

**State:** Rhode Island **Filing Company:** Mutual of Omaha Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Mutual of Omaha Std and Mod Med Supp  
**Project Name/Number:** 2020 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2020

## Filing at a Glance

Company: Mutual of Omaha Insurance Company  
Product Name: Mutual of Omaha Std and Mod Med Supp  
State: Rhode Island  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.012 Multi-Plan 2010  
Filing Type: Rate  
Date Submitted: 04/10/2020  
SERFF Tr Num: MUTA-132333669  
SERFF Status: Pending State Action  
State Tr Num:  
State Status: Open-Pending Actuary Review  
Co Tr Num: RACHEL BROWN  
  
Implementation: 07/01/2020  
Date Requested:  
Author(s): Rachel Brown  
Reviewer(s): John Garrett (primary), Charles DeWeese, bela gorman, Alyssa Metivier, Victor Woods, Courtney Miner, Jennifer Smagula  
  
Disposition Date:  
Disposition Status:  
Implementation Date:  
  
State Filing Description:

**State:** Rhode Island **Filing Company:** Mutual of Omaha Insurance Company  
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### General Information

Project Name: 2020 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing	Status of Filing in Domicile: Authorized
Project Number: MoO RI2020	Date Approved in Domicile: 04/07/2020
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 4.7%	Filing Status Changed: 04/16/2020
	State Status Changed: 04/13/2020
Deemer Date:	Created By: Rachel Brown
Submitted By: Rachel Brown	Corresponding Filing Tracking Number: MUTM-126347044

Filing Description:  
2020 Modernized and Standardized Pooled Medicare Supplement Annual Loss Ratio and Rate Adjustment Filing

### Company and Contact

#### Filing Contact Information

Rachel Brown,	Rachel.Brown@mutualofomaha.com
3300 Mutual of Omaha Plaza	402-351-5234 [Phone]
Omaha, NE 68175	

#### Filing Company Information

Mutual of Omaha Insurance Company	CoCode: 71412	State of Domicile: Nebraska
3300 Mutual of Omaha Plaza	Group Code: 261	Company Type: Health Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-5215 ext. [Phone]	FEIN Number: 47-0246511	

### Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

MUTA-132333669

State Tracking #:

Company Tracking #:

RACHEL BROWN

State:

Rhode Island

Filing Company:

Mutual of Omaha Insurance Company

TOI/Sub-TOI:

MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

Product Name:

Mutual of Omaha Std and Mod Med Supp

Project Name/Number:

2020 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2020

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Awaits Company Response	Courtney Miner	04/15/2020	04/15/2020

#### Response Letters

Responded By	Created On	Date Submitted
Rachel Brown	04/16/2020	04/16/2020

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**State:** Rhode Island **Filing Company:** Mutual of Omaha Insurance Company  
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## Objection Letter

Objection Letter Status	Awaits Company Response
Objection Letter Date	04/15/2020
Submitted Date	04/15/2020
Respond By Date	04/17/2020

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Dear Rachel Brown,

**Introduction:**

In the state of Rhode Island, any Medicare Supplement carrier who has more than 300 enrollees, the Office of the Health Insurance Commissioner (OHIC) requires that the filing be posted for public comment. Due to Mutual of Omaha Insurance Company's current enrollment figure of 405, OHIC will post this rate increase request for public comment for a period of two weeks. In order for OHIC to do so, please provide a consumer-friendly narrative briefly addressing the scope and range of the rate change and the key drivers behind the rate change.

**Conclusion:**

Sincerely,  
Courtney Miner

**State:** Rhode Island **Filing Company:** Mutual of Omaha Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Mutual of Omaha Std and Mod Med Supp  
**Project Name/Number:** 2020 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2020

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 04/16/2020  
 Submitted Date 04/16/2020

Dear John Garrett,

**Introduction:**

In response to your 04/15/2020 objection:

**Response 1**

**Comments:**

A narrative has been added to the Actuarial Memorandum section of the Supporting Documentation tab.

**Changed Items:**

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Actuarial Memorandum - A&H Rate Revision Filing
<b>Comments:</b>	
<b>Attachment(s):</b>	RI 2020 Actuarial Memorandum.pdf Narrative Summary.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Actuarial Memorandum - A&amp;H Rate Revision Filing</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>RI 2020 Actuarial Memorandum.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Please let me know if you have any questions. Thank you.

Sincerely,

Rachel Brown

**SERFF Tracking #:**

MUTA-132333669

**State Tracking #:****Company Tracking #:**

RACHEL BROWN

**State:**

Rhode Island

**Filing Company:**

Mutual of Omaha Insurance Company

**TOI/Sub-TOI:**

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

**Product Name:**

Mutual of Omaha Std and Mod Med Supp

**Project Name/Number:**

2020 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2020

## Rate Information

Rate data applies to filing.

**Filing Method:**

SERFF

**Rate Change Type:**

Neutral

**Overall Percentage of Last Rate Revision:**

3.200%

**Effective Date of Last Rate Revision:**

07/01/2019

**Filing Method of Last Filing:**

SERFF

**SERFF Tracking Number of Last Filing:**

MUTA-131905361

## 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):
Mutual of Omaha Insurance Company	4.700%	4.700%	\$33,555	405	\$713,933	6.000%	0.000%

State: Rhode Island

Filing Company:

Mutual of Omaha Insurance Company

TOI/Sub-TOI: MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

Product Name: Mutual of Omaha Std and Mod Med Supp

Project Name/Number: 2020 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2020

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PROPOSED RATES MODERNIZED AND STANDARDIZED	MM20, MM22, MM23, MM24, M181, M182, M278, M183	Revised	Previous State Filing Number: MUTA-131905361 Percent Rate Change Request: 4.7	RI 2020 Proposed Base Rates.pdf, RI 2020 Rate Schedule Summary.pdf, Area Factors - MoO Mod.pdf, Area Factors - MoO Std.pdf,
2		MODERNIZED AND STANDARDIZED PLAN A	MM20, M181	Revised	Previous State Filing Number: MUTA-131905361 Percent Rate Change Request:	
3		MODERNIZED AND STANDARDIZED PLAN C	MM22, M182	Revised	Previous State Filing Number: MUTA-131905361 Percent Rate Change Request: 6	
4		MODERNIZED AND STANDARDIZED PLAN D	MM23, M278	Revised	Previous State Filing Number: MUTA-131905361 Percent Rate Change Request: 6	
5		MODERNIZED AND STANDARDIZED PLAN F	MM24, M183	Revised	Previous State Filing Number: MUTA-131905361 Percent Rate Change Request:	
6		MODERNIZED PLAN High F	MM34	Revised	Previous State Filing Number: MUTA-131905361 Percent Rate Change Request: 6	
7		MODERNIZED PLAN G	MM25	Revised	Previous State Filing Number: MUTA-131905361 Percent Rate Change Request: 6	
8		MODERNIZED PLAN N	MM35	Revised	Previous State Filing Number: MUTA-131905361 Percent Rate Change Request: 6	

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M181 – RHODE ISLAND**  
**PLAN A**

**PROPOSED RATES**

UNISEX

ATTAINED AGE	
Thru 64	330.75
65	140.63
66	140.63
67	146.68
68	153.19
69	159.93
70	166.75
71	173.49
72	180.24
73	187.04
74	190.47
75	193.96
76	197.35
77	200.81
78	204.26
79	207.97
80 & Over	223.34

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.



**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M181 – RHODE ISLAND**  
**PLAN A**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	461.74
65	196.33
66	196.33
67	204.76
68	213.83
69	223.27
70	232.77
71	242.18
72	251.64
73	261.10
74	265.95
75	270.78
76	275.52
77	280.33
78	285.12
79	290.33
80 & Over	311.78

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

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**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M181 – RHODE ISLAND**  
**PLAN A**

**PROPOSED RATES**

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	499.61
65	212.43
66	212.43
67	221.55
68	231.38
69	241.56
70	251.86
71	262.04
72	272.27
73	282.52
74	287.75
75	293.01
76	298.11
77	303.33
78	308.51
79	314.13
80 & Over	337.34

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

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**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M181 – RHODE ISLAND**  
**PLAN A**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	462.58
65	196.68
66	196.68
67	205.13
68	214.23
69	223.66
70	233.20
71	242.62
72	252.10
73	261.58
74	266.43
75	271.29
76	276.02
77	280.85
78	285.65
79	290.86
80 & Over	312.34

TITLE VII RATE STRUCTURE

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

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**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM20 – RHODE ISLAND**  
**PLAN A**

**PROPOSED RATES**

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	499.61
65	212.43
66	212.43
67	221.55
68	231.38
69	241.56
70	251.86
71	262.04
72	272.27
73	282.52
74	287.75
75	293.01
76	298.11
77	303.33
78	308.51
79	314.13
80	337.34
81	337.34
82	337.34
83	337.34
84	337.34
85	337.34
86	337.34
87	337.34
88	337.34
89	337.34
90	337.34
91	337.34
92	337.34
93	337.34
94	337.34
95	337.34
96	337.34
97	337.34
98	337.34
99 & Over	337.34

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**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM20 – RHODE ISLAND**  
**PLAN A**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	462.58
65	196.68
66	196.68
67	205.13
68	214.23
69	223.66
70	233.20
71	242.62
72	252.10
73	261.58
74	266.43
75	271.29
76	276.02
77	280.85
78	285.65
79	290.86
80	312.34
81	312.34
82	312.34
83	312.34
84	312.34
85	312.34
86	312.34
87	312.34
88	312.34
89	312.34
90	312.34
91	312.34
92	312.34
93	312.34
94	312.34
95	312.34
96	312.34
97	312.34
98	312.34
99 & Over	312.34

TITLE VII RATE STRUCTURE

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

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**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M182 – RHODE ISLAND**  
**PLAN C**

**PROPOSED RATES**

UNISEX

ATTAINED AGE	
Thru 64	631.84
65	268.60
66	268.60
67	280.20
68	292.62
69	305.53
70	318.55
71	331.40
72	344.35
73	357.28
74	363.83
75	370.53
76	377.03
77	383.48
78	390.13
79	397.28
80 & Over	426.62

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M182 – RHODE ISLAND**  
**PLAN C**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	701.24
65	298.13
66	298.13
67	310.96
68	324.79
69	339.09
70	353.56
71	367.81
72	382.18
73	396.50
74	403.83
75	411.21
76	418.45
77	425.60
78	432.93
79	440.91
80 & Over	473.44

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**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M182 – RHODE ISLAND**  
**PLAN C**

**PROPOSED RATES**

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	758.72
65	322.60
66	322.60
67	336.45
68	351.41
69	366.88
70	382.53
71	397.98
72	413.54
73	429.02
74	436.91
75	444.94
76	452.76
77	460.51
78	468.42
79	477.07
80 & Over	512.28

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**Mutual of Omaha Insurance Company  
Schedule of MONTHLY Base Rates  
For Policy Form M182 – RHODE ISLAND  
PLAN C**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	702.50
65	298.69
66	298.69
67	311.52
68	325.38
69	339.71
70	354.17
71	368.49
72	382.88
73	397.21
74	404.54
75	411.97
76	419.21
77	426.37
78	433.72
79	441.71
80 & Over	474.31

TITLE VII RATE STRUCTURE

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**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM22 – RHODE ISLAND**  
**PLAN C**

**PROPOSED RATES**

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	758.72
65	322.60
66	322.60
67	336.45
68	351.41
69	366.88
70	382.53
71	397.98
72	413.54
73	429.02
74	436.91
75	444.94
76	452.76
77	460.51
78	468.42
79	477.07
80	512.28
81	512.28
82	512.28
83	512.28
84	512.28
85	512.28
86	512.28
87	512.28
88	512.28
89	512.28
90	512.28
91	512.28
92	512.28
93	512.28
94	512.28
95	512.28
96	512.28
97	512.28
98	512.28
99 & Over	512.28

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**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM22 – RHODE ISLAND**  
**PLAN C**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	702.50
65	298.69
66	298.69
67	311.52
68	325.38
69	339.71
70	354.17
71	368.49
72	382.88
73	397.21
74	404.54
75	411.97
76	419.21
77	426.37
78	433.72
79	441.71
80	474.31
81	474.31
82	474.31
83	474.31
84	474.31
85	474.31
86	474.31
87	474.31
88	474.31
89	474.31
90	474.31
91	474.31
92	474.31
93	474.31
94	474.31
95	474.31
96	474.31
97	474.31
98	474.31
99 & Over	474.31

TITLE VII RATE STRUCTURE

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**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M278 – RHODE ISLAND**  
**PLAN D**

**PROPOSED RATES**

UNISEX

ATTAINED AGE	
Thru 64	699.62
65	297.52
66	297.52
67	310.20
68	324.01
69	338.35
70	352.65
71	366.93
72	381.30
73	395.74
74	402.91
75	410.24
76	417.42
77	424.72
78	431.94
79	439.87
80 & Over	472.39

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**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M278 – RHODE ISLAND**  
**PLAN D**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	699.62
65	297.52
66	297.52
67	310.20
68	324.01
69	338.35
70	352.65
71	366.93
72	381.30
73	395.74
74	402.91
75	410.24
76	417.42
77	424.72
78	431.94
79	439.87
80 & Over	472.39

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company  
Schedule of MONTHLY Base Rates  
For Policy Form M278 – RHODE ISLAND  
PLAN D**

**PROPOSED RATES**

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	756.99
65	321.89
66	321.89
67	335.65
68	350.57
69	366.07
70	381.57
71	397.01
72	412.56
73	428.16
74	435.95
75	443.90
76	451.66
77	459.54
78	467.36
79	475.92
80 & Over	511.13

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M278 – RHODE ISLAND**  
**PLAN D**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	700.90
65	298.05
66	298.05
67	310.76
68	324.61
69	338.97
70	353.29
71	367.59
72	381.98
73	396.45
74	403.64
75	410.99
76	418.17
77	425.49
78	432.72
79	440.66
80 & Over	473.27

TITLE VII RATE STRUCTURE

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM23 – RHODE ISLAND**  
**PLAN D**

**PROPOSED RATES**

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	756.99
65	321.89
66	321.89
67	335.65
68	350.57
69	366.07
70	381.57
71	397.01
72	412.56
73	428.16
74	435.95
75	443.90
76	451.66
77	459.54
78	467.36
79	475.92
80	511.13
81	511.13
82	511.13
83	511.13
84	511.13
85	511.13
86	511.13
87	511.13
88	511.13
89	511.13
90	511.13
91	511.13
92	511.13
93	511.13
94	511.13
95	511.13
96	511.13
97	511.13
98	511.13
99 & Over	511.13

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.



**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM23 – RHODE ISLAND**  
**PLAN D**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	700.90
65	298.05
66	298.05
67	310.76
68	324.61
69	338.97
70	353.29
71	367.59
72	381.98
73	396.45
74	403.64
75	410.99
76	418.17
77	425.49
78	432.72
79	440.66
80	473.27
81	473.27
82	473.27
83	473.27
84	473.27
85	473.27
86	473.27
87	473.27
88	473.27
89	473.27
90	473.27
91	473.27
92	473.27
93	473.27
94	473.27
95	473.27
96	473.27
97	473.27
98	473.27
99 & Over	473.27

TITLE VII RATE STRUCTURE

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M183 – RHODE ISLAND**  
**PLAN F**

**PROPOSED RATES**

UNISEX

ATTAINED AGE	
Thru 64	580.91
65	247.00
66	247.00
67	257.59
68	269.03
69	280.94
70	292.83
71	304.69
72	316.63
73	328.52
74	334.56
75	340.61
76	346.59
77	352.65
78	358.63
79	365.22
80 & Over	392.23

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M183 – RHODE ISLAND**  
**PLAN F**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	641.91
65	272.94
66	272.94
67	284.64
68	297.26
69	310.44
70	323.60
71	336.65
72	349.84
73	363.03
74	369.68
75	376.35
76	382.99
77	389.69
78	396.28
79	403.56
80 & Over	433.39

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form M183 – RHODE ISLAND**  
**PLAN F**

**PROPOSED RATES**

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	694.54
65	295.32
66	295.32
67	307.99
68	321.64
69	335.91
70	350.12
71	364.27
72	378.54
73	392.81
74	399.99
75	407.23
76	414.40
77	421.63
78	428.79
79	436.66
80 & Over	468.95

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company  
Schedule of MONTHLY Base Rates  
For Policy Form M183 – RHODE ISLAND  
PLAN F**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	643.07
65	273.43
66	273.43
67	285.17
68	297.80
69	311.00
70	324.19
71	337.27
72	350.49
73	363.70
74	370.34
75	377.04
76	383.69
77	390.38
78	397.03
79	404.32
80 & Over	434.19

TITLE VII RATE STRUCTURE

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM24 – RHODE ISLAND**  
**PLAN F**

**PROPOSED RATES**

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	694.54
65	295.32
66	295.32
67	307.99
68	321.64
69	335.91
70	350.12
71	364.27
72	378.54
73	392.81
74	399.99
75	407.23
76	414.40
77	421.63
78	428.79
79	436.66
80	468.95
81	468.95
82	468.95
83	468.95
84	468.95
85	468.95
86	468.95
87	468.95
88	468.95
89	468.95
90	468.95
91	468.95
92	468.95
93	468.95
94	468.95
95	468.95
96	468.95
97	468.95
98	468.95
99 & Over	468.95

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM24 – RHODE ISLAND**  
**PLAN F**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	643.07
65	273.43
66	273.43
67	285.17
68	297.80
69	311.00
70	324.19
71	337.27
72	350.49
73	363.70
74	370.34
75	377.04
76	383.69
77	390.38
78	397.03
79	404.32
80	434.19
81	434.19
82	434.19
83	434.19
84	434.19
85	434.19
86	434.19
87	434.19
88	434.19
89	434.19
90	434.19
91	434.19
92	434.19
93	434.19
94	434.19
95	434.19
96	434.19
97	434.19
98	434.19
99 & Over	434.19

TITLE VII RATE STRUCTURE

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM34 – RHODE ISLAND**  
**PLAN HIGH DEDUCTIBLE F**

**PROPOSED RATES**

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	144.00
65	61.24
66	61.24
67	61.24
68	63.22
69	65.16
70	67.09
71	69.02
72	70.89
73	73.00
74	74.98
75	77.04
76	79.02
77	81.02
78	83.13
79	85.23
80	87.28
81	89.33
82	91.37
83	93.60
84	95.77
85	97.70
86	99.68
87	101.68
88	103.78
89	105.83
90	107.82
91	109.82
92	111.80
93	113.79
94	115.67
95	117.60
96	119.47
97	121.29
98	123.10
99 & Over	124.92

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.



**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM34 – RHODE ISLAND**  
**PLAN HIGH DEDUCTIBLE F**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	133.33
65	56.70
66	56.70
67	56.70
68	58.53
69	60.34
70	62.12
71	63.91
72	65.65
73	67.60
74	69.43
75	71.33
76	73.17
77	75.01
78	76.97
79	78.92
80	80.81
81	82.70
82	84.60
83	86.67
84	88.67
85	90.46
86	92.29
87	94.14
88	96.09
89	97.99
90	99.83
91	101.68
92	103.52
93	105.35
94	107.09
95	108.88
96	110.62
97	112.30
98	113.97
99 & Over	115.67

TITLE VII RATE STRUCTURE

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM25 – RHODE ISLAND**  
**PLAN G**

**PROPOSED RATES**

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	509.02
65	216.44
66	216.44
67	216.44
68	226.78
69	235.35
70	245.69
71	254.28
72	264.60
73	273.19
74	283.51
75	292.13
76	302.46
77	312.75
78	323.08
79	333.39
80	343.72
81	354.06
82	364.36
83	374.69
84	385.01
85	392.70
86	400.54
87	408.55
88	416.73
89	425.07
90	433.56
91	440.07
92	446.67
93	453.37
94	460.18
95	467.08
96	474.10
97	481.21
98	488.41
99 & Over	495.75

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM25 – RHODE ISLAND**  
**PLAN G**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	471.30
65	200.40
66	200.40
67	200.40
68	209.96
69	217.91
70	227.48
71	235.45
72	245.00
73	252.95
74	262.50
75	270.48
76	280.04
77	289.58
78	299.14
79	308.68
80	318.24
81	327.83
82	337.37
83	346.94
84	356.48
85	363.59
86	370.87
87	378.27
88	385.85
89	393.57
90	401.43
91	407.45
92	413.57
93	419.78
94	426.08
95	432.47
96	438.97
97	445.55
98	452.22
99 & Over	459.02

TITLE VII RATE STRUCTURE

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM35 – RHODE ISLAND**  
**PLAN N**

**PROPOSED RATES**

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	384.88
65	163.65
66	163.65
67	163.65
68	168.66
69	174.17
70	179.69
71	185.69
72	191.70
73	198.23
74	204.74
75	211.76
76	218.77
77	226.29
78	233.79
79	241.81
80	249.83
81	258.35
82	266.86
83	275.88
84	284.91
85	294.93
86	305.45
87	316.48
88	327.50
89	339.01
90	350.55
91	362.57
92	374.60
93	387.12
94	399.65
95	412.18
96	425.20
97	438.24
98	451.26
99 & Over	464.79

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company**  
**Schedule of MONTHLY Base Rates**  
**For Policy Form MM35 – RHODE ISLAND**  
**PLAN N**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	356.36
65	151.53
66	151.53
67	151.53
68	156.16
69	161.28
70	166.38
71	171.93
72	177.50
73	183.54
74	189.57
75	196.07
76	202.57
77	209.51
78	216.46
79	223.89
80	231.32
81	239.21
82	247.08
83	255.44
84	263.79
85	273.08
86	282.82
87	293.03
88	303.23
89	313.89
90	324.57
91	335.70
92	346.84
93	358.43
94	370.04
95	381.63
96	393.69
97	405.76
98	417.83
99 & Over	430.34

TITLE VII RATE STRUCTURE

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

## SUMMARY OF RATE SCHEDULES

STATE: RHODE ISLAND

<u>FORM</u>	<u>PLAN</u>	<u>DATE APPROVED</u>	<u>PROPOSED RATE SCHEDULE</u>		
M181	A	09/03/1992	M181	RI BASE RATE	06/26/2019 0019
M181	A	09/03/1992	M181N	RI BASE RATE	06/26/2019 0019
M181	A	09/03/1992	M181P	RI BASE RATE	06/26/2019 0016
M181	A	04/27/2009	M181U	RI BASE RATE	06/26/2019 0012
M182	C	09/03/1992	M182	RI BASE RATE	06/26/2019 0019
M182	C	09/03/1992	M182N	RI BASE RATE	06/26/2019 0019
M182	C	09/03/1992	M182P	RI BASE RATE	06/26/2019 0016
M182	C	04/27/2009	M182U	RI BASE RATE	06/26/2019 0012
M278	D	02/20/1997	M278	RI BASE RATE	06/26/2019 0019
M278	D	02/20/1997	M278N	RI BASE RATE	06/26/2019 0019
M278	D	02/20/1997	M278P	RI BASE RATE	06/26/2019 0016
M278	D	04/27/2009	M278U	RI BASE RATE	06/26/2019 0012
M183	F	09/03/1992	M183	RI BASE RATE	06/26/2019 0019
M183	F	09/03/1992	M183N	RI BASE RATE	06/26/2019 0019
M183	F	09/03/1992	M183P	RI BASE RATE	06/26/2019 0016
M183	F	04/27/2009	M183U	RI BASE RATE	06/26/2019 0012
MM20	A	10/28/2009	MM20	RI BASE RATE	06/26/2019 0012
MM20	A	10/28/2009	MM20U	RI BASE RATE	06/26/2019 0012
MM22	C	10/28/2009	MM20	RI BASE RATE	06/26/2019 0012
MM20	C	10/28/2009	MM22U	RI BASE RATE	06/26/2019 0012
MM23	D	10/28/2009	MM23	RI BASE RATE	06/26/2019 0012
MM23	D	10/28/2009	MM23U	RI BASE RATE	06/26/2019 0012
MM24	F	10/28/2009	MM24	RI BASE RATE	06/26/2019 0012
MM24	F	10/28/2009	MM24U	RI BASE RATE	06/26/2019 0012
MM34	High F	02/14/2017	MM34	RI BASE RATE	06/26/2019 0005
MM34	High F	02/14/2017	MM34U	RI BASE RATE	06/26/2019 0005
MM25	G	02/14/2017	MM25	RI BASE RATE	06/26/2019 0005
MM25	G	02/14/2017	MM25U	RI BASE RATE	06/26/2019 0005
MM35	N	02/14/2017	MM35	RI BASE RATE	06/26/2019 0005
MM35	N	02/14/2017	MM35U	RI BASE RATE	06/26/2019 0005

NB MOO 2010											
MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Alabama	350	BO	0.98	Arkansas	72024	SS	0.86	Arkansas	72112	SS	0.86
Alabama	351	BO	0.98	Arkansas	72025	SS	0.86	Arkansas	72113	BO	0.98
Alabama	352	BO	0.98	Arkansas	72026	SS	0.86	Arkansas	72114	BO	0.98
Alabama	354	BF	0.87	Arkansas	72027	SS	0.86	Arkansas	72115	BO	0.98
Alabama	355	BO	0.98	Arkansas	72028	SS	0.86	Arkansas	72116	BO	0.98
Alabama	356	BF	0.87	Arkansas	72029	SS	0.86	Arkansas	72117	BO	0.98
Alabama	357	BF	0.87	Arkansas	72030	SS	0.86	Arkansas	72118	BO	0.98
Alabama	358	BF	0.87	Arkansas	72031	SS	0.86	Arkansas	72119	BO	0.98
Alabama	359	BF	0.87	Arkansas	72032	SS	0.86	Arkansas	72120	BO	0.98
Alabama	360	BF	0.87	Arkansas	72033	SS	0.86	Arkansas	72121	SS	0.86
Alabama	361	BF	0.87	Arkansas	72034	SS	0.86	Arkansas	72122	SS	0.86
Alabama	362	BF	0.87	Arkansas	72035	SS	0.86	Arkansas	72123	SS	0.86
Alabama	363	BF	0.87	Arkansas	72036	SS	0.86	Arkansas	72124	BO	0.98
Alabama	364	BF	0.87	Arkansas	72037	SS	0.86	Arkansas	72125	SS	0.86
Alabama	365	BF	0.87	Arkansas	72038	SS	0.86	Arkansas	72126	SS	0.86
Alabama	366	BF	0.87	Arkansas	72039	SS	0.86	Arkansas	72127	SS	0.86
Alabama	367	BF	0.87	Arkansas	72040	SS	0.86	Arkansas	72128	SS	0.86
Alabama	368	BF	0.87	Arkansas	72041	SS	0.86	Arkansas	72129	SS	0.86
Alabama	369	BF	0.87	Arkansas	72042	SS	0.86	Arkansas	72130	SS	0.86
Alaska	995	F	1.00	Arkansas	72043	SS	0.86	Arkansas	72131	SS	0.86
Alaska	996	F	1.00	Arkansas	72044	SS	0.86	Arkansas	72132	SS	0.86
Alaska	997	F	1.00	Arkansas	72045	SS	0.86	Arkansas	72133	SS	0.86
Alaska	998	F	1.00	Arkansas	72046	SS	0.86	Arkansas	72134	SS	0.86
Alaska	999	F	1.00	Arkansas	72047	SS	0.86	Arkansas	72135	BO	0.98
Arizona	850	C	0.85	Arkansas	72048	SS	0.86	Arkansas	72136	SS	0.86
Arizona	851	C	0.85	Arkansas	72051	SS	0.86	Arkansas	72137	SS	0.86
Arizona	852	C	0.85	Arkansas	72052	SS	0.86	Arkansas	72139	SS	0.86
Arizona	853	C	0.85	Arkansas	72053	BO	0.98	Arkansas	72140	SS	0.86
Arizona	855	C	0.85	Arkansas	72055	SS	0.86	Arkansas	72141	SS	0.86
Arizona	856	C	0.85	Arkansas	72057	SS	0.86	Arkansas	72142	BO	0.98
Arizona	857	C	0.85	Arkansas	72058	SS	0.86	Arkansas	72143	SS	0.86
Arizona	859	C	0.85	Arkansas	72059	SS	0.86	Arkansas	72145	SS	0.86
Arizona	860	C	0.85	Arkansas	72060	SS	0.86	Arkansas	72149	SS	0.86
Arizona	863	C	0.85	Arkansas	72061	SS	0.86	Arkansas	72150	SS	0.86
Arizona	864	C	0.85	Arkansas	72063	SS	0.86	Arkansas	72152	SS	0.86
Arizona	865	C	0.85	Arkansas	72064	SS	0.86	Arkansas	72153	SS	0.86
Arkansas	716	RR	0.82	Arkansas	72065	BO	0.98	Arkansas	72156	SS	0.86
Arkansas	717	RR	0.82	Arkansas	72066	SS	0.86	Arkansas	72157	SS	0.86
Arkansas	718	RR	0.82	Arkansas	72067	SS	0.86	Arkansas	72158	SS	0.86
Arkansas	719	RR	0.82	Arkansas	72068	SS	0.86	Arkansas	72160	SS	0.86
Arkansas	720	N/A	N/A	Arkansas	72069	SS	0.86	Arkansas	72164	BO	0.98
Arkansas	721	N/A	N/A	Arkansas	72070	SS	0.86	Arkansas	72165	SS	0.86
Arkansas	722	BO	0.98	Arkansas	72071	SS	0.86	Arkansas	72166	SS	0.86
Arkansas	723	RR	0.82	Arkansas	72072	SS	0.86	Arkansas	72167	SS	0.86
Arkansas	724	RR	0.82	Arkansas	72073	SS	0.86	Arkansas	72168	SS	0.86
Arkansas	725	RR	0.82	Arkansas	72074	SS	0.86	Arkansas	72169	SS	0.86
Arkansas	726	RR	0.82	Arkansas	72075	SS	0.86	Arkansas	72170	SS	0.86
Arkansas	727	RR	0.82	Arkansas	72076	BO	0.98	Arkansas	72173	SS	0.86
Arkansas	728	RR	0.82	Arkansas	72078	BO	0.98	Arkansas	72175	SS	0.86
Arkansas	729	RR	0.82	Arkansas	72079	SS	0.86	Arkansas	72176	SS	0.86
Arkansas	72001	SS	0.86	Arkansas	72080	SS	0.86	Arkansas	72178	SS	0.86
Arkansas	72002	BO	0.98	Arkansas	72081	SS	0.86	Arkansas	72179	SS	0.86
Arkansas	72003	SS	0.86	Arkansas	72082	SS	0.86	Arkansas	72180	BO	0.98
Arkansas	72004	SS	0.86	Arkansas	72083	SS	0.86	Arkansas	72181	SS	0.86
Arkansas	72005	SS	0.86	Arkansas	72084	SS	0.86	Arkansas	72182	SS	0.86
Arkansas	72006	SS	0.86	Arkansas	72085	SS	0.86	Arkansas	72183	BO	0.98
Arkansas	72007	SS	0.86	Arkansas	72086	SS	0.86	Arkansas	72189	SS	0.86
Arkansas	72010	SS	0.86	Arkansas	72087	SS	0.86	Arkansas	72190	BO	0.98
Arkansas	72011	SS	0.86	Arkansas	72088	SS	0.86	Arkansas	72198	BO	0.98
Arkansas	72012	SS	0.86	Arkansas	72089	SS	0.86	Arkansas	72199	BO	0.98
Arkansas	72013	SS	0.86	Arkansas	72099	BO	0.98	California	900	CD	1.16
Arkansas	72014	SS	0.86	Arkansas	72101	SS	0.86	California	901	CD	1.16
Arkansas	72015	SS	0.86	Arkansas	72102	SS	0.86	California	902	CD	1.16
Arkansas	72016	SS	0.86	Arkansas	72103	BO	0.98	California	903	CD	1.16
Arkansas	72017	SS	0.86	Arkansas	72104	SS	0.86	California	904	CD	1.16
Arkansas	72018	SS	0.86	Arkansas	72105	SS	0.86	California	905	CD	1.16
Arkansas	72019	SS	0.86	Arkansas	72106	SS	0.86	California	906	CD	1.16
Arkansas	72020	SS	0.86	Arkansas	72107	SS	0.86	California	907	CD	1.16
Arkansas	72021	SS	0.86	Arkansas	72108	SS	0.86	California	908	CD	1.16
Arkansas	72022	SS	0.86	Arkansas	72110	SS	0.86	California	909	CD	1.16
Arkansas	72023	SS	0.86	Arkansas	72111	SS	0.86	California	910	CD	1.16

NB MOO 2010 MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Cod	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
California	911	CD	1.16	California	93532	CD	1.16	Colorado	80443	QQ	0.78
California	912	CD	1.16	California	93534	CD	1.16	Colorado	80444	QQ	0.78
California	913	CD	1.16	California	93535	CD	1.16	Colorado	80446	QQ	0.78
California	914	CD	1.16	California	93536	CD	1.16	Colorado	80447	QQ	0.78
California	915	CD	1.16	California	93539	CD	1.16	Colorado	80448	QQ	0.78
California	916	CD	1.16	California	93541	C	0.85	Colorado	80449	QQ	0.78
California	917	CD	1.16	California	93542	CD	1.16	Colorado	80451	QQ	0.78
California	918	CD	1.16	California	93543	CD	1.16	Colorado	80452	QQ	0.78
California	919	BL	0.94	California	93544	CD	1.16	Colorado	80453	BF	0.87
California	920	BL	0.94	California	93545	C	0.85	Colorado	80454	BF	0.87
California	921	BL	0.94	California	93546	CD	1.16	Colorado	80455	QQ	0.78
California	922	BL	0.94	California	93549	CD	1.16	Colorado	80456	QQ	0.78
California	923	BL	0.94	California	93550	CD	1.16	Colorado	80457	BF	0.87
California	924	BL	0.94	California	93551	CD	1.16	Colorado	80459	QQ	0.78
California	925	BL	0.94	California	93552	CD	1.16	Colorado	80461	QQ	0.78
California	926	CG	1.19	California	93553	CD	1.16	Colorado	80463	QQ	0.78
California	927	CG	1.19	California	93554	CD	1.16	Colorado	80465	BF	0.87
California	928	CG	1.19	California	93555	C	0.85	Colorado	80466	QQ	0.78
California	930	BL	0.94	California	93556	CD	1.16	Colorado	80467	QQ	0.78
California	931	BL	0.94	California	93558	CD	1.16	Colorado	80468	QQ	0.78
California	932	C	0.85	California	93560	CD	1.16	Colorado	80469	QQ	0.78
California	933	C	0.85	California	93561	CD	1.16	Colorado	80470	BF	0.87
California	934	C	0.85	California	93562	C	0.85	Colorado	80471	QQ	0.78
California	936	C	0.85	California	93563	CD	1.16	Colorado	80473	QQ	0.78
California	937	C	0.85	California	93581	CD	1.16	Colorado	80474	QQ	0.78
California	938	C	0.85	California	93584	CD	1.16	Colorado	80475	QQ	0.78
California	939	C	0.85	California	93586	CD	1.16	Colorado	80476	QQ	0.78
California	940	C	0.85	California	93590	CD	1.16	Colorado	80477	QQ	0.78
California	941	BL	0.94	California	93591	CD	1.16	Colorado	80478	QQ	0.78
California	942	BL	0.94	California	93592	CD	1.16	Colorado	80479	QQ	0.78
California	943	BL	0.94	California	93596	CD	1.16	Colorado	80480	QQ	0.78
California	944	BL	0.94	California	93599	CD	1.16	Colorado	80481	QQ	0.78
California	945	C	0.85	Colorado	800	BF	0.87	Colorado	80482	QQ	0.78
California	946	BL	0.94	Colorado	801	BF	0.87	Colorado	80483	QQ	0.78
California	947	BL	0.94	Colorado	802	BF	0.87	Colorado	80487	QQ	0.78
California	948	BL	0.94	Colorado	803	QQ	0.78	Colorado	80488	QQ	0.78
California	949	BL	0.94	Colorado	805	QQ	0.78	Colorado	80497	QQ	0.78
California	950	C	0.85	Colorado	807	QQ	0.78	Colorado	80498	QQ	0.78
California	951	C	0.85	Colorado	808	QQ	0.78	Colorado	80601	BF	0.87
California	952	C	0.85	Colorado	809	QQ	0.78	Colorado	80602	BF	0.87
California	953	C	0.85	Colorado	810	QQ	0.78	Colorado	80603	BF	0.87
California	954	C	0.85	Colorado	811	QQ	0.78	Colorado	80610	QQ	0.78
California	955	C	0.85	Colorado	812	QQ	0.78	Colorado	80611	QQ	0.78
California	956	C	0.85	Colorado	813	QQ	0.78	Colorado	80612	QQ	0.78
California	957	C	0.85	Colorado	814	QQ	0.78	Colorado	80614	BF	0.87
California	958	C	0.85	Colorado	815	QQ	0.78	Colorado	80615	QQ	0.78
California	959	C	0.85	Colorado	816	QQ	0.78	Colorado	80620	QQ	0.78
California	960	C	0.85	Colorado	80401	BF	0.87	Colorado	80621	QQ	0.78
California	961	C	0.85	Colorado	80402	BF	0.87	Colorado	80622	QQ	0.78
California	93501	CD	1.16	Colorado	80403	BF	0.87	Colorado	80623	QQ	0.78
California	93502	CD	1.16	Colorado	80419	BF	0.87	Colorado	80624	QQ	0.78
California	93504	CD	1.16	Colorado	80420	QQ	0.78	Colorado	80631	QQ	0.78
California	93505	CD	1.16	Colorado	80421	QQ	0.78	Colorado	80632	QQ	0.78
California	93510	CD	1.16	Colorado	80422	QQ	0.78	Colorado	80633	QQ	0.78
California	93512	C	0.85	Colorado	80423	QQ	0.78	Colorado	80634	QQ	0.78
California	93513	C	0.85	Colorado	80424	QQ	0.78	Colorado	80638	QQ	0.78
California	93514	C	0.85	Colorado	80425	BF	0.87	Colorado	80639	QQ	0.78
California	93515	CD	1.16	Colorado	80426	QQ	0.78	Colorado	80640	BF	0.87
California	93516	CD	1.16	Colorado	80427	QQ	0.78	Colorado	80642	QQ	0.78
California	93517	C	0.85	Colorado	80428	QQ	0.78	Colorado	80643	QQ	0.78
California	93518	CD	1.16	Colorado	80430	QQ	0.78	Colorado	80644	QQ	0.78
California	93519	CD	1.16	Colorado	80432	QQ	0.78	Colorado	80645	QQ	0.78
California	93522	CD	1.16	Colorado	80433	BF	0.87	Colorado	80646	QQ	0.78
California	93523	CD	1.16	Colorado	80434	QQ	0.78	Colorado	80648	QQ	0.78
California	93524	CD	1.16	Colorado	80435	QQ	0.78	Colorado	80649	QQ	0.78
California	93526	C	0.85	Colorado	80436	QQ	0.78	Colorado	80650	QQ	0.78
California	93527	C	0.85	Colorado	80437	BF	0.87	Colorado	80651	QQ	0.78
California	93528	CD	1.16	Colorado	80438	QQ	0.78	Colorado	80652	QQ	0.78
California	93529	C	0.85	Colorado	80439	BF	0.87	Colorado	80653	QQ	0.78
California	93530	CD	1.16	Colorado	80440	QQ	0.78	Colorado	80654	QQ	0.78
California	93531	CD	1.16	Colorado	80442	QQ	0.78	Connecticut	060	D	0.90



NB MOO 2010											
MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Connecticut	061	D	0.90	Idaho	835	W	0.70	Iowa	521	AT	0.66
Connecticut	062	D	0.90	Idaho	836	W	0.70	Iowa	522	AT	0.66
Connecticut	063	D	0.90	Idaho	837	W	0.70	Iowa	523	AT	0.66
Connecticut	064	D	0.90	Idaho	838	W	0.70	Iowa	524	AT	0.66
Connecticut	065	D	0.90	Illinois	600	BI	0.91	Iowa	525	AT	0.66
Connecticut	066	D	0.90	Illinois	601	BI	0.91	Iowa	526	AW	0.72
Connecticut	067	D	0.90	Illinois	602	BI	0.91	Iowa	527	AW	0.72
Connecticut	068	D	0.90	Illinois	603	BI	0.91	Iowa	528	D	0.9
Connecticut	069	D	0.90	Illinois	604	BI	0.91	Kansas	660	BF	0.87
Delaware	197	E	0.95	Illinois	605	BI	0.91	Kansas	661	BM	0.96
Delaware	198	E	0.95	Illinois	606	BI	0.91	Kansas	662	BM	0.96
Delaware	199	E	0.95	Illinois	607	BI	0.91	Kansas	664	BF	0.87
District of Columbia	200	B	0.80	Illinois	608	BI	0.91	Kansas	665	BF	0.87
District of Columbia	202	B	0.80	Illinois	609	RR	0.82	Kansas	666	BF	0.87
District of Columbia	203	B	0.80	Illinois	610	RR	0.82	Kansas	667	BF	0.87
District of Columbia	204	B	0.80	Illinois	611	RR	0.82	Kansas	668	BF	0.87
District of Columbia	205	B	0.80	Illinois	612	RR	0.82	Kansas	669	BF	0.87
Florida	320	BU	1.06	Illinois	613	RR	0.82	Kansas	670	BF	0.87
Florida	321	BU	1.06	Illinois	614	RR	0.82	Kansas	671	BF	0.87
Florida	322	CD	1.16	Illinois	615	RR	0.82	Kansas	672	BM	0.96
Florida	323	BU	1.06	Illinois	616	RR	0.82	Kansas	673	BF	0.87
Florida	324	BU	1.06	Illinois	617	RR	0.82	Kansas	674	BF	0.87
Florida	325	BU	1.06	Illinois	618	RR	0.82	Kansas	675	BF	0.87
Florida	326	BU	1.06	Illinois	619	RR	0.82	Kansas	676	BF	0.87
Florida	327	BU	1.06	Illinois	620	RR	0.82	Kansas	677	BF	0.87
Florida	328	BU	1.06	Illinois	622	RR	0.82	Kansas	678	BF	0.87
Florida	329	BU	1.06	Illinois	623	RR	0.82	Kansas	679	BF	0.87
Florida	330	R	1.60	Illinois	624	RR	0.82	Kentucky	400	A	0.75
Florida	331	R	1.60	Illinois	625	RR	0.82	Kentucky	401	A	0.75
Florida	332	R	1.60	Illinois	626	RR	0.82	Kentucky	402	A	0.75
Florida	333	R	1.60	Illinois	627	RR	0.82	Kentucky	403	A	0.75
Florida	334	N	1.40	Illinois	628	RR	0.82	Kentucky	404	A	0.75
Florida	335	CD	1.16	Illinois	629	RR	0.82	Kentucky	405	A	0.75
Florida	336	CD	1.16	Indiana	460	AU	0.68	Kentucky	406	A	0.75
Florida	337	CD	1.16	Indiana	461	AU	0.68	Kentucky	407	C	0.85
Florida	338	BU	1.06	Indiana	462	BA	0.79	Kentucky	408	C	0.85
Florida	339	BU	1.06	Indiana	463	BA	0.79	Kentucky	409	C	0.85
Florida	340	R	1.60	Indiana	464	BA	0.79	Kentucky	410	B	0.8
Florida	341	BU	1.06	Indiana	465	AU	0.68	Kentucky	411	B	0.8
Florida	342	BU	1.06	Indiana	466	AU	0.68	Kentucky	412	A	0.75
Florida	344	BU	1.06	Indiana	467	AU	0.68	Kentucky	413	A	0.75
Florida	346	CD	1.16	Indiana	468	AU	0.68	Kentucky	414	A	0.75
Florida	347	BU	1.06	Indiana	469	AU	0.68	Kentucky	415	A	0.75
Florida	349	CD	1.16	Indiana	470	AU	0.68	Kentucky	416	C	0.85
Georgia	300	BK	0.93	Indiana	471	AU	0.68	Kentucky	417	C	0.85
Georgia	301	BK	0.93	Indiana	472	AU	0.68	Kentucky	418	C	0.85
Georgia	302	BK	0.93	Indiana	473	AU	0.68	Kentucky	419	A	0.75
Georgia	303	BK	0.93	Indiana	474	AU	0.68	Kentucky	420	A	0.75
Georgia	304	C	0.85	Indiana	475	AU	0.68	Kentucky	421	A	0.75
Georgia	305	C	0.85	Indiana	476	AU	0.68	Kentucky	422	A	0.75
Georgia	306	C	0.85	Indiana	477	AU	0.68	Kentucky	423	A	0.75
Georgia	307	C	0.85	Indiana	478	AU	0.68	Kentucky	424	A	0.75
Georgia	308	C	0.85	Indiana	479	AU	0.68	Kentucky	425	C	0.85
Georgia	309	C	0.85	Iowa	500	AT	0.66	Kentucky	426	C	0.85
Georgia	310	C	0.85	Iowa	501	AT	0.66	Kentucky	427	C	0.85
Georgia	311	BK	0.93	Iowa	502	AT	0.66	Louisiana	700	BG	0.88
Georgia	312	C	0.85	Iowa	503	D	0.9	Louisiana	701	BR	1.02
Georgia	313	BK	0.93	Iowa	504	AT	0.66	Louisiana	703	BG	0.88
Georgia	314	BK	0.93	Iowa	505	AT	0.66	Louisiana	704	BR	1.02
Georgia	315	C	0.85	Iowa	506	AT	0.66	Louisiana	705	RR	0.82
Georgia	316	C	0.85	Iowa	507	AW	0.72	Louisiana	706	RR	0.82
Georgia	317	C	0.85	Iowa	508	AT	0.66	Louisiana	707	BG	0.88
Georgia	318	C	0.85	Iowa	509	D	0.9	Louisiana	708	BG	0.88
Georgia	319	C	0.85	Iowa	510	AW	0.72	Louisiana	710	RR	0.82
Georgia	398	C	0.85	Iowa	511	AW	0.72	Louisiana	711	RR	0.82
Georgia	399	BK	0.93	Iowa	512	AT	0.66	Louisiana	712	RR	0.82
Hawaii	967	D	0.90	Iowa	513	AT	0.66	Louisiana	713	RR	0.82
Hawaii	968	D	0.90	Iowa	514	AT	0.66	Louisiana	714	RR	0.82
Idaho	832	W	0.70	Iowa	515	AT	0.66	Maine	039	A	0.75
Idaho	833	W	0.70	Iowa	516	AW	0.72	Maine	040	A	0.75
Idaho	834	W	0.70	Iowa	520	AT	0.66	Maine	041	A	0.75

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Maine	042	A	0.75	Minnesota	567	BC	0.81	Minnesota	55088	BC	0.81
Maine	043	A	0.75	Minnesota	55001	BF	0.87	Minnesota	55089	BC	0.81
Maine	044	A	0.75	Minnesota	55002	BC	0.81	Minnesota	55090	BF	0.87
Maine	045	A	0.75	Minnesota	55003	BF	0.87	Minnesota	55092	BC	0.81
Maine	046	A	0.75	Minnesota	55005	BL	0.94	Minnesota	55101	BL	0.94
Maine	047	A	0.75	Minnesota	55006	BC	0.81	Minnesota	55102	BL	0.94
Maine	048	A	0.75	Minnesota	55007	BC	0.81	Minnesota	55103	BL	0.94
Maine	049	A	0.75	Minnesota	55008	BC	0.81	Minnesota	55104	BL	0.94
Maryland	206	BV	1.07	Minnesota	55009	BC	0.81	Minnesota	55105	BL	0.94
Maryland	207	BV	1.07	Minnesota	55010	BF	0.87	Minnesota	55106	BL	0.94
Maryland	208	BV	1.07	Minnesota	55011	BL	0.94	Minnesota	55107	BL	0.94
Maryland	209	BV	1.07	Minnesota	55012	BC	0.81	Minnesota	55108	BL	0.94
Maryland	210	BV	1.07	Minnesota	55013	BC	0.81	Minnesota	55109	BL	0.94
Maryland	211	BV	1.07	Minnesota	55014	BL	0.94	Minnesota	55110	BL	0.94
Maryland	212	BV	1.07	Minnesota	55016	BF	0.87	Minnesota	55111	BL	0.94
Maryland	214	BV	1.07	Minnesota	55017	BC	0.81	Minnesota	55112	BL	0.94
Maryland	215	BV	1.07	Minnesota	55018	BC	0.81	Minnesota	55113	BL	0.94
Maryland	216	BV	1.07	Minnesota	55019	BC	0.81	Minnesota	55114	BL	0.94
Maryland	217	BV	1.07	Minnesota	55020	BF	0.87	Minnesota	55115	BL	0.94
Maryland	218	BV	1.07	Minnesota	55021	BC	0.81	Minnesota	55116	BL	0.94
Maryland	219	BV	1.07	Minnesota	55024	BF	0.87	Minnesota	55117	BL	0.94
Massachusetts	010	E	0.95	Minnesota	55025	BF	0.87	Minnesota	55118	BF	0.87
Massachusetts	011	E	0.95	Minnesota	55026	BC	0.81	Minnesota	55119	BL	0.94
Massachusetts	012	E	0.95	Minnesota	55027	BC	0.81	Minnesota	55120	BF	0.87
Massachusetts	013	E	0.95	Minnesota	55029	BC	0.81	Minnesota	55121	BF	0.87
Massachusetts	014	E	0.95	Minnesota	55030	BC	0.81	Minnesota	55122	BF	0.87
Massachusetts	015	E	0.95	Minnesota	55031	BF	0.87	Minnesota	55123	BF	0.87
Massachusetts	016	E	0.95	Minnesota	55032	BC	0.81	Minnesota	55124	BF	0.87
Massachusetts	017	E	0.95	Minnesota	55033	BF	0.87	Minnesota	55125	BF	0.87
Massachusetts	018	E	0.95	Minnesota	55036	BC	0.81	Minnesota	55126	BL	0.94
Massachusetts	019	E	0.95	Minnesota	55037	BC	0.81	Minnesota	55127	BL	0.94
Massachusetts	020	E	0.95	Minnesota	55038	BF	0.87	Minnesota	55128	BF	0.87
Massachusetts	021	E	0.95	Minnesota	55040	BC	0.81	Minnesota	55129	BF	0.87
Massachusetts	022	E	0.95	Minnesota	55041	BC	0.81	Minnesota	55130	BL	0.94
Massachusetts	023	E	0.95	Minnesota	55042	BF	0.87	Minnesota	55133	BL	0.94
Massachusetts	024	E	0.95	Minnesota	55043	BF	0.87	Minnesota	55144	BL	0.94
Massachusetts	025	E	0.95	Minnesota	55044	BF	0.87	Minnesota	55145	BL	0.94
Massachusetts	026	E	0.95	Minnesota	55045	BC	0.81	Minnesota	55146	BL	0.94
Massachusetts	027	E	0.95	Minnesota	55046	BC	0.81	Minnesota	55150	BF	0.87
Massachusetts	055	E	0.95	Minnesota	55047	BF	0.87	Minnesota	55155	BL	0.94
Michigan	480	I	1.15	Minnesota	55049	BC	0.81	Minnesota	55161	BL	0.94
Michigan	481	I	1.15	Minnesota	55051	BC	0.81	Minnesota	55164	BL	0.94
Michigan	482	I	1.15	Minnesota	55052	BC	0.81	Minnesota	55165	BL	0.94
Michigan	483	I	1.15	Minnesota	55053	BC	0.81	Minnesota	55166	BL	0.94
Michigan	484	I	1.15	Minnesota	55054	BF	0.87	Minnesota	55168	BL	0.94
Michigan	485	I	1.15	Minnesota	55055	BF	0.87	Minnesota	55169	BL	0.94
Michigan	486	E	0.95	Minnesota	55056	BC	0.81	Minnesota	55170	BL	0.94
Michigan	487	E	0.95	Minnesota	55057	BC	0.81	Minnesota	55171	BL	0.94
Michigan	488	E	0.95	Minnesota	55060	BC	0.81	Minnesota	55172	BL	0.94
Michigan	489	E	0.95	Minnesota	55063	BC	0.81	Minnesota	55175	BL	0.94
Michigan	490	BF	0.87	Minnesota	55065	BF	0.87	Minnesota	55177	BL	0.94
Michigan	491	BF	0.87	Minnesota	55066	BC	0.81	Minnesota	55182	BL	0.94
Michigan	492	E	0.95	Minnesota	55067	BC	0.81	Minnesota	55187	BL	0.94
Michigan	493	BF	0.87	Minnesota	55068	BF	0.87	Minnesota	55188	BL	0.94
Michigan	494	BF	0.87	Minnesota	55069	BC	0.81	Minnesota	55190	BL	0.94
Michigan	495	BF	0.87	Minnesota	55070	BL	0.94	Minnesota	55191	BL	0.94
Michigan	496	BF	0.87	Minnesota	55071	BF	0.87	Minnesota	55199	BL	0.94
Michigan	497	BF	0.87	Minnesota	55072	BC	0.81	Minnesota	55301	BC	0.81
Michigan	498	BF	0.87	Minnesota	55073	BF	0.87	Minnesota	55302	BC	0.81
Michigan	499	BF	0.87	Minnesota	55074	BC	0.81	Minnesota	55303	BL	0.94
Minnesota	556	BC	0.81	Minnesota	55075	BF	0.87	Minnesota	55304	BL	0.94
Minnesota	557	BC	0.81	Minnesota	55076	BF	0.87	Minnesota	55305	BL	0.94
Minnesota	558	BC	0.81	Minnesota	55077	BF	0.87	Minnesota	55306	BF	0.87
Minnesota	559	BC	0.81	Minnesota	55078	BC	0.81	Minnesota	55307	BC	0.81
Minnesota	560	BC	0.81	Minnesota	55079	BC	0.81	Minnesota	55308	BC	0.81
Minnesota	561	BC	0.81	Minnesota	55080	BC	0.81	Minnesota	55309	BC	0.81
Minnesota	562	BC	0.81	Minnesota	55082	BF	0.87	Minnesota	55310	BC	0.81
Minnesota	563	BC	0.81	Minnesota	55083	BF	0.87	Minnesota	55311	BL	0.94
Minnesota	564	BC	0.81	Minnesota	55084	BC	0.81	Minnesota	55312	BC	0.81
Minnesota	565	BC	0.81	Minnesota	55085	BF	0.87	Minnesota	55313	BC	0.81
Minnesota	566	BC	0.81	Minnesota	55087	BC	0.81	Minnesota	55314	BC	0.81

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State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Minnesota	55315	BF	0.87	Minnesota	55388	BF	0.87	Minnesota	55472	BL	0.94
Minnesota	55316	BL	0.94	Minnesota	55389	BC	0.81	Minnesota	55473	BF	0.87
Minnesota	55317	BF	0.87	Minnesota	55390	BC	0.81	Minnesota	55474	BL	0.94
Minnesota	55318	BF	0.87	Minnesota	55391	BL	0.94	Minnesota	55478	BL	0.94
Minnesota	55319	BC	0.81	Minnesota	55392	BL	0.94	Minnesota	55479	BL	0.94
Minnesota	55320	BC	0.81	Minnesota	55393	BC	0.81	Minnesota	55480	BL	0.94
Minnesota	55321	BC	0.81	Minnesota	55394	BF	0.87	Minnesota	55483	BL	0.94
Minnesota	55322	BF	0.87	Minnesota	55395	BC	0.81	Minnesota	55484	BL	0.94
Minnesota	55323	BL	0.94	Minnesota	55396	BC	0.81	Minnesota	55485	BL	0.94
Minnesota	55324	BC	0.81	Minnesota	55397	BF	0.87	Minnesota	55486	BL	0.94
Minnesota	55325	BC	0.81	Minnesota	55398	BC	0.81	Minnesota	55487	BL	0.94
Minnesota	55327	BL	0.94	Minnesota	55399	BF	0.87	Minnesota	55488	BL	0.94
Minnesota	55328	BC	0.81	Minnesota	55400	BL	0.94	Mississippi	386	A	0.75
Minnesota	55329	BC	0.81	Minnesota	55401	BL	0.94	Mississippi	387	A	0.75
Minnesota	55330	BC	0.81	Minnesota	55402	BL	0.94	Mississippi	388	A	0.75
Minnesota	55331	BL	0.94	Minnesota	55403	BL	0.94	Mississippi	389	A	0.75
Minnesota	55332	BC	0.81	Minnesota	55404	BL	0.94	Mississippi	390	A	0.75
Minnesota	55333	BC	0.81	Minnesota	55405	BL	0.94	Mississippi	391	A	0.75
Minnesota	55334	BC	0.81	Minnesota	55406	BL	0.94	Mississippi	392	A	0.75
Minnesota	55335	BC	0.81	Minnesota	55407	BL	0.94	Mississippi	393	A	0.75
Minnesota	55336	BC	0.81	Minnesota	55408	BL	0.94	Mississippi	394	C	0.85
Minnesota	55337	BF	0.87	Minnesota	55409	BL	0.94	Mississippi	395	C	0.85
Minnesota	55338	BC	0.81	Minnesota	55410	BL	0.94	Mississippi	396	A	0.75
Minnesota	55339	BF	0.87	Minnesota	55411	BL	0.94	Mississippi	397	A	0.75
Minnesota	55340	BL	0.94	Minnesota	55412	BL	0.94	Missouri	630	QQ	0.78
Minnesota	55341	BC	0.81	Minnesota	55413	BL	0.94	Missouri	631	QQ	0.78
Minnesota	55342	BC	0.81	Minnesota	55414	BL	0.94	Missouri	633	QQ	0.78
Minnesota	55343	BL	0.94	Minnesota	55415	BL	0.94	Missouri	634	AU	0.68
Minnesota	55344	BL	0.94	Minnesota	55416	BL	0.94	Missouri	635	AU	0.68
Minnesota	55345	BL	0.94	Minnesota	55417	BL	0.94	Missouri	636	AU	0.68
Minnesota	55346	BL	0.94	Minnesota	55418	BL	0.94	Missouri	637	AU	0.68
Minnesota	55347	BL	0.94	Minnesota	55419	BL	0.94	Missouri	638	AU	0.68
Minnesota	55348	BL	0.94	Minnesota	55420	BL	0.94	Missouri	639	AU	0.68
Minnesota	55349	BC	0.81	Minnesota	55421	BL	0.94	Missouri	640	QQ	0.78
Minnesota	55350	BC	0.81	Minnesota	55422	BL	0.94	Missouri	641	QQ	0.78
Minnesota	55352	BF	0.87	Minnesota	55423	BL	0.94	Missouri	644	AU	0.68
Minnesota	55353	BC	0.81	Minnesota	55424	BL	0.94	Missouri	645	AU	0.68
Minnesota	55354	BC	0.81	Minnesota	55425	BL	0.94	Missouri	646	AU	0.68
Minnesota	55355	BC	0.81	Minnesota	55426	BL	0.94	Missouri	647	AU	0.68
Minnesota	55356	BL	0.94	Minnesota	55427	BL	0.94	Missouri	648	AU	0.68
Minnesota	55357	BL	0.94	Minnesota	55428	BL	0.94	Missouri	649	AU	0.68
Minnesota	55358	BC	0.81	Minnesota	55429	BL	0.94	Missouri	650	AU	0.68
Minnesota	55359	BL	0.94	Minnesota	55430	BL	0.94	Missouri	651	AU	0.68
Minnesota	55360	BF	0.87	Minnesota	55431	BL	0.94	Missouri	652	AU	0.68
Minnesota	55361	BL	0.94	Minnesota	55432	BL	0.94	Missouri	653	AU	0.68
Minnesota	55362	BC	0.81	Minnesota	55433	BL	0.94	Missouri	654	AU	0.68
Minnesota	55363	BC	0.81	Minnesota	55434	BL	0.94	Missouri	655	AU	0.68
Minnesota	55364	BL	0.94	Minnesota	55435	BL	0.94	Missouri	656	AU	0.68
Minnesota	55365	BC	0.81	Minnesota	55436	BL	0.94	Missouri	657	AU	0.68
Minnesota	55366	BC	0.81	Minnesota	55437	BL	0.94	Missouri	658	AU	0.68
Minnesota	55367	BF	0.87	Minnesota	55438	BL	0.94	Montana	590	A	0.75
Minnesota	55368	BF	0.87	Minnesota	55439	BL	0.94	Montana	591	A	0.75
Minnesota	55369	BL	0.94	Minnesota	55440	BL	0.94	Montana	592	A	0.75
Minnesota	55370	BC	0.81	Minnesota	55441	BL	0.94	Montana	593	A	0.75
Minnesota	55371	BC	0.81	Minnesota	55442	BL	0.94	Montana	594	A	0.75
Minnesota	55372	BF	0.87	Minnesota	55443	BL	0.94	Montana	595	A	0.75
Minnesota	55373	BC	0.81	Minnesota	55444	BL	0.94	Montana	596	A	0.75
Minnesota	55374	BL	0.94	Minnesota	55445	BL	0.94	Montana	597	A	0.75
Minnesota	55375	BL	0.94	Minnesota	55446	BL	0.94	Montana	598	A	0.75
Minnesota	55376	BC	0.81	Minnesota	55447	BL	0.94	Montana	599	A	0.75
Minnesota	55377	BC	0.81	Minnesota	55448	BL	0.94	Nebraska	681	RR	0.82
Minnesota	55378	BF	0.87	Minnesota	55449	BL	0.94	Nebraska	683	AV	0.69
Minnesota	55379	BF	0.87	Minnesota	55450	BL	0.94	Nebraska	684	AV	0.69
Minnesota	55380	BC	0.81	Minnesota	55454	BL	0.94	Nebraska	685	AY	0.76
Minnesota	55381	BC	0.81	Minnesota	55455	BL	0.94	Nebraska	686	AV	0.69
Minnesota	55382	BC	0.81	Minnesota	55458	BL	0.94	Nebraska	687	AV	0.69
Minnesota	55383	BF	0.87	Minnesota	55459	BL	0.94	Nebraska	688	AV	0.69
Minnesota	55384	BL	0.94	Minnesota	55460	BL	0.94	Nebraska	689	AV	0.69
Minnesota	55385	BC	0.81	Minnesota	55467	BL	0.94	Nebraska	690	AV	0.69
Minnesota	55386	BF	0.87	Minnesota	55468	BL	0.94	Nebraska	691	AV	0.69
Minnesota	55387	BF	0.87	Minnesota	55470	BL	0.94	Nebraska	692	AV	0.69

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Nebraska	693	AV	0.69	Nevada	89005	SS	0.86	New Jersey	073	E	0.95
Nebraska	68001	AY	0.76	Nevada	89006	SS	0.86	New Jersey	074	E	0.95
Nebraska	68002	AY	0.76	Nevada	89007	SS	0.86	New Jersey	075	E	0.95
Nebraska	68003	AY	0.76	Nevada	89008	SS	0.86	New Jersey	076	E	0.95
Nebraska	68004	AY	0.76	Nevada	89009	BU	1.06	New Jersey	077	E	0.95
Nebraska	68005	RR	0.82	Nevada	89010	SS	0.86	New Jersey	078	E	0.95
Nebraska	68007	RR	0.82	Nevada	89011	BU	1.06	New Jersey	079	E	0.95
Nebraska	68008	AY	0.76	Nevada	89012	BU	1.06	New Jersey	080	E	0.95
Nebraska	68009	AY	0.76	Nevada	89013	SS	0.86	New Jersey	081	E	0.95
Nebraska	68010	RR	0.82	Nevada	89014	BU	1.06	New Jersey	082	E	0.95
Nebraska	68014	AY	0.76	Nevada	89015	BU	1.06	New Jersey	083	E	0.95
Nebraska	68015	AY	0.76	Nevada	89016	BU	1.06	New Jersey	084	E	0.95
Nebraska	68016	AY	0.76	Nevada	89017	SS	0.86	New Jersey	085	E	0.95
Nebraska	68017	AY	0.76	Nevada	89018	SS	0.86	New Jersey	086	E	0.95
Nebraska	68018	AY	0.76	Nevada	89019	SS	0.86	New Jersey	087	E	0.95
Nebraska	68019	AY	0.76	Nevada	89020	SS	0.86	New Jersey	088	E	0.95
Nebraska	68020	AY	0.76	Nevada	89021	SS	0.86	New Jersey	089	E	0.95
Nebraska	68022	RR	0.82	Nevada	89022	SS	0.86	New Mexico	870	AY	0.76
Nebraska	68023	AY	0.76	Nevada	89023	SS	0.86	New Mexico	871	BL	0.94
Nebraska	68025	AY	0.76	Nevada	89024	SS	0.86	New Mexico	872	BL	0.94
Nebraska	68026	AY	0.76	Nevada	89025	SS	0.86	New Mexico	873	AY	0.76
Nebraska	68028	RR	0.82	Nevada	89026	SS	0.86	New Mexico	874	AY	0.76
Nebraska	68029	AY	0.76	Nevada	89027	SS	0.86	New Mexico	875	AY	0.76
Nebraska	68030	AY	0.76	Nevada	89028	SS	0.86	New Mexico	877	AY	0.76
Nebraska	68031	AY	0.76	Nevada	89029	SS	0.86	New Mexico	878	AY	0.76
Nebraska	68033	AY	0.76	Nevada	89030	BU	1.06	New Mexico	879	AY	0.76
Nebraska	68034	AY	0.76	Nevada	89031	BU	1.06	New Mexico	880	AY	0.76
Nebraska	68035	RR	0.82	Nevada	89032	BU	1.06	New Mexico	881	AY	0.76
Nebraska	68036	AY	0.76	Nevada	89033	BU	1.06	New Mexico	882	AY	0.76
Nebraska	68037	AY	0.76	Nevada	89034	SS	0.86	New Mexico	883	AY	0.76
Nebraska	68038	AY	0.76	Nevada	89036	BU	1.06	New Mexico	884	AY	0.76
Nebraska	68039	AY	0.76	Nevada	89037	SS	0.86	New York	005	CD	1.16
Nebraska	68040	AY	0.76	Nevada	89039	SS	0.86	New York	100	CD	1.16
Nebraska	68041	AY	0.76	Nevada	89040	SS	0.86	New York	101	CD	1.16
Nebraska	68042	AY	0.76	Nevada	89041	SS	0.86	New York	102	CD	1.16
Nebraska	68044	AY	0.76	Nevada	89042	SS	0.86	New York	103	CD	1.16
Nebraska	68045	AY	0.76	Nevada	89043	SS	0.86	New York	104	CD	1.16
Nebraska	68046	RR	0.82	Nevada	89044	BU	1.06	New York	105	CD	1.16
Nebraska	68047	AY	0.76	Nevada	89045	SS	0.86	New York	106	CD	1.16
Nebraska	68048	AY	0.76	Nevada	89046	SS	0.86	New York	107	CD	1.16
Nebraska	68050	AY	0.76	Nevada	89047	SS	0.86	New York	108	CD	1.16
Nebraska	68054	RR	0.82	Nevada	89048	SS	0.86	New York	110	CD	1.16
Nebraska	68055	AY	0.76	Nevada	89049	SS	0.86	New York	111	CD	1.16
Nebraska	68056	RR	0.82	Nevada	89050	SS	0.86	New York	112	CD	1.16
Nebraska	68057	AY	0.76	Nevada	89052	BU	1.06	New York	113	CD	1.16
Nebraska	68058	AY	0.76	Nevada	89053	BU	1.06	New York	114	CD	1.16
Nebraska	68059	RR	0.82	Nevada	89054	BU	1.06	New York	115	CD	1.16
Nebraska	68061	AY	0.76	Nevada	89060	SS	0.86	New York	116	CD	1.16
Nebraska	68062	AY	0.76	Nevada	89061	SS	0.86	New York	117	CD	1.16
Nebraska	68063	AY	0.76	Nevada	89067	SS	0.86	New York	118	CD	1.16
Nebraska	68064	RR	0.82	Nevada	89070	SS	0.86	New York	119	CD	1.16
Nebraska	68065	AY	0.76	Nevada	89074	BU	1.06	New York	120	BJ	0.92
Nebraska	68066	AY	0.76	Nevada	89077	BU	1.06	New York	121	BJ	0.92
Nebraska	68067	AY	0.76	Nevada	89081	BU	1.06	New York	122	BJ	0.92
Nebraska	68068	AY	0.76	Nevada	89084	BU	1.06	New York	123	BJ	0.92
Nebraska	68069	RR	0.82	Nevada	89085	BU	1.06	New York	124	BJ	0.92
Nebraska	68070	AY	0.76	Nevada	89086	BU	1.06	New York	125	BJ	0.92
Nebraska	68071	AY	0.76	Nevada	89087	BU	1.06	New York	126	BJ	0.92
Nebraska	68072	AY	0.76	New Hampshire	002	W	0.70	New York	127	BJ	0.92
Nebraska	68073	AY	0.76	New Hampshire	030	W	0.70	New York	128	BF	0.87
Nevada	889	BU	1.06	New Hampshire	031	W	0.70	New York	129	BF	0.87
Nevada	891	BU	1.06	New Hampshire	032	W	0.70	New York	130	BF	0.87
Nevada	893	SS	0.86	New Hampshire	033	W	0.70	New York	131	BF	0.87
Nevada	894	SS	0.86	New Hampshire	034	W	0.70	New York	132	BF	0.87
Nevada	895	SS	0.86	New Hampshire	035	W	0.70	New York	133	BF	0.87
Nevada	897	SS	0.86	New Hampshire	036	W	0.70	New York	134	BF	0.87
Nevada	898	SS	0.86	New Hampshire	037	W	0.70	New York	135	BF	0.87
Nevada	89001	SS	0.86	New Hampshire	038	W	0.70	New York	136	BF	0.87
Nevada	89002	BU	1.06	New Jersey	070	E	0.95	New York	137	BF	0.87
Nevada	89003	SS	0.86	New Jersey	071	E	0.95	New York	138	BF	0.87
Nevada	89004	SS	0.86	New Jersey	072	E	0.95	New York	139	BF	0.87

NB MOO 2010		MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT									
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
New York	140	BJ	0.92	New York	10990	BJ	0.92	Oklahoma	734	SS	0.86
New York	141	BJ	0.92	New York	10992	BJ	0.92	Oklahoma	735	PP	0.74
New York	142	BJ	0.92	New York	10993	CD	1.16	Oklahoma	736	PP	0.74
New York	143	BJ	0.92	New York	10994	CD	1.16	Oklahoma	737	PP	0.74
New York	144	BF	0.87	New York	10995	CD	1.16	Oklahoma	738	PP	0.74
New York	145	BF	0.87	New York	10996	BJ	0.92	Oklahoma	739	PP	0.74
New York	146	BF	0.87	New York	10997	BJ	0.92	Oklahoma	740	PP	0.74
New York	147	BF	0.87	New York	10998	BJ	0.92	Oklahoma	741	PP	0.74
New York	148	BF	0.87	North Carolina	270	A	0.75	Oklahoma	742	PP	0.74
New York	149	BF	0.87	North Carolina	271	A	0.75	Oklahoma	743	PP	0.74
New York	06390	D	0.90	North Carolina	272	A	0.75	Oklahoma	744	PP	0.74
New York	10901	CD	1.16	North Carolina	273	A	0.75	Oklahoma	745	SS	0.86
New York	10910	BJ	0.92	North Carolina	274	A	0.75	Oklahoma	746	PP	0.74
New York	10911	CD	1.16	North Carolina	275	A	0.75	Oklahoma	747	SS	0.86
New York	10912	BJ	0.92	North Carolina	276	A	0.75	Oklahoma	748	PP	0.74
New York	10913	CD	1.16	North Carolina	277	A	0.75	Oklahoma	749	PP	0.74
New York	10914	BJ	0.92	North Carolina	278	A	0.75	Oregon	970	A	0.75
New York	10915	BJ	0.92	North Carolina	279	A	0.75	Oregon	971	A	0.75
New York	10916	BJ	0.92	North Carolina	280	A	0.75	Oregon	972	A	0.75
New York	10917	BJ	0.92	North Carolina	281	A	0.75	Oregon	973	AW	0.72
New York	10918	BJ	0.92	North Carolina	282	A	0.75	Oregon	974	AW	0.72
New York	10919	BJ	0.92	North Carolina	283	A	0.75	Oregon	975	AW	0.72
New York	10920	CD	1.16	North Carolina	284	A	0.75	Oregon	976	AW	0.72
New York	10921	BJ	0.92	North Carolina	285	A	0.75	Oregon	977	AW	0.72
New York	10922	BJ	0.92	North Carolina	286	A	0.75	Oregon	978	AW	0.72
New York	10923	CD	1.16	North Carolina	287	A	0.75	Oregon	979	AW	0.72
New York	10924	BJ	0.92	North Carolina	288	A	0.75	Panama	000	F	1.00
New York	10925	BJ	0.92	North Carolina	289	A	0.75	Pennsylvania	150	BO	0.98
New York	10926	BJ	0.92	North Dakota	580	C	0.85	Pennsylvania	151	BO	0.98
New York	10927	CD	1.16	North Dakota	581	C	0.85	Pennsylvania	152	BO	0.98
New York	10928	BJ	0.92	North Dakota	582	C	0.85	Pennsylvania	153	BO	0.98
New York	10930	BJ	0.92	North Dakota	583	C	0.85	Pennsylvania	154	BO	0.98
New York	10931	CD	1.16	North Dakota	584	C	0.85	Pennsylvania	155	C	0.85
New York	10932	BJ	0.92	North Dakota	585	C	0.85	Pennsylvania	156	BO	0.98
New York	10933	BJ	0.92	North Dakota	586	C	0.85	Pennsylvania	157	C	0.85
New York	10940	BJ	0.92	North Dakota	587	C	0.85	Pennsylvania	158	C	0.85
New York	10941	BJ	0.92	North Dakota	588	C	0.85	Pennsylvania	159	C	0.85
New York	10943	BJ	0.92	Ohio	430	SS	0.86	Pennsylvania	160	C	0.85
New York	10949	BJ	0.92	Ohio	431	SS	0.86	Pennsylvania	161	C	0.85
New York	10950	BJ	0.92	Ohio	432	SS	0.86	Pennsylvania	162	C	0.85
New York	10951	CD	1.16	Ohio	433	SS	0.86	Pennsylvania	163	C	0.85
New York	10952	CD	1.16	Ohio	434	SS	0.86	Pennsylvania	164	C	0.85
New York	10953	BJ	0.92	Ohio	435	SS	0.86	Pennsylvania	165	C	0.85
New York	10954	CD	1.16	Ohio	436	E	0.95	Pennsylvania	166	C	0.85
New York	10956	CD	1.16	Ohio	437	SS	0.86	Pennsylvania	167	C	0.85
New York	10958	BJ	0.92	Ohio	438	SS	0.86	Pennsylvania	168	C	0.85
New York	10959	BJ	0.92	Ohio	439	SS	0.86	Pennsylvania	169	C	0.85
New York	10960	CD	1.16	Ohio	440	E	0.95	Pennsylvania	170	C	0.85
New York	10962	CD	1.16	Ohio	441	E	0.95	Pennsylvania	171	C	0.85
New York	10963	BJ	0.92	Ohio	442	E	0.95	Pennsylvania	172	C	0.85
New York	10964	CD	1.16	Ohio	443	E	0.95	Pennsylvania	173	C	0.85
New York	10965	CD	1.16	Ohio	444	E	0.95	Pennsylvania	174	C	0.85
New York	10968	CD	1.16	Ohio	445	E	0.95	Pennsylvania	175	C	0.85
New York	10969	BJ	0.92	Ohio	446	SS	0.86	Pennsylvania	176	C	0.85
New York	10970	CD	1.16	Ohio	447	SS	0.86	Pennsylvania	177	C	0.85
New York	10973	BJ	0.92	Ohio	448	SS	0.86	Pennsylvania	178	C	0.85
New York	10974	CD	1.16	Ohio	449	SS	0.86	Pennsylvania	179	C	0.85
New York	10975	BJ	0.92	Ohio	450	D	0.90	Pennsylvania	180	C	0.85
New York	10976	CD	1.16	Ohio	451	D	0.90	Pennsylvania	181	C	0.85
New York	10977	CD	1.16	Ohio	452	D	0.90	Pennsylvania	182	C	0.85
New York	10979	BJ	0.92	Ohio	453	D	0.90	Pennsylvania	183	C	0.85
New York	10980	CD	1.16	Ohio	454	D	0.90	Pennsylvania	184	C	0.85
New York	10981	BJ	0.92	Ohio	455	SS	0.86	Pennsylvania	185	C	0.85
New York	10982	CD	1.16	Ohio	456	SS	0.86	Pennsylvania	186	C	0.85
New York	10983	CD	1.16	Ohio	457	SS	0.86	Pennsylvania	187	C	0.85
New York	10984	CD	1.16	Ohio	458	SS	0.86	Pennsylvania	188	C	0.85
New York	10985	BJ	0.92	Ohio	459	D	0.90	Pennsylvania	189	CA	1.13
New York	10986	CD	1.16	Oklahoma	730	PP	0.74	Pennsylvania	190	CA	1.13
New York	10987	BJ	0.92	Oklahoma	731	PP	0.74	Pennsylvania	191	CA	1.13
New York	10988	BJ	0.92	Oklahoma	732	PP	0.74	Pennsylvania	192	CA	1.13
New York	10989	CD	1.16	Oklahoma	733	PP	0.74	Pennsylvania	193	CA	1.13

NB MOO 2010											
MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Pennsylvania	194	CA	1.13	Texas	778	D	0.90	Virginia	245	AU	0.68
Pennsylvania	195	C	0.85	Texas	779	D	0.90	Virginia	246	AU	0.68
Pennsylvania	196	C	0.85	Texas	780	D	0.90	Washington	980	C	0.85
Puerto Rico	006	W	0.70	Texas	781	D	0.90	Washington	981	C	0.85
Puerto Rico	007	W	0.70	Texas	782	BR	1.02	Washington	982	C	0.85
Puerto Rico	009	W	0.70	Texas	783	D	0.90	Washington	983	C	0.85
Rhode Island	028	B	0.80	Texas	784	BR	1.02	Washington	984	C	0.85
Rhode Island	029	B	0.80	Texas	785	D	0.90	Washington	985	C	0.85
South Carolina	290	AW	0.72	Texas	786	D	0.90	Washington	986	C	0.85
South Carolina	291	AW	0.72	Texas	787	D	0.90	Washington	988	C	0.85
South Carolina	292	AW	0.72	Texas	788	D	0.90	Washington	989	C	0.85
South Carolina	293	AW	0.72	Texas	789	D	0.90	Washington	990	C	0.85
South Carolina	294	BA	0.79	Texas	790	D	0.90	Washington	991	C	0.85
South Carolina	295	BA	0.79	Texas	791	D	0.90	Washington	992	C	0.85
South Carolina	296	AW	0.72	Texas	792	D	0.90	Washington	993	C	0.85
South Carolina	297	AW	0.72	Texas	793	BR	1.02	Washington	994	C	0.85
South Carolina	298	BA	0.79	Texas	794	BR	1.02	West Virginia	247	BE	0.84
South Carolina	299	BA	0.79	Texas	795	D	0.90	West Virginia	248	BE	0.84
South Dakota	570	AU	0.68	Texas	796	D	0.90	West Virginia	249	BE	0.84
South Dakota	571	AU	0.68	Texas	797	D	0.90	West Virginia	250	BE	0.84
South Dakota	572	AU	0.68	Texas	798	D	0.90	West Virginia	251	BE	0.84
South Dakota	573	AU	0.68	Texas	799	D	0.90	West Virginia	252	BE	0.84
South Dakota	574	AU	0.68	Texas	885	D	0.90	West Virginia	253	BE	0.84
South Dakota	575	AU	0.68	Utah	840	W	0.70	West Virginia	254	BE	0.84
South Dakota	576	AU	0.68	Utah	841	W	0.70	West Virginia	255	BE	0.84
South Dakota	577	AU	0.68	Utah	842	W	0.70	West Virginia	256	BE	0.84
Tennessee	370	BE	0.84	Utah	843	W	0.70	West Virginia	257	BE	0.84
Tennessee	371	BE	0.84	Utah	844	W	0.70	West Virginia	258	BE	0.84
Tennessee	372	BE	0.84	Utah	845	W	0.70	West Virginia	259	BE	0.84
Tennessee	373	BE	0.84	Utah	846	W	0.70	West Virginia	260	BE	0.84
Tennessee	374	BE	0.84	Utah	847	W	0.70	West Virginia	261	BE	0.84
Tennessee	375	BE	0.84	Vermont	050	A	0.75	West Virginia	262	BE	0.84
Tennessee	376	BE	0.84	Vermont	051	A	0.75	West Virginia	263	BE	0.84
Tennessee	377	BE	0.84	Vermont	052	A	0.75	West Virginia	264	BE	0.84
Tennessee	378	BE	0.84	Vermont	053	A	0.75	West Virginia	265	BE	0.84
Tennessee	379	BE	0.84	Vermont	054	A	0.75	West Virginia	266	BE	0.84
Tennessee	380	BE	0.84	Vermont	056	A	0.75	West Virginia	267	BE	0.84
Tennessee	381	BE	0.84	Vermont	057	A	0.75	West Virginia	268	BE	0.84
Tennessee	382	BE	0.84	Vermont	058	A	0.75	Wisconsin	532	QQ	0.78
Tennessee	383	BE	0.84	Vermont	059	A	0.75	Wisconsin	534	QQ	0.78
Tennessee	384	BE	0.84	Virgin Island	008	A	0.75	Wisconsin	535	W	0.70
Tennessee	385	BE	0.84	Virginia	201	AU	0.68	Wisconsin	537	W	0.70
Texas	733	BR	1.02	Virginia	202	AU	0.68	Wisconsin	538	W	0.70
Texas	750	BR	1.02	Virginia	203	AU	0.68	Wisconsin	539	MM	0.64
Texas	751	BR	1.02	Virginia	204	AU	0.68	Wisconsin	540	MM	0.64
Texas	752	BR	1.02	Virginia	205	AU	0.68	Wisconsin	541	MM	0.64
Texas	753	BR	1.02	Virginia	220	BC	0.81	Wisconsin	542	MM	0.64
Texas	754	D	0.90	Virginia	221	BC	0.81	Wisconsin	543	MM	0.64
Texas	755	D	0.90	Virginia	222	BC	0.81	Wisconsin	544	W	0.70
Texas	756	D	0.90	Virginia	223	BC	0.81	Wisconsin	545	MM	0.64
Texas	757	D	0.90	Virginia	224	BC	0.81	Wisconsin	546	MM	0.64
Texas	758	D	0.90	Virginia	225	BC	0.81	Wisconsin	547	MM	0.64
Texas	759	D	0.90	Virginia	226	AU	0.68	Wisconsin	548	MM	0.64
Texas	760	BR	1.02	Virginia	227	AU	0.68	Wisconsin	549	W	0.70
Texas	761	BR	1.02	Virginia	228	AU	0.68	Wisconsin	53001	W	0.70
Texas	762	D	0.90	Virginia	229	AU	0.68	Wisconsin	53002	W	0.70
Texas	763	D	0.90	Virginia	230	AU	0.68	Wisconsin	53003	W	0.70
Texas	764	D	0.90	Virginia	231	AU	0.68	Wisconsin	53004	W	0.70
Texas	765	D	0.90	Virginia	232	BC	0.81	Wisconsin	53005	QQ	0.78
Texas	766	D	0.90	Virginia	233	BC	0.81	Wisconsin	53006	W	0.70
Texas	767	D	0.90	Virginia	234	BC	0.81	Wisconsin	53007	QQ	0.78
Texas	768	D	0.90	Virginia	235	BC	0.81	Wisconsin	53008	QQ	0.78
Texas	769	D	0.90	Virginia	236	BC	0.81	Wisconsin	53009	W	0.70
Texas	770	CD	1.16	Virginia	237	BC	0.81	Wisconsin	53010	W	0.70
Texas	771	CD	1.16	Virginia	238	AU	0.68	Wisconsin	53011	W	0.70
Texas	772	CD	1.16	Virginia	239	AU	0.68	Wisconsin	53012	QQ	0.78
Texas	773	CD	1.16	Virginia	240	AU	0.68	Wisconsin	53013	W	0.70
Texas	774	BR	1.02	Virginia	241	AU	0.68	Wisconsin	53014	W	0.70
Texas	775	CD	1.16	Virginia	242	AU	0.68	Wisconsin	53015	W	0.70
Texas	776	BR	1.02	Virginia	243	AU	0.68	Wisconsin	53016	W	0.70
Texas	777	BR	1.02	Virginia	244	AU	0.68	Wisconsin	53017	QQ	0.78

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Wisconsin	53018	W	0.70	Wisconsin	53105	W	0.70	Wyoming	828	B	0.80
Wisconsin	53019	W	0.70	Wisconsin	53108	QQ	0.78	Wyoming	829	B	0.80
Wisconsin	53020	W	0.70	Wisconsin	53109	QQ	0.78	Wyoming	830	B	0.80
Wisconsin	53021	W	0.70	Wisconsin	53110	QQ	0.78	Wyoming	831	B	0.80
Wisconsin	53022	QQ	0.78	Wisconsin	53114	W	0.70	Wyoming	834	B	0.80
Wisconsin	53023	W	0.70	Wisconsin	53115	W	0.70				
Wisconsin	53024	QQ	0.78	Wisconsin	53118	W	0.70				
Wisconsin	53026	W	0.70	Wisconsin	53119	W	0.70				
Wisconsin	53027	W	0.70	Wisconsin	53120	W	0.70				
Wisconsin	53029	W	0.70	Wisconsin	53121	W	0.70				
Wisconsin	53031	W	0.70	Wisconsin	53122	QQ	0.78				
Wisconsin	53032	W	0.70	Wisconsin	53125	W	0.70				
Wisconsin	53033	QQ	0.78	Wisconsin	53126	QQ	0.78				
Wisconsin	53034	W	0.70	Wisconsin	53127	W	0.70				
Wisconsin	53035	W	0.70	Wisconsin	53128	W	0.70				
Wisconsin	53036	W	0.70	Wisconsin	53129	QQ	0.78				
Wisconsin	53037	QQ	0.78	Wisconsin	53130	QQ	0.78				
Wisconsin	53038	W	0.70	Wisconsin	53132	QQ	0.78				
Wisconsin	53039	W	0.70	Wisconsin	53137	W	0.70				
Wisconsin	53040	W	0.70	Wisconsin	53138	W	0.70				
Wisconsin	53042	W	0.70	Wisconsin	53139	W	0.70				
Wisconsin	53044	W	0.70	Wisconsin	53140	QQ	0.78				
Wisconsin	53045	QQ	0.78	Wisconsin	53141	QQ	0.78				
Wisconsin	53046	QQ	0.78	Wisconsin	53142	QQ	0.78				
Wisconsin	53047	W	0.70	Wisconsin	53143	QQ	0.78				
Wisconsin	53048	W	0.70	Wisconsin	53144	QQ	0.78				
Wisconsin	53049	W	0.70	Wisconsin	53146	QQ	0.78				
Wisconsin	53050	W	0.70	Wisconsin	53147	W	0.70				
Wisconsin	53051	QQ	0.78	Wisconsin	53148	W	0.70				
Wisconsin	53052	QQ	0.78	Wisconsin	53149	W	0.70				
Wisconsin	53056	W	0.70	Wisconsin	53150	QQ	0.78				
Wisconsin	53057	W	0.70	Wisconsin	53151	QQ	0.78				
Wisconsin	53058	W	0.70	Wisconsin	53152	W	0.70				
Wisconsin	53059	W	0.70	Wisconsin	53153	W	0.70				
Wisconsin	53060	W	0.70	Wisconsin	53154	QQ	0.78				
Wisconsin	53061	W	0.70	Wisconsin	53156	W	0.70				
Wisconsin	53062	W	0.70	Wisconsin	53157	W	0.70				
Wisconsin	53063	W	0.70	Wisconsin	53158	QQ	0.78				
Wisconsin	53064	W	0.70	Wisconsin	53159	QQ	0.78				
Wisconsin	53065	W	0.70	Wisconsin	53167	W	0.70				
Wisconsin	53066	W	0.70	Wisconsin	53168	W	0.70				
Wisconsin	53069	W	0.70	Wisconsin	53170	W	0.70				
Wisconsin	53070	W	0.70	Wisconsin	53171	QQ	0.78				
Wisconsin	53072	QQ	0.78	Wisconsin	53172	QQ	0.78				
Wisconsin	53073	W	0.70	Wisconsin	53176	W	0.70				
Wisconsin	53074	W	0.70	Wisconsin	53177	QQ	0.78				
Wisconsin	53075	W	0.70	Wisconsin	53178	W	0.70				
Wisconsin	53076	QQ	0.78	Wisconsin	53179	W	0.70				
Wisconsin	53078	W	0.70	Wisconsin	53181	W	0.70				
Wisconsin	53079	W	0.70	Wisconsin	53182	QQ	0.78				
Wisconsin	53080	W	0.70	Wisconsin	53183	W	0.70				
Wisconsin	53081	W	0.70	Wisconsin	53184	W	0.70				
Wisconsin	53082	W	0.70	Wisconsin	53185	W	0.70				
Wisconsin	53083	W	0.70	Wisconsin	53186	QQ	0.78				
Wisconsin	53085	W	0.70	Wisconsin	53187	QQ	0.78				
Wisconsin	53086	W	0.70	Wisconsin	53188	QQ	0.78				
Wisconsin	53088	W	0.70	Wisconsin	53189	QQ	0.78				
Wisconsin	53089	QQ	0.78	Wisconsin	53190	W	0.70				
Wisconsin	53090	W	0.70	Wisconsin	53191	W	0.70				
Wisconsin	53091	W	0.70	Wisconsin	53192	W	0.70				
Wisconsin	53092	QQ	0.78	Wisconsin	53194	QQ	0.78				
Wisconsin	53093	W	0.70	Wisconsin	53195	W	0.70				
Wisconsin	53094	W	0.70	Wisconsin	53199	W	0.70				
Wisconsin	53095	W	0.70	Wyoming	820	B	0.80				
Wisconsin	53097	QQ	0.78	Wyoming	821	B	0.80				
Wisconsin	53098	W	0.70	Wyoming	822	B	0.80				
Wisconsin	53099	W	0.70	Wyoming	823	B	0.80				
Wisconsin	53101	W	0.70	Wyoming	824	B	0.80				
Wisconsin	53102	QQ	0.78	Wyoming	825	B	0.80				
Wisconsin	53103	W	0.70	Wyoming	826	B	0.80				
Wisconsin	53104	QQ	0.78	Wyoming	827	B	0.80				

State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Alabama	350	BO	0.98	Arkansas	72024	SS	0.86	Arkansas	72112	SS	0.86
Alabama	351	BO	0.98	Arkansas	72025	SS	0.86	Arkansas	72113	BO	0.98
Alabama	352	BO	0.98	Arkansas	72026	SS	0.86	Arkansas	72114	BO	0.98
Alabama	354	BF	0.87	Arkansas	72027	SS	0.86	Arkansas	72115	BO	0.98
Alabama	355	BO	0.98	Arkansas	72028	SS	0.86	Arkansas	72116	BO	0.98
Alabama	356	BF	0.87	Arkansas	72029	SS	0.86	Arkansas	72117	BO	0.98
Alabama	357	BF	0.87	Arkansas	72030	SS	0.86	Arkansas	72118	BO	0.98
Alabama	358	BF	0.87	Arkansas	72031	SS	0.86	Arkansas	72119	BO	0.98
Alabama	359	BF	0.87	Arkansas	72032	SS	0.86	Arkansas	72120	BO	0.98
Alabama	360	BF	0.87	Arkansas	72033	SS	0.86	Arkansas	72121	SS	0.86
Alabama	361	BF	0.87	Arkansas	72034	SS	0.86	Arkansas	72122	SS	0.86
Alabama	362	BF	0.87	Arkansas	72035	SS	0.86	Arkansas	72123	SS	0.86
Alabama	363	BF	0.87	Arkansas	72036	SS	0.86	Arkansas	72124	BO	0.98
Alabama	364	BF	0.87	Arkansas	72037	SS	0.86	Arkansas	72125	SS	0.86
Alabama	365	BF	0.87	Arkansas	72038	SS	0.86	Arkansas	72126	SS	0.86
Alabama	366	BF	0.87	Arkansas	72039	SS	0.86	Arkansas	72127	SS	0.86
Alabama	367	BF	0.87	Arkansas	72040	SS	0.86	Arkansas	72128	SS	0.86
Alabama	368	BF	0.87	Arkansas	72041	SS	0.86	Arkansas	72129	SS	0.86
Alabama	369	BF	0.87	Arkansas	72042	SS	0.86	Arkansas	72130	SS	0.86
Alaska	995	F	1.00	Arkansas	72043	SS	0.86	Arkansas	72131	SS	0.86
Alaska	996	F	1.00	Arkansas	72044	SS	0.86	Arkansas	72132	SS	0.86
Alaska	997	F	1.00	Arkansas	72045	SS	0.86	Arkansas	72133	SS	0.86
Alaska	998	F	1.00	Arkansas	72046	SS	0.86	Arkansas	72134	SS	0.86
Alaska	999	F	1.00	Arkansas	72047	SS	0.86	Arkansas	72135	BO	0.98
Arizona	850	C	0.85	Arkansas	72048	SS	0.86	Arkansas	72136	SS	0.86
Arizona	851	C	0.85	Arkansas	72051	SS	0.86	Arkansas	72137	SS	0.86
Arizona	852	C	0.85	Arkansas	72052	SS	0.86	Arkansas	72139	SS	0.86
Arizona	853	C	0.85	Arkansas	72053	BO	0.98	Arkansas	72140	SS	0.86
Arizona	855	C	0.85	Arkansas	72055	SS	0.86	Arkansas	72141	SS	0.86
Arizona	856	C	0.85	Arkansas	72057	SS	0.86	Arkansas	72142	BO	0.98
Arizona	857	C	0.85	Arkansas	72058	SS	0.86	Arkansas	72143	SS	0.86
Arizona	859	C	0.85	Arkansas	72059	SS	0.86	Arkansas	72145	SS	0.86
Arizona	860	C	0.85	Arkansas	72060	SS	0.86	Arkansas	72149	SS	0.86
Arizona	863	C	0.85	Arkansas	72061	SS	0.86	Arkansas	72150	SS	0.86
Arizona	864	C	0.85	Arkansas	72063	SS	0.86	Arkansas	72152	SS	0.86
Arizona	865	C	0.85	Arkansas	72064	SS	0.86	Arkansas	72153	SS	0.86
Arkansas	716	RR	0.82	Arkansas	72065	BO	0.98	Arkansas	72156	SS	0.86
Arkansas	717	RR	0.82	Arkansas	72066	SS	0.86	Arkansas	72157	SS	0.86
Arkansas	718	RR	0.82	Arkansas	72067	SS	0.86	Arkansas	72158	SS	0.86
Arkansas	719	RR	0.82	Arkansas	72068	SS	0.86	Arkansas	72160	SS	0.86
Arkansas	720	N/A	N/A	Arkansas	72069	SS	0.86	Arkansas	72164	BO	0.98
Arkansas	721	N/A	N/A	Arkansas	72070	SS	0.86	Arkansas	72165	SS	0.86
Arkansas	722	BO	0.98	Arkansas	72071	SS	0.86	Arkansas	72166	SS	0.86
Arkansas	723	RR	0.82	Arkansas	72072	SS	0.86	Arkansas	72167	SS	0.86
Arkansas	724	RR	0.82	Arkansas	72073	SS	0.86	Arkansas	72168	SS	0.86
Arkansas	725	RR	0.82	Arkansas	72074	SS	0.86	Arkansas	72169	SS	0.86
Arkansas	726	RR	0.82	Arkansas	72075	SS	0.86	Arkansas	72170	SS	0.86
Arkansas	727	RR	0.82	Arkansas	72076	BO	0.98	Arkansas	72173	SS	0.86
Arkansas	728	RR	0.82	Arkansas	72078	BO	0.98	Arkansas	72175	SS	0.86
Arkansas	729	RR	0.82	Arkansas	72079	SS	0.86	Arkansas	72176	SS	0.86
Arkansas	72001	SS	0.86	Arkansas	72080	SS	0.86	Arkansas	72178	SS	0.86
Arkansas	72002	BO	0.98	Arkansas	72081	SS	0.86	Arkansas	72179	SS	0.86
Arkansas	72003	SS	0.86	Arkansas	72082	SS	0.86	Arkansas	72180	BO	0.98
Arkansas	72004	SS	0.86	Arkansas	72083	SS	0.86	Arkansas	72181	SS	0.86
Arkansas	72005	SS	0.86	Arkansas	72084	SS	0.86	Arkansas	72182	SS	0.86
Arkansas	72006	SS	0.86	Arkansas	72085	SS	0.86	Arkansas	72183	BO	0.98
Arkansas	72007	SS	0.86	Arkansas	72086	SS	0.86	Arkansas	72189	SS	0.86
Arkansas	72010	SS	0.86	Arkansas	72087	SS	0.86	Arkansas	72190	BO	0.98
Arkansas	72011	SS	0.86	Arkansas	72088	SS	0.86	Arkansas	72198	BO	0.98
Arkansas	72012	SS	0.86	Arkansas	72089	SS	0.86	Arkansas	72199	BO	0.98
Arkansas	72013	SS	0.86	Arkansas	72099	BO	0.98	California	900	CE	1.17
Arkansas	72014	SS	0.86	Arkansas	72101	SS	0.86	California	901	CE	1.17
Arkansas	72015	SS	0.86	Arkansas	72102	SS	0.86	California	902	CE	1.17
Arkansas	72016	SS	0.86	Arkansas	72103	BO	0.98	California	903	CE	1.17
Arkansas	72017	SS	0.86	Arkansas	72104	SS	0.86	California	904	CE	1.17
Arkansas	72018	SS	0.86	Arkansas	72105	SS	0.86	California	905	CE	1.17
Arkansas	72019	SS	0.86	Arkansas	72106	SS	0.86	California	906	CE	1.17
Arkansas	72020	SS	0.86	Arkansas	72107	SS	0.86	California	907	CE	1.17
Arkansas	72021	SS	0.86	Arkansas	72108	SS	0.86	California	908	CE	1.17
Arkansas	72022	SS	0.86	Arkansas	72110	SS	0.86	California	909	CE	1.17
Arkansas	72023	SS	0.86	Arkansas	72111	SS	0.86	California	910	CE	1.17



## MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT

## AREA RATING FACTORS BY STATE AND ZIP CODE

State	Zip Code	Alpha Cod	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
California	911	CE	1.17	Colorado	80422	QQ	0.78	Colorado	80633	QQ	0.78
California	912	CE	1.17	Colorado	80423	QQ	0.78	Colorado	80634	QQ	0.78
California	913	CE	1.17	Colorado	80424	QQ	0.78	Colorado	80638	QQ	0.78
California	914	CE	1.17	Colorado	80425	BF	0.87	Colorado	80639	QQ	0.78
California	915	CE	1.17	Colorado	80426	QQ	0.78	Colorado	80640	BF	0.87
California	916	CE	1.17	Colorado	80427	QQ	0.78	Colorado	80642	QQ	0.78
California	917	CE	1.17	Colorado	80428	QQ	0.78	Colorado	80643	QQ	0.78
California	918	CE	1.17	Colorado	80430	QQ	0.78	Colorado	80644	QQ	0.78
California	919	BP	0.99	Colorado	80432	QQ	0.78	Colorado	80645	QQ	0.78
California	920	BP	0.99	Colorado	80433	BF	0.87	Colorado	80646	QQ	0.78
California	921	BP	0.99	Colorado	80434	QQ	0.78	Colorado	80648	QQ	0.78
California	922	BP	0.99	Colorado	80435	QQ	0.78	Colorado	80649	QQ	0.78
California	923	BP	0.99	Colorado	80436	QQ	0.78	Colorado	80650	QQ	0.78
California	924	BP	0.99	Colorado	80437	BF	0.87	Colorado	80651	QQ	0.78
California	925	BP	0.99	Colorado	80438	QQ	0.78	Colorado	80652	QQ	0.78
California	926	CE	1.17	Colorado	80439	BF	0.87	Colorado	80653	QQ	0.78
California	927	CE	1.17	Colorado	80440	QQ	0.78	Colorado	80654	QQ	0.78
California	928	CE	1.17	Colorado	80442	QQ	0.78	Connecticut	060	D	0.90
California	930	BP	0.99	Colorado	80443	QQ	0.78	Connecticut	061	D	0.90
California	931	BP	0.99	Colorado	80444	QQ	0.78	Connecticut	062	D	0.90
California	932	C	0.85	Colorado	80446	QQ	0.78	Connecticut	063	D	0.90
California	933	C	0.85	Colorado	80447	QQ	0.78	Connecticut	064	D	0.90
California	934	C	0.85	Colorado	80448	QQ	0.78	Connecticut	065	D	0.90
California	935	C	0.85	Colorado	80449	QQ	0.78	Connecticut	066	D	0.90
California	936	C	0.85	Colorado	80451	QQ	0.78	Connecticut	067	D	0.90
California	937	C	0.85	Colorado	80452	QQ	0.78	Connecticut	068	D	0.90
California	938	C	0.85	Colorado	80453	BF	0.87	Connecticut	069	D	0.90
California	939	C	0.85	Colorado	80454	BF	0.87	Delaware	197	E	0.95
California	940	BP	0.99	Colorado	80455	QQ	0.78	Delaware	198	E	0.95
California	941	BP	0.99	Colorado	80456	QQ	0.78	Delaware	199	E	0.95
California	942	BP	0.99	Colorado	80457	BF	0.87	District of Columbia	200	B	0.80
California	943	BP	0.99	Colorado	80459	QQ	0.78	District of Columbia	202	B	0.80
California	944	BP	0.99	Colorado	80461	QQ	0.78	District of Columbia	203	B	0.80
California	945	BP	0.99	Colorado	80463	QQ	0.78	District of Columbia	204	B	0.80
California	946	BP	0.99	Colorado	80465	BF	0.87	District of Columbia	205	B	0.80
California	947	BP	0.99	Colorado	80466	QQ	0.78	Florida	320	BU	1.06
California	948	BP	0.99	Colorado	80467	QQ	0.78	Florida	321	BU	1.06
California	949	BP	0.99	Colorado	80468	QQ	0.78	Florida	322	CD	1.16
California	950	C	0.85	Colorado	80469	QQ	0.78	Florida	323	BU	1.06
California	951	C	0.85	Colorado	80470	BF	0.87	Florida	324	BU	1.06
California	952	C	0.85	Colorado	80471	QQ	0.78	Florida	325	BU	1.06
California	953	C	0.85	Colorado	80473	QQ	0.78	Florida	326	BU	1.06
California	954	C	0.85	Colorado	80474	QQ	0.78	Florida	327	BU	1.06
California	955	C	0.85	Colorado	80475	QQ	0.78	Florida	328	BU	1.06
California	956	C	0.85	Colorado	80476	QQ	0.78	Florida	329	BU	1.06
California	957	C	0.85	Colorado	80477	QQ	0.78	Florida	330	R	1.60
California	958	C	0.85	Colorado	80478	QQ	0.78	Florida	331	R	1.60
California	959	C	0.85	Colorado	80479	QQ	0.78	Florida	332	R	1.60
California	960	C	0.85	Colorado	80480	QQ	0.78	Florida	333	R	1.60
California	961	C	0.85	Colorado	80481	QQ	0.78	Florida	334	N	1.40
Colorado	800	BF	0.87	Colorado	80482	QQ	0.78	Florida	335	CD	1.16
Colorado	801	BF	0.87	Colorado	80483	QQ	0.78	Florida	336	CD	1.16
Colorado	802	BF	0.87	Colorado	80487	QQ	0.78	Florida	337	CD	1.16
Colorado	803	QQ	0.78	Colorado	80488	QQ	0.78	Florida	338	BU	1.06
Colorado	805	QQ	0.78	Colorado	80497	QQ	0.78	Florida	339	BU	1.06
Colorado	807	QQ	0.78	Colorado	80498	QQ	0.78	Florida	340	R	1.60
Colorado	808	QQ	0.78	Colorado	80601	BF	0.87	Florida	341	BU	1.06
Colorado	809	QQ	0.78	Colorado	80602	BF	0.87	Florida	342	BU	1.06
Colorado	810	QQ	0.78	Colorado	80603	BF	0.87	Florida	344	BU	1.06
Colorado	811	QQ	0.78	Colorado	80610	QQ	0.78	Florida	346	CD	1.16
Colorado	812	QQ	0.78	Colorado	80611	QQ	0.78	Florida	347	BU	1.06
Colorado	813	QQ	0.78	Colorado	80612	QQ	0.78	Florida	349	CD	1.16
Colorado	814	QQ	0.78	Colorado	80614	BF	0.87	Georgia	300	BK	0.93
Colorado	815	QQ	0.78	Colorado	80615	QQ	0.78	Georgia	301	BK	0.93
Colorado	816	QQ	0.78	Colorado	80620	QQ	0.78	Georgia	302	BK	0.93
Colorado	80401	BF	0.87	Colorado	80621	QQ	0.78	Georgia	303	BK	0.93
Colorado	80402	BF	0.87	Colorado	80622	QQ	0.78	Georgia	304	C	0.85
Colorado	80403	BF	0.87	Colorado	80623	QQ	0.78	Georgia	305	C	0.85
Colorado	80419	BF	0.87	Colorado	80624	QQ	0.78	Georgia	306	C	0.85
Colorado	80420	QQ	0.78	Colorado	80631	QQ	0.78	Georgia	307	C	0.85
Colorado	80421	QQ	0.78	Colorado	80632	QQ	0.78	Georgia	308	BK	0.93

## MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT

## AREA RATING FACTORS BY STATE AND ZIP CODE

State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Georgia	309	BK	0.93	Iowa	500	AT	0.66	Kentucky	426	A	0.75
Georgia	310	C	0.85	Iowa	501	AT	0.66	Kentucky	427	A	0.75
Georgia	311	BK	0.93	Iowa	502	AT	0.66	Louisiana	700	BR	1.02
Georgia	312	C	0.85	Iowa	503	PP	0.74	Louisiana	701	BR	1.02
Georgia	313	BK	0.93	Iowa	504	AT	0.66	Louisiana	703	BR	1.02
Georgia	314	BK	0.93	Iowa	505	AT	0.66	Louisiana	704	BR	1.02
Georgia	315	C	0.85	Iowa	506	AT	0.66	Louisiana	705	RR	0.82
Georgia	316	C	0.85	Iowa	507	PP	0.74	Louisiana	706	RR	0.82
Georgia	317	C	0.85	Iowa	508	PP	0.74	Louisiana	707	RR	0.82
Georgia	318	C	0.85	Iowa	509	PP	0.74	Louisiana	708	RR	0.82
Georgia	319	C	0.85	Iowa	510	PP	0.74	Louisiana	710	RR	0.82
Georgia	398	C	0.85	Iowa	511	PP	0.74	Louisiana	711	RR	0.82
Georgia	399	BK	0.93	Iowa	512	AT	0.66	Louisiana	712	RR	0.82
Hawaii	967	D	0.90	Iowa	513	AT	0.66	Louisiana	713	RR	0.82
Hawaii	968	D	0.90	Iowa	514	AT	0.66	Louisiana	714	RR	0.82
Idaho	832	W	0.70	Iowa	515	PP	0.74	Maine	039	A	0.75
Idaho	833	W	0.70	Iowa	516	PP	0.74	Maine	040	A	0.75
Idaho	834	W	0.70	Iowa	520	AT	0.66	Maine	041	A	0.75
Idaho	835	W	0.70	Iowa	521	AT	0.66	Maine	042	A	0.75
Idaho	836	W	0.70	Iowa	522	AT	0.66	Maine	043	A	0.75
Idaho	837	W	0.70	Iowa	523	AT	0.66	Maine	044	A	0.75
Idaho	838	W	0.70	Iowa	524	AT	0.66	Maine	045	A	0.75
Illinois	600	BI	0.91	Iowa	525	AT	0.66	Maine	046	A	0.75
Illinois	601	BI	0.91	Iowa	526	PP	0.74	Maine	047	A	0.75
Illinois	602	BI	0.91	Iowa	527	PP	0.74	Maine	048	A	0.75
Illinois	603	BI	0.91	Iowa	528	PP	0.74	Maine	049	A	0.75
Illinois	604	BI	0.91	Kansas	660	BF	0.87	Maryland	206	BV	1.07
Illinois	605	BI	0.91	Kansas	661	BM	0.96	Maryland	207	BV	1.07
Illinois	606	BI	0.91	Kansas	662	BM	0.96	Maryland	208	BV	1.07
Illinois	607	BI	0.91	Kansas	664	BF	0.87	Maryland	209	BV	1.07
Illinois	608	BI	0.91	Kansas	665	BF	0.87	Maryland	210	BV	1.07
Illinois	609	RR	0.82	Kansas	666	BF	0.87	Maryland	211	BV	1.07
Illinois	610	RR	0.82	Kansas	667	BF	0.87	Maryland	212	BV	1.07
Illinois	611	RR	0.82	Kansas	668	BF	0.87	Maryland	214	BV	1.07
Illinois	612	RR	0.82	Kansas	669	BF	0.87	Maryland	215	BV	1.07
Illinois	613	RR	0.82	Kansas	670	BF	0.87	Maryland	216	BV	1.07
Illinois	614	RR	0.82	Kansas	671	BF	0.87	Maryland	217	BV	1.07
Illinois	615	RR	0.82	Kansas	672	BM	0.96	Maryland	218	BV	1.07
Illinois	616	RR	0.82	Kansas	673	BF	0.87	Maryland	219	BV	1.07
Illinois	617	RR	0.82	Kansas	674	BF	0.87	Massachusetts	010	E	0.95
Illinois	618	RR	0.82	Kansas	675	BF	0.87	Massachusetts	011	E	0.95
Illinois	619	RR	0.82	Kansas	676	BF	0.87	Massachusetts	012	E	0.95
Illinois	620	RR	0.82	Kansas	677	BF	0.87	Massachusetts	013	E	0.95
Illinois	622	RR	0.82	Kansas	678	BF	0.87	Massachusetts	014	E	0.95
Illinois	623	RR	0.82	Kansas	679	BF	0.87	Massachusetts	015	E	0.95
Illinois	624	RR	0.82	Kentucky	400	A	0.75	Massachusetts	016	E	0.95
Illinois	625	RR	0.82	Kentucky	401	D	0.90	Massachusetts	017	E	0.95
Illinois	626	RR	0.82	Kentucky	402	D	0.90	Massachusetts	018	E	0.95
Illinois	627	RR	0.82	Kentucky	403	A	0.75	Massachusetts	019	E	0.95
Illinois	628	RR	0.82	Kentucky	404	A	0.75	Massachusetts	020	E	0.95
Illinois	629	RR	0.82	Kentucky	405	A	0.75	Massachusetts	021	E	0.95
Indiana	460	AU	0.68	Kentucky	406	A	0.75	Massachusetts	022	E	0.95
Indiana	461	AU	0.68	Kentucky	407	A	0.75	Massachusetts	023	E	0.95
Indiana	462	BA	0.79	Kentucky	408	A	0.75	Massachusetts	024	E	0.95
Indiana	463	BA	0.79	Kentucky	409	A	0.75	Massachusetts	025	E	0.95
Indiana	464	BA	0.79	Kentucky	410	A	0.75	Massachusetts	026	E	0.95
Indiana	465	AU	0.68	Kentucky	411	A	0.75	Massachusetts	027	E	0.95
Indiana	466	AU	0.68	Kentucky	412	A	0.75	Massachusetts	055	E	0.95
Indiana	467	AU	0.68	Kentucky	413	A	0.75	Michigan	480	I	1.15
Indiana	468	AU	0.68	Kentucky	414	A	0.75	Michigan	481	I	1.15
Indiana	469	AU	0.68	Kentucky	415	A	0.75	Michigan	482	I	1.15
Indiana	470	AU	0.68	Kentucky	416	D	0.90	Michigan	483	I	1.15
Indiana	471	AU	0.68	Kentucky	417	D	0.90	Michigan	484	I	1.15
Indiana	472	AU	0.68	Kentucky	418	D	0.90	Michigan	485	I	1.15
Indiana	473	AU	0.68	Kentucky	419	A	0.75	Michigan	486	E	0.95
Indiana	474	AU	0.68	Kentucky	420	D	0.90	Michigan	487	E	0.95
Indiana	475	AU	0.68	Kentucky	421	A	0.75	Michigan	488	E	0.95
Indiana	476	AU	0.68	Kentucky	422	A	0.75	Michigan	489	E	0.95
Indiana	477	AU	0.68	Kentucky	423	A	0.75	Michigan	490	BF	0.87
Indiana	478	AU	0.68	Kentucky	424	A	0.75	Michigan	491	BF	0.87
Indiana	479	AU	0.68	Kentucky	425	A	0.75	Michigan	492	E	0.95

MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT

AREA RATING FACTORS BY STATE AND ZIP CODE

State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Michigan	493	BF	0.87	Minnesota	55068	BE	0.84	Minnesota	55188	BI	0.91
Michigan	494	BF	0.87	Minnesota	55069	QQ	0.78	Minnesota	55190	BI	0.91
Michigan	495	BF	0.87	Minnesota	55070	BI	0.91	Minnesota	55191	BI	0.91
Michigan	496	BF	0.87	Minnesota	55071	BE	0.84	Minnesota	55199	BI	0.91
Michigan	497	BF	0.87	Minnesota	55072	QQ	0.78	Minnesota	55301	QQ	0.78
Michigan	498	BC	0.81	Minnesota	55073	BE	0.84	Minnesota	55302	QQ	0.78
Michigan	499	BC	0.81	Minnesota	55074	QQ	0.78	Minnesota	55303	BI	0.91
Minnesota	556	QQ	0.78	Minnesota	55075	BE	0.84	Minnesota	55304	BI	0.91
Minnesota	557	QQ	0.78	Minnesota	55076	BE	0.84	Minnesota	55305	BI	0.91
Minnesota	558	QQ	0.78	Minnesota	55077	BE	0.84	Minnesota	55306	BE	0.84
Minnesota	559	QQ	0.78	Minnesota	55078	QQ	0.78	Minnesota	55307	QQ	0.78
Minnesota	560	QQ	0.78	Minnesota	55079	QQ	0.78	Minnesota	55308	QQ	0.78
Minnesota	561	QQ	0.78	Minnesota	55080	QQ	0.78	Minnesota	55309	QQ	0.78
Minnesota	562	QQ	0.78	Minnesota	55082	BE	0.84	Minnesota	55310	QQ	0.78
Minnesota	563	QQ	0.78	Minnesota	55083	BE	0.84	Minnesota	55311	BI	0.91
Minnesota	564	QQ	0.78	Minnesota	55084	QQ	0.78	Minnesota	55312	QQ	0.78
Minnesota	565	QQ	0.78	Minnesota	55085	BE	0.84	Minnesota	55313	QQ	0.78
Minnesota	566	QQ	0.78	Minnesota	55087	QQ	0.78	Minnesota	55314	QQ	0.78
Minnesota	567	QQ	0.78	Minnesota	55088	QQ	0.78	Minnesota	55315	BE	0.84
Minnesota	55001	BE	0.84	Minnesota	55089	QQ	0.78	Minnesota	55316	BI	0.91
Minnesota	55002	QQ	0.78	Minnesota	55090	BE	0.84	Minnesota	55317	BE	0.84
Minnesota	55003	BE	0.84	Minnesota	55092	QQ	0.78	Minnesota	55318	BE	0.84
Minnesota	55005	BI	0.91	Minnesota	55101	BI	0.91	Minnesota	55319	QQ	0.78
Minnesota	55006	QQ	0.78	Minnesota	55102	BI	0.91	Minnesota	55320	QQ	0.78
Minnesota	55007	QQ	0.78	Minnesota	55103	BI	0.91	Minnesota	55321	QQ	0.78
Minnesota	55008	QQ	0.78	Minnesota	55104	BI	0.91	Minnesota	55322	BE	0.84
Minnesota	55009	QQ	0.78	Minnesota	55105	BI	0.91	Minnesota	55323	BI	0.91
Minnesota	55010	BE	0.84	Minnesota	55106	BI	0.91	Minnesota	55324	QQ	0.78
Minnesota	55011	BI	0.91	Minnesota	55107	BI	0.91	Minnesota	55325	QQ	0.78
Minnesota	55012	QQ	0.78	Minnesota	55108	BI	0.91	Minnesota	55327	BI	0.91
Minnesota	55013	QQ	0.78	Minnesota	55109	BI	0.91	Minnesota	55328	QQ	0.78
Minnesota	55014	BI	0.91	Minnesota	55110	BI	0.91	Minnesota	55329	QQ	0.78
Minnesota	55016	BE	0.84	Minnesota	55111	BI	0.91	Minnesota	55330	QQ	0.78
Minnesota	55017	QQ	0.78	Minnesota	55112	BI	0.91	Minnesota	55331	BI	0.91
Minnesota	55018	QQ	0.78	Minnesota	55113	BI	0.91	Minnesota	55332	QQ	0.78
Minnesota	55019	QQ	0.78	Minnesota	55114	BI	0.91	Minnesota	55333	QQ	0.78
Minnesota	55020	BE	0.84	Minnesota	55115	BI	0.91	Minnesota	55334	QQ	0.78
Minnesota	55021	QQ	0.78	Minnesota	55116	BI	0.91	Minnesota	55335	QQ	0.78
Minnesota	55024	BE	0.84	Minnesota	55117	BI	0.91	Minnesota	55336	QQ	0.78
Minnesota	55025	BE	0.84	Minnesota	55118	BE	0.84	Minnesota	55337	BE	0.84
Minnesota	55026	QQ	0.78	Minnesota	55119	BI	0.91	Minnesota	55338	QQ	0.78
Minnesota	55027	QQ	0.78	Minnesota	55120	BE	0.84	Minnesota	55339	BE	0.84
Minnesota	55029	QQ	0.78	Minnesota	55121	BE	0.84	Minnesota	55340	BI	0.91
Minnesota	55030	QQ	0.78	Minnesota	55122	BE	0.84	Minnesota	55341	QQ	0.78
Minnesota	55031	BE	0.84	Minnesota	55123	BE	0.84	Minnesota	55342	QQ	0.78
Minnesota	55032	QQ	0.78	Minnesota	55124	BE	0.84	Minnesota	55343	BI	0.91
Minnesota	55033	BE	0.84	Minnesota	55125	BE	0.84	Minnesota	55344	BI	0.91
Minnesota	55036	QQ	0.78	Minnesota	55126	BI	0.91	Minnesota	55345	BI	0.91
Minnesota	55037	QQ	0.78	Minnesota	55127	BI	0.91	Minnesota	55346	BI	0.91
Minnesota	55038	BE	0.84	Minnesota	55128	BE	0.84	Minnesota	55347	BI	0.91
Minnesota	55040	QQ	0.78	Minnesota	55129	BE	0.84	Minnesota	55348	BI	0.91
Minnesota	55041	QQ	0.78	Minnesota	55130	BI	0.91	Minnesota	55349	QQ	0.78
Minnesota	55042	BE	0.84	Minnesota	55133	BI	0.91	Minnesota	55350	QQ	0.78
Minnesota	55043	BE	0.84	Minnesota	55144	BI	0.91	Minnesota	55352	BE	0.84
Minnesota	55044	BE	0.84	Minnesota	55145	BI	0.91	Minnesota	55353	QQ	0.78
Minnesota	55045	QQ	0.78	Minnesota	55146	BI	0.91	Minnesota	55354	QQ	0.78
Minnesota	55046	QQ	0.78	Minnesota	55150	BE	0.84	Minnesota	55355	QQ	0.78
Minnesota	55047	BE	0.84	Minnesota	55155	BI	0.91	Minnesota	55356	BI	0.91
Minnesota	55049	QQ	0.78	Minnesota	55161	BI	0.91	Minnesota	55357	BI	0.91
Minnesota	55051	QQ	0.78	Minnesota	55164	BI	0.91	Minnesota	55358	QQ	0.78
Minnesota	55052	QQ	0.78	Minnesota	55165	BI	0.91	Minnesota	55359	BI	0.91
Minnesota	55053	QQ	0.78	Minnesota	55166	BI	0.91	Minnesota	55360	BE	0.84
Minnesota	55054	BE	0.84	Minnesota	55168	BI	0.91	Minnesota	55361	BI	0.91
Minnesota	55055	BE	0.84	Minnesota	55169	BI	0.91	Minnesota	55362	QQ	0.78
Minnesota	55056	QQ	0.78	Minnesota	55170	BI	0.91	Minnesota	55363	QQ	0.78
Minnesota	55057	QQ	0.78	Minnesota	55171	BI	0.91	Minnesota	55364	BI	0.91
Minnesota	55060	QQ	0.78	Minnesota	55172	BI	0.91	Minnesota	55365	QQ	0.78
Minnesota	55063	QQ	0.78	Minnesota	55175	BI	0.91	Minnesota	55366	QQ	0.78
Minnesota	55065	BE	0.84	Minnesota	55177	BI	0.91	Minnesota	55367	BE	0.84
Minnesota	55066	QQ	0.78	Minnesota	55182	BI	0.91	Minnesota	55368	BE	0.84
Minnesota	55067	QQ	0.78	Minnesota	55187	BI	0.91	Minnesota	55369	BI	0.91

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## AREA RATING FACTORS BY STATE AND ZIP CODE

State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Minnesota	55370	QQ	0.78	Minnesota	55441	BI	0.91	Montana	593	A	0.75
Minnesota	55371	QQ	0.78	Minnesota	55442	BI	0.91	Montana	594	A	0.75
Minnesota	55372	BE	0.84	Minnesota	55443	BI	0.91	Montana	595	A	0.75
Minnesota	55373	QQ	0.78	Minnesota	55444	BI	0.91	Montana	596	A	0.75
Minnesota	55374	BI	0.91	Minnesota	55445	BI	0.91	Montana	597	A	0.75
Minnesota	55375	BI	0.91	Minnesota	55446	BI	0.91	Montana	598	A	0.75
Minnesota	55376	QQ	0.78	Minnesota	55447	BI	0.91	Montana	599	A	0.75
Minnesota	55377	QQ	0.78	Minnesota	55448	BI	0.91	Nebraska	680	N/A	N/A
Minnesota	55378	BE	0.84	Minnesota	55449	BI	0.91	Nebraska	681	RR	0.82
Minnesota	55379	BE	0.84	Minnesota	55450	BI	0.91	Nebraska	683	AV	0.69
Minnesota	55380	QQ	0.78	Minnesota	55454	BI	0.91	Nebraska	684	AV	0.69
Minnesota	55381	QQ	0.78	Minnesota	55455	BI	0.91	Nebraska	685	AY	0.76
Minnesota	55382	QQ	0.78	Minnesota	55458	BI	0.91	Nebraska	686	AV	0.69
Minnesota	55383	BE	0.84	Minnesota	55459	BI	0.91	Nebraska	687	AV	0.69
Minnesota	55384	BI	0.91	Minnesota	55460	BI	0.91	Nebraska	688	AV	0.69
Minnesota	55385	QQ	0.78	Minnesota	55467	BI	0.91	Nebraska	689	AV	0.69
Minnesota	55386	BE	0.84	Minnesota	55468	BI	0.91	Nebraska	690	AV	0.69
Minnesota	55387	BE	0.84	Minnesota	55470	BI	0.91	Nebraska	691	AV	0.69
Minnesota	55388	BE	0.84	Minnesota	55472	BI	0.91	Nebraska	692	AV	0.69
Minnesota	55389	QQ	0.78	Minnesota	55473	BE	0.84	Nebraska	693	AV	0.69
Minnesota	55390	QQ	0.78	Minnesota	55474	BI	0.91	Nebraska	68001	AY	0.76
Minnesota	55391	BI	0.91	Minnesota	55478	BI	0.91	Nebraska	68002	AY	0.76
Minnesota	55392	BI	0.91	Minnesota	55479	BI	0.91	Nebraska	68003	AY	0.76
Minnesota	55393	QQ	0.78	Minnesota	55480	BI	0.91	Nebraska	68004	AY	0.76
Minnesota	55394	BE	0.84	Minnesota	55483	BI	0.91	Nebraska	68005	RR	0.82
Minnesota	55395	QQ	0.78	Minnesota	55484	BI	0.91	Nebraska	68007	RR	0.82
Minnesota	55396	QQ	0.78	Minnesota	55485	BI	0.91	Nebraska	68008	AY	0.76
Minnesota	55397	BE	0.84	Minnesota	55486	BI	0.91	Nebraska	68009	AY	0.76
Minnesota	55398	QQ	0.78	Minnesota	55487	BI	0.91	Nebraska	68010	RR	0.82
Minnesota	55399	BE	0.84	Minnesota	55488	BI	0.91	Nebraska	68014	AY	0.76
Minnesota	55400	BI	0.91	Mississippi	386	A	0.75	Nebraska	68015	AY	0.76
Minnesota	55401	BI	0.91	Mississippi	387	A	0.75	Nebraska	68016	AY	0.76
Minnesota	55402	BI	0.91	Mississippi	388	A	0.75	Nebraska	68017	AY	0.76
Minnesota	55403	BI	0.91	Mississippi	389	A	0.75	Nebraska	68018	AY	0.76
Minnesota	55404	BI	0.91	Mississippi	390	A	0.75	Nebraska	68019	AY	0.76
Minnesota	55405	BI	0.91	Mississippi	391	A	0.75	Nebraska	68020	AY	0.76
Minnesota	55406	BI	0.91	Mississippi	392	A	0.75	Nebraska	68022	RR	0.82
Minnesota	55407	BI	0.91	Mississippi	393	A	0.75	Nebraska	68023	AY	0.76
Minnesota	55408	BI	0.91	Mississippi	394	BL	0.94	Nebraska	68025	AY	0.76
Minnesota	55409	BI	0.91	Mississippi	395	BL	0.94	Nebraska	68026	AY	0.76
Minnesota	55410	BI	0.91	Mississippi	396	A	0.75	Nebraska	68028	RR	0.82
Minnesota	55411	BI	0.91	Mississippi	397	A	0.75	Nebraska	68029	AY	0.76
Minnesota	55412	BI	0.91	Missouri	630	BE	0.84	Nebraska	68030	AY	0.76
Minnesota	55413	BI	0.91	Missouri	631	BE	0.84	Nebraska	68031	AY	0.76
Minnesota	55414	BI	0.91	Missouri	633	BE	0.84	Nebraska	68033	AY	0.76
Minnesota	55415	BI	0.91	Missouri	634	X	0.65	Nebraska	68034	AY	0.76
Minnesota	55416	BI	0.91	Missouri	635	AZ	0.77	Nebraska	68035	RR	0.82
Minnesota	55417	BI	0.91	Missouri	636	AZ	0.77	Nebraska	68036	AY	0.76
Minnesota	55418	BI	0.91	Missouri	637	X	0.65	Nebraska	68037	AY	0.76
Minnesota	55419	BI	0.91	Missouri	638	AZ	0.77	Nebraska	68038	AY	0.76
Minnesota	55420	BI	0.91	Missouri	639	AZ	0.77	Nebraska	68039	AY	0.76
Minnesota	55421	BI	0.91	Missouri	640	BE	0.84	Nebraska	68040	AY	0.76
Minnesota	55422	BI	0.91	Missouri	641	BE	0.84	Nebraska	68041	AY	0.76
Minnesota	55423	BI	0.91	Missouri	644	AZ	0.77	Nebraska	68042	AY	0.76
Minnesota	55424	BI	0.91	Missouri	645	BE	0.84	Nebraska	68044	AY	0.76
Minnesota	55425	BI	0.91	Missouri	646	AZ	0.77	Nebraska	68045	AY	0.76
Minnesota	55426	BI	0.91	Missouri	647	AZ	0.77	Nebraska	68046	RR	0.82
Minnesota	55427	BI	0.91	Missouri	648	X	0.65	Nebraska	68047	AY	0.76
Minnesota	55428	BI	0.91	Missouri	649	BE	0.84	Nebraska	68048	AY	0.76
Minnesota	55429	BI	0.91	Missouri	650	AZ	0.77	Nebraska	68050	AY	0.76
Minnesota	55430	BI	0.91	Missouri	651	BE	0.84	Nebraska	68054	RR	0.82
Minnesota	55431	BI	0.91	Missouri	652	AZ	0.77	Nebraska	68055	AY	0.76
Minnesota	55432	BI	0.91	Missouri	653	AZ	0.77	Nebraska	68056	RR	0.82
Minnesota	55433	BI	0.91	Missouri	654	X	0.65	Nebraska	68057	AY	0.76
Minnesota	55434	BI	0.91	Missouri	655	X	0.65	Nebraska	68058	AY	0.76
Minnesota	55435	BI	0.91	Missouri	656	X	0.65	Nebraska	68059	RR	0.82
Minnesota	55436	BI	0.91	Missouri	657	X	0.65	Nebraska	68061	AY	0.76
Minnesota	55437	BI	0.91	Missouri	658	X	0.65	Nebraska	68062	AY	0.76
Minnesota	55438	BI	0.91	Montana	590	A	0.75	Nebraska	68063	AY	0.76
Minnesota	55439	BI	0.91	Montana	591	A	0.75	Nebraska	68064	RR	0.82
Minnesota	55440	BI	0.91	Montana	592	A	0.75	Nebraska	68065	AY	0.76

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## AREA RATING FACTORS BY STATE AND ZIP CODE

State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Nebraska	68066	AY	0.76	Nevada	89077	BU	1.06	New York	121	BJ	0.92
Nebraska	68067	AY	0.76	Nevada	89081	BU	1.06	New York	122	BJ	0.92
Nebraska	68068	AY	0.76	Nevada	89084	BU	1.06	New York	123	BJ	0.92
Nebraska	68069	RR	0.82	Nevada	89085	BU	1.06	New York	124	BJ	0.92
Nebraska	68070	AY	0.76	Nevada	89086	BU	1.06	New York	125	BJ	0.92
Nebraska	68071	AY	0.76	Nevada	89087	BU	1.06	New York	126	BJ	0.92
Nebraska	68072	AY	0.76	New Hampshire	002	W	0.70	New York	127	BJ	0.92
Nebraska	68073	AY	0.76	New Hampshire	030	W	0.70	New York	128	BF	0.87
Nevada	889	BU	1.06	New Hampshire	031	W	0.70	New York	129	BF	0.87
Nevada	891	BU	1.06	New Hampshire	032	W	0.70	New York	130	BF	0.87
Nevada	893	SS	0.86	New Hampshire	033	W	0.70	New York	131	BF	0.87
Nevada	894	SS	0.86	New Hampshire	034	W	0.70	New York	132	BF	0.87
Nevada	895	SS	0.86	New Hampshire	035	W	0.70	New York	133	BF	0.87
Nevada	897	SS	0.86	New Hampshire	036	W	0.70	New York	134	BF	0.87
Nevada	898	SS	0.86	New Hampshire	037	W	0.70	New York	135	BF	0.87
Nevada	89001	SS	0.86	New Hampshire	038	W	0.70	New York	136	BF	0.87
Nevada	89002	BU	1.06	New Jersey	070	E	0.95	New York	137	BF	0.87
Nevada	89003	SS	0.86	New Jersey	071	E	0.95	New York	138	BF	0.87
Nevada	89004	SS	0.86	New Jersey	072	E	0.95	New York	139	BF	0.87
Nevada	89005	SS	0.86	New Jersey	073	E	0.95	New York	140	BJ	0.92
Nevada	89006	SS	0.86	New Jersey	074	E	0.95	New York	141	BJ	0.92
Nevada	89007	SS	0.86	New Jersey	075	E	0.95	New York	142	BJ	0.92
Nevada	89008	SS	0.86	New Jersey	076	E	0.95	New York	143	BJ	0.92
Nevada	89009	BU	1.06	New Jersey	077	E	0.95	New York	144	BF	0.87
Nevada	89010	SS	0.86	New Jersey	078	E	0.95	New York	145	BF	0.87
Nevada	89011	BU	1.06	New Jersey	079	E	0.95	New York	146	BF	0.87
Nevada	89012	BU	1.06	New Jersey	080	E	0.95	New York	147	BF	0.87
Nevada	89013	SS	0.86	New Jersey	081	E	0.95	New York	148	BF	0.87
Nevada	89014	BU	1.06	New Jersey	082	E	0.95	New York	149	BF	0.87
Nevada	89015	BU	1.06	New Jersey	083	E	0.95	New York	06390	D	0.90
Nevada	89016	BU	1.06	New Jersey	084	E	0.95	New York	10901	CD	1.16
Nevada	89017	SS	0.86	New Jersey	085	E	0.95	New York	10910	BJ	0.92
Nevada	89018	SS	0.86	New Jersey	086	E	0.95	New York	10911	CD	1.16
Nevada	89019	SS	0.86	New Jersey	087	E	0.95	New York	10912	BJ	0.92
Nevada	89020	SS	0.86	New Jersey	088	E	0.95	New York	10913	CD	1.16
Nevada	89021	SS	0.86	New Jersey	089	E	0.95	New York	10914	BJ	0.92
Nevada	89022	SS	0.86	New Mexico	870	AY	0.76	New York	10915	BJ	0.92
Nevada	89023	SS	0.86	New Mexico	871	BL	0.94	New York	10916	BJ	0.92
Nevada	89024	SS	0.86	New Mexico	872	BL	0.94	New York	10917	BJ	0.92
Nevada	89025	SS	0.86	New Mexico	873	AY	0.76	New York	10918	BJ	0.92
Nevada	89026	SS	0.86	New Mexico	874	AY	0.76	New York	10919	BJ	0.92
Nevada	89027	SS	0.86	New Mexico	875	AY	0.76	New York	10920	CD	1.16
Nevada	89028	SS	0.86	New Mexico	877	AY	0.76	New York	10921	BJ	0.92
Nevada	89029	SS	0.86	New Mexico	878	AY	0.76	New York	10922	BJ	0.92
Nevada	89030	BU	1.06	New Mexico	879	AY	0.76	New York	10923	CD	1.16
Nevada	89031	BU	1.06	New Mexico	880	AY	0.76	New York	10924	BJ	0.92
Nevada	89032	BU	1.06	New Mexico	881	AY	0.76	New York	10925	BJ	0.92
Nevada	89033	BU	1.06	New Mexico	882	AY	0.76	New York	10926	BJ	0.92
Nevada	89034	SS	0.86	New Mexico	883	AY	0.76	New York	10927	CD	1.16
Nevada	89036	BU	1.06	New Mexico	884	AY	0.76	New York	10928	BJ	0.92
Nevada	89037	SS	0.86	New York	005	CD	1.16	New York	10930	BJ	0.92
Nevada	89039	SS	0.86	New York	100	CD	1.16	New York	10931	CD	1.16
Nevada	89040	SS	0.86	New York	101	CD	1.16	New York	10932	BJ	0.92
Nevada	89041	SS	0.86	New York	102	CD	1.16	New York	10933	BJ	0.92
Nevada	89042	SS	0.86	New York	103	CD	1.16	New York	10940	BJ	0.92
Nevada	89043	SS	0.86	New York	104	CD	1.16	New York	10941	BJ	0.92
Nevada	89044	BU	1.06	New York	105	CD	1.16	New York	10943	BJ	0.92
Nevada	89045	SS	0.86	New York	106	CD	1.16	New York	10949	BJ	0.92
Nevada	89046	SS	0.86	New York	107	CD	1.16	New York	10950	BJ	0.92
Nevada	89047	SS	0.86	New York	108	CD	1.16	New York	10951	CD	1.16
Nevada	89048	SS	0.86	New York	110	CD	1.16	New York	10952	CD	1.16
Nevada	89049	SS	0.86	New York	111	CD	1.16	New York	10953	BJ	0.92
Nevada	89050	SS	0.86	New York	112	CD	1.16	New York	10954	CD	1.16
Nevada	89052	BU	1.06	New York	113	CD	1.16	New York	10956	CD	1.16
Nevada	89053	BU	1.06	New York	114	CD	1.16	New York	10958	BJ	0.92
Nevada	89054	BU	1.06	New York	115	CD	1.16	New York	10959	BJ	0.92
Nevada	89060	SS	0.86	New York	116	CD	1.16	New York	10960	CD	1.16
Nevada	89061	SS	0.86	New York	117	CD	1.16	New York	10962	CD	1.16
Nevada	89067	SS	0.86	New York	118	CD	1.16	New York	10963	BJ	0.92
Nevada	89070	SS	0.86	New York	119	CD	1.16	New York	10964	CD	1.16
Nevada	89074	BU	1.06	New York	120	BJ	0.92	New York	10965	CD	1.16

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State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
New York	10968	CD	1.16	Ohio	445	BT	1.04	Pennsylvania	178	C	0.85
New York	10969	BJ	0.92	Ohio	446	C	0.85	Pennsylvania	179	C	0.85
New York	10970	CD	1.16	Ohio	447	C	0.85	Pennsylvania	180	C	0.85
New York	10973	BJ	0.92	Ohio	448	C	0.85	Pennsylvania	181	C	0.85
New York	10974	CD	1.16	Ohio	449	C	0.85	Pennsylvania	182	C	0.85
New York	10975	BJ	0.92	Ohio	450	D	0.90	Pennsylvania	183	C	0.85
New York	10976	CD	1.16	Ohio	451	D	0.90	Pennsylvania	184	C	0.85
New York	10977	CD	1.16	Ohio	452	D	0.90	Pennsylvania	185	C	0.85
New York	10979	BJ	0.92	Ohio	453	D	0.90	Pennsylvania	186	C	0.85
New York	10980	CD	1.16	Ohio	454	D	0.90	Pennsylvania	187	C	0.85
New York	10981	BJ	0.92	Ohio	455	C	0.85	Pennsylvania	188	C	0.85
New York	10982	CD	1.16	Ohio	456	C	0.85	Pennsylvania	189	CA	1.13
New York	10983	CD	1.16	Ohio	457	C	0.85	Pennsylvania	190	CA	1.13
New York	10984	CD	1.16	Ohio	458	C	0.85	Pennsylvania	191	CA	1.13
New York	10985	BJ	0.92	Ohio	459	D	0.90	Pennsylvania	192	CA	1.13
New York	10986	CD	1.16	Oklahoma	730	QQ	0.78	Pennsylvania	193	CA	1.13
New York	10987	BJ	0.92	Oklahoma	731	QQ	0.78	Pennsylvania	194	CA	1.13
New York	10988	BJ	0.92	Oklahoma	734	QQ	0.78	Pennsylvania	195	C	0.85
New York	10989	CD	1.16	Oklahoma	735	QQ	0.78	Pennsylvania	196	C	0.85
New York	10990	BJ	0.92	Oklahoma	736	QQ	0.78	Puerto Rico	006	W	0.70
New York	10992	BJ	0.92	Oklahoma	737	QQ	0.78	Puerto Rico	007	W	0.70
New York	10993	CD	1.16	Oklahoma	738	QQ	0.78	Puerto Rico	009	W	0.70
New York	10994	CD	1.16	Oklahoma	739	QQ	0.78	Rhode Island	028	B	0.80
New York	10995	CD	1.16	Oklahoma	740	QQ	0.78	Rhode Island	029	B	0.80
New York	10996	BJ	0.92	Oklahoma	741	QQ	0.78	South Carolina	290	AW	0.72
New York	10997	BJ	0.92	Oklahoma	743	QQ	0.78	South Carolina	291	AW	0.72
New York	10998	BJ	0.92	Oklahoma	744	QQ	0.78	South Carolina	292	AW	0.72
North Carolina	270	A	0.75	Oklahoma	745	QQ	0.78	South Carolina	293	AW	0.72
North Carolina	271	A	0.75	Oklahoma	746	QQ	0.78	South Carolina	294	BI	0.91
North Carolina	272	A	0.75	Oklahoma	747	QQ	0.78	South Carolina	295	BI	0.91
North Carolina	273	A	0.75	Oklahoma	748	QQ	0.78	South Carolina	296	AW	0.72
North Carolina	274	A	0.75	Oklahoma	749	QQ	0.78	South Carolina	297	AW	0.72
North Carolina	275	A	0.75	Oregon	970	A	0.75	South Carolina	298	BI	0.91
North Carolina	276	A	0.75	Oregon	971	A	0.75	South Carolina	299	BI	0.91
North Carolina	277	A	0.75	Oregon	972	A	0.75	South Dakota	570	AU	0.68
North Carolina	278	A	0.75	Oregon	973	AW	0.72	South Dakota	571	AU	0.68
North Carolina	279	A	0.75	Oregon	974	AW	0.72	South Dakota	572	AU	0.68
North Carolina	280	A	0.75	Oregon	975	AW	0.72	South Dakota	573	AU	0.68
North Carolina	281	A	0.75	Oregon	976	AW	0.72	South Dakota	574	AU	0.68
North Carolina	282	A	0.75	Oregon	977	AW	0.72	South Dakota	575	AU	0.68
North Carolina	283	A	0.75	Oregon	978	AW	0.72	South Dakota	576	AU	0.68
North Carolina	284	A	0.75	Oregon	979	AW	0.72	South Dakota	577	AU	0.68
North Carolina	285	A	0.75	Panama	000	F	1.00	Tennessee	370	C	0.85
North Carolina	286	A	0.75	Pennsylvania	150	BO	0.98	Tennessee	371	C	0.85
North Carolina	287	A	0.75	Pennsylvania	151	BO	0.98	Tennessee	372	C	0.85
North Carolina	288	A	0.75	Pennsylvania	152	BO	0.98	Tennessee	373	C	0.85
North Carolina	289	A	0.75	Pennsylvania	153	BO	0.98	Tennessee	374	C	0.85
North Dakota	580	C	0.85	Pennsylvania	154	BO	0.98	Tennessee	375	C	0.85
North Dakota	581	C	0.85	Pennsylvania	155	C	0.85	Tennessee	376	C	0.85
North Dakota	582	C	0.85	Pennsylvania	156	BO	0.98	Tennessee	377	C	0.85
North Dakota	583	C	0.85	Pennsylvania	157	C	0.85	Tennessee	378	C	0.85
North Dakota	584	C	0.85	Pennsylvania	158	C	0.85	Tennessee	379	C	0.85
North Dakota	585	C	0.85	Pennsylvania	159	C	0.85	Tennessee	380	C	0.85
North Dakota	586	C	0.85	Pennsylvania	160	C	0.85	Tennessee	381	C	0.85
North Dakota	587	C	0.85	Pennsylvania	161	C	0.85	Tennessee	382	C	0.85
North Dakota	588	C	0.85	Pennsylvania	162	C	0.85	Tennessee	383	C	0.85
Ohio	430	C	0.85	Pennsylvania	163	C	0.85	Tennessee	384	C	0.85
Ohio	431	C	0.85	Pennsylvania	164	C	0.85	Tennessee	385	C	0.85
Ohio	432	C	0.85	Pennsylvania	165	C	0.85	Texas	733	BR	1.02
Ohio	433	C	0.85	Pennsylvania	166	C	0.85	Texas	750	BR	1.02
Ohio	434	C	0.85	Pennsylvania	167	C	0.85	Texas	751	BR	1.02
Ohio	435	C	0.85	Pennsylvania	168	C	0.85	Texas	752	H	1.10
Ohio	436	BT	1.04	Pennsylvania	169	C	0.85	Texas	753	H	1.10
Ohio	437	C	0.85	Pennsylvania	170	C	0.85	Texas	754	BH	0.89
Ohio	438	C	0.85	Pennsylvania	171	C	0.85	Texas	755	BH	0.89
Ohio	439	C	0.85	Pennsylvania	172	C	0.85	Texas	756	BH	0.89
Ohio	440	BT	1.04	Pennsylvania	173	C	0.85	Texas	757	BH	0.89
Ohio	441	BT	1.04	Pennsylvania	174	C	0.85	Texas	758	BH	0.89
Ohio	442	BT	1.04	Pennsylvania	175	C	0.85	Texas	759	BH	0.89
Ohio	443	BT	1.04	Pennsylvania	176	C	0.85	Texas	760	BR	1.02
Ohio	444	BT	1.04	Pennsylvania	177	C	0.85	Texas	761	BR	1.02

**MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT  
AREA RATING FACTORS BY STATE AND ZIP CODE**

State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Texas	762	BH	0.89	Virginia	233	BC	0.81	Wisconsin	53006	W	0.70
Texas	763	BH	0.89	Virginia	234	BC	0.81	Wisconsin	53007	QQ	0.78
Texas	764	BH	0.89	Virginia	235	BC	0.81	Wisconsin	53008	QQ	0.78
Texas	765	BH	0.89	Virginia	236	BC	0.81	Wisconsin	53009	W	0.70
Texas	766	BH	0.89	Virginia	237	BC	0.81	Wisconsin	53010	W	0.70
Texas	767	BH	0.89	Virginia	238	BC	0.81	Wisconsin	53011	W	0.70
Texas	768	BH	0.89	Virginia	239	AU	0.68	Wisconsin	53012	QQ	0.78
Texas	769	BH	0.89	Virginia	240	AU	0.68	Wisconsin	53013	W	0.70
Texas	770	CD	1.16	Virginia	241	AU	0.68	Wisconsin	53014	W	0.70
Texas	771	CD	1.16	Virginia	242	AU	0.68	Wisconsin	53015	W	0.70
Texas	772	CD	1.16	Virginia	243	AU	0.68	Wisconsin	53016	W	0.70
Texas	773	CD	1.16	Virginia	244	AU	0.68	Wisconsin	53017	QQ	0.78
Texas	774	BR	1.02	Virginia	245	AU	0.68	Wisconsin	53018	W	0.70
Texas	775	CD	1.16	Virginia	246	AU	0.68	Wisconsin	53019	W	0.70
Texas	776	CD	1.16	Washington	980	C	0.85	Wisconsin	53020	W	0.70
Texas	777	CD	1.16	Washington	981	C	0.85	Wisconsin	53021	W	0.70
Texas	778	BH	0.89	Washington	982	C	0.85	Wisconsin	53022	QQ	0.78
Texas	779	BH	0.89	Washington	983	C	0.85	Wisconsin	53023	W	0.70
Texas	780	BH	0.89	Washington	984	C	0.85	Wisconsin	53024	QQ	0.78
Texas	781	BH	0.89	Washington	985	C	0.85	Wisconsin	53026	W	0.70
Texas	782	H	1.10	Washington	986	C	0.85	Wisconsin	53027	W	0.70
Texas	783	BH	0.89	Washington	988	C	0.85	Wisconsin	53029	W	0.70
Texas	784	BR	1.02	Washington	989	C	0.85	Wisconsin	53031	W	0.70
Texas	785	BH	0.89	Washington	990	C	0.85	Wisconsin	53032	W	0.70
Texas	786	BH	0.89	Washington	991	C	0.85	Wisconsin	53033	QQ	0.78
Texas	787	BR	1.02	Washington	992	C	0.85	Wisconsin	53034	W	0.70
Texas	788	BH	0.89	Washington	993	C	0.85	Wisconsin	53035	W	0.70
Texas	789	BH	0.89	Washington	994	C	0.85	Wisconsin	53036	W	0.70
Texas	790	BH	0.89	West Virginia	247	BE	0.84	Wisconsin	53037	QQ	0.78
Texas	791	BH	0.89	West Virginia	248	BE	0.84	Wisconsin	53038	W	0.70
Texas	792	BH	0.89	West Virginia	249	BE	0.84	Wisconsin	53039	W	0.70
Texas	793	BR	1.02	West Virginia	250	BE	0.84	Wisconsin	53040	W	0.70
Texas	794	CD	1.16	West Virginia	251	BE	0.84	Wisconsin	53042	W	0.70
Texas	795	BH	0.89	West Virginia	252	BE	0.84	Wisconsin	53044	W	0.70
Texas	796	BH	0.89	West Virginia	253	BE	0.84	Wisconsin	53045	QQ	0.78
Texas	797	BH	0.89	West Virginia	254	BE	0.84	Wisconsin	53046	QQ	0.78
Texas	798	BH	0.89	West Virginia	255	BE	0.84	Wisconsin	53047	W	0.70
Texas	799	BH	0.89	West Virginia	256	BE	0.84	Wisconsin	53048	W	0.70
Texas	885	BH	0.89	West Virginia	257	BE	0.84	Wisconsin	53049	W	0.70
Utah	840	W	0.70	West Virginia	258	BE	0.84	Wisconsin	53050	W	0.70
Utah	841	W	0.70	West Virginia	259	BE	0.84	Wisconsin	53051	QQ	0.78
Utah	842	W	0.70	West Virginia	260	BE	0.84	Wisconsin	53052	QQ	0.78
Utah	843	W	0.70	West Virginia	261	BE	0.84	Wisconsin	53056	W	0.70
Utah	844	W	0.70	West Virginia	262	BE	0.84	Wisconsin	53057	W	0.70
Utah	845	W	0.70	West Virginia	263	BE	0.84	Wisconsin	53058	W	0.70
Utah	846	W	0.70	West Virginia	264	BE	0.84	Wisconsin	53059	W	0.70
Utah	847	W	0.70	West Virginia	265	BE	0.84	Wisconsin	53060	W	0.70
Vermont	050	A	0.75	West Virginia	266	BE	0.84	Wisconsin	53061	W	0.70
Vermont	051	A	0.75	West Virginia	267	BE	0.84	Wisconsin	53062	W	0.70
Vermont	052	A	0.75	West Virginia	268	BE	0.84	Wisconsin	53063	W	0.70
Vermont	053	A	0.75	Wisconsin	532	QQ	0.78	Wisconsin	53064	W	0.70
Vermont	054	A	0.75	Wisconsin	534	QQ	0.78	Wisconsin	53065	W	0.70
Vermont	056	A	0.75	Wisconsin	535	W	0.70	Wisconsin	53066	W	0.70
Vermont	057	A	0.75	Wisconsin	537	W	0.70	Wisconsin	53069	W	0.70
Vermont	058	A	0.75	Wisconsin	538	W	0.70	Wisconsin	53070	W	0.70
Vermont	059	A	0.75	Wisconsin	539	MM	0.64	Wisconsin	53072	QQ	0.78
Virgin Island	008	A	0.75	Wisconsin	540	MM	0.64	Wisconsin	53073	W	0.70
Virginia	201	AU	0.68	Wisconsin	541	MM	0.64	Wisconsin	53074	W	0.70
Virginia	220	AU	0.68	Wisconsin	542	MM	0.64	Wisconsin	53075	W	0.70
Virginia	221	AU	0.68	Wisconsin	543	MM	0.64	Wisconsin	53076	QQ	0.78
Virginia	222	AU	0.68	Wisconsin	544	W	0.70	Wisconsin	53078	W	0.70
Virginia	223	AU	0.68	Wisconsin	545	MM	0.64	Wisconsin	53079	W	0.70
Virginia	224	BC	0.81	Wisconsin	546	MM	0.64	Wisconsin	53080	W	0.70
Virginia	225	BC	0.81	Wisconsin	547	MM	0.64	Wisconsin	53081	W	0.70
Virginia	226	AU	0.68	Wisconsin	548	MM	0.64	Wisconsin	53082	W	0.70
Virginia	227	AU	0.68	Wisconsin	549	W	0.70	Wisconsin	53083	W	0.70
Virginia	228	AU	0.68	Wisconsin	53001	W	0.70	Wisconsin	53085	W	0.70
Virginia	229	AU	0.68	Wisconsin	53002	W	0.70	Wisconsin	53086	W	0.70
Virginia	230	BC	0.81	Wisconsin	53003	W	0.70	Wisconsin	53088	W	0.70
Virginia	231	BC	0.81	Wisconsin	53004	W	0.70	Wisconsin	53089	QQ	0.78
Virginia	232	BC	0.81	Wisconsin	53005	QQ	0.78	Wisconsin	53090	W	0.70

AREA RATING FACTORS BY STATE AND ZIP CODE

State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Wisconsin	53091	W	0.70	Wisconsin	53192	W	0.70
Wisconsin	53092	QQ	0.78	Wisconsin	53194	QQ	0.78
Wisconsin	53093	W	0.70	Wisconsin	53195	W	0.70
Wisconsin	53094	W	0.70	Wisconsin	53199	W	0.70
Wisconsin	53095	W	0.70	Wyoming	820	B	0.80
Wisconsin	53097	QQ	0.78	Wyoming	821	B	0.80
Wisconsin	53098	W	0.70	Wyoming	822	B	0.80
Wisconsin	53099	W	0.70	Wyoming	823	B	0.80
Wisconsin	53101	W	0.70	Wyoming	824	B	0.80
Wisconsin	53102	QQ	0.78	Wyoming	825	B	0.80
Wisconsin	53103	W	0.70	Wyoming	826	B	0.80
Wisconsin	53104	QQ	0.78	Wyoming	827	B	0.80
Wisconsin	53105	W	0.70	Wyoming	828	B	0.80
Wisconsin	53108	QQ	0.78	Wyoming	829	B	0.80
Wisconsin	53109	QQ	0.78	Wyoming	830	B	0.80
Wisconsin	53110	QQ	0.78	Wyoming	831	B	0.80
Wisconsin	53114	W	0.70				
Wisconsin	53115	W	0.70				
Wisconsin	53118	W	0.70				
Wisconsin	53119	W	0.70				
Wisconsin	53120	W	0.70				
Wisconsin	53121	W	0.70				
Wisconsin	53122	QQ	0.78				
Wisconsin	53125	W	0.70				
Wisconsin	53126	QQ	0.78				
Wisconsin	53127	W	0.70				
Wisconsin	53128	W	0.70				
Wisconsin	53129	QQ	0.78				
Wisconsin	53130	QQ	0.78				
Wisconsin	53132	QQ	0.78				
Wisconsin	53137	W	0.70				
Wisconsin	53138	W	0.70				
Wisconsin	53139	W	0.70				
Wisconsin	53140	QQ	0.78				
Wisconsin	53141	QQ	0.78				
Wisconsin	53142	QQ	0.78				
Wisconsin	53143	QQ	0.78				
Wisconsin	53144	QQ	0.78				
Wisconsin	53146	QQ	0.78				
Wisconsin	53147	W	0.70				
Wisconsin	53148	W	0.70				
Wisconsin	53149	W	0.70				
Wisconsin	53150	QQ	0.78				
Wisconsin	53151	QQ	0.78				
Wisconsin	53152	W	0.70				
Wisconsin	53153	W	0.70				
Wisconsin	53154	QQ	0.78				
Wisconsin	53156	W	0.70				
Wisconsin	53157	W	0.70				
Wisconsin	53158	QQ	0.78				
Wisconsin	53159	QQ	0.78				
Wisconsin	53167	W	0.70				
Wisconsin	53168	W	0.70				
Wisconsin	53170	W	0.70				
Wisconsin	53171	QQ	0.78				
Wisconsin	53172	QQ	0.78				
Wisconsin	53176	W	0.70				
Wisconsin	53177	QQ	0.78				
Wisconsin	53178	W	0.70				
Wisconsin	53179	W	0.70				
Wisconsin	53181	W	0.70				
Wisconsin	53182	QQ	0.78				
Wisconsin	53183	W	0.70				
Wisconsin	53184	W	0.70				
Wisconsin	53185	W	0.70				
Wisconsin	53186	QQ	0.78				
Wisconsin	53187	QQ	0.78				
Wisconsin	53188	QQ	0.78				
Wisconsin	53189	QQ	0.78				
Wisconsin	53190	W	0.70				
Wisconsin	53191	W	0.70				



SERFF Tracking #:

MUTA-132333669

State Tracking #:

Company Tracking #:

RACHEL BROWN

State: Rhode Island

Filing Company:

Mutual of Omaha Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: Mutual of Omaha Std and Mod Med Supp

Project Name/Number: 2020 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2020

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A&H Experience
<b>Comments:</b>	
<b>Attachment(s):</b>	RI 2020 Exh 1 - Inforce Pooled.pdf RI 2020 Exh 2 - Experience State Pooled.pdf RI 2020 Exh 2a - Experience National Pooled.pdf RI 2020 Exh 4 - Trend Pooled.pdf RI 2020 Exh 5 - Rate Adj Proposed Pooled.pdf RI 2020 Exh 2b - Experience Paid vs Incurred Pooled.pdf RI 2020 Exh 3 - Rate Adj History Pooled.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Actuarial Certification - Life & A&H
<b>Comments:</b>	
<b>Attachment(s):</b>	RI 2020 Actuarial Certification.pdf
<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 2020 Actuarial Memorandum.pdf Narrative Summary.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	*Medicare Supplement-Individual
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Premium Rate Sheets - Life & A&H
<b>Bypass Reason:</b>	SEE RATE TAB
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

**MUTUAL OF OMAHA INSURANCE COMPANY**  
**1990 Standardized and 2010 Modernized Medicare Supplement**  
**Inforce Policy Count & Average Annual Premium**

State: Rhode Island

**INFORCE COUNTS BY PLAN**

Calendar Year	Plan A		Plan C		Plan D		Plan F		Plan G		Plan High Ded F		Plan N		Total All Plans	
	State	National	State	National	State	National	State	National	State	National	State	National	State	National	State	National
1992	0	865	5	3,087	0	114	0	11,592	0	0	0	48	0	0	5	15,706
1993	0	1,574	85	6,479	0	200	6	23,253	0	0	0	147	0	0	91	31,653
1994	1	2,507	157	11,062	0	854	6	32,263	0	0	0	201	0	0	164	46,887
1995	1	2,924	300	16,885	0	1,822	30	50,276	0	0	0	385	0	0	331	72,292
1996	2	3,139	507	25,033	0	2,328	105	79,778	0	0	0	352	0	0	614	110,630
1997	1	3,042	412	25,742	37	6,543	122	93,465	0	0	0	272	0	0	572	129,064
1998	3	2,925	271	23,216	66	12,246	126	100,341	0	0	0	227	0	0	466	138,955
1999	12	3,139	219	18,673	73	18,990	107	105,614	0	0	0	141	0	0	411	146,557
2000	11	3,842	212	17,452	96	22,721	101	135,797	0	0	0	118	0	0	420	179,930
2001	10	4,466	171	16,089	92	27,000	93	170,971	0	0	0	90	0	0	366	218,616
2002	8	4,709	150	14,973	87	30,465	87	199,675	0	0	0	81	0	0	332	249,903
2003	6	4,605	134	13,761	72	33,798	87	215,734	0	11	0	66	0	0	299	267,975
2004	6	4,395	123	12,433	68	29,965	84	219,941	0	9,452	0	57	0	0	281	276,243
2005	7	3,893	111	12,063	60	25,725	72	226,145	0	29,264	0	50	0	0	250	297,140
2006	7	3,290	103	12,811	53	21,799	63	212,425	0	42,982	0	26	0	0	226	293,333
2007	6	2,798	86	12,695	52	17,892	60	176,192	0	41,392	0	23	0	0	204	250,992
2008	6	2,407	74	10,281	49	14,910	60	142,310	0	35,130	0	20	0	0	189	205,058
2009	6	2,098	63	8,504	50	12,983	60	118,661	0	28,625	0	19	0	0	179	170,890
2010	6	1,890	60	7,183	43	10,921	61	105,795	0	21,786	0	19	0	2,163	170	149,757
2011	5	1,625	53	6,079	36	8,871	66	98,320	0	16,215	0	16	0	4,293	160	135,419
2012	5	1,444	54	5,067	33	7,167	66	107,831	0	21,537	0	13	0	2,568	158	145,627
2013	5	1,299	51	4,259	29	5,788	65	123,651	0	35,999	0	10	0	1,590	150	172,596
2014	5	1,164	43	3,612	26	4,783	68	132,999	0	67,557	0	10	0	1,130	142	211,255
2015	5	1,068	37	3,237	23	3,962	65	143,149	0	110,398	0	8	0	823	130	262,645
2016	5	980	33	2,842	22	3,394	62	146,712	0	154,260	0	732	0	2,285	122	311,205
2017	5	894	31	2,490	21	2,990	54	139,707	45	175,260	3	2,392	7	6,247	166	329,980
2018	5	784	27	2,178	15	2,631	46	121,192	140	169,018	12	2,948	49	7,904	294	306,655
2019	5	687	24	1,899	14	2,275	43	105,433	224	159,144	15	3,065	80	8,888	405	281,391

<b>2019 PAID PREMIUM</b>	\$ 12,100	\$ 1,747,189	\$ 100,447	\$ 7,824,903	\$ 50,876	\$ 8,326,993	\$ 144,316	\$ 323,998,707	\$ 312,871	\$ 297,030,013	\$ 7,354	\$ 2,135,784	\$ 85,969	\$ 13,378,275	\$ 713,933	\$ 654,441,865
<b>RI 2019 Average Annual Premium</b>	\$ 2,420		\$ 3,726		\$ 3,776		\$ 3,294		\$ 1,691		\$ -		\$ 1,339		\$ 2,017	
<b>RI 2019 Average Annual Premium after proposed</b>	\$ 2,420		\$ 3,950		\$ 4,003		\$ 3,294		\$ 1,793		\$ -		\$ 1,420		\$ 2,116	

**MUTUAL OF OMAHA INSURANCE COMPANY**  
**1990 Standardized and 2010 Modernized Medicare Supplement**  
**Lifetime Loss Ratio Calculation**

EXHIBIT 2

State: Rhode Island  
 Plan: A

Pricing Target Lifetime Loss Ratio: 66.5%  
 Interest Rate: 4.5%  
 2018 Trend Rate: 3.5%  
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2015 & Prior	2016	2017	2018	2019	Total	2015 & Prior	2016	2017	2018	2019	Total	2015 & Prior	2016	2017	2018	2019	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	85	0	0	0	0	85	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	65.0%
1995	272	0	0	0	0	272	71	0	0	0	0	71	26.0%	0.0%	0.0%	0.0%	0.0%	26.0%	65.0%
1996	685	0	0	0	0	685	14	0	0	0	0	14	2.1%	0.0%	0.0%	0.0%	0.0%	2.1%	65.0%
1997	751	0	0	0	0	751	43	0	0	0	0	43	5.7%	0.0%	0.0%	0.0%	0.0%	5.7%	65.0%
1998	1,459	0	0	0	0	1,459	404	0	0	0	0	404	27.6%	0.0%	0.0%	0.0%	0.0%	27.6%	65.0%
1999	6,970	0	0	0	0	6,970	2,815	0	0	0	0	2,815	40.4%	0.0%	0.0%	0.0%	0.0%	40.4%	65.4%
2000	10,999	0	0	0	0	10,999	7,403	0	0	0	0	7,403	67.3%	0.0%	0.0%	0.0%	0.0%	67.3%	65.7%
2001	12,969	0	0	0	0	12,969	5,311	0	0	0	0	5,311	41.0%	0.0%	0.0%	0.0%	0.0%	41.0%	66.1%
2002	11,992	0	0	0	0	11,992	2,880	0	0	0	0	2,880	24.0%	0.0%	0.0%	0.0%	0.0%	24.0%	66.3%
2003	10,462	0	0	0	0	10,462	4,280	0	0	0	0	4,280	40.9%	0.0%	0.0%	0.0%	0.0%	40.9%	66.2%
2004	9,516	0	0	0	0	9,516	1,717	0	0	0	0	1,717	18.0%	0.0%	0.0%	0.0%	0.0%	18.0%	66.4%
2005	11,177	0	0	0	0	11,177	3,199	0	0	0	0	3,199	28.6%	0.0%	0.0%	0.0%	0.0%	28.6%	66.5%
2006	12,623	0	0	0	0	12,623	4,038	0	0	0	0	4,038	32.0%	0.0%	0.0%	0.0%	0.0%	32.0%	66.6%
2007	11,972	0	0	0	0	11,972	3,020	0	0	0	0	3,020	25.2%	0.0%	0.0%	0.0%	0.0%	25.2%	66.6%
2008	12,246	0	0	0	0	12,246	2,474	0	0	0	0	2,474	20.2%	0.0%	0.0%	0.0%	0.0%	20.2%	66.4%
2009	13,045	0	0	0	0	13,045	3,079	0	0	0	0	3,079	23.6%	0.0%	0.0%	0.0%	0.0%	23.6%	66.9%
2010	12,870	0	0	0	0	12,870	5,871	0	0	0	0	5,871	45.6%	0.0%	0.0%	0.0%	0.0%	45.6%	66.9%
2011	10,909	0	0	0	0	10,909	5,312	0	0	0	0	5,312	48.7%	0.0%	0.0%	0.0%	0.0%	48.7%	66.8%
2012	11,076	0	0	0	0	11,076	2,466	0	0	0	0	2,466	22.3%	0.0%	0.0%	0.0%	0.0%	22.3%	66.8%
2013	11,207	0	0	0	0	11,207	758	0	0	0	0	758	6.8%	0.0%	0.0%	0.0%	0.0%	6.8%	66.7%
2014	11,334	0	0	0	0	11,334	453	0	0	0	0	453	4.0%	0.0%	0.0%	0.0%	0.0%	4.0%	66.7%
2015	11,593	0	0	0	0	11,593	848	0	0	0	0	848	7.3%	0.0%	0.0%	0.0%	0.0%	7.3%	66.7%
2016	11,987	0	0	0	0	11,987	1,100	0	0	0	0	1,100	9.2%	0.0%	0.0%	0.0%	0.0%	9.2%	66.5%
2017	12,100	0	0	0	0	12,100	3,148	0	0	0	0	3,148	26.0%	0.0%	0.0%	0.0%	0.0%	26.0%	66.9%
2018	12,100	0	0	0	0	12,100	7,650	0	0	0	0	7,650	63.2%	0.0%	0.0%	0.0%	0.0%	63.2%	66.9%
2019	12,100	0	0	0	0	12,100	5,391	0	0	0	0	5,391	44.6%	0.0%	0.0%	0.0%	0.0%	44.6%	66.9%
2020	9,945	0	0	0	0	9,945	4,586	0	0	0	0	4,586	46.1%	0.0%	0.0%	0.0%	0.0%	46.1%	66.9%
2021	8,200	0	0	0	0	8,200	3,894	0	0	0	0	3,894	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2022	6,948	0	0	0	0	6,948	3,299	0	0	0	0	3,299	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2023	5,872	0	0	0	0	5,872	2,788	0	0	0	0	2,788	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2024	4,949	0	0	0	0	4,949	2,350	0	0	0	0	2,350	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2025	4,170	0	0	0	0	4,170	1,980	0	0	0	0	1,980	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2026	3,513	0	0	0	0	3,513	1,668	0	0	0	0	1,668	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2027	2,960	0	0	0	0	2,960	1,405	0	0	0	0	1,405	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2028	2,493	0	0	0	0	2,493	1,184	0	0	0	0	1,184	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2029	2,099	0	0	0	0	2,099	997	0	0	0	0	997	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2030	1,768	0	0	0	0	1,768	839	0	0	0	0	839	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2031	1,489	0	0	0	0	1,489	707	0	0	0	0	707	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2032	1,254	0	0	0	0	1,254	595	0	0	0	0	595	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2033	1,056	0	0	0	0	1,056	501	0	0	0	0	501	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2034	889	0	0	0	0	889	422	0	0	0	0	422	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2035	749	0	0	0	0	749	356	0	0	0	0	356	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2036	631	0	0	0	0	631	299	0	0	0	0	299	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2037	531	0	0	0	0	531	252	0	0	0	0	252	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2038	447	0	0	0	0	447	212	0	0	0	0	212	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%
2039	377	0	0	0	0	377	179	0	0	0	0	179	47.5%	0.0%	0.0%	0.0%	0.0%	47.5%	66.9%

**BEFORE RATE ADJUSTMENT**

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2015 & Prior	2016	2017	2018	2019	Total	2015 & Prior	2016	2017	2018	2019	Total				
Accumulated Value	400,445	0	0	0	0	400,445	125,035	0	0	0	0	125,035	31.2%	65.7%	65.7%	66.4%
Present Value	48,932	0	0	0	0	48,932	23,103	0	0	0	0	23,103	47.2%	81.1%	81.1%	66.9%
Lifetime Value	449,378	0	0	0	0	449,378	148,138	0	0	0	0	148,138	33.0%	66.4%	66.4%	66.5%
Lifetime Loss Ratio							33.0%	0.0%	0.0%	0.0%	0.0%	33.0%				

**PROPOSED RATE ADJUSTMENT: 0.0%**

**AFTER RATE ADJUSTMENT**

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted
	2015 & Prior	2016	2017	2018	2019	Total	2015 & Prior	2016	2017	2018	2019	Total			
Accumulated Value	400,445	0	0	0	0	400,445	125,035	0	0	0	0	125,035	31.2%	65.7%	65.7%
Present Value	48,932	0	0	0	0	48,932	23,103	0	0	0	0	23,103	47.2%	81.1%	81.1%
Lifetime Value	449,378	0	0	0	0	449,378	148,138	0	0	0	0	148,138	33.0%	66.4%	66.4%
Lifetime Loss Ratio							33.0%	0.0%	0.0%	0.0%	0.0%	33.0%			



**MUTUAL OF OMAHA INSURANCE COMPANY**  
**1990 Standardized and 2010 Modernized Medicare Supplement**  
**Lifetime Loss Ratio Calculation**

EXHIBIT 2

State: Rhode Island  
 Plan: D

Pricing Target Lifetime Loss Ratio: 66.2%  
 Interest Rate: 4.5%  
 2018 Trend Rate: 3.5%  
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2015 & Prior	2016	2017	2018	2019	Total	2015 & Prior	2016	2017	2018	2019	Total	2015 & Prior	2016	2017	2018	2019	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	10,975	0	0	0	0	10,975	7,004	0	0	0	7,004	63.8%	0.0%	0.0%	0.0%	0.0%	63.8%	65.0%	
1998	44,121	0	0	0	0	44,121	30,837	0	0	0	30,837	69.9%	0.0%	0.0%	0.0%	0.0%	69.9%	65.0%	
1999	66,458	0	0	0	0	66,458	38,829	0	0	0	38,829	58.4%	0.0%	0.0%	0.0%	0.0%	58.4%	65.1%	
2000	104,099	0	0	0	0	104,099	68,398	0	0	0	68,398	65.7%	0.0%	0.0%	0.0%	0.0%	65.7%	65.8%	
2001	133,447	0	0	0	0	133,447	77,973	0	0	0	77,973	58.4%	0.0%	0.0%	0.0%	0.0%	58.4%	66.2%	
2002	142,772	0	0	0	0	142,772	72,248	0	0	0	72,248	50.6%	0.0%	0.0%	0.0%	0.0%	50.6%	66.4%	
2003	134,536	0	0	0	0	134,536	83,970	0	0	0	83,970	62.4%	0.0%	0.0%	0.0%	0.0%	62.4%	66.4%	
2004	132,414	0	0	0	0	132,414	72,085	0	0	0	72,085	54.4%	0.0%	0.0%	0.0%	0.0%	54.4%	66.4%	
2005	131,794	0	0	0	0	131,794	79,365	0	0	0	79,365	60.2%	0.0%	0.0%	0.0%	0.0%	60.2%	66.5%	
2006	117,270	0	0	0	0	117,270	76,233	0	0	0	76,233	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%	66.5%	
2007	118,696	0	0	0	0	118,696	85,369	0	0	0	85,369	71.9%	0.0%	0.0%	0.0%	0.0%	71.9%	66.5%	
2008	122,006	0	0	0	0	122,006	120,071	0	0	0	120,071	98.4%	0.0%	0.0%	0.0%	0.0%	98.4%	66.4%	
2009	125,510	0	0	0	0	125,510	110,072	0	0	0	110,072	87.7%	0.0%	0.0%	0.0%	0.0%	87.7%	66.4%	
2010	121,307	0	0	0	0	121,307	131,770	0	0	0	131,770	108.6%	0.0%	0.0%	0.0%	0.0%	108.6%	66.4%	
2011	104,487	0	0	0	0	104,487	67,573	0	0	0	67,573	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%	66.4%	
2012	101,486	0	0	0	0	101,486	68,484	0	0	0	68,484	67.5%	0.0%	0.0%	0.0%	0.0%	67.5%	66.6%	
2013	97,103	0	0	0	0	97,103	56,549	0	0	0	56,549	58.2%	0.0%	0.0%	0.0%	0.0%	58.2%	66.2%	
2014	83,697	0	0	0	0	83,697	66,444	0	0	0	66,444	79.4%	0.0%	0.0%	0.0%	0.0%	79.4%	66.4%	
2015	78,447	0	0	0	0	78,447	61,198	0	0	0	61,198	78.0%	0.0%	0.0%	0.0%	0.0%	78.0%	66.2%	
2016	72,742	459	0	0	0	73,201	60,458	0	0	0	60,458	83.1%	0.0%	0.0%	0.0%	0.0%	82.6%	66.3%	
2017	70,060	2,294	0	0	0	72,354	83,355	1,554	0	0	84,909	119.0%	67.7%	0.0%	0.0%	0.0%	117.4%	66.0%	
2018	62,005	0	0	0	0	62,005	49,280	0	0	0	49,280	79.5%	0.0%	0.0%	0.0%	0.0%	79.5%	66.3%	
2019	50,307	0	0	0	0	50,307	35,754	0	0	0	35,754	71.1%	0.0%	0.0%	0.0%	0.0%	71.1%	66.4%	
2020	43,969	0	0	0	0	43,969	30,415	0	0	0	30,415	69.2%	0.0%	0.0%	0.0%	0.0%	69.2%	66.4%	
2021	36,253	0	0	0	0	36,253	25,824	0	0	0	25,824	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2022	30,717	0	0	0	0	30,717	21,880	0	0	0	21,880	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2023	25,960	0	0	0	0	25,960	18,492	0	0	0	18,492	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2024	21,879	0	0	0	0	21,879	15,585	0	0	0	15,585	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2025	18,437	0	0	0	0	18,437	13,133	0	0	0	13,133	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2026	15,533	0	0	0	0	15,533	11,064	0	0	0	11,064	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2027	13,085	0	0	0	0	13,085	9,321	0	0	0	9,321	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2028	11,020	0	0	0	0	11,020	7,850	0	0	0	7,850	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2029	9,280	0	0	0	0	9,280	6,611	0	0	0	6,611	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2030	7,815	0	0	0	0	7,815	5,567	0	0	0	5,567	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2031	6,582	0	0	0	0	6,582	4,688	0	0	0	4,688	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2032	5,543	0	0	0	0	5,543	3,948	0	0	0	3,948	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2033	4,668	0	0	0	0	4,668	3,325	0	0	0	3,325	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2034	3,931	0	0	0	0	3,931	2,800	0	0	0	2,800	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2035	3,311	0	0	0	0	3,311	2,358	0	0	0	2,358	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2036	2,788	0	0	0	0	2,788	1,986	0	0	0	1,986	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2037	2,348	0	0	0	0	2,348	1,673	0	0	0	1,673	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2038	1,977	0	0	0	0	1,977	1,409	0	0	0	1,409	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	
2039	1,665	0	0	0	0	1,665	1,186	0	0	0	1,186	71.2%	0.0%	0.0%	0.0%	0.0%	71.2%	66.4%	

**BEFORE RATE ADJUSTMENT**

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2015 & Prior	2016	2017	2018	2019	Total	2015 & Prior	2016	2017	2018	2019	Total				
Accumulated Value	3,861,471	3,096	0	0	0	3,864,567	2,694,999	1,735	0	0	0	2,696,734	69.8%	68.5%	68.5%	66.2%
Present Value	216,332	0	0	0	0	216,332	153,214	0	0	0	0	153,214	70.8%	73.1%	73.1%	66.4%
Lifetime Value	4,077,803	3,096	0	0	0	4,080,899	2,848,212	1,735	0	0	0	2,849,947	69.8%	68.6%	68.6%	66.2%
Lifetime Loss Ratio							69.8%	56.0%	0.0%	0.0%	0.0%	69.8%				

**PROPOSED RATE ADJUSTMENT: 6.0%**

**AFTER RATE ADJUSTMENT**

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted
	2015 & Prior	2016	2017	2018	2019	Total	2015 & Prior	2016	2017	2018	2019	Total			
Accumulated Value	3,861,471	3,096	0	0	0	3,864,567	2,694,999	1,735	0	0	0	2,696,734	69.8%	68.5%	68.5%
Present Value	227,113	0	0	0	0	227,113	153,214	0	0	0	0	153,214	67.5%	69.6%	69.6%
Lifetime Value	4,088,584	3,096	0	0	0	4,091,680	2,848,212	1,735	0	0	0	2,849,947	69.7%	68.5%	68.5%
Lifetime Loss Ratio							69.7%	56.0%	0.0%	0.0%	0.0%	69.7%			



**MUTUAL OF OMAHA INSURANCE COMPANY**  
**1990 Standardized and 2010 Modernized Medicare Supplement**  
**Lifetime Loss Ratio Calculation**

EXHIBIT 2

State: Rhode Island  
 Plan: G

Pricing Target Lifetime Loss Ratio: 73.2%  
 Interest Rate: 4.5%  
 2018 Trend Rate: 6.0%  
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO		
	2015 & Prior	2016	Issue Year				Total	2015 & Prior	2016	Issue Year				Total	2015 & Prior	2016	Issue Year				Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	19,373	0	0	19,373	0	0	14,264	0	0	14,264	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	0	0	69,070	97,457	0	166,527	0	0	54,490	64,374	0	118,864	0	0.0%	0.0%	73.6%	0.0%	0.0%	0.0%	73.6%	66.6%
2018	0	0	65,675	142,897	109,041	317,612	0	0	65,161	104,101	56,752	226,014	0	0.0%	0.0%	99.2%	72.9%	52.0%	71.2%	69.6%	68.2%
2019	0	0	62,504	136,075	212,390	410,969	0	0	64,323	103,628	119,040	286,990	0	0.0%	0.0%	102.9%	76.2%	56.0%	69.8%	72.1%	72.1%
2020	0	0	57,482	125,323	195,552	378,358	0	0	62,160	102,295	118,396	282,851	0	0.0%	0.0%	108.1%	81.6%	60.5%	74.9%	73.5%	73.5%
2021	0	0	55,437	121,145	189,124	365,706	0	0	59,949	98,884	116,794	275,627	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.4%	74.0%	74.0%
2022	0	0	53,351	116,880	182,677	352,908	0	0	57,693	95,403	112,813	265,909	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.3%	74.0%	74.0%
2023	0	0	51,244	112,526	176,110	339,879	0	0	55,414	91,849	108,757	256,020	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.3%	74.0%	74.0%
2024	0	0	49,100	108,113	169,417	326,630	0	0	53,097	88,247	104,624	245,967	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.3%	74.0%	74.0%
2025	0	0	46,653	103,621	162,679	312,952	0	0	50,450	84,580	100,462	235,492	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2026	0	0	44,314	98,485	155,859	298,657	0	0	47,921	80,388	96,251	224,559	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2027	0	0	42,055	93,492	147,988	283,535	0	0	45,478	76,313	91,390	213,181	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2028	0	0	39,904	88,727	140,486	269,117	0	0	43,152	72,423	86,757	202,332	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2029	0	0	37,859	84,188	133,313	255,360	0	0	40,940	68,718	82,327	191,986	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2030	0	0	35,919	79,874	126,493	242,285	0	0	38,842	65,197	78,116	182,154	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2031	0	0	34,078	75,780	120,010	229,868	0	0	36,851	61,855	74,112	172,819	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2032	0	0	32,331	71,897	113,860	218,088	0	0	34,963	58,685	70,314	163,962	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2033	0	0	30,674	68,212	108,025	206,911	0	0	33,171	55,678	66,711	155,559	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2034	0	0	29,102	64,716	102,488	196,307	0	0	31,471	52,824	63,292	147,587	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2035	0	0	27,611	61,399	97,236	186,246	0	0	29,858	50,117	60,048	140,023	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2036	0	0	26,196	58,253	92,253	176,701	0	0	28,328	47,549	56,971	132,847	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2037	0	0	24,853	55,267	87,525	167,646	0	0	26,876	45,112	54,051	126,039	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2038	0	0	23,580	52,435	83,039	159,054	0	0	25,499	42,800	51,281	119,580	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%
2039	0	0	23,580	52,435	83,039	159,054	0	0	25,499	42,800	51,281	119,580	0	0.0%	0.0%	108.1%	81.6%	61.8%	75.2%	74.0%	74.0%

BEFORE RATE ADJUSTMENT																		
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO					
	2015 & Prior	2016	Issue Year			Total	2015 & Prior	2016	Issue Year			Total	RI PLAN G Total	National PLAN G (From Exhibit 2A)		Credibility Weighted	Target Loss Ratio	
Accumulated Value	0	0	162,547	250,186	111,467	524,200	0	0	140,744	175,186	58,014	373,944	71.3%	77.4%		77.4%	69.0%	
Present Value	0	0	573,418	1,264,352	1,987,666	3,825,436	0	0	616,893	1,024,741	1,213,410	2,855,044	74.6%	87.1%		87.1%	73.8%	
Lifetime Value	0	0	735,965	1,514,538	2,099,133	4,349,636	0	0	757,637	1,199,926	1,271,424	3,228,988	74.2%	82.7%		82.7%	73.2%	
Lifetime Loss Ratio							0.0%						0.0%	102.9%		79.2%	60.6%	74.2%

**PROPOSED RATE ADJUSTMENT: 6.0%**

AFTER RATE ADJUSTMENT																		
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO					
	2015 & Prior	2016	Issue Year			Total	2015 & Prior	2016	Issue Year			Total	RI PLAN G Total	National PLAN G (From Exhibit 2A)		Credibility Weighted		
Accumulated Value	0	0	162,547	250,186	111,467	524,200	0	0	140,744	175,186	58,014	373,944	71.3%	77.4%		77.4%		
Present Value	0	0	604,709	1,333,433	2,096,343	4,034,485	0	0	616,893	1,024,741	1,213,410	2,855,044	70.8%	82.6%		82.6%		
Lifetime Value	0	0	767,256	1,583,619	2,207,810	4,558,685	0	0	757,637	1,199,926	1,271,424	3,228,988	70.8%	80.3%		80.3%		
Lifetime Loss Ratio							0.0%						0.0%	98.7%		75.8%	57.6%	70.8%



















**MUTUAL OF OMAHA INSURANCE COMPANY**  
**1990 Standardized and 2010 Modernized Medicare Supplement**  
**Lifetime Loss Ratio Calculation**

**EXHIBIT 2A**

State: NATIONAL  
 Plan: High Ded F

Pricing Target Lifetime Loss Ratio: 65.0%  
 Interest Rate: 4.5%  
 2018 Trend Rate: 6.0%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2015 & Prior	2016	2017	2018	2019	Total	2015 & Prior	2016	2017	2018	2019	Total	2015 & Prior	2016	2017	2018	2019	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	141,395	0	0	0	141,395	0	28,217	0	0	0	28,217	0.0%	20.0%	0.0%	0.0%	0.0%	20.0%
2017	0	446,149	825,274	0	0	1,271,423	0	180,899	241,434	0	0	422,334	0.0%	40.5%	29.3%	0.0%	0.0%	33.2%
2018	0	392,986	1,098,864	443,014	0	1,934,864	0	271,640	669,916	249,792	0	1,191,348	0.0%	69.1%	61.0%	56.4%	0.0%	61.6%
2019	0	355,713	965,492	543,364	242,263	2,106,832	0	289,078	704,078	316,493	151,979	1,461,629	0.0%	81.3%	72.9%	58.2%	62.7%	69.4%
2020	0	331,210	900,462	507,059	462,429	2,201,161	0	279,306	681,393	356,735	617,099	1,934,532	0.0%	84.3%	75.7%	70.4%	133.4%	87.9%
2021	0	305,777	833,248	469,889	428,407	2,037,321	0	269,291	658,485	345,241	694,958	1,967,974	0.0%	88.1%	79.0%	73.5%	162.2%	96.6%
2022	0	294,185	803,602	454,223	414,324	1,966,335	0	259,082	635,058	333,731	672,113	1,899,982	0.0%	88.1%	79.0%	73.5%	162.2%	96.6%
2023	0	282,484	773,362	438,232	400,202	1,894,280	0	248,777	611,160	321,982	649,203	1,831,122	0.0%	88.1%	79.0%	73.5%	162.2%	96.7%
2024	0	270,615	742,818	421,905	385,814	1,821,152	0	238,324	587,022	309,986	625,864	1,761,195	0.0%	88.1%	79.0%	73.5%	162.2%	96.7%
2025	0	257,100	711,747	405,360	371,152	1,745,359	0	226,422	562,468	297,829	602,079	1,688,797	0.0%	88.1%	79.0%	73.5%	162.2%	96.8%
2026	0	244,188	676,267	388,518	356,389	1,665,361	0	215,050	534,429	285,455	578,131	1,613,065	0.0%	88.1%	79.0%	73.5%	162.2%	96.9%
2027	0	231,833	642,366	369,259	341,449	1,584,906	0	204,169	507,638	271,305	553,895	1,537,007	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%
2028	0	219,973	609,625	350,541	324,204	1,504,344	0	193,725	481,764	257,553	525,921	1,458,963	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%
2029	0	208,700	578,439	332,675	307,771	1,427,584	0	183,797	457,119	244,425	499,263	1,384,604	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%
2030	0	198,004	548,794	315,656	292,055	1,354,510	0	174,377	433,692	231,922	473,769	1,313,760	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%
2031	0	187,857	520,669	299,479	277,115	1,285,120	0	165,441	411,466	220,036	449,533	1,246,475	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%
2032	0	178,229	493,985	284,131	262,913	1,219,258	0	156,962	390,379	208,759	426,495	1,182,595	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%
2033	0	169,095	468,669	269,570	249,439	1,156,773	0	148,918	370,372	198,060	404,637	1,121,988	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%
2034	0	160,429	444,650	255,754	236,655	1,097,489	0	141,286	351,391	187,910	383,900	1,064,487	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%
2035	0	152,207	421,862	242,647	224,527	1,041,244	0	134,045	333,382	178,280	364,226	1,009,933	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%
2036	0	144,407	400,242	230,212	213,020	987,881	0	127,175	316,297	169,143	345,559	958,175	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%
2037	0	137,006	379,730	218,414	202,103	937,253	0	120,658	300,087	160,475	327,850	909,069	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%
2038	0	129,985	360,269	207,220	191,745	889,219	0	114,474	284,708	152,250	311,048	862,480	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%
2039	0	123,323	341,806	196,600	181,919	843,648	0	108,607	270,117	144,448	295,107	818,279	0.0%	88.1%	79.0%	73.5%	162.2%	97.0%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN H Total	National PLAN H (From Exhibit 2A)	Credibility Weighted
	2015 & Prior	2016	2017	2018	2019	Total	2015 & Prior	2016	2017	2018	2019	Total			
Accumulated Value	0	1,446,429	3,082,117	1,028,706	247,654	5,804,906	0	820,551	1,704,905	590,378	155,361	3,271,194	56.4%	56.4%	56.4%
Present Value	0	3,017,402	8,306,714	4,737,501	4,351,686	20,413,303	0	2,645,238	6,534,941	3,465,304	6,929,110	19,574,593	95.9%	95.9%	95.9%
Lifetime Value	0	4,463,831	11,388,831	5,766,207	4,599,340	26,218,209	0	3,465,789	8,239,847	4,055,681	7,084,471	22,845,787	87.1%	87.1%	87.1%
Lifetime Loss Ratio							0.0%	77.6%	72.4%	70.3%	154.0%	87.1%			





**MUTUAL OF OMAHA INSURANCE COMPANY**  
**STANDARDIZED AND MODERNIZED MEDICARE SUPPLEMENT**  
**TREND EXHIBIT**

Experience in the 1st calendar year of issue has been excluded

Incurred Year	Incurred Claims	Exposures	Claim Cost	Claim Cost Net of Age and Geographic Changes	Net Claim Cost Trend
2006	273,624,979	202,636	1,350.33	1,318.68	
2007	272,369,811	186,071	1,463.79	1,400.76	6.2%
2008	245,763,548	153,719	1,598.91	1,497.11	6.9%
2009	215,939,030	126,585	1,705.88	1,566.46	4.6%
2010	194,938,065	104,930	1,857.78	1,654.30	5.6%
2011	184,684,937	94,389	1,956.64	1,691.13	2.2%
2012	171,770,569	86,475	1,986.37	1,689.09	-0.1%
2013	187,270,395	98,684	1,897.68	1,685.33	-0.2%
2014	216,594,535	115,481	1,875.58	1,698.90	0.8%
2015	243,674,659	126,825	1,921.35	1,749.86	3.0%
2016	265,463,326	136,873	1,939.48	1,759.97	0.6%
2017	278,939,716	138,828	2,009.25	1,803.64	2.5%
2018	275,319,580	129,244	2,130.23	1,957.94	8.6%
Average =					3.4%

Incurred Year	Incurred Claims	Exposures	Claim Cost	Claim Cost Net of Age and Geographic Changes	Net Claim Cost Trend
2006	189,186,013	202,636	933.62	911.74	
2007	186,495,543	186,071	1,002.28	959.12	5.2%
2008	167,454,301	153,719	1,089.35	1,019.99	6.3%
2009	146,966,136	126,585	1,161.00	1,066.12	4.5%
2010	131,232,963	104,930	1,250.67	1,113.68	4.5%
2011	125,497,618	94,389	1,329.58	1,149.16	3.2%
2012	117,873,972	86,475	1,363.10	1,159.10	0.9%
2013	129,117,394	98,684	1,308.59	1,161.98	0.2%
2014	150,830,970	115,481	1,306.11	1,183.07	1.8%
2015	170,772,781	126,825	1,346.52	1,226.34	3.7%
2016	189,093,660	136,873	1,381.52	1,253.65	2.2%
2017	200,049,318	138,828	1,440.99	1,293.53	3.2%
2018	199,344,040	129,244	1,542.39	1,417.64	9.6%
Average =					3.8%

Incurred Year	Incurred Claims	Exposures	Claim Cost	Claim Cost Net of Age and Geographic Changes	Net Claim Cost Trend
2006	272,066,864	202,636	1,342.64	1,311.17	
2007	270,968,408	186,071	1,456.26	1,393.55	6.3%
2008	244,712,117	153,719	1,591.84	1,490.58	7.0%
2009	215,066,274	126,585	1,698.98	1,560.13	4.7%
2010	194,235,199	104,930	1,851.09	1,648.34	5.7%
2011	184,076,683	94,389	1,950.19	1,685.56	2.3%
2012	171,189,882	86,475	1,979.65	1,683.38	-0.1%
2013	186,766,166	98,684	1,892.57	1,680.79	-0.2%
2014	216,041,892	115,481	1,870.80	1,694.56	0.8%
2015	243,167,712	126,825	1,917.35	1,746.22	3.0%
2016	264,853,930	136,873	1,935.25	1,756.13	0.6%
2017	278,442,301	138,828	2,009.67	1,800.42	2.5%
2018	274,818,252	129,244	2,126.35	1,954.37	8.6%
Average =					3.4%

Incurred Year	Incurred Claims	Exposures	Claim Cost	Claim Cost Net of Age and Geographic Changes	Net Claim Cost Trend
2006	247,442,816	202,636	1,221.12	1,192.50	
2007	246,027,656	186,071	1,322.22	1,265.28	6.1%
2008	223,381,117	153,719	1,453.18	1,360.65	7.5%
2009	197,605,294	126,585	1,561.04	1,433.46	5.4%
2010	177,452,661	104,930	1,691.15	1,505.92	5.1%
2011	168,405,815	94,389	1,784.17	1,542.06	2.4%
2012	158,654,024	86,475	1,834.69	1,560.11	1.2%
2013	172,132,517	98,684	1,744.28	1,549.10	-0.7%
2014	199,049,910	115,481	1,723.66	1,561.28	0.8%
2015	224,567,197	126,825	1,770.69	1,612.65	3.3%
2016	242,157,588	136,873	1,769.21	1,605.46	-0.4%
2017	252,920,929	138,828	1,821.83	1,635.40	1.9%
2018	250,772,758	129,244	1,940.31	1,783.37	9.0%
Average =					3.5%

Incurred Year	Incurred Claims	Exposures	Claim Cost	Claim Cost Net of Age and Geographic Changes	Net Claim Cost Trend
2006	248,687,719	202,636	1,227.26	1,198.50	
2007	247,147,429	186,071	1,328.24	1,271.04	6.1%
2008	224,236,976	153,719	1,458.74	1,365.87	7.5%
2009	198,302,914	126,585	1,566.55	1,438.53	5.3%
2010	178,013,357	104,930	1,696.49	1,510.68	5.0%
2011	168,890,958	94,389	1,789.31	1,546.51	2.4%
2012	159,117,863	86,475	1,840.05	1,564.67	1.2%
2013	172,534,488	98,684	1,748.35	1,552.71	-0.8%
2014	199,491,299	115,481	1,727.48	1,564.75	0.8%
2015	224,972,755	126,825	1,773.88	1,615.56	3.2%
2016	242,621,105	136,873	1,772.60	1,608.53	-0.4%
2017	253,318,861	138,828	1,824.70	1,637.97	1.8%
2018	251,173,821	129,244	1,943.41	1,786.22	9.1%
Average =					3.4%

Incurred Year	Incurred Claims	Exposures	Claim Cost	Claim Cost Net of Age and Geographic Changes	Net Claim Cost Trend
2010	177,451,064	104,930	1,691.13	1,505.90	
2011	168,404,355	94,389	1,784.15	1,542.05	2.4%
2012	158,653,314	86,475	1,834.68	1,560.10	1.2%
2013	172,131,106	98,684	1,744.27	1,549.08	-0.7%
2014	199,049,185	115,481	1,723.65	1,561.28	0.8%
2015	224,567,197	126,825	1,770.69	1,612.65	3.3%
2016	242,157,588	136,873	1,769.21	1,605.46	-0.4%
2017	252,920,929	138,828	1,821.83	1,635.40	1.9%
2018	250,772,758	129,244	1,940.31	1,783.37	9.0%
Average =					2.2%

The claim cost trends used in the experience projections are shown in the box to the right

Plan A	3.5%
Plan C	3.5%
Plan D	3.5%
Plan F	3.5%
Plan G	3.5%
Plan I*	3.5%
Plan N	3.5%

\*Plan F claim experience was adjusted for benefit differences to calculate claim trends for other non-drug benefit plans.  
 \*\* Due to the extremely low credibility of Plan I, we are relying on the Plan F experience for Plan I trend assumptions.

**Mutual of Omaha Insurance Company  
Medicare Supplement  
2020 Proposed Rate Adjustments by Plan**

**EXHIBIT 5**

**Rhode Island**

<b>PLAN</b>	<b>POLICY FORM</b>	<b>OVERALL RATE ADJUSTMENT</b>
<b>STANDARDIZED POLICY FORMS</b>		
A	M181	0.00%
C	M182	6.00%
D	M278	6.00%
F	M183	0.00%
<b>MODERNIZED POLICY FORMS</b>		
A	MM20	0.00%
C	MM22	6.00%
D	MM23	6.00%
F	MM24	0.00%
G	MM25	6.00%
H	MM34	6.00%
N	MM35	6.00%





**RHODE ISLAND ONLY EXPERIENCE**

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
G	1992	-	-	0.0%	-	-	0.0%
G	1993	-	-	0.0%	-	-	0.0%
G	1994	-	-	0.0%	-	-	0.0%
G	1995	-	-	0.0%	-	-	0.0%
G	1996	-	-	0.0%	-	-	0.0%
G	1997	-	-	0.0%	-	-	0.0%
G	1998	-	-	0.0%	-	-	0.0%
G	1999	-	-	0.0%	-	-	0.0%
G	2000	-	-	0.0%	-	-	0.0%
G	2001	-	-	0.0%	-	-	0.0%
G	2002	-	-	0.0%	-	-	0.0%
G	2003	-	-	0.0%	-	-	0.0%
G	2004	-	-	0.0%	-	-	0.0%
G	2005	-	-	0.0%	-	-	0.0%
G	2006	-	-	0.0%	-	-	0.0%
G	2007	-	-	0.0%	-	-	0.0%
G	2008	-	-	0.0%	-	-	0.0%
G	2009	-	-	0.0%	-	-	0.0%
G	2010	-	-	0.0%	-	-	0.0%
G	2011	-	-	0.0%	-	-	0.0%
G	2012	-	-	0.0%	-	-	0.0%
G	2013	-	-	0.0%	-	-	0.0%
G	2014	-	-	0.0%	-	-	0.0%
G	2015	-	-	0.0%	-	-	0.0%
G	2016	-	-	0.0%	-	-	0.0%
G	2017	22,392	14,264	63.7%	19,373	14,264	73.6%
G	2018	166,304	118,822	71.4%	166,527	118,864	71.4%
G	2019	312,871	195,939	62.6%	317,612	226,014	71.2%
H	1992	-	-	0.0%	-	-	0.0%
H	1993	-	-	0.0%	-	-	0.0%
H	1994	-	-	0.0%	-	-	0.0%
H	1995	-	-	0.0%	-	-	0.0%
H	1996	-	-	0.0%	-	-	0.0%
H	1997	-	-	0.0%	-	-	0.0%
H	1998	-	-	0.0%	-	-	0.0%
H	1999	-	-	0.0%	-	-	0.0%
H	2000	-	-	0.0%	-	-	0.0%
H	2001	-	-	0.0%	-	-	0.0%
H	2002	-	-	0.0%	-	-	0.0%
H	2003	-	-	0.0%	-	-	0.0%
H	2004	-	-	0.0%	-	-	0.0%
H	2005	-	-	0.0%	-	-	0.0%
H	2006	-	-	0.0%	-	-	0.0%
H	2007	-	-	0.0%	-	-	0.0%
H	2008	-	-	0.0%	-	-	0.0%
H	2009	-	-	0.0%	-	-	0.0%
H	2010	-	-	0.0%	-	-	0.0%
H	2011	-	-	0.0%	-	-	0.0%
H	2012	-	-	0.0%	-	-	0.0%
H	2013	-	-	0.0%	-	-	0.0%
H	2014	-	-	0.0%	-	-	0.0%
H	2015	-	-	0.0%	-	-	0.0%
H	2016	-	-	0.0%	-	-	0.0%
H	2017	876	-	0.0%	394	-	0.0%
H	2018	5,390	3,607	66.9%	5,137	5,207	101.4%
H	2019	7,354	181	2.5%	7,740	3,947	51.0%

**NATIONAL EXPERIENCE**

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
G	1992	-	-	0.0%	-	-	0.0%
G	1993	-	-	0.0%	-	-	0.0%
G	1994	-	-	0.0%	-	-	0.0%
G	1995	-	-	0.0%	-	-	0.0%
G	1996	-	-	0.0%	-	-	0.0%
G	1997	-	-	0.0%	-	-	0.0%
G	1998	-	-	0.0%	-	-	0.0%
G	1999	-	-	0.0%	-	-	0.0%
G	2000	-	-	0.0%	-	-	0.0%
G	2001	-	-	0.0%	-	-	0.0%
G	2002	-	-	0.0%	-	-	0.0%
G	2003	4,125	39	0.9%	609	39	6.4%
G	2004	6,242,023	2,963,699	47.5%	5,317,565	2,963,835	55.7%
G	2005	29,013,920	18,103,087	62.4%	27,063,849	18,109,135	66.9%
G	2006	55,382,657	39,342,174	71.0%	54,102,632	39,372,186	72.8%
G	2007	67,224,506	50,965,743	75.8%	66,641,528	50,977,018	76.5%
G	2008	65,812,620	51,698,252	78.6%	65,714,460	51,709,513	78.7%
G	2009	61,026,416	48,744,346	79.9%	61,382,418	48,770,219	79.5%
G	2010	53,745,823	41,967,890	78.1%	54,327,076	42,002,765	77.3%
G	2011	44,708,719	33,333,989	74.6%	45,240,005	33,344,557	73.7%
G	2012	42,895,526	29,751,768	69.4%	42,388,704	29,755,451	70.2%
G	2013	60,867,474	41,814,044	68.7%	60,002,005	41,819,668	69.7%
G	2014	90,825,159	66,006,488	72.7%	92,819,448	66,014,534	71.1%
G	2015	149,049,951	113,699,929	76.3%	149,061,168	113,711,764	76.3%
G	2016	219,347,163	167,285,828	76.3%	220,037,764	167,285,642	76.0%
G	2017	280,353,960	215,231,740	76.8%	281,319,499	214,865,887	76.4%
G	2018	295,801,069	242,722,460	82.1%	297,673,112	242,812,046	81.6%
G	2019	297,030,013	225,250,043	75.8%	297,351,917	254,640,464	85.6%
H	1992	-	-	0.0%	-	-	0.0%
H	1993	-	-	0.0%	-	-	0.0%
H	1994	-	-	0.0%	-	-	0.0%
H	1995	-	-	0.0%	-	-	0.0%
H	1996	-	-	0.0%	-	-	0.0%
H	1997	-	-	0.0%	-	-	0.0%
H	1998	-	-	0.0%	-	-	0.0%
H	1999	-	-	0.0%	-	-	0.0%
H	2000	-	-	0.0%	-	-	0.0%
H	2001	-	-	0.0%	-	-	0.0%
H	2002	-	-	0.0%	-	-	0.0%
H	2003	-	-	0.0%	-	-	0.0%
H	2004	-	-	0.0%	-	-	0.0%
H	2005	-	-	0.0%	-	-	0.0%
H	2006	-	-	0.0%	-	-	0.0%
H	2007	-	-	0.0%	-	-	0.0%
H	2008	-	-	0.0%	-	-	0.0%
H	2009	-	-	0.0%	-	-	0.0%
H	2010	-	-	0.0%	-	-	0.0%
H	2011	-	-	0.0%	-	-	0.0%
H	2012	-	-	0.0%	-	-	0.0%
H	2013	-	-	0.0%	-	-	0.0%
H	2014	-	-	0.0%	-	-	0.0%
H	2015	-	-	0.0%	-	-	0.0%
H	2016	172,958	28,217	16.3%	141,395	28,217	20.0%
H	2017	1,298,681	422,334	32.5%	1,271,423	422,334	33.2%
H	2018	1,928,558	981,360	50.9%	1,934,864	1,191,348	61.6%
H	2019	2,111,570	1,064,225	50.4%	2,106,832	1,461,629	69.4%

**RHODE ISLAND ONLY EXPERIENCE**

<u>Plan</u>	<u>Year</u>	<u>Paid Premium</u>	<u>Paid Claims</u>	<u>Paid Loss Ratio</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Incurred Loss Ratio</u>
N	1992	-	-	0.0%	-	-	0.0%
	1993	-	-	0.0%	-	-	0.0%
	1994	-	-	0.0%	-	-	0.0%
	1995	-	-	0.0%	-	-	0.0%
	1996	-	-	0.0%	-	-	0.0%
	1997	-	-	0.0%	-	-	0.0%
	1998	-	-	0.0%	-	-	0.0%
	1999	-	-	0.0%	-	-	0.0%
	2000	-	-	0.0%	-	-	0.0%
	2001	-	-	0.0%	-	-	0.0%
	2002	-	-	0.0%	-	-	0.0%
	2003	-	-	0.0%	-	-	0.0%
	2004	-	-	0.0%	-	-	0.0%
	2005	-	-	0.0%	-	-	0.0%
	2006	-	-	0.0%	-	-	0.0%
	2007	-	-	0.0%	-	-	0.0%
	2008	-	-	0.0%	-	-	0.0%
	2009	-	-	0.0%	-	-	0.0%
	2010	-	-	0.0%	-	-	0.0%
	2011	-	-	0.0%	-	-	0.0%
	2012	-	-	0.0%	-	-	0.0%
	2013	-	-	0.0%	-	-	0.0%
	2014	-	-	0.0%	-	-	0.0%
	2015	-	-	0.0%	-	-	0.0%
	2016	-	-	0.0%	-	-	0.0%
	2017	1,898	9,460	498.5%	1,898	9,460	498.5%
	2018	40,696	24,356	59.8%	39,366	24,365	61.9%
	2019	85,969	75,789	88.2%	86,234	84,576	98.1%

**NATIONAL EXPERIENCE**

<u>Plan</u>	<u>Year</u>	<u>Paid Premium</u>	<u>Paid Claims</u>	<u>Paid Loss Ratio</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Incurred Loss Ratio</u>
N	1992	-	-	0.0%	-	-	0.0%
	1993	-	-	0.0%	-	-	0.0%
	1994	-	-	0.0%	-	-	0.0%
	1995	-	-	0.0%	-	-	0.0%
	1996	-	-	0.0%	-	-	0.0%
	1997	-	-	0.0%	-	-	0.0%
	1998	-	-	0.0%	-	-	0.0%
	1999	-	-	0.0%	-	-	0.0%
	2000	-	-	0.0%	-	-	0.0%
	2001	-	-	0.0%	-	-	0.0%
	2002	-	-	0.0%	-	-	0.0%
	2003	-	-	0.0%	-	-	0.0%
	2004	-	-	0.0%	-	-	0.0%
	2005	-	-	0.0%	-	-	0.0%
	2006	-	-	0.0%	-	-	0.0%
	2007	-	-	0.0%	-	-	0.0%
	2008	-	-	0.0%	-	-	0.0%
	2009	-	-	0.0%	-	-	0.0%
	2010	1,538,316	1,421,110	92.4%	1,153,152	1,423,356	123.4%
	2011	8,487,446	10,155,177	119.6%	8,620,486	10,156,225	117.8%
	2012	6,385,120	6,734,540	105.5%	6,608,325	6,736,392	101.9%
	2013	4,573,429	4,318,674	94.4%	4,672,644	4,323,075	92.5%
	2014	3,533,260	3,104,082	87.9%	3,711,931	3,104,612	83.6%
	2015	3,008,103	2,460,739	81.8%	3,053,184	2,460,777	80.6%
	2016	3,219,909	2,274,953	70.7%	3,170,326	2,274,953	71.8%
	2017	8,037,293	5,637,100	70.1%	8,057,511	5,637,100	70.0%
	2018	11,448,906	9,072,680	79.2%	11,534,017	9,077,036	78.7%
	2019	13,378,275	9,953,894	74.4%	13,409,647	11,328,643	84.5%

**Mutual of Omaha Insurance Company**  
**Medicare Supplement**  
**Rate Adjustment History**  
**Rhode Island**

**EXHIBIT 3**

<b>PLAN</b>	<b>TYPE</b>	<b>POLICY FORM</b>	<b>ISSUE DATES</b>	<b>IMPLEMENTATION DATES</b>	<b>INCREASE AMOUNT</b>
A	STANDARDIZED	M181	9-92 - 05/31/10	08/01/1993	10.00%
				11/01/1994	-14.00%
				11/01/1996	29.50%
				02/01/1997	15.00%
				03/01/1998	25.00%
				03/01/1999	25.00%
				03/01/2000	17.00%
				03/01/2001	13.00%
				03/01/2002	13.00%
				06/01/2003	8.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
07/01/2015	4.00%				
A	MODERNIZED	MM20	12/01/2009	07/01/2015	4.00%
C	STANDARDIZED	M182	9-92 - 05/31/10	08/01/1993	10.00%
				07/01/1994	10.00%
				11/01/1994	-14.00%
				11/01/1996	17.50%
				02/01/1997	15.00%
				03/01/1998	25.00%
				03/01/1999	22.00%
				03/01/2000	15.00%
				03/01/2001	11.00%
				03/01/2002	11.00%
				06/01/2003	6.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
				07/01/2014	4.00%
07/01/2015	4.00%				
07/01/2017	5.00%				
07/01/2018	5.00%				
07/01/2019	2.50%				
C	MODERNIZED	MM22	12/01/2009	07/01/2014	4.00%
				07/01/2015	4.00%
				07/01/2017	5.00%
				07/01/2018	5.00%
				07/01/2019	2.50%



**Mutual of Omaha Insurance Company**  
**Medicare Supplement**  
**Rate Adjustment History**  
**Rhode Island**

**EXHIBIT 3**

<b>PLAN</b>	<b>TYPE</b>	<b>POLICY FORM</b>	<b>ISSUE DATES</b>	<b>IMPLEMENTATION DATES</b>	<b>INCREASE AMOUNT</b>
D	STANDARDIZED	M278	9-96 - 05/31/10	03/01/1997	15.00%
				03/01/1998	22.00%
				03/01/1999	20.00%
				03/01/2000	16.00%
				03/01/2001	12.00%
				03/01/2002	12.00%
				06/01/2003	7.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
				05/01/2010	9.00%
				05/01/2011	8.00%
				05/01/2013	-8.30%
				07/01/2015	4.00%
07/01/2017	5.00%				
07/01/2018	5.00%				
07/01/2019	7.50%				
D	MODERNIZED	MM23	12/01/2009	05/01/2011	8.00%
				07/01/2015	4.00%
				07/01/2017	5.00%
				07/01/2018	5.00%
				07/01/2019	7.50%

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**Mutual of Omaha Insurance Company**  
**Medicare Supplement**  
**Rate Adjustment History**  
**Rhode Island**

**EXHIBIT 3**

<b>PLAN</b>	<b>TYPE</b>	<b>POLICY FORM</b>	<b>ISSUE DATES</b>	<b>IMPLEMENTATION DATES</b>	<b>INCREASE AMOUNT</b>
F	STANDARDIZED	M183	9-92 - 05/31/10	08/01/1993	10.00%
				07/01/1994	10.00%
				11/01/1994	-14.00%
				11/01/1996	11.50%
				02/01/1997	15.00%
				03/01/1998	22.00%
				03/01/1999	20.00%
				03/01/2000	15.00%
				03/01/2001	11.00%
				03/01/2002	11.00%
				06/01/2003	6.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
F	MODERNIZED	MM24	12/01/2009	07/01/2014	4.00%
				07/01/2015	4.00%
				07/01/2017	3.00%
				07/01/2018	5.00%
				07/01/2014	4.00%
				07/01/2015	4.00%
				07/01/2017	3.00%
				07/01/2018	5.00%
G	MODERNIZED	MM25	02/14/2017	07/01/2019	5.00%
N	MODERNIZED	MM35	02/14/2017	07/01/2019	5.00%



## RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Mutual of Omaha Insurance Company

Submission:

2020 Modernized and Standardized Pooled Medicare Supplement Annual Loss Ratio  
and Rate Adjustment filing

I hereby certify that to the best of my knowledge and belief, the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves, including a test of deficiency reserves, and non-forfeiture benefits, if applicable, comply with all statutes, rules and regulations of the state of Rhode Island, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory, or unreasonable in relation to benefits.

Signature of qualified actuary: \_\_\_\_\_

Name (typed or printed): Joshua Jordan, FSA, MAAA

Title or business affiliation: Managing Actuary

Date: 4/10/2020

A thorough review of the law, bulletins, and the Rating Compliance Guidelines should be made prior to signing this certification.

Reset Form

**MUTUAL OF OMAHA INSURANCE COMPANY  
ACTUARIAL MEMORANDUM**

**RHODE ISLAND**

**RE: Modernized and Standardized Pooled Medicare Supplement Rate Adjustment  
and Annual Loss Ratio Filing**

**Scope and Purpose of the Filing**

This filing has been prepared to demonstrate loss ratio compliance and to request approval for the proposed rate changes outlined in **Exhibit 5**. The proposed increase will be implemented effective **07/01/2020**. A rate revision is needed to bring the expected future lifetime loss ratios in line with the weighted target lifetime loss ratios.

**General Description**

**Issuer Name:** Mutual of Omaha Insurance Company

**Form Number:** The policy form numbers are listed in the exhibits labeled **Rate Schedule Summary**.

**Type of Policy:** Modernized and Standardized Medicare Supplement **individual** coverage

**Benefit Description:** These policy forms provide **benefits which supplement Medicare** and are in compliance with the NAIC guidelines.

**Renewal Provision:** The policy forms in this block are **guaranteed renewable**.

**Marketing Approach:** **Agent solicited and direct response** policy forms are included in this filing.

**Underwriting Method:** Policies issued to individuals in the open enrollment period as well as some conversions were **guaranteed issued**. All other policies were **issued selectively**.

**Pre-existing Condition Exclusion:** The pre-existing condition exclusion clause was removed from the Standardized plans as of January 1, 2006.

**Issue Age Limits:** These policy forms are issued to all individuals age 65+ who are eligible for Medicare. They are also issued to disabled individuals eligible for Medicare in those states where mandated by law.

**Premium Basis:** The premiums for these policies vary by attained age, gender or unisex, and tobacco/non-tobacco or no tobacco distinction.

# MUTUAL OF OMAHA INSURANCE COMPANY ACTUARIAL MEMORANDUM

## RHODE ISLAND

**Actuarial Certification:** Certification of a qualified actuary, Joshua Jordan, FSA, MAAA, Managing Actuary, is attached.

**Target Loss Ratio:** The originally filed and target lifetime loss ratio is 65% for the agency sold policy forms sold prior to 3/1/99. The target loss ratios for policies sold 3/1/99 to 12/31/13 is 67.7% for Plan A, 70.5% for Plan C, 67.7% for Plan D, and 70.5% for Plan F. The target loss ratios for policies sold 1/1/14 and after is 66.7% for Plan A, 69.5% for Plan C, 66.7% for Plan D, 69.5% for Plan F, 73.1% for Plan G, 65.5% for Plan High Ded F, and 73.1% for Plan N.

\* For new business going forward, effective July 1, 2019, the Plan N target loss ratio will be 71.5%

**Domicile State Approval:** Nebraska is the domicile approval state and a filing was approved on 04/07/2020.

**Open or Closed Block:** The Standardized forms were closed effective 05/31/2010. The Modernized forms are currently being issued.

### **Methodology and Assumptions used to Determine the Rates**

#### **Methodology**

A lifetime loss ratio projection was developed from recent experience on each plan in your state. These projected lifetime loss ratios were then credibility weighted and compared to the lifetime target loss ratio to ensure compliance.

#### **Assumptions**

<b>Trend:</b>	<b>Plan A 3.5%</b>	<b>Plan D 3.5%</b>
	<b>Plan C 3.5%</b>	<b>Plan F 3.5%</b>
	<b>Plan G 6.0%</b>	<b>Plan High F 6.0%</b>
	<b>Plan N 6.0%</b>	

Support for the trend is displayed in **Exhibit 4**. The original pricing assumption of 6% was used for plans G, High F and N.

**Persistency:** The calendar year policy count persistency that was applied to earned premiums to derive future premiums is as follows:

<b>Non-Drug Plans</b>	
<b>1<sup>st</sup> year -</b>	<b>158%</b>
<b>renewal years -</b>	<b>80%</b>

# MUTUAL OF OMAHA INSURANCE COMPANY ACTUARIAL MEMORANDUM

## RHODE ISLAND

These persistencies were developed from the historical persistencies experienced by this block.

### Selection Pattern:

Year 1	0.93
Year 2+	1.01

**Credibility:** Credibility factors were developed from the NAIC Refund/Credit Medicare Supplement Credibility Table:

State/Plan Policy Exposures	Credibility Factor
10,000 +	100%
5,000 - 9,999	92%
2,000 - 4,999	88%
1,000 - 1,999	85%
500 - 999	77%
< 500	0%

The lifetime loss ratio projection used for each state/plan shows the weighted average of state and national lifetime loss ratio projections using this credibility table.

**Interest:** The interest rate used for accumulating past experience and discounting future experience was **4.5%**.

### Rate Sheets and Rating Factors

A set of proposed rates and zip code factors are enclosed.

### Rate History

A history of past rate revisions applicable to policyholders for each form in this state is shown in Exhibit 3.

### Inforce Counts

Inforce counts since inception for this state and the nation are shown in Exhibit 1.

**MUTUAL OF OMAHA INSURANCE COMPANY**  
**ACTUARIAL MEMORANDUM**

**RHODE ISLAND**

**Historical & Projected Incurred Claims, Earned Premiums, and Loss Ratios**

The state Modernized and Standardized pooled experience since inception and future projected is shown in **Exhibit 2** by issue year, incurred year, and plan. This data is being reported according to issue state.

The national Modernized and Standardized pooled experience since inception and future projected is shown in **Exhibit 2A** by issue year, incurred year, and plan.

**Exhibit 2B** displays paid experience and earned and incurred experience for both Modernized and Standardized pooled Rhode Island and the Modernized and Standardized pooled national. The experience projections assume trend increases in the future.

**Loss Ratio Demonstration**

**Exhibits 2 and 2A** demonstrate that all loss ratio standards are being met:

- 1) The sum of the accumulated past incurred claims and the present value of projected future claims must equal or exceed the applicable ratio times the sum of accumulated past earned premiums and projected future earned premiums. (It is assumed that any shortfalls in meeting lifetime loss ratios on past years of issue will be refunded to policyholders through the refund requirements. Thus, it would not be appropriate to factor any shortfalls into future rating.)
- 2) The ratio of the present value of future claims to the present value of future premium equals or exceeds the applicable ratio.
- 3) Policies in force less than three years will generate their applicable lifetime loss ratio in the third policy year.
- 4) Currently targeted loss ratios should not be lower than the anticipated loss ratio originally filed.

Any effort to expedite this filing will be appreciated. Phone calls and e-mails are welcomed.

Respectfully submitted,



Rachel Brown  
Actuarial Analyst II  
7 – Re-Rating

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April 10, 2020

## Mutual of Omaha Insurance Company – Narrative Summary

Mutual of Omaha Insurance Company  
Mutual of Omaha Plaza  
Omaha, NE, 68175

NAIC Company Code: 71412  
Individual 1990 Standardized and 2010 Modernized Medicare Supplement Plans  
SERFF Tracking #: MUTA-132333669

### Medicare Individual Supplement Rates Changing in 2020

Mutual of Omaha Insurance Company filed the rate increases with the Rhode Island Department of Business Regulation Insurance Division. The Department has the authority to approve, modify or deny the requested increases.

The new rates will not go into effect before the policyholder's coverage anniversary date on or after July 1<sup>st</sup>, 2020. All policyholders will receive the rate adjustment on their next renewal, on or following their anniversary date.

There are approximately 400 policyholders affected by the proposed rate adjustment.

Revision in premium rates is due to the rising cost of healthcare and impact of claims experience. The premiums are not adequate to pay for claims and expenses associated with administering the business.

Below are the proposed increases by plan and form.

#### **1990 Standardized Forms**

Plan A – M181	0.0%
Plan C – M182	6.0%
Plan D – M278	6.0%
Plan F – M183	0.0%

#### **2010 Modernized Forms**

Plan A – MM20	0.0%
Plan C – MM22	6.0%
Plan D – MM23	6.0%
Plan F – MM24	0.0%
Plan G – MM25	6.0%
Plan H – MM34	6.0%
Plan N – MM35	6.0%



**SERFF Tracking #:**

MUTA-132333669

**State Tracking #:****Company Tracking #:**

RACHEL BROWN

**State:**

Rhode Island

**Filing Company:**

Mutual of Omaha Insurance Company

**TOI/Sub-TOI:**

MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

**Product Name:**

Mutual of Omaha Std and Mod Med Supp

**Project Name/Number:**

2020 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2020

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/10/2020		Supporting Document	Actuarial Memorandum - A&H Rate Revision Filing	04/16/2020	RI 2020 Actuarial Memorandum.pdf