$85,036	\$63,849	75.1%	33
2020	\$80,359	\$60,338	75.1%	29
2021	\$75,939	\$57,019	75.1%	26
2022	\$71,763	\$53,883	75.1%	24
2023	\$67,816	\$50,919	75.1%	21
2024	\$64,086	\$48,119	75.1%	19
2025	\$60,561	\$45,472	75.1%	17
2026	\$57,230	\$42,971	75.1%	16
2027	\$54,083	\$40,608	75.1%	14
2028	\$51,108	\$38,375	75.1%	13
<b>Total Future</b>	<b>\$667,981</b>	<b>\$501,554</b>	<b>75.1%</b>	<b>n/a</b>
Discounted with Interest*	\$540,511	\$405,843	75.1%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$5,526,989	\$4,610,458	83.4%	n/a
Total Future	\$522,787	\$405,843	77.6%	n/a
Total Lifetime	\$6,049,776	\$5,016,301	82.9%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$5,526,989	\$4,610,458	83.4%	n/a
Total Future	\$540,511	\$405,843	75.1%	n/a
Total Lifetime	\$6,067,499	\$5,016,301	82.7%	n/a

\*Accumulated at 5% interest rate



**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan F

**PLAN F****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$1,288,551	\$1,048,384	81.4%	981
1999	\$1,270,601	\$918,928	72.3%	852
2000	\$1,302,249	\$1,089,983	83.7%	875
2001	\$1,350,987	\$1,124,758	83.3%	909
2002	\$1,390,312	\$1,120,395	80.6%	936
2003	\$1,561,365	\$1,334,266	85.5%	1,019
2004	\$1,803,165	\$1,514,924	84.0%	1,122
2005	\$2,023,135	\$1,641,702	81.1%	1,234
2006	\$2,456,173	\$1,967,027	80.1%	1,450
2007	\$3,002,169	\$2,404,715	80.1%	1,708
2008	\$3,505,543	\$2,888,148	82.4%	1,953
2009	\$4,089,675	\$3,404,000	83.2%	2,284
2010	\$4,943,243	\$4,186,409	84.7%	2,676
2011	\$6,470,393	\$5,442,764	84.1%	3,378
2012	\$7,937,978	\$6,427,082	81.0%	4,193
2013	\$9,756,488	\$7,870,854	80.7%	4,980
2014	\$13,595,229	\$11,181,811	82.2%	6,547
2015	\$21,148,943	\$17,055,158	80.6%	9,912
2016	\$23,259,377	\$19,332,849	83.1%	10,925
2017	\$25,670,156	\$20,856,499	81.2%	11,673
2018	\$28,825,454	\$22,987,867	79.7%	12,239
<b>Total Historical</b>	<b>\$166,651,185</b>	<b>\$135,798,522</b>	<b>81.5%</b>	<b>n/a</b>
With Interest*	\$215,241,422	\$175,518,896	81.5%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$30,226,944	\$24,542,725	81.2%	12,429
2020	\$31,992,197	\$25,976,020	81.2%	12,529
2021	\$33,860,542	\$27,493,019	81.2%	12,629
2022	\$35,837,997	\$29,098,612	81.2%	12,730
2023	\$37,930,936	\$30,797,971	81.2%	12,832
2024	\$40,146,103	\$32,596,572	81.2%	12,934
2025	\$42,490,635	\$34,500,212	81.2%	13,038
2026	\$44,972,088	\$36,515,024	81.2%	13,142
2027	\$47,598,458	\$38,647,502	81.2%	13,247
2028	\$50,378,208	\$40,904,516	81.2%	13,353
<b>Total Future</b>	<b>\$395,434,110</b>	<b>\$321,072,172</b>	<b>81.2%</b>	<b>n/a</b>
Discounted with Interest*	\$305,833,969	\$248,321,463	81.2%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$215,241,422	\$175,518,896	81.5%	n/a
Total Future	\$295,703,860	\$248,321,463	84.0%	n/a
Total Lifetime	\$510,945,281	\$423,840,359	83.0%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$215,241,422	\$175,518,896	81.5%	n/a
Total Future	\$305,833,969	\$248,321,463	81.2%	n/a
Total Lifetime	\$521,075,390	\$423,840,359	81.3%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan G

**PLAN G****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$87,467	\$64,763	74.0%	77
1999	\$98,950	\$61,081	61.7%	72
2000	\$98,608	\$71,538	72.5%	71
2001	\$109,848	\$78,179	71.2%	78
2002	\$120,094	\$146,985	122.4%	84
2003	\$131,916	\$112,286	85.1%	90
2004	\$158,783	\$143,182	90.2%	103
2005	\$162,223	\$113,561	70.0%	103
2006	\$186,866	\$144,052	77.1%	116
2007	\$177,571	\$139,875	78.8%	106
2008	\$176,310	\$126,647	71.8%	101
2009	\$171,559	\$156,745	91.4%	97
2010	\$177,907	\$121,290	68.2%	97
2011	\$168,304	\$111,503	66.3%	85
2012	\$164,612	\$193,224	117.4%	82
2013	\$162,832	\$130,510	80.2%	77
2014	\$154,677	\$118,063	76.3%	70
2015	\$149,247	\$141,690	94.9%	66
2016	\$138,206	\$150,310	108.8%	61
2017	\$208,634	\$176,023	84.4%	106
2018	\$1,042,683	\$816,905	78.3%	528
<b>Total Historical</b>	<b>\$4,047,295</b>	<b>\$3,318,412</b>	<b>82.0%</b>	<b>n/a</b>
With Interest*	\$6,172,235	\$5,034,752	81.6%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$1,937,048	\$1,525,193	78.7%	948
2020	\$2,050,171	\$1,614,264	78.7%	955
2021	\$2,169,901	\$1,708,537	78.7%	963
2022	\$2,296,623	\$1,808,316	78.7%	970
2023	\$2,430,746	\$1,913,922	78.7%	978
2024	\$2,572,702	\$2,025,695	78.7%	986
2025	\$2,722,947	\$2,143,995	78.7%	994
2026	\$2,881,968	\$2,269,205	78.7%	1,002
2027	\$3,050,275	\$2,401,726	78.7%	1,010
2028	\$3,228,411	\$2,541,987	78.7%	1,018
<b>Total Future</b>	<b>\$25,340,791</b>	<b>\$19,952,840</b>	<b>78.7%</b>	<b>n/a</b>
Discounted with Interest*	\$19,598,903	\$15,431,790	78.7%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$6,172,235	\$5,034,752	81.6%	n/a
Total Future	\$18,958,895	\$15,431,790	81.4%	n/a
Total Lifetime	\$25,131,130	\$20,466,542	81.4%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$6,172,235	\$5,034,752	81.6%	n/a
Total Future	\$19,598,903	\$15,431,790	78.7%	n/a
Total Lifetime	\$25,771,138	\$20,466,542	79.4%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan H

**PLAN H****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$73,061	\$63,330	86.7%	43
1999	\$63,715	\$74,619	117.1%	35
2000	\$68,997	\$50,813	73.6%	35
2001	\$79,037	\$84,017	106.3%	39
2002	\$84,636	\$120,770	142.7%	41
2003	\$85,786	\$100,140	116.7%	40
2004	\$87,487	\$83,616	95.6%	38
2005	\$98,709	\$106,258	107.6%	39
2006	\$59,973	\$47,173	78.7%	30
2007	\$56,320	\$44,481	79.0%	29
2008	\$53,179	\$55,022	103.5%	26
2009	\$48,011	\$47,746	99.4%	23
2010	\$44,598	\$28,576	64.1%	20
2011	\$41,687	\$25,432	61.0%	18
2012	\$40,083	\$24,658	61.5%	17
2013	\$35,234	\$19,405	55.1%	15
2014	\$31,210	\$29,754	95.3%	13
2015	\$30,236	\$22,695	75.1%	13
2016	\$26,337	\$23,652	89.8%	11
2017	\$26,297	\$24,951	94.9%	11
2018	\$22,826	\$19,862	87.0%	10
<b>Total Historical</b>	<b>\$1,157,418</b>	<b>\$1,096,970</b>	<b>94.8%</b>	<b>n/a</b>
With Interest*	\$2,218,751	\$2,156,014	97.2%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$20,865	\$18,012	86.3%	9
2020	\$19,717	\$17,022	86.3%	8
2021	\$18,633	\$16,085	86.3%	7
2022	\$17,608	\$15,201	86.3%	6
2023	\$16,640	\$14,365	86.3%	6
2024	\$15,725	\$13,575	86.3%	5
2025	\$14,860	\$12,828	86.3%	5
2026	\$14,042	\$12,122	86.3%	4
2027	\$13,270	\$11,456	86.3%	4
2028	\$12,540	\$10,826	86.3%	3
<b>Total Future</b>	<b>\$163,900</b>	<b>\$141,491</b>	<b>86.3%</b>	<b>n/a</b>
Discounted with Interest*	\$132,623	\$114,490	86.3%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,218,751	\$2,156,014	97.2%	n/a
Total Future	\$125,196	\$114,490	91.4%	n/a
Total Lifetime	\$2,343,947	\$2,270,505	96.9%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,218,751	\$2,156,014	97.2%	n/a
Total Future	\$132,623	\$114,490	86.3%	n/a
Total Lifetime	\$2,351,375	\$2,270,505	96.6%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan I

**PLAN I****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$343,049	\$264,613	77.1%	202
1999	\$334,024	\$246,620	73.8%	179
2000	\$382,125	\$284,485	74.4%	192
2001	\$412,824	\$340,258	82.4%	202
2002	\$446,329	\$354,561	79.4%	212
2003	\$480,676	\$372,477	77.5%	222
2004	\$547,415	\$472,067	86.2%	238
2005	\$614,920	\$470,647	76.5%	252
2006	\$462,783	\$364,351	78.7%	233
2007	\$436,929	\$275,171	63.0%	225
2008	\$418,254	\$353,172	84.4%	209
2009	\$427,607	\$383,652	89.7%	213
2010	\$445,061	\$309,381	69.5%	204
2011	\$404,547	\$300,508	74.3%	184
2012	\$364,894	\$265,890	72.9%	165
2013	\$344,512	\$227,146	65.9%	154
2014	\$329,104	\$188,957	57.4%	145
2015	\$310,923	\$228,812	73.6%	136
2016	\$296,831	\$227,069	76.5%	129
2017	\$270,312	\$178,333	66.0%	117
2018	\$259,743	\$226,247	87.1%	113
<b>Total Historical</b>	<b>\$8,332,862</b>	<b>\$6,334,418</b>	<b>76.0%</b>	<b>n/a</b>
With Interest*	\$14,905,574	\$11,415,346	76.6%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$257,584	\$221,126	85.8%	105
2020	\$243,417	\$208,964	85.8%	95
2021	\$230,029	\$197,471	85.8%	85
2022	\$217,377	\$186,611	85.8%	77
2023	\$205,421	\$176,347	85.8%	69
2024	\$194,123	\$166,648	85.8%	62
2025	\$183,446	\$157,482	85.8%	56
2026	\$173,357	\$148,821	85.8%	50
2027	\$163,822	\$140,636	85.8%	45
2028	\$154,812	\$132,901	85.8%	41
<b>Total Future</b>	<b>\$2,023,388</b>	<b>\$1,737,007</b>	<b>85.8%</b>	<b>n/a</b>
Discounted with Interest*	\$1,637,266	\$1,405,534	85.8%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$14,905,574	\$11,415,346	76.6%	n/a
Total Future	\$1,546,238	\$1,405,534	90.9%	n/a
Total Lifetime	\$16,451,812	\$12,820,881	77.9%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$14,905,574	\$11,415,346	76.6%	n/a
Total Future	\$1,637,266	\$1,405,534	85.8%	n/a
Total Lifetime	\$16,542,840	\$12,820,881	77.5%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan J

**PLAN J****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$655,366	\$573,698	87.5%	319
1999	\$713,473	\$749,945	105.1%	312
2000	\$819,084	\$740,779	90.4%	353
2001	\$963,284	\$882,024	91.6%	379
2002	\$1,144,085	\$896,030	78.3%	430
2003	\$1,320,234	\$1,171,645	88.7%	485
2004	\$1,544,345	\$1,356,583	87.8%	532
2005	\$1,789,083	\$1,557,305	87.0%	593
2006	\$1,353,582	\$1,133,102	83.7%	593
2007	\$1,422,768	\$1,143,944	80.4%	640
2008	\$1,594,396	\$1,283,104	80.5%	702
2009	\$1,814,469	\$1,597,830	88.1%	817
2010	\$2,026,211	\$1,699,437	83.9%	924
2011	\$2,077,133	\$1,579,324	76.0%	872
2012	\$2,031,923	\$1,547,878	76.2%	840
2013	\$2,038,036	\$1,563,719	76.7%	820
2014	\$2,014,528	\$1,527,625	75.8%	794
2015	\$1,940,227	\$1,431,296	73.8%	758
2016	\$1,847,526	\$1,383,239	74.9%	715
2017	\$1,770,571	\$1,455,991	82.2%	683
2018	\$1,671,644	\$1,380,884	82.6%	638
<b>Total Historical</b>	<b>\$32,551,965</b>	<b>\$26,655,381</b>	<b>81.9%</b>	<b>n/a</b>
With Interest*	\$52,436,962	\$43,598,347	83.1%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$1,651,793	\$1,342,501	81.3%	592
2020	\$1,560,944	\$1,268,664	81.3%	532
2021	\$1,475,092	\$1,198,887	81.3%	479
2022	\$1,393,962	\$1,132,948	81.3%	431
2023	\$1,317,294	\$1,070,636	81.3%	388
2024	\$1,244,843	\$1,011,751	81.3%	349
2025	\$1,176,377	\$956,105	81.3%	314
2026	\$1,111,676	\$903,519	81.3%	283
2027	\$1,050,534	\$853,826	81.3%	255
2028	\$992,754	\$806,865	81.3%	229
<b>Total Future</b>	<b>\$12,975,269</b>	<b>\$10,545,703</b>	<b>81.3%</b>	<b>n/a</b>
Discounted with Interest*	\$10,499,203	\$8,533,271	81.3%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$52,436,962	\$43,598,347	83.1%	n/a
Total Future	\$9,911,855	\$8,533,271	86.1%	n/a
Total Lifetime	\$62,348,817	\$52,131,617	83.6%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$52,436,962	\$43,598,347	83.1%	n/a
Total Future	\$10,499,203	\$8,533,271	81.3%	n/a
Total Lifetime	\$62,936,165	\$52,131,617	82.8%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan K

**PLAN K****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$1,382	\$1,318	95.4%	3
2007	\$9,163	\$3,296	36.0%	11
2008	\$7,894	\$4,783	60.6%	10
2009	\$13,954	\$8,727	62.5%	19
2010	\$13,862	\$13,577	97.9%	19
2011	\$18,396	\$9,537	51.8%	25
2012	\$26,329	\$20,018	76.0%	37
2013	\$35,637	\$25,750	72.3%	50
2014	\$44,754	\$18,786	42.0%	56
2015	\$69,859	\$41,829	59.9%	88
2016	\$73,540	\$38,981	53.0%	97
2017	\$77,646	\$44,297	57.1%	104
2018	\$78,713	\$58,094	73.8%	101
<b>Total Historical</b>	<b>\$471,130</b>	<b>\$288,994</b>	<b>61.3%</b>	<b>n/a</b>
With Interest*	\$570,121	\$349,772	61.4%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$73,735	\$55,301	75.0%	90
2020	\$78,041	\$58,531	75.0%	91
2021	\$82,598	\$61,949	75.0%	91
2022	\$87,422	\$65,567	75.0%	92
2023	\$92,528	\$69,396	75.0%	93
2024	\$97,931	\$73,449	75.0%	94
2025	\$103,650	\$77,738	75.0%	94
2026	\$109,704	\$82,278	75.0%	95
2027	\$116,110	\$87,083	75.0%	96
2028	\$122,891	\$92,169	75.0%	97
<b>Total Future</b>	<b>\$964,610</b>	<b>\$723,460</b>	<b>75.0%</b>	<b>n/a</b>
Discounted with Interest*	\$746,042	\$559,534	75.0%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$570,121	\$349,772	61.4%	n/a
Total Future	\$721,970	\$559,534	77.5%	n/a
Total Lifetime	\$1,292,091	\$909,306	70.4%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$570,121	\$349,772	61.4%	n/a
Total Future	\$746,042	\$559,534	75.0%	n/a
Total Lifetime	\$1,316,163	\$909,306	69.1%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan L

**PLAN L****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$5,172	\$1,766	34.1%	5
2007	\$16,357	\$12,920	79.0%	16
2008	\$24,048	\$12,259	51.0%	23
2009	\$30,026	\$12,947	43.1%	28
2010	\$36,302	\$44,210	121.8%	33
2011	\$37,948	\$35,258	92.9%	32
2012	\$40,275	\$19,223	47.7%	33
2013	\$43,789	\$28,422	64.9%	36
2014	\$46,569	\$38,242	82.1%	36
2015	\$57,083	\$33,053	57.9%	43
2016	\$63,562	\$73,873	116.2%	49
2017	\$71,820	\$38,238	53.2%	54
2018	\$80,709	\$63,010	78.1%	58
<b>Total Historical</b>	<b>\$553,663</b>	<b>\$413,420</b>	<b>74.7%</b>	<b>n/a</b>
With Interest*	\$705,803	\$524,273	74.3%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$86,532	\$66,696	77.1%	59
2020	\$91,585	\$70,591	77.1%	59
2021	\$96,934	\$74,714	77.1%	60
2022	\$102,595	\$79,077	77.1%	60
2023	\$108,586	\$83,695	77.1%	61
2024	\$114,928	\$88,583	77.1%	61
2025	\$121,639	\$93,756	77.1%	62
2026	\$128,743	\$99,232	77.1%	62
2027	\$136,262	\$105,027	77.1%	63
2028	\$144,219	\$111,160	77.1%	63
<b>Total Future</b>	<b>\$1,132,022</b>	<b>\$872,531</b>	<b>77.1%</b>	<b>n/a</b>
Discounted with Interest*	\$875,521	\$674,827	77.1%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$705,803	\$524,273	74.3%	n/a
Total Future	\$821,627	\$674,827	82.1%	n/a
Total Lifetime	\$1,527,429	\$1,199,100	78.5%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$705,803	\$524,273	74.3%	n/a
Total Future	\$875,521	\$674,827	77.1%	n/a
Total Lifetime	\$1,581,323	\$1,199,100	75.8%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 2010 PLAN ONLY**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Plan N

**PLAN N****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$16,307	\$7,751	47.5%	14
2011	\$387,032	\$312,136	80.6%	304
2012	\$632,900	\$521,188	82.3%	523
2013	\$1,138,420	\$904,196	79.4%	918
2014	\$2,272,650	\$1,798,330	79.1%	1,697
2015	\$4,464,383	\$3,442,113	77.1%	3,160
2016	\$5,420,202	\$4,410,765	81.4%	3,705
2017	\$6,077,507	\$4,671,592	76.9%	3,982
2018	\$6,693,144	\$5,102,278	76.2%	4,175
<b>Total Historical</b>	<b>\$27,102,546</b>	<b>\$21,170,348</b>	<b>78.1%</b>	<b>n/a</b>
With Interest*	\$30,587,741	\$23,920,464	78.2%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$7,072,047	\$5,444,013	77.0%	4,236
2020	\$7,485,055	\$5,761,943	77.0%	4,270
2021	\$7,922,182	\$6,098,440	77.0%	4,304
2022	\$8,384,837	\$6,454,589	77.0%	4,339
2023	\$8,874,512	\$6,831,537	77.0%	4,373
2024	\$9,392,783	\$7,230,499	77.0%	4,408
2025	\$9,941,322	\$7,652,760	77.0%	4,444
2026	\$10,521,895	\$8,099,682	77.0%	4,479
2027	\$11,136,374	\$8,572,703	77.0%	4,515
2028	\$11,786,738	\$9,073,349	77.0%	4,551
<b>Total Future</b>	<b>\$92,517,743</b>	<b>\$71,219,516</b>	<b>77.0%</b>	<b>n/a</b>
Discounted with Interest*	\$71,554,446	\$55,082,115	77.0%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$30,587,741	\$23,920,464	78.2%	n/a
Total Future	\$69,070,565	\$55,082,115	79.7%	n/a
Total Lifetime	\$99,658,306	\$79,002,580	79.3%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$30,587,741	\$23,920,464	78.2%	n/a
Total Future	\$71,554,446	\$55,082,115	77.0%	n/a
Total Lifetime	\$102,142,187	\$79,002,580	77.3%	n/a

\*Accumulated at 5% interest rate



**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 AND 2010 PLANS COMBINED**

Company: UnitedHealthcare Insurance Company  
 Policy Form: G-36000-4 Total Standardized

**TOTAL STANDARDIZED**

	<b>HISTORICAL EXPERIENCE</b>			
	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$4,232,432	\$3,490,221	82.5%	3,138
1999	\$4,158,259	\$3,351,644	80.6%	2,720
2000	\$4,562,080	\$3,795,735	83.2%	2,922
2001	\$4,986,458	\$4,232,088	84.9%	3,100
2002	\$5,257,750	\$4,511,057	85.8%	3,189
2003	\$5,936,233	\$5,125,318	86.3%	3,447
2004	\$6,725,051	\$5,640,860	83.9%	3,676
2005	\$7,329,022	\$6,119,359	83.5%	3,851
2006	\$7,400,101	\$6,219,856	84.1%	4,135
2007	\$8,166,905	\$6,566,930	80.4%	4,479
2008	\$8,933,686	\$7,418,093	83.0%	4,777
2009	\$9,869,606	\$8,389,741	85.0%	5,291
2010	\$11,203,694	\$9,453,458	84.4%	5,856
2011	\$13,225,023	\$10,795,031	81.6%	6,718
2012	\$14,807,111	\$12,035,784	81.3%	7,666
2013	\$17,154,031	\$13,648,737	79.6%	8,759
2014	\$22,140,443	\$17,886,988	80.8%	11,004
2015	\$31,826,410	\$25,251,401	79.3%	15,800
2016	\$34,591,284	\$28,390,971	82.1%	17,235
2017	\$37,485,747	\$29,945,911	79.9%	18,151
2018	\$41,936,831	\$33,135,328	79.0%	19,177
<b>Total Historical</b>	<b>\$301,928,157</b>	<b>\$245,404,511</b>	<b>81.3%</b>	<b>n/a</b>
With Interest*	\$422,488,508	\$345,151,439	81.7%	n/a

**FUTURE EXPERIENCE - WITH 2019 RATE CHANGE**

	<b>FUTURE EXPERIENCE - WITH 2019 RATE CHANGE</b>			
	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2019	\$44,444,783	\$35,618,074	80.1%	19,687
2020	\$46,807,068	\$37,507,982	80.1%	19,763
2021	\$49,320,141	\$39,518,721	80.1%	19,848
2022	\$51,992,103	\$41,656,773	80.1%	19,941
2023	\$54,831,566	\$43,929,027	80.1%	20,041
2024	\$57,847,681	\$46,342,809	80.1%	20,148
2025	\$61,050,171	\$48,905,898	80.1%	20,261
2026	\$64,449,355	\$51,626,555	80.1%	20,380
2027	\$68,056,190	\$54,513,547	80.1%	20,504
2028	\$71,882,300	\$57,576,180	80.1%	20,633
<b>Total Future</b>	<b>\$570,681,358</b>	<b>\$457,195,568</b>	<b>80.1%</b>	<b>n/a</b>
Discounted with Interest*	\$441,950,348	\$354,072,174	80.1%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2019 RATE CHANGE**

	<b>LIFETIME EXPERIENCE* - WITHOUT 2019 RATE CHANGE</b>			
	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$422,488,508	\$345,151,439	81.7%	n/a
Total Future	\$426,960,452	\$354,072,174	82.9%	n/a
Total Lifetime	\$849,448,960	\$699,223,613	82.3%	n/a

**LIFETIME EXPERIENCE\* - WITH 2019 RATE CHANGE**

	<b>LIFETIME EXPERIENCE* - WITH 2019 RATE CHANGE</b>			
	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$422,488,508	\$345,151,439	81.7%	n/a
Total Future	\$441,950,348	\$354,072,174	80.1%	n/a
Total Lifetime	\$864,438,857	\$699,223,613	80.9%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN A**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>1998</b>	1998	58,697	87,049	67.4%	119
Total		58,697	87,049	67.4%	119
<b>1999</b>	1999	725	3,976	18.2%	5
	1998	59,444	70,004	84.9%	79
Total		60,170	73,980	81.3%	84
<b>2000</b>	2000	7,759	12,904	60.1%	15
	1999	2,138	7,362	29.0%	8
	1998	45,706	64,239	71.2%	69
Total		55,603	84,505	65.8%	92
<b>2001</b>	2001	2,020	7,349	27.5%	8
	2000	7,922	15,107	52.4%	17
	1999	4,028	6,041	66.7%	6
	1998	66,304	64,083	103.5%	68
Total		80,274	92,580	86.7%	99
<b>2002</b>	2002	5,149	6,452	79.8%	7
	2001	6,375	11,065	57.6%	12
	2000	11,628	12,234	95.0%	13
	1998-1999	58,490	56,066	104.3%	59
Total		81,641	85,816	95.1%	91
<b>2003</b>	2003	8,575	7,992	107.3%	9
	2002	11,917	13,765	86.6%	14
	2001	3,081	11,341	27.2%	11
	1998-2000	52,833	62,391	84.7%	63
Total		76,406	95,490	80.0%	97
<b>2004</b>	2004	6,708	10,369	64.7%	10
	2003	14,530	13,679	106.2%	14
	2002	10,534	15,461	68.1%	14
	1998-2001	38,368	71,429	53.7%	64
Total		70,139	110,938	63.2%	101
<b>2005</b>	2005	4,081	9,653	42.3%	8
	2004	6,474	12,454	52.0%	12
	2003	10,029	10,963	91.5%	10
	1998-2002	37,132	74,657	49.7%	64
Total		57,716	107,727	53.6%	95
<b>2006</b>	2006	9,148	21,906	41.8%	18
	2005	6,208	13,152	47.2%	11
	2004	3,770	11,828	31.9%	11
	1998-2003	50,580	80,538	62.8%	67
Total		69,707	127,425	54.7%	106
<b>2007</b>	2007	7,966	10,278	77.5%	9
	2006	39,417	30,157	130.7%	25
	2005	5,281	11,821	44.7%	10
	1998-2004	54,833	85,042	64.5%	71
Total		107,497	137,298	78.3%	115
<b>2008</b>	2008	7,880	11,013	71.6%	10
	2007	7,566	14,609	51.8%	13
	2006	24,418	22,861	106.8%	20
	1998-2005	46,817	84,135	55.6%	70
Total		86,681	132,618	65.4%	113

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN A**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	5,836	14,636	39.9%	13
	2008	20,040	19,521	102.7%	17
	2007	10,194	14,526	70.2%	13
	1998-2006	65,866	101,703	64.8%	85
<b>Total</b>		<b>101,936</b>	<b>150,385</b>	<b>67.8%</b>	<b>128</b>
<b>2010</b>	2010	10,173	10,047	101.3%	9
	2009	8,520	18,667	45.6%	17
	2008	41,996	18,387	228.4%	16
	1998-2007	74,693	110,246	67.8%	91
<b>Total</b>		<b>135,383</b>	<b>157,347</b>	<b>86.0%</b>	<b>133</b>
<b>2011</b>	2011	10,883	13,421	81.1%	13
	2010	18,618	13,071	142.4%	13
	2009	21,343	12,266	174.0%	11
	1998-2008	102,498	123,433	83.0%	102
<b>Total</b>		<b>153,343</b>	<b>162,191</b>	<b>94.5%</b>	<b>139</b>
<b>2012</b>	2012	9,496	5,761	164.8%	7
	2011	9,165	17,740	51.7%	16
	2010	34,129	10,975	311.0%	11
	1998-2009	105,388	127,991	82.3%	104
<b>Total</b>		<b>158,178</b>	<b>162,467</b>	<b>97.4%</b>	<b>138</b>
<b>2013</b>	2013	5,583	7,055	79.1%	5
	2012	11,980	7,724	155.1%	8
	2011	2,732	10,410	26.2%	10
	1998-2010	129,766	132,445	98.0%	104
<b>Total</b>		<b>150,061</b>	<b>157,634</b>	<b>95.2%</b>	<b>127</b>
<b>2014</b>	2014	3,881	11,637	33.3%	10
	2013	4,911	6,781	72.4%	5
	2012	3,322	7,462	44.5%	7
	1998-2011	113,609	136,215	83.4%	103
<b>Total</b>		<b>125,722</b>	<b>162,095</b>	<b>77.6%</b>	<b>126</b>
<b>2015</b>	2015	1,149	7,205	15.9%	6
	2014	8,420	14,562	57.8%	12
	2013	2,203	7,488	29.4%	5
	1998-2012	111,181	140,233	79.3%	103
<b>Total</b>		<b>122,954</b>	<b>169,487</b>	<b>72.5%</b>	<b>126</b>
<b>2016</b>	2016	1,796	7,122	25.2%	6
	2015	5,367	12,064	44.5%	9
	2014	8,065	11,538	69.9%	10
	1998-2013	106,570	141,817	75.1%	102
<b>Total</b>		<b>121,797</b>	<b>172,541</b>	<b>70.6%</b>	<b>127</b>
<b>2017</b>	2017	3,269	4,226	77.4%	4
	2016	5,768	12,266	47.0%	10
	2015	5,395	12,214	44.2%	9
	1998-2014	95,659	147,200	65.0%	103
<b>Total</b>		<b>110,091</b>	<b>175,905</b>	<b>62.6%</b>	<b>126</b>

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN B**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>1998</b>	1998	73,717	75,797	97.3%	69
Total		73,717	75,797	97.3%	69
<b>1999</b>	1999	0	0	0.0%	0
	1998	65,770	64,254	102.4%	49
Total		65,770	64,254	102.4%	49
<b>2000</b>	2000	1,172	4,088	28.7%	3
	1999	0	0	0.0%	0
	1998	51,355	53,886	95.3%	41
Total		52,527	57,975	90.6%	44
<b>2001</b>	2001	0	697	0.0%	1
	2000	1,526	7,147	21.3%	5
	1999	0	0	0.0%	0
	1998	39,130	45,982	85.1%	35
Total		40,655	53,825	75.5%	41
<b>2002</b>	2002	10,575	5,682	186.1%	5
	2001	116	443	26.1%	0
	2000	4,999	7,223	69.2%	5
	1998-1999	20,442	37,935	53.9%	29
Total		36,132	51,283	70.5%	40
<b>2003</b>	2003	3,742	7,631	49.0%	6
	2002	16,624	9,978	166.6%	8
	2001	0	0	0.0%	0
	1998-2000	26,707	41,654	64.1%	30
Total		47,074	59,263	79.4%	44
<b>2004</b>	2004	21,829	19,139	114.1%	13
	2003	7,289	13,278	54.9%	10
	2002	13,974	11,180	125.0%	8
	1998-2001	35,409	40,830	86.7%	28
Total		78,500	84,427	93.0%	59
<b>2005</b>	2005	15,096	6,036	250.1%	4
	2004	18,933	25,205	75.1%	17
	2003	9,759	11,742	83.1%	8
	1998-2002	50,597	54,301	93.2%	36
Total		94,385	97,285	97.0%	66
<b>2006</b>	2006	15,230	24,457	62.3%	16
	2005	7,907	6,655	118.8%	5
	2004	18,898	24,391	77.5%	15
	1998-2003	52,244	60,256	86.7%	39
Total		94,280	115,760	81.4%	75
<b>2007</b>	2007	13,636	16,365	83.3%	11
	2006	28,975	35,360	81.9%	22
	2005	5,353	7,624	70.2%	5
	1998-2004	67,188	69,337	96.9%	43
Total		115,151	128,686	89.5%	81
<b>2008</b>	2008	27,605	25,924	106.5%	16
	2007	13,397	24,549	54.6%	16
	2006	14,559	27,428	53.1%	17
	1998-2005	45,464	68,097	66.8%	41
Total		101,024	145,998	69.2%	90

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN B**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	17,410	19,594	88.9%	12
	2008	49,377	33,787	146.1%	21
	2007	20,536	26,280	78.1%	16
	1998-2006	49,082	87,290	56.2%	51
<b>Total</b>		<b>136,405</b>	<b>166,951</b>	<b>81.7%</b>	<b>101</b>
<b>2010</b>	2010	13,175	15,305	86.1%	8
	2009	33,733	24,154	139.7%	15
	2008	28,698	28,755	99.8%	19
	1998-2007	59,814	107,906	55.4%	63
<b>Total</b>		<b>135,420</b>	<b>176,120</b>	<b>76.9%</b>	<b>104</b>
<b>2011</b>	2011	7,835	14,016	55.9%	8
	2010	11,017	19,040	57.9%	10
	2009	26,642	19,324	137.9%	11
	1998-2008	86,726	119,488	72.6%	65
<b>Total</b>		<b>132,220</b>	<b>171,868</b>	<b>76.9%</b>	<b>94</b>
<b>2012</b>	2012	8,426	16,044	52.5%	10
	2011	16,289	26,222	62.1%	15
	2010	12,735	17,884	71.2%	9
	1998-2009	79,295	126,875	62.5%	69
<b>Total</b>		<b>116,745</b>	<b>187,024</b>	<b>62.4%</b>	<b>104</b>
<b>2013</b>	2013	9,809	15,605	62.9%	11
	2012	37,378	22,018	169.8%	14
	2011	7,820	18,934	41.3%	10
	1998-2010	124,461	139,839	89.0%	73
<b>Total</b>		<b>179,468</b>	<b>196,396</b>	<b>91.4%</b>	<b>107</b>
<b>2014</b>	2014	565	6,215	9.1%	4
	2013	7,261	23,375	31.1%	15
	2012	17,545	20,977	83.6%	12
	1998-2011	79,036	141,571	55.8%	71
<b>Total</b>		<b>104,407</b>	<b>192,138</b>	<b>54.3%</b>	<b>102</b>
<b>2015</b>	2015	544	5,572	9.8%	3
	2014	11,581	13,823	83.8%	9
	2013	8,672	19,289	45.0%	12
	1998-2012	83,442	138,505	60.2%	70
<b>Total</b>		<b>104,239</b>	<b>177,190</b>	<b>58.8%</b>	<b>94</b>
<b>2016</b>	2016	3,689	7,695	47.9%	4
	2015	5,381	7,832	68.7%	5
	2014	3,270	13,687	23.9%	9
	1998-2013	96,074	150,196	64.0%	77
<b>Total</b>		<b>108,414</b>	<b>179,410</b>	<b>60.4%</b>	<b>95</b>
<b>2017</b>	2017	159	4,183	3.8%	2
	2016	892	11,836	7.5%	7
	2015	6,669	8,434	79.1%	5
	1998-2014	75,831	148,456	51.1%	75
<b>Total</b>		<b>83,551</b>	<b>172,908</b>	<b>48.3%</b>	<b>89</b>

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN C**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>1998</b>	1998	1,159,394	1,406,557	82.4%	1,120
Total		1,159,394	1,406,557	82.4%	1,120
<b>1999</b>	1999	76,745	68,133	112.6%	51
	1998	917,531	1,228,965	74.7%	892
Total		994,276	1,297,098	76.7%	943
<b>2000</b>	2000	188,746	191,577	98.5%	141
	1999	118,399	134,879	87.8%	99
	1998	946,534	1,170,942	80.8%	830
Total		1,253,679	1,497,399	83.7%	1,070
<b>2001</b>	2001	99,301	145,112	68.4%	102
	2000	270,315	265,506	101.8%	188
	1999	114,805	130,995	87.6%	92
	1998	946,260	1,135,525	83.3%	788
Total		1,430,682	1,677,138	85.3%	1,169
<b>2002</b>	2002	101,369	119,749	84.7%	88
	2001	177,378	218,177	81.3%	151
	2000	220,068	236,187	93.2%	163
	1998-1999	1,106,824	1,143,915	96.8%	793
Total		1,605,640	1,718,027	93.5%	1,195
<b>2003</b>	2003	100,155	148,217	67.6%	106
	2002	210,883	205,050	102.8%	141
	2001	152,065	222,651	68.3%	140
	1998-2000	1,222,919	1,382,499	88.5%	897
Total		1,686,022	1,958,418	86.1%	1,284
<b>2004</b>	2004	57,220	102,043	56.1%	65
	2003	157,184	229,777	68.4%	154
	2002	157,875	198,963	79.3%	125
	1998-2001	1,328,670	1,600,390	83.0%	971
Total		1,700,949	2,131,173	79.8%	1,315
<b>2005</b>	2005	76,519	104,997	72.9%	67
	2004	147,123	168,479	87.3%	104
	2003	147,159	225,412	65.3%	142
	1998-2002	1,453,608	1,691,958	85.9%	1,003
Total		1,824,409	2,190,847	83.3%	1,315
<b>2006</b>	2006	217,145	194,692	111.5%	118
	2005	152,548	163,654	93.2%	98
	2004	117,799	162,349	72.6%	95
	1998-2003	1,718,507	1,861,795	92.3%	1,064
Total		2,206,000	2,382,490	92.6%	1,374
<b>2007</b>	2007	69,157	120,455	57.4%	73
	2006	253,910	297,282	85.4%	172
	2005	127,000	163,250	77.8%	91
	1998-2004	1,645,198	1,946,381	84.5%	1,062
Total		2,095,266	2,527,368	82.9%	1,399
<b>2008</b>	2008	59,880	106,902	56.0%	67
	2007	124,100	175,775	70.6%	104
	2006	236,539	283,401	83.5%	154
	1998-2005	1,843,526	2,055,681	89.7%	1,083
Total		2,264,045	2,621,759	86.4%	1,407

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN C**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	126,881	134,344	94.4%	83
	2008	145,098	167,155	86.8%	104
	2007	125,310	171,721	73.0%	97
	1998-2006	1,893,851	2,210,605	85.7%	1,145
<b>Total</b>		<b>2,291,140</b>	<b>2,683,824</b>	<b>85.4%</b>	<b>1,429</b>
<b>2010</b>	2010	149,363	157,491	94.8%	92
	2009	258,178	228,239	113.1%	137
	2008	125,728	163,184	77.0%	96
	1998-2007	1,957,667	2,317,134	84.5%	1,146
<b>Total</b>		<b>2,490,937</b>	<b>2,866,048</b>	<b>86.9%</b>	<b>1,472</b>
<b>2011</b>	2011	102,254	110,294	92.7%	66
	2010	182,933	211,975	86.3%	121
	2009	221,775	224,975	98.6%	125
	1998-2008	1,927,312	2,446,138	78.8%	1,131
<b>Total</b>		<b>2,434,274</b>	<b>2,993,383</b>	<b>81.3%</b>	<b>1,443</b>
<b>2012</b>	2012	61,684	84,405	73.1%	49
	2011	141,028	168,562	83.7%	98
	2010	171,980	203,206	84.6%	111
	1998-2009	2,113,413	2,511,435	84.2%	1,154
<b>Total</b>		<b>2,488,105</b>	<b>2,967,608</b>	<b>83.8%</b>	<b>1,411</b>
<b>2013</b>	2013	47,262	48,852	96.7%	27
	2012	103,288	124,827	82.7%	69
	2011	149,904	170,963	87.7%	93
	1998-2010	2,020,332	2,671,708	75.6%	1,178
<b>Total</b>		<b>2,320,787</b>	<b>3,016,350</b>	<b>76.9%</b>	<b>1,368</b>
<b>2014</b>	2014	90,523	112,122	80.7%	48
	2013	49,857	78,589	63.4%	39
	2012	71,235	119,119	59.8%	61
	1998-2011	2,338,551	2,771,539	84.4%	1,173
<b>Total</b>		<b>2,550,165</b>	<b>3,081,370</b>	<b>82.8%</b>	<b>1,321</b>
<b>2015</b>	2015	71,303	29,384	242.7%	15
	2014	219,683	294,459	74.6%	127
	2013	44,081	72,676	60.7%	35
	1998-2012	2,094,368	2,718,578	77.0%	1,140
<b>Total</b>		<b>2,429,435</b>	<b>3,115,097</b>	<b>78.0%</b>	<b>1,317</b>
<b>2016</b>	2016	15,193	40,023	38.0%	19
	2015	68,561	44,721	153.3%	23
	2014	207,000	272,064	76.1%	117
	1998-2013	2,028,387	2,582,049	78.6%	1,083
<b>Total</b>		<b>2,319,142</b>	<b>2,938,858</b>	<b>78.9%</b>	<b>1,242</b>
<b>2017</b>	2017	6,750	11,725	57.6%	6
	2016	27,288	56,146	48.6%	26
	2015	42,798	42,400	100.9%	21
	1998-2014	2,090,738	2,697,657	77.5%	1,087
<b>Total</b>		<b>2,167,575</b>	<b>2,807,928</b>	<b>77.2%</b>	<b>1,139</b>

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN D**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>1998</b>	1998	43,853	63,294	69.3%	58
Total		43,853	63,294	69.3%	58
<b>1999</b>	1999	2,667	2,353	113.3%	2
	1998	40,632	64,275	63.2%	49
Total		43,299	66,628	65.0%	51
<b>2000</b>	2000	4,272	17,034	25.1%	13
	1999	1,706	2,666	64.0%	2
	1998	68,055	59,006	115.3%	45
Total		74,032	78,706	94.1%	60
<b>2001</b>	2001	2,146	4,993	43.0%	3
	2000	12,569	19,233	65.4%	15
	1999	4,080	2,736	149.1%	2
	1998	36,264	54,182	66.9%	40
Total		55,059	81,144	67.9%	60
<b>2002</b>	2002	1,126	3,042	37.0%	2
	2001	1,719	5,921	29.0%	4
	2000	9,899	16,699	59.3%	12
	1998-1999	36,466	47,490	76.8%	35
Total		49,209	73,152	67.3%	54
<b>2003</b>	2003	4,521	5,329	84.8%	3
	2002	3,232	6,530	49.5%	4
	2001	5,607	6,532	85.8%	5
	1998-2000	46,054	64,044	71.9%	44
Total		59,414	82,435	72.1%	56
<b>2004</b>	2004	6,616	2,521	262.5%	2
	2003	7,123	9,484	75.1%	6
	2002	3,965	6,737	58.9%	4
	1998-2001	51,456	69,768	73.8%	45
Total		69,160	88,511	78.1%	57
<b>2005</b>	2005	3,710	6,577	56.4%	4
	2004	9,188	3,423	268.4%	2
	2003	4,376	8,649	50.6%	5
	1998-2002	67,637	73,308	92.3%	46
Total		84,911	91,957	92.3%	57
<b>2006</b>	2006	3,491	6,226	56.1%	4
	2005	3,417	7,167	47.7%	4
	2004	1,507	3,141	48.0%	2
	1998-2003	59,567	77,807	76.6%	47
Total		67,981	94,341	72.1%	56
<b>2007</b>	2007	4,168	8,965	46.5%	5
	2006	2,760	8,797	31.4%	5
	2005	3,706	7,474	49.6%	4
	1998-2004	93,974	72,122	130.3%	42
Total		104,608	97,357	107.4%	56
<b>2008</b>	2008	6,425	6,758	95.1%	4
	2007	2,910	8,634	33.7%	5
	2006	7,572	9,193	82.4%	5
	1998-2005	78,676	80,078	98.2%	45
Total		95,583	104,664	91.3%	59



**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN D**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	5,654	13,672	41.4%	8
	2008	10,330	13,446	76.8%	8
	2007	14,812	5,967	248.2%	3
	1998-2006	107,361	86,861	123.6%	47
<b>Total</b>		<b>138,156</b>	<b>119,947</b>	<b>115.2%</b>	<b>67</b>
<b>2010</b>	2010	12,906	5,695	226.6%	3
	2009	45,519	23,001	197.9%	12
	2008	17,274	15,376	112.3%	9
	1998-2007	96,938	88,834	109.1%	46
<b>Total</b>		<b>172,637</b>	<b>132,906</b>	<b>129.9%</b>	<b>71</b>
<b>2011</b>	2010	5,032	8,076	62.3%	4
	2009	29,306	24,003	122.1%	12
	1998-2008	98,392	97,898	100.5%	48
<b>Total</b>		<b>132,731</b>	<b>129,977</b>	<b>102.1%</b>	<b>63</b>
<b>2012</b>	2010	8,612	8,166	105.5%	4
	1998-2009	88,635	98,997	89.5%	47
<b>Total</b>		<b>97,247</b>	<b>107,163</b>	<b>90.7%</b>	<b>51</b>
<b>2013</b>	1998-2010	112,245	90,042	124.7%	41
<b>Total</b>		<b>112,245</b>	<b>90,042</b>	<b>124.7%</b>	<b>41</b>
<b>2014</b>	1998-2010	100,568	86,110	116.8%	38
<b>Total</b>		<b>100,568</b>	<b>86,110</b>	<b>116.8%</b>	<b>38</b>
<b>2015</b>	1998-2010	93,933	74,150	126.7%	32
<b>Total</b>		<b>93,933</b>	<b>74,150</b>	<b>126.7%</b>	<b>32</b>
<b>2016</b>	1998-2010	95,983	65,965	145.5%	29
<b>Total</b>		<b>95,983</b>	<b>65,965</b>	<b>145.5%</b>	<b>29</b>
<b>2017</b>	1998-2010	66,951	58,473	114.5%	25
<b>Total</b>		<b>66,951</b>	<b>58,473</b>	<b>114.5%</b>	<b>25</b>

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN E**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>1998</b>	1998	139,773	152,240	91.8%	149
Total		139,773	152,240	91.8%	149
<b>1999</b>	1999	8,694	19,905	43.7%	16
	1998	128,243	155,632	82.4%	128
Total		136,937	175,537	78.0%	144
<b>2000</b>	2000	2,812	7,503	37.5%	6
	1999	15,656	24,040	65.1%	18
	1998	103,826	140,890	73.7%	106
Total		122,294	172,433	70.9%	130
<b>2001</b>	2001	3,793	5,771	65.7%	4
	2000	7,710	10,389	74.2%	8
	1999	24,062	25,270	95.2%	19
	1998	80,618	124,360	64.8%	92
Total		116,184	165,790	70.1%	123
<b>2002</b>	2002	4,034	7,093	56.9%	5
	2001	5,601	9,040	62.0%	7
	2000	4,072	8,093	50.3%	6
	1998-1999	85,986	119,790	71.8%	89
Total		99,693	144,016	69.2%	107
<b>2003</b>	2003	698	2,488	28.0%	2
	2002	12,610	17,534	71.9%	13
	2001	12,516	10,511	119.1%	7
	1998-2000	139,766	130,117	107.4%	90
Total		165,589	160,650	103.1%	112
<b>2004</b>	2004	140	2,187	6.4%	1
	2003	6,510	6,367	102.2%	4
	2002	6,531	13,685	47.7%	10
	1998-2001	138,559	146,567	94.5%	96
Total		151,740	168,807	89.9%	111
<b>2005</b>	2005	1,513	512	295.5%	0
	2004	126	885	14.3%	1
	2003	2,734	2,863	95.5%	2
	1998-2002	164,092	148,877	110.2%	95
Total		168,465	153,136	110.0%	98
<b>2006</b>	2006	5,193	5,445	95.4%	4
	2005	2,033	3,162	64.3%	2
	2004	758	2,662	28.5%	2
	1998-2003	115,115	142,884	80.6%	88
Total		123,099	154,153	79.9%	95
<b>2007</b>	2007	174	1,840	9.5%	1
	2006	5,136	9,154	56.1%	6
	2005	904	3,259	27.7%	2
	1998-2004	113,790	140,667	80.9%	84
Total		120,005	154,920	77.5%	92
<b>2008</b>	2008	432	1,257	34.4%	1
	2007	0	1,432	0.0%	1
	2006	9,964	11,691	85.2%	7
	1998-2005	137,229	134,644	101.9%	77
Total		147,626	149,024	99.1%	85

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN E**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	6,212	9,818	63.3%	5
	2008	2,616	3,869	67.6%	2
	2007	0	0	0.0%	0
	1998-2006	101,628	139,511	72.8%	78
<b>Total</b>		<b>110,457</b>	<b>153,197</b>	<b>72.1%</b>	<b>85</b>
<b>2010</b>	2010	0	2,065	0.0%	1
	2009	6,262	18,130	34.5%	9
	2008	934	3,238	28.8%	2
	1998-2007	101,255	144,352	70.1%	78
<b>Total</b>		<b>108,451</b>	<b>167,784</b>	<b>64.6%</b>	<b>90</b>
<b>2011</b>	2010	808	2,223	36.4%	1
	2009	3,846	12,688	30.3%	7
	1998-2008	121,347	147,252	82.4%	74
<b>Total</b>		<b>126,001</b>	<b>162,164</b>	<b>77.7%</b>	<b>82</b>
<b>2012</b>	2010	14	2,251	0.6%	1
	1998-2009	156,336	141,604	110.4%	71
<b>Total</b>		<b>156,350</b>	<b>143,855</b>	<b>108.7%</b>	<b>72</b>
<b>2013</b>	1998-2010	116,175	138,661	83.8%	66
<b>Total</b>		<b>116,175</b>	<b>138,661</b>	<b>83.8%</b>	<b>66</b>
<b>2014</b>	1998-2010	104,556	130,008	80.4%	59
	<b>Total</b>	<b>104,556</b>	<b>130,008</b>	<b>80.4%</b>	<b>59</b>
<b>2015</b>	1998-2010	104,195	119,586	87.1%	54
	<b>Total</b>	<b>104,195</b>	<b>119,586</b>	<b>87.1%</b>	<b>54</b>
<b>2016</b>	1998-2010	104,897	108,928	96.3%	49
	<b>Total</b>	<b>104,897</b>	<b>108,928</b>	<b>96.3%</b>	<b>49</b>
<b>2017</b>	1998-2010	71,820	97,591	73.6%	42
	<b>Total</b>	<b>71,820</b>	<b>97,591</b>	<b>73.6%</b>	<b>42</b>

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN F**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>1998</b>	1998	1,048,384	1,288,551	81.4%	981
Total		1,048,384	1,288,551	81.4%	981
<b>1999</b>	1999	47,645	46,491	102.5%	33
	1998	871,282	1,224,110	71.2%	819
Total		918,928	1,270,601	72.3%	852
<b>2000</b>	2000	51,309	76,049	67.5%	55
	1999	61,082	80,307	76.1%	56
	1998	977,592	1,145,893	85.3%	764
Total		1,089,983	1,302,249	83.7%	875
<b>2001</b>	2001	40,932	76,254	53.7%	54
	2000	72,046	113,354	63.6%	80
	1999	66,080	77,220	85.6%	52
	1998	945,700	1,084,160	87.2%	723
Total		1,124,758	1,350,987	83.3%	909
<b>2002</b>	2002	71,790	100,226	71.6%	72
	2001	83,570	121,190	69.0%	85
	2000	68,054	109,604	62.1%	74
	1998-1999	896,980	1,059,291	84.7%	706
Total		1,120,395	1,390,312	80.6%	936
<b>2003</b>	2003	84,976	111,397	76.3%	80
	2002	130,677	173,594	75.3%	120
	2001	86,792	116,379	74.6%	75
	1998-2000	1,031,820	1,159,995	89.0%	744
Total		1,334,266	1,561,365	85.5%	1,019
<b>2004</b>	2004	84,467	130,959	64.5%	88
	2003	159,662	213,194	74.9%	143
	2002	177,893	175,597	101.3%	112
	1998-2001	1,092,902	1,283,415	85.2%	780
Total		1,514,924	1,803,165	84.0%	1,122
<b>2005</b>	2005	139,979	158,921	88.1%	106
	2004	172,686	247,128	69.9%	161
	2003	140,573	205,743	68.3%	129
	1998-2002	1,188,464	1,411,344	84.2%	837
Total		1,641,702	2,023,135	81.1%	1,234
<b>2006</b>	2006	354,735	380,529	93.2%	236
	2005	176,476	262,458	67.2%	168
	2004	172,463	239,512	72.0%	146
	1998-2003	1,263,352	1,573,674	80.3%	900
Total		1,967,027	2,456,173	80.1%	1,450
<b>2007</b>	2007	285,888	368,298	77.6%	223
	2006	502,009	592,770	84.7%	353
	2005	161,382	265,848	60.7%	158
	1998-2004	1,455,436	1,775,252	82.0%	975
Total		2,404,715	3,002,169	80.1%	1,708
<b>2008</b>	2008	370,963	382,281	97.0%	248
	2007	418,057	541,664	77.2%	318
	2006	433,259	567,211	76.4%	317
	1998-2005	1,665,870	2,014,386	82.7%	1,070
Total		2,888,148	3,505,543	82.4%	1,953

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN F

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>2009</b>	2009	456,888	501,201	91.2%	315
	2008	503,620	615,079	81.9%	400
	2007	369,694	507,696	72.8%	282
	1998-2006	2,073,797	2,465,699	84.1%	1,287
Total		3,404,000	4,089,675	83.2%	2,284
<b>2010</b>	2010	615,347	704,198	87.4%	415
	2009	649,906	720,590	90.2%	445
	2008	447,405	610,842	73.2%	372
	1998-2007	2,473,751	2,907,613	85.1%	1,444
Total		4,186,409	4,943,243	84.7%	2,676
<b>2011</b>	2011	980,502	1,101,596	89.0%	650
	2010	942,574	1,111,894	84.8%	646
	2009	589,439	738,575	79.8%	415
	1998-2008	2,930,250	3,518,327	83.3%	1,667
Total		5,442,764	6,470,393	84.1%	3,378
<b>2012</b>	2012	926,190	1,141,464	81.1%	688
	2011	1,344,025	1,632,846	82.3%	965
	2010	877,544	1,063,260	82.5%	589
	1998-2009	3,279,324	4,100,408	80.0%	1,950
Total		6,427,082	7,937,978	81.0%	4,193
<b>2013</b>	2013	984,024	1,182,899	83.2%	667
	2012	1,577,733	1,858,752	84.9%	1,064
	2011	1,418,877	1,655,504	85.7%	905
	1998-2010	3,890,219	5,059,333	76.9%	2,343
Total		7,870,854	9,756,488	80.7%	4,980
<b>2014</b>	2014	3,210,012	3,369,007	95.3%	1,602
	2013	1,490,265	1,802,350	82.7%	973
	2012	1,492,365	1,844,025	80.9%	977
	1998-2011	4,989,168	6,579,847	75.8%	2,996
Total		11,181,811	13,595,229	82.2%	6,547
<b>2015</b>	2015	1,413,905	1,825,387	77.5%	954
	2014	7,968,568	9,494,797	83.9%	4,346
	2013	1,473,043	1,706,015	86.3%	891
	1998-2012	6,199,642	8,122,744	76.3%	3,722
Total		17,055,158	21,148,943	80.6%	9,912
<b>2016</b>	2016	1,956,129	2,195,127	89.1%	1,118
	2015	2,092,724	2,591,299	80.8%	1,373
	2014	7,704,592	9,053,471	85.1%	4,094
	1998-2013	7,579,404	9,419,480	80.5%	4,340
Total		19,332,849	23,259,377	83.1%	10,925
<b>2017</b>	2017	1,493,026	1,652,312	90.4%	872
	2016	2,360,325	3,074,602	76.8%	1,548
	2015	2,117,955	2,574,927	82.3%	1,285
	1998-2014	14,885,194	18,368,315	81.0%	7,968
Total		20,856,499	25,670,156	81.2%	11,673

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN G**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>1998</b>	1998	64,763	87,467	74.0%	77
Total		64,763	87,467	74.0%	77
<b>1999</b>	1999	2,438	9,696	25.1%	7
	1998	58,642	89,254	65.7%	65
Total		61,081	98,950	61.7%	72
<b>2000</b>	2000	8,961	7,758	115.5%	6
	1999	6,847	13,851	49.4%	10
	1998	55,731	76,999	72.4%	55
Total		71,538	98,608	72.5%	71
<b>2001</b>	2001	16,953	14,714	115.2%	11
	2000	9,159	10,494	87.3%	8
	1999	8,378	13,853	60.5%	10
	1998	43,689	70,787	61.7%	50
Total		78,179	109,848	71.2%	78
<b>2002</b>	2002	6,983	17,863	39.1%	12
	2001	14,804	17,872	82.8%	13
	2000	26,813	9,993	268.3%	7
	1998-1999	98,385	74,366	132.3%	53
Total		146,985	120,094	122.4%	84
<b>2003</b>	2003	22,375	19,567	114.4%	14
	2002	11,451	26,974	42.5%	18
	2001	13,417	10,397	129.0%	7
	1998-2000	65,043	74,978	86.7%	51
Total		112,286	131,916	85.1%	90
<b>2004</b>	2004	7,824	12,513	62.5%	9
	2003	20,929	30,132	69.5%	20
	2002	25,984	29,195	89.0%	18
	1998-2001	88,445	86,942	101.7%	56
Total		143,182	158,783	90.2%	103
<b>2005</b>	2005	9,521	12,920	73.7%	8
	2004	20,917	22,525	92.9%	16
	2003	12,035	26,116	46.1%	17
	1998-2002	71,089	100,662	70.6%	62
Total		113,561	162,223	70.0%	103
<b>2006</b>	2006	19,146	19,546	98.0%	13
	2005	13,033	23,585	55.3%	15
	2004	12,501	22,530	55.5%	15
	1998-2003	99,373	121,205	82.0%	72
Total		144,052	186,866	77.1%	116
<b>2007</b>	2007	15	1,167	1.3%	1
	2006	10,164	24,235	41.9%	15
	2005	14,044	18,124	77.5%	12
	1998-2004	115,652	134,045	86.3%	78
Total		139,875	177,571	78.8%	106
<b>2008</b>	2008	2,165	4,487	48.3%	3
	2007	170	1,461	11.6%	1
	2006	10,174	22,398	45.4%	13
	1998-2005	114,137	147,964	77.1%	84
Total		126,647	176,310	71.8%	101

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN G**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	5,074	4,954	102.4%	3
	2008	3,704	5,586	66.3%	4
	2007	1,274	2,781	45.8%	2
	1998-2006	146,694	158,239	92.7%	88
<b>Total</b>		<b>156,745</b>	<b>171,559</b>	<b>91.4%</b>	<b>97</b>
<b>2010</b>	2010	9,029	12,195	74.0%	7
	2009	3,610	7,392	48.8%	5
	2008	13,060	4,122	316.8%	3
	1998-2007	95,590	154,198	62.0%	82
<b>Total</b>		<b>121,290</b>	<b>177,907</b>	<b>68.2%</b>	<b>97</b>
<b>2011</b>	2011	0	0	0.0%	0
	2010	6,689	12,019	55.6%	6
	2009	774	4,960	15.6%	3
	1998-2008	104,040	151,324	68.8%	75
<b>Total</b>		<b>111,503</b>	<b>168,304</b>	<b>66.3%</b>	<b>85</b>
<b>2012</b>	2012	0	0	0.0%	0
	2011	0	0	0.0%	0
	2010	15,466	11,661	132.6%	6
	1998-2009	177,758	152,951	116.2%	76
<b>Total</b>		<b>193,224</b>	<b>164,612</b>	<b>117.4%</b>	<b>82</b>
<b>2013</b>	2013	0	0	0.0%	0
	2012	0	0	0.0%	0
	2011	0	0	0.0%	0
	1998-2010	130,510	162,832	80.2%	77
<b>Total</b>		<b>130,510</b>	<b>162,832</b>	<b>80.2%</b>	<b>77</b>
<b>2014</b>	2014	0	0	0.0%	0
	2013	0	0	0.0%	0
	2012	0	0	0.0%	0
	1998-2011	118,063	154,677	76.3%	70
<b>Total</b>		<b>118,063</b>	<b>154,677</b>	<b>76.3%</b>	<b>70</b>
<b>2015</b>	2015	0	0	0.0%	0
	2014	0	0	0.0%	0
	2013	0	0	0.0%	0
	1998-2012	141,690	149,247	94.9%	66
<b>Total</b>		<b>141,690</b>	<b>149,247</b>	<b>94.9%</b>	<b>66</b>
<b>2016</b>	2016	0	0	0.0%	0
	2015	0	0	0.0%	0
	2014	0	0	0.0%	0
	1998-2013	150,310	138,206	108.8%	61
<b>Total</b>		<b>150,310</b>	<b>138,206</b>	<b>108.8%</b>	<b>61</b>
<b>2017</b>	2017	70,335	75,792	92.8%	49
	2016	0	0	0.0%	0
	2015	0	0	0.0%	0
	1998-2014	105,688	132,841	79.6%	57
<b>Total</b>		<b>176,023</b>	<b>208,634</b>	<b>84.4%</b>	<b>106</b>

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN H**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>1998</b>	1998	63,330	73,061	86.7%	43
Total		63,330	73,061	86.7%	43
<b>1999</b>	1999	246	2,226	11.1%	1
	1998	74,372	61,489	121.0%	33
Total		74,619	63,715	117.1%	35
<b>2000</b>	2000	759	2,123	35.8%	1
	1999	1,590	4,199	37.9%	2
	1998	48,464	62,675	77.3%	31
Total		50,813	68,997	73.6%	35
<b>2001</b>	2001	8,632	5,377	160.6%	3
	2000	4,913	5,527	88.9%	3
	1999	7,267	3,689	197.0%	2
	1998	63,205	64,444	98.1%	31
Total		84,017	79,037	106.3%	39
<b>2002</b>	2002	2,099	6,562	32.0%	3
	2001	32,031	9,786	327.3%	5
	2000	7,399	6,222	118.9%	3
	1998-1999	79,241	62,066	127.7%	29
Total		120,770	84,636	142.7%	41
<b>2003</b>	2003	4,044	5,580	72.5%	3
	2002	5,838	9,654	60.5%	4
	2001	22,808	8,577	265.9%	4
	1998-2000	67,450	61,975	108.8%	28
Total		100,140	85,786	116.7%	40
<b>2004</b>	2004	6,848	3,334	205.4%	1
	2003	5,586	7,048	79.2%	3
	2002	7,767	12,410	62.6%	5
	1998-2001	63,415	64,694	98.0%	27
Total		83,616	87,487	95.6%	38
<b>2005</b>	2005	13,528	6,359	212.7%	3
	2004	5,127	3,766	136.1%	1
	2003	5,356	6,857	78.1%	3
	1998-2002	82,247	81,727	100.6%	32
Total		106,258	98,709	107.6%	39
<b>2006</b>	2006	329	600	54.9%	0
	2005	2,665	6,375	41.8%	4
	2004	168	1,989	8.5%	1
	1998-2003	44,010	51,009	86.3%	25
Total		47,173	59,973	78.7%	30
<b>2007</b>	2007	0	0	0.0%	0
	2006	3,119	1,532	203.5%	1
	2005	4,293	6,661	64.4%	4
	1998-2004	37,070	48,126	77.0%	24
Total		44,481	56,320	79.0%	29
<b>2008</b>	2008	0	0	0.0%	0
	2007	0	0	0.0%	0
	2006	1,346	1,682	80.1%	1
	1998-2005	53,676	51,497	104.2%	25
Total		55,022	53,179	103.5%	26



**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN H**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	0	0	0.0%	0
	2008	0	0	0.0%	0
	2007	0	0	0.0%	0
	1998-2006	47,746	48,011	99.4%	23
<b>Total</b>		<b>47,746</b>	<b>48,011</b>	<b>99.4%</b>	<b>23</b>
<b>2010</b>	2010	0	0	0.0%	0
	2009	0	0	0.0%	0
	2008	0	0	0.0%	0
	1998-2007	28,576	44,598	64.1%	20
<b>Total</b>		<b>28,576</b>	<b>44,598</b>	<b>64.1%</b>	<b>20</b>
<b>2011</b>	2010	0	0	0.0%	0
	2009	0	0	0.0%	0
	1998-2008	25,432	41,687	61.0%	18
<b>Total</b>		<b>25,432</b>	<b>41,687</b>	<b>61.0%</b>	<b>18</b>
<b>2012</b>	2010	0	0	0.0%	0
	1998-2009	24,658	40,083	61.5%	17
<b>Total</b>		<b>24,658</b>	<b>40,083</b>	<b>61.5%</b>	<b>17</b>
<b>2013</b>	1998-2010	19,405	35,234	55.1%	15
<b>Total</b>		<b>19,405</b>	<b>35,234</b>	<b>55.1%</b>	<b>15</b>
<b>2014</b>	1998-2010	29,754	31,210	95.3%	13
	<b>Total</b>	<b>29,754</b>	<b>31,210</b>	<b>95.3%</b>	<b>13</b>
<b>2015</b>	1998-2010	22,695	30,236	75.1%	13
	<b>Total</b>	<b>22,695</b>	<b>30,236</b>	<b>75.1%</b>	<b>13</b>
<b>2016</b>	1998-2010	23,652	26,337	89.8%	11
	<b>Total</b>	<b>23,652</b>	<b>26,337</b>	<b>89.8%</b>	<b>11</b>
<b>2017</b>	1998-2010	24,951	26,297	94.9%	11
	<b>Total</b>	<b>24,951</b>	<b>26,297</b>	<b>94.9%</b>	<b>11</b>

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN I**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>1998</b>	1998	264,613	343,049	77.1%	202
Total		264,613	343,049	77.1%	202
<b>1999</b>	1999	7,983	19,267	41.4%	11
	1998	238,636	314,757	75.8%	168
Total		246,620	334,024	73.8%	179
<b>2000</b>	2000	24,899	26,787	93.0%	15
	1999	41,589	50,113	83.0%	27
	1998	217,997	305,225	71.4%	150
Total		284,485	382,125	74.4%	192
<b>2001</b>	2001	8,630	24,676	35.0%	13
	2000	41,426	39,516	104.8%	20
	1999	39,690	47,091	84.3%	23
	1998	250,511	301,541	83.1%	145
Total		340,258	412,824	82.4%	202
<b>2002</b>	2002	12,454	20,088	62.0%	10
	2001	26,316	50,580	52.0%	26
	2000	36,190	40,470	89.4%	19
	1998-1999	279,600	335,192	83.4%	156
Total		354,561	446,329	79.4%	212
<b>2003</b>	2003	19,784	34,087	58.0%	18
	2002	22,441	38,187	58.8%	19
	2001	27,008	53,845	50.2%	25
	1998-2000	303,244	354,558	85.5%	159
Total		372,477	480,676	77.5%	222
<b>2004</b>	2004	36,775	44,896	81.9%	22
	2003	58,803	64,277	91.5%	32
	2002	18,610	35,002	53.2%	15
	1998-2001	357,879	403,241	88.8%	169
Total		472,067	547,415	86.2%	238
<b>2005</b>	2005	40,947	57,383	71.4%	25
	2004	54,404	71,788	75.8%	32
	2003	38,624	62,033	62.3%	27
	1998-2002	336,672	423,717	79.5%	167
Total		470,647	614,920	76.5%	252
<b>2006</b>	2006	19,411	13,526	143.5%	8
	2005	48,815	60,467	80.7%	33
	2004	33,033	44,573	74.1%	24
	1998-2003	263,092	344,217	76.4%	168
Total		364,351	462,783	78.7%	233
<b>2007</b>	2007	1,880	6,238	30.1%	4
	2006	6,211	22,677	27.4%	13
	2005	39,976	54,159	73.8%	30
	1998-2004	227,105	353,855	64.2%	179
Total		275,171	436,929	63.0%	225
<b>2008</b>	2008	1,742	3,541	49.2%	3
	2007	3,624	9,877	36.7%	6
	2006	17,585	24,228	72.6%	13
	1998-2005	330,222	380,608	86.8%	187
Total		353,172	418,254	84.4%	209

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN I**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	3,570	8,557	41.7%	6
	2008	60,491	7,965	759.5%	6
	2007	6,180	12,528	49.3%	7
	1998-2006	313,411	398,557	78.6%	194
<b>Total</b>		<b>383,652</b>	<b>427,607</b>	<b>89.7%</b>	<b>213</b>
<b>2010</b>	2010	15,070	18,588	81.1%	10
	2009	6,149	11,585	53.1%	7
	2008	5,123	6,429	79.7%	4
	1998-2007	283,039	408,460	69.3%	184
<b>Total</b>		<b>309,381</b>	<b>445,061</b>	<b>69.5%</b>	<b>204</b>
<b>2011</b>	2010	10,257	13,632	75.2%	7
	2009	6,033	12,721	47.4%	8
	1998-2008	284,218	378,194	75.2%	170
<b>Total</b>		<b>300,508</b>	<b>404,547</b>	<b>74.3%</b>	<b>184</b>
<b>2012</b>	2010	5,853	13,612	43.0%	7
	1998-2009	260,037	351,282	74.0%	158
<b>Total</b>		<b>265,890</b>	<b>364,894</b>	<b>72.9%</b>	<b>165</b>
<b>2013</b>	1998-2010	227,146	344,512	65.9%	154
<b>Total</b>		<b>227,146</b>	<b>344,512</b>	<b>65.9%</b>	<b>154</b>
<b>2014</b>	1998-2010	188,957	329,104	57.4%	145
	<b>Total</b>	<b>188,957</b>	<b>329,104</b>	<b>57.4%</b>	<b>145</b>
<b>2015</b>	1998-2010	228,812	310,923	73.6%	136
	<b>Total</b>	<b>228,812</b>	<b>310,923</b>	<b>73.6%</b>	<b>136</b>
<b>2016</b>	1998-2010	227,069	296,831	76.5%	129
	<b>Total</b>	<b>227,069</b>	<b>296,831</b>	<b>76.5%</b>	<b>129</b>
<b>2017</b>	1998-2010	178,333	270,312	66.0%	117
	<b>Total</b>	<b>178,333</b>	<b>270,312</b>	<b>66.0%</b>	<b>117</b>

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN J**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>1998</b>	1998	573,698	655,366	87.5%	319
Total		573,698	655,366	87.5%	319
<b>1999</b>	1999	30,449	41,893	72.7%	21
	1998	719,497	671,580	107.1%	291
Total		749,945	713,473	105.1%	312
<b>2000</b>	2000	58,976	64,395	91.6%	31
	1999	83,614	91,195	91.7%	43
	1998	598,189	663,494	90.2%	279
Total		740,779	819,084	90.4%	353
<b>2001</b>	2001	42,437	73,194	58.0%	32
	2000	110,958	119,324	93.0%	51
	1999	87,018	101,513	85.7%	40
	1998	641,611	669,253	95.9%	256
Total		882,024	963,284	91.6%	379
<b>2002</b>	2002	81,361	93,848	86.7%	42
	2001	116,961	147,781	79.1%	61
	2000	111,088	128,144	86.7%	48
	1998-1999	586,620	774,312	75.8%	280
Total		896,030	1,144,085	78.3%	430
<b>2003</b>	2003	77,975	110,392	70.6%	47
	2002	183,549	184,033	99.7%	77
	2001	121,942	155,055	78.6%	57
	1998-2000	788,179	870,754	90.5%	303
Total		1,171,645	1,320,234	88.7%	485
<b>2004</b>	2004	75,285	110,817	67.9%	43
	2003	160,656	199,188	80.7%	77
	2002	209,211	192,135	108.9%	71
	1998-2001	911,431	1,042,204	87.5%	341
Total		1,356,583	1,544,345	87.8%	532
<b>2005</b>	2005	144,142	157,788	91.4%	58
	2004	181,454	210,107	86.4%	77
	2003	161,415	204,423	79.0%	72
	1998-2002	1,070,294	1,216,764	88.0%	387
Total		1,557,305	1,789,083	87.0%	593
<b>2006</b>	2006	63,829	83,637	76.3%	46
	2005	124,700	167,157	74.6%	80
	2004	164,495	134,583	122.2%	64
	1998-2003	780,078	968,205	80.6%	404
Total		1,133,102	1,353,582	83.7%	593
<b>2007</b>	2007	63,992	82,397	77.7%	45
	2006	63,415	136,239	46.5%	73
	2005	105,606	153,626	68.7%	73
	1998-2004	910,932	1,050,506	86.7%	449
Total		1,143,944	1,422,768	80.4%	640
<b>2008</b>	2008	89,782	101,105	88.8%	60
	2007	93,808	144,600	64.9%	75
	2006	76,643	138,297	55.4%	68
	1998-2005	1,022,871	1,210,394	84.5%	499
Total		1,283,104	1,594,396	80.5%	702

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN J**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	190,334	177,374	107.3%	104
	2008	141,563	169,486	83.5%	101
	2007	96,397	143,964	67.0%	70
	1998-2006	1,169,536	1,323,644	88.4%	542
<b>Total</b>		<b>1,597,830</b>	<b>1,814,469</b>	<b>88.1%</b>	<b>817</b>
<b>2010</b>	2010	98,141	148,689	66.0%	79
	2009	304,407	295,370	103.1%	172
	2008	107,815	171,138	63.0%	97
	1998-2007	1,189,074	1,411,014	84.3%	576
<b>Total</b>		<b>1,699,437</b>	<b>2,026,211</b>	<b>83.9%</b>	<b>924</b>
<b>2011</b>	2010	80,462	157,897	51.0%	78
	2009	227,449	301,758	75.4%	160
	1998-2008	1,271,413	1,617,478	78.6%	635
<b>Total</b>		<b>1,579,324</b>	<b>2,077,133</b>	<b>76.0%</b>	<b>872</b>
<b>2012</b>	2010	115,132	157,963	72.9%	77
	1998-2009	1,432,746	1,873,960	76.5%	763
<b>Total</b>		<b>1,547,878</b>	<b>2,031,923</b>	<b>76.2%</b>	<b>840</b>
<b>2013</b>	1998-2010	1,563,719	2,038,036	76.7%	820
<b>Total</b>		<b>1,563,719</b>	<b>2,038,036</b>	<b>76.7%</b>	<b>820</b>
<b>2014</b>	1998-2010	1,527,625	2,014,528	75.8%	794
	<b>Total</b>	<b>1,527,625</b>	<b>2,014,528</b>	<b>75.8%</b>	<b>794</b>
<b>2015</b>	1998-2010	1,431,296	1,940,227	73.8%	758
	<b>Total</b>	<b>1,431,296</b>	<b>1,940,227</b>	<b>73.8%</b>	<b>758</b>
<b>2016</b>	1998-2010	1,383,239	1,847,526	74.9%	715
	<b>Total</b>	<b>1,383,239</b>	<b>1,847,526</b>	<b>74.9%</b>	<b>715</b>
<b>2017</b>	1998-2010	1,455,991	1,770,571	82.2%	683
	<b>Total</b>	<b>1,455,991</b>	<b>1,770,571</b>	<b>82.2%</b>	<b>683</b>

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN K**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2006</b>	2006	1,318	1,382	95.4%	3
Total		1,318	1,382	95.4%	3
<b>2007</b>	2007	2,611	5,711	45.7%	6
	2006	685	3,453	19.9%	4
Total		3,296	9,163	36.0%	11
<b>2008</b>	2008	552	2,255	24.5%	3
	2007	4,151	3,907	106.3%	5
	2006	80	1,732	4.6%	2
Total		4,783	7,894	60.6%	10
<b>2009</b>	2009	1,290	6,047	21.3%	8
	2008	2,896	4,034	71.8%	7
	2007	4,046	3,052	132.5%	4
	2006	494	821	60.2%	1
Total		8,727	13,954	62.5%	19
<b>2010</b>	2010	1,974	3,232	61.1%	5
	2009	6,161	6,354	97.0%	8
	2008	5,072	2,177	233.0%	4
	2006-2007	371	2,098	17.7%	3
Total		13,577	13,862	97.9%	19
<b>2011</b>	2011	1,853	7,072	26.2%	10
	2010	3,158	3,566	88.5%	5
	2009	2,915	3,978	73.3%	5
	2006-2008	1,612	3,780	42.6%	5
Total		9,537	18,396	51.8%	25
<b>2012</b>	2012	3,158	4,630	68.2%	8
	2011	5,702	11,426	49.9%	15
	2010	558	3,432	16.3%	5
	2006-2009	10,600	6,840	155.0%	9
Total		20,018	26,329	76.0%	37
<b>2013</b>	2013	4,451	9,931	44.8%	14
	2012	3,527	6,530	54.0%	11
	2011	8,925	9,567	93.3%	12
	2006-2010	8,847	9,609	92.1%	12
Total		25,750	35,637	72.3%	50
<b>2014</b>	2014	9,636	11,821	81.5%	14
	2013	2,878	9,755	29.5%	12
	2012	506	5,302	9.5%	8
	2006-2011	5,766	17,877	32.3%	22
Total		18,786	44,754	42.0%	56
<b>2015</b>	2015	1,986	9,932	20.0%	14
	2014	26,951	31,334	86.0%	38
	2013	2,244	8,428	26.6%	10
	2006-2012	10,648	20,166	52.8%	25
Total		41,829	69,859	59.9%	88
<b>2016</b>	2016	9,089	11,806	77.0%	16
	2015	3,588	12,891	27.8%	19
	2014	15,444	24,613	62.7%	31
	2006-2013	10,860	24,231	44.8%	31
Total		38,981	73,540	53.0%	97

**RHODE ISLAND'S EXPERIENCE BY DURATION****PLAN K**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2017</b>	2017	9,509	11,376	83.6%	16
	2016	7,270	14,248	51.0%	20
	2015	6,094	10,889	56.0%	15
	2006-2014	21,424	41,133	52.1%	52
Total		44,297	77,646	57.1%	104

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN L**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2006</b>	2006	1,766	5,172	34.1%	5
<b>Total</b>		1,766	5,172	34.1%	5
<b>2007</b>	2007	11,435	8,619	132.7%	8
	2006	1,485	7,738	19.2%	8
<b>Total</b>		12,920	16,357	79.0%	16
<b>2008</b>	2008	5,035	8,084	62.3%	8
	2007	6,258	10,040	62.3%	9
	2006	966	5,925	16.3%	6
<b>Total</b>		12,259	24,048	51.0%	23
<b>2009</b>	2009	0	2,261	0.0%	3
	2008	6,551	10,567	62.0%	10
	2007	5,687	10,643	53.4%	9
	2006	710	6,556	10.8%	6
<b>Total</b>		12,947	30,026	43.1%	28
<b>2010</b>	2010	12,191	8,593	141.9%	7
	2009	11,670	5,280	221.0%	6
	2008	3,149	8,318	37.9%	8
	2006-2007	17,199	14,111	121.9%	12
<b>Total</b>		44,210	36,302	121.8%	33
<b>2011</b>	2011	2,460	4,949	49.7%	4
	2010	8,785	9,807	89.6%	8
	2009	9,596	3,986	240.8%	4
	2006-2008	14,417	19,207	75.1%	16
<b>Total</b>		35,258	37,948	92.9%	32
<b>2012</b>	2012	1,495	3,672	40.7%	3
	2011	10,422	9,186	113.5%	8
	2010	1,486	6,571	22.6%	5
	2006-2009	5,819	20,846	27.9%	17
<b>Total</b>		19,223	40,275	47.7%	33
<b>2013</b>	2013	2,677	6,190	43.3%	6
	2012	678	2,970	22.8%	3
	2011	11,619	8,256	140.7%	7
	2006-2010	13,448	26,373	51.0%	20
<b>Total</b>		28,422	43,789	64.9%	36
<b>2014</b>	2014	14,746	6,440	229.0%	5
	2013	9,408	8,675	108.5%	7
	2012	591	2,324	25.4%	2
	2006-2011	13,496	29,130	46.3%	21
<b>Total</b>		38,242	46,569	82.1%	36
<b>2015</b>	2015	360	3,212	11.2%	3
	2014	10,861	12,234	88.8%	10
	2013	5,924	8,830	67.1%	7
	2006-2012	15,908	32,807	48.5%	23
<b>Total</b>		33,053	57,083	57.9%	43
<b>2016</b>	2016	26,550	11,503	230.8%	9
	2015	194	3,270	5.9%	3
	2014	6,887	8,365	82.3%	7
	2006-2013	40,242	40,424	99.6%	29
<b>Total</b>		73,873	63,562	116.2%	49



**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN L**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2017</b>	2017	2,785	8,590	32.4%	7
	2016	8,008	14,412	55.6%	12
	2015	232	2,086	11.1%	2
	2006-2014	27,214	46,732	58.2%	33
<b>Total</b>		<b>38,238</b>	<b>71,820</b>	<b>53.2%</b>	<b>54</b>

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN N**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2010</b>	2010	7,751	16,307	47.5%	14
<b>Total</b>		7,751	16,307	47.5%	14
<b>2011</b>	2011	283,161	343,537	82.4%	266
	2010	28,975	43,495	66.6%	38
<b>Total</b>		312,136	387,032	80.6%	304
<b>2012</b>	2012	142,958	197,810	72.3%	171
	2011	327,776	399,801	82.0%	321
	2010	50,453	35,288	143.0%	31
<b>Total</b>		521,188	632,900	82.3%	523
<b>2013</b>	2013	326,341	416,603	78.3%	338
	2012	225,773	307,314	73.5%	262
	2011	308,579	381,421	80.9%	291
	2010	43,503	33,083	131.5%	27
<b>Total</b>		904,196	1,138,420	79.4%	918
<b>2014</b>	2014	754,944	957,620	78.8%	697
	2013	495,348	610,090	81.2%	478
	2012	238,507	300,483	79.4%	235
	2010-2011	309,531	404,457	76.5%	287
<b>Total</b>		1,798,330	2,272,650	79.1%	1,697
<b>2015</b>	2015	486,120	703,853	69.1%	527
	2014	1,868,748	2,504,146	74.6%	1,732
	2013	460,972	567,570	81.2%	419
	2010-2012	626,273	688,814	90.9%	482
<b>Total</b>		3,442,113	4,464,383	77.1%	3,160
<b>2016</b>	2016	637,508	871,590	73.1%	613
	2015	851,202	905,122	94.0%	669
	2014	1,905,916	2,436,794	78.2%	1,604
	2010-2013	1,016,138	1,206,695	84.2%	820
<b>Total</b>		4,410,765	5,420,202	81.4%	3,705
<b>2017</b>	2017	335,255	506,349	66.2%	376
	2016	779,364	1,111,398	70.1%	758
	2015	721,860	872,737	82.7%	602
	2010-2014	2,835,113	3,587,022	79.0%	2,246
<b>Total</b>		4,671,592	6,077,507	76.9%	3,982

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**UHC TOTAL STANDARDIZED PLANS**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>1998</b>	1998	3,490,221	4,232,432	82.5%	3,138
Total		3,490,221	4,232,432	82.5%	3,138
<b>1999</b>	1999	177,593	213,938	83.0%	146
	1998	3,174,051	3,944,321	80.5%	2,574
Total		3,351,644	4,158,259	80.6%	2,720
<b>2000</b>	2000	349,667	410,219	85.2%	285
	1999	332,620	408,612	81.4%	266
	1998	3,113,448	3,743,249	83.2%	2,371
Total		3,795,735	4,562,080	83.2%	2,922
<b>2001</b>	2001	224,844	358,135	62.8%	232
	2000	538,544	605,596	88.9%	394
	1999	355,408	408,410	87.0%	246
	1998	3,113,292	3,614,316	86.1%	2,228
Total		4,232,088	4,986,458	84.9%	3,100
<b>2002</b>	2002	296,940	380,604	78.0%	246
	2001	464,870	591,855	78.5%	364
	2000	500,212	574,867	87.0%	350
	1998-1999	3,249,035	3,710,424	87.6%	2,229
Total		4,511,057	5,257,750	85.8%	3,189
<b>2003</b>	2003	326,847	452,681	72.2%	288
	2002	609,222	685,300	88.9%	419
	2001	445,236	595,288	74.8%	332
	1998-2000	3,744,014	4,202,965	89.1%	2,409
Total		5,125,318	5,936,233	86.3%	3,447
<b>2004</b>	2004	303,711	438,777	69.2%	255
	2003	598,272	786,426	76.1%	463
	2002	632,344	690,366	91.6%	383
	1998-2001	4,106,532	4,809,482	85.4%	2,576
Total		5,640,860	6,725,051	83.9%	3,676
<b>2005</b>	2005	449,036	521,146	86.2%	284
	2004	616,433	765,760	80.5%	423
	2003	532,060	764,802	69.6%	415
	1998-2002	4,521,831	5,277,314	85.7%	2,729
Total		6,119,359	7,329,022	83.5%	3,851
<b>2006</b>	2006	710,741	757,118	93.9%	470
	2005	537,803	713,834	75.3%	419
	2004	525,393	647,558	81.1%	374
	1998-2003	4,445,920	5,281,591	84.2%	2,873
Total		6,219,856	7,400,101	84.1%	4,135
<b>2007</b>	2007	460,923	630,330	73.1%	386
	2006	917,286	1,169,395	78.4%	697
	2005	467,544	691,847	67.6%	388
	1998-2004	4,721,178	5,675,334	83.2%	3,007
Total		6,566,930	8,166,905	80.4%	4,479
<b>2008</b>	2008	572,462	653,606	87.6%	423
	2007	674,040	936,547	72.0%	552
	2006	833,104	1,116,048	74.6%	623
	1998-2005	5,338,486	6,227,485	85.7%	3,180
Total		7,418,093	8,933,686	83.0%	4,777

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**UHC TOTAL STANDARDIZED PLANS**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	819,148	892,456	91.8%	559
	2008	946,286	1,050,494	90.1%	680
	2007	654,131	899,159	72.7%	504
	1998-2006	5,970,176	7,027,496	85.0%	3,548
<b>Total</b>		<b>8,389,741</b>	<b>9,869,606</b>	<b>85.0%</b>	<b>5,291</b>
<b>2010</b>	2010	945,120	1,102,404	85.7%	650
	2009	1,334,115	1,358,763	98.2%	833
	2008	796,255	1,031,966	77.2%	629
	1998-2007	6,377,968	7,710,561	82.7%	3,744
<b>Total</b>		<b>9,453,458</b>	<b>11,203,694</b>	<b>84.4%</b>	<b>5,856</b>
<b>2011</b>	2011	1,388,948	1,594,886	87.1%	1,016
	2010	1,299,308	1,606,695	80.9%	937
	2009	1,139,118	1,359,236	83.8%	759
	1998-2008	6,967,657	8,664,205	80.4%	4,005
<b>Total</b>		<b>10,795,031</b>	<b>13,225,023</b>	<b>81.6%</b>	<b>6,718</b>
<b>2012</b>	2012	1,153,407	1,453,786	79.3%	936
	2011	1,854,408	2,265,785	81.8%	1,440
	2010	1,293,961	1,534,268	84.3%	855
	1998-2009	7,734,008	9,553,272	81.0%	4,435
<b>Total</b>		<b>12,035,784</b>	<b>14,807,111</b>	<b>81.3%</b>	<b>7,666</b>
<b>2013</b>	2013	1,380,146	1,687,136	81.8%	1,067
	2012	1,960,358	2,330,134	84.1%	1,432
	2011	1,908,456	2,255,056	84.6%	1,329
	1998-2010	8,399,777	10,881,706	77.2%	4,932
<b>Total</b>		<b>13,648,737</b>	<b>17,154,031</b>	<b>79.6%</b>	<b>8,759</b>
<b>2014</b>	2014	4,084,307	4,474,863	91.3%	2,380
	2013	2,059,929	2,539,615	81.1%	1,530
	2012	1,824,071	2,299,692	79.3%	1,302
	1998-2011	9,918,682	12,826,274	77.3%	5,791
<b>Total</b>		<b>17,886,988</b>	<b>22,140,443</b>	<b>80.8%</b>	<b>11,004</b>
<b>2015</b>	2015	1,975,367	2,584,546	76.4%	1,522
	2014	10,114,812	12,365,353	81.8%	6,274
	2013	1,997,139	2,390,296	83.6%	1,379
	1998-2012	11,164,083	14,486,216	77.1%	6,625
<b>Total</b>		<b>25,251,401</b>	<b>31,826,410</b>	<b>79.3%</b>	<b>15,800</b>
<b>2016</b>	2016	2,649,955	3,144,865	84.3%	1,786
	2015	3,027,017	3,577,199	84.6%	2,101
	2014	9,851,174	11,820,534	83.3%	5,871
	1998-2013	12,862,825	16,048,685	80.1%	7,477
<b>Total</b>		<b>28,390,971</b>	<b>34,591,284</b>	<b>82.1%</b>	<b>17,235</b>
<b>2017</b>	2017	1,921,087	2,274,553	84.5%	1,331
	2016	3,188,914	4,294,906	74.2%	2,381
	2015	2,901,003	3,523,687	82.3%	1,939
	1998-2014	21,934,907	27,392,601	80.1%	12,500
<b>Total</b>		<b>29,945,911</b>	<b>37,485,747</b>	<b>79.9%</b>	<b>18,151</b>

**RHODE ISLAND BENEFIT COSTS**  
**1990 PLANS**

	Per Member Per Month Costs*					
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Proj 2018</u>	<u>Proj 2019</u>
<b>PLAN A</b>						
Part B Coinsurance	\$96.51	\$94.66	\$94.17	\$74.16	\$100.93	\$104.33
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.36	\$2.00	\$2.15
Total PMPM Cost	\$96.51	\$94.66	\$94.17	\$75.52	\$102.93	\$106.48
Trend		-1.9%	-0.5%	-19.8%	36.3%	3.5%
<b>PLAN B</b>						
Part B Coinsurance	\$87.32	\$78.15	\$84.86	\$68.96	\$109.28	\$112.90
Part A Deductible	\$11.90	\$18.26	\$27.73	\$15.59	\$28.93	\$31.21
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.34	\$2.20	\$2.37
Total PMPM Cost	\$99.23	\$96.41	\$112.59	\$85.89	\$140.41	\$146.48
Trend		-2.8%	16.8%	-23.7%	63.5%	4.3%
<b>PLAN C</b>						
Part B Coinsurance	\$103.27	\$105.45	\$104.74	\$103.58	\$109.24	\$112.90
Part B Deductible	\$12.15	\$12.09	\$13.75	\$15.20	\$15.18	\$15.94
Part A Deductible	\$26.93	\$25.14	\$26.10	\$30.46	\$28.94	\$31.21
Long Hospital Stay	\$0.36	\$0.00	\$0.00	\$1.35	\$2.20	\$2.37
SNF Day 21-100	\$31.30	\$17.27	\$17.23	\$13.63	\$16.00	\$16.55
Other	\$0.00	\$0.03	\$0.00	\$0.01	\$0.25	\$0.25
Total PMPM Cost	\$174.02	\$159.98	\$161.82	\$164.23	\$171.81	\$179.22
Trend		-8.1%	1.2%	1.5%	4.6%	4.3%
<b>PLAN D</b>						
Part B Coinsurance	\$135.03	\$124.86	\$137.71	\$120.02	\$109.16	\$112.90
Part A Deductible	\$56.62	\$48.59	\$51.90	\$35.90	\$28.98	\$31.21
Long Hospital Stay	\$0.00	\$0.00	\$3.83	\$1.32	\$2.20	\$2.37
SNF Day 21-100	\$31.34	\$68.02	\$83.17	\$68.94	\$16.00	\$16.55
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.25	\$0.25
Total PMPM Cost	\$222.99	\$241.47	\$276.61	\$226.19	\$156.59	\$163.28
Trend		8.3%	14.6%	-18.2%	-30.8%	4.3%
<b>PLAN E</b>						
Part B Coinsurance	\$93.05	\$107.39	\$99.50	\$98.38	\$109.24	\$112.90
Part A Deductible	\$25.62	\$33.56	\$28.45	\$31.90	\$28.96	\$31.21
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.33	\$2.20	\$2.37
SNF Day 21-100	\$28.18	\$20.05	\$50.40	\$10.33	\$16.00	\$16.55
Other	\$0.00	\$0.05	\$0.06	\$0.00	\$0.25	\$0.25
Total PMPM Cost	\$146.85	\$161.04	\$178.40	\$141.94	\$156.66	\$163.28
Trend		9.7%	10.8%	-20.4%	10.4%	4.2%
<b>PLAN F</b>						
Part B Coinsurance	\$102.83	\$99.71	\$102.76	\$107.83	\$109.24	\$112.90
Part B Deductible	\$12.22	\$12.11	\$13.73	\$14.96	\$15.18	\$15.94
Part B Excess Charges	\$0.05	\$0.06	\$0.05	\$0.06	\$0.10	\$0.10
Part A Deductible	\$20.92	\$23.53	\$23.83	\$25.75	\$28.95	\$31.21
Long Hospital Stay	\$0.79	\$0.78	\$0.81	\$1.56	\$2.20	\$2.37
SNF Day 21-100	\$12.82	\$13.19	\$11.82	\$11.69	\$16.00	\$16.55
Other	\$0.91	\$0.71	\$1.15	\$0.02	\$0.25	\$0.25
Total PMPM Cost	\$150.54	\$150.08	\$154.15	\$161.87	\$171.92	\$179.32
Trend		-0.3%	2.7%	5.0%	6.2%	4.3%
<b>PLAN G</b>						
Part B Coinsurance	\$109.49	\$122.36	\$136.82	\$115.98	\$109.25	\$112.90
Part B Excess Charges	\$0.00	\$0.00	\$0.00	\$0.07	\$0.08	\$0.08
Part A Deductible	\$24.79	\$33.28	\$24.47	\$15.77	\$28.95	\$31.21
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.35	\$2.20	\$2.37
SNF Day 21-100	\$7.29	\$22.59	\$42.93	\$21.79	\$16.00	\$16.55
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.25	\$0.25
Total PMPM Cost	\$141.56	\$178.23	\$204.23	\$154.97	\$156.72	\$163.36
Trend		25.9%	14.6%	-24.1%	1.1%	4.2%

**RHODE ISLAND BENEFIT COSTS**  
**1990 PLANS**

	Per Member Per Month Costs*					
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Proj 2018</u>	<u>Proj 2019</u>
<b>PLAN H</b>						
Part B Coinsurance	\$93.81	\$111.30	\$104.64	\$99.24	\$121.86	\$127.51
Part A Deductible	\$30.40	\$32.73	\$58.05	\$40.36	\$24.77	\$26.36
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.37	\$2.00	\$2.15
SNF Day 21-100	\$61.75	\$2.05	\$7.27	\$44.94	\$12.29	\$12.87
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.25	\$0.25
Prescription Drugs	\$0.00	\$16.60	\$87.30	\$34.25	\$72.09	\$74.19
<b>Total PMPM Cost</b>	<b>\$185.96</b>	<b>\$147.37</b>	<b>\$177.84</b>	<b>\$189.02</b>	<b>\$168.32</b>	<b>\$176.56</b>
<i>Trend</i>		-20.8%	20.7%	6.3%	-11.0%	4.9%
<b>PLAN I</b>						
Part B Coinsurance	\$90.15	\$94.19	\$94.54	\$89.82	\$122.17	\$127.99
Part B Excess Charges	\$0.13	\$0.06	\$0.07	\$0.03	\$0.10	\$0.10
Part A Deductible	\$16.09	\$21.59	\$29.03	\$19.98	\$24.67	\$26.05
Long Hospital Stay	\$0.00	\$0.00	\$11.58	\$1.36	\$2.00	\$2.15
SNF Day 21-100	\$0.52	\$21.98	\$8.41	\$12.67	\$12.29	\$12.87
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.25	\$0.25
Prescription Drugs	\$30.74	\$37.48	\$44.36	\$40.95	\$72.09	\$74.19
<b>Total PMPM Cost</b>	<b>\$108.72</b>	<b>\$140.03</b>	<b>\$146.40</b>	<b>\$127.02</b>	<b>\$167.09</b>	<b>\$174.79</b>
<i>Trend</i>		28.8%	4.5%	-13.2%	31.5%	4.6%
<b>PLAN J</b>						
Part B Coinsurance	\$109.57	\$109.77	\$111.91	\$121.73	\$122.37	\$128.53
Part B Deductible	\$12.01	\$12.30	\$13.76	\$14.95	\$15.18	\$15.94
Part B Excess Charges	\$0.08	\$0.15	\$0.10	\$0.04	\$0.10	\$0.10
Part A Deductible	\$19.40	\$20.46	\$21.30	\$24.00	\$24.52	\$25.70
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.36	\$2.00	\$2.15
SNF Day 21-100	\$12.11	\$9.35	\$9.23	\$11.45	\$12.29	\$12.87
Other	\$1.84	\$0.20	\$0.22	\$0.25	\$0.75	\$0.75
Prescription Drugs	\$83.48	\$88.55	\$82.72	\$77.37	\$72.00	\$74.19
<b>Total PMPM Cost</b>	<b>\$160.36</b>	<b>\$157.30</b>	<b>\$161.27</b>	<b>\$177.62</b>	<b>\$180.41</b>	<b>\$189.13</b>
<i>Trend</i>		-1.9%	2.5%	10.1%	1.6%	4.8%
<b>PLAN K</b>						
Part B Coinsurance	\$22.54	\$42.40	\$9.71	\$13.22	\$41.51	\$42.98
Part A Deductible	\$0.00	\$13.55	\$0.00	\$0.00	\$11.22	\$12.18
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.62	\$0.92	\$0.99
SNF Day 21-100	\$0.00	\$0.00	\$0.00	\$1.59	\$6.50	\$6.72
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total PMPM Cost</b>	<b>\$22.54</b>	<b>\$55.95</b>	<b>\$9.71</b>	<b>\$15.42</b>	<b>\$60.14</b>	<b>\$62.87</b>
<i>Trend</i>		148.2%	-82.6%	58.8%	290.0%	4.5%
<b>PLAN L</b>						
Part B Coinsurance	\$41.41	\$45.12	\$65.67	\$43.78	\$67.79	\$70.21
Part A Deductible	\$14.25	\$14.84	\$22.58	\$6.16	\$19.44	\$20.55
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.02	\$1.50	\$1.61
SNF Day 21-100	\$5.34	\$0.00	\$0.00	\$2.46	\$10.44	\$10.80
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total PMPM Cost</b>	<b>\$61.00</b>	<b>\$59.96</b>	<b>\$88.25</b>	<b>\$53.41</b>	<b>\$99.17</b>	<b>\$103.18</b>
<i>Trend</i>		-1.7%	47.2%	-39.5%	85.7%	4.0%
<b>TOTAL 1990 PLANS</b>						
Part B Coinsurance	\$103.23	\$102.88	\$104.81	\$107.42	\$111.93	\$116.21
Part B Deductible	\$12.16	\$12.15	\$13.74	\$15.02	\$15.18	\$15.94
Part B Excess Charges	\$0.06	\$0.08	\$0.06	\$0.05	\$0.10	\$0.10
Part A Deductible	\$22.27	\$23.69	\$24.49	\$26.10	\$27.79	\$29.78
Long Hospital Stay	\$0.44	\$0.35	\$0.80	\$1.44	\$2.14	\$2.30
SNF Day 21-100	\$17.42	\$14.39	\$14.11	\$12.79	\$15.03	\$15.59
Other	\$0.78	\$0.37	\$0.58	\$0.06	\$0.35	\$0.35
Prescription Drugs	\$74.61	\$79.39	\$76.63	\$68.94	\$72.02	\$74.19
<b>Total PMPM Cost</b>	<b>\$154.90</b>	<b>\$152.53</b>	<b>\$156.96</b>	<b>\$161.03</b>	<b>\$170.54</b>	<b>\$178.22</b>
<i>Trend</i>		-1.5%	2.9%	2.6%	5.9%	4.5%

**RHODE ISLAND BENEFIT COSTS**  
**2010 PLANS**

	Per Member Per Month Costs*					
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Proj 2018</u>	<u>Proj 2019</u>
<b>PLAN A</b>						
Part B Coinsurance	\$54.93	\$56.78	\$55.94	\$67.97	\$74.87	\$79.46
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.38	\$2.00	\$2.15
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$54.93	\$56.78	\$55.94	\$69.35	\$76.87	\$81.61
<i>Trend</i>		3.4%	-1.5%	24.0%	10.8%	6.2%
<b>PLAN B</b>						
Part B Coinsurance	\$55.85	\$64.63	\$60.75	\$54.69	\$104.16	\$109.33
Part A Deductible	\$9.50	\$22.19	\$14.29	\$14.55	\$21.76	\$23.36
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.36	\$2.20	\$2.37
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$65.35	\$86.82	\$75.04	\$70.60	\$128.12	\$135.06
<i>Trend</i>		32.8%	-13.6%	-5.9%	81.5%	5.4%
<b>PLAN C</b>						
Part B Coinsurance	\$74.63	\$76.66	\$89.67	\$97.67	\$104.16	\$109.33
Part B Deductible	\$10.88	\$12.12	\$13.56	\$14.80	\$15.24	\$16.00
Part A Deductible	\$13.76	\$20.04	\$22.41	\$24.03	\$21.76	\$23.36
Long Hospital Stay	\$0.00	\$7.57	\$0.00	\$1.36	\$2.20	\$2.37
SNF Day 21-100	\$9.25	\$19.73	\$14.28	\$7.05	\$10.75	\$11.38
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.25	\$0.25
Total PMPM Cost	\$108.53	\$136.11	\$139.92	\$144.90	\$154.36	\$162.70
<i>Trend</i>		25.4%	2.8%	3.6%	6.5%	5.4%
<b>PLAN F</b>						
Part B Coinsurance	\$91.13	\$95.89	\$100.10	\$99.75	\$104.19	\$109.33
Part B Deductible	\$10.06	\$12.18	\$13.73	\$15.14	\$15.24	\$16.00
Part B Excess Charges	\$0.06	\$0.05	\$0.05	\$0.09	\$0.10	\$0.10
Part A Deductible	\$16.69	\$18.90	\$19.93	\$20.33	\$21.76	\$23.36
Long Hospital Stay	\$11.40	\$2.02	\$0.74	\$1.52	\$2.20	\$2.37
SNF Day 21-100	\$9.54	\$12.66	\$11.25	\$10.06	\$10.75	\$11.38
Other	\$0.11	\$0.25	\$0.48	\$0.06	\$0.25	\$0.25
Total PMPM Cost	\$138.99	\$141.95	\$146.29	\$146.94	\$154.49	\$162.80
<i>Trend</i>		2.1%	3.1%	0.4%	5.1%	5.4%
<b>PLAN G</b>						
Part B Coinsurance				\$90.99	\$94.32	\$99.33
Part B Excess Charges				\$0.07	\$0.09	\$0.09
Part A Deductible				\$18.73	\$19.32	\$20.46
Long Hospital Stay				\$1.91	\$2.05	\$2.20
SNF Day 21-100				\$7.72	\$9.70	\$10.27
Other				\$0.00	\$0.23	\$0.23
Total PMPM Cost				\$119.41	\$125.71	\$132.58
<i>Trend</i>				<i>n/a</i>	5.3%	5.5%
<b>PLAN K</b>						
Part B Coinsurance	\$16.83	\$24.83	\$25.45	\$29.90	\$32.90	\$35.05
Part A Deductible	\$6.54	\$9.82	\$5.90	\$4.10	\$8.41	\$9.13
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.62	\$0.92	\$0.99
SNF Day 21-100	\$5.49	\$3.42	\$3.77	\$2.20	\$5.06	\$5.36
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$28.86	\$38.07	\$35.12	\$36.82	\$47.29	\$50.52
<i>Trend</i>		31.9%	-7.8%	4.8%	28.4%	6.8%

**RHODE ISLAND BENEFIT COSTS**  
**2010 PLANS**

	Per Member Per Month Costs*					
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Proj 2018</u>	<u>Proj 2019</u>
<b>PLAN L</b>						
Part B Coinsurance	\$93.27	\$60.84	\$130.64	\$52.82	\$61.72	\$64.96
Part A Deductible	\$15.33	\$5.83	\$11.69	\$4.16	\$15.28	\$16.18
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.04	\$1.50	\$1.61
SNF Day 21-100	\$2.87	\$0.00	\$0.00	\$2.43	\$8.84	\$9.37
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$111.47	\$66.67	\$142.33	\$60.44	\$87.34	\$92.12
<i>Trend</i>		-40.2%	113.5%	-57.5%	44.5%	5.5%
<b>PLAN N</b>						
Part B Coinsurance	\$61.88	\$65.82	\$66.01	\$68.74	\$72.31	\$76.18
Part A Deductible	\$16.18	\$16.41	\$17.35	\$16.98	\$17.45	\$18.12
Long Hospital Stay	\$0.68	\$0.89	\$7.46	\$1.47	\$2.00	\$2.15
SNF Day 21-100	\$9.51	\$7.57	\$8.29	\$9.65	\$9.83	\$10.39
Other	\$0.06	\$0.08	\$0.08	\$0.94	\$0.25	\$0.25
Total PMPM Cost	\$88.31	\$90.77	\$99.20	\$97.77	\$101.84	\$107.09
<i>Trend</i>		2.8%	9.3%	-1.4%	4.2%	5.2%
<b>TOTAL 2010 PLANS</b>						
Part B Coinsurance	\$82.22	\$86.50	\$89.81	\$90.45	\$94.95	\$99.83
Part B Deductible	\$10.11	\$12.18	\$13.73	\$15.13	\$15.24	\$16.00
Part B Excess Charges	\$0.06	\$0.05	\$0.05	\$0.09	\$0.10	\$0.10
Part A Deductible	\$16.32	\$18.19	\$19.15	\$19.33	\$20.46	\$21.79
Long Hospital Stay	\$8.02	\$1.84	\$2.55	\$1.50	\$2.13	\$2.29
SNF Day 21-100	\$9.47	\$11.40	\$10.44	\$9.80	\$10.44	\$11.03
Other	\$0.09	\$0.19	\$0.35	\$0.29	\$0.25	\$0.25
Total PMPM Cost	\$123.30	\$126.74	\$131.95	\$132.05	\$138.76	\$146.01
<i>Trend</i>		2.8%	4.1%	0.1%	5.1%	5.2%
<b>TOTAL STANDARDIZED PLANS (1990 &amp; 2010 Plans Combined)</b>						
Part B Coinsurance	\$90.30	\$90.59	\$93.01	\$93.64	\$97.74	\$102.25
Part B Deductible	\$10.99	\$12.17	\$13.73	\$15.11	\$15.23	\$15.99
Part B Excess Charges	\$0.06	\$0.06	\$0.05	\$0.08	\$0.10	\$0.10
Part A Deductible	\$18.59	\$19.55	\$20.27	\$20.58	\$21.65	\$22.95
Long Hospital Stay	\$5.10	\$1.47	\$2.17	\$1.49	\$2.13	\$2.29
SNF Day 21-100	\$12.49	\$12.13	\$11.20	\$10.34	\$11.18	\$11.69
Other	\$0.35	\$0.24	\$0.40	\$0.25	\$0.26	\$0.26
Prescription Drugs	\$74.61	\$79.39	\$76.63	\$68.94	\$72.02	\$74.19
Total PMPM Cost	\$135.46	\$133.18	\$137.28	\$137.48	\$143.99	\$150.77
<i>Trend</i>		-1.7%	3.1%	0.2%	4.7%	4.7%

*'Other' includes hospice care, foreign care, home health care, and/or preventive care benefit depending on the plan.*

*\*The per member per month cost is equal to the incurred claims divided by the number of lives with that specific benefit.*



**Rhode Island Average Annualized Premiums  
1990 Plans**

<u>Plan</u>	Proposed <u>2019*</u>	<u>2018*</u>
A	\$1,599	\$1,593
B	\$2,385	\$2,295
C	\$2,863	\$2,756
D	\$2,598	\$2,508
E	\$2,609	\$2,508
F	\$2,875	\$2,760
G	\$2,618	\$2,520
H	\$2,454	\$2,321
I	\$2,443	\$2,302
J	\$2,792	\$2,621
K	\$906	\$863
L	\$1,743	\$1,634
Total 1990 Plans	\$2,790	\$2,666

**Rhode Island Average Annualized Premiums  
2010 Plans**

<u>Plan</u>	Proposed <u>2019*</u>	<u>2018*</u>
A	\$1,334	\$1,331
B	\$1,974	\$1,914
C	\$2,371	\$2,321
F	\$2,379	\$2,302
G	\$2,014	\$1,912
K	\$814	\$776
L	\$1,403	\$1,312
N	\$1,669	\$1,603
Total 2010 Plans	\$2,165	\$2,092

*\*Average premiums are net of discounts.*

**Rhode Island  
Standardized Plans Rate History  
UHC Plans  
1990 Plans - Base Rates**

	<u>1/2014*</u>	<u>1/2015*</u>	<u>1/2016*</u>	<u>1/2017*</u>	<u>1/2018</u>	<u>Proposed 1/2019</u>	<u>2015/2014*</u>	<u>2016/2015*</u>	<u>2017/2016*</u>	<u>2018/2017</u>	<u>Proposed 2019/2018</u>
<b>A</b>	\$118.75	\$123.50	\$123.50	\$129.75	\$136.25	\$136.25	4.0%	0.0%	5.1%	5.0%	0.0%
<b>B</b>	\$175.50	\$175.50	\$175.50	\$184.25	\$196.50	\$203.25	0.0%	0.0%	5.0%	6.6%	3.4%
<b>C</b>	\$210.25	\$210.25	\$210.25	\$221.00	\$235.75	\$243.75	0.0%	0.0%	5.1%	6.7%	3.4%
<b>D</b>	\$190.75	\$190.75	\$190.75	\$200.50	\$214.00	\$221.25	0.0%	0.0%	5.1%	6.7%	3.4%
<b>E</b>	\$191.75	\$191.75	\$191.75	\$201.50	\$215.00	\$222.25	0.0%	0.0%	5.1%	6.7%	3.4%
<b>F</b>	\$211.25	\$211.25	\$211.25	\$222.00	\$236.75	\$244.75	0.0%	0.0%	5.1%	6.6%	3.4%
<b>G</b>	\$192.50	\$192.50	\$192.50	\$202.25	\$215.75	\$223.00	0.0%	0.0%	5.1%	6.7%	3.4%
<b>H (with drugs)</b>	\$275.25	\$275.25	\$275.25	\$275.25	\$275.25	\$291.50	0.0%	0.0%	0.0%	0.0%	5.9%
<b>H (without drugs)</b>	\$190.75	\$190.75	\$190.75	\$190.75	\$190.75	\$202.00	0.0%	0.0%	0.0%	0.0%	5.9%
<b>I (with drugs)</b>	\$277.00	\$277.00	\$277.00	\$277.00	\$277.00	\$293.25	0.0%	0.0%	0.0%	0.0%	5.9%
<b>I (without drugs)</b>	\$192.25	\$192.25	\$192.25	\$192.25	\$192.25	\$203.50	0.0%	0.0%	0.0%	0.0%	5.9%
<b>J (with drugs)</b>	\$364.50	\$364.50	\$364.50	\$364.50	\$364.50	\$386.00	0.0%	0.0%	0.0%	0.0%	5.9%
<b>J (without drugs)</b>	\$220.50	\$220.50	\$220.50	\$220.50	\$220.50	\$233.50	0.0%	0.0%	0.0%	0.0%	5.9%
<b>K</b>	\$75.50	\$75.50	\$71.75	\$71.75	\$75.25	\$77.75	0.0%	-5.0%	0.0%	4.9%	3.3%
<b>L</b>	\$117.25	\$120.25	\$120.25	\$126.25	\$132.50	\$141.00	2.6%	0.0%	5.0%	5.0%	6.4%

\*The rate changes were deferred until April 1st.

**Rhode Island  
Standardized Plans Rate History  
UHC Plans  
2010 Plans - Non-Tobacco User Base Rates**

	<u>1/2014*</u>	<u>1/2015*</u>	<u>1/2016*</u>	<u>1/2017*</u>	<u>1/2018</u>	<u>Proposed 1/2019</u>	<u>2015/2014*</u>	<u>2016/2015*</u>	<u>2017/2016*</u>	<u>2018/2017</u>	<u>Proposed 2019/2018</u>
<b>A</b>	\$108.25	\$112.50	\$112.50	\$118.25	\$124.25	\$124.25	3.9%	0.0%	5.1%	5.1%	0.0%
<b>B</b>	\$163.25	\$163.25	\$163.25	\$171.25	\$182.75	\$189.00	0.0%	0.0%	4.9%	6.7%	3.4%
<b>C</b>	\$195.75	\$195.75	\$195.75	\$205.50	\$219.25	\$226.75	0.0%	0.0%	5.0%	6.7%	3.4%
<b>F</b>	\$196.50	\$196.50	\$196.50	\$206.25	\$220.00	\$227.50	0.0%	0.0%	5.0%	6.7%	3.4%
<b>G</b>				\$174.75	\$186.50	\$192.75				6.7%	3.4%
<b>K</b>	\$69.00	\$69.00	\$65.50	\$65.50	\$68.75	\$71.00	0.0%	-5.1%	0.0%	5.0%	3.3%
<b>L</b>	\$108.75	\$111.50	\$111.50	\$117.00	\$122.75	\$130.75	2.5%	0.0%	4.9%	4.9%	6.5%
<b>N</b>	\$123.75	\$128.50	\$133.50	\$140.25	\$146.50	\$150.75	3.8%	3.9%	5.1%	4.5%	2.9%

Note: These rate changes do not reflect any rating factor updates.

\*The rate changes were deferred until April 1st.

**Rhode Island Average Lives  
1990 Plans**

<u>Plan</u>	<u>2019</u>	<u>2018</u>
A	59	67
B	34	39
C	676	735
D	16	19
E	33	37
F	1,319	1,425
G	48	55
H	9	10
I	105	113
J	592	638
K	5	6
L	11	13
Total 1990 Plans	2,907	3,155

**Rhode Island Average Lives  
2010 Plans**

<u>Plan</u>	<u>2019</u>	<u>2018</u>
A	53	53
B	45	45
C	303	321
F	11,110	10,815
G	899	473
K	85	95
L	48	46
N	4,236	4,175
Total 2010 Plans	16,780	16,022

**National Average Lives  
1990 Plans**

<u>Plan</u>	<u>2019</u>	<u>2018</u>
A	31,685	35,718
B	24,941	28,514
C	204,570	227,726
D	17,536	19,905
E	19,290	21,943
F	494,812	541,764
G	19,869	22,197
H	8,009	9,025
I	43,901	48,459
J	268,163	289,750
K	5,752	6,494
L	12,404	13,693
Select C	3,989	4,653
Total 1990 Plans	1,154,920	1,269,840

**National Average Lives  
2010 Plans**

<u>Plan</u>	<u>2019</u>	<u>2018</u>
A	28,641	30,319
B	22,319	23,869
C	50,011	52,451
F	2,064,324	2,006,986
G	233,436	118,370
K	58,185	60,786
L	26,231	27,623
N	721,820	729,059
Select C	1,090	1,157
Select F	16,380	17,095
Total 2010 Plans	3,222,436	3,067,716

## Rhode Island Medicare Supplement Total Standardized Plans Trend

The components of the composite trend are shown below.

### Part B Coinsurance

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
Medicare Fee Update	-1.4%	0.6%	1.1%	1.3%
Utilization Trend	4.1%	0.0%	3.2%	3.2%
Composite Trend	2.7%	0.7%	4.4%	4.6%

The net change in the cost for Part B services in 2018 was 1.1%. For 2019, we assume a net change of 1.3%.

Utilization trend considers changes in the number of services used as well as the intensity of services. Our assumed utilization trends for 2018 and 2019 are 3.2% and 3.2%, respectively.

**Part B Deductible --** For 2019 we assume the Part B deductible will be \$192, an increase of 4.9% over 2018. The projected Part B deductible trend is 0.8% for 2018 and 5.0% for 2019.

**Part B Excess --** Projected claim costs for 2018 and 2019 are based on actuarial judgment and are \$0.10 and \$0.10, respectively.

### Part A Deductible --

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
Medicare Part A Deductible	\$1,288	\$1,316	\$1,340	\$1,376
% Change in Part A Deductible	2.2%	2.2%	1.8%	2.7%
Utilization Trend	1.5%	-0.6%	3.3%	3.2%
Composite Trend	3.7%	1.5%	5.2%	6.0%

**Hospital Co-Payments --** Hospital Co-payments are paid for days 61 and after for long hospital stays. Projected claim costs for 2018 and 2019 are based on actuarial judgment and are \$2.13 and \$2.29, respectively.

**Skilled Nursing --** Medicare Supplement plans which have a skilled nursing facility stay benefit pay the Medicare cost sharing amount for days 21-100.

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
Medicare Daily Coinsurance	\$161	\$165	\$168	\$172
% Change in Daily Coinsurance	2.2%	2.2%	1.8%	2.7%
Utilization/Length of Stay, days 21-100	-9.7%	-9.6%	6.1%	1.9%
Composite Trend	-7.7%	-7.7%	8.0%	4.6%

**Foreign Care/ At-Home Care/ Preventive Care / Prescription Drugs --** In aggregate, these benefits represent less than 1% of the total Rhode Island claim costs. Projected costs for these benefits were based on historical experience and actuarial judgment.

**RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN A</b>	<u>Premium</u> a	<u>Premium Accumulated to 12/17</u> b	<u>Incurred Claims</u> c	<u>Incurred Claims Accumulated to 12/17</u> d	<u>Incurred Loss Ratio</u> d/b
<b>Prudential Experience</b>					
1992	\$4,586	\$16,709	\$649	\$2,365	14.2%
1993	\$18,768	\$65,125	\$6,096	\$21,153	32.5%
1994	\$33,985	\$112,312	\$21,361	\$70,592	62.9%
1995	\$44,501	\$140,061	\$31,034	\$97,676	69.7%
1996	\$71,925	\$215,594	\$62,125	\$186,221	86.4%
1997	\$85,292	\$243,487	\$77,767	\$222,006	91.2%
<b>Total</b>	<b>\$259,056</b>	<b>\$793,288</b>	<b>\$199,032</b>	<b>\$600,013</b>	<b>75.6%</b>
<b>UnitedHealthcare Experience</b>					
1998	\$87,049	\$236,671	\$58,697	\$159,586	67.4%
1999	\$73,980	\$191,559	\$60,170	\$155,801	81.3%
2000	\$84,505	\$208,393	\$55,603	\$137,121	65.8%
2001	\$92,580	\$217,436	\$80,274	\$188,532	86.7%
2002	\$85,816	\$191,952	\$81,641	\$182,614	95.1%
2003	\$95,490	\$203,419	\$76,406	\$162,765	80.0%
2004	\$110,938	\$225,075	\$70,139	\$142,301	63.2%
2005	\$107,727	\$208,151	\$57,716	\$111,520	53.6%
2006	\$127,425	\$234,488	\$69,707	\$128,275	54.7%
2007	\$137,298	\$240,625	\$107,497	\$188,397	78.3%
2008	\$132,618	\$221,355	\$86,681	\$144,682	65.4%
2009	\$150,385	\$239,058	\$101,936	\$162,042	67.8%
2010	\$157,347	\$238,214	\$135,383	\$204,962	86.0%
2011	\$162,191	\$233,855	\$153,343	\$221,097	94.5%
2012	\$162,467	\$223,098	\$158,178	\$217,209	97.4%
2013	\$157,634	\$206,154	\$150,061	\$196,250	95.2%
2014	\$162,095	\$201,893	\$125,722	\$156,590	77.6%
2015	\$169,487	\$201,048	\$122,954	\$145,849	72.5%
2016	\$172,541	\$194,924	\$121,797	\$137,598	70.6%
2017	\$175,905	\$189,262	\$110,091	\$118,450	62.6%
2018	\$176,897	\$181,265	\$131,390	\$134,635	74.3%
<b>Total</b>	<b>\$2,782,375</b>	<b>\$4,487,895</b>	<b>\$2,115,387</b>	<b>\$3,396,274</b>	<b>75.7%</b>
<b>Expected Future Experience</b>					
2019	\$165,502	\$161,514	\$127,663	\$124,586	77.1%
2020	\$175,168	\$162,806	\$135,119	\$125,583	77.1%
2021	\$185,397	\$164,108	\$143,010	\$126,588	77.1%
2022	\$196,225	\$165,421	\$151,361	\$127,600	77.1%
2023	\$207,684	\$166,744	\$160,201	\$128,621	77.1%
2024	\$219,813	\$168,078	\$169,556	\$129,650	77.1%
2025	\$232,650	\$169,423	\$179,459	\$130,687	77.1%
2026	\$246,237	\$170,778	\$189,939	\$131,733	77.1%
2027	\$260,617	\$172,145	\$201,031	\$132,787	77.1%
2028	\$275,837	\$173,522	\$212,772	\$133,849	77.1%
Expected Future (2019-2028)	\$2,165,129	\$1,674,540	\$1,670,110	\$1,291,685	77.1%
Aggregate (1992-2028)	\$5,206,561	\$6,955,722	\$3,984,530	\$5,287,972	76.0%
<b>PLAN B</b>					
	<u>Premium</u> a	<u>Premium Accumulated to 12/17</u> b	<u>Incurred Claims</u> c	<u>Incurred Claims Accumulated to 12/17</u> d	<u>Incurred Loss Ratio</u> d/b
<b>Prudential Experience</b>					
1992	\$13,882	\$50,579	\$12,645	\$46,072	91.1%
1993	\$43,894	\$152,311	\$47,357	\$164,328	107.9%
1994	\$55,076	\$182,012	\$41,852	\$138,312	76.0%
1995	\$65,088	\$204,856	\$49,585	\$156,063	76.2%
1996	\$114,761	\$343,997	\$112,898	\$338,412	98.4%
1997	\$121,170	\$345,911	\$117,154	\$334,446	96.7%
<b>Total</b>	<b>\$413,871</b>	<b>\$1,279,667</b>	<b>\$381,491</b>	<b>\$1,177,633</b>	<b>92.0%</b>
<b>UnitedHealthcare Experience</b>					
1998	\$75,797	\$206,079	\$73,717	\$200,423	97.3%
1999	\$64,254	\$166,376	\$65,770	\$170,301	102.4%
2000	\$57,975	\$142,969	\$52,527	\$129,534	90.6%
2001	\$53,825	\$126,415	\$40,655	\$95,484	75.5%
2002	\$51,283	\$114,710	\$36,132	\$80,280	70.5%
2003	\$59,263	\$126,245	\$47,074	\$100,280	79.4%
2004	\$84,427	\$171,288	\$78,500	\$159,264	93.0%
2005	\$97,285	\$187,976	\$94,385	\$182,372	97.0%
2006	\$115,760	\$213,022	\$94,280	\$173,494	81.4%
2007	\$128,686	\$225,532	\$115,151	\$201,812	89.5%
2008	\$145,998	\$243,689	\$101,024	\$168,622	69.2%
2009	\$166,951	\$265,392	\$136,405	\$216,834	81.7%
2010	\$176,120	\$266,635	\$135,420	\$205,018	76.9%
2011	\$171,868	\$247,808	\$132,220	\$190,641	76.9%
2012	\$187,024	\$256,820	\$116,745	\$160,313	62.4%
2013	\$196,396	\$256,846	\$179,468	\$234,708	91.4%
2014	\$192,138	\$239,312	\$104,407	\$130,041	54.3%
2015	\$177,190	\$210,185	\$104,239	\$123,650	58.8%
2016	\$179,410	\$202,685	\$108,414	\$122,478	60.4%
2017	\$172,908	\$186,037	\$83,551	\$89,895	48.3%
2018	\$174,955	\$179,276	\$134,367	\$137,685	76.8%
<b>Total</b>	<b>\$2,729,513</b>	<b>\$4,235,295</b>	<b>\$2,034,452</b>	<b>\$3,273,669</b>	<b>77.3%</b>
<b>Expected Future Experience</b>					
2019	\$170,660	\$166,547	\$133,229	\$130,018	78.1%
2020	\$180,626	\$167,879	\$141,009	\$131,058	78.1%
2021	\$191,175	\$169,222	\$149,244	\$132,107	78.1%
2022	\$202,339	\$170,576	\$157,960	\$133,163	78.1%
2023	\$214,156	\$171,941	\$167,185	\$134,229	78.1%
2024	\$226,663	\$173,316	\$176,949	\$135,303	78.1%
2025	\$239,900	\$174,703	\$187,282	\$136,385	78.1%
2026	\$253,910	\$176,100	\$198,220	\$137,476	78.1%
2027	\$268,738	\$177,509	\$209,796	\$138,576	78.1%
2028	\$284,433	\$178,929	\$222,048	\$139,684	78.1%
Expected Future (2019-2028)	\$2,232,600	\$1,726,722	\$1,742,922	\$1,347,999	78.1%
Aggregate (1992-2028)	\$5,375,985	\$7,241,684	\$4,158,865	\$5,799,301	80.1%

Assumption: Interest rate is 5%.

**RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN C</b>	<b>Premium a</b>	<b>Premium Accumulated to 12/17 b</b>	<b>Incurred Claims c</b>	<b>Incurred Claims Accumulated to 12/17 d</b>	<b>Incurred Loss Ratio d/b</b>
<b>Prudential Experience</b>					
1992	\$34,302	\$124,979	\$20,411	\$74,367	59.5%
1993	\$206,358	\$716,058	\$145,847	\$506,086	70.7%
1994	\$556,968	\$1,840,637	\$474,393	\$1,567,749	85.2%
1995	\$877,037	\$2,760,365	\$875,407	\$2,755,236	99.8%
1996	\$1,518,727	\$4,552,385	\$1,437,272	\$4,308,222	94.6%
1997	\$1,625,144	\$4,639,400	\$1,405,006	\$4,010,958	86.5%
<b>Total</b>	<b>\$4,818,536</b>	<b>\$14,633,823</b>	<b>\$4,358,337</b>	<b>\$13,222,618</b>	<b>90.4%</b>
<b>UnitedHealthcare Experience</b>					
1998	\$1,406,557	\$3,824,177	\$1,159,394	\$3,152,184	82.4%
1999	\$1,297,098	\$3,358,645	\$994,276	\$2,574,531	76.7%
2000	\$1,497,399	\$3,692,661	\$1,253,679	\$3,091,637	83.7%
2001	\$1,677,138	\$3,938,960	\$1,430,682	\$3,360,128	85.3%
2002	\$1,718,027	\$3,842,850	\$1,605,640	\$3,591,465	93.5%
2003	\$1,958,418	\$4,171,953	\$1,686,022	\$3,591,677	86.1%
2004	\$2,131,173	\$4,323,780	\$1,700,949	\$3,450,930	79.8%
2005	\$2,190,847	\$4,233,188	\$1,824,409	\$3,525,151	83.3%
2006	\$2,382,490	\$4,384,270	\$2,206,000	\$4,059,492	92.6%
2007	\$2,527,368	\$4,429,405	\$2,095,266	\$3,672,113	82.9%
2008	\$2,621,759	\$4,376,031	\$2,264,045	\$3,778,963	86.4%
2009	\$2,683,824	\$4,266,310	\$2,291,140	\$3,642,084	85.4%
2010	\$2,866,048	\$4,339,028	\$2,490,937	\$3,771,132	86.9%
2011	\$2,993,383	\$4,316,006	\$2,434,274	\$3,509,855	81.3%
2012	\$2,967,608	\$4,075,088	\$2,488,105	\$3,416,640	83.8%
2013	\$3,016,350	\$3,944,781	\$2,320,787	\$3,035,123	76.9%
2014	\$3,081,370	\$3,837,918	\$2,550,165	\$3,176,290	82.8%
2015	\$3,115,097	\$3,695,167	\$2,429,435	\$2,881,826	78.0%
2016	\$2,938,858	\$3,320,105	\$2,319,142	\$2,619,995	78.9%
2017	\$2,807,928	\$3,021,133	\$2,167,575	\$2,332,158	77.2%
2018	\$2,770,474	\$2,838,891	\$2,109,808	\$2,161,910	76.2%
<b>Total</b>	<b>\$50,649,211</b>	<b>\$82,230,347</b>	<b>\$41,821,726</b>	<b>\$68,395,283</b>	<b>83.2%</b>
<b>Expected Future Experience</b>					
2019	\$2,655,080	\$2,591,093	\$2,046,117	\$1,996,806	77.1%
2020	\$2,810,136	\$2,611,821	\$2,165,610	\$2,012,780	77.1%
2021	\$2,974,248	\$2,632,716	\$2,292,082	\$2,028,882	77.1%
2022	\$3,147,944	\$2,653,778	\$2,425,939	\$2,045,113	77.1%
2023	\$3,331,784	\$2,675,008	\$2,567,614	\$2,061,474	77.1%
2024	\$3,526,361	\$2,696,408	\$2,717,563	\$2,077,966	77.1%
2025	\$3,732,300	\$2,717,979	\$2,876,269	\$2,094,590	77.1%
2026	\$3,950,266	\$2,739,723	\$3,044,243	\$2,111,347	77.1%
2027	\$4,180,962	\$2,761,641	\$3,222,026	\$2,128,237	77.1%
2028	\$4,425,130	\$2,783,734	\$3,410,193	\$2,145,263	77.1%
Expected Future (2019-2028)	\$34,734,213	\$26,863,899	\$26,767,656	\$20,702,459	77.1%
Aggregate (1992-2028)	\$90,201,960	\$123,728,069	\$72,947,719	\$102,320,360	82.7%
<b>PLAN D</b>					
<b>PLAN D</b>	<b>Premium a</b>	<b>Premium Accumulated to 12/17 b</b>	<b>Incurred Claims c</b>	<b>Incurred Claims Accumulated to 12/17 d</b>	<b>Incurred Loss Ratio d/b</b>
<b>Prudential Experience</b>					
1992	\$4,668	\$17,008	\$7,787	\$28,372	166.8%
1993	\$16,486	\$57,206	\$11,920	\$41,362	72.3%
1994	\$25,101	\$82,952	\$10,537	\$34,823	42.0%
1995	\$28,257	\$88,935	\$20,936	\$65,894	74.1%
1996	\$52,707	\$157,990	\$47,171	\$141,394	89.5%
1997	\$55,208	\$157,605	\$44,461	\$126,925	80.5%
<b>Total</b>	<b>\$182,427</b>	<b>\$561,697</b>	<b>\$142,812</b>	<b>\$438,770</b>	<b>78.1%</b>
<b>UnitedHealthcare Experience</b>					
1998	\$63,294	\$172,085	\$43,853	\$119,228	69.3%
1999	\$66,628	\$172,522	\$43,299	\$112,116	65.0%
2000	\$78,706	\$194,093	\$74,032	\$182,568	94.1%
2001	\$81,144	\$190,577	\$55,059	\$129,313	67.9%
2002	\$73,152	\$163,626	\$49,209	\$110,071	67.3%
2003	\$82,435	\$175,609	\$59,414	\$126,568	72.1%
2004	\$88,511	\$179,573	\$69,160	\$140,314	78.1%
2005	\$91,957	\$177,680	\$84,911	\$164,066	92.3%
2006	\$94,341	\$173,607	\$67,981	\$125,099	72.1%
2007	\$97,357	\$170,626	\$104,608	\$183,333	107.4%
2008	\$104,664	\$174,696	\$95,583	\$159,539	91.3%
2009	\$119,947	\$190,672	\$138,156	\$219,619	115.2%
2010	\$132,906	\$201,212	\$172,637	\$261,363	129.9%
2011	\$129,977	\$187,408	\$132,731	\$191,378	102.1%
2012	\$107,163	\$147,155	\$97,247	\$133,538	90.7%
2013	\$90,042	\$117,757	\$112,245	\$146,794	124.7%
2014	\$86,110	\$107,252	\$100,568	\$125,260	116.8%
2015	\$74,150	\$87,958	\$93,933	\$111,424	126.7%
2016	\$65,965	\$74,522	\$95,983	\$108,434	145.5%
2017	\$58,473	\$62,913	\$66,951	\$72,035	114.5%
2018	\$46,678	\$47,830	\$34,967	\$35,831	74.9%
<b>Total</b>	<b>\$1,833,601</b>	<b>\$3,169,376</b>	<b>\$1,792,528</b>	<b>\$2,957,890</b>	<b>93.3%</b>
<b>Expected Future Experience</b>					
2019	\$41,959	\$40,948	\$31,648	\$30,886	75.4%
2020	\$39,651	\$36,853	\$29,908	\$27,797	75.4%
2021	\$37,471	\$33,168	\$28,263	\$25,017	75.4%
2022	\$35,410	\$29,851	\$26,708	\$22,516	75.4%
2023	\$33,462	\$26,866	\$25,239	\$20,264	75.4%
2024	\$31,622	\$24,179	\$23,851	\$18,238	75.4%
2025	\$29,883	\$21,761	\$22,539	\$16,414	75.4%
2026	\$28,239	\$19,585	\$21,300	\$14,772	75.4%
2027	\$26,686	\$17,627	\$20,128	\$13,295	75.4%
2028	\$25,218	\$15,864	\$19,021	\$11,966	75.4%
Expected Future (2019-2028)	\$329,601	\$266,703	\$248,605	\$201,164	75.4%
Aggregate (1992-2028)	\$2,345,629	\$3,997,776	\$2,183,945	\$3,597,824	90.0%

Assumption: Interest rate is 5%.



**RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN E</b>	<b>Premium a</b>	<b>Premium Accumulated to 12/17 b</b>	<b>Incurred Claims c</b>	<b>Incurred Claims Accumulated to 12/17 d</b>	<b>Incurred Loss Ratio d/b</b>
<b>Prudential Experience</b>					
1992	\$3,056	\$11,134	\$1,205	\$4,390	39.4%
1993	\$11,730	\$40,703	\$9,503	\$32,975	81.0%
1994	\$18,452	\$60,979	\$18,101	\$59,820	98.1%
1995	\$17,107	\$53,842	\$17,187	\$54,093	100.5%
1996	\$28,979	\$86,864	\$16,811	\$50,390	58.0%
1997	\$38,667	\$110,385	\$36,316	\$103,673	93.9%
<b>Total</b>	<b>\$117,991</b>	<b>\$363,907</b>	<b>\$99,123</b>	<b>\$305,342</b>	<b>83.9%</b>
<b>UnitedHealthcare Experience</b>					
1998	\$152,240	\$413,914	\$139,773	\$380,017	91.8%
1999	\$175,537	\$454,528	\$136,937	\$354,579	78.0%
2000	\$172,433	\$425,229	\$122,294	\$301,583	70.9%
2001	\$165,790	\$389,378	\$116,184	\$272,871	70.1%
2002	\$144,016	\$322,132	\$99,693	\$222,992	69.2%
2003	\$160,650	\$342,228	\$165,589	\$352,750	103.1%
2004	\$168,807	\$342,479	\$151,740	\$307,854	89.9%
2005	\$153,136	\$295,892	\$168,465	\$325,510	110.0%
2006	\$154,153	\$283,673	\$123,099	\$226,528	79.9%
2007	\$154,920	\$271,509	\$120,005	\$210,318	77.5%
2008	\$149,024	\$248,738	\$147,626	\$246,405	99.1%
2009	\$153,197	\$243,528	\$110,457	\$175,586	72.1%
2010	\$167,784	\$254,016	\$108,451	\$164,189	64.6%
2011	\$162,164	\$233,815	\$126,001	\$181,674	77.7%
2012	\$143,855	\$197,540	\$156,350	\$214,698	108.7%
2013	\$138,661	\$181,341	\$116,175	\$151,933	83.8%
2014	\$130,008	\$161,928	\$104,556	\$130,227	80.4%
2015	\$119,586	\$141,855	\$104,195	\$123,597	87.1%
2016	\$108,928	\$123,058	\$104,897	\$118,505	96.3%
2017	\$97,591	\$105,001	\$71,820	\$77,273	73.6%
2018	\$92,912	\$95,207	\$69,648	\$71,368	75.0%
<b>Total</b>	<b>\$3,065,392</b>	<b>\$5,526,989</b>	<b>\$2,563,954</b>	<b>\$4,610,458</b>	<b>83.4%</b>
<b>Expected Future Experience</b>					
2019	\$85,036	\$82,987	\$63,849	\$62,311	75.1%
2020	\$80,359	\$74,688	\$60,338	\$56,080	75.1%
2021	\$75,939	\$67,219	\$57,019	\$50,472	75.1%
2022	\$71,763	\$60,497	\$53,883	\$45,424	75.1%
2023	\$67,816	\$54,448	\$50,919	\$40,882	75.1%
2024	\$64,086	\$49,003	\$48,119	\$36,794	75.1%
2025	\$60,561	\$44,103	\$45,472	\$33,114	75.1%
2026	\$57,230	\$39,692	\$42,971	\$29,803	75.1%
2027	\$54,083	\$35,723	\$40,608	\$26,823	75.1%
2028	\$51,108	\$32,151	\$38,375	\$24,140	75.1%
<b>Expected Future (2019-2028)</b>	<b>\$667,981</b>	<b>\$540,511</b>	<b>\$501,554</b>	<b>\$405,843</b>	<b>75.1%</b>
<b>Aggregate (1992-2028)</b>	<b>\$3,851,364</b>	<b>\$6,431,407</b>	<b>\$3,164,631</b>	<b>\$5,321,642</b>	<b>82.7%</b>
<b>PLAN F</b>					
	<b>Premium a</b>	<b>Premium Accumulated to 12/17 b</b>	<b>Incurred Claims c</b>	<b>Incurred Claims Accumulated to 12/17 d</b>	<b>Incurred Loss Ratio d/b</b>
<b>Prudential Experience</b>					
1992	\$137,231	\$499,998	\$97,087	\$353,735	70.7%
1993	\$460,161	\$1,596,750	\$407,993	\$1,415,728	88.7%
1994	\$840,714	\$2,778,345	\$807,216	\$2,667,643	96.0%
1995	\$1,033,647	\$3,253,275	\$1,149,111	\$3,616,685	111.2%
1996	\$1,458,312	\$4,371,291	\$1,301,514	\$3,901,287	89.2%
1997	\$1,496,356	\$4,271,741	\$1,276,809	\$3,644,987	85.3%
<b>Total</b>	<b>\$5,426,421</b>	<b>\$16,771,400</b>	<b>\$5,039,731</b>	<b>\$15,600,065</b>	<b>93.0%</b>
<b>UnitedHealthcare Experience</b>					
1998	\$1,288,551	\$3,503,340	\$1,048,384	\$2,850,368	81.4%
1999	\$1,270,601	\$3,290,035	\$918,928	\$2,379,429	72.3%
2000	\$1,302,249	\$3,211,413	\$1,089,983	\$2,687,953	83.7%
2001	\$1,350,987	\$3,172,955	\$1,124,758	\$2,641,629	83.3%
2002	\$1,390,312	\$3,109,822	\$1,120,395	\$2,506,077	80.6%
2003	\$1,561,365	\$3,326,126	\$1,334,266	\$2,842,343	85.5%
2004	\$1,803,165	\$3,658,308	\$1,514,924	\$3,073,518	84.0%
2005	\$2,023,135	\$3,909,133	\$1,641,702	\$3,172,123	81.1%
2006	\$2,456,173	\$4,519,863	\$1,967,027	\$3,619,734	80.1%
2007	\$3,002,169	\$5,261,529	\$2,404,715	\$4,214,447	80.1%
2008	\$3,505,543	\$5,851,172	\$2,888,148	\$4,820,666	82.4%
2009	\$4,089,675	\$6,501,104	\$3,404,000	\$5,411,128	83.2%
2010	\$4,943,243	\$7,483,779	\$4,186,409	\$6,337,977	84.7%
2011	\$6,470,393	\$9,329,329	\$5,442,764	\$7,847,643	84.1%
2012	\$7,937,978	\$10,900,348	\$6,427,082	\$8,825,601	81.0%
2013	\$9,756,488	\$12,759,529	\$7,870,854	\$10,293,498	80.7%
2014	\$13,595,229	\$16,933,175	\$11,181,811	\$13,927,206	82.2%
2015	\$21,148,943	\$25,087,143	\$17,055,158	\$20,231,044	80.6%
2016	\$23,259,377	\$26,276,730	\$19,332,849	\$21,840,829	83.1%
2017	\$25,670,156	\$27,619,286	\$20,856,499	\$22,440,129	81.2%
2018	\$28,825,454	\$29,537,301	\$22,987,867	\$23,555,555	79.7%
<b>Total</b>	<b>\$166,651,185</b>	<b>\$215,241,422</b>	<b>\$135,798,522</b>	<b>\$175,518,896</b>	<b>81.5%</b>
<b>Expected Future Experience</b>					
2019	\$30,226,944	\$29,498,477	\$24,542,725	\$23,951,247	81.2%
2020	\$31,992,197	\$29,734,464	\$25,976,020	\$24,142,857	81.2%
2021	\$33,860,542	\$29,972,340	\$27,493,019	\$24,336,000	81.2%
2022	\$35,837,997	\$30,212,119	\$29,098,612	\$24,530,688	81.2%
2023	\$37,930,936	\$30,453,816	\$30,797,971	\$24,726,933	81.2%
2024	\$40,146,103	\$30,697,446	\$32,596,572	\$24,924,749	81.2%
2025	\$42,490,635	\$30,943,026	\$34,500,212	\$25,124,147	81.2%
2026	\$44,972,088	\$31,190,570	\$36,515,024	\$25,325,140	81.2%
2027	\$47,598,458	\$31,440,095	\$38,647,502	\$25,527,741	81.2%
2028	\$50,378,208	\$31,691,615	\$40,904,516	\$25,731,963	81.2%
<b>Expected Future (2019-2028)</b>	<b>\$395,434,110</b>	<b>\$305,833,969</b>	<b>\$321,072,172</b>	<b>\$248,321,463</b>	<b>81.2%</b>
<b>Aggregate (1992-2028)</b>	<b>\$567,511,717</b>	<b>\$557,846,790</b>	<b>\$461,910,425</b>	<b>\$439,440,424</b>	<b>81.7%</b>

Assumption: Interest rate is 5%.

**RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN G</b>	<b>Premium a</b>	<b>Premium Accumulated to 12/17 b</b>	<b>Incurred Claims c</b>	<b>Incurred Claims Accumulated to 12/17 d</b>	<b>Incurred Loss Ratio d/b</b>
<u>Prudential Experience</u>					
1992	\$6,680	\$24,338	\$6,074	\$22,130	90.9%
1993	\$31,104	\$107,930	\$29,970	\$103,995	96.4%
1994	\$47,932	\$158,403	\$54,573	\$180,350	113.9%
1995	\$51,196	\$161,133	\$29,266	\$92,112	57.2%
1996	\$78,192	\$234,379	\$55,485	\$166,317	71.0%
1997	\$87,038	\$248,474	\$68,113	\$194,446	78.3%
<b>Total</b>	<b>\$302,142</b>	<b>\$934,658</b>	<b>\$243,482</b>	<b>\$759,351</b>	<b>81.2%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$87,467	\$237,807	\$64,763	\$176,078	74.0%
1999	\$98,950	\$256,216	\$61,081	\$158,159	61.7%
2000	\$98,608	\$243,172	\$71,538	\$176,417	72.5%
2001	\$109,848	\$257,992	\$78,179	\$183,612	71.2%
2002	\$120,094	\$268,624	\$146,985	\$328,774	122.4%
2003	\$131,916	\$281,016	\$112,286	\$239,200	85.1%
2004	\$158,783	\$322,143	\$143,182	\$290,491	90.2%
2005	\$162,223	\$313,449	\$113,561	\$219,425	70.0%
2006	\$186,866	\$343,872	\$144,052	\$265,085	77.1%
2007	\$177,571	\$311,206	\$139,875	\$245,142	78.8%
2008	\$176,310	\$294,283	\$126,647	\$211,388	71.8%
2009	\$171,559	\$272,717	\$156,745	\$249,168	91.4%
2010	\$177,907	\$269,340	\$121,290	\$183,627	68.2%
2011	\$168,304	\$242,669	\$111,503	\$160,771	66.3%
2012	\$164,612	\$226,043	\$193,224	\$265,333	117.4%
2013	\$162,832	\$212,952	\$130,510	\$170,681	80.2%
2014	\$154,677	\$192,654	\$118,063	\$147,051	76.3%
2015	\$149,247	\$177,038	\$141,690	\$168,074	94.9%
2016	\$138,206	\$156,135	\$150,310	\$169,809	108.8%
2017	\$208,634	\$224,475	\$176,023	\$189,388	84.4%
2018	\$1,042,683	\$1,068,432	\$816,905	\$837,079	78.3%
<b>Total</b>	<b>\$4,047,295</b>	<b>\$6,172,235</b>	<b>\$3,318,412</b>	<b>\$5,034,752</b>	<b>81.6%</b>
<u>Expected Future Experience</u>					
2019	\$1,937,048	\$1,890,365	\$1,525,193	\$1,488,436	78.7%
2020	\$2,050,171	\$1,905,488	\$1,614,264	\$1,500,344	78.7%
2021	\$2,169,901	\$1,920,732	\$1,708,537	\$1,512,346	78.7%
2022	\$2,296,623	\$1,936,098	\$1,808,316	\$1,524,445	78.7%
2023	\$2,430,746	\$1,951,586	\$1,913,922	\$1,536,641	78.7%
2024	\$2,572,702	\$1,967,199	\$2,025,695	\$1,548,934	78.7%
2025	\$2,722,947	\$1,982,937	\$2,143,995	\$1,561,325	78.7%
2026	\$2,881,968	\$1,998,800	\$2,269,205	\$1,573,816	78.7%
2027	\$3,050,275	\$2,014,790	\$2,401,726	\$1,586,406	78.7%
2028	\$3,228,411	\$2,030,909	\$2,541,987	\$1,599,098	78.7%
Expected Future (2019-2028)	\$25,340,791	\$19,598,903	\$19,952,840	\$15,431,790	78.7%
Aggregate (1992-2028)	\$29,690,228	\$26,705,795	\$23,514,734	\$21,225,893	79.5%
<b>PLAN H</b>	<b>Premium a</b>	<b>Premium Accumulated to 12/17 b</b>	<b>Incurred Claims c</b>	<b>Incurred Claims Accumulated to 12/17 d</b>	<b>Incurred Loss Ratio d/b</b>
<u>Prudential Experience</u>					
1992	\$9,102	\$33,163	\$3,520	\$12,825	38.7%
1993	\$41,344	\$143,463	\$26,041	\$90,362	63.0%
1994	\$57,378	\$189,620	\$47,096	\$155,639	82.1%
1995	\$77,319	\$243,352	\$71,295	\$224,391	92.2%
1996	\$96,132	\$288,155	\$99,648	\$298,694	103.7%
1997	\$88,407	\$252,381	\$71,935	\$205,357	81.4%
<b>Total</b>	<b>\$369,682</b>	<b>\$1,150,133</b>	<b>\$319,534</b>	<b>\$987,267</b>	<b>85.8%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$73,061	\$198,639	\$63,330	\$172,183	86.7%
1999	\$63,715	\$164,981	\$74,619	\$193,214	117.1%
2000	\$68,997	\$170,151	\$50,813	\$125,308	73.6%
2001	\$79,037	\$185,627	\$84,017	\$197,324	106.3%
2002	\$84,636	\$189,311	\$120,770	\$270,136	142.7%
2003	\$85,786	\$182,748	\$100,140	\$213,325	116.7%
2004	\$87,487	\$177,496	\$83,616	\$169,642	95.6%
2005	\$98,709	\$190,728	\$106,258	\$205,313	107.6%
2006	\$59,973	\$110,363	\$47,173	\$86,808	78.7%
2007	\$56,320	\$98,704	\$44,481	\$77,957	79.0%
2008	\$53,179	\$88,762	\$55,022	\$91,838	103.5%
2009	\$48,011	\$76,320	\$47,746	\$75,899	99.4%
2010	\$44,598	\$67,518	\$28,576	\$43,262	64.1%
2011	\$41,687	\$60,106	\$25,432	\$36,669	61.0%
2012	\$40,083	\$55,041	\$24,658	\$33,860	61.5%
2013	\$35,234	\$46,079	\$19,405	\$25,378	55.1%
2014	\$31,210	\$38,873	\$29,754	\$37,060	95.3%
2015	\$30,236	\$35,866	\$22,695	\$26,921	75.1%
2016	\$26,337	\$29,754	\$23,652	\$26,721	89.8%
2017	\$26,297	\$28,294	\$24,951	\$26,846	94.9%
2018	\$22,826	\$23,389	\$19,862	\$20,352	87.0%
<b>Total</b>	<b>\$1,157,418</b>	<b>\$2,218,751</b>	<b>\$1,096,970</b>	<b>\$2,156,014</b>	<b>97.2%</b>
<u>Expected Future Experience</u>					
2019	\$20,865	\$20,362	\$18,012	\$17,578	86.3%
2020	\$19,717	\$18,326	\$17,022	\$15,820	86.3%
2021	\$18,633	\$16,493	\$16,085	\$14,238	86.3%
2022	\$17,608	\$14,844	\$15,201	\$12,814	86.3%
2023	\$16,640	\$13,360	\$14,365	\$11,533	86.3%
2024	\$15,725	\$12,024	\$13,575	\$10,380	86.3%
2025	\$14,860	\$10,821	\$12,828	\$9,342	86.3%
2026	\$14,042	\$9,739	\$12,122	\$8,408	86.3%
2027	\$13,270	\$8,765	\$11,456	\$7,567	86.3%
2028	\$12,540	\$7,889	\$10,826	\$6,810	86.3%
Expected Future (2019-2028)	\$163,900	\$132,623	\$141,491	\$114,490	86.3%
Aggregate (1992-2028)	\$1,691,001	\$3,501,508	\$1,557,994	\$3,257,772	93.0%

Assumption: Interest rate is 5%.

**RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS**  
(Years 1997 and Prior are Prudential's Experience)

Attachment 8 (Page 5 of 7)

<b>PLAN I</b>	<b>Premium a</b>	<b>Premium Accumulated to 12/17 b</b>	<b>Incurred Claims c</b>	<b>Incurred Claims Accumulated to 12/17 d</b>	<b>Incurred Loss Ratio d/b</b>
<u>Prudential Experience</u>					
1992	\$20,040	\$73,015	\$16,443	\$59,910	82.1%
1993	\$130,379	\$452,413	\$76,336	\$264,884	58.5%
1994	\$211,238	\$698,088	\$170,935	\$564,897	80.9%
1995	\$258,270	\$812,873	\$272,214	\$856,758	105.4%
1996	\$367,429	\$1,101,369	\$310,640	\$931,143	84.5%
1997	\$381,479	\$1,089,031	\$295,100	\$842,441	77.4%
<b>Total</b>	<b>\$1,368,835</b>	<b>\$4,226,789</b>	<b>\$1,141,668</b>	<b>\$3,520,033</b>	<b>83.3%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$343,049	\$932,688	\$264,613	\$719,437	77.1%
1999	\$334,024	\$864,907	\$246,620	\$638,586	73.8%
2000	\$382,125	\$942,339	\$284,485	\$701,555	74.4%
2001	\$412,824	\$969,567	\$340,258	\$799,136	82.4%
2002	\$446,329	\$998,340	\$354,561	\$793,075	79.4%
2003	\$480,676	\$1,023,969	\$372,477	\$793,475	77.5%
2004	\$547,415	\$1,110,610	\$472,067	\$957,741	86.2%
2005	\$614,920	\$1,188,159	\$470,647	\$909,392	76.5%
2006	\$462,783	\$851,616	\$364,351	\$670,481	78.7%
2007	\$436,929	\$765,751	\$275,171	\$482,258	63.0%
2008	\$418,254	\$698,116	\$353,172	\$589,487	84.4%
2009	\$427,607	\$679,740	\$383,652	\$609,868	89.7%
2010	\$445,061	\$673,797	\$309,381	\$468,385	69.5%
2011	\$404,547	\$583,296	\$300,508	\$433,287	74.3%
2012	\$364,894	\$501,068	\$265,890	\$365,117	72.9%
2013	\$344,512	\$450,553	\$227,146	\$297,062	65.9%
2014	\$329,104	\$409,907	\$188,957	\$235,351	57.4%
2015	\$310,923	\$368,820	\$228,812	\$271,420	73.6%
2016	\$296,831	\$335,338	\$227,069	\$256,525	76.5%
2017	\$270,312	\$290,836	\$178,333	\$191,874	66.0%
2018	\$259,743	\$266,157	\$226,247	\$231,834	87.1%
<b>Total</b>	<b>\$8,332,862</b>	<b>\$14,905,574</b>	<b>\$6,334,418</b>	<b>\$11,415,346</b>	<b>76.6%</b>
<u>Expected Future Experience</u>					
2019	\$257,584	\$251,376	\$221,126	\$215,797	85.8%
2020	\$243,417	\$226,238	\$208,964	\$194,218	85.8%
2021	\$230,029	\$203,615	\$197,471	\$174,796	85.8%
2022	\$217,377	\$183,253	\$186,611	\$157,316	85.8%
2023	\$205,421	\$164,928	\$176,347	\$141,585	85.8%
2024	\$194,123	\$148,435	\$166,648	\$127,426	85.8%
2025	\$183,446	\$133,592	\$157,482	\$114,684	85.8%
2026	\$173,357	\$120,232	\$148,821	\$103,215	85.8%
2027	\$163,822	\$108,209	\$140,636	\$92,894	85.8%
2028	\$154,812	\$97,388	\$132,901	\$83,604	85.8%
<b>Expected Future (2019-2028)</b>	<b>\$2,023,388</b>	<b>\$1,637,266</b>	<b>\$1,737,007</b>	<b>\$1,405,534</b>	<b>85.8%</b>
<b>Aggregate (1992-2028)</b>	<b>\$11,725,085</b>	<b>\$20,769,629</b>	<b>\$9,213,092</b>	<b>\$16,340,913</b>	<b>78.7%</b>

<b>PLAN J</b>	<b>Premium a</b>	<b>Premium Accumulated to 12/17 b</b>	<b>Incurred Claims c</b>	<b>Incurred Claims Accumulated to 12/17 d</b>	<b>Incurred Loss Ratio d/b</b>
<u>Prudential Experience</u>					
1992	\$16,406	\$59,775	\$7,937	\$28,918	48.4%
1993	\$129,675	\$449,970	\$92,184	\$319,877	71.1%
1994	\$290,493	\$960,005	\$257,563	\$851,181	88.7%
1995	\$412,634	\$1,298,714	\$391,918	\$1,233,514	95.0%
1996	\$608,561	\$1,824,162	\$493,889	\$1,480,431	81.2%
1997	\$632,485	\$1,805,593	\$518,360	\$1,479,794	82.0%
<b>Total</b>	<b>\$2,090,254</b>	<b>\$6,398,219</b>	<b>\$1,761,851</b>	<b>\$5,393,715</b>	<b>84.3%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$655,366	\$1,781,824	\$573,698	\$1,559,783	87.5%
1999	\$713,473	\$1,847,434	\$749,945	\$1,941,873	105.1%
2000	\$819,084	\$2,019,902	\$740,779	\$1,826,799	90.4%
2001	\$963,284	\$2,262,387	\$882,024	\$2,071,539	91.6%
2002	\$1,144,085	\$2,559,067	\$896,030	\$2,004,222	78.3%
2003	\$1,320,234	\$2,812,451	\$1,171,645	\$2,495,917	88.7%
2004	\$1,544,345	\$3,133,208	\$1,356,583	\$2,752,270	87.8%
2005	\$1,789,083	\$3,456,894	\$1,557,305	\$3,009,048	87.0%
2006	\$1,353,582	\$2,490,869	\$1,133,102	\$2,085,141	83.7%
2007	\$1,422,768	\$2,493,510	\$1,143,944	\$2,004,848	80.4%
2008	\$1,594,396	\$2,661,239	\$1,283,104	\$2,141,654	80.5%
2009	\$1,814,469	\$2,884,349	\$1,597,830	\$2,539,972	88.1%
2010	\$2,026,211	\$3,067,564	\$1,699,437	\$2,572,848	83.9%
2011	\$2,077,133	\$2,994,911	\$1,579,324	\$2,277,147	76.0%
2012	\$2,031,923	\$2,790,215	\$1,547,878	\$2,125,530	76.2%
2013	\$2,038,036	\$2,665,342	\$1,563,719	\$2,045,031	76.7%
2014	\$2,014,528	\$2,509,141	\$1,527,625	\$1,902,692	75.8%
2015	\$1,940,227	\$2,301,521	\$1,431,296	\$1,697,821	73.8%
2016	\$1,847,526	\$2,087,199	\$1,383,239	\$1,562,682	74.9%
2017	\$1,770,571	\$1,905,010	\$1,455,991	\$1,566,544	82.2%
2018	\$1,671,644	\$1,712,925	\$1,380,884	\$1,414,985	82.6%
<b>Total</b>	<b>\$32,551,965</b>	<b>\$52,436,962</b>	<b>\$26,655,381</b>	<b>\$43,598,347</b>	<b>83.1%</b>
<u>Expected Future Experience</u>					
2019	\$1,651,793	\$1,611,985	\$1,342,501	\$1,310,147	81.3%
2020	\$1,560,944	\$1,450,786	\$1,268,664	\$1,179,132	81.3%
2021	\$1,475,092	\$1,305,708	\$1,198,887	\$1,061,219	81.3%
2022	\$1,393,962	\$1,175,137	\$1,132,948	\$955,097	81.3%
2023	\$1,317,294	\$1,057,623	\$1,070,636	\$859,588	81.3%
2024	\$1,244,843	\$951,861	\$1,011,751	\$773,629	81.3%
2025	\$1,176,377	\$856,675	\$956,105	\$696,266	81.3%
2026	\$1,111,676	\$771,007	\$903,519	\$626,639	81.3%
2027	\$1,050,534	\$693,907	\$853,826	\$563,975	81.3%
2028	\$992,754	\$624,516	\$806,865	\$507,578	81.3%
<b>Expected Future (2019-2028)</b>	<b>\$12,975,269</b>	<b>\$10,499,203</b>	<b>\$10,545,703</b>	<b>\$8,533,271</b>	<b>81.3%</b>
<b>Aggregate (1992-2028)</b>	<b>\$47,617,488</b>	<b>\$69,334,384</b>	<b>\$38,962,936</b>	<b>\$57,525,333</b>	<b>83.0%</b>

Assumption: Interest rate is 5%.

**RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN K</b>	<u>Premium</u> a	<u>Premium</u> <u>Accumulated</u> <u>to 12/17</u> b	<u>Incurred</u> <u>Claims</u> c	<u>Incurred Claims</u> <u>Accumulated</u> <u>to 12/17</u> d	<u>Incurred</u> <u>Loss Ratio</u> d/b
<u>UnitedHealthcare Experience</u>					
2006	\$1,382	\$2,543	\$1,318	\$2,425	95.4%
2007	\$9,163	\$16,060	\$3,296	\$5,777	36.0%
2008	\$7,894	\$13,176	\$4,783	\$7,984	60.6%
2009	\$13,954	\$22,182	\$8,727	\$13,872	62.5%
2010	\$13,862	\$20,985	\$13,577	\$20,555	97.9%
2011	\$18,396	\$26,525	\$9,537	\$13,751	51.8%
2012	\$26,329	\$36,155	\$20,018	\$27,488	76.0%
2013	\$35,637	\$46,606	\$25,750	\$33,676	72.3%
2014	\$44,754	\$55,743	\$18,786	\$23,399	42.0%
2015	\$69,859	\$82,868	\$41,829	\$49,619	59.9%
2016	\$73,540	\$83,080	\$38,981	\$44,038	53.0%
2017	\$77,646	\$83,542	\$44,297	\$47,661	57.1%
2018	\$78,713	\$80,657	\$58,094	\$59,529	73.8%
<b>Total</b>	<b>\$471,130</b>	<b>\$570,121</b>	<b>\$288,994</b>	<b>\$349,772</b>	<b>61.4%</b>
<u>Expected Future Experience</u>					
2019	\$73,735	\$71,958	\$55,301	\$53,968	75.0%
2020	\$78,041	\$72,533	\$58,531	\$54,400	75.0%
2021	\$82,598	\$73,114	\$61,949	\$54,835	75.0%
2022	\$87,422	\$73,699	\$65,567	\$55,274	75.0%
2023	\$92,528	\$74,288	\$69,396	\$55,716	75.0%
2024	\$97,931	\$74,882	\$73,449	\$56,162	75.0%
2025	\$103,650	\$75,481	\$77,738	\$56,611	75.0%
2026	\$109,704	\$76,085	\$82,278	\$57,064	75.0%
2027	\$116,110	\$76,694	\$87,083	\$57,521	75.0%
2028	\$122,891	\$77,308	\$92,169	\$57,981	75.0%
Expected Future (2019-2028)	\$964,610	\$746,042	\$723,460	\$559,534	75.0%
Aggregate (2006-2028)	\$1,435,740	\$1,316,163	\$1,012,454	\$909,306	69.1%
<b>PLAN L</b>					
	<u>Premium</u> a	<u>Premium</u> <u>Accumulated</u> <u>to 12/17</u> b	<u>Incurred</u> <u>Claims</u> c	<u>Incurred Claims</u> <u>Accumulated</u> <u>to 12/17</u> d	<u>Incurred</u> <u>Loss Ratio</u> d/b
<u>UnitedHealthcare Experience</u>					
2006	\$5,172	\$9,518	\$1,766	\$3,250	34.1%
2007	\$16,357	\$28,667	\$12,920	\$22,643	79.0%
2008	\$24,048	\$40,139	\$12,259	\$20,461	51.0%
2009	\$30,026	\$47,731	\$12,947	\$20,581	43.1%
2010	\$36,302	\$54,959	\$44,210	\$66,931	121.8%
2011	\$37,948	\$54,715	\$35,258	\$50,837	92.9%
2012	\$40,275	\$55,305	\$19,223	\$26,396	47.7%
2013	\$43,789	\$57,268	\$28,422	\$37,170	64.9%
2014	\$46,569	\$58,003	\$38,242	\$47,631	82.1%
2015	\$57,083	\$67,713	\$33,053	\$39,208	57.9%
2016	\$63,562	\$71,807	\$73,873	\$83,456	116.2%
2017	\$71,820	\$77,273	\$38,238	\$41,141	53.2%
2018	\$80,709	\$82,702	\$63,010	\$64,566	78.1%
<b>Total</b>	<b>\$553,663</b>	<b>\$705,803</b>	<b>\$413,420</b>	<b>\$524,273</b>	<b>74.3%</b>
<u>Expected Future Experience</u>					
2019	\$86,532	\$84,446	\$66,696	\$65,089	77.1%
2020	\$91,585	\$85,122	\$70,591	\$65,610	77.1%
2021	\$96,934	\$85,803	\$74,714	\$66,134	77.1%
2022	\$102,595	\$86,489	\$79,077	\$66,663	77.1%
2023	\$108,586	\$87,181	\$83,695	\$67,197	77.1%
2024	\$114,928	\$87,879	\$88,583	\$67,734	77.1%
2025	\$121,639	\$88,582	\$93,756	\$68,276	77.1%
2026	\$128,743	\$89,290	\$99,232	\$68,822	77.1%
2027	\$136,262	\$90,005	\$105,027	\$69,373	77.1%
2028	\$144,219	\$90,725	\$111,160	\$69,928	77.1%
Expected Future (2019-2028)	\$1,132,022	\$875,521	\$872,531	\$674,827	77.1%
Aggregate (2006-2028)	\$1,685,684	\$1,581,323	\$1,285,951	\$1,199,100	75.8%
<b>PLAN N</b>					
	<u>Premium</u> a	<u>Premium</u> <u>Accumulated</u> <u>to 12/17</u> b	<u>Incurred</u> <u>Claims</u> c	<u>Incurred Claims</u> <u>Accumulated</u> <u>to 12/17</u> d	<u>Incurred</u> <u>Loss Ratio</u> d/b
<u>UnitedHealthcare Experience</u>					
2010	\$16,307	\$24,688	\$7,751	\$11,734	47.5%
2011	\$387,032	\$558,042	\$312,136	\$450,054	80.6%
2012	\$632,900	\$869,091	\$521,188	\$715,689	82.3%
2013	\$1,138,420	\$1,488,826	\$904,196	\$1,182,507	79.4%
2014	\$2,272,650	\$2,830,639	\$1,798,330	\$2,239,862	79.1%
2015	\$4,464,383	\$5,295,707	\$3,442,113	\$4,083,077	77.1%
2016	\$5,420,202	\$6,123,345	\$4,410,765	\$4,982,957	81.4%
2017	\$6,077,507	\$6,538,971	\$4,671,592	\$5,026,306	76.9%
2018	\$6,693,144	\$6,858,432	\$5,102,278	\$5,228,279	76.2%
<b>Total</b>	<b>\$27,102,546</b>	<b>\$30,587,741</b>	<b>\$21,170,348</b>	<b>\$23,920,464</b>	<b>78.2%</b>
<u>Expected Future Experience</u>					
2019	\$7,072,047	\$6,901,611	\$5,444,013	\$5,312,812	77.0%
2020	\$7,485,055	\$6,956,824	\$5,761,943	\$5,355,315	77.0%
2021	\$7,922,182	\$7,012,479	\$6,098,440	\$5,398,157	77.0%
2022	\$8,384,837	\$7,068,579	\$6,454,589	\$5,441,343	77.0%
2023	\$8,874,512	\$7,125,127	\$6,831,537	\$5,484,873	77.0%
2024	\$9,392,783	\$7,182,128	\$7,230,499	\$5,528,752	77.0%
2025	\$9,941,322	\$7,239,585	\$7,652,760	\$5,572,982	77.0%
2026	\$10,521,895	\$7,297,502	\$8,099,682	\$5,617,566	77.0%
2027	\$11,136,374	\$7,355,882	\$8,572,703	\$5,662,507	77.0%
2028	\$11,786,738	\$7,414,729	\$9,073,349	\$5,707,807	77.0%
Expected Future (2019-2028)	\$92,517,743	\$71,554,446	\$71,219,516	\$55,082,115	77.0%
Aggregate (2010-2028)	\$119,620,289	\$102,142,187	\$92,389,864	\$79,002,580	77.3%

Assumption: Interest rate is 5%.

**RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS**  
(Years 1997 and Prior are Prudential's Experience)

<b>TOTAL STANDARDIZED</b>	<b>Premium a</b>	<b>Premium Accumulated to 12/17 b</b>	<b>Incurred Claims c</b>	<b>Incurred Claims Accumulated to 12/17 d</b>	<b>Incurred Loss Ratio db</b>
<u>Prudential Experience</u>					
1992	\$249,953	\$910,699	\$173,758	\$633,084	69.5%
1993	\$1,089,899	\$3,781,929	\$853,247	\$2,960,751	78.3%
1994	\$2,137,337	\$7,063,352	\$1,903,629	\$6,291,006	89.1%
1995	\$2,865,056	\$9,017,406	\$2,907,954	\$9,152,422	101.5%
1996	\$4,395,724	\$13,176,185	\$3,937,452	\$11,802,512	89.6%
1997	\$4,611,245	\$13,164,009	\$3,911,020	\$11,165,032	84.8%
<b>Total</b>	<b>\$15,349,215</b>	<b>\$47,113,580</b>	<b>\$13,687,059</b>	<b>\$42,004,807</b>	<b>89.2%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$4,232,432	\$11,507,226	\$3,490,221	\$9,489,288	82.5%
1999	\$4,158,259	\$10,767,203	\$3,351,644	\$8,678,590	80.6%
2000	\$4,562,080	\$11,250,322	\$3,795,735	\$9,360,475	83.2%
2001	\$4,986,458	\$11,711,294	\$4,232,088	\$9,939,567	84.9%
2002	\$5,257,750	\$11,760,434	\$4,511,057	\$10,090,246	85.8%
2003	\$5,936,233	\$12,645,764	\$5,125,318	\$10,918,299	86.3%
2004	\$6,725,051	\$13,643,959	\$5,640,860	\$11,444,324	83.9%
2005	\$7,329,022	\$14,161,249	\$6,119,359	\$11,823,919	83.5%
2006	\$7,400,101	\$13,617,703	\$6,219,856	\$11,445,811	84.1%
2007	\$8,166,905	\$14,313,125	\$6,566,930	\$11,509,045	80.4%
2008	\$8,933,686	\$14,911,396	\$7,418,093	\$12,381,689	83.0%
2009	\$9,869,606	\$15,689,104	\$8,389,741	\$13,336,654	85.0%
2010	\$11,203,694	\$16,961,735	\$9,453,458	\$14,311,981	84.4%
2011	\$13,225,023	\$19,068,484	\$10,795,031	\$15,564,803	81.6%
2012	\$14,807,111	\$20,332,968	\$12,035,784	\$16,527,411	81.3%
2013	\$17,154,031	\$22,434,032	\$13,648,737	\$17,849,811	79.6%
2014	\$22,140,443	\$27,576,437	\$17,886,988	\$22,278,660	80.8%
2015	\$31,826,410	\$37,752,890	\$25,251,401	\$29,953,531	79.3%
2016	\$34,591,284	\$39,078,684	\$28,390,971	\$32,074,027	82.1%
2017	\$37,485,747	\$40,332,033	\$29,945,911	\$32,219,699	79.9%
2018	\$41,936,831	\$42,972,465	\$33,135,328	\$33,953,607	79.0%
<b>Total</b>	<b>\$301,928,157</b>	<b>\$422,488,508</b>	<b>\$245,404,511</b>	<b>\$345,151,439</b>	<b>81.7%</b>
<u>Expected Future Experience</u>					
2019	\$44,444,783	\$43,373,667	\$35,618,074	\$34,759,681	80.1%
2020	\$46,807,068	\$43,503,830	\$37,507,982	\$34,860,993	80.1%
2021	\$49,320,141	\$43,656,716	\$39,518,721	\$34,980,792	80.1%
2022	\$51,992,103	\$43,830,340	\$41,656,773	\$35,117,458	80.1%
2023	\$54,831,566	\$44,022,916	\$43,929,027	\$35,269,536	80.1%
2024	\$57,847,681	\$44,232,839	\$46,342,809	\$35,435,716	80.1%
2025	\$61,050,171	\$44,458,667	\$48,905,898	\$35,614,823	80.1%
2026	\$64,449,355	\$44,699,106	\$51,626,555	\$35,805,802	80.1%
2027	\$68,056,190	\$44,952,991	\$54,513,547	\$36,007,702	80.1%
2028	\$71,882,300	\$45,219,278	\$57,576,180	\$36,219,671	80.1%
Expected Future (2019-2028)	\$570,681,358	\$441,950,348	\$457,195,568	\$354,072,174	80.1%
Aggregate (1992-2028)	\$887,958,730	\$911,552,436	\$716,287,139	\$741,228,420	81.3%

Assumption: Interest rate is 5%.

**Rhode Island Standardized  
Paid and Incurred Experience**  
(Most recent 5 years shown)

<b>Plan A</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	157,634	157,634	146,851	150,061	39,071	93.2%	95.2%
2014	162,095	162,095	138,049	125,722	39,452	85.2%	77.6%
2015	169,487	169,487	120,531	122,954	36,538	71.1%	72.5%
2016	172,541	172,541	118,951	121,797	39,291	68.9%	70.6%
2017	175,905	175,905	111,183	110,091	41,118	63.2%	62.6%

<b>Plan B</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	196,396	196,396	180,285	179,468	33,402	91.8%	91.4%
2014	192,138	192,138	110,046	104,407	38,369	57.3%	54.3%
2015	177,190	177,190	103,792	104,239	40,966	58.6%	58.8%
2016	179,410	179,410	116,156	108,414	39,259	64.7%	60.4%
2017	172,908	172,908	76,715	83,551	36,403	44.4%	48.3%

<b>Plan C</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	3,016,350	3,016,350	2,377,345	2,320,787	542,219	78.8%	76.9%
2014	3,081,370	3,081,370	2,416,973	2,550,165	556,503	78.4%	82.8%
2015	3,115,097	3,115,097	2,545,416	2,429,435	565,898	81.7%	78.0%
2016	2,938,858	2,938,858	2,342,270	2,319,142	563,395	79.7%	78.9%
2017	2,807,928	2,807,928	2,151,345	2,167,575	528,223	76.6%	77.2%

**Rhode Island Standardized  
Paid and Incurred Experience**  
(Most recent 5 years shown)

<b>Plan D</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	90,042	90,042	106,860	112,245	23,648	118.7%	124.7%
2014	86,110	86,110	105,696	100,568	20,139	122.7%	116.8%
2015	74,150	74,150	104,327	93,933	17,007	140.7%	126.7%
2016	65,965	65,965	93,519	95,983	12,907	141.8%	145.5%
2017	58,473	58,473	69,614	66,951	11,233	119.1%	114.5%

<b>Plan E</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	138,661	138,661	128,918	116,175	30,126	93.0%	83.8%
2014	130,008	130,008	107,773	104,556	27,802	82.9%	80.4%
2015	119,586	119,586	99,566	104,195	26,773	83.3%	87.1%
2016	108,928	108,928	99,344	104,897	21,626	91.2%	96.3%
2017	97,591	97,591	89,803	71,820	18,996	92.0%	73.6%

<b>Plan F</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	9,756,488	9,756,488	7,598,589	7,870,854	1,223,928	77.9%	80.7%
2014	13,595,229	13,595,229	9,584,456	11,181,811	1,578,461	70.5%	82.2%
2015	21,148,943	21,148,943	17,162,431	17,055,158	1,955,168	81.2%	80.6%
2016	23,259,377	23,259,377	19,339,321	19,332,849	4,733,537	83.1%	83.1%
2017	25,670,156	25,670,156	20,559,130	20,856,499	5,140,959	80.1%	81.2%

**Rhode Island Standardized  
Paid and Incurred Experience**  
*(Most recent 5 years shown)*

<b>Plan G</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	162,832	162,832	139,095	130,510	31,180	85.4%	80.2%
2014	154,677	154,677	120,570	118,063	31,578	77.9%	76.3%
2015	149,247	149,247	139,396	141,690	31,298	93.4%	94.9%
2016	138,206	138,206	150,829	150,310	27,230	109.1%	108.8%
2017	208,634	208,634	148,603	176,023	25,717	71.2%	84.4%

<b>Plan H</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	35,234	35,234	29,256	19,405	7,132	83.0%	55.1%
2014	31,210	31,210	27,042	29,754	7,072	86.6%	95.3%
2015	30,236	30,236	21,393	22,695	6,392	70.8%	75.1%
2016	26,337	26,337	24,409	23,652	5,038	92.7%	89.8%
2017	26,297	26,297	26,281	24,951	5,029	99.9%	94.9%

<b>Plan I</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	344,512	344,512	237,029	227,146	71,109	68.8%	65.9%
2014	329,104	329,104	187,309	188,957	66,603	56.9%	57.4%
2015	310,923	310,923	220,459	228,812	64,048	70.9%	73.6%
2016	296,831	296,831	238,725	227,069	57,863	80.4%	76.5%
2017	270,312	270,312	177,078	178,333	52,666	65.5%	66.0%



**Rhode Island Standardized  
Paid and Incurred Experience  
(Most recent 5 years shown)**

<b>Plan J</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	2,038,036	2,038,036	1,576,341	1,563,719	350,290	77.3%	76.7%
2014	2,014,528	2,014,528	1,514,935	1,527,625	353,729	75.2%	75.8%
2015	1,940,227	1,940,227	1,439,755	1,431,296	359,048	74.2%	73.8%
2016	1,847,526	1,847,526	1,392,456	1,383,239	337,696	75.4%	74.9%
2017	1,770,571	1,770,571	1,443,495	1,455,991	324,292	81.5%	82.2%

<b>Plan K</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	35,637	35,637	25,816	25,750	6,159	72.4%	72.3%
2014	44,754	44,754	13,057	18,786	9,101	29.2%	42.0%
2015	69,859	69,859	38,953	41,829	12,047	55.8%	59.9%
2016	73,540	73,540	46,549	38,981	1,571	63.3%	53.0%
2017	77,646	77,646	36,179	44,297	1,654	46.6%	57.1%

<b>Plan L</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	43,789	43,789	25,183	28,422	8,967	57.5%	64.9%
2014	46,569	46,569	38,751	38,242	9,559	83.2%	82.1%
2015	57,083	57,083	33,733	33,053	10,297	59.1%	57.9%
2016	63,562	63,562	54,408	73,873	4,532	85.6%	116.2%
2017	71,820	71,820	56,376	38,238	4,679	78.5%	53.2%

<b>Plan N</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	1,138,420	1,138,420	-	904,196	93,645	0.0%	79.4%
2014	2,272,650	2,272,650	1,490,561	1,798,330	166,520	65.6%	79.1%
2015	4,464,383	4,464,383	3,296,621	3,442,113	303,709	73.8%	77.1%
2016	5,420,202	5,420,202	4,063,005	4,410,765	-	75.0%	81.4%
2017	6,077,507	6,077,507	4,831,798	4,671,592	-	79.5%	76.9%

<b>Total Standardized</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2013	17,154,031	17,154,031	12,571,569	13,648,737	2,460,877	73.3%	79.6%
2014	22,140,443	22,140,443	15,855,217	17,886,988	2,904,888	71.6%	80.8%
2015	31,826,410	31,826,410	25,326,373	25,251,401	3,429,187	79.6%	79.3%
2016	34,591,284	34,591,284	28,079,941	28,390,971	5,843,945	81.2%	82.1%
2017	37,485,747	37,485,747	29,777,601	29,945,911	6,190,968	79.4%	79.9%

**2019 RATES FOR PLANS NOT ISSUED IN  
RHODE ISLAND  
Mass Media and Agent Distribution**

**Non-Tobacco Rates**

<u>Plan<sup>1</sup></u>	<u>Base<sup>2</sup></u>	<u>Tier I</u>	<u>Tier II</u>	<u>Under Age 65</u>
MW	\$179.25	\$197.17	\$268.87	\$269.00
NW	\$131.00	\$144.10	\$218.77	\$196.50
OW	\$28.50	\$31.35	\$42.75	\$42.75
PW	\$14.50	\$15.95	\$21.75	\$21.75
QW	\$19.50	\$21.45	\$29.25	\$21.50
SW	\$5.00	\$5.50	\$7.50	\$7.50
TW	\$179.00			\$268.50
UW	\$228.50			\$342.75
VW	\$28.25			\$42.50
WW	\$6.25			\$9.50
XW	\$31.00			\$46.50
YW	\$19.50			\$21.50
ZW	\$5.25			\$8.00
A				\$186.50
B				\$283.50
C				\$340.25
F				\$341.25
G				\$327.75
K				\$106.50
L				\$196.25
N				\$226.25

**Tobacco Rates**

<u>Plan<sup>1</sup></u>	<u>Base<sup>2</sup></u>	<u>Tier I</u>	<u>Tier II</u>	<u>Under Age 65</u>
MW	\$197.17	\$216.88	\$295.75	\$295.90
NW	\$144.10	\$158.51	\$240.64	\$216.15
OW	\$31.35	\$34.48	\$47.02	\$47.02
PW	\$15.95	\$17.54	\$23.92	\$23.92
QW	\$21.45	\$23.59	\$32.17	\$23.65
SW	\$5.50	\$6.05	\$8.25	\$8.25
TW	\$196.90			\$295.35
UW	\$251.35			\$377.02
VW	\$31.07			\$46.75
WW	\$6.87			\$10.45
XW	\$34.10			\$51.15
YW	\$21.45			\$23.65
ZW	\$5.77			\$8.80
A				\$205.15
B				\$311.85
C				\$374.27
F				\$375.37
G				\$360.52
K				\$117.15
L				\$215.87
N				\$248.87

<sup>1</sup> Plans effective June 1, 2010 and later.

Plans MW, NW, OW, PW, QW, and SW are Wisconsin issued plans and riders.

Plans TW, UW, VW, WW, XW, YW, and ZW are Minnesota issued plans and riders.

<sup>2</sup> Enrollment Discounts apply to Wisconsin issued plans.

**Rhode Island**  
**2019 Expenses by Category**  
**Standardized Plans**

Member Contribution            \$44,444,783

Average Lives                    19,687

Expenses	<u>% of Member Contribution</u>	<u>PMPM</u>
Royalty	4.95%	\$9.31
Premium Taxes	2.00%	\$3.76
Risk and Profit	1.87%	\$3.52
Operating Expenses	4.59%	\$8.64
Sales Expenses	2.98%	\$5.60
Commissions	3.69%	\$6.94
Investment Income Credit	-0.32%	(\$0.59)
Total Expenses	19.77%	\$37.18

## 2010 Standardized Plans

This chart gives you a quick look at the standardized Medigap Plans that can be sold for effective dates beginning June 1, 2010 (including Medicare SELECT) and their benefits. These benefits apply only to Medigap policies sold on or after June 1, 2010. Insurance companies offering Medigap policies must make Plan A available. Not all types of Medigap policies may be available in each state.

If a checkmark appears in a column of this chart, this means that the Medigap policy covers 100% of the described benefit. If a column lists a percentage, this means the Medigap policy covers that percentage of the described benefit. If a column is blank, this means the Medigap policy doesn't cover that benefit. Note: The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

From June 1, 2010 onward, the standardized plans are:

Medigap Benefits	Medigap Plans A through N													
	A	B	C	D	F	G	K	L	M	N				
Medicare Part A Coinsurance and all costs after hospital benefits are used up <sup>1</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ <sup>2</sup>				
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓				
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓				
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓				
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓				
Medicare Part B Deductible			✓		✓									
Medicare Part B Excess Charges					✓									
Foreign Travel Emergency (Up to Plan Limits) <sup>3</sup>			✓	✓	✓	✓			✓	✓				
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				
<p><sup>1</sup> Lifetime maximum of 365 days</p> <p><sup>2</sup> 100% part B coinsurance except up to \$20 copayment for office visits and up to \$50 copayment for ER.</p> <p><sup>3</sup> You must also pay a separate deductible for foreign travel emergency (\$250 per year).</p> <p><sup>4</sup> After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.</p>											2018 Out-of-Pocket Limit <sup>4</sup> ▶	\$5,240	\$2,620	