

State: Rhode Island **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010
Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA
Project Name/Number: RATE/RERATE 2014 - MIPPA

Filing at a Glance

Company: UnitedHealthcare Insurance Company
Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA
State: Rhode Island
TOI: MS08G Group Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08G.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 07/19/2013
SERFF Tr Num: UHLC-129098484
SERFF Status: Assigned
State Tr Num:
State Status: Open-Pending Actuary Review
Co Tr Num: RERATE 2014 - MIPPA
Implementation: 01/01/2014
Date Requested:
Author(s): Michelle Ambach, Wanda Augustus, Bobbie Walton, Sarah Michener, Celina Sagin, Lauren Mulhern, Robyn Yemm, Erin Eckhoff
Reviewer(s): Patrick Tigue (primary), Adrienne Evans, Sandra West, Charles DeWeese, Herbert Olson, Maria Casale
Disposition Date:
Disposition Status:
Implementation Date:
State Filing Description:

State: Rhode Island **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010
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General Information

Project Name: RATE Status of Filing in Domicile: Pending
 Project Number: RERATE 2014 - MIPPA Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Large
 Group Market Type: Association Overall Rate Impact:
 Filing Status Changed: 07/22/2013
 State Status Changed: 07/22/2013 Deemer Date:
 Created By: Bobbie Walton Submitted By: Bobbie Walton
 Corresponding Filing Tracking Number: RERATE 2014 - MIPPA

Filing Description:
 Rate Revision Filing
 Rates for Standardized Medicare Supplement Plans
 UnitedHealthcare Insurance Company
 NAIC #0707-79413

Company and Contact

Filing Contact Information

Sarah Michener, Associate Director, sarah_l_michener@uhc.com
 Actuarial
 680 Blair Mill Rd 215-902-8419 [Phone]
 Horsham, PA 19044

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$175.00
 Retaliatory? No
 Fee Explanation: \$25 X 7 = \$175
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
UnitedHealthcare Insurance Company	\$175.00	07/19/2013	72121660

SERFF Tracking #:

UHLC-129098484

State Tracking #:

Company Tracking #:

RERATE 2014 - MIPPA

State:

Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

Product Name:

GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number:

RATE/RERATE 2014 - MIPPA

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

6.000%

Effective Date of Last Rate Revision:

01/01/2013

Filing Method of Last Filing:

SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company	4.900%	4.900%	\$347,409	5,358	\$9,608,938	7.300%	4.500%

State: Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number: RATE/RERATE 2014 - MIPPA

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RATE SCHEDULE	MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MAA 0010, MAB 0011, MAC 0012, MAF 0013, MAK 0014, MAL 0015, MAN 0016	New		RI - 2014 Rate Schedules (MIPPA).pdf,

UNITEDHEALTHCARE INSURANCE COMPANY
AARP MEDICARE SUPPLEMENT PORTFOLIO

**MASS-MEDIA
RATE SCHEDULE**

(Page 1 of 2)

FOR

RHODE ISLAND

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

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

Proposed 2014 Non-Tobacco Rates

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	<u>2013 Monthly Base Rate</u>	<u>Diff. (%)</u>
A	\$110.75	\$121.82	\$166.12	\$103.25	7.3%
B	\$163.25	\$179.57	\$244.87	\$156.25	4.5%
C	\$195.75	\$215.32	\$293.62	\$187.00	4.7%
F	\$196.50	\$216.15	\$294.75	\$188.00	4.5%
K	\$69.00	\$75.90	\$103.50	\$66.00	4.5%
L	\$110.00	\$121.00	\$165.00	\$103.75	6.0%
N	\$124.75	\$137.22	\$187.12	\$116.25	7.3%

Proposed 2014 Tobacco Rates

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	<u>2013 Monthly Base Rate</u>	<u>Diff. (%)</u>
A	\$121.82	\$134.00	\$182.73	\$113.57	7.3%
B	\$179.57	\$197.52	\$269.35	\$171.87	4.5%
C	\$215.32	\$236.85	\$322.98	\$205.70	4.7%
F	\$216.15	\$237.76	\$324.22	\$206.80	4.5%
K	\$75.90	\$83.49	\$113.85	\$72.60	4.5%
L	\$121.00	\$133.10	\$181.50	\$114.12	6.0%
N	\$137.22	\$150.94	\$205.83	\$127.87	7.3%

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

UNITEDHEALTHCARE INSURANCE COMPANY
AARP MEDICARE SUPPLEMENT PORTFOLIO

**AGENT DISTRIBUTION
RATE SCHEDULE**

(Page 2 of 2)

FOR

RHODE ISLAND

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

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

Proposed 2014 Non-Tobacco Rates

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

State: Rhode Island **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010
Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA
Project Name/Number: RATE/RERATE 2014 - MIPPA

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	THE EXPERIENCE IS ATTACHED TO THE RATE/RULE SCHEDULE TAB.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	THE ACTUARIAL CERTIFICATION IS INCLUDED IN THE ACTUARIAL MEMORANDUM.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	SEE ATTACHED ACTUARIAL MEMORANDUM.
Attachment(s):	RI - 2014 Memorandum (MIPPA).pdf
Item Status:	
Status Date:	
Bypassed - Item:	Exhibit - Group Medicare Supplement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Premium Rate Sheets - Life & A&H
Comments:	THE RATES ARE ATTACHED TO THE RATE/RULE SCHEDULE TAB.
Attachment(s):	
Item Status:	
Status Date:	

State: Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number: RATE/RERATE 2014 - MIPPA

Satisfied - Item:	Cover Letter
Comments:	SEE ATTACHED COVER LETTER.
Attachment(s):	RI - 2014 Cover Letter (MIPPA).pdf
Item Status:	
Status Date:	
Satisfied - Item:	Uniform Transmittal Document
Comments:	SEE ATTACHED UNIFORM TRANSMITTAL DOCUMENT.
Attachment(s):	RI - 2014 Uniform Transmittal Form (MIPPA).pdf
Item Status:	
Status Date:	
Satisfied - Item:	2014 Attachments (MIPPA) Proprietary and Confidential
Comments:	
Attachment(s):	RI - 2014 Attachments (MIPPA) - PROPRIETARY AND CONFIDENTIAL.pdf
Item Status:	
Status Date:	
Satisfied - Item:	2014 Attachments (MIPPA)
Comments:	
Attachment(s):	RI - 2014 Attachments (MIPPA).pdf
Item Status:	
Status Date:	

UnitedHealthcare Insurance Company

**Annual Medicare Supplement Filing
Actuarial Memorandum**

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

2010 Standardized Plans

Form Numbers

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

Rhode Island

A. Purpose of Filing

The purpose of this filing is to request approval of 2014 rate revisions for 2010 Standardized Medicare Supplement plans offered to AARP members and to demonstrate compliance with loss ratio standards.

B. General Description

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

Medicare Supplement

Mass Media Form Numbers:

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

Agent Distribution Form Numbers:

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

These form numbers include inforce certificates and new sales.

3. Policy Type: Group Standardized Medicare Supplement Insurance
4. Benefits Description: The coverage provided by the proposed plans is consistent with the benefit design specified for the plans permitted by the Medicare Improvements for Patients and Providers Act of 2008 (MIPPA).

Benefits provided by the plans are shown in Attachment 12.

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

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

- a. Age 65 and older:
 - Premium rates vary based on the time elapsed from an insured's 65th birthday or Medicare Part B Effective Date, if later, their effective date in an AARP 2010 Medicare Supplement plan, and the underwriting requirements.
 - Insureds whose effective date is less than three years after their 65th birthday or Medicare Part B Effective Date, if later, pay the base rate.
 - Insureds whose effective date is three or more years after their 65th birthday or Medicare Part B Effective Date, if later, pay rates based on their responses to medical questions when they applied.
 - Applicants whose answers indicate they have a serious medical condition, pay rates that are 50% (Tier 2) higher than the base rate.
 - Applicants whose answers indicate they do not have a serious medical condition pay:
 - The base rate if their effective date was less than six years after their 65th birthday or Medicare Part B Effective Date, if later; or
 - Rates that are 10% (Tier 1) higher than the base rate if their effective date was six or more years after their 65th birthday or Medicare Part B Effective Date, if later.

- b. Rate Guarantee - New issues receive a six-month rate guarantee from their initial effective date. An insured will not receive an additional rate guarantee when switching from one AARP Medicare Supplement plan to another.
- c. Discounts Available – The discounts currently available to AARP Medicare Supplement members will remain:
 - 1) Payment by Electronic Funds Transfer (\$2.00 per household per month).
 - 2) Annual Pay - \$24 per household for those that pay their entire calendar year premium in January.
 - 3) Multi-Insured - 5% when two or more insureds on one account have at least one plan of insurance issued under a group master policy between the Trustees of AARP and UnitedHealthcare Insurance Company.
 - 4) Early Enrollment –
 - Insureds whose effective date is less than three years after their 65th birthday or Medicare Part B Effective Date, if later, receive discounts of 30% at age 65, 27% at age 66, 24% at age 67, and so on, decreasing by 3% each year until the discount percentage is 0%.
 - Insureds whose effective date is three or more years and less than six years after their 65th birthday or Medicare Part B Effective Date, if later, whose responses to underwriting questions indicate they do not have a serious medical condition, receive discounts of 30% at age 65, 27% at age 66, 24% at age 67, and so on, decreasing by 3% each year until the discount percentage is 0%.
 - Early Enrollment discounts are not reset when changing from one 2010 plan to another. The balance of the discount program from the original 2010 plan is carried over to the new plan.
- d. Tobacco/Non-Tobacco rates - Rates for members who answer that they are tobacco users will be 10% higher than those who are not.

11. Actuary's Name: Timothy A. Koenig, ASA, MAAA
 Director, Actuarial Services
 UnitedHealthcare Insurance Company
 Post Office Box 130
 Montgomeryville, PA 18936
 (215) 902-8429

12. Domicile State Approval: UnitedHealthcare Insurance Company is domiciled in Connecticut. The Connecticut Department of Insurance does not require these rates to be filed for your state. We file Connecticut specific rates (i.e., rates charged to Connecticut residents) with the Connecticut Department of Insurance. Proposed 2014 Connecticut specific rates will be filed for approval with the Connecticut Department of Insurance in August 2013.

C. Rate Methodology/Assumptions

1. General Method – Projections used in developing the 2014 rates are shown in Attachment 1. Based on the historical claim patterns, per member per month claim costs are developed by benefit and trended to the end of the 2014 rating period. (Also see Attachment 3).

Projected claim costs for 2013 and 2014 are calculated from the grouped experience for plans B through G (for those plans). Plans A, K, L and N are based on the grouped experience of the other Standardized Medicare Supplement Plans and their own experience.

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

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

2. Priced with Trend/Selection – Claim cost trends are projected for 2013 and 2014. The trend assumptions are based on the historical experience of the AARP Medicare Supplement Plans in your state and include selection.
3. Priced with Rate Increases – Rates are calculated to be sufficient through 2014. We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.
4. Commission Rate – First year commissions will be paid up to \$500 per enrollment. Renewal commissions will be paid up to \$500 per year. Renewal commissions will be paid for years two through six. Additional incentives may be paid up to \$150 per enrollment.

Replacement commissions will be paid at the renewal rate.

5. Lapse Assumption – Lapse assumptions are based on actual AARP Medicare Supplement experience in your state. For 2013 and 2014, the assumed annual lapse rates (including death) are 8.9% and 9.0%, respectively.
6. Morbidity Assumption – Morbidity assumptions are based on actual AARP Medicare Supplement Plans experience in your state and are incorporated into the trend projections and base claim costs.
7. Interest Assumption – 5.0%.
8. Pre-Funding – The plans are community rated. The rates are projected to be effective until December 31, 2014 and reflect no pre-funding.

D. Scope/Reason for Request

1. Overall increase – The overall increase is 4.9%.

2. Variations by Cell – The requested rate increases vary by plan. Refer to the enclosed Rate Schedule.
3. Effective Date - January 1, 2014.
4. Timing – These plans are rated on a calendar year basis. For 2014, we propose to defer the rate revision until April 1, 2014, and have rates effective through December 31, 2014.

E. Rates and Rating Factors

1. Current – See Rate Schedule.
2. Proposed – See Rate Schedule.
3. Period Rates Apply – Effective January 1, 2014.

F. Average Annualized Premium – \$1,813. See Attachment 4 for 2014 annualized premiums by plan.

G. Rate History – See Attachment 5.

H. Average Lives – Attachment 1 shows AARP Medicare Supplement experience.

I. Historical Incurred Claims – Attachment 1 shows AARP Medicare Supplement experience.

J. Historical Earned Premium – Attachment 1 shows AARP Medicare Supplement experience.

K. Loss Ratio Projection

The Lifetime Target Loss Ratio for Standardized Medicare Supplement plans is 75.0% and was filed with the initial policy filing.

1. Definition – Loss ratios are calculated as incurred claims divided by premium.
2. Base Period – Claim cost projections are based on claim data incurred through 2012.
3. Lapse Assumption – Lapse assumptions are based on actual AARP Medicare Supplement experience in your state. For 2013 and 2014, the assumed annual lapse rates (including death) are 8.9% and 9.0%, respectively.

4. Claim Trend Assumption – Claim trend projections are based on actual AARP Medicare Supplement experience in your state and reflect changes made to the Medicare program. See Attachment 3 for projected claim trends.
5. Attained Age/Selection Adjustments – The loss ratio projections anticipate that increases in claim costs due to aging of current insureds will be offset by continuing enrollment of younger insureds.
6. Future Rate Increases – We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.
7. Interest Assumption – 5.0%.
8. With and Without Rate Change
 - The anticipated loss ratio with the rate change implemented on April 1, 2014 is 81.8%.
 - Without a change to the 2013 rate, the anticipated loss ratio is 83.7%.

L. Loss Ratio Demonstration

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

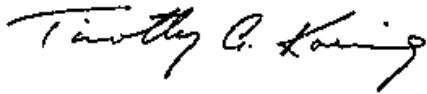
M. Actuarial Certification

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

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

- This entire filing is in compliance with the applicable laws, regulations and rules of the State of Rhode Island.
- This filing complies with all applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board, including Actuarial Standard of Practice No. 8 “Regulatory Filings for Health Plan Entities” and Actuarial Standard of Practice No. 23 “Data Quality”.
- Data provided by others were reviewed and determined to be of high quality and reliable.

- The assumptions within this filing present my best judgment as to the expected value for each assumption and are consistent with UnitedHealthcare's business plan at the time of the filing.
- The filed rates maintain the proper relationship between policies which were originally filed with differing rating methodologies.
- The rates determined in this filing are reasonable in relation to the benefits provided and are not excessive, inadequate or unfairly discriminatory.
- The anticipated lifetime loss ratio, future loss ratios, and third-year loss ratios all meet or exceed the applicable ratio.



Timothy A. Koenig, ASA, MAAA
Director, Actuarial Services
UnitedHealthcare Insurance Company

July 19, 2013

Date



UnitedHealth Group
P.O. Box 130
Montgomeryville PA 18936

July 19, 2013

Joseph Torti III
Superintendent
Rhode Island Department of Business Regulation
Division of Insurance
1511 Pontiac Avenue, Building 69-2
Cranston, Rhode Island 02920

Re: Rate Revision Filing
Rates for Standardized Medicare Supplement Plans
UnitedHealthcare Insurance Company
NAIC #0707-79413

Dear Superintendent:

The attached filing is made to obtain approval for rates effective January 1, 2014 for the modernized versions of Standardized Medicare Supplement Plans following the plan designs required in the MIPPA legislation. These plans are issued to members of AARP.

The proposed rates include an average rate increase of 4.9%. With these increases we project an anticipated loss ratio of 81.8%.

The enclosed actuarial memorandum provides supporting information. Certification regarding compliance with loss ratio standards for your state is also provided.

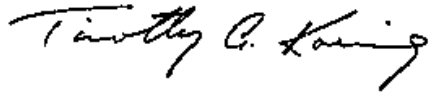
Pursuant to Rhode Island General Laws Sec. 38.2-2 (4)(B) we respectfully request that the documents titled "RI 2014 Attachments (Std) – Privileged and Confidential" is considered "Trade Secret" as defined under Sec. 38-2-2 (4)(B) of the General Laws of the State of Rhode Island and shall not be considered a "Public Record" as defined under Section 38-2-2(4). The protection afforded by Sec. 38.2-2 of the General Laws of the State of Rhode Island is necessary as this information would allow another insurance company to price Medicare Supplement insurance without actual experience data and could adversely impact our competitive position in the marketplace.

The rates are proposed to be effective January 1, 2014 through December 31, 2014. For 2014, we propose to defer the implementation of the January 1, 2014 rate revision until April 1, 2014, and have the rates effective through December 31, 2014. We anticipate that the next rate revision will be effective January 1, 2015 through December 31, 2015.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2014 rates.

If you need any further information regarding this matter, please contact me at (215) 902-8429. If you prefer to e-mail me, my address is Timothy_A_Koenig@uhc.com.

Sincerely,

A handwritten signature in black ink that reads "Timothy A. Koenig". The signature is written in a cursive style with a large, sweeping initial 'T'.

Timothy A. Koenig, ASA, MAAA
Director, Actuarial Services

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Rhode Island
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2.	Department Use Only
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	UnitedHealthcare Insurance Company P.O. Box 130 Montgomeryville, Pa 18936	CT	HEALTH	0707	79413	36-2739571	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	TIMOTHY A. KOENIG P.O.BOX 130 MONTGOMERYVILLE, PA 18936	215-902-8429	215-902-8801	Timothy_A_Koenig@uhc.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	Rerate 2014 (Plans sold June 2010 and later)
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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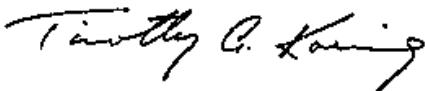
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance (TOI)	MS08G
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10.	Sub-Type of Insurance (Sub-TOI)	<u>MS08G.015 – Multi-Plan 2010</u>
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11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ <u>SUPPORTING DOCUMENTATION</u> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
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12.	Filing Submission Date	July 19, 2013	
13	Filing Fee (If required)	Amount <u>\$40.00</u>	Check Date <u>EFT</u>
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number <u>EFT</u>
14.	Date of Domiciliary Approval	To be filed August 2013	
15.	Filing Description:		
<p>RATES FOR STANDARDIZED MEDICARE SUPPLEMENT PLANS</p> <p>SEE ATTACHED COVER LETTER</p>			

16.	Certification (If required)		
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Rhode Island</u>.</p>			
Print Name <u>TIMOTHY A. KOENIG</u>		Title <u>DIRECTOR, ACTUARIAL SERVICES</u>	
		Date: <u>July 19, 2013</u>	
Signature _____			

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		N/A
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01		N/A	<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		Rerate 2014 (Plans sold June 2010 and later)		
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		4.9%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum and Rate Schedule	MDA 0001, MAA 0010	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 7.3% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
02	Actuarial Memorandum and Rate Schedule	MDB 0002, MAB 0011	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 4.5% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
03	Actuarial Memorandum and Rate Schedule	MDC 0003, MAC 0012	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 4.7% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
04	Actuarial Memorandum and Rate Schedule	MDF 0004, MAF 0013	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 4.5% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
05	Actuarial Memorandum and Rate Schedule	MDK 0005, MAK 0014	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 4.5% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
06	Actuarial Memorandum and Rate Schedule	MDL 0006, MAL 0015	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 6.0% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
07	Actuarial Memorandum and Rate Schedule	MDN 0007, MAN 0016	<input type="checkbox"/> New <input type="checkbox"/> Revised Request + 7.3% <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
08	Actuarial Memorandum and Rate Schedule		<input type="checkbox"/> New <input type="checkbox"/> Revised Request + % <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
09	Actuarial Memorandum and Rate Schedule		<input type="checkbox"/> New <input type="checkbox"/> Revised Request + % <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
10	Actuarial Memorandum and Rate Schedule		<input type="checkbox"/> New <input type="checkbox"/> Revised Request + % <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			

LH RFA-1

UNITEDHEALTHCARE INSURANCE COMPANY

STANDARDIZED MEDICARE SUPPLEMENT RATE FILING

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

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

Rhode Island

EFFECTIVE 1/1/2014

CONTENTS

1. Attachment 3 – Per Member Per Month Claim Costs by Benefit (4 pages)
2. Attachment 7 – Standardized Plans Trend Development (1 page)
3. Attachment 11 – Projected 2014 Rhode Island Expenses (1 page)

RHODE ISLAND BENEFIT COSTS
1990 PLANS

	Per Member Per Month Costs*					
	2009	2010	2011	2012	Proj 2013	Proj 2014
PLAN A						
Part B Coinsurance	\$66.19	\$83.44	\$95.43	\$96.68	\$93.03	\$96.57
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.99	\$1.75	\$1.75
Total PMPM Cost	\$66.19	\$83.44	\$95.43	\$97.67	\$94.78	\$98.32
<i>Trend</i>		26.1%	14.4%	2.3%	-3.0%	3.7%
PLAN B						
Part B Coinsurance	\$96.29	\$84.16	\$98.54	\$81.82	\$103.18	\$107.35
Part A Deductible	\$15.80	\$22.14	\$21.29	\$16.08	\$21.98	\$22.86
Long Hospital Stay	\$0.00	\$3.16	\$7.47	\$2.64	\$1.75	\$1.75
Total PMPM Cost	\$112.08	\$109.47	\$127.30	\$100.54	\$126.91	\$131.97
<i>Trend</i>		-2.3%	16.3%	-21.0%	26.2%	4.0%
PLAN C						
Part B Coinsurance	\$89.19	\$89.52	\$92.82	\$100.20	\$103.18	\$107.35
Part B Deductible	\$11.21	\$12.64	\$13.36	\$11.50	\$12.20	\$13.00
Part A Deductible	\$20.40	\$20.89	\$20.73	\$21.96	\$21.97	\$22.86
Long Hospital Stay	\$4.07	\$0.77	\$0.21	\$1.48	\$1.75	\$1.75
SNF Day 21-100	\$8.75	\$14.88	\$14.08	\$16.59	\$13.86	\$15.78
Other	\$0.03	\$2.60	\$1.01	\$0.03	\$0.50	\$0.50
Total PMPM Cost	\$133.66	\$141.30	\$142.22	\$151.76	\$153.46	\$161.25
<i>Trend</i>		5.7%	0.6%	6.7%	1.1%	5.1%
PLAN D						
Part B Coinsurance	\$100.78	\$122.97	\$121.00	\$124.47	\$103.21	\$107.35
Part A Deductible	\$34.67	\$20.66	\$23.89	\$38.65	\$21.97	\$22.86
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.97	\$1.75	\$1.75
SNF Day 21-100	\$37.04	\$60.46	\$30.36	\$3.13	\$13.86	\$15.78
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.50	\$0.50
Total PMPM Cost	\$172.48	\$204.09	\$175.25	\$167.22	\$141.29	\$148.25
<i>Trend</i>		18.3%	-14.1%	-4.6%	-15.5%	4.9%
PLAN E						
Part B Coinsurance	\$74.18	\$67.96	\$86.13	\$121.39	\$103.19	\$107.35
Part A Deductible	\$22.95	\$16.27	\$27.64	\$28.77	\$21.97	\$22.86
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.98	\$1.75	\$1.75
SNF Day 21-100	\$10.56	\$15.69	\$15.57	\$20.61	\$13.86	\$15.78
Other	\$0.19	\$0.32	\$0.20	\$0.24	\$0.20	\$0.20
Total PMPM Cost	\$107.87	\$100.24	\$129.54	\$171.98	\$140.98	\$147.95
<i>Trend</i>		-7.1%	29.2%	32.8%	-18.0%	4.9%
PLAN F						
Part B Coinsurance	\$86.85	\$91.08	\$94.33	\$99.37	\$103.18	\$107.35
Part B Deductible	\$11.11	\$12.64	\$13.21	\$11.57	\$12.20	\$13.00
Part B Excess Charges	\$0.10	\$0.05	\$0.05	\$0.08	\$0.10	\$0.10
Part A Deductible	\$17.03	\$18.18	\$19.29	\$19.80	\$21.98	\$22.86
Long Hospital Stay	\$0.65	\$0.83	\$0.86	\$1.14	\$1.75	\$1.75
SNF Day 21-100	\$8.21	\$8.25	\$9.62	\$9.68	\$13.86	\$15.78
Other	\$0.25	\$0.56	\$0.02	\$0.01	\$0.50	\$0.50
Total PMPM Cost	\$124.19	\$131.59	\$137.38	\$141.65	\$153.56	\$161.35
<i>Trend</i>		6.0%	4.4%	3.1%	8.4%	5.1%
PLAN G						
Part B Coinsurance	\$86.80	\$85.81	\$82.23	\$130.32	\$103.17	\$107.35
Part B Excess Charges	\$0.06	\$0.05	\$0.04	\$0.06	\$0.08	\$0.08
Part A Deductible	\$16.53	\$16.15	\$17.84	\$40.56	\$21.98	\$22.86
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$11.46	\$1.75	\$1.75
SNF Day 21-100	\$30.24	\$2.73	\$9.79	\$3.46	\$13.86	\$15.78
Other	\$1.15	\$0.00	\$0.00	\$0.00	\$0.50	\$0.50
Total PMPM Cost	\$134.78	\$104.74	\$109.90	\$185.86	\$141.34	\$148.33
<i>Trend</i>		-22.3%	4.9%	69.1%	-24.0%	4.9%

RHODE ISLAND BENEFIT COSTS
1990 PLANS

	Per Member Per Month Costs*					
	2009	2010	2011	2012	Proj 2013	Proj 2014
PLAN H						
Part B Coinsurance	\$143.82	\$102.44	\$102.04	\$79.64	\$102.06	\$109.42
Part A Deductible	\$26.70	\$18.64	\$15.72	\$13.02	\$18.75	\$19.49
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.00	\$1.75	\$1.75
SNF Day 21-100	\$0.00	\$0.00	\$0.00	\$2.39	\$9.40	\$10.30
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.50	\$0.50
Prescription Drugs	\$0.00	\$0.00	\$0.00	\$0.00	\$36.34	\$36.43
Total PMPM Cost**	\$170.52	\$121.08	\$117.76	\$96.05	\$137.28	\$146.32
<i>Trend</i>		-29.0%	-2.7%	-18.4%	42.9%	6.6%
PLAN I						
Part B Coinsurance	\$92.85	\$91.19	\$88.09	\$100.64	\$102.10	\$109.42
Part B Excess Charges	\$0.20	\$0.21	\$0.20	\$0.24	\$0.15	\$0.15
Part A Deductible	\$21.31	\$17.04	\$23.56	\$16.14	\$18.74	\$19.49
Long Hospital Stay	\$14.52	\$0.46	\$0.00	\$0.98	\$1.75	\$1.75
SNF Day 21-100	\$16.53	\$12.33	\$20.27	\$15.97	\$9.40	\$10.30
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.50	\$0.50
Prescription Drugs	\$44.37	\$50.35	\$48.47	\$37.85	\$36.34	\$36.43
Total PMPM Cost**	\$150.10	\$126.14	\$136.56	\$137.09	\$135.43	\$144.38
<i>Trend</i>		-16.0%	8.3%	0.4%	-1.2%	6.6%
PLAN J						
Part B Coinsurance	\$114.26	\$106.46	\$105.74	\$109.30	\$114.69	\$122.00
Part B Deductible	\$11.48	\$12.77	\$13.36	\$11.39	\$12.20	\$13.00
Part B Excess Charges	\$0.14	\$0.13	\$0.11	\$0.11	\$0.15	\$0.15
Part A Deductible	\$19.29	\$17.71	\$17.10	\$17.45	\$18.74	\$19.49
Long Hospital Stay	\$0.87	\$0.22	\$0.14	\$1.74	\$1.75	\$1.75
SNF Day 21-100	\$5.81	\$6.69	\$6.00	\$7.16	\$9.40	\$10.30
Other	\$1.11	\$0.89	\$0.54	\$0.50	\$0.75	\$0.75
Prescription Drugs	\$100.87	\$101.71	\$100.64	\$96.88	\$93.86	\$94.17
Total PMPM Cost**	\$163.29	\$153.32	\$151.06	\$154.81	\$164.44	\$174.19
<i>Trend</i>		-6.1%	-1.5%	2.5%	6.2%	5.9%
PLAN K						
Part B Coinsurance	\$26.80	\$40.15	\$33.79	\$69.47	\$39.65	\$40.96
Part A Deductible	\$11.81	\$7.37	\$3.45	\$8.31	\$7.70	\$8.00
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.50	\$0.88	\$0.88
SNF Day 21-100	\$0.00	\$12.58	\$0.00	\$1.37	\$5.89	\$6.71
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$38.61	\$60.09	\$37.24	\$79.66	\$54.11	\$56.54
<i>Trend</i>		55.6%	-38.0%	113.9%	-32.1%	4.5%
PLAN L						
Part B Coinsurance	\$34.28	\$65.39	\$68.68	\$29.50	\$65.90	\$67.88
Part A Deductible	\$4.84	\$7.05	\$13.31	\$0.00	\$14.02	\$14.58
Long Hospital Stay	\$0.00	\$21.15	\$0.00	\$1.00	\$1.75	\$1.75
SNF Day 21-100	\$0.00	\$19.76	\$20.88	\$1.80	\$7.80	\$8.88
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$39.12	\$113.36	\$102.86	\$32.30	\$89.47	\$93.09
<i>Trend</i>		189.8%	-9.3%	-68.6%	177.0%	4.0%
TOTAL 1990 PLANS						
Part B Coinsurance	\$91.37	\$92.54	\$95.44	\$101.67	\$104.66	\$109.42
Part B Deductible	\$11.20	\$12.66	\$13.28	\$11.52	\$12.20	\$13.00
Part B Excess Charges	\$0.11	\$0.08	\$0.07	\$0.09	\$0.12	\$0.11
Part A Deductible	\$18.75	\$18.71	\$19.56	\$20.31	\$21.20	\$22.08
Long Hospital Stay	\$2.10	\$0.80	\$0.58	\$1.51	\$1.75	\$1.75
SNF Day 21-100	\$9.05	\$10.66	\$10.92	\$11.16	\$12.83	\$14.55
Other	\$0.32	\$1.11	\$0.38	\$0.11	\$0.54	\$0.54
Prescription Drugs	\$86.46	\$88.37	\$87.51	\$82.99	\$82.85	\$83.10
Total PMPM Cost**	\$132.18	\$135.47	\$139.14	\$145.40	\$152.19	\$160.20
<i>Trend</i>		2.5%	2.7%	4.5%	4.7%	5.3%

RHODE ISLAND BENEFIT COSTS
2010 PLANS

	Per Member Per Month Costs*					
	2009	2010	2011	2012	Proj 2013	Proj 2014
PLAN A						
Part B Coinsurance		\$136.96	\$77.66	\$91.45	\$79.17	\$82.08
Long Hospital Stay		\$0.00	\$0.00	\$0.99	\$1.75	\$1.75
Other		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost		\$136.96	\$77.66	\$92.45	\$80.92	\$83.83
Trend			-43.3%	19.0%	-12.5%	3.6%
PLAN B						
Part B Coinsurance		\$35.48	\$63.36	\$61.40	\$87.70	\$91.25
Part A Deductible		\$35.48	\$0.00	\$9.97	\$15.36	\$16.00
Long Hospital Stay		\$0.00	\$0.00	\$1.06	\$1.75	\$1.75
Other		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost		\$70.97	\$63.36	\$72.43	\$104.81	\$109.00
Trend			-10.7%	14.3%	44.7%	4.0%
PLAN C						
Part B Coinsurance		\$100.06	\$84.10	\$66.61	\$87.74	\$91.25
Part B Deductible		\$20.50	\$14.62	\$11.42	\$11.55	\$12.40
Part A Deductible		\$12.94	\$15.70	\$15.57	\$15.35	\$16.00
Long Hospital Stay		\$0.00	\$0.00	\$1.05	\$1.75	\$1.75
SNF Day 21-100		\$0.00	\$7.35	\$10.41	\$6.84	\$7.79
Other		\$0.00	\$0.33	\$0.00	\$0.50	\$0.50
Total PMPM Cost		\$133.50	\$122.10	\$105.07	\$123.73	\$129.69
Trend			-8.5%	-14.0%	17.8%	4.8%
PLAN F						
Part B Coinsurance		\$74.35	\$90.85	\$83.23	\$87.75	\$91.25
Part B Deductible		\$20.16	\$13.62	\$11.79	\$11.55	\$12.40
Part B Excess Charges		\$0.02	\$0.08	\$0.05	\$0.10	\$0.10
Part A Deductible		\$9.59	\$15.43	\$14.47	\$15.34	\$16.00
Long Hospital Stay		\$0.00	\$3.80	\$1.21	\$1.75	\$1.75
SNF Day 21-100		\$2.20	\$3.76	\$5.79	\$6.84	\$7.79
Other		\$0.00	\$0.00	\$0.00	\$0.50	\$0.50
Total PMPM Cost		\$106.32	\$127.53	\$116.54	\$123.83	\$129.79
Trend			20.0%	-8.6%	6.3%	4.8%
PLAN K						
Part B Coinsurance		\$13.00	\$20.62	\$25.69	\$33.74	\$34.81
Part A Deductible		\$0.00	\$4.07	\$4.35	\$6.53	\$6.80
Long Hospital Stay		\$0.00	\$0.00	\$0.52	\$0.88	\$0.88
SNF Day 21-100		\$0.00	\$0.00	\$0.96	\$3.76	\$4.28
Other		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost		\$13.00	\$24.69	\$31.52	\$44.90	\$46.77
Trend			90.0%	27.7%	42.4%	4.2%
PLAN L						
Part B Coinsurance		\$0.00	\$41.01	\$72.66	\$56.05	\$57.70
Part A Deductible		\$0.00	\$0.00	\$12.29	\$10.95	\$11.40
Long Hospital Stay		\$0.00	\$0.00	\$1.00	\$1.75	\$1.75
SNF Day 21-100		\$0.00	\$0.00	\$1.26	\$5.64	\$6.42
Other		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost		\$0.00	\$41.01	\$87.20	\$74.39	\$77.28
Trend			n/a	112.7%	-14.7%	3.9%

RHODE ISLAND BENEFIT COSTS
2010 PLANS

PLAN N	Per Member Per Month Costs*					
	2009	2010	2011	2012	Proj 2013	Proj 2014
Part B Coinsurance		\$26.49	\$59.27	\$55.33	\$61.24	\$62.79
Part A Deductible		\$19.64	\$10.24	\$14.90	\$15.38	\$16.00
Long Hospital Stay		\$0.00	\$12.19	\$5.80	\$1.75	\$1.75
SNF Day 21-100		\$0.00	\$5.67	\$7.42	\$7.52	\$8.57
Other		\$0.00	\$0.00	\$0.00	\$0.50	\$0.50
Total PMPM Cost		\$46.14	\$87.38	\$83.46	\$86.39	\$89.61
Trend			89.4%	-4.5%	3.5%	3.7%
TOTAL 2010 PLANS						
Part B Coinsurance		\$72.46	\$82.62	\$76.17	\$82.35	\$85.99
Part B Deductible		\$20.20	\$13.72	\$11.76	\$11.55	\$12.40
Part B Excess Charges		\$0.02	\$0.08	\$0.05	\$0.10	\$0.10
Part A Deductible		\$11.27	\$14.06	\$14.47	\$15.26	\$15.92
Long Hospital Stay		\$0.00	\$5.12	\$2.05	\$1.74	\$1.74
SNF Day 21-100		\$1.75	\$4.40	\$6.36	\$6.93	\$7.89
Other		\$0.00	\$0.02	\$0.00	\$0.48	\$0.49
Total PMPM Cost		\$102.65	\$116.36	\$107.91	\$115.72	\$121.86
Trend			13.4%	-7.3%	7.2%	5.3%
TOTAL STANDARDIZED PLANS (1990 & 2010 Plans Combined)						
Part B Coinsurance	\$91.37	\$92.03	\$92.65	\$92.41	\$94.10	\$96.22
Part B Deductible	\$11.20	\$12.86	\$13.36	\$11.60	\$11.91	\$12.68
Part B Excess Charges	\$0.11	\$0.07	\$0.08	\$0.08	\$0.11	\$0.11
Part A Deductible	\$18.75	\$18.52	\$18.35	\$18.18	\$18.37	\$18.59
Long Hospital Stay	\$2.10	\$0.78	\$1.57	\$1.71	\$1.75	\$1.75
SNF Day 21-100	\$9.05	\$10.43	\$9.48	\$9.40	\$10.01	\$10.77
Other	\$0.32	\$1.08	\$0.30	\$0.07	\$0.51	\$0.51
Prescription Drugs	\$86.46	\$88.37	\$87.51	\$82.99	\$82.85	\$83.10
Total PMPM Cost**	\$132.18	\$134.63	\$134.17	\$131.78	\$134.94	\$138.60
Trend		1.9%	-0.3%	-1.8%	2.4%	2.7%

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

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

**Beginning in 2006, some insureds enrolled in plans that offer prescription drug coverage will not have the drug benefit.

**Rhode Island Medicare Supplement
Total Standardized Plans Trend Development**

The components of the composite trend are shown below.

Part B Coinsurance

	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
Medicare Fee Update	0.0%	0.1%	-0.8%	0.0%
Utilization Trend	0.7%	-0.4%	2.6%	2.3%
Composite Trend	0.7%	-0.3%	1.8%	2.3%

The net increase in the cost for Part B services in 2013 was -0.8%. For 2014, we assume a net increase of 0.0%.

Utilization trend considers changes in the number of services used as well as the intensity of services. Our assumed utilization trends for 2013 and 2014 are 2.6% and 2.3%, respectively.

Part B Deductible -- For 2014 we assume the Part B deductible will be \$156, an increase of 6.1% over 2013. The projected Part B deductible trend is 2.7% for 2013 and 6.4% for 2014.

Part B Excess -- Projected claim costs for 2013 and 2014 are based on actuarial judgment and are \$0.11 and \$0.11, respectively.

Part A Deductible

	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
Medicare Part A Deductible	\$1,132	\$1,156	\$1,184	\$1,216
% Change in Part A Deductible	2.9%	2.1%	2.4%	2.7%
Utilization Trend	-3.7%	-3.0%	-1.3%	-1.5%
Composite Trend	-0.9%	-1.0%	1.1%	1.2%

Hospital Co-Payments -- Hospital Co-payments are paid for days 61 and after for long hospital stays. Projected claim costs for 2013 and 2014 are based on actuarial judgment and are \$1.75 and \$1.75, respectively.

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

	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
Medicare Daily Coinsurance	\$142	\$145	\$148	\$152
% Change in Daily Coinsurance	2.9%	2.1%	2.4%	2.7%
Utilization/Length of Stay, days 21-100	-11.7%	-2.9%	4.0%	4.7%
Composite Trend	-9.1%	-0.8%	6.5%	7.6%

Foreign Care/ At-Home Care/ Preventive Care -- In aggregate, these benefits represent less than 0.4% of the total Rhode Island claim cost and have assumed costs based on recent experience.

Prescription Drugs -- Our assumed composite trends for plans H, I, and J are -0.2% for 2013, and 0.3% for 2014 based on recent experience.

**Rhode Island
2014 Expenses by Category**

Standardized Plans

Member Contribution \$19,450,192

Average Lives 9,513

Expenses	<u>% of Member Contribution</u>	<u>PMPM</u>
Royalty	4.95%	\$8.43
Premium Taxes	2.00%	\$3.41
Risk and Profit	1.85%	\$3.15
Operating Expenses	4.33%	\$7.37
Sales Expenses	4.23%	\$7.21
Commissions	2.97%	\$5.06
Investment Income Credit	-0.40%	(\$0.68)
Total Expenses	19.93%	\$33.95

UNITEDHEALTHCARE INSURANCE COMPANY

STANDARDIZED MEDICARE SUPPLEMENT RATE FILING

GROUP POLICY NUMBER G-36000-4 FORM NUMBERS

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

Rhode Island

EFFECTIVE 1/1/2014

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

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

PLAN A**HISTORICAL EXPERIENCE**

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
UnitedHealthcare Experience	1998	\$87,049	\$58,697	67.4%	119
	1999	\$73,980	\$60,170	81.3%	84
	2000	\$84,505	\$55,603	65.8%	92
	2001	\$92,580	\$80,274	86.7%	99
	2002	\$85,816	\$81,641	95.1%	91
	2003	\$95,490	\$76,406	80.0%	97
	2004	\$110,938	\$70,139	63.2%	101
	2005	\$107,727	\$57,716	53.6%	95
	2006	\$127,425	\$69,707	54.7%	106
	2007	\$137,298	\$107,497	78.3%	115
	2008	\$132,618	\$86,681	65.4%	113
	2009	\$150,385	\$101,936	67.8%	128
	2010	\$157,347	\$135,383	86.0%	133
	2011	\$162,191	\$154,880	95.5%	139
2012	\$162,467	\$159,702	98.3%	138	
2013	\$160,445	\$140,593	87.6%	128	
Total Historical		\$1,928,261	\$1,497,026	77.6%	n/a
With Interest*		\$2,760,503	\$2,111,664	76.5%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	2014	\$172,710	\$145,090	84.0%	129
	2015	\$187,771	\$155,026	82.6%	130
	2016	\$200,629	\$165,642	82.6%	132
	2017	\$214,368	\$176,985	82.6%	133
	2018	\$229,048	\$189,105	82.6%	134
	2019	\$244,734	\$202,055	82.6%	135
	2020	\$261,493	\$215,892	82.6%	136
	2021	\$279,400	\$230,676	82.6%	137
	2022	\$298,533	\$246,473	82.6%	138
	2023	\$318,977	\$263,351	82.6%	139
Total Projected		\$2,407,664	\$1,990,294	82.7%	n/a
Discounted with Interest [†]		\$1,854,462	\$1,533,504	82.7%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,760,503	\$2,111,664	76.5%	n/a
Total Projected	\$1,730,277	\$1,533,504	88.6%	n/a
Total Lifetime	\$4,490,780	\$3,645,168	81.2%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,760,503	\$2,111,664	76.5%	n/a
Total Projected	\$1,854,462	\$1,533,504	82.7%	n/a
Total Lifetime	\$4,614,965	\$3,645,168	79.0%	n/a

*Accumulated at 5% interest rate

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

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

PLAN B**HISTORICAL EXPERIENCE**

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
UnitedHealthcare Experience	1998	\$75,797	\$73,717	97.3%	69
	1999	\$64,254	\$65,770	102.4%	49
	2000	\$57,975	\$52,527	90.6%	44
	2001	\$53,825	\$40,655	75.5%	41
	2002	\$51,283	\$36,132	70.5%	40
	2003	\$59,263	\$47,074	79.4%	44
	2004	\$84,427	\$78,500	93.0%	59
	2005	\$97,285	\$94,385	97.0%	66
	2006	\$115,760	\$94,280	81.4%	75
	2007	\$128,686	\$115,151	89.5%	81
	2008	\$145,998	\$101,024	69.2%	90
	2009	\$166,951	\$136,405	81.7%	101
	2010	\$176,120	\$135,420	76.9%	104
	2011	\$171,868	\$132,788	77.3%	94
2012	\$187,024	\$115,042	61.5%	104	
2013	\$181,547	\$147,841	81.4%	104	
Total Historical		\$1,818,063	\$1,466,712	80.7%	n/a
With Interest*		\$2,506,015	\$2,058,354	82.1%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	2014	\$193,377	\$156,488	80.9%	108
	2015	\$208,921	\$167,204	80.0%	108
	2016	\$223,228	\$178,654	80.0%	109
	2017	\$238,514	\$190,888	80.0%	110
	2018	\$254,848	\$203,961	80.0%	111
	2019	\$272,300	\$217,928	80.0%	112
	2020	\$290,947	\$232,851	80.0%	113
	2021	\$310,871	\$248,797	80.0%	114
	2022	\$332,159	\$265,835	80.0%	115
	2023	\$354,906	\$284,039	80.0%	116
Total Projected		\$2,680,071	\$2,146,645	80.1%	n/a
Discounted with Interest [†]		\$2,064,529	\$1,653,971	80.1%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,506,015	\$2,058,354	82.1%	n/a
Total Projected	\$1,975,840	\$1,653,971	83.7%	n/a
Total Lifetime	\$4,481,855	\$3,712,325	82.8%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,506,015	\$2,058,354	82.1%	n/a
Total Projected	\$2,064,529	\$1,653,971	80.1%	n/a
Total Lifetime	\$4,570,544	\$3,712,325	81.2%	n/a

*Accumulated at 5% interest rate

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

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

PLAN C**HISTORICAL EXPERIENCE**

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
UnitedHealthcare Experience	1998	\$1,406,557	\$1,159,394	82.4%	1,120
	1999	\$1,297,098	\$994,276	76.7%	943
	2000	\$1,497,399	\$1,253,679	83.7%	1,070
	2001	\$1,677,138	\$1,430,682	85.3%	1,169
	2002	\$1,718,027	\$1,605,640	93.5%	1,195
	2003	\$1,958,418	\$1,686,022	86.1%	1,284
	2004	\$2,131,173	\$1,700,949	79.8%	1,315
	2005	\$2,190,847	\$1,824,409	83.3%	1,315
	2006	\$2,382,490	\$2,206,000	92.6%	1,374
	2007	\$2,527,368	\$2,095,266	82.9%	1,399
	2008	\$2,621,759	\$2,264,045	86.4%	1,407
	2009	\$2,683,824	\$2,291,266	85.4%	1,429
	2010	\$2,866,048	\$2,494,588	87.0%	1,472
	2011	\$2,993,383	\$2,436,213	81.4%	1,443
2012	\$2,968,208	\$2,467,123	83.1%	1,412	
2013	\$3,002,908	\$2,463,650	82.0%	1,384	
Total Historical		\$35,922,644	\$30,373,200	84.6%	n/a
With Interest*		\$51,321,260	\$43,399,242	84.6%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	2014	\$3,085,103	\$2,514,449	81.5%	1,357
	2015	\$3,334,535	\$2,686,638	80.6%	1,368
	2016	\$3,562,884	\$2,870,619	80.6%	1,379
	2017	\$3,806,870	\$3,067,199	80.6%	1,390
	2018	\$4,067,565	\$3,277,241	80.6%	1,401
	2019	\$4,346,111	\$3,501,667	80.6%	1,412
	2020	\$4,643,733	\$3,741,461	80.6%	1,424
	2021	\$4,961,736	\$3,997,676	80.6%	1,435
	2022	\$5,301,516	\$4,271,437	80.6%	1,447
	2023	\$5,664,563	\$4,563,945	80.6%	1,458
Total Projected		\$42,774,616	\$34,492,333	80.6%	n/a
Discounted with Interest [†]		\$32,950,131	\$26,576,041	80.7%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$51,321,260	\$43,399,242	84.6%	n/a
Total Projected	\$31,489,255	\$26,576,041	84.4%	n/a
Total Lifetime	\$82,810,514	\$69,975,283	84.5%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$51,321,260	\$43,399,242	84.6%	n/a
Total Projected	\$32,950,131	\$26,576,041	80.7%	n/a
Total Lifetime	\$84,271,391	\$69,975,283	83.0%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY

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

PLAN D**HISTORICAL EXPERIENCE**

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
UnitedHealthcare Experience	1998	\$63,294	\$43,853	69.3%	58
	1999	\$66,628	\$43,299	65.0%	51
	2000	\$78,706	\$74,032	94.1%	60
	2001	\$81,144	\$55,059	67.9%	60
	2002	\$73,152	\$49,209	67.3%	54
	2003	\$82,435	\$59,414	72.1%	56
	2004	\$88,511	\$69,160	78.1%	57
	2005	\$91,957	\$84,911	92.3%	57
	2006	\$94,341	\$67,981	72.1%	56
	2007	\$97,357	\$104,608	107.4%	56
	2008	\$104,664	\$95,583	91.3%	59
	2009	\$119,947	\$138,156	115.2%	67
	2010	\$132,906	\$172,661	129.9%	71
	2011	\$129,977	\$132,836	102.2%	63
2012	\$107,163	\$102,674	95.8%	51	
2013	\$86,378	\$71,169	82.4%	42	
Total Historical		\$1,498,561	\$1,364,606	91.1%	n/a
With Interest*		\$2,181,421	\$1,926,555	88.3%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	2014	\$80,511	\$66,500	82.6%	37
	2015	\$77,687	\$63,441	81.7%	34
	2016	\$74,113	\$60,523	81.7%	30
	2017	\$70,704	\$57,739	81.7%	27
	2018	\$67,452	\$55,083	81.7%	25
	2019	\$64,349	\$52,549	81.7%	22
	2020	\$61,389	\$50,132	81.7%	20
	2021	\$58,565	\$47,825	81.7%	18
	2022	\$55,871	\$45,626	81.7%	16
	2023	\$53,301	\$43,527	81.7%	14
Total Projected		\$663,942	\$542,943	81.8%	n/a
Discounted with Interest [‡]		\$535,100	\$437,709	81.8%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	Total Historical	\$2,181,421	\$1,926,555	88.3%	n/a
	Total Projected	\$512,680	\$437,709	85.4%	n/a
	Total Lifetime	\$2,694,102	\$2,364,265	87.8%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	Total Historical	\$2,181,421	\$1,926,555	88.3%	n/a
	Total Projected	\$535,100	\$437,709	81.8%	n/a
	Total Lifetime	\$2,716,522	\$2,364,265	87.0%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY

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

PLAN E**HISTORICAL EXPERIENCE**

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
UnitedHealthcare Experience	1998	\$152,240	\$139,773	91.8%	149
	1999	\$175,537	\$136,937	78.0%	144
	2000	\$172,433	\$122,294	70.9%	130
	2001	\$165,790	\$116,184	70.1%	123
	2002	\$144,016	\$99,693	69.2%	107
	2003	\$160,650	\$165,589	103.1%	112
	2004	\$168,807	\$151,740	89.9%	111
	2005	\$153,136	\$168,465	110.0%	98
	2006	\$154,153	\$123,099	79.9%	95
	2007	\$154,920	\$120,005	77.5%	92
	2008	\$149,024	\$147,626	99.1%	85
	2009	\$153,197	\$110,457	72.1%	85
	2010	\$167,784	\$108,455	64.6%	90
	2011	\$162,164	\$127,340	78.5%	82
2012	\$143,855	\$149,110	103.7%	72	
2013	\$132,513	\$109,212	82.4%	65	
Total Historical		\$2,510,219	\$2,095,977	83.5%	n/a
With Interest*		\$3,832,931	\$3,190,812	83.2%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	2014	\$124,234	\$101,863	82.0%	57
	2015	\$119,869	\$97,177	81.1%	52
	2016	\$114,355	\$92,707	81.1%	46
	2017	\$109,095	\$88,443	81.1%	42
	2018	\$104,077	\$84,374	81.1%	38
	2019	\$99,289	\$80,493	81.1%	34
	2020	\$94,722	\$76,790	81.1%	30
	2021	\$90,365	\$73,258	81.1%	27
	2022	\$86,208	\$69,888	81.1%	25
	2023	\$82,242	\$66,673	81.1%	22
Total Projected		\$1,024,456	\$831,667	81.2%	n/a
Discounted with Interest [†]		\$825,656	\$670,474	81.2%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	Total Historical	\$3,832,931	\$3,190,812	83.2%	n/a
	Total Projected	\$791,243	\$670,474	84.7%	n/a
	Total Lifetime	\$4,624,175	\$3,861,286	83.5%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	Total Historical	\$3,832,931	\$3,190,812	83.2%	n/a
	Total Projected	\$825,656	\$670,474	81.2%	n/a
	Total Lifetime	\$4,658,587	\$3,861,286	82.9%	n/a

*Accumulated at 5% interest rate

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

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

PLAN F**HISTORICAL EXPERIENCE**

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
UnitedHealthcare Experience	1998	\$1,288,551	\$1,048,384	81.4%	981
	1999	\$1,270,601	\$918,928	72.3%	852
	2000	\$1,302,249	\$1,089,983	83.7%	875
	2001	\$1,350,987	\$1,124,758	83.3%	909
	2002	\$1,390,312	\$1,120,395	80.6%	936
	2003	\$1,561,365	\$1,334,266	85.5%	1,019
	2004	\$1,803,165	\$1,514,924	84.0%	1,122
	2005	\$2,023,135	\$1,641,702	81.1%	1,234
	2006	\$2,456,173	\$1,967,027	80.1%	1,450
	2007	\$3,002,169	\$2,404,715	80.1%	1,708
	2008	\$3,505,543	\$2,888,148	82.4%	1,953
	2009	\$4,089,675	\$3,404,000	83.2%	2,284
	2010	\$4,943,243	\$4,190,251	84.8%	2,676
	2011	\$6,470,393	\$5,449,926	84.2%	3,378
2012	\$7,939,394	\$6,531,810	82.3%	4,193	
2013	\$9,985,974	\$8,204,431	82.2%	5,030	
Total Historical		\$54,382,929	\$44,833,647	82.4%	n/a
With Interest*		\$70,587,757	\$58,075,227	82.3%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	2014	\$12,257,842	\$9,955,823	81.2%	5,932
	2015	\$13,236,899	\$10,637,598	80.4%	5,979
	2016	\$14,143,362	\$11,366,061	80.4%	6,027
	2017	\$15,111,900	\$12,144,408	80.4%	6,075
	2018	\$16,146,763	\$12,976,057	80.4%	6,124
	2019	\$17,252,493	\$13,864,658	80.4%	6,173
	2020	\$18,433,944	\$14,814,110	80.4%	6,222
	2021	\$19,696,300	\$15,828,580	80.4%	6,272
	2022	\$21,045,103	\$16,912,521	80.4%	6,322
	2023	\$22,486,271	\$18,070,690	80.4%	6,373
Total Projected		\$169,810,878	\$136,570,506	80.4%	n/a
Discounted with Interest [†]		\$130,810,952	\$105,226,381	80.4%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	Total Historical	\$70,587,757	\$58,075,227	82.3%	n/a
	Total Projected	\$125,215,373	\$105,226,381	84.0%	n/a
	Total Lifetime	\$195,803,129	\$163,301,608	83.4%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	Total Historical	\$70,587,757	\$58,075,227	82.3%	n/a
	Total Projected	\$130,810,952	\$105,226,381	80.4%	n/a
	Total Lifetime	\$201,398,709	\$163,301,608	81.1%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY

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

PLAN G**HISTORICAL EXPERIENCE**

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
UnitedHealthcare Experience	1998	\$87,467	\$64,763	74.0%	77
	1999	\$98,950	\$61,081	61.7%	72
	2000	\$98,608	\$71,538	72.5%	71
	2001	\$109,848	\$78,179	71.2%	78
	2002	\$120,094	\$146,985	122.4%	84
	2003	\$131,916	\$112,286	85.1%	90
	2004	\$158,783	\$143,182	90.2%	103
	2005	\$162,223	\$113,561	70.0%	103
	2006	\$186,866	\$144,052	77.1%	116
	2007	\$177,571	\$139,875	78.8%	106
	2008	\$176,310	\$126,647	71.8%	101
	2009	\$171,559	\$156,745	91.4%	97
	2010	\$177,907	\$121,291	68.2%	97
	2011	\$168,304	\$111,551	66.3%	85
2012	\$164,612	\$181,953	110.5%	82	
2013	\$157,560	\$129,688	82.3%	76	
Total Historical		\$2,348,577	\$1,903,376	81.0%	n/a
With Interest*		\$3,405,680	\$2,747,722	80.7%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	2014	\$147,355	\$120,693	81.9%	68
	2015	\$142,221	\$115,141	81.0%	61
	2016	\$135,679	\$109,844	81.0%	55
	2017	\$129,438	\$104,792	81.0%	49
	2018	\$123,484	\$99,971	81.0%	44
	2019	\$117,803	\$95,372	81.0%	40
	2020	\$112,384	\$90,985	81.0%	36
	2021	\$107,215	\$86,800	81.0%	32
	2022	\$102,283	\$82,807	81.0%	29
	2023	\$97,578	\$78,998	81.0%	26
Total Projected		\$1,215,440	\$985,404	81.1%	n/a
Discounted with Interest [†]		\$979,571	\$794,413	81.1%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	Total Historical	\$3,405,680	\$2,747,722	80.7%	n/a
	Total Projected	\$937,670	\$794,413	84.7%	n/a
	Total Lifetime	\$4,343,349	\$3,542,135	81.6%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	Total Historical	\$3,405,680	\$2,747,722	80.7%	n/a
	Total Projected	\$979,571	\$794,413	81.1%	n/a
	Total Lifetime	\$4,385,250	\$3,542,135	80.8%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY

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

PLAN H**HISTORICAL EXPERIENCE**

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
UnitedHealthcare Experience	1998	\$73,061	\$63,330	86.7%	43
	1999	\$63,715	\$74,619	117.1%	35
	2000	\$68,997	\$50,813	73.6%	35
	2001	\$79,037	\$84,017	106.3%	39
	2002	\$84,636	\$120,770	142.7%	41
	2003	\$85,786	\$100,140	116.7%	40
	2004	\$87,487	\$83,616	95.6%	38
	2005	\$98,709	\$106,258	107.6%	39
	2006	\$59,973	\$47,173	78.7%	30
	2007	\$56,320	\$44,481	79.0%	29
	2008	\$53,179	\$55,022	103.5%	26
	2009	\$48,011	\$47,746	99.4%	23
	2010	\$44,598	\$28,576	64.1%	20
	2011	\$41,687	\$25,436	61.0%	18
2012	\$40,083	\$19,594	48.9%	17	
2013	\$32,848	\$24,308	74.0%	15	
Total Historical		\$1,018,126	\$975,897	95.9%	n/a
With Interest*		\$1,613,636	\$1,580,825	98.0%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	2014	\$29,405	\$22,896	77.9%	13
	2015	\$28,168	\$21,843	77.5%	12
	2016	\$26,872	\$20,838	77.5%	11
	2017	\$25,636	\$19,879	77.5%	10
	2018	\$24,457	\$18,965	77.5%	9
	2019	\$23,332	\$18,093	77.5%	8
	2020	\$22,258	\$17,260	77.5%	7
	2021	\$21,234	\$16,466	77.5%	6
	2022	\$20,258	\$15,709	77.5%	6
	2023	\$19,326	\$14,986	77.5%	5
Total Projected		\$240,945	\$186,935	77.6%	n/a
Discounted with Interest [†]		\$194,225	\$150,703	77.6%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	Total Historical	\$1,613,636	\$1,580,825	98.0%	n/a
	Total Projected	\$191,280	\$150,703	78.8%	n/a
	Total Lifetime	\$1,804,916	\$1,731,528	95.9%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	Total Historical	\$1,613,636	\$1,580,825	98.0%	n/a
	Total Projected	\$194,225	\$150,703	77.6%	n/a
	Total Lifetime	\$1,807,861	\$1,731,528	95.8%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY

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

PLAN I**HISTORICAL EXPERIENCE**

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
UnitedHealthcare Experience	1998	\$343,049	\$264,613	77.1%	202
	1999	\$334,024	\$246,620	73.8%	179
	2000	\$382,125	\$284,485	74.4%	192
	2001	\$412,824	\$340,258	82.4%	202
	2002	\$446,329	\$354,561	79.4%	212
	2003	\$480,676	\$372,477	77.5%	222
	2004	\$547,415	\$472,067	86.2%	238
	2005	\$614,920	\$470,647	76.5%	252
	2006	\$462,783	\$364,351	78.7%	233
	2007	\$436,929	\$275,171	63.0%	225
	2008	\$418,254	\$353,172	84.4%	209
	2009	\$427,607	\$383,652	89.7%	213
	2010	\$445,061	\$309,422	69.5%	204
	2011	\$404,547	\$301,799	74.6%	184
2012	\$364,894	\$271,573	74.4%	165	
2013	\$332,497	\$248,220	74.7%	153	
Total Historical		\$6,853,934	\$5,313,088	77.5%	n/a
With Interest*		\$10,357,277	\$8,043,389	77.7%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	2014	\$304,952	\$238,240	78.1%	138
	2015	\$292,108	\$227,281	77.8%	124
	2016	\$278,671	\$216,826	77.8%	111
	2017	\$265,852	\$206,852	77.8%	100
	2018	\$253,623	\$197,337	77.8%	90
	2019	\$241,957	\$188,260	77.8%	81
	2020	\$230,827	\$179,600	77.8%	73
	2021	\$220,209	\$171,338	77.8%	66
	2022	\$210,079	\$163,457	77.8%	59
	2023	\$200,415	\$155,938	77.8%	53
Total Projected		\$2,498,693	\$1,945,130	77.8%	n/a
Discounted with Interest [‡]		\$2,014,186	\$1,568,125	77.9%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	Total Historical	\$10,357,277	\$8,043,389	77.7%	n/a
	Total Projected	\$1,983,834	\$1,568,125	79.0%	n/a
	Total Lifetime	\$12,341,112	\$9,611,514	77.9%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

		<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
	Total Historical	\$10,357,277	\$8,043,389	77.7%	n/a
	Total Projected	\$2,014,186	\$1,568,125	77.9%	n/a
	Total Lifetime	\$12,371,463	\$9,611,514	77.7%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY

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

PLAN J**HISTORICAL EXPERIENCE**

		Incurred		Loss	Average
		<u>Premium</u>	<u>Claims</u>	<u>Ratio</u>	<u>Lives</u>
UnitedHealthcare Experience	1998	\$655,366	\$573,698	87.5%	319
	1999	\$713,473	\$749,945	105.1%	312
	2000	\$819,084	\$740,779	90.4%	353
	2001	\$963,284	\$882,024	91.6%	379
	2002	\$1,144,085	\$896,030	78.3%	430
	2003	\$1,320,234	\$1,171,645	88.7%	485
	2004	\$1,544,345	\$1,356,583	87.8%	532
	2005	\$1,789,083	\$1,557,305	87.0%	593
	2006	\$1,353,582	\$1,133,102	83.7%	593
	2007	\$1,422,768	\$1,143,944	80.4%	640
	2008	\$1,594,396	\$1,283,104	80.5%	702
	2009	\$1,814,469	\$1,600,106	88.2%	817
	2010	\$2,026,211	\$1,699,679	83.9%	924
	2011	\$2,077,133	\$1,580,065	76.1%	872
2012	\$2,032,124	\$1,560,011	76.8%	840	
2013	\$2,015,617	\$1,585,797	78.7%	804	
Total Historical		\$23,285,253	\$19,513,816	83.8%	n/a
With Interest*		\$32,823,575	\$27,818,477	84.8%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

		Incurred		Loss	Average
		<u>Premium</u>	<u>Claims</u>	<u>Ratio</u>	<u>Lives</u>
	2014	\$1,845,980	\$1,496,670	81.1%	716
	2015	\$1,768,356	\$1,427,823	80.7%	644
	2016	\$1,687,011	\$1,362,143	80.7%	580
	2017	\$1,609,409	\$1,299,485	80.7%	522
	2018	\$1,535,376	\$1,239,708	80.7%	470
	2019	\$1,464,749	\$1,182,682	80.7%	423
	2020	\$1,397,370	\$1,128,278	80.7%	381
	2021	\$1,333,091	\$1,076,378	80.7%	342
	2022	\$1,271,769	\$1,026,864	80.7%	308
	2023	\$1,213,268	\$979,629	80.7%	277
Total Projected		\$15,126,377	\$12,219,660	80.8%	n/a
Discounted with Interest [‡]		\$12,193,285	\$9,851,245	80.8%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

		Incurred		Loss	Average
		<u>Premium</u>	<u>Claims</u>	<u>Ratio</u>	<u>Lives</u>
	Total Historical	\$32,823,575	\$27,818,477	84.8%	n/a
	Total Projected	\$12,007,271	\$9,851,245	82.0%	n/a
	Total Lifetime	\$44,830,846	\$37,669,722	84.0%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

		Incurred		Loss	Average
		<u>Premium</u>	<u>Claims</u>	<u>Ratio</u>	<u>Lives</u>
	Total Historical	\$32,823,575	\$27,818,477	84.8%	n/a
	Total Projected	\$12,193,285	\$9,851,245	80.8%	n/a
	Total Lifetime	\$45,016,860	\$37,669,722	83.7%	n/a

*Accumulated at 5% interest rate

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

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

PLAN K**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$1,382	\$1,318	95.4%	3
2007	\$9,163	\$3,296	36.0%	11
2008	\$7,894	\$4,783	60.6%	10
2009	\$13,954	\$8,727	62.5%	19
2010	\$13,862	\$13,577	97.9%	19
2011	\$18,396	\$9,540	51.9%	25
2012	\$26,329	\$20,847	79.2%	37
2013	\$33,845	\$26,520	78.4%	47
Total Historical	\$124,825	\$88,608	71.0%	n/a
With Interest*	\$142,514	\$100,039	70.2%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2014	\$38,319	\$29,809	77.8%	51
2015	\$41,392	\$31,851	76.9%	52
2016	\$44,227	\$34,032	76.9%	52
2017	\$47,256	\$36,362	76.9%	52
2018	\$50,492	\$38,853	76.9%	53
2019	\$53,949	\$41,513	76.9%	53
2020	\$57,644	\$44,356	76.9%	54
2021	\$61,591	\$47,393	76.9%	54
2022	\$65,809	\$50,639	76.9%	54
2023	\$70,316	\$54,107	76.9%	55
Total Projected	\$530,996	\$408,915	77.0%	n/a
Discounted with Interest*	\$409,041	\$315,066	77.0%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$142,514	\$100,039	70.2%	n/a
Total Projected	\$391,424	\$315,066	80.5%	n/a
Total Lifetime	\$533,938	\$415,104	77.7%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$142,514	\$100,039	70.2%	n/a
Total Projected	\$409,041	\$315,066	77.0%	n/a
Total Lifetime	\$551,555	\$415,104	75.3%	n/a

*Accumulated at 5% interest rate

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

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

PLAN L**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$5,172	\$1,766	34.1%	5
2007	\$16,357	\$12,920	79.0%	16
2008	\$24,048	\$12,259	51.0%	23
2009	\$30,026	\$12,947	43.1%	28
2010	\$36,302	\$44,210	121.8%	33
2011	\$37,948	\$35,274	93.0%	32
2012	\$40,275	\$20,641	51.3%	33
2013	\$42,657	\$34,610	81.1%	35
Total Historical	\$232,786	\$174,627	75.0%	n/a
With Interest*	\$271,744	\$202,412	74.5%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2014	\$41,885	\$33,388	79.7%	33
2015	\$45,422	\$35,675	78.5%	33
2016	\$48,533	\$38,118	78.5%	33
2017	\$51,857	\$40,728	78.5%	33
2018	\$55,408	\$43,517	78.5%	34
2019	\$59,202	\$46,497	78.5%	34
2020	\$63,256	\$49,682	78.5%	34
2021	\$67,588	\$53,084	78.5%	34
2022	\$72,216	\$56,719	78.5%	35
2023	\$77,162	\$60,603	78.5%	35
Total Projected	\$582,529	\$458,011	78.6%	n/a
Discounted with Interest*	\$448,705	\$352,894	78.6%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$271,744	\$202,412	74.5%	n/a
Total Projected	\$423,512	\$352,894	83.3%	n/a
Total Lifetime	\$695,256	\$555,305	79.9%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$271,744	\$202,412	74.5%	n/a
Total Projected	\$448,705	\$352,894	78.6%	n/a
Total Lifetime	\$720,449	\$555,305	77.1%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 2010 PLAN ONLY

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

PLAN N**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$16,307	\$7,751	47.5%	14
2011	\$387,032	\$318,763	82.4%	304
2012	\$632,900	\$523,815	82.8%	523
2013	\$888,716	\$752,138	84.6%	725
Total Historical	\$1,924,955	\$1,602,467	83.2%	n/a
With Interest*	\$2,048,203	\$1,703,610	83.2%	n/a

PROJECTED EXPERIENCE - WITH 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2014	\$1,128,519	\$940,244	83.3%	874
2015	\$1,226,404	\$1,004,632	81.9%	881
2016	\$1,310,388	\$1,073,429	81.9%	888
2017	\$1,400,124	\$1,146,937	81.9%	896
2018	\$1,496,004	\$1,225,479	81.9%	903
2019	\$1,598,451	\$1,309,400	81.9%	910
2020	\$1,707,913	\$1,399,068	81.9%	917
2021	\$1,824,871	\$1,494,876	81.9%	925
2022	\$1,949,838	\$1,597,245	81.9%	932
2023	\$2,083,363	\$1,706,624	81.9%	939
Total Projected	\$15,725,874	\$12,897,934	82.0%	n/a
Discounted with Interest*	\$12,112,687	\$9,937,745	82.0%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,048,203	\$1,703,610	83.2%	n/a
Total Projected	\$11,297,779	\$9,937,745	88.0%	n/a
Total Lifetime	\$13,345,982	\$11,641,355	87.2%	n/a

LIFETIME EXPERIENCE* - WITH 2014 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,048,203	\$1,703,610	83.2%	n/a
Total Projected	\$12,112,687	\$9,937,745	82.0%	n/a
Total Lifetime	\$14,160,890	\$11,641,355	82.2%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN A

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN A

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	5,836	14,636	39.9%	13
	2008	20,040	19,521	102.7%	17
	2007	10,194	14,526	70.2%	13
	1998-2006	65,866	101,703	64.8%	85
Total		101,936	150,385	67.8%	128
2010	2010	10,173	10,047	101.3%	9
	2009	8,520	18,667	45.6%	17
	2008	41,996	18,387	228.4%	16
	1998-2007	74,693	110,246	67.8%	91
Total		135,383	157,347	86.0%	133
2011	2011	10,888	13,421	81.1%	13
	2010	18,626	13,071	142.5%	13
	2009	21,350	12,266	174.1%	11
	1998-2008	104,016	123,433	84.3%	102
Total		154,880	162,191	95.5%	139
2012	2012	8,703	5,761	151.1%	7
	2011	9,415	17,740	53.1%	16
	2010	35,624	10,975	324.6%	11
	1998-2009	105,961	127,991	82.8%	104
Total		159,702	162,467	98.3%	138

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN B

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN B

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	17,410	19,594	88.9%	12
	2008	49,377	33,787	146.1%	21
	2007	20,536	26,280	78.1%	16
	1998-2006	49,082	87,290	56.2%	51
Total		136,405	166,951	81.7%	101
2010	2010	13,175	15,305	86.1%	8
	2009	33,733	24,154	139.7%	15
	2008	28,698	28,755	99.8%	19
	1998-2007	59,814	107,906	55.4%	63
Total		135,420	176,120	76.9%	104
2011	2011	7,824	14,016	55.8%	8
	2010	11,055	19,040	58.1%	10
	2009	26,769	19,324	138.5%	11
	1998-2008	87,140	119,488	72.9%	65
Total		132,788	171,868	77.3%	94
2012	2012	7,392	16,044	46.1%	10
	2011	16,789	26,222	64.0%	15
	2010	13,163	17,884	73.6%	9
	1998-2009	77,699	126,875	61.2%	69
Total		115,042	187,024	61.5%	104

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN C

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN C

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	126,857	134,344	94.4%	83
	2008	145,098	167,155	86.8%	104
	2007	125,435	171,721	73.0%	97
	1998-2006	1,893,876	2,210,605	85.7%	1,145
Total		2,291,266	2,683,824	85.4%	1,429
2010	2010	149,365	157,491	94.8%	92
	2009	258,835	228,239	113.4%	137
	2008	125,730	163,184	77.0%	96
	1998-2007	1,960,658	2,317,134	84.6%	1,146
Total		2,494,588	2,866,048	87.0%	1,472
2011	2011	102,334	110,294	92.8%	66
	2010	183,815	211,975	86.7%	121
	2009	221,931	224,975	98.6%	125
	1998-2008	1,928,134	2,446,138	78.8%	1,131
Total		2,436,213	2,993,383	81.4%	1,443
2012	2012	59,484	84,405	70.5%	49
	2011	148,952	168,562	88.4%	98
	2010	168,077	203,206	82.7%	111
	1998-2009	2,090,610	2,512,035	83.2%	1,154
Total		2,467,123	2,968,208	83.1%	1,412

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN D

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN D

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	5,654	13,672	41.4%	8
	2008	10,330	13,446	76.8%	8
	2007	14,812	5,967	248.2%	3
	1998-2006	107,361	86,861	123.6%	47
Total		138,156	119,947	115.2%	67
2010	2010	12,906	5,695	226.6%	3
	2009	45,541	23,001	198.0%	12
	2008	17,275	15,376	112.3%	9
	1998-2007	96,940	88,834	109.1%	46
Total		172,661	132,906	129.9%	71
2011	2010	5,036	8,076	62.4%	4
	2009	29,330	24,003	122.2%	12
	1998-2008	98,470	97,898	100.6%	48
Total		132,836	129,977	102.2%	63
2012	2010	8,920	8,166	109.2%	4
	1998-2009	93,755	98,997	94.7%	47
Total		102,674	107,163	95.8%	51

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN E

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN E

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	6,212	9,818	63.3%	5
	2008	2,616	3,869	67.6%	2
	2007	0	0	0.0%	0
	1998-2006	101,628	139,511	72.8%	78
Total		110,457	153,197	72.1%	85
2010	2010	0	2,065	0.0%	1
	2009	6,262	18,130	34.5%	9
	2008	934	3,238	28.8%	2
	1998-2007	101,258	144,352	70.1%	78
Total		108,455	167,784	64.6%	90
2011	2010	809	2,223	36.4%	1
	2009	3,847	12,688	30.3%	7
	1998-2008	122,684	147,252	83.3%	74
Total		127,340	162,164	78.5%	82
2012	2010	14	2,251	0.6%	1
	1998-2009	149,096	141,604	105.3%	71
Total		149,110	143,855	103.7%	72

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN F

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN F

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	456,888	501,201	91.2%	315
	2008	503,620	615,079	81.9%	400
	2007	369,694	507,696	72.8%	282
	1998-2006	2,073,797	2,465,699	84.1%	1,287
Total		3,404,000	4,089,675	83.2%	2,284
2010	2010	615,597	704,198	87.4%	415
	2009	651,110	720,590	90.4%	445
	2008	447,493	610,842	73.3%	372
	1998-2007	2,476,051	2,907,613	85.2%	1,444
Total		4,190,251	4,943,243	84.8%	2,676
2011	2011	982,443	1,101,596	89.2%	650
	2010	945,569	1,111,894	85.0%	646
	2009	590,503	738,575	80.0%	415
	1998-2008	2,931,410	3,518,327	83.3%	1,667
Total		5,449,926	6,470,393	84.2%	3,378
2012	2012	927,655	1,141,340	81.3%	688
	2011	1,385,758	1,632,846	84.9%	965
	2010	900,571	1,063,260	84.7%	589
	1998-2009	3,317,826	4,101,948	80.9%	1,950
Total		6,531,810	7,939,394	82.3%	4,193

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN G

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN G

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	5,074	4,954	102.4%	3
	2008	3,704	5,586	66.3%	4
	2007	1,274	2,781	45.8%	2
	1998-2006	146,694	158,239	92.7%	88
Total		156,745	171,559	91.4%	97
2010	2010	9,029	12,195	74.0%	7
	2009	3,610	7,392	48.8%	5
	2008	13,060	4,122	316.8%	3
	1998-2007	95,591	154,198	62.0%	82
Total		121,291	177,907	68.2%	97
2011	2010	6,692	12,019	55.7%	6
	2009	775	4,960	15.6%	3
	1998-2008	104,084	151,324	68.8%	75
Total		111,551	168,304	66.3%	85
2012	2010	14,934	11,661	128.1%	6
	1998-2009	167,018	152,951	109.2%	76
Total		181,953	164,612	110.5%	82

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN H

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN H

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	0	0	0.0%	0
	2008	0	0	0.0%	0
	2007	0	0	0.0%	0
	1998-2006	47,746	48,011	99.4%	23
Total		47,746	48,011	99.4%	23
2010					
2010	2010	0	0	0.0%	0
	2009	0	0	0.0%	0
	2008	0	0	0.0%	0
	1998-2007	28,576	44,598	64.1%	20
Total		28,576	44,598	64.1%	20
2011					
2011	2010	0	0	0.0%	0
	2009	0	0	0.0%	0
	1998-2008	25,436	41,687	61.0%	18
	Total		25,436	41,687	61.0%
2012					
2012	2010	0	0	0.0%	0
	1998-2009	19,594	40,083	48.9%	17
Total		19,594	40,083	48.9%	17

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN I

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN I

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	3,570	8,557	41.7%	6
	2008	60,491	7,965	759.5%	6
	2007	6,180	12,528	49.3%	7
	1998-2006	313,411	398,557	78.6%	194
Total		383,652	427,607	89.7%	213
2010	2010	15,070	18,588	81.1%	10
	2009	6,149	11,585	53.1%	7
	2008	5,123	6,429	79.7%	4
	1998-2007	283,080	408,460	69.3%	184
Total		309,422	445,061	69.5%	204
2011	2010	10,262	13,632	75.3%	7
	2009	6,036	12,721	47.4%	8
	1998-2008	285,501	378,194	75.5%	170
Total		301,799	404,547	74.6%	184
2012	2010	6,179	13,612	45.4%	7
	1998-2009	265,394	351,282	75.6%	158
Total		271,573	364,894	74.4%	165

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN J

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN J

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	190,334	177,374	107.3%	104
	2008	141,563	169,486	83.5%	101
	2007	96,397	143,964	67.0%	70
	1998-2006	1,171,812	1,323,644	88.5%	542
Total		1,600,106	1,814,469	88.2%	817
2010	2010	98,176	148,689	66.0%	79
	2009	304,449	295,370	103.1%	172
	2008	107,709	171,138	62.9%	97
	1998-2007	1,189,345	1,411,014	84.3%	576
Total		1,699,679	2,026,211	83.9%	924
2011	2010	80,482	157,897	51.0%	78
	2009	227,532	301,758	75.4%	160
	1998-2008	1,272,051	1,617,478	78.6%	635
Total		1,580,065	2,077,133	76.1%	872
2012	2010	117,173	157,963	74.2%	77
	1998-2009	1,442,838	1,874,161	77.0%	763
Total		1,560,011	2,032,124	76.8%	840

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN K

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2006	2006	1,318	1,382	95.4%	3
Total		1,318	1,382	95.4%	3
2007	2007	2,611	5,711	45.7%	6
	2006	685	3,453	19.9%	4
Total		3,296	9,163	36.0%	11
2008	2008	552	2,255	24.5%	3
	2007	4,151	3,907	106.3%	5
	2006	80	1,732	4.6%	2
Total		4,783	7,894	60.6%	10
2009	2009	1,290	6,047	21.3%	8
	2008	2,896	4,034	71.8%	7
	2007	4,046	3,052	132.5%	4
	2006	494	821	60.2%	1
Total		8,727	13,954	62.5%	19
2010	2010	1,974	3,232	61.1%	5
	2009	6,161	6,354	97.0%	8
	2008	5,072	2,177	233.0%	4
	2006-2007	371	2,098	17.7%	3
Total		13,577	13,862	97.9%	19
2011	2011	1,853	7,072	26.2%	10
	2010	3,159	3,566	88.6%	5
	2009	2,916	3,978	73.3%	5
	2006-2008	1,612	3,780	42.7%	5
Total		9,540	18,396	51.9%	25
2012	2012	3,442	4,630	74.3%	8
	2011	5,944	11,426	52.0%	15
	2010	582	3,432	17.0%	5
	2006-2009	10,879	6,840	159.0%	9
Total		20,847	26,329	79.2%	37

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN L

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2006	2006	1,766	5,172	34.1%	5
Total		1,766	5,172	34.1%	5
2007	2007	11,435	8,619	132.7%	8
	2006	1,485	7,738	19.2%	8
Total		12,920	16,357	79.0%	16
2008	2008	5,035	8,084	62.3%	8
	2007	6,258	10,040	62.3%	9
	2006	966	5,925	16.3%	6
Total		12,259	24,048	51.0%	23
2009	2009	0	2,261	0.0%	3
	2008	6,551	10,567	62.0%	10
	2007	5,687	10,643	53.4%	9
	2006	710	6,556	10.8%	6
Total		12,947	30,026	43.1%	28
2010	2010	12,191	8,593	141.9%	7
	2009	11,670	5,280	221.0%	6
	2008	3,149	8,318	37.9%	8
	2006-2007	17,199	14,111	121.9%	12
Total		44,210	36,302	121.8%	33
2011	2011	2,460	4,949	49.7%	4
	2010	8,790	9,807	89.6%	8
	2009	9,601	3,986	240.9%	4
	2006-2008	14,424	19,207	75.1%	16
Total		35,274	37,948	93.0%	32
2012	2012	1,564	3,672	42.6%	3
	2011	10,906	9,186	118.7%	8
	2010	1,666	6,571	25.4%	5
	2006-2009	6,505	20,846	31.2%	17
Total		20,641	40,275	51.3%	33

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN N

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2010	2010	7,751	16,307	47.5%	14
Total		7,751	16,307	47.5%	14
2011	2011	289,293	343,537	84.2%	266
	2010	29,470	43,495	67.8%	38
Total		318,763	387,032	82.4%	304
2012	2012	142,142	197,810	71.9%	171
	2011	330,332	399,801	82.6%	321
	2010	51,342	35,288	145.5%	31
Total		523,815	632,900	82.8%	523

RHODE ISLAND'S EXPERIENCE BY DURATION

UHC TOTAL STANDARDIZED PLANS

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

RHODE ISLAND'S EXPERIENCE BY DURATION

UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	819,124	892,456	91.8%	559
	2008	946,286	1,050,494	90.1%	680
	2007	654,255	899,159	72.8%	504
	1998-2006	5,972,477	7,027,496	85.0%	3,548
Total		8,392,143	9,869,606	85.0%	5,291
2010	2010	945,408	1,102,404	85.8%	650
	2009	1,336,040	1,358,763	98.3%	833
	2008	796,240	1,031,966	77.2%	629
	1998-2007	6,383,575	7,710,561	82.8%	3,744
Total		9,461,263	11,203,694	84.4%	5,856
2011	2011	1,397,096	1,594,886	87.6%	1,016
	2010	1,303,764	1,606,695	81.1%	937
	2009	1,140,589	1,359,236	83.9%	759
	1998-2008	6,974,961	8,664,205	80.5%	4,005
Total		10,816,409	13,225,023	81.8%	6,718
2012	2012	1,150,381	1,453,662	79.1%	936
	2011	1,908,096	2,265,785	84.2%	1,440
	2010	1,318,246	1,534,268	85.9%	855
	1998-2009	7,747,173	9,555,613	81.1%	4,436
Total		12,123,896	14,809,328	81.9%	7,667

**Rhode Island Average Annualized Premiums
1990 Plans**

<u>Plan</u>	<u>Proposed 2014*</u>	<u>2013*</u>
A	\$1,430	\$1,323
B	\$2,003	\$1,905
C	\$2,403	\$2,279
D	\$2,178	\$2,089
E	\$2,190	\$2,084
F	\$2,414	\$2,279
G	\$2,199	\$2,092
H	\$2,264	\$2,238
I	\$2,227	\$2,188
J	\$2,589	\$2,521
K	\$846	\$794
L	\$1,415	\$1,326
Total 1990 Plans	\$2,392	\$2,278

**Rhode Island Average Annualized Premiums
2010 Plans**

<u>Plan</u>	<u>Proposed 2014*</u>	<u>2013*</u>
A	\$1,216	\$1,106
B	\$1,606	\$1,555
C	\$1,928	\$1,825
F	\$1,936	\$1,830
K	\$738	\$703
L	\$1,188	\$1,128
N	\$1,313	\$1,242
Total 2010 Plans	\$1,813	\$1,703

**Average premiums are net of discounts.*

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

	<u>1/2009</u>	<u>1/2010</u>	<u>1/2011</u>	<u>1/2012*</u>	<u>1/2013*</u>	<u>Proposed 1/2014**</u>	<u>2010/2009</u>	<u>2011/2010</u>	<u>2012/2011*</u>	<u>2013/2012*</u>	<u>Proposed 2014/2013**</u>
A	\$102.50	\$102.50	\$103.50	\$106.75	\$113.25	\$121.50	0.0%	1.0%	3.1%	6.1%	7.3%
B	\$142.00	\$144.25	\$155.25	\$158.25	\$167.75	\$175.50	1.6%	7.6%	1.9%	6.0%	4.6%
C	\$163.50	\$171.25	\$184.50	\$189.50	\$200.75	\$210.25	4.7%	7.7%	2.7%	5.9%	4.7%
D	\$151.50	\$158.00	\$169.75	\$172.25	\$182.50	\$190.75	4.3%	7.4%	1.5%	6.0%	4.5%
E	\$152.00	\$158.25	\$170.25	\$173.00	\$183.50	\$191.75	4.1%	7.6%	1.6%	6.1%	4.5%
F	\$164.50	\$172.25	\$185.50	\$190.50	\$202.00	\$211.25	4.7%	7.7%	2.7%	6.0%	4.6%
G	\$152.50	\$159.00	\$170.75	\$173.50	\$184.00	\$192.50	4.3%	7.4%	1.6%	6.1%	4.6%
H (with drugs)	\$239.75	\$260.00	\$261.75	\$265.75	\$271.00	\$275.25	8.4%	0.7%	1.5%	2.0%	1.6%
H (without drugs)	\$166.00	\$180.00	\$181.25	\$184.00	\$187.75	\$190.75	8.4%	0.7%	1.5%	2.0%	1.6%
I (with drugs)	\$241.00	\$261.50	\$263.50	\$267.50	\$272.75	\$277.00	8.5%	0.8%	1.5%	2.0%	1.6%
I (without drugs)	\$167.25	\$181.25	\$182.75	\$185.50	\$189.25	\$192.25	8.4%	0.8%	1.5%	2.0%	1.6%
J (with drugs)	\$317.50	\$322.25	\$347.00	\$352.00	\$359.00	\$364.50	1.5%	7.7%	1.4%	2.0%	1.5%
J (without drugs)	\$191.75	\$194.75	\$209.75	\$212.75	\$217.00	\$220.50	1.6%	7.7%	1.4%	2.0%	1.6%
K	\$69.75	\$69.75	\$69.75	\$70.75	\$72.25	\$75.50	0.0%	0.0%	1.4%	2.1%	4.5%
L	\$99.50	\$100.75	\$105.00	\$106.75	\$111.75	\$118.50	1.3%	4.2%	1.7%	4.7%	6.0%

*The 2012 and 2013 rates were deferred until April 1st.

**We are proposing to defer the implementation of the 2014 rate changes to April 1, 2014.

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

	<u>6/2010</u>	<u>1/2011</u>	<u>1/2012*</u>	<u>1/2013*</u>	<u>Proposed 1/2014**</u>	<u>2011/2010</u>	<u>2012/2011*</u>	<u>2013/2012*</u>	<u>Proposed 2014/2013**</u>
A	\$94.00	\$94.75	\$97.50	\$103.25	\$110.75	0.8%	2.9%	5.9%	7.3%
B	\$134.50	\$144.50	\$147.50	\$156.25	\$163.25	7.4%	2.1%	5.9%	4.5%
C	\$159.50	\$171.75	\$176.50	\$187.00	\$195.75	7.7%	2.8%	5.9%	4.7%
F	\$160.50	\$172.50	\$177.25	\$188.00	\$196.50	7.5%	2.8%	6.1%	4.5%
K	\$63.75	\$63.75	\$64.75	\$66.00	\$69.00	0.0%	1.6%	1.9%	4.5%
L	\$93.75	\$97.75	\$99.25	\$103.75	\$110.00	4.3%	1.5%	4.5%	6.0%
N	\$112.50	\$109.75	\$109.75	\$116.25	\$124.75	-2.4%	0.0%	5.9%	7.3%

*The 2012 and 2013 rates were deferred until April 1st.

**We are proposing to defer the implementation of the 2014 rate changes to April 1, 2014.

**Rhode Island Average Lives
1990 Plans**

<u>Plan</u>	<u>2014</u>	<u>2013</u>
A	86	95
B	57	65
C	1,062	1,146
D	37	42
E	57	65
F	1,895	2,047
G	68	76
H	13	15
I	138	153
J	716	804
K	10	11
L	17	19
Total 1990 Plans	4,155	4,536

**Rhode Island Average Lives
2010 Plans**

<u>Plan</u>	<u>2014</u>	<u>2013</u>
A	44	33
B	50	39
C	295	238
F	4,037	2,983
K	42	36
L	16	16
N	874	725
Total 2010 Plans	5,358	4,072

**National Average Lives
1990 Plans**

<u>Plan</u>	<u>2014</u>	<u>2013</u>
A	55,543	61,756
B	46,604	52,357
C	348,240	383,356
D	32,450	35,927
E	35,693	39,609
F	752,714	818,574
G	34,040	37,633
H	13,570	15,015
I	67,190	73,330
J	365,245	393,871
K	9,541	10,843
L	19,566	21,613
Total 1990 Plans	1,780,396	1,943,882

**National Average Lives
2010 Plans**

<u>Plan</u>	<u>2014</u>	<u>2013</u>
A	23,335	18,058
B	22,223	17,738
C	50,188	40,979
F	1,148,605	872,925
K	26,255	20,806
L	14,162	11,997
N	330,820	248,411
Total 2010 Plans	1,615,589	1,230,915

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

PLAN A	Premium	Premium Accumulated	Incurred	Incurred Claims	Incurred
	a	to 12/13	Claims	Accumulated	Loss Ratio
		b	c	to 12/13	d/b
				d	
<u>Prudential Experience</u>					
1992	\$4,586	\$13,092	\$649	\$1,853	14.2%
1993	\$18,768	\$51,027	\$6,096	\$16,574	32.5%
1994	\$33,985	\$87,999	\$21,361	\$55,311	62.9%
1995	\$44,501	\$109,742	\$31,034	\$76,532	69.7%
1996	\$71,925	\$168,923	\$62,125	\$145,909	86.4%
1997	\$85,292	\$190,779	\$77,767	\$173,948	91.2%
Total	\$259,056	\$621,562	\$199,032	\$470,126	75.6%
<u>UnitedHealthcare Experience</u>					
1998	\$87,049	\$185,438	\$58,697	\$125,040	67.4%
1999	\$73,980	\$150,092	\$60,170	\$122,074	81.3%
2000	\$84,505	\$163,281	\$55,603	\$107,438	65.8%
2001	\$92,580	\$170,367	\$80,274	\$147,720	86.7%
2002	\$85,816	\$150,400	\$81,641	\$143,083	95.1%
2003	\$95,490	\$159,384	\$76,406	\$127,531	80.0%
2004	\$110,938	\$176,352	\$70,139	\$111,496	63.2%
2005	\$107,727	\$163,092	\$57,716	\$87,379	53.6%
2006	\$127,425	\$183,727	\$69,707	\$100,507	54.7%
2007	\$137,298	\$188,536	\$107,497	\$147,614	78.3%
2008	\$132,618	\$173,437	\$86,681	\$113,362	65.4%
2009	\$150,385	\$187,309	\$101,936	\$126,964	67.8%
2010	\$157,347	\$186,647	\$135,383	\$160,593	86.0%
2011	\$162,191	\$183,231	\$154,880	\$174,972	95.5%
2012	\$162,467	\$174,803	\$159,702	\$171,828	98.3%
2013	\$160,445	\$164,407	\$140,593	\$144,065	87.6%
Total	\$1,928,261	\$2,760,503	\$1,497,026	\$2,111,664	76.5%
<u>Expected Future Experience</u>					
2014	\$172,710	\$168,548	\$145,090	\$141,593	84.0%
2015	\$187,771	\$174,520	\$155,026	\$144,085	82.6%
2016	\$200,629	\$177,591	\$165,642	\$146,621	82.6%
2017	\$214,368	\$180,717	\$176,985	\$149,202	82.6%
2018	\$229,048	\$183,897	\$189,105	\$151,828	82.6%
2019	\$244,734	\$187,134	\$202,055	\$154,500	82.6%
2020	\$261,493	\$190,427	\$215,892	\$157,219	82.6%
2021	\$279,400	\$193,779	\$230,676	\$159,986	82.6%
2022	\$298,533	\$197,189	\$246,473	\$162,802	82.6%
2023	\$318,977	\$200,660	\$263,351	\$165,667	82.6%
Expected Future (2014-2023)	\$2,407,664	\$1,854,462	\$1,990,294	\$1,533,504	82.7%
Aggregate (1992-2023)	\$4,594,980	\$5,236,526	\$3,686,352	\$4,115,294	78.6%
<hr/>					
PLAN B	Premium	Premium Accumulated	Incurred	Incurred Claims	Incurred
	a	to 12/13	Claims	Accumulated	Loss Ratio
		b	c	to 12/13	d/b
				d	
<u>Prudential Experience</u>					
1992	\$13,882	\$39,630	\$12,645	\$36,098	91.1%
1993	\$43,894	\$119,340	\$47,357	\$128,755	107.9%
1994	\$55,076	\$142,611	\$41,852	\$108,371	76.0%
1995	\$65,088	\$160,510	\$49,585	\$122,280	76.2%
1996	\$114,761	\$269,531	\$112,898	\$265,155	98.4%
1997	\$121,170	\$271,030	\$117,154	\$262,047	96.7%
Total	\$413,871	\$1,002,652	\$381,491	\$922,706	92.0%
<u>UnitedHealthcare Experience</u>					
1998	\$75,797	\$161,469	\$73,717	\$157,037	97.3%
1999	\$64,254	\$130,360	\$65,770	\$133,436	102.4%
2000	\$57,975	\$112,020	\$52,527	\$101,493	90.6%
2001	\$53,825	\$99,050	\$40,655	\$74,814	75.5%
2002	\$51,283	\$89,878	\$36,132	\$63,325	70.5%
2003	\$59,263	\$98,916	\$47,074	\$78,572	79.4%
2004	\$84,427	\$134,208	\$78,500	\$124,787	93.0%
2005	\$97,285	\$147,284	\$94,385	\$142,893	97.0%
2006	\$115,760	\$166,908	\$94,280	\$135,937	81.4%
2007	\$128,686	\$176,710	\$115,151	\$158,125	89.5%
2008	\$145,998	\$190,936	\$101,024	\$132,119	69.2%
2009	\$166,951	\$207,941	\$136,405	\$169,895	81.7%
2010	\$176,120	\$208,916	\$135,420	\$160,637	76.9%
2011	\$171,868	\$194,164	\$132,788	\$150,014	77.3%
2012	\$187,024	\$201,225	\$115,042	\$123,778	61.5%
2013	\$181,547	\$186,030	\$147,841	\$151,491	81.4%
Total	\$1,818,063	\$2,506,015	\$1,466,712	\$2,058,354	82.1%
<u>Expected Future Experience</u>					
2014	\$193,377	\$188,717	\$156,488	\$152,716	80.9%
2015	\$208,921	\$194,177	\$167,204	\$155,404	80.0%
2016	\$223,228	\$197,595	\$178,654	\$158,139	80.0%
2017	\$238,514	\$201,072	\$190,888	\$160,923	80.0%
2018	\$254,848	\$204,611	\$203,961	\$163,755	80.0%
2019	\$272,300	\$208,212	\$217,928	\$166,637	80.0%
2020	\$290,947	\$211,877	\$232,851	\$169,570	80.0%
2021	\$310,871	\$215,606	\$248,797	\$172,554	80.0%
2022	\$332,159	\$219,400	\$265,835	\$175,591	80.0%
2023	\$354,906	\$223,262	\$284,039	\$178,682	80.0%
Expected Future (2014-2023)	\$2,680,071	\$2,064,529	\$2,146,645	\$1,653,971	80.1%
Aggregate (1992-2023)	\$4,912,005	\$5,573,196	\$3,994,848	\$4,635,031	83.2%

Assumption: Interest rate is 5%.

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

PLAN C	Premium a	Premium Accumulated to 12/13 b	Incurred Claims c	Incurred Claims Accumulated to 12/13 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$34,302	\$97,924	\$20,411	\$58,269	59.5%
1993	\$206,358	\$561,050	\$145,847	\$396,532	70.7%
1994	\$556,968	\$1,442,187	\$474,393	\$1,228,372	85.2%
1995	\$877,037	\$2,162,818	\$875,407	\$2,158,799	99.8%
1996	\$1,518,727	\$3,566,913	\$1,437,272	\$3,375,605	94.6%
1997	\$1,625,144	\$3,635,091	\$1,405,006	\$3,142,691	86.5%
Total	\$4,818,536	\$11,465,983	\$4,358,337	\$10,360,267	90.4%
<u>UnitedHealthcare Experience</u>					
1998	\$1,406,557	\$2,996,343	\$1,159,394	\$2,469,818	82.4%
1999	\$1,297,098	\$2,631,586	\$994,276	\$2,017,212	76.7%
2000	\$1,497,399	\$2,893,296	\$1,253,679	\$2,422,379	83.7%
2001	\$1,677,138	\$3,086,278	\$1,430,682	\$2,632,748	85.3%
2002	\$1,718,027	\$3,010,973	\$1,605,640	\$2,814,007	93.5%
2003	\$1,958,418	\$3,268,835	\$1,686,022	\$2,814,173	86.1%
2004	\$2,131,173	\$3,387,795	\$1,700,949	\$2,703,894	79.8%
2005	\$2,190,847	\$3,316,813	\$1,824,409	\$2,762,048	83.3%
2006	\$2,382,490	\$3,435,190	\$2,206,000	\$3,180,718	92.6%
2007	\$2,527,368	\$3,470,555	\$2,095,266	\$2,877,197	82.9%
2008	\$2,621,759	\$3,428,735	\$2,264,045	\$2,960,916	86.4%
2009	\$2,683,824	\$3,342,766	\$2,291,266	\$2,853,825	85.4%
2010	\$2,866,048	\$3,399,742	\$2,494,588	\$2,959,112	87.0%
2011	\$2,993,383	\$3,381,703	\$2,436,213	\$2,752,254	81.4%
2012	\$2,968,208	\$3,193,584	\$2,467,123	\$2,654,451	83.1%
2013	\$3,002,908	\$3,077,065	\$2,463,650	\$2,524,490	82.0%
Total	\$35,922,644	\$51,321,260	\$30,373,200	\$43,399,242	84.6%
<u>Expected Future Experience</u>					
2014	\$3,085,103	\$3,010,752	\$2,514,449	\$2,453,851	81.5%
2015	\$3,334,535	\$3,099,212	\$2,686,638	\$2,497,039	80.6%
2016	\$3,562,884	\$3,153,758	\$2,870,619	\$2,540,987	80.6%
2017	\$3,806,870	\$3,209,265	\$3,067,199	\$2,585,708	80.6%
2018	\$4,067,565	\$3,265,748	\$3,277,241	\$2,631,216	80.6%
2019	\$4,346,111	\$3,323,225	\$3,501,667	\$2,677,526	80.6%
2020	\$4,643,733	\$3,381,713	\$3,741,461	\$2,724,650	80.6%
2021	\$4,961,736	\$3,441,232	\$3,997,676	\$2,772,604	80.6%
2022	\$5,301,516	\$3,501,797	\$4,271,437	\$2,821,402	80.6%
2023	\$5,664,563	\$3,563,429	\$4,563,945	\$2,871,059	80.6%
Expected Future (2014-2023)	\$42,774,616	\$32,950,131	\$34,492,333	\$26,576,041	80.7%
Aggregate (1992-2023)	\$83,515,796	\$95,737,374	\$69,223,869	\$80,335,550	83.9%
PLAN D	Premium a	Premium Accumulated to 12/13 b	Incurred Claims c	Incurred Claims Accumulated to 12/13 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$4,668	\$13,326	\$7,787	\$22,230	166.8%
1993	\$16,486	\$44,822	\$11,920	\$32,408	72.3%
1994	\$25,101	\$64,995	\$10,537	\$27,284	42.0%
1995	\$28,257	\$69,683	\$20,936	\$51,630	74.1%
1996	\$52,707	\$123,789	\$47,171	\$110,786	89.5%
1997	\$55,208	\$123,488	\$44,461	\$99,449	80.5%
Total	\$182,427	\$440,104	\$142,812	\$343,788	78.1%
<u>UnitedHealthcare Experience</u>					
1998	\$63,294	\$134,833	\$43,853	\$93,418	69.3%
1999	\$66,628	\$135,176	\$43,299	\$87,846	65.0%
2000	\$78,706	\$152,077	\$74,032	\$143,047	94.1%
2001	\$81,144	\$149,322	\$55,059	\$101,320	67.9%
2002	\$73,152	\$128,205	\$49,209	\$86,243	67.3%
2003	\$82,435	\$137,594	\$59,414	\$99,169	72.1%
2004	\$88,511	\$140,700	\$69,160	\$109,939	78.1%
2005	\$91,957	\$139,217	\$84,911	\$128,550	92.3%
2006	\$94,341	\$136,026	\$67,981	\$98,019	72.1%
2007	\$97,357	\$133,690	\$104,608	\$143,646	107.4%
2008	\$104,664	\$136,879	\$95,583	\$125,003	91.3%
2009	\$119,947	\$149,397	\$138,156	\$172,077	115.2%
2010	\$132,906	\$157,655	\$172,661	\$204,812	129.9%
2011	\$129,977	\$146,839	\$132,836	\$150,069	102.2%
2012	\$107,163	\$115,300	\$102,674	\$110,470	95.8%
2013	\$86,378	\$88,511	\$71,169	\$72,926	82.4%
Total	\$1,498,561	\$2,181,421	\$1,364,606	\$1,926,555	88.3%
<u>Expected Future Experience</u>					
2014	\$80,511	\$78,570	\$66,500	\$64,897	82.6%
2015	\$77,687	\$72,205	\$63,441	\$58,964	81.7%
2016	\$74,113	\$65,603	\$60,523	\$53,573	81.7%
2017	\$70,704	\$59,605	\$57,739	\$48,675	81.7%
2018	\$67,452	\$54,155	\$55,083	\$44,224	81.7%
2019	\$64,349	\$49,204	\$52,549	\$40,181	81.7%
2020	\$61,389	\$44,705	\$50,132	\$36,507	81.7%
2021	\$58,565	\$40,618	\$47,825	\$33,170	81.7%
2022	\$55,871	\$36,904	\$45,626	\$30,137	81.7%
2023	\$53,301	\$33,530	\$43,527	\$27,382	81.7%
Expected Future (2014-2023)	\$663,942	\$535,100	\$542,943	\$437,709	81.8%
Aggregate (1992-2023)	\$2,344,930	\$3,156,626	\$2,050,360	\$2,708,052	85.8%

Assumption: Interest rate is 5%.

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

PLAN E	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated to 12/13 b	Claims c	Accumulated to 12/13 d	Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$3,056	\$8,724	\$1,205	\$3,440	39.4%
1993	\$11,730	\$31,892	\$9,503	\$25,837	81.0%
1994	\$18,452	\$47,779	\$18,101	\$46,870	98.1%
1995	\$17,107	\$42,187	\$17,187	\$42,383	100.5%
1996	\$28,979	\$68,060	\$16,811	\$39,482	58.0%
1997	\$38,667	\$86,489	\$36,316	\$81,231	93.9%
Total	\$117,991	\$285,131	\$99,123	\$239,243	83.9%
<u>UnitedHealthcare Experience</u>					
1998	\$152,240	\$324,313	\$139,773	\$297,754	91.8%
1999	\$175,537	\$356,135	\$136,937	\$277,822	78.0%
2000	\$172,433	\$333,178	\$122,294	\$236,298	70.9%
2001	\$165,790	\$305,088	\$116,184	\$213,802	70.1%
2002	\$144,016	\$252,398	\$99,693	\$174,720	69.2%
2003	\$160,650	\$268,145	\$165,589	\$276,388	103.1%
2004	\$168,807	\$268,341	\$151,740	\$241,212	89.9%
2005	\$153,136	\$231,839	\$168,465	\$255,046	110.0%
2006	\$154,153	\$222,265	\$123,099	\$177,491	79.9%
2007	\$154,920	\$212,734	\$120,005	\$164,790	77.5%
2008	\$149,024	\$194,893	\$147,626	\$193,065	99.1%
2009	\$153,197	\$190,810	\$110,457	\$137,576	72.1%
2010	\$167,784	\$199,028	\$108,455	\$128,650	64.6%
2011	\$162,164	\$183,201	\$127,340	\$143,859	78.5%
2012	\$143,855	\$154,778	\$149,110	\$160,432	103.7%
2013	\$132,513	\$135,785	\$109,212	\$111,909	82.4%
Total	\$2,510,219	\$3,832,931	\$2,095,977	\$3,190,812	83.2%
<u>Expected Future Experience</u>					
2014	\$124,234	\$121,240	\$101,863	\$99,408	82.0%
2015	\$119,869	\$111,410	\$97,177	\$90,319	81.1%
2016	\$114,355	\$101,224	\$92,707	\$82,062	81.1%
2017	\$109,095	\$91,969	\$88,443	\$74,559	81.1%
2018	\$104,077	\$83,561	\$84,374	\$67,742	81.1%
2019	\$99,289	\$75,921	\$80,493	\$61,548	81.1%
2020	\$94,722	\$68,979	\$76,790	\$55,921	81.1%
2021	\$90,365	\$62,673	\$73,258	\$50,808	81.1%
2022	\$86,208	\$56,943	\$69,888	\$46,163	81.1%
2023	\$82,242	\$51,736	\$66,673	\$41,942	81.1%
Expected Future (2014-2023)	\$1,024,456	\$825,656	\$831,667	\$670,474	81.2%
Aggregate (1992-2023)	\$3,652,665	\$4,943,718	\$3,026,767	\$4,100,529	82.9%

PLAN F	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated to 12/13 b	Claims c	Accumulated to 12/13 d	Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$137,231	\$391,762	\$97,087	\$277,160	70.7%
1993	\$460,161	\$1,251,095	\$407,993	\$1,109,260	88.7%
1994	\$840,714	\$2,176,906	\$807,216	\$2,090,168	96.0%
1995	\$1,033,647	\$2,549,026	\$1,149,111	\$2,833,767	111.2%
1996	\$1,458,312	\$3,425,021	\$1,301,514	\$3,056,761	89.2%
1997	\$1,496,356	\$3,347,021	\$1,276,809	\$2,855,943	85.3%
Total	\$5,426,421	\$13,140,831	\$5,039,731	\$12,223,059	93.0%
<u>UnitedHealthcare Experience</u>					
1998	\$1,288,551	\$2,744,959	\$1,048,384	\$2,233,338	81.4%
1999	\$1,270,601	\$2,577,828	\$918,928	\$1,864,345	72.3%
2000	\$1,302,249	\$2,516,226	\$1,089,983	\$2,106,082	83.7%
2001	\$1,350,987	\$2,486,093	\$1,124,758	\$2,069,785	83.3%
2002	\$1,390,312	\$2,436,627	\$1,120,395	\$1,963,577	80.6%
2003	\$1,561,365	\$2,606,107	\$1,334,266	\$2,227,050	85.5%
2004	\$1,803,165	\$2,866,380	\$1,514,924	\$2,408,182	84.0%
2005	\$2,023,135	\$3,062,908	\$1,641,702	\$2,485,441	81.1%
2006	\$2,456,173	\$3,541,431	\$1,967,027	\$2,836,156	80.1%
2007	\$3,002,169	\$4,122,546	\$2,404,715	\$3,302,130	80.1%
2008	\$3,505,543	\$4,584,547	\$2,888,148	\$3,777,118	82.4%
2009	\$4,089,675	\$5,093,785	\$3,404,000	\$4,239,761	83.2%
2010	\$4,943,243	\$5,863,737	\$4,190,251	\$4,970,529	84.8%
2011	\$6,470,393	\$7,309,773	\$5,449,926	\$6,156,925	84.2%
2012	\$7,939,394	\$8,542,231	\$6,531,810	\$7,027,770	82.3%
2013	\$9,985,974	\$10,232,578	\$8,204,431	\$8,407,040	82.2%
Total	\$54,382,929	\$70,587,757	\$44,833,647	\$58,075,227	82.3%
<u>Expected Future Experience</u>					
2014	\$12,257,842	\$11,962,429	\$9,955,823	\$9,715,888	81.2%
2015	\$13,236,899	\$12,302,753	\$10,637,598	\$9,886,888	80.4%
2016	\$14,143,362	\$12,519,282	\$11,366,061	\$10,060,897	80.4%
2017	\$15,111,900	\$12,739,621	\$12,144,408	\$10,237,969	80.4%
2018	\$16,146,763	\$12,963,839	\$12,976,057	\$10,418,157	80.4%
2019	\$17,252,493	\$13,192,002	\$13,864,658	\$10,601,517	80.4%
2020	\$18,433,944	\$13,424,181	\$14,814,110	\$10,788,104	80.4%
2021	\$19,696,300	\$13,660,447	\$15,828,580	\$10,977,974	80.4%
2022	\$21,045,103	\$13,900,871	\$16,912,521	\$11,171,187	80.4%
2023	\$22,486,271	\$14,145,526	\$18,070,690	\$11,367,799	80.4%
Expected Future (2014-2023)	\$169,810,878	\$130,810,952	\$136,570,506	\$105,226,381	80.4%
Aggregate (1992-2023)	\$229,620,227	\$214,539,540	\$186,443,884	\$175,524,667	81.8%

Assumption: Interest rate is 5%.

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

PLAN G	Premium a	Premium Accumulated to 12/13 b	Incurred Claims c	Incurred Claims Accumulated to 12/13 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$6,680	\$19,070	\$6,074	\$17,340	90.9%
1993	\$31,104	\$84,566	\$29,970	\$81,483	96.4%
1994	\$47,932	\$124,113	\$54,573	\$141,309	113.9%
1995	\$51,196	\$126,252	\$29,266	\$72,172	57.2%
1996	\$78,192	\$183,642	\$55,485	\$130,314	71.0%
1997	\$87,038	\$194,686	\$68,113	\$152,353	78.3%
Total	\$302,142	\$732,329	\$243,482	\$594,972	81.2%
<u>UnitedHealthcare Experience</u>					
1998	\$87,467	\$186,328	\$64,763	\$137,962	74.0%
1999	\$98,950	\$200,752	\$61,081	\$123,922	61.7%
2000	\$98,608	\$190,532	\$71,538	\$138,227	72.5%
2001	\$109,848	\$202,143	\$78,179	\$143,865	71.2%
2002	\$120,094	\$210,474	\$146,985	\$257,603	122.4%
2003	\$131,916	\$220,183	\$112,286	\$187,420	85.1%
2004	\$158,783	\$252,407	\$143,182	\$227,607	90.2%
2005	\$162,223	\$245,595	\$113,561	\$171,925	70.0%
2006	\$186,866	\$269,433	\$144,052	\$207,701	77.1%
2007	\$177,571	\$243,838	\$139,875	\$192,075	78.8%
2008	\$176,310	\$230,578	\$126,647	\$165,628	71.8%
2009	\$171,559	\$213,681	\$156,745	\$195,229	91.4%
2010	\$177,907	\$211,035	\$121,291	\$143,877	68.2%
2011	\$168,304	\$190,138	\$111,551	\$126,022	66.3%
2012	\$164,612	\$177,110	\$181,953	\$195,768	110.5%
2013	\$157,560	\$161,451	\$129,688	\$132,891	82.3%
Total	\$2,348,577	\$3,405,680	\$1,903,376	\$2,747,722	80.7%
<u>Expected Future Experience</u>					
2014	\$147,355	\$143,804	\$120,693	\$117,784	81.9%
2015	\$142,221	\$132,184	\$115,141	\$107,015	81.0%
2016	\$135,679	\$120,099	\$109,844	\$97,231	81.0%
2017	\$129,438	\$109,119	\$104,792	\$88,341	81.0%
2018	\$123,484	\$99,142	\$99,971	\$80,264	81.0%
2019	\$117,803	\$90,078	\$95,372	\$72,926	81.0%
2020	\$112,384	\$81,842	\$90,985	\$66,258	81.0%
2021	\$107,215	\$74,359	\$86,800	\$60,201	81.0%
2022	\$102,283	\$67,561	\$82,807	\$54,696	81.0%
2023	\$97,578	\$61,384	\$78,998	\$49,696	81.0%
Expected Future (2014-2023)	\$1,215,440	\$979,571	\$985,404	\$794,413	81.1%
Aggregate (1992-2023)	\$3,866,159	\$5,117,579	\$3,132,262	\$4,137,107	80.8%

PLAN H	Premium a	Premium Accumulated to 12/13 b	Incurred Claims c	Incurred Claims Accumulated to 12/13 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$9,102	\$25,984	\$3,520	\$10,049	38.7%
1993	\$41,344	\$112,407	\$26,041	\$70,801	63.0%
1994	\$57,378	\$148,572	\$47,096	\$121,947	82.1%
1995	\$77,319	\$190,673	\$71,295	\$175,816	92.2%
1996	\$96,132	\$225,777	\$99,648	\$234,035	103.7%
1997	\$88,407	\$197,748	\$71,935	\$160,902	81.4%
Total	\$369,682	\$901,160	\$319,534	\$773,550	85.8%
<u>UnitedHealthcare Experience</u>					
1998	\$73,061	\$155,639	\$63,330	\$134,910	86.7%
1999	\$63,715	\$129,267	\$74,619	\$151,388	117.1%
2000	\$68,997	\$133,318	\$50,813	\$98,182	73.6%
2001	\$79,037	\$145,444	\$84,017	\$154,608	106.3%
2002	\$84,636	\$148,330	\$120,770	\$211,658	142.7%
2003	\$85,786	\$143,187	\$100,140	\$167,145	116.7%
2004	\$87,487	\$139,073	\$83,616	\$132,919	95.6%
2005	\$98,709	\$149,440	\$106,258	\$160,868	107.6%
2006	\$59,973	\$86,472	\$47,173	\$68,016	78.7%
2007	\$56,320	\$77,337	\$44,481	\$61,081	79.0%
2008	\$53,179	\$69,547	\$55,022	\$71,958	103.5%
2009	\$48,011	\$59,799	\$47,746	\$59,469	99.4%
2010	\$44,598	\$52,902	\$28,576	\$33,897	64.1%
2011	\$41,687	\$47,094	\$25,436	\$28,735	61.0%
2012	\$40,083	\$43,126	\$19,594	\$21,081	48.9%
2013	\$32,848	\$33,659	\$24,308	\$24,908	74.0%
Total	\$1,018,126	\$1,613,636	\$975,897	\$1,580,825	98.0%
<u>Expected Future Experience</u>					
2014	\$29,405	\$28,696	\$22,896	\$22,344	77.9%
2015	\$28,168	\$26,180	\$21,843	\$20,301	77.5%
2016	\$26,872	\$23,786	\$20,838	\$18,445	77.5%
2017	\$25,636	\$21,612	\$19,879	\$16,759	77.5%
2018	\$24,457	\$19,636	\$18,965	\$15,226	77.5%
2019	\$23,332	\$17,840	\$18,093	\$13,834	77.5%
2020	\$22,258	\$16,209	\$17,260	\$12,569	77.5%
2021	\$21,234	\$14,727	\$16,466	\$11,420	77.5%
2022	\$20,258	\$13,381	\$15,709	\$10,376	77.5%
2023	\$19,326	\$12,157	\$14,986	\$9,427	77.5%
Expected Future (2014-2023)	\$240,945	\$194,225	\$186,935	\$150,703	77.6%
Aggregate (1992-2023)	\$1,628,752	\$2,709,020	\$1,482,366	\$2,505,078	92.5%

Assumption: Interest rate is 5%.

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

PLAN I	Premium a	Premium Accumulated to 12/13 b	Incurred Claims c	Incurred Claims Accumulated to 12/13 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$20,040	\$57,209	\$16,443	\$46,941	82.1%
1993	\$130,379	\$354,477	\$76,336	\$207,544	58.5%
1994	\$211,238	\$546,970	\$170,935	\$442,611	80.9%
1995	\$258,270	\$636,907	\$272,214	\$671,293	105.4%
1996	\$367,429	\$862,952	\$310,640	\$729,575	84.5%
1997	\$381,479	\$853,284	\$295,100	\$660,075	77.4%
Total	\$1,368,835	\$3,311,799	\$1,141,668	\$2,758,038	83.3%
<u>UnitedHealthcare Experience</u>					
1998	\$343,049	\$730,786	\$264,613	\$563,698	77.1%
1999	\$334,024	\$677,677	\$246,620	\$500,349	73.8%
2000	\$382,125	\$738,347	\$284,485	\$549,687	74.4%
2001	\$412,824	\$759,681	\$340,258	\$626,144	82.4%
2002	\$446,329	\$782,225	\$354,561	\$621,395	79.4%
2003	\$480,676	\$802,307	\$372,477	\$621,709	77.5%
2004	\$547,415	\$870,192	\$472,067	\$750,415	86.2%
2005	\$614,920	\$930,953	\$470,647	\$712,532	76.5%
2006	\$462,783	\$667,264	\$364,351	\$525,339	78.7%
2007	\$436,929	\$599,986	\$275,171	\$377,862	63.0%
2008	\$418,254	\$546,992	\$353,172	\$461,878	84.4%
2009	\$427,607	\$532,594	\$383,652	\$477,847	89.7%
2010	\$445,061	\$527,937	\$309,422	\$367,041	69.5%
2011	\$404,547	\$457,028	\$301,799	\$340,950	74.6%
2012	\$364,894	\$392,600	\$271,573	\$292,194	74.4%
2013	\$332,497	\$340,708	\$248,220	\$254,349	74.7%
Total	\$6,853,934	\$10,357,277	\$5,313,088	\$8,043,389	77.7%
<u>Expected Future Experience</u>					
2014	\$304,952	\$297,603	\$238,240	\$232,499	78.1%
2015	\$292,108	\$271,494	\$227,281	\$211,242	77.8%
2016	\$278,671	\$246,672	\$216,826	\$191,928	77.8%
2017	\$265,852	\$224,119	\$206,852	\$174,381	77.8%
2018	\$253,623	\$203,628	\$197,337	\$158,437	77.8%
2019	\$241,957	\$185,010	\$188,260	\$143,952	77.8%
2020	\$230,827	\$168,095	\$179,600	\$130,790	77.8%
2021	\$220,209	\$152,727	\$171,338	\$118,832	77.8%
2022	\$210,079	\$138,763	\$163,457	\$107,968	77.8%
2023	\$200,415	\$126,076	\$155,938	\$98,096	77.8%
Expected Future (2014-2023)	\$2,498,693	\$2,014,186	\$1,945,130	\$1,568,125	77.9%
Aggregate (1992-2023)	\$10,721,463	\$15,683,263	\$8,399,886	\$12,369,552	78.9%

PLAN J	Premium a	Premium Accumulated to 12/13 b	Incurred Claims c	Incurred Claims Accumulated to 12/13 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$16,406	\$46,835	\$7,937	\$22,658	48.4%
1993	\$129,675	\$352,563	\$92,184	\$250,632	71.1%
1994	\$290,493	\$752,189	\$257,563	\$666,923	88.7%
1995	\$412,634	\$1,017,576	\$391,918	\$966,490	95.0%
1996	\$608,561	\$1,429,279	\$493,889	\$1,159,957	81.2%
1997	\$632,485	\$1,414,729	\$518,360	\$1,159,457	82.0%
Total	\$2,090,254	\$5,013,172	\$1,761,851	\$4,226,117	84.3%
<u>UnitedHealthcare Experience</u>					
1998	\$655,366	\$1,396,106	\$573,698	\$1,222,131	87.5%
1999	\$713,473	\$1,447,513	\$749,945	\$1,521,508	105.1%
2000	\$819,084	\$1,582,646	\$740,779	\$1,431,344	90.4%
2001	\$963,284	\$1,772,639	\$882,024	\$1,623,105	91.6%
2002	\$1,144,085	\$2,005,096	\$896,030	\$1,570,361	78.3%
2003	\$1,320,234	\$2,203,629	\$1,171,645	\$1,955,616	88.7%
2004	\$1,544,345	\$2,454,951	\$1,356,583	\$2,156,476	87.8%
2005	\$1,789,083	\$2,708,567	\$1,557,305	\$2,357,668	87.0%
2006	\$1,353,582	\$1,951,661	\$1,133,102	\$1,633,762	83.7%
2007	\$1,422,768	\$1,953,730	\$1,143,944	\$1,570,851	80.4%
2008	\$1,594,396	\$2,085,150	\$1,283,104	\$1,678,042	80.5%
2009	\$1,814,469	\$2,259,963	\$1,600,106	\$1,992,970	88.2%
2010	\$2,026,211	\$2,403,517	\$1,699,679	\$2,016,180	83.9%
2011	\$2,077,133	\$2,346,591	\$1,580,065	\$1,785,041	76.1%
2012	\$2,032,124	\$2,186,422	\$1,560,011	\$1,678,463	76.8%
2013	\$2,015,617	\$2,065,393	\$1,585,797	\$1,624,958	78.7%
Total	\$23,285,253	\$32,823,575	\$19,513,816	\$27,818,477	84.8%
<u>Expected Future Experience</u>					
2014	\$1,845,980	\$1,801,492	\$1,496,670	\$1,460,600	81.1%
2015	\$1,768,356	\$1,643,560	\$1,427,823	\$1,327,060	80.7%
2016	\$1,687,011	\$1,493,292	\$1,362,143	\$1,205,729	80.7%
2017	\$1,609,409	\$1,356,762	\$1,299,485	\$1,095,491	80.7%
2018	\$1,535,376	\$1,232,716	\$1,239,708	\$995,331	80.7%
2019	\$1,464,749	\$1,120,010	\$1,182,682	\$904,330	80.7%
2020	\$1,397,370	\$1,017,609	\$1,128,278	\$821,648	80.7%
2021	\$1,333,091	\$924,571	\$1,076,378	\$746,526	80.7%
2022	\$1,271,769	\$840,038	\$1,026,864	\$678,272	80.7%
2023	\$1,213,268	\$763,235	\$979,629	\$616,259	80.7%
Expected Future (2014-2023)	\$15,126,377	\$12,193,285	\$12,219,660	\$9,851,245	80.8%
Aggregate (1992-2023)	\$40,501,884	\$50,030,032	\$33,495,327	\$41,895,839	83.7%

Assumption: Interest rate is 5%.

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

PLAN K	<u>Premium</u>	<u>Premium Accumulated to 12/13</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/13</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>UnitedHealthcare Experience</u>					
2006	\$1,382	\$1,992	\$1,318	\$1,900	95.4%
2007	\$9,163	\$12,583	\$3,296	\$4,526	36.0%
2008	\$7,894	\$10,324	\$4,783	\$6,256	60.6%
2009	\$13,954	\$17,380	\$8,727	\$10,869	62.5%
2010	\$13,862	\$16,443	\$13,577	\$16,105	97.9%
2011	\$18,396	\$20,783	\$9,540	\$10,777	51.9%
2012	\$26,329	\$28,329	\$20,847	\$22,430	79.2%
2013	\$33,845	\$34,680	\$26,520	\$27,174	78.4%
Total	\$124,825	\$142,514	\$88,608	\$100,039	70.2%
<u>Expected Future Experience</u>					
2014	\$38,319	\$37,396	\$29,809	\$29,091	77.8%
2015	\$41,392	\$38,471	\$31,851	\$29,603	76.9%
2016	\$44,227	\$39,148	\$34,032	\$30,124	76.9%
2017	\$47,256	\$39,837	\$36,362	\$30,654	76.9%
2018	\$50,492	\$40,539	\$38,853	\$31,194	76.9%
2019	\$53,949	\$41,252	\$41,513	\$31,743	76.9%
2020	\$57,644	\$41,978	\$44,356	\$32,301	76.9%
2021	\$61,591	\$42,717	\$47,393	\$32,870	76.9%
2022	\$65,809	\$43,469	\$50,639	\$33,448	76.9%
2023	\$70,316	\$44,234	\$54,107	\$34,037	76.9%
Expected Future (2014-2023)	\$530,996	\$409,041	\$408,915	\$315,066	77.0%
Aggregate (2006-2023)	\$655,821	\$551,555	\$497,523	\$415,104	75.3%
PLAN L	<u>Premium</u>	<u>Premium Accumulated to 12/13</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/13</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>UnitedHealthcare Experience</u>					
2006	\$5,172	\$7,458	\$1,766	\$2,546	34.1%
2007	\$16,357	\$22,462	\$12,920	\$17,742	79.0%
2008	\$24,048	\$31,450	\$12,259	\$16,032	51.0%
2009	\$30,026	\$37,398	\$12,947	\$16,126	43.1%
2010	\$36,302	\$43,062	\$44,210	\$52,442	121.8%
2011	\$37,948	\$42,871	\$35,274	\$39,850	93.0%
2012	\$40,275	\$43,333	\$20,641	\$22,208	51.3%
2013	\$42,657	\$43,710	\$34,610	\$35,465	81.1%
Total	\$232,786	\$271,744	\$174,627	\$202,412	74.5%
<u>Expected Future Experience</u>					
2014	\$41,885	\$40,876	\$33,388	\$32,584	79.7%
2015	\$45,422	\$42,217	\$35,675	\$33,157	78.5%
2016	\$48,533	\$42,960	\$38,118	\$33,741	78.5%
2017	\$51,857	\$43,716	\$40,728	\$34,335	78.5%
2018	\$55,408	\$44,485	\$43,517	\$34,939	78.5%
2019	\$59,202	\$45,268	\$46,497	\$35,554	78.5%
2020	\$63,256	\$46,065	\$49,682	\$36,180	78.5%
2021	\$67,588	\$46,876	\$53,084	\$36,816	78.5%
2022	\$72,216	\$47,701	\$56,719	\$37,464	78.5%
2023	\$77,162	\$48,540	\$60,603	\$38,124	78.5%
Expected Future (2014-2023)	\$582,529	\$448,705	\$458,011	\$352,894	78.6%
Aggregate (2006-2023)	\$815,315	\$720,449	\$632,639	\$555,305	77.1%
PLAN N	<u>Premium</u>	<u>Premium Accumulated to 12/13</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/13</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>UnitedHealthcare Experience</u>					
2010	\$16,307	\$19,344	\$7,751	\$9,194	47.5%
2011	\$387,032	\$437,241	\$318,763	\$360,115	82.4%
2012	\$632,900	\$680,956	\$523,815	\$563,588	82.8%
2013	\$888,716	\$910,663	\$752,138	\$770,712	84.6%
Total	\$1,924,955	\$2,048,203	\$1,602,467	\$1,703,610	83.2%
<u>Expected Future Experience</u>					
2014	\$1,128,519	\$1,101,322	\$940,244	\$917,584	83.3%
2015	\$1,226,404	\$1,139,855	\$1,004,632	\$933,733	81.9%
2016	\$1,310,388	\$1,159,917	\$1,073,429	\$950,167	81.9%
2017	\$1,400,124	\$1,180,331	\$1,146,937	\$966,890	81.9%
2018	\$1,496,004	\$1,201,105	\$1,225,479	\$983,907	81.9%
2019	\$1,598,451	\$1,222,245	\$1,309,400	\$1,001,224	81.9%
2020	\$1,707,913	\$1,243,756	\$1,399,068	\$1,018,846	81.9%
2021	\$1,824,871	\$1,265,646	\$1,494,876	\$1,036,777	81.9%
2022	\$1,949,838	\$1,287,922	\$1,597,245	\$1,055,024	81.9%
2023	\$2,083,363	\$1,310,589	\$1,706,624	\$1,073,593	81.9%
Expected Future (2014-2023)	\$15,725,874	\$12,112,687	\$12,897,934	\$9,937,745	82.0%
Aggregate (2010-2023)	\$17,650,829	\$14,160,890	\$14,500,401	\$11,641,355	82.2%

Assumption: Interest rate is 5%.

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

TOTAL STANDARDIZED	<u>Premium</u> a	<u>Premium Accumulated to 12/13</u> b	<u>Incurred Claims</u> c	<u>Incurred Claims Accumulated to 12/13</u> d	<u>Incurred Loss Ratio</u> d/b
<u>Prudential Experience</u>					
1992	\$249,953	\$713,556	\$173,758	\$496,038	69.5%
1993	\$1,089,899	\$2,963,240	\$853,247	\$2,319,826	78.3%
1994	\$2,137,337	\$5,534,321	\$1,903,629	\$4,929,167	89.1%
1995	\$2,865,056	\$7,065,374	\$2,907,954	\$7,171,162	101.5%
1996	\$4,395,724	\$10,323,886	\$3,937,452	\$9,247,577	89.6%
1997	\$4,611,245	\$10,314,345	\$3,911,020	\$8,748,095	84.8%
Total	\$15,349,215	\$36,914,722	\$13,687,059	\$32,911,866	89.2%
<u>UnitedHealthcare Experience</u>					
1998	\$4,232,432	\$9,016,213	\$3,490,221	\$7,435,105	82.5%
1999	\$4,158,259	\$8,436,385	\$3,351,644	\$6,799,902	80.6%
2000	\$4,562,080	\$8,814,921	\$3,795,735	\$7,334,177	83.2%
2001	\$4,986,458	\$9,176,106	\$4,232,088	\$7,787,911	84.9%
2002	\$5,257,750	\$9,214,608	\$4,511,057	\$7,905,972	85.8%
2003	\$5,936,233	\$9,908,287	\$5,125,318	\$8,554,773	86.3%
2004	\$6,725,051	\$10,690,399	\$5,640,860	\$8,966,928	83.9%
2005	\$7,329,022	\$11,095,709	\$6,119,359	\$9,264,350	83.5%
2006	\$7,400,101	\$10,669,827	\$6,219,856	\$8,968,092	84.1%
2007	\$8,166,905	\$11,214,708	\$6,566,930	\$9,017,638	80.4%
2008	\$8,933,686	\$11,683,469	\$7,418,093	\$9,701,377	83.0%
2009	\$9,869,606	\$12,292,824	\$8,392,143	\$10,452,609	85.0%
2010	\$11,203,694	\$13,289,964	\$9,461,263	\$11,223,070	84.4%
2011	\$13,225,023	\$14,940,656	\$10,816,409	\$12,219,582	81.8%
2012	\$14,809,328	\$15,933,798	\$12,123,896	\$13,044,461	81.9%
2013	\$17,053,503	\$17,474,641	\$13,938,175	\$14,282,380	81.7%
Total	\$133,849,131	\$183,852,514	\$111,203,047	\$152,958,328	83.2%
<u>Expected Future Experience</u>					
2014	\$19,450,192	\$18,981,444	\$15,822,153	\$15,440,841	81.3%
2015	\$20,709,754	\$19,248,239	\$16,671,330	\$15,494,811	80.5%
2016	\$21,849,954	\$19,340,927	\$17,589,436	\$15,569,644	80.5%
2017	\$23,081,023	\$19,457,745	\$18,580,698	\$15,663,885	80.5%
2018	\$24,408,595	\$19,597,061	\$19,649,652	\$15,776,222	80.5%
2019	\$25,838,718	\$19,757,401	\$20,801,166	\$15,905,471	80.5%
2020	\$27,377,880	\$19,937,439	\$22,040,465	\$16,050,564	80.5%
2021	\$29,033,036	\$20,135,977	\$23,373,148	\$16,210,539	80.5%
2022	\$30,811,642	\$20,351,939	\$24,805,219	\$16,384,531	80.5%
2023	\$32,721,687	\$20,584,359	\$26,343,110	\$16,571,763	80.5%
Expected Future (2014-2023)	\$255,282,482	\$197,392,531	\$205,676,377	\$159,068,271	80.6%
Aggregate (1992-2023)	\$404,480,828	\$418,159,768	\$330,566,483	\$344,938,465	82.5%

Assumption: Interest rate is 5%.

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

Plan A	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	132,618	132,618	90,338	86,681	26,662	68.1%	65.4%
2009	150,385	150,385	100,753	101,936	32,673	67.0%	67.8%
2010	157,347	157,347	126,199	135,383	34,866	80.2%	86.0%
2011	162,191	162,191	151,259	154,880	39,071	93.3%	95.5%
2012	162,467	162,467	164,649	159,702	39,294	101.3%	98.3%

Plan B	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	145,998	145,998	100,859	101,024	24,782	69.1%	69.2%
2009	166,951	166,951	138,728	136,405	30,529	83.1%	81.7%
2010	176,120	176,120	142,672	135,420	32,972	81.0%	76.9%
2011	171,868	171,868	119,305	132,788	33,402	69.4%	77.3%
2012	187,024	187,024	124,286	115,042	38,188	66.5%	61.5%

Plan C	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	2,621,759	2,621,759	2,325,961	2,264,045	416,036	88.7%	86.4%
2009	2,683,824	2,683,824	2,260,711	2,291,266	457,758	84.2%	85.4%
2010	2,866,048	2,866,048	2,433,338	2,494,588	497,914	84.9%	87.0%
2011	2,993,383	2,993,383	2,412,320	2,436,213	542,219	80.6%	81.4%
2012	2,968,208	2,968,208	2,498,934	2,467,123	553,694	84.2%	83.1%

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

Plan D	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	104,664	104,664	97,131	95,583	16,942	92.8%	91.3%
2009	119,947	119,947	133,648	138,156	20,933	111.4%	115.2%
2010	132,906	132,906	176,599	172,661	23,482	132.9%	129.9%
2011	129,977	129,977	129,722	132,836	23,648	99.8%	102.2%
2012	107,163	107,163	106,724	102,674	20,035	99.6%	95.8%

Plan E	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	149,024	149,024	144,554	147,626	24,400	97.0%	99.1%
2009	153,197	153,197	129,512	110,457	26,749	84.5%	72.1%
2010	167,784	167,784	87,672	108,455	29,849	52.3%	64.6%
2011	162,164	162,164	139,747	127,340	30,126	86.2%	78.5%
2012	143,855	143,855	140,359	149,110	27,663	97.6%	103.7%

Plan F	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	3,505,543	3,505,543	2,702,634	2,888,148	566,135	77.1%	82.4%
2009	4,089,675	4,089,675	3,416,814	3,404,000	715,094	83.5%	83.2%
2010	4,943,243	4,943,243	4,050,028	4,190,251	882,767	81.9%	84.8%
2011	6,470,393	6,470,393	5,264,603	5,449,926	1,223,928	81.4%	84.2%
2012	7,939,394	7,939,394	6,545,067	6,531,810	1,571,053	82.4%	82.3%

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

Plan G	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	176,310	176,310	134,287	126,647	28,837	76.2%	71.8%
2009	171,559	171,559	145,228	156,745	30,177	84.7%	91.4%
2010	177,907	177,907	142,674	121,291	31,806	80.2%	68.2%
2011	168,304	168,304	102,502	111,551	31,180	60.9%	66.3%
2012	164,612	164,612	191,310	181,953	31,419	116.2%	110.5%

Plan H	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	53,179	53,179	54,390	55,022	8,132	102.3%	103.5%
2009	48,011	48,011	50,601	47,746	7,825	105.4%	99.4%
2010	44,598	44,598	26,860	28,576	7,180	60.2%	64.1%
2011	41,687	41,687	26,001	25,436	7,132	62.4%	61.0%
2012	40,083	40,083	19,485	19,594	7,033	48.6%	48.9%

Plan I	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	418,254	418,254	349,983	353,172	64,230	83.7%	84.4%
2009	427,607	427,607	355,815	383,652	70,542	83.2%	89.7%
2010	445,061	445,061	334,232	309,422	73,083	75.1%	69.5%
2011	404,547	404,547	306,501	301,799	71,109	75.8%	74.6%
2012	364,894	364,894	279,021	271,573	66,249	76.5%	74.4%

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

Plan J	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	1,594,396	1,594,396	1,256,814	1,283,104	231,657	78.8%	80.5%
2009	1,814,469	1,814,469	1,593,523	1,600,106	285,057	87.8%	88.2%
2010	2,026,211	2,026,211	1,707,416	1,699,679	331,530	84.3%	83.9%
2011	2,077,133	2,077,133	1,592,025	1,580,065	350,290	76.6%	76.1%
2012	2,032,124	2,032,124	1,558,316	1,560,011	351,786	76.7%	76.8%

Plan K	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	7,894	7,894	5,244	4,783	2,019	66.4%	60.6%
2009	13,954	13,954	7,129	8,727	4,118	51.1%	62.5%
2010	13,862	13,862	10,414	13,577	4,320	75.1%	97.9%
2011	18,396	18,396	12,312	9,540	6,159	66.9%	51.9%
2012	26,329	26,329	20,855	20,847	9,076	79.2%	79.2%

Plan L	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	24,048	24,048	14,451	12,259	5,158	60.1%	51.0%
2009	30,026	30,026	11,826	12,947	6,831	39.4%	43.1%
2010	36,302	36,302	43,746	44,210	8,354	120.5%	121.8%
2011	37,948	37,948	33,792	35,274	8,967	89.0%	93.0%
2012	40,275	40,275	22,400	20,641	9,520	55.6%	51.3%

Plan N	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2010	16,307	16,307	3,712	7,751	3,819	22.8%	47.5%
2011	387,032	387,032	208,800	318,763	93,645	53.9%	82.4%
2012	632,900	632,900	524,003	523,815	165,920	82.8%	82.8%

Total Standardized	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2008	8,933,686	8,933,686	7,276,647	7,418,093	1,414,990	81.5%	83.0%
2009	9,869,606	9,869,606	8,344,286	8,392,143	1,688,286	84.5%	85.0%
2010	11,203,694	11,203,694	9,285,563	9,461,263	1,961,942	82.9%	84.4%
2011	13,225,023	13,225,023	10,498,891	10,816,409	2,460,877	79.4%	81.8%
2012	14,809,328	14,809,328	12,195,410	12,123,896	2,890,928	82.3%	81.9%

**2014 RATES FOR PLANS NOT ISSUED IN
RHODE ISLAND**

<u>Plan*</u>	Mass-Media	Agent Distribution
	Non-Tobacco <u>Rate**</u>	Non-Tobacco <u>Rate**</u>
MW	\$154.50	\$154.50
NW	\$116.50	\$116.50
OW	\$25.75	\$25.75
PW	\$14.00	\$14.00
QW	\$16.25	\$16.25
SW	\$5.00	\$5.00
TW	\$154.75	\$154.75
UW	\$195.00	\$195.00
VW	\$24.00	\$24.00
WW	\$6.25	\$6.25
XW	\$31.00	\$31.00
YW	\$16.25	\$16.25
ZW	\$5.25	\$5.25

<u>Plan*</u>	Mass-Media	Agent Distribution
	Tobacco <u>Rate**</u>	Tobacco <u>Rate**</u>
MW	\$169.95	\$169.95
NW	\$128.15	\$128.15
OW	\$28.32	\$28.32
PW	\$15.40	\$15.40
QW	\$17.87	\$17.87
SW	\$5.50	\$5.50
TW	\$170.22	\$170.22
UW	\$214.50	\$214.50
VW	\$26.40	\$26.40
WW	\$6.87	\$6.87
XW	\$34.10	\$34.10
YW	\$17.87	\$17.87
ZW	\$5.77	\$5.77

* Plans effective June 1, 2010 and later.

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

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

insureds paying the Healthy Lifestyle rate will receive the Non-Tobacco rate,
others will receive the Tobacco rate.

** Tier Rating Factor will be applied to rate if applied when the plan was issued.

**2014 UNDER AGE 65 RATES FOR PLANS NOT ISSUED IN
RHODE ISLAND**

<u>Plan*</u>	Mass-Media	Agent Distribution
	Non-Tobacco	Non-Tobacco
	<u>Rate</u>	<u>Rate</u>
MW	\$231.75	\$231.75
NW	\$174.75	\$174.75
OW	\$38.75	\$38.75
PW	\$21.00	\$21.00
QW	\$18.00	\$18.00
SW	\$7.50	\$7.50
TW	\$232.25	\$232.25
UW	\$292.50	\$292.50
VW	\$36.00	\$36.00
WW	\$9.50	\$9.50
XW	\$46.50	\$46.50
YW	\$18.00	\$18.00
ZW	\$8.00	\$8.00
A	\$166.25	\$166.25
B	\$245.00	\$245.00
C	\$293.75	\$293.75
F	\$294.75	\$294.75
K	\$103.50	\$103.50
L	\$165.00	\$165.00
N	\$187.25	\$187.25

<u>Plan*</u>	Mass-Media	Agent Distribution
	Tobacco	Tobacco
	<u>Rate</u>	<u>Rate</u>
MW	\$254.92	\$254.92
NW	\$192.22	\$192.22
OW	\$42.62	\$42.62
PW	\$23.10	\$23.10
QW	\$19.80	\$19.80
SW	\$8.25	\$8.25
TW	\$255.47	\$255.47
UW	\$321.75	\$321.75
VW	\$39.60	\$39.60
WW	\$10.45	\$10.45
XW	\$51.15	\$51.15
YW	\$19.80	\$19.80
ZW	\$8.80	\$8.80
A	\$182.87	\$182.87
B	\$269.50	\$269.50
C	\$323.12	\$323.12
F	\$324.22	\$324.22
K	\$113.85	\$113.85
L	\$181.50	\$181.50
N	\$205.97	\$205.97

* Plans effective June 1, 2010 and later.

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

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

insureds paying the Healthy Lifestyle rate will receive the Non-Tobacco rate,

others will receive the Tobacco rate.

Medigap Plans Available beginning June 1, 2010

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

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

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

Medigap Benefits	Medigap Plans A through N									
	A	B	C	D	F	G	K	L	M	N
Medicare Part A Coinsurance and all costs after hospital benefits are used up ¹	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ ²
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits) ³			✓	✓	✓	✓			✓	✓
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

¹ Lifetime maximum of 365 days

² 100% part B coinsurance except up to \$20 copayment for office visits and up to \$50 copayment for ER.

³ You must also pay a separate deductible for foreign travel emergency (\$250 per year).

⁴ After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

2013 Out-of-Pocket Limit ⁴ ▶	\$4,800	\$2,400
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