

**State:** Rhode Island **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010  
**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
**Project Name/Number:** RATE/RERATE 2013 - 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.001 Plan A 2010  
 Filing Type: Rate  
 Date Submitted: 08/24/2012  
 SERFF Tr Num: UHLC-128535139  
 SERFF Status: Pending State Action  
 State Tr Num:  
 State Status: Open- Pending Management Review  
 Co Tr Num: RERATE 2013 - MIPPA  
 Implementation: 01/01/2013  
 Date Requested:  
 Author(s): Michelle Ambach, Wanda Augustus, Tammy Frederick, Bobbie Walton, Sarah Michener, Celina Schrier, Lauren Mulhern  
 Reviewer(s): Herbert Olson (primary), Adrienne Evans, Sandra West, Charles DeWeese, Maria Casale  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:  
 State Filing Description:  
 Assigned to 3 amigos 8-30-12 payment received 40.00 EFT slw

**State:** Rhode Island **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010  
**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
**Project Name/Number:** RATE/RERATE 2013 - MIPPA

## General Information

Project Name: RATE Status of Filing in Domicile: Pending  
 Project Number: RERATE 2013 - 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: 10/08/2012  
 State Status Changed: 09/14/2012 Deemer Date:  
 Created By: Michelle Ambach Submitted By: Michelle Ambach  
 Corresponding Filing Tracking Number: RERATE 2013 - MIPPA

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

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
 680 Blair Mill Rd. 215-902-8444 [Phone]  
 Horsham, PA 19044 215-902-8813 [FAX]

### 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:  
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$40.00  
 Retaliatory? No  
 Fee Explanation: REQUIRED FEE  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
UnitedHealthcare Insurance Company	\$40.00	08/24/2012	61998047

**State:** Rhode Island**Filing Company:**

UnitedHealthcare Insurance Company

**TOI/Sub-TOI:** MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS - MIPPA**Project Name/Number:** RATE/RERATE 2013 - MIPPA

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Awaits Company Response	Charles DeWeese	09/18/2012	09/18/2012

#### Response Letters

Responded By	Created On	Date Submitted
Michelle Ambach	10/08/2012	10/08/2012

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Actuarial Review Letter updated	Reviewer Note	Charles DeWeese	10/08/2012	
Actuarial Review Letter	Reviewer Note	Charles DeWeese	09/14/2012	

---

**State:** Rhode Island **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010  
**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
**Project Name/Number:** RATE/RERATE 2013 - MIPPA

## Objection Letter

Objection Letter Status	Awaits Company Response
Objection Letter Date	09/18/2012
Submitted Date	09/18/2012
Respond By Date	

---

Dear Susan Cipollo,

**Introduction:**

1. The proposed rate increases are substantially higher than rate increases implemented last year. The loss ratio doesn't appear to have deteriorated. Please provide a detailed explanation for why you believe rate increases as high as you are proposing this year are appropriate.
2. Please provide the commission scale used in marketing this business.
3. What would be the effect on rates by plan of benefits if rates varied among plans solely based on the actuarial value of benefits, rather than on individual plan-specific rate actions?
4. What would be the effect on rates between the closed block of business issued through May 2010 and the open block issued beginning in June 2010 if commission expense were allocated based on where commissions were actually paid, instead of being allocated equally across all business?

**Conclusion:**

Sincerely,  
Charles DeWeese

**State:** Rhode Island **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010  
**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
**Project Name/Number:** RATE/RERATE 2013 - MIPPA

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/08/2012
Submitted Date	10/08/2012

Dear Herbert Olson,

**Introduction:**

Please see attached

**Response 1**

**Comments:**

see attached

**Changed Items:**

### Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit - Group Medicare Supplement

Comment:

Satisfied -Name: OBJECTION RESPONSE 10/08/12

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Thank you

Sincerely,

Michelle Ambach

**State:** Rhode Island **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010  
**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
**Project Name/Number:** RATE/RERATE 2013 - MIPPA

## Reviewer Note

**Created By:**

Charles DeWeese on 10/08/2012 10:53 AM

**Subject:**

Actuarial Review Letter updated

**Comments:**

Herb: I have updated my review letter to incorporate reference to United's response to our questions.

Charlie

# DeWeese Consulting, Inc.

**Charles C. DeWeese, FSA, MAAA**  
Consulting Actuary

263 Wright Road  
Canton CT 06019-3754  
Tel: (860) 693-3988  
Fax (860) 693-3989  
deweesecc@gmail.com

October 8, 2012

Mr. Herbert W. Olson  
Legal Counsel  
Office of the Health Insurance Commissioner  
1511 Pontiac Avenue  
Building 69-1  
Cranston, RI 02920

Re: United HealthCare Insurance Company  
AARP Standardized MIPPA Compliant Plans Medical Supplement Rate Filing  
SERFF # UHLC-128535139

Dear Herb:

I have reviewed the rate filing submitted August 24, 2012 by UnitedHealthCare requesting approval of rate increases averaging approximately 7.4% on each of United's standardized AARP MIPPA-compliant plans. The rate increases are filed for the 2013 calendar year. However, United intends to waive the rate increase for each of the first three months of 2013, so that it will first be effective April 1, 2013. That may mean that people who first pay the increase in April 2013 will also have an increase on January 1, 2014, unless there is a similar deferral next year. Assuming United communicates that this is a January 2013 increase waived until April, their customers should not feel that they are getting two increases in one year and I don't see any problem with the deferral.

These are the MIPPA-compliant versions of their larger block of standardized plans, with benefit enhancements as required by law. They were sold to new customers beginning June 1, 2010. The MIPPA-compliant plans offered for sale in Rhode Island are plans A, B, C, F, K, L and N.

These are guaranteed renewable plans, rated on a community rating basis. AARP is the second largest carrier for Medicare Supplement in Rhode Island, after Blue Cross Plan 65.

United's actuarial memorandum references approximately 4,100 expected 2013 Rhode Island members enrolled in these new versions of the plans, while they project approximately 4,500 Rhode Island members enrolled in 2013 in the prior version of the standardized plans, which now represent a closed block. About 73% of the MIPPA members are in plan F, 17% each are in N, 6% are in plan C and the remaining 4% are spread among the other plans. In total, including the old and new plans, United is projecting enrollment to be up by approximately 13% over last year.

United has made contemporaneous filings for both the pre-MIPPA plans and the pre-standardized plans. Unlike the pre-MIPPA plans, the post-MIPPA plans involve different rates depending on tobacco use (tobacco use rates are 10% higher).

Last year, the post-MIPPA non-tobacco rates were approximately 8% lower than the rates for the same pre-MIPPA plans. The post-MIPPA tobacco user rates were therefore about 2% higher than for the pre-MIPPA plans.

The rate filing involves standard actuarial methods. It includes benefit trend projections that vary by benefit element. On average they expect a cost trend of approximately 5.8%. Cost elements of increase are all based on Medicare payment levels.

The filing incorporates a 1.85% profit assumption, and expenses that are up approximately 0.6% as compare to last year's filing, which itself included expenses that were 0.5% higher than the year before. The increased expenses are almost entirely due to an increase in the provision for commissions. United has been marketing AARP Medicare Supplement business through agents since 2008, in addition to the direct marketing channels that had been used previously. Commissions are paid for the year of the sale and for 5 renewal years. As a result the 2013 commission expense now being filed includes commissions for 2013 sales plus renewal commissions for 2008-2012 sales. It should therefore be approaching a mature level in this rating year. Offering this business through agents helps United reach more potential insured members. Writing more business may have beneficial effects on overall administrative costs and on maintaining a broad spread of risk.

The company has projected loss ratio information on a combined pre- and post-MIPPA basis, and is projecting average lifetime loss ratios of approximately 82%, with some variation by plan of benefits. This is a group filing, which would ordinarily be subject to a 75% minimum loss ratio, except that OHIC Regulation 8 specifies that policies solicited by mail or mass media be treated as individual policies for loss ratio purposes, which means that this business may (at least in part) be subject to a 65% minimum loss ratio. However, it meets either the 65% or the 75% test with some margin.

After discussing this filing with you, I asked some additional questions of United, with the following results:

1. The commission scale pays \$225 first year and renewal years 2-6 on business produced by outside distribution channels and \$170 on business produced by career agents. I had asked what the effect would be on rates if this were charged proportionately between Pre- and Post-MIPPA plans based on commissions actually paid. United didn't directly answer the question, but stated that it was their intent to provide the same increases to both sets of plans. That seems like a reasonable approach, and it may result in more stable rates for the older plans, even if they are paying a share of the commissions.



2. I asked about the variance in rate increases by plan. United develops its rates based on groups of plans with similar benefit structures. In particular, those plans that have SNF benefits may have different expectations than those that do not, for example. This was really an informational question, and I don't think there is any reason to recommend a different approach.
3. We asked about the factors resulting in the approximately 7% average renewal action taking all plans into account. United describes it as resulting generally from a 1% increase in experience, a 5% annualized trend, and a 1% increase in expenses driven by commissions, which have only been paid in the last 6 years. From an actuarial perspective, this is a reasonable explanation.

Last year, we advised the company that OHIC would be likely to approve the filing if they reduced the profit assumption by approximately 0.85%, and they filed revised rates which were approved, although they did not formally file revised expense or profit assumptions.

In my opinion, the proposed rates are reasonable from an actuarial perspective.

Sincerely,

A handwritten signature in blue ink, appearing to read "Charles C. DeWeese".

Charles C. DeWeese, FSA, MAAA  
Consulting Actuary

---

**State:** Rhode Island **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010  
**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS - MIPPA  
**Project Name/Number:** RATE/RERATE 2013 - MIPPA

## Reviewer Note

**Created By:**

Charles DeWeese on 09/14/2012 09:40 AM

**Last Edited By:**

Charles DeWeese

**Submitted On:**

09/14/2012 02:20 PM

**Subject:**

Actuarial Review Letter

**Comments:**

Herb: I have attached a review letter for discussion purposes. This filing proposes average rate increases of 7.4% on approximately 4100 lives of an open and rapidly growing block. The Commissioner may want to ask for public comment.

Charlie

# DeWeese Consulting, Inc.

**Charles C. DeWeese, FSA, MAAA**  
Consulting Actuary

263 Wright Road  
Canton CT 06019-3754  
Tel: (860) 693-3988  
Fax (860) 693-3989  
deweesecc@gmail.com

September 14, 2012

Mr. Herbert W. Olson  
Legal Counsel  
Office of the Health Insurance Commissioner  
1511 Pontiac Avenue  
Building 69-1  
Cranston, RI 02920

Re: United HealthCare Insurance Company  
AARP Standardized MIPPA Compliant Plans Medical Supplement Rate Filing  
SERFF # UHLC-128535139

Dear Herb:

I have reviewed the rate filing submitted August 24, 2012 by UnitedHealthCare requesting approval of rate increases averaging approximately 7.4% on each of United's standardized AARP MIPPA-compliant plans. The rate increases are filed for the 2013 calendar year. However, United intends to waive the rate increase for each of the first three months of 2013, so that it will first be effective April 1, 2013. That may mean that people who first pay the increase in April 2013 will also have an increase on January 1, 2014, unless there is a similar deferral next year. Assuming United communicates that this is a January 2013 increase waived until April, their customers should not feel that they are getting two increases in one year and I don't see any problem with the deferral.

These are the MIPPA-compliant versions of their larger block of standardized plans, with benefit enhancements as required by law. They were sold to new customers beginning June 1, 2010. The MIPPA-compliant plans offered for sale in Rhode Island are plans A, B, C, F, K, L and N.

These are guaranteed renewable plans, rated on a community rating basis. AARP is the second largest carrier for Medicare Supplement in Rhode Island, after Blue Cross Plan 65.

United's actuarial memorandum references approximately 4,100 expected 2013 Rhode Island members enrolled in these new versions of the plans, while they project approximately 4,500 Rhode Island members enrolled in 2013 in the prior version of the standardized plans, which now represent a closed block. About 73% of the MIPPA members are in plan F, 17% each are in N, 6% are in plan C and the remaining 4% are spread among the other plans. In total, including the old and new plans, United is projecting enrollment to be up by approximately 13% over last year.

United has made contemporaneous filings for both the pre-MIPPA plans and the pre-standardized plans. Unlike the pre-MIPPA plans, the post-MIPPA plans involve different rates depending on tobacco use (tobacco use rates are 10% higher).

Last year, the post-MIPPA non-tobacco rates were approximately 8% lower than the rates for the same pre-MIPPA plans. The post-MIPPA tobacco user rates were therefore about 2% higher than for the pre-MIPPA plans.

The rate filing involves standard actuarial methods. It includes benefit trend projections that vary by benefit element. On average they expect a cost trend of approximately 5.8%. Cost elements of increase are all based on Medicare payment levels.

The filing incorporates a 1.85% profit assumption, and expenses that are up approximately 0.6% as compare to last year's filing, which itself included expenses that were 0.5% higher than the year before. The increased expenses are almost entirely due to an increase in the provision for commissions. United has been marketing AARP Medicare Supplement business through agents since 2008, in addition to the direct marketing channels that had been used previously. Commissions are paid for the year of the sale and for 5 renewal years. As a result the 2013 commission expense now being filed includes commissions for 2013 sales plus renewal commissions for 2008-2012 sales. It should therefore be approaching a mature level in this rating year. Offering this business through agents helps United reach more potential insured members. Writing more business may have beneficial effects on overall administrative costs and on maintaining a broad spread of risk.

The company has projected loss ratio information on a combined pre- and post-MIPPA basis, and is projecting average lifetime loss ratios of approximately 82%, with some variation by plan of benefits. This is a group filing, which would ordinarily be subject to a 75% minimum loss ratio, except that OHIC Regulation 8 specifies that policies solicited by mail or mass media be treated as individual policies for loss ratio purposes, which means that this business may (at least in part) be subject to a 65% minimum loss ratio. However, it meets either the 65% or the 75% test with some margin.

Last year, we advised the company that OHIC would be likely to approve the filing if they reduced the profit assumption by approximately 0.85%, and they filed revised rates which were approved, although they did not formally file revised expense or profit assumptions.

In my opinion, the proposed rates are reasonable from an actuarial perspective.

Sincerely,



Charles C. DeWeese, FSA, MAAA

United HealthCare AARP Medicare Supplement Filing  
September 14, 2012  
Page 3.

Consulting Actuary

SERFF Tracking #:

UHLC-128535139

State Tracking #:

Company Tracking #:

RERATE 2013 - MIPPA

State: Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number: RATE/RERATE 2013 - MIPPA

### Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 2.400%

Effective Date of Last Rate Revision: 01/01/2012

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	7.400%	7.400%	\$383,735	4,119	\$7,036,795	7.500%	3.500%

State: Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number: RATE/RERATE 2013 - 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 AND RATE ATTACHMENTS	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 Rate Schedules 2013 (MIPPA).pdf RI Attachments 2013 (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 2013 Non-Tobacco Rates**

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	<u>2012 Monthly Base Rate</u>	<u>Diff. (%)</u>
A	\$104.75	\$115.22	\$157.12	\$97.50	7.4%
B	\$158.50	\$174.35	\$237.75	\$147.50	7.5%
C	\$189.50	\$208.45	\$284.25	\$176.50	7.4%
F	\$190.50	\$209.55	\$285.75	\$177.25	7.5%
K	\$67.00	\$73.70	\$100.50	\$64.75	3.5%
L	\$105.25	\$115.77	\$157.87	\$99.25	6.0%
N	\$117.75	\$129.52	\$176.62	\$109.75	7.3%

**Proposed 2013 Tobacco Rates**

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	<u>2012 Monthly Base Rate</u>	<u>Diff. (%)</u>
A	\$115.22	\$126.74	\$172.83	\$107.25	7.4%
B	\$174.35	\$191.78	\$261.52	\$162.25	7.5%
C	\$208.45	\$229.29	\$312.67	\$194.15	7.4%
F	\$209.55	\$230.50	\$314.32	\$194.97	7.5%
K	\$73.70	\$81.07	\$110.55	\$71.22	3.5%
L	\$115.77	\$127.34	\$173.65	\$109.17	6.0%
N	\$129.52	\$142.47	\$194.28	\$120.72	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 2013 Non-Tobacco Rates**

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	2012 Monthly <u>Base Rate</u>	Diff. <u>(%)</u>
A	\$104.75	\$115.22	\$157.12	\$97.50	7.4%
B	\$158.50	\$174.35	\$237.75	\$147.50	7.5%
C	\$189.50	\$208.45	\$284.25	\$176.50	7.4%
F	\$190.50	\$209.55	\$285.75	\$177.25	7.5%
K	\$67.00	\$73.70	\$100.50	\$64.75	3.5%
L	\$105.25	\$115.77	\$157.87	\$99.25	6.0%
N	\$117.75	\$129.52	\$176.62	\$109.75	7.3%

**Proposed 2013 Tobacco Rates**

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	2012 Monthly <u>Base Rate</u>	Diff. <u>(%)</u>
A	\$115.22	\$126.74	\$172.83	\$107.25	7.4%
B	\$174.35	\$191.78	\$261.52	\$162.25	7.5%
C	\$208.45	\$229.29	\$312.67	\$194.15	7.4%
F	\$209.55	\$230.50	\$314.32	\$194.97	7.5%
K	\$73.70	\$81.07	\$110.55	\$71.22	3.5%
L	\$115.77	\$127.34	\$173.65	\$109.17	6.0%
N	\$129.52	\$142.47	\$194.28	\$120.72	7.3%

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

# **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 1/1/2013**

### **CONTENTS**

1. Rate Schedules (2 pages)
2. Actuarial Memorandum (6 pages)
3. Attachment 1 – Loss Ratio Projections by Plan (13 pages)
4. Attachment 2 – Durational Exhibit (14 pages)
5. Attachment 3 – Per Member Per Month Claim Costs by Benefit (4 pages)
6. Attachment 4 – Average Annualized Premiums (1 page)
7. Attachment 5 – Rate History (2 pages)
8. Attachment 6 – Rhode Island and National Average Lives (2 pages)
9. Attachment 7 – Standardized Plans Trend Development (1 page)
10. Attachment 8 – Standardized Plans Aggregate Loss Ratio Calculation (7 pages)
11. Attachment 9 – Standardized Plans Paid and Incurred Experience (4 pages)
12. Attachment 10 – Rates for Non Issued Plans (2 pages)
13. Attachment 11 – Projected 2012 Rhode Island Expenses (1 page)
14. Attachment 12 – Benefit Description Chart (1 page)

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

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

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

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$87,049	\$58,697	67.4%	119
1999	\$73,980	\$60,170	81.3%	84
2000	\$84,505	\$55,603	65.8%	92
2001	\$92,580	\$80,274	86.7%	99
2002	\$85,816	\$81,641	95.1%	91
2003	\$95,490	\$76,406	80.0%	97
2004	\$110,938	\$70,139	63.2%	101
2005	\$107,727	\$57,716	53.6%	95
2006	\$127,425	\$69,707	54.7%	106
2007	\$137,298	\$107,497	78.3%	115
2008	\$132,618	\$86,681	65.4%	113
2009	\$150,385	\$101,938	67.8%	128
2010	\$157,347	\$135,443	86.1%	133
2011	\$162,191	\$156,961	96.8%	139
2012	\$162,357	\$145,552	89.6%	138
<b>Total Historical</b>	<b>\$1,767,705</b>	<b>\$1,344,426</b>	<b>76.1%</b>	<b>n/a</b>
With Interest	\$2,472,358	\$1,861,714	75.3%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$170,510	\$149,655	87.8%	138
2014	\$188,100	\$159,904	85.0%	139
2015	\$203,826	\$170,854	83.8%	140
2016	\$220,865	\$182,554	82.7%	141
2017	\$239,330	\$195,055	81.5%	142
2018	\$255,719	\$208,413	81.5%	143
2019	\$273,231	\$222,685	81.5%	145
2020	\$291,942	\$237,934	81.5%	146
2021	\$311,934	\$254,228	81.5%	147
2022	\$333,295	\$271,638	81.5%	148
<b>Total Projected</b>	<b>\$2,488,751</b>	<b>\$2,052,921</b>	<b>82.5%</b>	<b>n/a</b>
Discounted with Interest	\$1,912,687	\$1,581,758	82.7%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Projected</b>	<b>\$2,316,848</b>	<b>\$2,052,921</b>	<b>88.6%</b>	<b>n/a</b>
Discounted with Interest	\$1,781,167	\$1,581,758	88.8%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Lifetime</b>	<b>\$4,256,456</b>	<b>\$3,397,347</b>	<b>79.8%</b>	<b>n/a</b>
Discounted with Interest	\$4,385,045	\$3,443,472	78.5%	n/a

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

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

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

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$75,797	\$73,717	97.3%	69
1999	\$64,254	\$65,770	102.4%	49
2000	\$57,975	\$52,527	90.6%	44
2001	\$53,825	\$40,655	75.5%	41
2002	\$51,283	\$36,132	70.5%	40
2003	\$59,263	\$47,074	79.4%	44
2004	\$84,427	\$78,500	93.0%	59
2005	\$97,285	\$94,385	97.0%	66
2006	\$115,760	\$94,280	81.4%	75
2007	\$128,686	\$115,151	89.5%	81
2008	\$145,998	\$101,024	69.2%	90
2009	\$166,951	\$136,409	81.7%	101
2010	\$176,120	\$135,442	76.9%	104
2011	\$171,868	\$125,751	73.2%	94
2012	\$173,393	\$142,637	82.3%	102
<b>Total Historical</b>	<b>\$1,622,885</b>	<b>\$1,339,455</b>	<b>82.5%</b>	<b>n/a</b>
With Interest	\$2,195,542	\$1,836,794	83.7%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$193,153	\$159,456	82.6%	112
2014	\$209,997	\$170,375	81.1%	113
2015	\$224,377	\$182,042	81.1%	114
2016	\$239,743	\$194,509	81.1%	115
2017	\$256,160	\$207,829	81.1%	115
2018	\$273,702	\$222,061	81.1%	116
2019	\$292,445	\$237,267	81.1%	117
2020	\$312,472	\$253,515	81.1%	118
2021	\$333,870	\$270,876	81.1%	119
2022	\$356,733	\$289,426	81.1%	120
<b>Total Projected</b>	<b>\$2,692,652</b>	<b>\$2,187,355</b>	<b>81.2%</b>	<b>n/a</b>
Discounted with Interest	\$2,073,970	\$1,685,338	81.3%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Projected</b>	<b>\$2,508,095</b>	<b>\$2,187,355</b>	<b>87.2%</b>	<b>n/a</b>
Discounted with Interest	\$1,932,465	\$1,685,338	87.2%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Lifetime</b>	<b>\$4,315,538</b>	<b>\$3,526,811</b>	<b>81.7%</b>	<b>n/a</b>
Discounted with Interest	\$4,269,512	\$3,522,132	82.5%	n/a

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

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

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

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$1,406,557	\$1,159,394	82.4%	1,120
1999	\$1,297,098	\$994,276	76.7%	943
2000	\$1,497,399	\$1,253,679	83.7%	1,070
2001	\$1,677,138	\$1,430,682	85.3%	1,169
2002	\$1,718,027	\$1,605,640	93.5%	1,195
2003	\$1,958,418	\$1,686,022	86.1%	1,284
2004	\$2,131,173	\$1,700,949	79.8%	1,315
2005	\$2,190,847	\$1,824,409	83.3%	1,315
2006	\$2,382,490	\$2,206,000	92.6%	1,374
2007	\$2,527,368	\$2,095,266	82.9%	1,399
2008	\$2,621,759	\$2,264,045	86.4%	1,407
2009	\$2,683,824	\$2,291,120	85.4%	1,429
2010	\$2,866,048	\$2,496,545	87.1%	1,472
2011	\$2,993,383	\$2,419,016	80.8%	1,443
2012	\$2,951,782	\$2,383,667	80.8%	1,420
<b>Total Historical</b>	<b>\$32,903,310</b>	<b>\$27,810,708</b>	<b>84.5%</b>	<b>n/a</b>
With Interest	\$45,930,020	\$38,826,353	84.5%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$3,067,753	\$2,454,913	80.0%	1,401
2014	\$3,336,011	\$2,623,025	78.6%	1,412
2015	\$3,564,461	\$2,802,650	78.6%	1,423
2016	\$3,808,555	\$2,994,576	78.6%	1,435
2017	\$4,069,365	\$3,199,644	78.6%	1,446
2018	\$4,348,035	\$3,418,756	78.6%	1,458
2019	\$4,645,788	\$3,652,872	78.6%	1,470
2020	\$4,963,932	\$3,903,021	78.6%	1,481
2021	\$5,303,862	\$4,170,300	78.6%	1,493
2022	\$5,667,070	\$4,455,882	78.6%	1,505
<b>Total Projected</b>	<b>\$42,774,831</b>	<b>\$33,675,639</b>	<b>78.7%</b>	<b>n/a</b>
Discounted with Interest	\$32,946,449	\$25,946,785	78.8%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Projected</b>	<b>\$39,867,507</b>	<b>\$33,675,639</b>	<b>84.5%</b>	<b>n/a</b>
Discounted with Interest	\$30,717,565	\$25,946,785	84.5%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Lifetime</b>	<b>\$75,678,141</b>	<b>\$61,486,346</b>	<b>81.2%</b>	<b>n/a</b>
Discounted with Interest	\$78,876,470	\$64,773,138	82.1%	n/a

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

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

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

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$63,294	\$43,853	69.3%	58
1999	\$66,628	\$43,299	65.0%	51
2000	\$78,706	\$74,032	94.1%	60
2001	\$81,144	\$55,059	67.9%	60
2002	\$73,152	\$49,209	67.3%	54
2003	\$82,435	\$59,414	72.1%	56
2004	\$88,511	\$69,160	78.1%	57
2005	\$91,957	\$84,911	92.3%	57
2006	\$94,341	\$67,981	72.1%	56
2007	\$97,357	\$104,608	107.4%	56
2008	\$104,664	\$95,583	91.3%	59
2009	\$119,947	\$138,163	115.2%	67
2010	\$132,906	\$173,953	130.9%	71
2011	\$129,977	\$132,493	101.9%	63
2012	\$101,784	\$79,575	78.2%	51
<b>Total Historical</b>	<b>\$1,406,804</b>	<b>\$1,271,293</b>	<b>90.4%</b>	<b>n/a</b>
With Interest	\$1,987,736	\$1,742,790	87.7%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$94,099	\$74,372	79.0%	46
2014	\$91,418	\$70,951	77.6%	41
2015	\$87,213	\$67,687	77.6%	37
2016	\$83,201	\$64,574	77.6%	33
2017	\$79,374	\$61,603	77.6%	30
2018	\$75,722	\$58,770	77.6%	27
2019	\$72,239	\$56,066	77.6%	24
2020	\$68,916	\$53,487	77.6%	22
2021	\$65,746	\$51,027	77.6%	20
2022	\$62,722	\$48,680	77.6%	18
<b>Total Projected</b>	<b>\$780,649</b>	<b>\$607,217</b>	<b>77.8%</b>	<b>n/a</b>
Discounted with Interest	\$629,050	\$489,526	77.8%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Projected</b>	<b>\$728,127</b>	<b>\$607,217</b>	<b>83.4%</b>	<b>n/a</b>
Discounted with Interest	\$587,001	\$489,526	83.4%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Lifetime</b>	<b>\$2,187,453</b>	<b>\$1,878,510</b>	<b>85.9%</b>	<b>n/a</b>
Discounted with Interest	\$2,616,786	\$2,232,316	85.3%	n/a

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

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

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

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$152,240	\$139,773	91.8%	149
1999	\$175,537	\$136,937	78.0%	144
2000	\$172,433	\$122,294	70.9%	130
2001	\$165,790	\$116,184	70.1%	123
2002	\$144,016	\$99,693	69.2%	107
2003	\$160,650	\$165,589	103.1%	112
2004	\$168,807	\$151,740	89.9%	111
2005	\$153,136	\$168,465	110.0%	98
2006	\$154,153	\$123,099	79.9%	95
2007	\$154,920	\$120,005	77.5%	92
2008	\$149,024	\$147,626	99.1%	85
2009	\$153,197	\$110,460	72.1%	85
2010	\$167,784	\$108,506	64.7%	90
2011	\$162,164	\$128,887	79.5%	82
2012	\$146,447	\$125,976	86.0%	75
<b>Total Historical</b>	<b>\$2,380,298</b>	<b>\$1,965,234</b>	<b>82.6%</b>	<b>n/a</b>
With Interest	\$3,523,747	\$2,910,311	82.6%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$138,101	\$108,418	78.5%	67
2014	\$134,156	\$103,431	77.1%	60
2015	\$127,984	\$98,673	77.1%	54
2016	\$122,097	\$94,134	77.1%	48
2017	\$116,481	\$89,804	77.1%	44
2018	\$111,123	\$85,673	77.1%	39
2019	\$106,011	\$81,732	77.1%	35
2020	\$101,134	\$77,973	77.1%	32
2021	\$96,482	\$74,386	77.1%	29
2022	\$92,044	\$70,964	77.1%	26
<b>Total Projected</b>	<b>\$1,145,612</b>	<b>\$885,190</b>	<b>77.3%</b>	<b>n/a</b>
Discounted with Interest	\$923,141	\$713,622	77.3%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Projected</b>	<b>\$1,068,849</b>	<b>\$885,190</b>	<b>82.8%</b>	<b>n/a</b>
Discounted with Interest	\$861,685	\$713,622	82.8%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Lifetime</b>	<b>\$3,525,910</b>	<b>\$2,850,424</b>	<b>80.8%</b>	<b>n/a</b>
Discounted with Interest	\$4,446,888	\$3,623,933	81.5%	n/a

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

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

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

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$1,288,551	\$1,048,384	81.4%	981
1999	\$1,270,601	\$918,928	72.3%	852
2000	\$1,302,249	\$1,089,983	83.7%	875
2001	\$1,350,987	\$1,124,758	83.3%	909
2002	\$1,390,312	\$1,120,395	80.6%	936
2003	\$1,561,365	\$1,334,266	85.5%	1,019
2004	\$1,803,165	\$1,514,924	84.0%	1,122
2005	\$2,023,135	\$1,641,702	81.1%	1,234
2006	\$2,456,173	\$1,967,027	80.1%	1,450
2007	\$3,002,169	\$2,404,715	80.1%	1,708
2008	\$3,505,543	\$2,888,148	82.4%	1,953
2009	\$4,089,675	\$3,404,037	83.2%	2,284
2010	\$4,943,243	\$4,190,781	84.8%	2,676
2011	\$6,471,184	\$5,382,171	83.2%	3,378
2012	\$8,102,248	\$6,844,473	84.5%	4,210
<b>Total Historical</b>	<b>\$44,560,600</b>	<b>\$36,874,691</b>	<b>82.8%</b>	<b>n/a</b>
With Interest	\$57,648,849	\$47,551,162	82.5%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$10,262,208	\$8,548,672	83.3%	5,085
2014	\$11,152,152	\$9,134,085	81.9%	5,126
2015	\$11,915,852	\$9,759,588	81.9%	5,167
2016	\$12,731,849	\$10,427,924	81.9%	5,208
2017	\$13,603,726	\$11,142,028	81.9%	5,250
2018	\$14,535,310	\$11,905,035	81.9%	5,292
2019	\$15,530,687	\$12,720,291	81.9%	5,334
2020	\$16,594,229	\$13,591,377	81.9%	5,377
2021	\$17,730,602	\$14,522,114	81.9%	5,420
2022	\$18,944,793	\$15,516,589	81.9%	5,463
<b>Total Projected</b>	<b>\$143,001,409</b>	<b>\$117,267,704</b>	<b>82.0%</b>	<b>n/a</b>
Discounted with Interest	\$110,145,350	\$90,353,741	82.0%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Projected</b>	<b>\$133,156,921</b>	<b>\$117,267,704</b>	<b>88.1%</b>	<b>n/a</b>
Discounted with Interest	\$102,596,244	\$90,353,741	88.1%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Lifetime</b>	<b>\$187,562,008</b>	<b>\$154,142,395</b>	<b>82.2%</b>	<b>n/a</b>
Discounted with Interest	\$167,794,199	\$137,904,903	82.2%	n/a



**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>
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	\$156,755	91.4%	97
2010	\$177,907	\$121,293	68.2%	97
2011	\$168,304	\$115,852	68.8%	85
2012	\$158,860	\$125,149	78.8%	81
<b>Total Historical</b>	<b>\$2,185,265</b>	<b>\$1,721,197</b>	<b>78.8%</b>	<b>n/a</b>
With Interest	\$3,083,847	\$2,436,751	79.0%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$149,566	\$117,348	78.5%	72
2014	\$145,335	\$111,950	77.0%	65
2015	\$138,649	\$106,800	77.0%	58
2016	\$132,271	\$101,888	77.0%	52
2017	\$126,187	\$97,201	77.0%	47
2018	\$120,382	\$92,730	77.0%	42
2019	\$114,845	\$88,464	77.0%	38
2020	\$109,562	\$84,395	77.0%	34
2021	\$104,522	\$80,513	77.0%	31
2022	\$99,714	\$76,809	77.0%	28
<b>Total Projected</b>	<b>\$1,241,034</b>	<b>\$958,097</b>	<b>77.2%</b>	<b>n/a</b>
Discounted with Interest	\$1,000,025	\$772,399	77.2%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Projected</b>	<b>\$1,156,587</b>	<b>\$958,097</b>	<b>82.8%</b>	<b>n/a</b>
Discounted with Interest	\$932,417	\$772,399	82.8%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Lifetime</b>	<b>\$3,426,299</b>	<b>\$2,679,294</b>	<b>78.2%</b>	<b>n/a</b>
Discounted with Interest	\$4,083,873	\$3,209,150	78.6%	n/a

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

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

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

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$73,061	\$63,330	86.7%	43
1999	\$63,715	\$74,619	117.1%	35
2000	\$68,997	\$50,813	73.6%	35
2001	\$79,037	\$84,017	106.3%	39
2002	\$84,636	\$120,770	142.7%	41
2003	\$85,786	\$100,140	116.7%	40
2004	\$87,487	\$83,616	95.6%	38
2005	\$98,709	\$106,258	107.6%	39
2006	\$59,973	\$47,173	78.7%	30
2007	\$56,320	\$44,481	79.0%	29
2008	\$53,179	\$55,022	103.5%	26
2009	\$48,011	\$47,747	99.4%	23
2010	\$44,598	\$28,578	64.1%	20
2011	\$41,687	\$24,971	59.9%	18
2012	\$37,185	\$26,875	72.3%	17
<b>Total Historical</b>	<b>\$982,380</b>	<b>\$958,408</b>	<b>97.6%</b>	<b>n/a</b>
With Interest	\$1,501,770	\$1,488,790	99.1%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$33,683	\$25,941	77.0%	15
2014	\$32,422	\$24,747	76.3%	13
2015	\$30,930	\$23,609	76.3%	12
2016	\$29,508	\$22,523	76.3%	11
2017	\$28,150	\$21,487	76.3%	10
2018	\$26,855	\$20,498	76.3%	9
2019	\$25,620	\$19,556	76.3%	8
2020	\$24,442	\$18,656	76.3%	7
2021	\$23,317	\$17,798	76.3%	6
2022	\$22,245	\$16,979	76.3%	6
<b>Total Projected</b>	<b>\$277,172</b>	<b>\$211,794</b>	<b>76.4%</b>	<b>n/a</b>
Discounted with Interest	\$223,399	\$170,744	76.4%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Projected</b>	<b>\$267,989</b>	<b>\$211,794</b>	<b>79.0%</b>	<b>n/a</b>
Discounted with Interest	\$216,047	\$170,744	79.0%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Lifetime</b>	<b>\$1,259,552</b>	<b>\$1,170,202</b>	<b>92.9%</b>	<b>n/a</b>
Discounted with Interest	\$1,725,170	\$1,659,533	96.2%	n/a

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

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

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

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$343,049	\$264,613	77.1%	202
1999	\$334,024	\$246,620	73.8%	179
2000	\$382,125	\$284,485	74.4%	192
2001	\$412,824	\$340,258	82.4%	202
2002	\$446,329	\$354,561	79.4%	212
2003	\$480,676	\$372,477	77.5%	222
2004	\$547,415	\$472,067	86.2%	238
2005	\$614,920	\$470,647	76.5%	252
2006	\$462,783	\$364,351	78.7%	233
2007	\$436,929	\$275,171	63.0%	225
2008	\$418,254	\$353,172	84.4%	209
2009	\$427,607	\$383,663	89.7%	213
2010	\$445,061	\$309,525	69.5%	204
2011	\$404,547	\$307,773	76.1%	184
2012	\$361,714	\$271,313	75.0%	169
<b>Total Historical</b>	<b>\$6,518,258</b>	<b>\$5,070,697</b>	<b>77.8%</b>	<b>n/a</b>
With Interest	\$9,536,332	\$7,424,425	77.9%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$338,702	\$262,776	77.6%	155
2014	\$325,968	\$250,688	76.9%	139
2015	\$310,974	\$239,156	76.9%	125
2016	\$296,669	\$228,155	76.9%	113
2017	\$283,022	\$217,660	76.9%	101
2018	\$270,003	\$207,648	76.9%	91
2019	\$257,583	\$198,096	76.9%	82
2020	\$245,734	\$188,983	76.9%	74
2021	\$234,431	\$180,290	76.9%	67
2022	\$223,647	\$171,997	76.9%	60
<b>Total Projected</b>	<b>\$2,786,733</b>	<b>\$2,145,449</b>	<b>77.0%</b>	<b>n/a</b>
Discounted with Interest	\$2,246,102	\$1,729,618	77.0%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Projected</b>	<b>\$2,694,892</b>	<b>\$2,145,449</b>	<b>79.6%</b>	<b>n/a</b>
Discounted with Interest	\$2,172,568	\$1,729,618	79.6%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Lifetime</b>	<b>\$9,304,991</b>	<b>\$7,216,146</b>	<b>77.6%</b>	<b>n/a</b>
Discounted with Interest	\$11,782,434	\$9,154,043	77.7%	n/a

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

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

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

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$655,366	\$573,698	87.5%	319
1999	\$713,473	\$749,945	105.1%	312
2000	\$819,084	\$740,779	90.4%	353
2001	\$963,284	\$882,024	91.6%	379
2002	\$1,144,085	\$896,030	78.3%	430
2003	\$1,320,234	\$1,171,645	88.7%	485
2004	\$1,544,345	\$1,356,583	87.8%	532
2005	\$1,789,083	\$1,557,305	87.0%	593
2006	\$1,353,582	\$1,133,102	83.7%	593
2007	\$1,422,768	\$1,143,944	80.4%	640
2008	\$1,594,396	\$1,283,104	80.5%	702
2009	\$1,814,469	\$1,600,171	88.2%	817
2010	\$2,026,211	\$1,699,174	83.9%	924
2011	\$2,077,133	\$1,592,162	76.7%	872
2012	\$2,011,000	\$1,594,747	79.3%	823
Total Historical	\$21,248,512	\$17,974,412	84.6%	n/a
With Interest	\$29,271,860	\$24,994,324	85.4%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$1,948,907	\$1,582,906	81.2%	767
2014	\$1,875,597	\$1,510,092	80.5%	690
2015	\$1,789,319	\$1,440,628	80.5%	621
2016	\$1,707,010	\$1,374,359	80.5%	559
2017	\$1,628,488	\$1,311,139	80.5%	503
2018	\$1,553,578	\$1,250,826	80.5%	453
2019	\$1,482,113	\$1,193,288	80.5%	408
2020	\$1,413,936	\$1,138,397	80.5%	367
2021	\$1,348,895	\$1,086,031	80.5%	330
2022	\$1,286,846	\$1,036,073	80.5%	297
Total Projected	\$16,034,688	\$12,923,740	80.6%	n/a
Discounted with Interest	\$12,923,937	\$10,418,860	80.6%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Projected	\$15,503,407	\$12,923,740	83.4%	n/a
Discounted with Interest	\$12,498,536	\$10,418,860	83.4%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$37,283,199	\$30,898,151	82.9%	n/a
Discounted with Interest	\$42,195,798	\$35,413,183	83.9%	n/a

**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	\$13,583	98.0%	19
2011	\$18,396	\$10,161	55.2%	25
2012	\$26,281	\$20,698	78.8%	35
Total Historical	\$90,932	\$62,567	68.8%	n/a
With Interest	\$102,649	\$69,917	68.1%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$33,436	\$25,957	77.6%	43
2014	\$36,029	\$27,735	77.0%	43
2015	\$38,496	\$29,634	77.0%	44
2016	\$41,132	\$31,664	77.0%	44
2017	\$43,949	\$33,832	77.0%	44
2018	\$46,958	\$36,149	77.0%	45
2019	\$50,174	\$38,624	77.0%	45
2020	\$53,610	\$41,269	77.0%	45
2021	\$57,281	\$44,095	77.0%	46
2022	\$61,204	\$47,115	77.0%	46
Total Projected	\$462,268	\$356,075	77.0%	n/a
Discounted with Interest	\$356,115	\$274,353	77.0%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Projected	\$446,314	\$356,075	79.8%	n/a
Discounted with Interest	\$343,881	\$274,353	79.8%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$553,200	\$418,642	75.7%	n/a
Discounted with Interest	\$458,764	\$344,270	75.0%	n/a

**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	\$12,948	43.1%	28
2010	\$36,302	\$44,257	121.9%	33
2011	\$37,948	\$36,566	96.4%	32
2012	\$42,011	\$32,743	77.9%	35
Total Historical	\$191,865	\$153,458	80.0%	n/a
With Interest	\$218,954	\$172,840	78.9%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$51,832	\$41,008	79.1%	42
2014	\$56,149	\$43,816	78.0%	42
2015	\$59,995	\$46,816	78.0%	43
2016	\$64,103	\$50,022	78.0%	43
2017	\$68,493	\$53,448	78.0%	43
2018	\$73,183	\$57,108	78.0%	44
2019	\$78,195	\$61,019	78.0%	44
2020	\$83,550	\$65,197	78.0%	44
2021	\$89,271	\$69,662	78.0%	45
2022	\$95,384	\$74,433	78.0%	45
Total Projected	\$720,155	\$562,529	78.1%	n/a
Discounted with Interest	\$554,725	\$433,424	78.1%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Projected	\$679,953	\$562,529	82.7%	n/a
Discounted with Interest	\$523,898	\$433,424	82.7%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$912,019	\$715,987	78.5%	n/a
Discounted with Interest	\$773,679	\$606,264	78.4%	n/a

**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	\$269,140	69.5%	304
2012	\$632,208	\$497,004	78.6%	515
<b>Total Historical</b>	<b>\$1,035,547</b>	<b>\$773,895</b>	<b>74.7%</b>	<b>n/a</b>
With Interest	\$1,082,663	\$807,610	74.6%	n/a

**PROJECTED EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2013	\$889,328	\$706,445	79.4%	703
2014	\$965,546	\$754,823	78.2%	708
2015	\$1,031,667	\$806,513	78.2%	714
2016	\$1,102,315	\$861,743	78.2%	720
2017	\$1,177,802	\$920,755	78.2%	725
2018	\$1,258,458	\$983,808	78.2%	731
2019	\$1,344,637	\$1,051,180	78.2%	737
2020	\$1,436,718	\$1,123,164	78.2%	743
2021	\$1,535,104	\$1,200,079	78.2%	749
2022	\$1,640,228	\$1,282,260	78.2%	755
<b>Total Projected</b>	<b>\$12,381,803</b>	<b>\$9,690,771</b>	<b>78.3%</b>	<b>n/a</b>
Discounted with Interest	\$9,537,126	\$7,466,654	78.3%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Projected</b>	<b>\$11,548,616</b>	<b>\$9,690,771</b>	<b>83.9%</b>	<b>n/a</b>
Discounted with Interest	\$8,898,108	\$7,466,654	83.9%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2013 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
<b>Total Lifetime</b>	<b>\$13,417,350</b>	<b>\$10,464,666</b>	<b>78.0%</b>	<b>n/a</b>
Discounted with Interest	\$10,619,789	\$8,274,264	77.9%	n/a

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN A

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>1998</b>	1998	58,697	87,049	67.4%	119
<b>Total</b>		58,697	87,049	67.4%	119
<b>1999</b>	1999	725	3,976	18.2%	5
	1998	59,444	70,004	84.9%	79
<b>Total</b>		60,170	73,980	81.3%	84
<b>2000</b>	2000	7,759	12,904	60.1%	15
	1999	2,138	7,362	29.0%	8
	1998	45,706	64,239	71.2%	69
<b>Total</b>		55,603	84,505	65.8%	92
<b>2001</b>	2001	2,020	7,349	27.5%	8
	2000	7,922	15,107	52.4%	17
	1999	4,028	6,041	66.7%	6
	1998	66,304	64,083	103.5%	68
<b>Total</b>		80,274	92,580	86.7%	99
<b>2002</b>	2002	5,149	6,452	79.8%	7
	2001	6,375	11,065	57.6%	12
	2000	11,628	12,234	95.0%	13
	1998-1999	58,490	56,066	104.3%	59
<b>Total</b>		81,641	85,816	95.1%	91
<b>2003</b>	2003	8,575	7,992	107.3%	9
	2002	11,917	13,765	86.6%	14
	2001	3,081	11,341	27.2%	11
	1998-2000	52,833	62,391	84.7%	63
<b>Total</b>		76,406	95,490	80.0%	97
<b>2004</b>	2004	6,708	10,369	64.7%	10
	2003	14,530	13,679	106.2%	14
	2002	10,534	15,461	68.1%	14
	1998-2001	38,368	71,429	53.7%	64
<b>Total</b>		70,139	110,938	63.2%	101
<b>2005</b>	2005	4,081	9,653	42.3%	8
	2004	6,474	12,454	52.0%	12
	2003	10,029	10,963	91.5%	10
	1998-2002	37,132	74,657	49.7%	64
<b>Total</b>		57,716	107,727	53.6%	95
<b>2006</b>	2006	9,148	21,906	41.8%	18
	2005	6,208	13,152	47.2%	11
	2004	3,770	11,828	31.9%	11
	1998-2003	50,580	80,538	62.8%	67
<b>Total</b>		69,707	127,425	54.7%	106
<b>2007</b>	2007	7,966	10,278	77.5%	9
	2006	39,417	30,157	130.7%	25
	2005	5,281	11,821	44.7%	10
	1998-2004	54,833	85,042	64.5%	71
<b>Total</b>		107,497	137,298	78.3%	115
<b>2008</b>	2008	7,880	11,013	71.6%	10
	2007	7,566	14,609	51.8%	13
	2006	24,418	22,861	106.8%	20
	1998-2005	46,817	84,135	55.6%	70
<b>Total</b>		86,681	132,618	65.4%	113
<b>2009</b>	2009	5,837	14,636	39.9%	13
	2008	20,040	19,521	102.7%	17
	2007	10,195	14,526	70.2%	13
	1998-2006	65,867	101,703	64.8%	85
<b>Total</b>		101,938	150,385	67.8%	128
<b>2010</b>	2010	10,224	10,047	101.8%	9
	2009	8,520	18,667	45.6%	17
	2008	41,999	18,387	228.4%	16
	1998-2007	74,700	110,246	67.8%	91
<b>Total</b>		135,443	157,347	86.1%	133
<b>2011</b>	2011	10,950	13,421	81.6%	13
	2010	17,832	13,071	136.4%	13
	2009	22,120	12,266	180.3%	11
	1998-2008	106,059	123,433	85.9%	102
<b>Total</b>		156,961	162,191	96.8%	139



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
2009	2009	17,410	19,594	88.9%	12
	2008	49,379	33,787	146.1%	21
	2007	20,537	26,280	78.1%	16
	1998-2006	49,084	87,290	56.2%	51
Total		136,409	166,951	81.7%	101
2010	2010	13,177	15,305	86.1%	8
	2009	33,738	24,154	139.7%	15
	2008	28,703	28,755	99.8%	19
	1998-2007	59,824	107,906	55.4%	63
Total		135,442	176,120	76.9%	104
2011	2011	8,185	14,016	58.4%	8
	2010	10,944	19,040	57.5%	10
	2009	25,928	19,324	134.2%	11
	1998-2008	80,694	119,488	67.5%	65
Total		125,751	171,868	73.2%	94

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN C

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>1998</b>	1998	1,159,394	1,406,557	82.4%	1,120
<b>Total</b>		1,159,394	1,406,557	82.4%	1,120
<b>1999</b>	1999	76,745	68,133	112.6%	51
	1998	917,531	1,228,965	74.7%	892
<b>Total</b>		994,276	1,297,098	76.7%	943
<b>2000</b>	2000	188,746	191,577	98.5%	141
	1999	118,399	134,879	87.8%	99
	1998	946,534	1,170,942	80.8%	830
<b>Total</b>		1,253,679	1,497,399	83.7%	1,070
<b>2001</b>	2001	99,301	145,112	68.4%	102
	2000	270,315	265,506	101.8%	188
	1999	114,805	130,995	87.6%	92
	1998	946,260	1,135,525	83.3%	788
<b>Total</b>		1,430,682	1,677,138	85.3%	1,169
<b>2002</b>	2002	101,369	119,749	84.7%	88
	2001	177,378	218,177	81.3%	151
	2000	220,068	236,187	93.2%	163
	1998-1999	1,106,824	1,143,915	96.8%	793
<b>Total</b>		1,605,640	1,718,027	93.5%	1,195
<b>2003</b>	2003	100,155	148,217	67.6%	106
	2002	210,883	205,050	102.8%	141
	2001	152,065	222,651	68.3%	140
	1998-2000	1,222,919	1,382,499	88.5%	897
<b>Total</b>		1,686,022	1,958,418	86.1%	1,284
<b>2004</b>	2004	57,220	102,043	56.1%	65
	2003	157,184	229,777	68.4%	154
	2002	157,875	198,963	79.3%	125
	1998-2001	1,328,670	1,600,390	83.0%	971
<b>Total</b>		1,700,949	2,131,173	79.8%	1,315
<b>2005</b>	2005	76,519	104,997	72.9%	67
	2004	147,123	168,479	87.3%	104
	2003	147,159	225,412	65.3%	142
	1998-2002	1,453,608	1,691,958	85.9%	1,003
<b>Total</b>		1,824,409	2,190,847	83.3%	1,315
<b>2006</b>	2006	217,145	194,692	111.5%	118
	2005	152,548	163,654	93.2%	98
	2004	117,799	162,349	72.6%	95
	1998-2003	1,718,507	1,861,795	92.3%	1,064
<b>Total</b>		2,206,000	2,382,490	92.6%	1,374
<b>2007</b>	2007	69,157	120,455	57.4%	73
	2006	253,910	297,282	85.4%	172
	2005	127,000	163,250	77.8%	91
	1998-2004	1,645,198	1,946,381	84.5%	1,062
<b>Total</b>		2,095,266	2,527,368	82.9%	1,399
<b>2008</b>	2008	59,880	106,902	56.0%	67
	2007	124,100	175,775	70.6%	104
	2006	236,539	283,401	83.5%	154
	1998-2005	1,843,526	2,055,681	89.7%	1,083
<b>Total</b>		2,264,045	2,621,759	86.4%	1,407
<b>2009</b>	2009	126,861	134,344	94.4%	83
	2008	145,102	167,155	86.8%	104
	2007	125,438	171,721	73.0%	97
	1998-2006	1,893,718	2,210,605	85.7%	1,145
<b>Total</b>		2,291,120	2,683,824	85.4%	1,429
<b>2010</b>	2010	149,405	157,491	94.9%	92
	2009	258,910	228,239	113.4%	137
	2008	125,807	163,184	77.1%	96
	1998-2007	1,962,423	2,317,134	84.7%	1,146
<b>Total</b>		2,496,545	2,866,048	87.1%	1,472
<b>2011</b>	2011	94,637	110,294	85.8%	66
	2010	184,322	211,975	87.0%	121
	2009	218,752	224,975	97.2%	125
	1998-2008	1,921,306	2,446,138	78.5%	1,131
<b>Total</b>		2,419,016	2,993,383	80.8%	1,443

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN D

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>1998</b>	1998	43,853	63,294	69.3%	58
<b>Total</b>		43,853	63,294	69.3%	58
<b>1999</b>	1999	2,667	2,353	113.3%	2
	1998	40,632	64,275	63.2%	49
<b>Total</b>		43,299	66,628	65.0%	51
<b>2000</b>	2000	4,272	17,034	25.1%	13
	1999	1,706	2,666	64.0%	2
	1998	68,055	59,006	115.3%	45
<b>Total</b>		74,032	78,706	94.1%	60
<b>2001</b>	2001	2,146	4,993	43.0%	3
	2000	12,569	19,233	65.4%	15
	1999	4,080	2,736	149.1%	2
	1998	36,264	54,182	66.9%	40
<b>Total</b>		55,059	81,144	67.9%	60
<b>2002</b>	2002	1,126	3,042	37.0%	2
	2001	1,719	5,921	29.0%	4
	2000	9,899	16,699	59.3%	12
	1998-1999	36,466	47,490	76.8%	35
<b>Total</b>		49,209	73,152	67.3%	54
<b>2003</b>	2003	4,521	5,329	84.8%	3
	2002	3,232	6,530	49.5%	4
	2001	5,607	6,532	85.8%	5
	1998-2000	46,054	64,044	71.9%	44
<b>Total</b>		59,414	82,435	72.1%	56
<b>2004</b>	2004	6,616	2,521	262.5%	2
	2003	7,123	9,484	75.1%	6
	2002	3,965	6,737	58.9%	4
	1998-2001	51,456	69,768	73.8%	45
<b>Total</b>		69,160	88,511	78.1%	57
<b>2005</b>	2005	3,710	6,577	56.4%	4
	2004	9,188	3,423	268.4%	2
	2003	4,376	8,649	50.6%	5
	1998-2002	67,637	73,308	92.3%	46
<b>Total</b>		84,911	91,957	92.3%	57
<b>2006</b>	2006	3,491	6,226	56.1%	4
	2005	3,417	7,167	47.7%	4
	2004	1,507	3,141	48.0%	2
	1998-2003	59,567	77,807	76.6%	47
<b>Total</b>		67,981	94,341	72.1%	56
<b>2007</b>	2007	4,168	8,965	46.5%	5
	2006	2,760	8,797	31.4%	5
	2005	3,706	7,474	49.6%	4
	1998-2004	93,974	72,122	130.3%	42
<b>Total</b>		104,608	97,357	107.4%	56
<b>2008</b>	2008	6,425	6,758	95.1%	4
	2007	2,910	8,634	33.7%	5
	2006	7,572	9,193	82.4%	5
	1998-2005	78,676	80,078	98.2%	45
<b>Total</b>		95,583	104,664	91.3%	59
<b>2009</b>	2009	5,654	13,672	41.4%	8
	2008	10,330	13,446	76.8%	8
	2007	14,813	5,967	248.2%	3
	1998-2006	107,366	86,861	123.6%	47
<b>Total</b>		138,163	119,947	115.2%	67
<b>2010</b>	2010	13,036	5,695	228.9%	3
	2009	45,558	23,001	198.1%	12
	2008	17,281	15,376	112.4%	9
	1998-2007	98,077	88,834	110.4%	46
<b>Total</b>		173,953	132,906	130.9%	71
<b>2011</b>	2010	4,728	8,076	58.5%	4
	2009	29,668	24,003	123.6%	12
	1998-2008	98,097	97,898	100.2%	48
<b>Total</b>		132,493	129,977	101.9%	63

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN E

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>1998</b>	1998	139,773	152,240	91.8%	149
<b>Total</b>		139,773	152,240	91.8%	149
<b>1999</b>	1999	8,694	19,905	43.7%	16
	1998	128,243	155,632	82.4%	128
<b>Total</b>		136,937	175,537	78.0%	144
<b>2000</b>	2000	2,812	7,503	37.5%	6
	1999	15,656	24,040	65.1%	18
	1998	103,826	140,890	73.7%	106
<b>Total</b>		122,294	172,433	70.9%	130
<b>2001</b>	2001	3,793	5,771	65.7%	4
	2000	7,710	10,389	74.2%	8
	1999	24,062	25,270	95.2%	19
	1998	80,618	124,360	64.8%	92
<b>Total</b>		116,184	165,790	70.1%	123
<b>2002</b>	2002	4,034	7,093	56.9%	5
	2001	5,601	9,040	62.0%	7
	2000	4,072	8,093	50.3%	6
	1998-1999	85,986	119,790	71.8%	89
<b>Total</b>		99,693	144,016	69.2%	107
<b>2003</b>	2003	698	2,488	28.0%	2
	2002	12,610	17,534	71.9%	13
	2001	12,516	10,511	119.1%	7
	1998-2000	139,766	130,117	107.4%	90
<b>Total</b>		165,589	160,650	103.1%	112
<b>2004</b>	2004	140	2,187	6.4%	1
	2003	6,510	6,367	102.2%	4
	2002	6,531	13,685	47.7%	10
	1998-2001	138,559	146,567	94.5%	96
<b>Total</b>		151,740	168,807	89.9%	111
<b>2005</b>	2005	1,513	512	295.5%	0
	2004	126	885	14.3%	1
	2003	2,734	2,863	95.5%	2
	1998-2002	164,092	148,877	110.2%	95
<b>Total</b>		168,465	153,136	110.0%	98
<b>2006</b>	2006	5,193	5,445	95.4%	4
	2005	2,033	3,162	64.3%	2
	2004	758	2,662	28.5%	2
	1998-2003	115,115	142,884	80.6%	88
<b>Total</b>		123,099	154,153	79.9%	95
<b>2007</b>	2007	174	1,840	9.5%	1
	2006	5,136	9,154	56.1%	6
	2005	904	3,259	27.7%	2
	1998-2004	113,790	140,667	80.9%	84
<b>Total</b>		120,005	154,920	77.5%	92
<b>2008</b>	2008	432	1,257	34.4%	1
	2007	0	1,432	0.0%	1
	2006	9,964	11,691	85.2%	7
	1998-2005	137,229	134,644	101.9%	77
<b>Total</b>		147,626	149,024	99.1%	85
<b>2009</b>	2009	6,212	9,818	63.3%	5
	2008	2,616	3,869	67.6%	2
	2007	0	0	0.0%	0
	1998-2006	101,631	139,511	72.8%	78
<b>Total</b>		110,460	153,197	72.1%	85
<b>2010</b>	2010	0	2,065	0.0%	1
	2009	6,265	18,130	34.6%	9
	2008	935	3,238	28.9%	2
	1998-2007	101,306	144,352	70.2%	78
<b>Total</b>		108,506	167,784	64.7%	90
<b>2011</b>	2010	842	2,223	37.9%	1
	2009	3,870	12,688	30.5%	7
	1998-2008	124,176	147,252	84.3%	74
<b>Total</b>		128,887	162,164	79.5%	82

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
2009	2009	456,893	501,201	91.2%	315
	2008	503,626	615,079	81.9%	400
	2007	369,699	507,696	72.8%	282
	1998-2006	2,073,819	2,465,699	84.1%	1,287
Total		3,404,037	4,089,675	83.2%	2,284
2010	2010	616,452	704,198	87.5%	415
	2009	651,438	720,590	90.4%	445
	2008	447,808	610,842	73.3%	372
	1998-2007	2,475,083	2,907,613	85.1%	1,444
Total		4,190,781	4,943,243	84.8%	2,676
2011	2011	974,708	1,102,369	88.4%	650
	2010	912,386	1,111,894	82.1%	646
	2009	589,117	738,575	79.8%	415
	1998-2008	2,905,961	3,518,346	82.6%	1,667
Total		5,382,171	6,471,184	83.2%	3,378

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
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	146,703	158,239	92.7%	88
Total		156,755	171,559	91.4%	97
2010	2010	9,030	12,195	74.0%	7
	2009	3,611	7,392	48.8%	5
	2008	13,061	4,122	316.9%	3
	1998-2007	95,591	154,198	62.0%	82
Total		121,293	177,907	68.2%	97
2011	2010	7,003	12,019	58.3%	6
	2009	814	4,960	16.4%	3
	1998-2008	108,034	151,324	71.4%	75
Total		115,852	168,304	68.8%	85

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
2009	2009	0	0	0.0%	0
	2008	0	0	0.0%	0
	2007	0	0	0.0%	0
	1998-2006	47,747	48,011	99.4%	23
Total		47,747	48,011	99.4%	23
2010	2010	0	0	0.0%	0
	2009	0	0	0.0%	0
	2008	0	0	0.0%	0
	1998-2007	28,578	44,598	64.1%	20
Total		28,578	44,598	64.1%	20
2011	2010	0	0	0.0%	0
	2009	0	0	0.0%	0
	1998-2008	24,971	41,687	59.9%	18
Total		24,971	41,687	59.9%	18

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
2009	2009	3,570	8,557	41.7%	6
	2008	60,493	7,965	759.5%	6
	2007	6,180	12,528	49.3%	7
	1998-2006	313,421	398,557	78.6%	194
Total		383,663	427,607	89.7%	213
2010	2010	15,074	18,588	81.1%	10
	2009	6,151	11,585	53.1%	7
	2008	5,124	6,429	79.7%	4
	1998-2007	283,176	408,460	69.3%	184
Total		309,525	445,061	69.5%	204
2011	2010	10,649	13,632	78.1%	7
	2009	5,831	12,721	45.8%	8
	1998-2008	291,294	378,194	77.0%	170
Total		307,773	404,547	76.1%	184



RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN J

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>1998</b>	1998	573,698	655,366	87.5%	319
Total		573,698	655,366	87.5%	319
<b>1999</b>	1999	30,449	41,893	72.7%	21
	1998	719,497	671,580	107.1%	291
Total		749,945	713,473	105.1%	312
<b>2000</b>	2000	58,976	64,395	91.6%	31
	1999	83,614	91,195	91.7%	43
	1998	598,189	663,494	90.2%	279
Total		740,779	819,084	90.4%	353
<b>2001</b>	2001	42,437	73,194	58.0%	32
	2000	110,958	119,324	93.0%	51
	1999	87,018	101,513	85.7%	40
	1998	641,611	669,253	95.9%	256
Total		882,024	963,284	91.6%	379
<b>2002</b>	2002	81,361	93,848	86.7%	42
	2001	116,961	147,781	79.1%	61
	2000	111,088	128,144	86.7%	48
	1998-1999	586,620	774,312	75.8%	280
Total		896,030	1,144,085	78.3%	430
<b>2003</b>	2003	77,975	110,392	70.6%	47
	2002	183,549	184,033	99.7%	77
	2001	121,942	155,055	78.6%	57
	1998-2000	788,179	870,754	90.5%	303
Total		1,171,645	1,320,234	88.7%	485
<b>2004</b>	2004	75,285	110,817	67.9%	43
	2003	160,656	199,188	80.7%	77
	2002	209,211	192,135	108.9%	71
	1998-2001	911,431	1,042,204	87.5%	341
Total		1,356,583	1,544,345	87.8%	532
<b>2005</b>	2005	144,142	157,788	91.4%	58
	2004	181,454	210,107	86.4%	77
	2003	161,415	204,423	79.0%	72
	1998-2002	1,070,294	1,216,764	88.0%	387
Total		1,557,305	1,789,083	87.0%	593
<b>2006</b>	2006	63,829	83,637	76.3%	46
	2005	124,700	167,157	74.6%	80
	2004	164,495	134,583	122.2%	64
	1998-2003	780,078	968,205	80.6%	404
Total		1,133,102	1,353,582	83.7%	593
<b>2007</b>	2007	63,992	82,397	77.7%	45
	2006	63,415	136,239	46.5%	73
	2005	105,606	153,626	68.7%	73
	1998-2004	910,932	1,050,506	86.7%	449
Total		1,143,944	1,422,768	80.4%	640
<b>2008</b>	2008	89,782	101,105	88.8%	60
	2007	93,808	144,600	64.9%	75
	2006	76,643	138,297	55.4%	68
	1998-2005	1,022,871	1,210,394	84.5%	499
Total		1,283,104	1,594,396	80.5%	702
<b>2009</b>	2009	190,340	177,374	107.3%	104
	2008	141,568	169,486	83.5%	101
	2007	96,400	143,964	67.0%	70
	1998-2006	1,171,863	1,323,644	88.5%	542
Total		1,600,171	1,814,469	88.2%	817
<b>2010</b>	2010	98,218	148,689	66.1%	79
	2009	304,440	295,370	103.1%	172
	2008	107,711	171,138	62.9%	97
	1998-2007	1,188,805	1,411,014	84.3%	576
Total		1,699,174	2,026,211	83.9%	924
<b>2011</b>	2010	82,089	157,897	52.0%	78
	2009	224,549	301,758	74.4%	160
	1998-2008	1,285,524	1,617,478	79.5%	635
Total		1,592,162	2,077,133	76.7%	872

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN K

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2006</b>	2006	1,318	1,382	95.4%	3
<b>Total</b>		1,318	1,382	95.4%	3
<b>2007</b>	2007	2,611	5,711	45.7%	6
	2006	685	3,453	19.9%	4
<b>Total</b>		3,296	9,163	36.0%	11
<b>2008</b>	2008	552	2,255	24.5%	3
	2007	4,151	3,907	106.3%	5
	2006	80	1,732	4.6%	2
<b>Total</b>		4,783	7,894	60.6%	10
<b>2009</b>	2009	1,290	6,047	21.3%	8
	2008	2,897	4,034	71.8%	7
	2007	4,046	3,052	132.5%	4
	2006	494	821	60.2%	1
<b>Total</b>		8,727	13,954	62.5%	19
<b>2010</b>	2010	1,975	3,232	61.1%	5
	2009	6,164	6,354	97.0%	8
	2008	5,074	2,177	233.1%	4
	2006-2007	371	2,098	17.7%	3
<b>Total</b>		13,583	13,862	98.0%	19
<b>2011</b>	2011	1,976	7,072	27.9%	10
	2010	3,389	3,566	95.0%	5
	2009	3,127	3,978	78.6%	5
	2006-2008	1,670	3,780	44.2%	5
<b>Total</b>		10,161	18,396	55.2%	25

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN L

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2006</b>	2006	1,766	5,172	34.1%	5
<b>Total</b>		1,766	5,172	34.1%	5
<b>2007</b>	2007	11,435	8,619	132.7%	8
	2006	1,485	7,738	19.2%	8
<b>Total</b>		12,920	16,357	79.0%	16
<b>2008</b>	2008	5,035	8,084	62.3%	8
	2007	6,258	10,040	62.3%	9
	2006	966	5,925	16.3%	6
<b>Total</b>		12,259	24,048	51.0%	23
<b>2009</b>	2009	0	2,261	0.0%	3
	2008	6,551	10,567	62.0%	10
	2007	5,687	10,643	53.4%	9
	2006	710	6,556	10.8%	6
<b>Total</b>		12,948	30,026	43.1%	28
<b>2010</b>	2010	12,204	8,593	142.0%	7
	2009	11,682	5,280	221.3%	6
	2008	3,153	8,318	37.9%	8
	2006-2007	17,218	14,111	122.0%	12
<b>Total</b>		44,257	36,302	121.9%	33
<b>2011</b>	2011	2,595	4,949	52.4%	4
	2010	9,115	9,807	93.0%	8
	2009	9,897	3,986	248.3%	4
	2006-2008	14,958	19,207	77.9%	16
<b>Total</b>		36,566	37,948	96.4%	32

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN N

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>2010</b>	2010	7,751	16,307	47.5%	14
Total		7,751	16,307	47.5%	14
<b>2011</b>	2011	238,891	343,537	69.5%	266
	2010	30,249	43,495	69.5%	38
Total		269,140	387,032	69.5%	304

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
2009	2009	819,140	892,456	91.8%	559
	2008	946,305	1,050,494	90.1%	680
	2007	654,268	899,159	72.8%	504
	1998-2006	5,972,423	7,027,496	85.0%	3,548
Total		8,392,137	9,869,606	85.0%	5,291
2010	2010	946,547	1,102,404	85.9%	650
	2009	1,336,477	1,358,763	98.4%	833
	2008	796,655	1,031,966	77.2%	629
	1998-2007	6,385,151	7,710,561	82.8%	3,744
Total		9,464,830	11,203,694	84.5%	5,856
2011	2011	1,331,942	1,595,658	83.5%	1,016
	2010	1,273,548	1,606,695	79.3%	937
	2009	1,133,672	1,359,236	83.4%	759
	1998-2008	6,962,743	8,664,224	80.4%	4,005
Total		10,701,905	13,225,813	80.9%	6,718

**RHODE ISLAND BENEFIT COSTS**  
**PLANS SOLD PRIOR TO JUNE 1, 2010**

	Per Member Per Month Costs*					
	2008	2009	2010	2011	Proj 2012	Proj 2013
<b>PLAN A</b>						
Part B Coinsurance	\$64.21	\$66.19	\$83.45	\$96.97	\$88.15	\$90.15
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.71	\$1.25	\$1.25
Total PMPM Cost	\$64.21	\$66.19	\$83.45	\$97.68	\$89.40	\$91.40
<i>Trend</i>		3.1%	26.1%	17.1%	-8.5%	2.2%
<b>PLAN B</b>						
Part B Coinsurance	\$68.89	\$96.29	\$84.16	\$98.49	\$100.04	\$100.19
Part A Deductible	\$24.65	\$15.80	\$22.14	\$20.29	\$19.84	\$20.62
Long Hospital Stay	\$0.00	\$0.00	\$3.18	\$0.72	\$1.25	\$1.25
Total PMPM Cost	\$93.54	\$112.09	\$109.48	\$119.50	\$121.12	\$122.06
<i>Trend</i>		19.8%	-2.3%	9.1%	1.4%	0.8%
<b>PLAN C</b>						
Part B Coinsurance	\$87.79	\$89.18	\$89.53	\$92.01	\$96.29	\$100.19
Part B Deductible	\$11.18	\$11.21	\$12.63	\$13.36	\$11.60	\$12.70
Part A Deductible	\$22.35	\$20.40	\$20.95	\$20.36	\$19.90	\$20.62
Long Hospital Stay	\$1.08	\$4.07	\$0.78	\$0.64	\$1.25	\$1.25
SNF Day 21-100	\$11.65	\$8.75	\$14.91	\$14.22	\$12.47	\$13.56
Other	\$0.01	\$0.03	\$2.60	\$1.05	\$0.50	\$0.55
Total PMPM Cost	\$134.06	\$133.65	\$141.41	\$141.64	\$142.01	\$148.87
<i>Trend</i>		-0.3%	5.8%	0.2%	0.3%	4.8%
<b>PLAN D</b>						
Part B Coinsurance	\$91.17	\$100.78	\$122.98	\$120.14	\$96.48	\$100.19
Part A Deductible	\$24.76	\$34.67	\$22.10	\$24.14	\$18.29	\$20.62
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.71	\$1.25	\$1.25
SNF Day 21-100	\$20.03	\$37.04	\$60.53	\$29.81	\$12.47	\$13.56
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.50	\$0.55
Total PMPM Cost	\$135.96	\$172.49	\$205.62	\$174.79	\$128.98	\$136.17
<i>Trend</i>		26.9%	19.2%	-15.0%	-26.2%	5.6%
<b>PLAN E</b>						
Part B Coinsurance	\$85.89	\$74.18	\$67.97	\$83.88	\$102.23	\$100.19
Part A Deductible	\$28.97	\$22.95	\$16.27	\$28.32	\$24.34	\$20.62
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.72	\$1.25	\$1.25
SNF Day 21-100	\$28.97	\$10.56	\$15.73	\$17.99	\$12.47	\$13.56
Other	\$0.19	\$0.19	\$0.32	\$0.21	\$0.18	\$0.20
Total PMPM Cost	\$144.02	\$107.87	\$100.28	\$131.12	\$140.47	\$135.82
<i>Trend</i>		-25.1%	-7.0%	30.7%	7.1%	-3.3%
<b>PLAN F</b>						
Part B Coinsurance	\$80.49	\$86.85	\$91.00	\$93.85	\$96.79	\$100.19
Part B Deductible	\$11.25	\$11.11	\$12.64	\$13.19	\$11.60	\$12.70
Part B Excess Charges	\$0.10	\$0.10	\$0.05	\$0.05	\$0.11	\$0.10
Part A Deductible	\$17.17	\$17.03	\$18.18	\$19.22	\$20.01	\$20.62
Long Hospital Stay	\$5.93	\$0.65	\$0.89	\$0.99	\$1.25	\$1.25
SNF Day 21-100	\$7.24	\$8.21	\$8.27	\$9.33	\$12.47	\$13.56
Other	\$1.07	\$0.25	\$0.56	\$0.03	\$0.50	\$0.55
Total PMPM Cost	\$123.25	\$124.19	\$131.60	\$136.67	\$142.73	\$148.97
<i>Trend</i>		0.8%	6.0%	3.9%	4.4%	4.4%
<b>PLAN G</b>						
Part B Coinsurance	\$80.55	\$86.80	\$85.81	\$83.11	\$95.31	\$100.19
Part B Excess Charges	\$0.36	\$0.06	\$0.05	\$0.04	\$0.07	\$0.08
Part A Deductible	\$17.77	\$16.53	\$16.15	\$18.15	\$19.74	\$20.62
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.72	\$1.25	\$1.25
SNF Day 21-100	\$5.99	\$30.24	\$2.74	\$12.12	\$12.47	\$13.56
Other	\$0.00	\$1.15	\$0.00	\$0.00	\$0.50	\$0.55
Total PMPM Cost	\$104.67	\$134.78	\$104.74	\$114.14	\$129.34	\$136.25
<i>Trend</i>		28.8%	-22.3%	9.0%	13.3%	5.3%

**RHODE ISLAND BENEFIT COSTS**  
**PLANS SOLD PRIOR TO JUNE 1, 2010**

	Per Member Per Month Costs*					
	2008	2009	2010	2011	Proj 2012	Proj 2013
<b>PLAN H</b>						
Part B Coinsurance	\$140.90	\$143.82	\$102.45	\$96.88	\$99.02	\$106.82
Part A Deductible	\$25.92	\$26.70	\$18.64	\$16.51	\$16.58	\$18.54
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.73	\$1.25	\$1.25
SNF Day 21-100	\$7.29	\$0.00	\$0.00	\$1.49	\$10.10	\$11.14
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.50	\$0.55
Prescription Drugs	\$0.00	\$0.00	\$0.00	\$0.00	\$37.79	\$39.60
<b>Total PMPM Cost**</b>	<b>\$174.12</b>	<b>\$170.52</b>	<b>\$121.09</b>	<b>\$115.60</b>	<b>\$134.12</b>	<b>\$145.28</b>
<i>Trend</i>		-2.1%	-29.0%	-4.5%	16.0%	8.3%
<b>PLAN I</b>						
Part B Coinsurance	\$103.92	\$92.85	\$91.20	\$87.95	\$100.01	\$106.82
Part B Excess Charges	\$0.18	\$0.20	\$0.21	\$0.20	\$0.20	\$0.15
Part A Deductible	\$20.00	\$21.31	\$17.04	\$22.88	\$18.54	\$18.54
Long Hospital Stay	\$0.00	\$14.52	\$0.47	\$0.72	\$1.25	\$1.25
SNF Day 21-100	\$11.03	\$16.53	\$12.35	\$23.07	\$10.10	\$11.14
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.50	\$0.55
Prescription Drugs	\$41.58	\$44.37	\$50.35	\$48.60	\$38.42	\$39.60
<b>Total PMPM Cost**</b>	<b>\$140.76</b>	<b>\$150.10</b>	<b>\$126.18</b>	<b>\$139.26</b>	<b>\$133.73</b>	<b>\$141.58</b>
<i>Trend</i>		6.6%	-15.9%	10.4%	-4.0%	5.9%
<b>PLAN J</b>						
Part B Coinsurance	\$102.53	\$114.26	\$106.41	\$105.85	\$112.29	\$120.33
Part B Deductible	\$11.23	\$11.48	\$12.77	\$13.36	\$11.61	\$12.70
Part B Excess Charges	\$0.19	\$0.14	\$0.13	\$0.11	\$0.15	\$0.15
Part A Deductible	\$16.90	\$19.29	\$17.71	\$16.90	\$17.93	\$18.54
Long Hospital Stay	\$0.44	\$0.87	\$0.22	\$0.89	\$1.25	\$1.25
SNF Day 21-100	\$6.43	\$5.81	\$6.70	\$6.45	\$10.10	\$11.14
Other	\$2.15	\$1.11	\$0.89	\$0.56	\$0.87	\$0.90
Prescription Drugs	\$100.43	\$100.87	\$101.71	\$100.70	\$99.28	\$98.96
<b>Total PMPM Cost**</b>	<b>\$152.32</b>	<b>\$163.30</b>	<b>\$153.27</b>	<b>\$152.21</b>	<b>\$161.57</b>	<b>\$172.01</b>
<i>Trend</i>		7.2%	-6.1%	-0.7%	6.1%	6.5%
<b>PLAN K</b>						
Part B Coinsurance	\$21.01	\$26.80	\$40.15	\$34.83	\$45.74	\$40.08
Part A Deductible	\$4.34	\$11.81	\$7.37	\$3.46	\$7.22	\$8.25
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.55	\$1.00	\$1.00
SNF Day 21-100	\$15.19	\$0.00	\$12.60	\$0.72	\$4.99	\$5.42
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total PMPM Cost</b>	<b>\$40.54</b>	<b>\$38.61</b>	<b>\$60.12</b>	<b>\$39.57</b>	<b>\$58.95</b>	<b>\$54.75</b>
<i>Trend</i>		-4.7%	55.7%	-34.2%	49.0%	-7.1%
<b>PLAN L</b>						
Part B Coinsurance	\$42.09	\$34.28	\$65.40	\$69.72	\$59.68	\$63.87
Part A Deductible	\$2.81	\$4.84	\$7.05	\$13.39	\$11.54	\$13.14
Long Hospital Stay	\$0.00	\$0.00	\$21.26	\$0.60	\$1.06	\$1.06
SNF Day 21-100	\$0.00	\$0.00	\$19.78	\$22.78	\$7.95	\$8.64
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total PMPM Cost</b>	<b>\$44.90</b>	<b>\$39.12</b>	<b>\$113.48</b>	<b>\$106.49</b>	<b>\$80.24</b>	<b>\$86.72</b>
<i>Trend</i>		-12.9%	190.1%	-6.2%	-24.7%	8.1%
<b>TOTAL STANDARDIZED PLANS (Sold Prior to June 1, 2010)</b>						
Part B Coinsurance	\$86.56	\$91.36	\$92.50	\$95.03	\$99.03	\$103.36
Part B Deductible	\$11.22	\$11.20	\$12.66	\$13.27	\$11.60	\$12.70
Part B Excess Charges	\$0.14	\$0.11	\$0.08	\$0.08	\$0.12	\$0.11
Part A Deductible	\$19.24	\$18.75	\$18.74	\$19.38	\$19.53	\$20.12
Long Hospital Stay	\$2.81	\$2.10	\$0.83	\$0.85	\$1.25	\$1.25
SNF Day 21-100	\$9.17	\$9.06	\$10.68	\$11.09	\$11.92	\$13.00
Other	\$0.79	\$0.32	\$1.11	\$0.39	\$0.56	\$0.60
Prescription Drugs	\$83.68	\$86.46	\$88.37	\$87.57	\$86.19	\$86.19
<b>Total PMPM Cost**</b>	<b>\$129.40</b>	<b>\$132.18</b>	<b>\$135.52</b>	<b>\$138.99</b>	<b>\$143.06</b>	<b>\$150.05</b>
<i>Trend</i>		2.2%	2.5%	2.6%	2.9%	4.9%

**RHODE ISLAND BENEFIT COSTS**  
**PLANS SOLD BEGINNING JUNE 1, 2010**

	Per Member Per Month Costs*					
	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>Proj 2012</u>	<u>Proj 2013</u>
<b>PLAN A</b>						
Part B Coinsurance			\$138.40	\$72.27	\$80.90	\$87.45
Long Hospital Stay			\$0.00	\$0.84	\$1.25	\$1.25
Other			\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost			\$138.40	\$73.11	\$82.15	\$88.70
<i>Trend</i>				-47.2%	12.4%	8.0%
<b>PLAN B</b>						
Part B Coinsurance			\$35.49	\$64.98	\$89.82	\$97.19
Part A Deductible			\$35.48	\$0.00	\$14.96	\$16.49
Long Hospital Stay			\$0.00	\$0.85	\$1.25	\$1.25
Other			\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost			\$70.97	\$65.83	\$106.04	\$114.93
<i>Trend</i>				-7.2%	61.1%	8.4%
<b>PLAN C</b>						
Part B Coinsurance			\$100.08	\$85.30	\$92.56	\$97.19
Part B Deductible			\$20.50	\$14.73	\$11.05	\$12.25
Part A Deductible			\$12.94	\$13.50	\$14.89	\$16.49
Long Hospital Stay			\$0.00	\$0.83	\$1.25	\$1.25
SNF Day 21-100			\$0.00	\$1.23	\$5.61	\$6.10
Other			\$0.00	\$0.35	\$0.51	\$0.55
Total PMPM Cost			\$133.52	\$115.93	\$125.87	\$133.83
<i>Trend</i>				-13.2%	8.6%	6.3%
<b>PLAN F</b>						
Part B Coinsurance			\$74.58	\$90.79	\$93.05	\$97.19
Part B Deductible			\$20.17	\$13.69	\$11.05	\$12.25
Part B Excess Charges			\$0.02	\$0.08	\$0.08	\$0.09
Part A Deductible			\$9.59	\$15.26	\$15.79	\$16.49
Long Hospital Stay			\$0.00	\$0.84	\$1.25	\$1.25
SNF Day 21-100			\$2.20	\$2.90	\$5.61	\$6.10
Other			\$0.00	\$0.00	\$0.51	\$0.55
Total PMPM Cost			\$106.55	\$123.56	\$127.35	\$133.92
<i>Trend</i>				16.0%	3.1%	5.2%
<b>PLAN K</b>						
Part B Coinsurance			\$13.00	\$21.11	\$35.04	\$38.88
Part A Deductible			\$0.00	\$4.13	\$5.84	\$6.60
Long Hospital Stay			\$0.00	\$0.68	\$1.00	\$1.00
SNF Day 21-100			\$0.00	\$0.49	\$2.24	\$2.44
Other			\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost			\$13.00	\$26.41	\$44.12	\$48.91
<i>Trend</i>				103.2%	67.1%	10.9%
<b>PLAN L</b>						
Part B Coinsurance			\$0.00	\$41.63	\$59.71	\$61.96
Part A Deductible			\$0.00	\$0.00	\$9.39	\$10.52
Long Hospital Stay			\$0.00	\$0.81	\$1.06	\$1.06
SNF Day 21-100			\$0.00	\$0.82	\$3.58	\$3.89
Other			\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost			\$0.00	\$43.26	\$73.73	\$77.42
<i>Trend</i>				n/a	70.4%	5.0%



**RHODE ISLAND BENEFIT COSTS**  
**PLANS SOLD BEGINNING JUNE 1, 2010**

	Per Member Per Month Costs*					
	2008	2009	2010	2011	Proj 2012	Proj 2013
<b>PLAN N</b>						
Part B Coinsurance			\$26.49	\$59.04	\$62.90	\$65.12
Part A Deductible			\$19.64	\$10.70	\$11.62	\$12.37
Long Hospital Stay			\$0.00	\$0.57	\$0.88	\$0.88
SNF Day 21-100			\$0.00	\$3.47	\$4.49	\$4.88
Other			\$0.00	\$0.00	\$0.51	\$0.55
<b>Total PMPM Cost</b>			<b>\$46.14</b>	<b>\$73.78</b>	<b>\$80.40</b>	<b>\$83.79</b>
<i>Trend</i>				59.9%	9.0%	4.2%
<b>TOTAL STANDARDIZED PLANS (Sold Beginning June 1, 2010)</b>						
Part B Coinsurance			\$72.67	\$82.56	\$86.62	\$90.95
Part B Deductible			\$20.20	\$13.79	\$11.05	\$12.25
Part B Excess Charges			\$0.02	\$0.08	\$0.08	\$0.09
Part A Deductible			\$11.27	\$13.87	\$14.82	\$15.67
Long Hospital Stay			\$0.00	\$0.78	\$1.18	\$1.18
SNF Day 21-100			\$1.76	\$2.87	\$5.36	\$5.84
Other			\$0.00	\$0.03	\$0.49	\$0.53
<b>Total PMPM Cost</b>			<b>\$102.87</b>	<b>\$110.35</b>	<b>\$116.83</b>	<b>\$123.65</b>
<i>Trend</i>				7.3%	5.9%	5.8%
<b>TOTAL STANDARDIZED PLANS (Combined)</b>						
Part B Coinsurance	\$86.56	\$91.36	\$92.00	\$92.31	\$94.51	\$97.45
Part B Deductible	\$11.22	\$11.20	\$12.86	\$13.37	\$11.42	\$12.50
Part B Excess Charges	\$0.14	\$0.11	\$0.07	\$0.08	\$0.11	\$0.10
Part A Deductible	\$19.24	\$18.75	\$18.55	\$18.17	\$17.81	\$17.99
Long Hospital Stay	\$2.81	\$2.10	\$0.81	\$0.84	\$1.22	\$1.22
SNF Day 21-100	\$9.17	\$9.06	\$10.45	\$9.28	\$9.51	\$9.57
Other	\$0.79	\$0.32	\$1.08	\$0.31	\$0.53	\$0.57
Prescription Drugs	\$83.68	\$86.46	\$88.37	\$87.57	\$86.19	\$86.19
<b>Total PMPM Cost**</b>	<b>\$129.40</b>	<b>\$132.18</b>	<b>\$134.68</b>	<b>\$132.75</b>	<b>\$133.51</b>	<b>\$137.46</b>
<i>Trend</i>		2.2%	1.9%	-1.4%	0.6%	3.0%

*"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 Average Annualized Premiums  
Plans Sold Prior to June 1, 2010**

<u>Plan</u>	<u>Proposed 2013*</u>	<u>2012*</u>
A	\$1,344	\$1,243
B	\$1,934	\$1,811
C	\$2,317	\$2,152
D	\$2,105	\$1,988
E	\$2,114	\$1,968
F	\$2,332	\$2,141
G	\$2,123	\$1,978
H	\$2,284	\$2,236
I	\$2,209	\$2,148
J	\$2,564	\$2,454
K	\$850	\$796
L	\$1,314	\$1,239

**Rhode Island Average Annualized Premiums  
Plans Sold Beginning June 1, 2010**

<u>Plan</u>	<u>Proposed 2013*</u>	<u>2012*</u>
A	\$1,086	\$991
B	\$1,544	\$1,480
C	\$1,849	\$1,705
F	\$1,859	\$1,707
K	\$764	\$729
L	\$1,206	\$1,142
N	\$1,286	\$1,227

*\*Average premiums are net of discounts.*

**Rhode Island  
Standardized Plans Rate History  
UHC Plans  
Plans Sold Prior to June 1, 2010**

	<u>1/2008</u>	<u>1/2009</u>	<u>1/2010</u>	<u>1/2011</u>	<u>1/2012*</u>	<u>Proposed 1/2013**</u>	<u>2009/2008</u>	<u>2010/2009</u>	<u>2011/2010</u>	<u>2012/2011*</u>	<u>Proposed 2013/2012**</u>
<b>A</b>	\$102.50	\$102.50	\$102.50	\$103.50	\$106.75	\$114.75	0.0%	0.0%	1.0%	3.1%	7.5%
<b>B</b>	\$139.50	\$142.00	\$144.25	\$155.25	\$158.25	\$170.00	1.8%	1.6%	7.6%	1.9%	7.4%
<b>C</b>	\$160.75	\$163.50	\$171.25	\$184.50	\$189.50	\$203.50	1.7%	4.7%	7.7%	2.7%	7.4%
<b>D</b>	\$149.00	\$151.50	\$158.00	\$169.75	\$172.25	\$185.00	1.7%	4.3%	7.4%	1.5%	7.4%
<b>E</b>	\$149.50	\$152.00	\$158.25	\$170.25	\$173.00	\$185.75	1.7%	4.1%	7.6%	1.6%	7.4%
<b>F</b>	\$161.75	\$164.50	\$172.25	\$185.50	\$190.50	\$204.75	1.7%	4.7%	7.7%	2.7%	7.5%
<b>G</b>	\$150.00	\$152.50	\$159.00	\$170.75	\$173.50	\$186.50	1.7%	4.3%	7.4%	1.6%	7.5%
<b>H (with drugs)</b>	\$236.00	\$239.75	\$260.00	\$261.75	\$265.75	\$275.00	1.6%	8.4%	0.7%	1.5%	3.5%
<b>H (without drugs)</b>	\$163.25	\$166.00	\$180.00	\$181.25	\$184.00	\$190.50	1.7%	8.4%	0.7%	1.5%	3.5%
<b>I (with drugs)</b>	\$237.25	\$241.00	\$261.50	\$263.50	\$267.50	\$276.75	1.6%	8.5%	0.8%	1.5%	3.5%
<b>I (without drugs)</b>	\$164.50	\$167.25	\$181.25	\$182.75	\$185.50	\$192.00	1.7%	8.4%	0.8%	1.5%	3.5%
<b>J (with drugs)</b>	\$312.25	\$317.50	\$322.25	\$347.00	\$352.00	\$364.25	1.7%	1.5%	7.7%	1.4%	3.5%
<b>J (without drugs)</b>	\$188.50	\$191.75	\$194.75	\$209.75	\$212.75	\$220.25	1.7%	1.6%	7.7%	1.4%	3.5%
<b>K</b>	\$68.75	\$69.75	\$69.75	\$69.75	\$70.75	\$73.50	1.5%	0.0%	0.0%	1.4%	3.9%
<b>L</b>	\$94.25	\$99.50	\$100.75	\$105.00	\$106.75	\$113.00	5.6%	1.3%	4.2%	1.7%	5.9%

\* The 2012 rates were deferred until April 1, 2012.

\*\* We are proposing to defer the implementation of the 2013 rate changes to April 1, 2013.

**Rhode Island  
Standardized Plans Rate History  
UHC Plans  
Plans Sold Beginning June 1, 2010**

	<u>6/2010</u>	<u>1/2011</u>	<u>1/2012*</u>	<u>Proposed 1/2013**</u>	<u>2011/2010</u>	<u>2012/2011*</u>	<u>Proposed 2013/2012**</u>
<b>A</b>	\$94.00	\$94.75	\$97.50	\$104.75	0.8%	2.9%	7.4%
<b>B</b>	\$134.50	\$144.50	\$147.50	\$158.50	7.4%	2.1%	7.5%
<b>C</b>	\$159.50	\$171.75	\$176.50	\$189.50	7.7%	2.8%	7.4%
<b>F</b>	\$160.50	\$172.50	\$177.25	\$190.50	7.5%	2.8%	7.5%
<b>K</b>	\$63.75	\$63.75	\$64.75	\$67.00	0.0%	1.6%	3.5%
<b>L</b>	\$93.75	\$97.75	\$99.25	\$105.25	4.3%	1.5%	6.0%
<b>N</b>	\$112.50	\$109.75	\$109.75	\$117.75	-2.4%	0.0%	7.3%

\* The 2012 rates were deferred until April 1, 2012.

\*\* We are proposing to defer the implementation of the 2013 rate changes to April 1, 2013.

**Rhode Island Average Lives  
Plans Sold Prior to June 1, 2010**

<u>Plan</u>	<u>2013</u>	<u>2012</u>
A	93	105
B	61	70
C	1,136	1,232
D	46	51
E	67	75
F	2,085	2,224
G	72	81
H	15	17
I	155	169
J	767	823
K	11	12
L	18	21

**Rhode Island Average Lives  
Plans Sold Beginning June 1, 2010**

<u>Plan</u>	<u>2013</u>	<u>2012</u>
A	45	34
B	51	32
C	265	188
F	3,000	1,987
K	32	23
L	24	14
N	703	515

**National Average Lives  
Plans Sold Prior to June 1, 2010**

<u>Plan</u>	<u>2013</u>	<u>2012</u>
A	61,996	69,180
B	52,733	59,308
C	385,053	423,142
D	36,138	40,014
E	39,993	44,287
F	815,704	887,922
G	37,954	41,827
H	14,954	16,554
I	73,231	79,658
J	389,319	420,551
K	10,868	12,393
L	21,550	23,766

**National Average Lives  
Plans Sold Beginning June 1, 2010**

<u>Plan</u>	<u>2013</u>	<u>2012</u>
A	21,086	14,283
B	20,250	14,249
C	47,407	33,720
F	829,377	573,943
K	21,207	15,008
L	12,521	9,767
N	197,063	133,948

## Rhode Island Medicare Supplement Standardized Plans Trend Development

The components of the composite trend are shown below.

### Part B Coinsurance.

	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
Medicare Fee Update	1.0%	0.0%	0.0%	1.0%
Utilization Trend	-0.3%	0.4%	2.4%	2.1%
Composite Trend	0.7%	0.3%	2.4%	3.1%

The net increase in the cost for Part B services in 2012 was 0.0%. For 2013, we assume a net increase of 1.0%.

Utilization trend considers changes in the number of services used as well as the intensity of services.

Our assumed utilization trends for 2012 and 2013 are 2.4% and 2.1%, respectively.

**Part B Deductible.** For 2013 we assume the Part B deductible will be \$153, an increase of 9.3% over 2012. The projected Part B deductible trend is -14.6% for 2012 and 9.5% for 2013.

**Part B Excess.** Projected claim costs for 2012 and 2013 are \$0.12 and \$0.11, respectively.

### Part A Deductible.

	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
Medicare Part A Deductible	\$1,100	\$1,132	\$1,156	\$1,188
% Change in Part A Deductible	3.0%	2.9%	2.1%	2.8%
Utilization Trend	-3.9%	-4.8%	-4.0%	-1.7%
Composite Trend	-1.0%	-2.1%	-2.0%	1.0%

**Hospital Co-Payments.** Hospital Co-payments are paid for days 61 and after for long hospital stays.

	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
Medicare Daily Coinsurance Amount	\$275	\$283	\$289	\$297
% Change in Daily Coinsurance	3.0%	2.9%	2.1%	2.8%
Utilization Trend	-62.5%	0.3%	43.2%	-3.1%
Composite Trend	-61.4%	3.2%	46.2%	-0.4%

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

	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
Medicare Daily Coinsurance	\$138	\$142	\$145	\$149
% Change in Daily Coinsurance	3.0%	2.9%	2.1%	2.8%
Utilization/Length of Stay, days 21-100	12.0%	-13.7%	0.4%	-2.1%
Composite Trend	15.4%	-11.2%	2.5%	0.6%

**Foreign Care/ At-Home Care/ Preventive Care.** In aggregate, these benefits represent less than 0.5% 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 -1.6% for 2012, and 0.0% for 2013 based on recent experience.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN A</b>	<b>Premium</b>	<b>Premium</b>	<b>Incurred</b>	<b>Incurred Claims</b>	<b>Incurred</b>
	<b>a</b>	<b>Accumulated</b>	<b>Claims</b>	<b>Accumulated</b>	<b>Loss Ratio</b>
		<b>to 12/12</b>		<b>to 12/12</b>	<b>d/b</b>
		<b>b</b>	<b>c</b>	<b>d</b>	
<u>Prudential Experience</u>					
1992	\$4,586	\$12,469	\$649	\$1,765	14.2%
1993	\$18,768	\$48,597	\$6,096	\$15,785	32.5%
1994	\$33,985	\$83,809	\$21,361	\$52,677	62.9%
1995	\$44,501	\$104,516	\$31,034	\$72,887	69.7%
1996	\$71,925	\$160,879	\$62,125	\$138,961	86.4%
1997	\$85,292	\$181,694	\$77,767	\$165,664	91.2%
<b>Total</b>	<b>\$259,056</b>	<b>\$591,963</b>	<b>\$199,032</b>	<b>\$447,739</b>	<b>75.6%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$87,049	\$176,608	\$58,697	\$119,086	67.4%
1999	\$73,980	\$142,944	\$60,170	\$116,261	81.3%
2000	\$84,505	\$155,506	\$55,603	\$102,322	65.8%
2001	\$92,580	\$162,254	\$80,274	\$140,686	86.7%
2002	\$85,816	\$143,238	\$81,641	\$136,269	95.1%
2003	\$95,490	\$151,794	\$76,406	\$121,458	80.0%
2004	\$110,938	\$167,954	\$70,139	\$106,187	63.2%
2005	\$107,727	\$155,325	\$57,716	\$83,218	53.6%
2006	\$127,425	\$174,978	\$69,707	\$95,721	54.7%
2007	\$137,298	\$179,558	\$107,497	\$140,584	78.3%
2008	\$132,618	\$165,178	\$86,681	\$107,964	65.4%
2009	\$150,385	\$178,389	\$101,938	\$120,920	67.8%
2010	\$157,347	\$177,759	\$135,443	\$153,014	86.1%
2011	\$162,191	\$174,506	\$156,961	\$168,879	96.8%
2012	\$162,357	\$166,366	\$145,552	\$149,146	89.6%
<b>Total</b>	<b>\$1,767,705</b>	<b>\$2,472,358</b>	<b>\$1,344,426</b>	<b>\$1,861,714</b>	<b>75.3%</b>
<u>Expected Future Experience</u>					
2013	\$170,510	\$166,400	\$149,655	\$146,049	87.8%
2014	\$188,100	\$174,826	\$159,904	\$148,619	85.0%
2015	\$203,826	\$180,420	\$170,854	\$151,235	83.8%
2016	\$220,865	\$186,194	\$182,554	\$153,897	82.7%
2017	\$239,330	\$192,152	\$195,055	\$156,605	81.5%
2018	\$255,719	\$195,534	\$208,413	\$159,361	81.5%
2019	\$273,231	\$198,975	\$222,685	\$162,166	81.5%
2020	\$291,942	\$202,477	\$237,934	\$165,020	81.5%
2021	\$311,934	\$206,041	\$254,228	\$167,925	81.5%
2022	\$333,295	\$209,667	\$271,638	\$170,880	81.5%
Expected Future (2013-2022)	\$2,488,751	\$1,912,687	\$2,052,921	\$1,581,758	82.7%
Aggregate (1992-2022)	\$4,515,512	\$4,977,009	\$3,596,379	\$3,891,211	78.2%

<b>PLAN B</b>	<b>Premium</b>	<b>Premium</b>	<b>Incurred</b>	<b>Incurred Claims</b>	<b>Incurred</b>
	<b>a</b>	<b>Accumulated</b>	<b>Claims</b>	<b>Accumulated</b>	<b>Loss Ratio</b>
		<b>to 12/12</b>		<b>to 12/12</b>	<b>d/b</b>
		<b>b</b>	<b>c</b>	<b>d</b>	
<u>Prudential Experience</u>					
1992	\$13,882	\$37,743	\$12,645	\$34,379	91.1%
1993	\$43,894	\$113,657	\$47,357	\$122,624	107.9%
1994	\$55,076	\$135,820	\$41,852	\$103,210	76.0%
1995	\$65,088	\$152,867	\$49,585	\$116,457	76.2%
1996	\$114,761	\$256,696	\$112,898	\$252,528	98.4%
1997	\$121,170	\$258,124	\$117,154	\$249,569	96.7%
<b>Total</b>	<b>\$413,871</b>	<b>\$954,907</b>	<b>\$381,491</b>	<b>\$878,768</b>	<b>92.0%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$75,797	\$153,780	\$73,717	\$149,559	97.3%
1999	\$64,254	\$124,153	\$65,770	\$127,082	102.4%
2000	\$57,975	\$106,685	\$52,527	\$96,660	90.6%
2001	\$53,825	\$94,333	\$40,655	\$71,252	75.5%
2002	\$51,283	\$85,598	\$36,132	\$60,309	70.5%
2003	\$59,263	\$94,206	\$47,074	\$74,830	79.4%
2004	\$84,427	\$127,818	\$78,500	\$118,845	93.0%
2005	\$97,285	\$140,270	\$94,385	\$136,089	97.0%
2006	\$115,760	\$158,960	\$94,280	\$129,464	81.4%
2007	\$128,686	\$168,296	\$115,151	\$150,595	89.5%
2008	\$145,998	\$181,844	\$101,024	\$125,828	69.2%
2009	\$166,951	\$198,039	\$136,409	\$161,810	81.7%
2010	\$176,120	\$198,967	\$135,442	\$153,013	76.9%
2011	\$171,868	\$184,918	\$125,751	\$135,299	73.2%
2012	\$173,393	\$177,675	\$142,637	\$146,159	82.3%
<b>Total</b>	<b>\$1,622,885</b>	<b>\$2,195,542</b>	<b>\$1,339,455</b>	<b>\$1,836,794</b>	<b>83.7%</b>
<u>Expected Future Experience</u>					
2013	\$193,153	\$188,498	\$159,456	\$155,613	82.6%
2014	\$209,997	\$195,177	\$170,375	\$158,351	81.1%
2015	\$224,377	\$198,612	\$182,042	\$161,138	81.1%
2016	\$239,743	\$202,108	\$194,509	\$163,974	81.1%
2017	\$256,160	\$205,665	\$207,829	\$166,860	81.1%
2018	\$273,702	\$209,284	\$222,061	\$169,797	81.1%
2019	\$292,445	\$212,968	\$237,267	\$172,786	81.1%
2020	\$312,472	\$216,716	\$253,515	\$175,827	81.1%
2021	\$333,870	\$220,530	\$270,876	\$178,921	81.1%
2022	\$356,733	\$224,412	\$289,426	\$182,070	81.1%
Expected Future (2013-2022)	\$2,692,652	\$2,073,970	\$2,187,355	\$1,685,338	81.3%
Aggregate (1992-2022)	\$4,729,409	\$5,224,418	\$3,908,302	\$4,400,900	84.2%

Assumption: Interest rate is 5%.



**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN C</b>	<b>Premium</b>	<b>Premium Accumulated to 12/12</b>	<b>Incurred Claims</b>	<b>Incurred Claims Accumulated to 12/12</b>	<b>Incurred Loss Ratio</b>
	<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>d/b</b>
<u>Prudential Experience</u>					
1992	\$34,302	\$93,261	\$20,411	\$55,494	59.5%
1993	\$206,358	\$534,334	\$145,847	\$377,649	70.7%
1994	\$556,968	\$1,373,511	\$474,393	\$1,169,878	85.2%
1995	\$877,037	\$2,059,827	\$875,407	\$2,055,999	99.8%
1996	\$1,518,727	\$3,397,060	\$1,437,272	\$3,214,862	94.6%
1997	\$1,625,144	\$3,461,992	\$1,405,006	\$2,993,039	86.5%
<b>Total</b>	<b>\$4,818,536</b>	<b>\$10,919,984</b>	<b>\$4,358,337</b>	<b>\$9,866,921</b>	<b>90.4%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$1,406,557	\$2,853,660	\$1,159,394	\$2,352,208	82.4%
1999	\$1,297,098	\$2,506,273	\$994,276	\$1,921,155	76.7%
2000	\$1,497,399	\$2,755,520	\$1,253,679	\$2,307,027	83.7%
2001	\$1,677,138	\$2,939,312	\$1,430,682	\$2,507,379	85.3%
2002	\$1,718,027	\$2,867,594	\$1,605,640	\$2,680,006	93.5%
2003	\$1,958,418	\$3,113,176	\$1,686,022	\$2,680,165	86.1%
2004	\$2,131,173	\$3,226,471	\$1,700,949	\$2,575,137	79.8%
2005	\$2,190,847	\$3,158,870	\$1,824,409	\$2,630,522	83.3%
2006	\$2,382,490	\$3,271,610	\$2,206,000	\$3,029,255	92.6%
2007	\$2,527,368	\$3,305,290	\$2,095,266	\$2,740,187	82.9%
2008	\$2,621,759	\$3,265,462	\$2,264,045	\$2,819,920	86.4%
2009	\$2,683,824	\$3,183,586	\$2,291,120	\$2,717,756	85.4%
2010	\$2,866,048	\$3,237,850	\$2,496,545	\$2,820,413	87.1%
2011	\$2,993,383	\$3,220,670	\$2,419,016	\$2,602,692	80.8%
2012	\$2,951,782	\$3,024,676	\$2,383,667	\$2,442,531	80.8%
<b>Total</b>	<b>\$32,903,310</b>	<b>\$45,930,020</b>	<b>\$27,810,708</b>	<b>\$38,826,353</b>	<b>84.5%</b>
<u>Expected Future Experience</u>					
2013	\$3,067,753	\$2,993,820	\$2,454,913	\$2,395,750	80.0%
2014	\$3,336,011	\$3,100,584	\$2,623,025	\$2,437,915	78.6%
2015	\$3,564,461	\$3,155,154	\$2,802,650	\$2,480,822	78.6%
2016	\$3,808,555	\$3,210,685	\$2,994,576	\$2,524,485	78.6%
2017	\$4,069,365	\$3,267,193	\$3,199,644	\$2,568,916	78.6%
2018	\$4,348,035	\$3,324,696	\$3,418,756	\$2,614,129	78.6%
2019	\$4,645,788	\$3,383,210	\$3,652,872	\$2,660,137	78.6%
2020	\$4,963,932	\$3,442,755	\$3,903,021	\$2,706,956	78.6%
2021	\$5,303,862	\$3,503,347	\$4,170,300	\$2,754,598	78.6%
2022	\$5,667,070	\$3,565,006	\$4,455,882	\$2,803,079	78.6%
Expected Future (2013-2022)	\$42,774,831	\$32,946,449	\$33,675,639	\$25,946,785	78.8%
Aggregate (1992-2022)	\$80,496,677	\$89,796,454	\$65,844,683	\$74,640,060	83.1%

<b>PLAN D</b>	<b>Premium</b>	<b>Premium Accumulated to 12/12</b>	<b>Incurred Claims</b>	<b>Incurred Claims Accumulated to 12/12</b>	<b>Incurred Loss Ratio</b>
	<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>d/b</b>
<u>Prudential Experience</u>					
1992	\$4,668	\$12,691	\$7,787	\$21,171	166.8%
1993	\$16,486	\$42,688	\$11,920	\$30,865	72.3%
1994	\$25,101	\$61,900	\$10,537	\$25,985	42.0%
1995	\$28,257	\$66,365	\$20,936	\$49,171	74.1%
1996	\$52,707	\$117,894	\$47,171	\$105,511	89.5%
1997	\$55,208	\$117,607	\$44,461	\$94,713	80.5%
<b>Total</b>	<b>\$182,427</b>	<b>\$419,147</b>	<b>\$142,812</b>	<b>\$327,417</b>	<b>78.1%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$63,294	\$128,413	\$43,853	\$88,970	69.3%
1999	\$66,628	\$128,739	\$43,299	\$83,663	65.0%
2000	\$78,706	\$144,835	\$74,032	\$136,235	94.1%
2001	\$81,144	\$142,212	\$55,059	\$96,495	67.9%
2002	\$73,152	\$122,100	\$49,209	\$82,136	67.3%
2003	\$82,435	\$131,042	\$59,414	\$94,447	72.1%
2004	\$88,511	\$134,000	\$69,160	\$104,704	78.1%
2005	\$91,957	\$132,587	\$84,911	\$122,428	92.3%
2006	\$94,341	\$129,548	\$67,981	\$93,351	72.1%
2007	\$97,357	\$127,324	\$104,608	\$136,806	107.4%
2008	\$104,664	\$130,361	\$95,583	\$119,050	91.3%
2009	\$119,947	\$142,283	\$138,163	\$163,890	115.2%
2010	\$132,906	\$150,148	\$173,953	\$196,519	130.9%
2011	\$129,977	\$139,847	\$132,493	\$142,553	101.9%
2012	\$101,784	\$104,298	\$79,575	\$81,540	78.2%
<b>Total</b>	<b>\$1,406,804</b>	<b>\$1,987,736</b>	<b>\$1,271,293</b>	<b>\$1,742,790</b>	<b>87.7%</b>
<u>Expected Future Experience</u>					
2013	\$94,099	\$91,831	\$74,372	\$72,580	79.0%
2014	\$91,418	\$84,966	\$70,951	\$65,944	77.6%
2015	\$87,213	\$77,198	\$67,687	\$59,915	77.6%
2016	\$83,201	\$70,140	\$64,574	\$54,437	77.6%
2017	\$79,374	\$63,727	\$61,603	\$49,460	77.6%
2018	\$75,722	\$57,901	\$58,770	\$44,938	77.6%
2019	\$72,239	\$52,607	\$56,066	\$40,829	77.6%
2020	\$68,916	\$47,797	\$53,487	\$37,096	77.6%
2021	\$65,746	\$43,427	\$51,027	\$33,705	77.6%
2022	\$62,722	\$39,457	\$48,680	\$30,623	77.6%
Expected Future (2013-2022)	\$780,649	\$629,050	\$607,217	\$489,526	77.8%
Aggregate (1992-2022)	\$2,369,880	\$3,035,933	\$2,021,322	\$2,559,732	84.3%

Assumption: Interest rate is 5%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN E</b>	<b>Premium</b>	<b>Premium Accumulated</b>	<b>Incurred</b>	<b>Incurred Claims</b>	<b>Incurred</b>
	<b>a</b>	<b>to 12/12</b>	<b>Claims</b>	<b>to 12/12</b>	<b>Loss Ratio</b>
		<b>b</b>	<b>c</b>	<b>d</b>	<b>d/b</b>
<b>Prudential Experience</b>					
1992	\$3,056	\$8,309	\$1,205	\$3,276	39.4%
1993	\$11,730	\$30,373	\$9,503	\$24,607	81.0%
1994	\$18,452	\$45,504	\$18,101	\$44,638	98.1%
1995	\$17,107	\$40,178	\$17,187	\$40,365	100.5%
1996	\$28,979	\$64,819	\$16,811	\$37,602	58.0%
1997	\$38,667	\$82,371	\$36,316	\$77,363	93.9%
<b>Total</b>	<b>\$117,991</b>	<b>\$271,553</b>	<b>\$99,123</b>	<b>\$227,851</b>	<b>83.9%</b>
<b>UnitedHealthcare Experience</b>					
1998	\$152,240	\$308,869	\$139,773	\$283,575	91.8%
1999	\$175,537	\$339,176	\$136,937	\$264,593	78.0%
2000	\$172,433	\$317,312	\$122,294	\$225,046	70.9%
2001	\$165,790	\$290,560	\$116,184	\$203,621	70.1%
2002	\$144,016	\$240,379	\$99,693	\$166,400	69.2%
2003	\$160,650	\$255,376	\$165,589	\$263,227	103.1%
2004	\$168,807	\$255,563	\$151,740	\$229,725	89.9%
2005	\$153,136	\$220,799	\$168,465	\$242,901	110.0%
2006	\$154,153	\$211,681	\$123,099	\$169,039	79.9%
2007	\$154,920	\$202,604	\$120,005	\$156,943	77.5%
2008	\$149,024	\$185,612	\$147,626	\$183,871	99.1%
2009	\$153,197	\$181,724	\$110,460	\$131,029	72.1%
2010	\$167,784	\$189,551	\$108,506	\$122,582	64.7%
2011	\$162,164	\$174,477	\$128,887	\$138,674	79.5%
2012	\$146,447	\$150,063	\$125,976	\$129,087	86.0%
<b>Total</b>	<b>\$2,380,298</b>	<b>\$3,523,747</b>	<b>\$1,965,234</b>	<b>\$2,910,311</b>	<b>82.6%</b>
<b>Expected Future Experience</b>					
2013	\$138,101	\$134,772	\$108,418	\$105,806	78.5%
2014	\$134,156	\$124,688	\$103,431	\$96,132	77.1%
2015	\$127,984	\$113,288	\$98,673	\$87,343	77.1%
2016	\$122,097	\$102,930	\$94,134	\$79,357	77.1%
2017	\$116,481	\$93,519	\$89,804	\$72,102	77.1%
2018	\$111,123	\$84,969	\$85,673	\$65,509	77.1%
2019	\$106,011	\$77,200	\$81,732	\$59,520	77.1%
2020	\$101,134	\$70,142	\$77,973	\$54,078	77.1%
2021	\$96,482	\$63,729	\$74,386	\$49,134	77.1%
2022	\$92,044	\$57,902	\$70,964	\$44,642	77.1%
Expected Future (2013-2022)	\$1,145,612	\$923,141	\$885,190	\$713,622	77.3%
Aggregate (1992-2022)	\$3,643,900	\$4,718,442	\$2,949,546	\$3,851,784	81.6%
<b>PLAN F</b>					
	<b>Premium</b>	<b>Premium Accumulated</b>	<b>Incurred</b>	<b>Incurred Claims</b>	<b>Incurred</b>
	<b>a</b>	<b>to 12/12</b>	<b>Claims</b>	<b>to 12/12</b>	<b>Loss Ratio</b>
		<b>b</b>	<b>c</b>	<b>d</b>	<b>d/b</b>
<b>Prudential Experience</b>					
1992	\$137,231	\$373,107	\$97,087	\$263,962	70.7%
1993	\$460,161	\$1,191,519	\$407,993	\$1,056,438	88.7%
1994	\$840,714	\$2,073,243	\$807,216	\$1,990,637	96.0%
1995	\$1,033,647	\$2,427,644	\$1,149,111	\$2,698,826	111.2%
1996	\$1,458,312	\$3,261,924	\$1,301,514	\$2,911,201	89.2%
1997	\$1,496,356	\$3,187,639	\$1,276,809	\$2,719,945	85.3%
<b>Total</b>	<b>\$5,426,421</b>	<b>\$12,515,077</b>	<b>\$5,039,731</b>	<b>\$11,641,009</b>	<b>93.0%</b>
<b>UnitedHealthcare Experience</b>					
1998	\$1,288,551	\$2,614,246	\$1,048,384	\$2,126,988	81.4%
1999	\$1,270,601	\$2,455,075	\$918,928	\$1,775,566	72.3%
2000	\$1,302,249	\$2,396,406	\$1,089,983	\$2,005,792	83.7%
2001	\$1,350,987	\$2,367,708	\$1,124,758	\$1,971,224	83.3%
2002	\$1,390,312	\$2,320,597	\$1,120,395	\$1,870,074	80.6%
2003	\$1,561,365	\$2,482,006	\$1,334,266	\$2,121,000	85.5%
2004	\$1,803,165	\$2,729,886	\$1,514,924	\$2,293,507	84.0%
2005	\$2,023,135	\$2,917,055	\$1,641,702	\$2,367,087	81.1%
2006	\$2,456,173	\$3,372,791	\$1,967,027	\$2,701,101	80.1%
2007	\$3,002,169	\$3,926,234	\$2,404,715	\$3,144,885	80.1%
2008	\$3,505,543	\$4,366,235	\$2,888,148	\$3,597,255	82.4%
2009	\$4,089,675	\$4,851,224	\$3,404,037	\$4,037,911	83.2%
2010	\$4,943,243	\$5,584,511	\$4,190,781	\$4,734,435	84.8%
2011	\$6,471,184	\$6,962,539	\$5,382,171	\$5,790,839	83.2%
2012	\$8,102,248	\$8,302,334	\$6,844,473	\$7,013,498	84.5%
<b>Total</b>	<b>\$44,560,600</b>	<b>\$57,648,849</b>	<b>\$36,874,691</b>	<b>\$47,551,162</b>	<b>82.5%</b>
<b>Expected Future Experience</b>					
2013	\$10,262,208	\$10,014,889	\$8,548,672	\$8,342,650	83.3%
2014	\$11,152,152	\$10,365,130	\$9,134,085	\$8,489,481	81.9%
2015	\$11,915,852	\$10,547,556	\$9,759,588	\$8,638,895	81.9%
2016	\$12,731,849	\$10,733,193	\$10,427,924	\$8,790,940	81.9%
2017	\$13,603,726	\$10,922,097	\$11,142,028	\$8,945,661	81.9%
2018	\$14,535,310	\$11,114,326	\$11,905,035	\$9,103,104	81.9%
2019	\$15,530,687	\$11,309,938	\$12,720,291	\$9,263,319	81.9%
2020	\$16,594,229	\$11,508,993	\$13,591,377	\$9,426,353	81.9%
2021	\$17,730,602	\$11,711,552	\$14,522,114	\$9,592,257	81.9%
2022	\$18,944,793	\$11,917,675	\$15,516,589	\$9,761,081	81.9%
Expected Future (2013-2022)	\$143,001,409	\$110,145,350	\$117,267,704	\$90,353,741	82.0%
Aggregate (1992-2022)	\$192,988,429	\$180,309,275	\$159,182,126	\$149,545,912	82.9%

Assumption: Interest rate is 5%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN G</b>	<b>Premium</b>	<b>Premium Accumulated to 12/12</b>	<b>Incurred Claims</b>	<b>Incurred Claims Accumulated to 12/12</b>	<b>Incurred Loss Ratio</b>
	<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>d/b</b>
<u>Prudential Experience</u>					
1992	\$6,680	\$18,162	\$6,074	\$16,514	90.9%
1993	\$31,104	\$80,539	\$29,970	\$77,603	96.4%
1994	\$47,932	\$118,203	\$54,573	\$134,580	113.9%
1995	\$51,196	\$120,240	\$29,266	\$68,735	57.2%
1996	\$78,192	\$174,897	\$55,485	\$124,109	71.0%
1997	\$87,038	\$185,415	\$68,113	\$145,099	78.3%
<b>Total</b>	<b>\$302,142</b>	<b>\$697,456</b>	<b>\$243,482</b>	<b>\$566,640</b>	<b>81.2%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$87,467	\$177,455	\$64,763	\$131,392	74.0%
1999	\$98,950	\$191,192	\$61,081	\$118,021	61.7%
2000	\$98,608	\$181,459	\$71,538	\$131,645	72.5%
2001	\$109,848	\$192,518	\$78,179	\$137,014	71.2%
2002	\$120,094	\$200,451	\$146,985	\$245,336	122.4%
2003	\$131,916	\$209,698	\$112,286	\$178,495	85.1%
2004	\$158,783	\$240,388	\$143,182	\$216,769	90.2%
2005	\$162,223	\$233,900	\$113,561	\$163,738	70.0%
2006	\$186,866	\$256,603	\$144,052	\$197,811	77.1%
2007	\$177,571	\$232,227	\$139,875	\$182,929	78.8%
2008	\$176,310	\$219,598	\$126,647	\$157,741	71.8%
2009	\$171,559	\$203,506	\$156,755	\$185,945	91.4%
2010	\$177,907	\$200,986	\$121,293	\$137,028	68.2%
2011	\$168,304	\$181,083	\$115,852	\$124,648	68.8%
2012	\$158,860	\$162,783	\$125,149	\$128,239	78.8%
<b>Total</b>	<b>\$2,185,265</b>	<b>\$3,083,847</b>	<b>\$1,721,197</b>	<b>\$2,436,751</b>	<b>79.0%</b>
<u>Expected Future Experience</u>					
2013	\$149,566	\$145,962	\$117,348	\$114,520	78.5%
2014	\$145,335	\$135,078	\$111,950	\$104,050	77.0%
2015	\$138,649	\$122,728	\$106,800	\$94,537	77.0%
2016	\$132,271	\$111,507	\$101,888	\$85,893	77.0%
2017	\$126,187	\$101,312	\$97,201	\$78,040	77.0%
2018	\$120,382	\$92,050	\$92,730	\$70,905	77.0%
2019	\$114,845	\$83,634	\$88,464	\$64,422	77.0%
2020	\$109,562	\$75,987	\$84,395	\$58,532	77.0%
2021	\$104,522	\$69,040	\$80,513	\$53,181	77.0%
2022	\$99,714	\$62,728	\$76,809	\$48,318	77.0%
Expected Future (2013-2022)	\$1,241,034	\$1,000,025	\$958,097	\$772,399	77.2%
Aggregate (1992-2022)	\$3,728,440	\$4,781,329	\$2,922,776	\$3,775,789	79.0%
<b>PLAN H</b>					
	<b>Premium</b>	<b>Premium Accumulated to 12/12</b>	<b>Incurred Claims</b>	<b>Incurred Claims Accumulated to 12/12</b>	<b>Incurred Loss Ratio</b>
	<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>d/b</b>
<u>Prudential Experience</u>					
1992	\$9,102	\$24,747	\$3,520	\$9,570	38.7%
1993	\$41,344	\$107,054	\$26,041	\$67,429	63.0%
1994	\$57,378	\$141,497	\$47,096	\$116,140	82.1%
1995	\$77,319	\$181,593	\$71,295	\$167,444	92.2%
1996	\$96,132	\$215,025	\$99,648	\$222,890	103.7%
1997	\$88,407	\$188,331	\$71,935	\$153,240	81.4%
<b>Total</b>	<b>\$369,682</b>	<b>\$858,247</b>	<b>\$319,534</b>	<b>\$736,714</b>	<b>85.8%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$73,061	\$148,227	\$63,330	\$128,486	86.7%
1999	\$63,715	\$123,112	\$74,619	\$144,179	117.1%
2000	\$68,997	\$126,970	\$50,813	\$93,506	73.6%
2001	\$79,037	\$138,518	\$84,017	\$147,246	106.3%
2002	\$84,636	\$141,267	\$120,770	\$201,579	142.7%
2003	\$85,786	\$136,369	\$100,140	\$159,186	116.7%
2004	\$87,487	\$132,450	\$83,616	\$126,590	95.6%
2005	\$98,709	\$142,324	\$106,258	\$153,208	107.6%
2006	\$59,973	\$82,355	\$47,173	\$64,777	78.7%
2007	\$56,320	\$73,655	\$44,481	\$58,173	79.0%
2008	\$53,179	\$66,236	\$55,022	\$68,531	103.5%
2009	\$48,011	\$56,951	\$47,747	\$56,638	99.4%
2010	\$44,598	\$50,383	\$28,578	\$32,285	64.1%
2011	\$41,687	\$44,852	\$24,971	\$26,867	59.9%
2012	\$37,185	\$38,103	\$26,875	\$27,539	72.3%
<b>Total</b>	<b>\$982,380</b>	<b>\$1,501,770</b>	<b>\$958,408</b>	<b>\$1,488,790</b>	<b>99.1%</b>
<u>Expected Future Experience</u>					
2013	\$33,683	\$32,871	\$25,941	\$25,315	77.0%
2014	\$32,422	\$30,134	\$24,747	\$23,001	76.3%
2015	\$30,930	\$27,379	\$23,609	\$20,898	76.3%
2016	\$29,508	\$24,876	\$22,523	\$18,987	76.3%
2017	\$28,150	\$22,601	\$21,487	\$17,251	76.3%
2018	\$26,855	\$20,535	\$20,498	\$15,674	76.3%
2019	\$25,620	\$18,657	\$19,556	\$14,241	76.3%
2020	\$24,442	\$16,952	\$18,656	\$12,939	76.3%
2021	\$23,317	\$15,402	\$17,798	\$11,756	76.3%
2022	\$22,245	\$13,994	\$16,979	\$10,681	76.3%
Expected Future (2013-2022)	\$277,172	\$223,399	\$211,794	\$170,744	76.4%
Aggregate (1992-2022)	\$1,629,234	\$2,583,417	\$1,489,736	\$2,396,248	92.8%

Assumption: Interest rate is 5%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN I</b>	<b>Premium</b>	<b>Premium Accumulated to 12/12</b>	<b>Incurred Claims</b>	<b>Incurred Claims Accumulated to 12/12</b>	<b>Incurred Loss Ratio</b>
	<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>d/b</b>
<b>Prudential Experience</b>					
1992	\$20,040	\$54,485	\$16,443	\$44,706	82.1%
1993	\$130,379	\$337,597	\$76,336	\$197,661	58.5%
1994	\$211,238	\$520,924	\$170,935	\$421,535	80.9%
1995	\$258,270	\$606,578	\$272,214	\$639,326	105.4%
1996	\$367,429	\$821,859	\$310,640	\$694,833	84.5%
1997	\$381,479	\$812,652	\$295,100	\$628,642	77.4%
<b>Total</b>	<b>\$1,368,835</b>	<b>\$3,154,095</b>	<b>\$1,141,668</b>	<b>\$2,626,703</b>	<b>83.3%</b>
<b>UnitedHealthcare Experience</b>					
1998	\$343,049	\$695,987	\$264,613	\$536,855	77.1%
1999	\$334,024	\$645,407	\$246,620	\$476,523	73.8%
2000	\$382,125	\$703,188	\$284,485	\$523,511	74.4%
2001	\$412,824	\$723,506	\$340,258	\$596,327	82.4%
2002	\$446,329	\$744,977	\$354,561	\$591,805	79.4%
2003	\$480,676	\$764,102	\$372,477	\$592,103	77.5%
2004	\$547,415	\$828,755	\$472,067	\$714,681	86.2%
2005	\$614,920	\$886,622	\$470,647	\$678,602	76.5%
2006	\$462,783	\$635,489	\$364,351	\$500,323	78.7%
2007	\$436,929	\$571,415	\$275,171	\$359,869	63.0%
2008	\$418,254	\$520,945	\$353,172	\$439,884	84.4%
2009	\$427,607	\$507,233	\$383,663	\$455,106	89.7%
2010	\$445,061	\$502,797	\$309,525	\$349,679	69.5%
2011	\$404,547	\$435,264	\$307,773	\$331,143	76.1%
2012	\$361,714	\$370,646	\$271,313	\$278,013	75.0%
<b>Total</b>	<b>\$6,518,258</b>	<b>\$9,536,332</b>	<b>\$5,070,697</b>	<b>\$7,424,425</b>	<b>77.9%</b>
<b>Expected Future Experience</b>					
2013	\$338,702	\$330,539	\$262,776	\$256,443	77.6%
2014	\$325,968	\$302,964	\$250,688	\$232,997	76.9%
2015	\$310,974	\$275,265	\$239,156	\$211,694	76.9%
2016	\$296,669	\$250,098	\$228,155	\$192,339	76.9%
2017	\$283,022	\$227,232	\$217,660	\$174,754	76.9%
2018	\$270,003	\$206,456	\$207,648	\$158,776	76.9%
2019	\$257,583	\$187,580	\$198,096	\$144,260	76.9%
2020	\$245,734	\$170,430	\$188,983	\$131,070	76.9%
2021	\$234,431	\$154,848	\$180,290	\$119,087	76.9%
2022	\$223,647	\$140,690	\$171,997	\$108,199	76.9%
Expected Future (2013-2022)	\$2,786,733	\$2,246,102	\$2,145,449	\$1,729,618	77.0%
Aggregate (1992-2022)	\$10,673,826	\$14,936,529	\$8,357,814	\$11,780,745	78.9%
<b>PLAN J</b>					
	<b>Premium</b>	<b>Premium Accumulated to 12/12</b>	<b>Incurred Claims</b>	<b>Incurred Claims Accumulated to 12/12</b>	<b>Incurred Loss Ratio</b>
	<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>d/b</b>
<b>Prudential Experience</b>					
1992	\$16,406	\$44,605	\$7,937	\$21,579	48.4%
1993	\$129,675	\$335,774	\$92,184	\$238,697	71.1%
1994	\$290,493	\$716,371	\$257,563	\$635,165	88.7%
1995	\$412,634	\$969,120	\$391,918	\$920,467	95.0%
1996	\$608,561	\$1,361,218	\$493,889	\$1,104,721	81.2%
1997	\$632,485	\$1,347,361	\$518,360	\$1,104,245	82.0%
<b>Total</b>	<b>\$2,090,254</b>	<b>\$4,774,449</b>	<b>\$1,761,851</b>	<b>\$4,024,873</b>	<b>84.3%</b>
<b>UnitedHealthcare Experience</b>					
1998	\$655,366	\$1,329,624	\$573,698	\$1,163,934	87.5%
1999	\$713,473	\$1,378,583	\$749,945	\$1,449,056	105.1%
2000	\$819,084	\$1,507,282	\$740,779	\$1,363,185	90.4%
2001	\$963,284	\$1,688,228	\$882,024	\$1,545,814	91.6%
2002	\$1,144,085	\$1,909,615	\$896,030	\$1,495,582	78.3%
2003	\$1,320,234	\$2,098,695	\$1,171,645	\$1,862,492	88.7%
2004	\$1,544,345	\$2,338,048	\$1,356,583	\$2,053,786	87.8%
2005	\$1,789,083	\$2,579,587	\$1,557,305	\$2,245,398	87.0%
2006	\$1,353,582	\$1,858,724	\$1,133,102	\$1,555,964	83.7%
2007	\$1,422,768	\$1,860,695	\$1,143,944	\$1,496,049	80.4%
2008	\$1,594,396	\$1,985,858	\$1,283,104	\$1,598,136	80.5%
2009	\$1,814,469	\$2,152,346	\$1,600,171	\$1,898,143	88.2%
2010	\$2,026,211	\$2,289,063	\$1,699,174	\$1,919,601	83.9%
2011	\$2,077,133	\$2,234,849	\$1,592,162	\$1,713,054	76.7%
2012	\$2,011,000	\$2,060,661	\$1,594,747	\$1,634,130	79.3%
<b>Total</b>	<b>\$21,248,512</b>	<b>\$29,271,860</b>	<b>\$17,974,412</b>	<b>\$24,994,324</b>	<b>85.4%</b>
<b>Expected Future Experience</b>					
2013	\$1,948,907	\$1,901,939	\$1,582,906	\$1,544,758	81.2%
2014	\$1,875,597	\$1,743,233	\$1,510,092	\$1,403,523	80.5%
2015	\$1,789,319	\$1,583,852	\$1,440,628	\$1,275,201	80.5%
2016	\$1,707,010	\$1,439,043	\$1,374,359	\$1,158,611	80.5%
2017	\$1,628,488	\$1,307,473	\$1,311,139	\$1,052,681	80.5%
2018	\$1,553,578	\$1,187,933	\$1,250,826	\$956,436	80.5%
2019	\$1,482,113	\$1,079,322	\$1,193,288	\$868,990	80.5%
2020	\$1,413,936	\$980,641	\$1,138,397	\$789,540	80.5%
2021	\$1,348,895	\$890,982	\$1,086,031	\$717,353	80.5%
2022	\$1,286,846	\$809,521	\$1,036,073	\$651,767	80.5%
Expected Future (2013-2022)	\$16,034,688	\$12,923,937	\$12,923,740	\$10,418,860	80.6%
Aggregate (1992-2022)	\$39,373,453	\$46,970,247	\$32,660,002	\$39,438,057	84.0%

Assumption: Interest rate is 5%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN K</b>	<u>Premium</u> a	<u>Premium Accumulated to 12/12</u> b	<u>Incurred Claims</u> c	<u>Incurred Claims Accumulated to 12/12</u> d	<u>Incurred Loss Ratio</u> d/b
<u>UnitedHealthcare Experience</u>					
2006	\$1,382	\$1,897	\$1,318	\$1,810	95.4%
2007	\$9,163	\$11,984	\$3,296	\$4,311	36.0%
2008	\$7,894	\$9,832	\$4,783	\$5,958	60.6%
2009	\$13,954	\$16,553	\$8,727	\$10,352	62.5%
2010	\$13,862	\$15,660	\$13,583	\$15,345	98.0%
2011	\$18,396	\$19,793	\$10,161	\$10,933	55.2%
2012	\$26,281	\$26,930	\$20,698	\$21,209	78.8%
<b>Total</b>	<b>\$90,932</b>	<b>\$102,649</b>	<b>\$62,567</b>	<b>\$69,917</b>	<b>68.1%</b>
<u>Expected Future Experience</u>					
2013	\$33,436	\$32,630	\$25,957	\$25,332	77.6%
2014	\$36,029	\$33,486	\$27,735	\$25,778	77.0%
2015	\$38,496	\$34,075	\$29,634	\$26,231	77.0%
2016	\$41,132	\$34,675	\$31,664	\$26,693	77.0%
2017	\$43,949	\$35,285	\$33,832	\$27,163	77.0%
2018	\$46,958	\$35,906	\$36,149	\$27,641	77.0%
2019	\$50,174	\$36,538	\$38,624	\$28,127	77.0%
2020	\$53,610	\$37,181	\$41,269	\$28,622	77.0%
2021	\$57,281	\$37,836	\$44,095	\$29,126	77.0%
2022	\$61,204	\$38,502	\$47,115	\$29,639	77.0%
Expected Future (2013-2022)	\$462,268	\$356,115	\$356,075	\$274,353	77.0%
Aggregate (2006-2022)	\$553,200	\$458,764	\$418,642	\$344,270	75.0%

<b>PLAN L</b>	<u>Premium</u> a	<u>Premium Accumulated to 12/12</u> b	<u>Incurred Claims</u> c	<u>Incurred Claims Accumulated to 12/12</u> d	<u>Incurred Loss Ratio</u> d/b
<u>UnitedHealthcare Experience</u>					
2006	5,172	\$7,103	\$1,766	\$2,425	34.1%
2007	16,357	\$21,392	\$12,920	\$16,897	79.0%
2008	24,048	\$29,953	\$12,259	\$15,269	51.0%
2009	30,026	\$35,617	\$12,948	\$15,359	43.1%
2010	36,302	\$41,011	\$44,257	\$49,998	121.9%
2011	37,948	\$40,829	\$36,566	\$39,342	96.4%
2012	42,011	\$43,048	\$32,743	\$33,551	77.9%
<b>Total</b>	<b>\$191,865</b>	<b>\$218,954</b>	<b>\$153,458</b>	<b>\$172,840</b>	<b>78.9%</b>
<u>Expected Future Experience</u>					
2013	\$51,832	\$50,583	\$41,008	\$40,019	79.1%
2014	\$56,149	\$52,187	\$43,816	\$40,724	78.0%
2015	\$59,995	\$53,105	\$46,816	\$41,440	78.0%
2016	\$64,103	\$54,040	\$50,022	\$42,170	78.0%
2017	\$68,493	\$54,991	\$53,448	\$42,912	78.0%
2018	\$73,183	\$55,959	\$57,108	\$43,667	78.0%
2019	\$78,195	\$56,944	\$61,019	\$44,436	78.0%
2020	\$83,550	\$57,946	\$65,197	\$45,218	78.0%
2021	\$89,271	\$58,966	\$69,662	\$46,014	78.0%
2022	\$95,384	\$60,004	\$74,433	\$46,824	78.0%
Expected Future (2013-2022)	\$720,155	\$554,725	\$562,529	\$433,424	78.1%
Aggregate (2006-2022)	\$912,019	\$773,679	\$715,987	\$606,264	78.4%

<b>PLAN N</b>	<u>Premium</u> a	<u>Premium Accumulated to 12/12</u> b	<u>Incurred Claims</u> c	<u>Incurred Claims Accumulated to 12/12</u> d	<u>Incurred Loss Ratio</u> d/b
<u>UnitedHealthcare Experience</u>					
2010	\$16,307	\$18,423	\$7,751	\$8,757	47.5%
2011	\$387,032	\$416,420	\$269,140	\$289,576	69.5%
2012	\$632,208	\$647,820	\$497,004	\$509,278	78.6%
<b>Total</b>	<b>\$1,035,547</b>	<b>\$1,082,663</b>	<b>\$773,895</b>	<b>\$807,610</b>	<b>74.6%</b>
<u>Expected Future Experience</u>					
2013	\$889,328	\$867,895	\$706,445	\$689,420	79.4%
2014	\$965,546	\$897,406	\$754,823	\$701,554	78.2%
2015	\$1,031,667	\$913,201	\$806,513	\$713,901	78.2%
2016	\$1,102,315	\$929,273	\$861,743	\$726,466	78.2%
2017	\$1,177,802	\$945,628	\$920,755	\$739,252	78.2%
2018	\$1,258,458	\$962,271	\$983,808	\$752,262	78.2%
2019	\$1,344,637	\$979,207	\$1,051,180	\$765,502	78.2%
2020	\$1,436,718	\$996,441	\$1,123,164	\$778,975	78.2%
2021	\$1,535,104	\$1,013,979	\$1,200,079	\$792,685	78.2%
2022	\$1,640,228	\$1,031,825	\$1,282,260	\$806,636	78.2%
Expected Future (2013-2022)	\$12,381,803	\$9,537,126	\$9,690,771	\$7,466,654	78.3%
Aggregate (2010-2022)	\$13,417,350	\$10,619,789	\$10,464,666	\$8,274,264	77.9%

Assumption: Interest rate is 5%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>TOTAL STANDARDIZED</b>	<u>Premium</u> a	<u>Premium Accumulated to 12/12</u> b	<u>Incurred Claims</u> c	<u>Incurred Claims Accumulated to 12/12</u> d	<u>Incurred Loss Ratio</u> d/b
<u>Prudential Experience</u>					
1992	\$249,953	\$679,577	\$173,758	\$472,417	69.5%
1993	\$1,089,899	\$2,822,134	\$853,247	\$2,209,358	78.3%
1994	\$2,137,337	\$5,270,782	\$1,903,629	\$4,694,445	89.1%
1995	\$2,865,056	\$6,728,927	\$2,907,954	\$6,829,678	101.5%
1996	\$4,395,724	\$9,832,272	\$3,937,452	\$8,807,216	89.6%
1997	\$4,611,245	\$9,823,186	\$3,911,020	\$8,331,519	84.8%
<b>Total</b>	<b>\$15,349,215</b>	<b>\$35,156,878</b>	<b>\$13,687,059</b>	<b>\$31,344,634</b>	<b>89.2%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$4,232,432	\$8,586,869	\$3,490,221	\$7,081,053	82.5%
1999	\$4,158,259	\$8,034,653	\$3,351,644	\$6,476,097	80.6%
2000	\$4,562,080	\$8,395,163	\$3,795,735	\$6,984,930	83.2%
2001	\$4,986,458	\$8,739,148	\$4,232,088	\$7,417,058	84.9%
2002	\$5,257,750	\$8,775,817	\$4,511,057	\$7,529,497	85.8%
2003	\$5,936,233	\$9,436,464	\$5,125,318	\$8,147,403	86.3%
2004	\$6,725,051	\$10,181,333	\$5,640,860	\$8,539,931	83.9%
2005	\$7,329,022	\$10,567,342	\$6,119,359	\$8,823,191	83.5%
2006	\$7,400,101	\$10,161,740	\$6,219,856	\$8,541,040	84.1%
2007	\$8,166,905	\$10,680,674	\$6,566,930	\$8,588,227	80.4%
2008	\$8,933,686	\$11,127,114	\$7,418,093	\$9,239,407	83.0%
2009	\$9,869,606	\$11,707,451	\$8,392,137	\$9,954,859	85.0%
2010	\$11,203,694	\$12,657,108	\$9,464,830	\$10,692,668	84.5%
2011	\$13,225,813	\$14,230,047	\$10,701,905	\$11,514,499	80.9%
2012	\$14,907,269	\$15,275,405	\$12,290,409	\$12,593,921	82.4%
<b>Total</b>	<b>\$116,894,359</b>	<b>\$158,556,328</b>	<b>\$97,320,441</b>	<b>\$132,123,781</b>	<b>83.3%</b>
<u>Expected Future Experience</u>					
2013	\$17,371,277	\$16,952,630	\$14,257,868	\$13,914,254	82.1%
2014	\$18,548,879	\$17,239,860	\$14,985,623	\$13,928,068	80.8%
2015	\$19,523,742	\$17,281,834	\$15,774,652	\$13,963,251	80.8%
2016	\$20,579,319	\$17,348,761	\$16,628,625	\$14,018,249	80.8%
2017	\$21,720,526	\$17,438,876	\$17,551,486	\$14,091,656	80.8%
2018	\$22,949,028	\$17,547,819	\$18,547,474	\$14,182,201	80.8%
2019	\$24,273,568	\$17,676,781	\$19,621,141	\$14,288,736	80.8%
2020	\$25,700,176	\$17,824,459	\$20,777,370	\$14,410,227	80.8%
2021	\$27,235,316	\$17,989,678	\$22,021,399	\$14,545,741	80.9%
2022	\$28,885,925	\$18,171,381	\$23,358,844	\$14,694,439	80.9%
Expected Future (2013-2022)	\$226,787,758	\$175,472,078	\$183,524,480	\$142,036,822	80.9%
Aggregate (1992-2022)	\$359,031,331	\$369,185,285	\$294,531,981	\$305,505,236	82.8%

*Assumption: Interest rate is 5%.*

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

<b>Plan A</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2007	137,298	137,298	109,888	107,497	27,253	80.0%	78.3%
2008	132,618	132,618	90,338	86,681	26,662	68.1%	65.4%
2009	150,385	150,385	100,753	101,938	32,673	67.0%	67.8%
2010	157,347	157,347	126,199	135,443	34,866	80.2%	86.1%
2011	162,191	162,191	151,259	156,961	39,086	93.3%	96.8%

<b>Plan B</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
1994	55,076	55,076	46,504	41,852	7,105	84.4%	76.0%
1995	65,088	65,088	51,372	49,585	8,657	78.9%	76.2%
1996	114,761	114,761	87,921	112,898	14,116	76.6%	98.4%
1997	121,170	121,170	118,999	117,154	18,660	98.2%	96.7%
1998	75,797	75,797	90,960	73,717	9,929	120.0%	97.3%
1999	64,254	64,254	69,062	65,770	8,032	107.5%	102.4%
2000	57,975	57,975	55,126	52,527	7,339	95.1%	90.6%
2001	53,825	53,825	43,875	40,655	7,682	81.5%	75.5%
2002	51,283	51,283	36,600	36,132	7,693	71.4%	70.5%
2003	59,263	59,263	48,111	47,074	9,541	81.2%	79.4%
2004	84,427	84,427	73,443	78,500	12,495	87.0%	93.0%
2005	97,285	97,285	91,333	94,385	14,491	93.9%	97.0%
2006	115,760	115,760	90,972	94,280	18,219	78.6%	81.4%
2007	128,686	128,686	111,622	115,151	21,805	86.7%	89.5%
2008	145,998	145,998	100,859	101,024	24,782	69.1%	69.2%
2009	166,951	166,951	138,728	136,409	30,529	83.1%	81.7%
2010	176,120	176,120	142,672	135,442	32,972	81.0%	76.9%
2011	171,868	171,868	119,305	125,751	33,409	69.4%	73.2%

<b>Plan C</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2007	2,527,368	2,527,368	2,160,127	2,095,266	402,045	85.5%	82.9%
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	2,291,120	457,758	84.2%	85.4%
2010	2,866,048	2,866,048	2,433,338	2,496,545	497,914	84.9%	87.1%
2011	2,993,383	2,993,383	2,412,320	2,419,016	542,330	80.6%	80.8%

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

<b>Plan D</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2007	97,357	97,357	88,860	104,608	15,782	91.3%	107.4%
2008	104,664	104,664	97,131	95,583	16,942	92.8%	91.3%
2009	119,947	119,947	133,648	138,163	20,933	111.4%	115.2%
2010	132,906	132,906	176,599	173,953	23,482	132.9%	130.9%
2011	129,977	129,977	129,722	132,493	23,652	99.8%	101.9%

<b>Plan E</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2007	154,920	154,920	108,870	120,005	25,577	70.3%	77.5%
2008	149,024	149,024	144,554	147,626	24,400	97.0%	99.1%
2009	153,197	153,197	129,512	110,460	26,749	84.5%	72.1%
2010	167,784	167,784	87,672	108,506	29,849	52.3%	64.7%
2011	162,164	162,164	139,747	128,887	30,133	86.2%	79.5%

<b>Plan F</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2007	3,002,169	3,002,169	2,333,556	2,404,715	484,072	77.7%	80.1%
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	3,404,037	715,094	83.5%	83.2%
2010	4,943,243	4,943,243	4,050,028	4,190,781	882,767	81.9%	84.8%
2011	6,471,184	6,471,184	5,264,603	5,382,171	1,224,297	81.4%	83.2%



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

<b>Plan G</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2007	177,571	177,571	140,331	139,875	29,373	79.0%	78.8%
2008	176,310	176,310	134,287	126,647	28,837	76.2%	71.8%
2009	171,559	171,559	145,228	156,755	30,177	84.7%	91.4%
2010	177,907	177,907	142,674	121,293	31,806	80.2%	68.2%
2011	168,304	168,304	102,502	115,852	31,186	60.9%	68.8%

<b>Plan H</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2007	56,320	56,320	51,903	44,481	8,641	92.2%	79.0%
2008	53,179	53,179	54,390	55,022	8,132	102.3%	103.5%
2009	48,011	48,011	50,601	47,747	7,825	105.4%	99.4%
2010	44,598	44,598	26,860	28,578	7,180	60.2%	64.1%
2011	41,687	41,687	26,001	24,971	7,133	62.4%	59.9%

<b>Plan I</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2007	436,929	436,929	282,827	275,171	67,180	64.7%	63.0%
2008	418,254	418,254	349,983	353,172	64,230	83.7%	84.4%
2009	427,607	427,607	355,815	383,663	70,542	83.2%	89.7%
2010	445,061	445,061	334,232	309,525	73,083	75.1%	69.5%
2011	404,547	404,547	306,501	307,773	71,123	75.8%	76.1%

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

<b>Plan J</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2007	1,422,768	1,422,768	1,124,438	1,143,944	205,661	79.0%	80.4%
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	1,600,171	285,057	87.8%	88.2%
2010	2,026,211	2,026,211	1,707,416	1,699,174	331,530	84.3%	83.9%
2011	2,077,133	2,077,133	1,592,025	1,592,162	350,353	76.6%	76.7%

<b>Plan K</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2007	9,163	9,163	3,437	3,296	2,219	37.5%	36.0%
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	13,583	4,320	75.1%	98.0%
2011	18,396	18,396	12,312	10,161	6,162	66.9%	55.2%

<b>Plan L</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2007	16,357	16,357	9,752	12,920	3,541	59.6%	79.0%
2008	24,048	24,048	14,451	12,259	5,158	60.1%	51.0%
2009	30,026	30,026	11,826	12,948	6,831	39.4%	43.1%
2010	36,302	36,302	43,746	44,257	8,354	120.5%	121.9%
2011	37,948	37,948	33,792	36,566	8,970	89.0%	96.4%

<b>Plan N</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2010	16,307	16,307	3,712	7,751	3,819	22.8%	47.5%
2011	387,032	387,032	208,800	269,140	93,673	53.9%	69.5%

<b>Total Standardized</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2007	8,166,905	8,166,905	6,525,610	6,566,930	1,293,151	79.9%	80.4%
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	8,392,137	1,688,286	84.5%	85.0%
2010	11,203,694	11,203,694	9,285,563	9,464,830	1,961,942	82.9%	84.5%
2011	13,225,813	13,225,813	10,498,891	10,701,905	2,461,507	79.4%	80.9%

**2013 RATES FOR PLANS NOT ISSUED IN  
RHODE ISLAND**

<u>Plan*</u>	<b>Mass-Media</b>	<b>Agent Distribution</b>
	Non-Tobacco <u>Rate**</u>	Non-Tobacco <u>Rate**</u>
MW	\$145.75	\$145.75
NW	\$109.75	\$109.75
OW	\$25.75	\$25.75
PW	\$14.00	\$14.00
QW	\$15.25	\$15.25
SW	\$5.00	\$5.00
TW	\$145.75	\$145.75
UW	\$184.25	\$184.25
VW	\$24.00	\$24.00
WW	\$6.25	\$6.25
XW	\$31.00	\$31.00
YW	\$15.25	\$15.25
ZW	\$5.00	\$5.00

<u>Plan*</u>	<b>Mass-Media</b>	<b>Agent Distribution</b>
	Tobacco <u>Rate**</u>	Tobacco <u>Rate**</u>
MW	\$160.32	\$160.32
NW	\$120.72	\$120.72
OW	\$28.32	\$28.32
PW	\$15.40	\$15.40
QW	\$16.77	\$16.77
SW	\$5.50	\$5.50
TW	\$160.32	\$160.32
UW	\$202.67	\$202.67
VW	\$26.40	\$26.40
WW	\$6.87	\$6.87
XW	\$34.10	\$34.10
YW	\$16.77	\$16.77
ZW	\$5.50	\$5.50

\* 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.

**2013 UNDER AGE 65 RATES FOR PLANS NOT ISSUED IN  
RHODE ISLAND**

<u>Plan*</u>	<b>Mass-Media</b>	<b>Agent Distribution</b>
	Non-Tobacco	Non-Tobacco
	<u>Rate</u>	<u>Rate</u>
MW	\$218.75	\$218.75
NW	\$164.75	\$164.75
OW	\$38.75	\$38.75
PW	\$21.00	\$21.00
QW	\$17.00	\$17.00
SW	\$7.50	\$7.50
TW	\$218.75	\$218.75
UW	\$276.50	\$276.50
VW	\$36.00	\$36.00
WW	\$9.50	\$9.50
XW	\$46.50	\$46.50
YW	\$17.00	\$17.00
ZW	\$7.50	\$7.50
A	\$157.00	\$157.00
B	\$237.75	\$237.75
C	\$284.25	\$284.25
F	\$285.75	\$285.75
K	\$100.50	\$100.50
L	\$158.00	\$158.00
N	\$176.75	\$176.75

<u>Plan*</u>	<b>Mass-Media</b>	<b>Agent Distribution</b>
	Tobacco	Tobacco
	<u>Rate</u>	<u>Rate</u>
MW	\$240.62	\$240.62
NW	\$181.22	\$181.22
OW	\$42.62	\$42.62
PW	\$23.10	\$23.10
QW	\$18.70	\$18.70
SW	\$8.25	\$8.25
TW	\$240.62	\$240.62
UW	\$304.15	\$304.15
VW	\$39.60	\$39.60
WW	\$10.45	\$10.45
XW	\$51.15	\$51.15
YW	\$18.70	\$18.70
ZW	\$8.25	\$8.25
A	\$172.70	\$172.70
B	\$261.52	\$261.52
C	\$312.67	\$312.67
F	\$314.32	\$314.32
K	\$110.55	\$110.55
L	\$173.80	\$173.80
N	\$194.42	\$194.42

\* 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.

**Rhode Island  
2013 Expenses by Category**

**Standardized Plans**

Member Contribution            \$17,371,277

Average Lives                    8,643

Expenses	<u>% of Member Contribution</u>	<u>PMPM</u>
Royalty	4.95%	\$8.29
Premium Taxes	2.00%	\$3.35
Risk and Profit	1.85%	\$3.10
Operating Expenses	4.32%	\$7.23
Sales Expenses	4.57%	\$7.66
Commissions	2.22%	\$3.72
Investment Income Credit	-0.45%	(\$0.75)
Total Expenses	19.46%	\$32.59

## 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 <sup>1</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ <sup>2</sup>
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits) <sup>3</sup>			✓	✓	✓	✓			✓	✓
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

<sup>1</sup> Lifetime maximum of 365 days

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

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

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

2012 Out-of-Pocket Limit <sup>4</sup> ▶	\$4,660	\$2,330
---	---------	---------

State: Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number: RATE/RERATE 2013 - MIPPA

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A&H Experience		
Comments:	THE EXPERIENCE IS ATTACHED TO THE RATE/RULE SCHEDULE TAB.		
		Item Status:	Status Date:
Satisfied - Item:	Actuarial Certification - Life & A&H		
Comments:	THE ACTUARIAL CERTIFICATION IS INCLUDED IN THE ACTUARIAL MEMORANDUM.		
		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing		
Comments:	SEE ATTACHED ACTUARIAL MEMORANDUM.		
Attachment(s):	RI Memorandum 2013 (MIPPA).pdf		
		Item Status:	Status Date:
Satisfied - Item:	Exhibit - Group Medicare Supplement		
Comments:			
Attachment(s):	Exhibit A.PDF		
		Item Status:	Status Date:
Satisfied - Item:	Premium Rate Sheets - Life & A&H		
Comments:	THE RATES ARE ATTACHED TO THE RATE/RULE SCHEDULE TAB.		
		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:	SEE ATTACHED COVER LETTER.		
Attachment(s):	RI Cover Letter 2013 (MIPPA).pdf		

SERFF Tracking #:

UHLC-128535139

State Tracking #:

Company Tracking #:

RERATE 2013 - MIPPA

State:

Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name:

GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number:

RATE/RERATE 2013 - MIPPA

Item Status:

Status Date:

Satisfied - Item:	Uniform Transmittal Document		
Comments:	SEE ATTACHED UNIFORM TRANSMITTAL DOCUMENT.		
Attachment(s):	RI Uniform Transmittal 2013 (MIPPA).pdf		

Item Status:

Status Date:

Satisfied - Item:	OBJECTION RESPONSE 10/08/12		
Comments:			
Attachment(s):	RI MIPPA Response Oct 8 2012.pdf		



# UnitedHealthcare Insurance Company

## Actuarial Memorandum

### AARP Medicare Supplement Portfolio

#### 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

#### A. Purpose of Filing

The purpose of this filing is to request approval of 2013 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 solicitations 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 2013 Connecticut specific rates will be filed for approval with the Connecticut Department of Insurance in August 2012.

### **C. Rate Methodology/Assumptions**

1. General Method – Projections used in developing the 2013 rates are shown in Attachment 1. Based on the historical claim patterns, per member per month net claim costs are developed by benefit and trended to the end of the 2013 rating period. (Also see Attachment 3).

Projected claim costs for 2012 and 2013 are calculated from the grouped experience for plans A through G (for those plans). Plans K, L, and N are based on the grouped experience of the other Standardized Medicare Supplement plans.

Rates are based on state and county 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 2012 and 2013. The trend assumptions are based on the historical experience of the AARP Medicare Supplement Plans in your state and include selection.

Priced with Rate Increases – Rates are calculated to be sufficient through 2013. 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.

3. 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.
4. Replacement Commissions – 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 2012 and 2013, the assumed annual lapse rates (including death) are 7.0% and 7.3%, 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, 2013 and reflect no pre-funding.

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

1. Overall increase – The overall increase is 7.4%.
2. Variations by Cell – The requested rate increases vary by plan. Refer to the enclosed Rate Schedule.
3. Effective Date - January 1, 2013.
4. Timing – These plans are rated on a calendar year basis. For 2013, we propose to defer the rate revision until April 1, 2013, and have rates effective through December 31, 2013.

**E. Rates and Rating Factors**

1. Current – See Rate Schedule.
2. Proposed – See Rate Schedule.
3. Period Rates Apply – Effective January 1, 2013. We anticipate filing rates for January 1, 2014.

**F. Average Annualized Premium** – \$1,736. See Attachment 4 for 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 2011.
3. Lapse Assumption – Lapse assumptions are based on actual AARP Medicare Supplement experience in your state. For 2012 and 2013, the assumed annual lapse rates (including death) are 7.0% and 7.3%, 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 – Rates are calculated to be sufficient through 2013. 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, 2013 is 82.1%.
  - Without a change to the 2012 rate, the anticipated loss ratio is 85.0%.

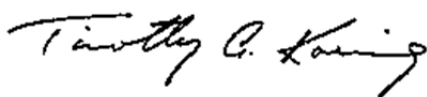
#### **L. Loss Ratio Demonstration**

The expected third year loss ratio, considering NAIC credibility standards, for each plan is greater than or equal to 75%. The expected benefit costs for each plan in relation to premium comply with the requirements in your state.

The anticipated loss ratios for these plans are shown in Attachment 1. These anticipated loss ratios meet or exceed the loss ratio presumed reasonable by Rhode Island law.

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

1. 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.
2. The anticipated lifetime loss ratio, future loss ratios, and third-year loss ratios all meet or exceed the applicable ratio.
3. This filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board including the data quality standard of practice. I relied on prior audits of the source data used in this filing and compared the data contained in prior comparable submissions to verify its reasonability.
4. To the best of my knowledge, this filing is in compliance with the applicable laws and regulations of the state of Rhode Island. I relied on direction and advice from other UnitedHealth Group staff regarding legal and compliance requirements.
5. The rates determined in this filing are reasonable in relationship to the benefits provided.



---

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

---

August 24, 2012

Date

**Current Rhode Island Commission Rates**

The following chart shows the expected 2013 commission rates. We are filing a commission rate of up to \$500 to allow flexibility should we find that we need to modify or increase the commission levels in the future.

Agent Type	All Plans except A, K, L		Plans A, K, L	
	Maximum First Year Commission	Maximum Renewal Commission (Years 2-6)	Maximum First Year Commission	Maximum Renewal Commission (Years 2-6)
EDC	\$225.00	\$225.00	\$112.50	\$112.50
ICA	\$170.00	\$170.00	\$85.00	\$85.00

EDC = External Distribution Channel

ICA = Independent Career Agent



UnitedHealth Group  
P.O. Box 130  
Montgomeryville PA 18936

August 24, 2012

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, 2013 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 7.4%. With these increases we project an anticipated loss ratio of 82.1%.

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

The rates are proposed to be effective January 1, 2013 through December 31, 2013. For 2013, we propose to defer the implementation of the January 1, 2013 rate revision until April 1, 2013, and have the rates effective through December 31, 2013. We anticipate that the next rate revision will be effective January 1, 2014 through December 31, 2014.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2013 rates.

If you need any further information regarding this matter, please contact me at (215) 902-8429, or via fax at (215) 902-8802. If you prefer to e-mail me, my address is [Timothy\\_A\\_Koenig@uhc.com](mailto:Timothy_A_Koenig@uhc.com).

Sincerely,

A handwritten signature in black ink that reads 'Timothy A. Koenig'.

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



## Life, Accident & Health, Annuity, Credit Transmittal Document

<b>1.</b>	<b>Prepared for the State of</b>	<b>Rhode Island</b>
-----------	----------------------------------	---------------------

<b>2.</b>	<b>Department Use Only</b>
	<b>State Tracking ID</b>

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	215-902-8802	Timothy_A_Koenig@uhc.com

<b>5.</b>	<b>Requested Filing Mode</b>	<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): _____
-----------	------------------------------	--

<b>6.</b>	<b>Company Tracking Number</b>	<b>Rerate 2013 (Plans sold June 2010 and later)</b>
-----------	--------------------------------	---

<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b> <input type="checkbox"/> <b>Resubmission</b>	Previous file # _____
-----------	--	-----------------------

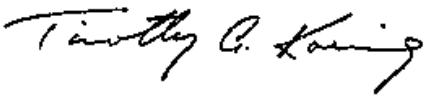
<b>8.</b>	<b>Market</b>	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
-----------	---------------	---

<b>9.</b>	<b>Type of Insurance (TOI)</b>	<b>MS08G</b>
-----------	--------------------------------	--------------

<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	<b><u>MS08G.015 – Multi-Plan 2010</u></b>
------------	--	---

<b>11.</b>	<b>Submitted Documents</b>	<input type="checkbox"/> <b>FORMS</b> <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  <b>Rates</b> <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate  <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b> Please explain: _____  <b><u>SUPPORTING DOCUMENTATION</u></b> <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: _____
------------	----------------------------	---

12.	<b>Filing Submission Date</b>	<b>August 24, 2012</b>	
13	<b>Filing Fee (If required)</b>	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.	<b>Date of Domiciliary Approval</b>	<b>PENDING APPROVAL</b>	
15.	<b>Filing Description:</b>		
<p style="text-align: center;"><b>RATES FOR STANDARDIZED MEDICARE SUPPLEMENT PLANS</b></p> <p style="text-align: center;"><b>SEE ATTACHED COVER LETTER</b></p>			

16.	<b>Certification (If required)</b>		
<p><b>I HEREBY CERTIFY</b> 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 Rhode Island_____.</p>			
Print Name <u>TIMOTHY A. KOENIG</u>		Title <u>DIRECTOR, ACTUARIAL SERVICES</u>	
 Signature _____		Date: <u>August 24, 2012</u>	

<b>17.</b>	<b>Form Filing Attachment</b>	
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 2013 (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		7.4%		
	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 +7.4% <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 +7.5% <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 +7.4% <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 +7.5% <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 +3.5% <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



UnitedHealth Group  
P.O. Box 130  
Montgomeryville PA 18936

October 8, 2012

Charles C. DeWeese, FSA, MAAA, FCA  
Consulting Actuary  
DeWeese Consulting, Inc.  
263 Wright Road  
Canton, CT 06019-3754

RE: SERFF Tracking Number: UHLC-128535139  
Rates for 2010 Standardized Medicare Supplement Plans  
UnitedHealthcare Insurance Company  
NAIC #0707-79413

Dear Mr. DeWeese,

Thank you for your request through SERFF dated September 18, 2012. This letter and attachment provide our response.

***Request 1***

*The proposed rate increases are substantially higher than rate increases implemented last year. The loss ratio doesn't appear to have deteriorated. Please provide a detailed explanation for why you believe rate increases as high as you are proposing this year are appropriate.*

**Response 1**

The proposed 2013 rate actions are necessary to adequately cover the projected 2013 benefit costs and expenses. As shown in Attachment 11 of our rate filing, we anticipate 2013 expenses to account for 19.46% of premiums collected for the year. Based on these assumed expenses, we would need to run a 2013 loss ratio of 80.54% to adequately cover expected claim costs and expenses.

The projected loss ratio for 2013 assuming proposed rate changes are implemented on April 1, 2013 is 82.1% (see Attachment 8, page 7 of the rate filing). The projected 2013 loss ratio with a January 1st implementation date is 80.8%. These projected loss ratios exceed the 80.54% loss ratio outlined above.

The proposed average increase of 7.4% on 2010 Standardized plans and 6.5% on 1990 Standardized plans averages to 7% across all 1990 and 2010 Standardized plans combined. This increase is driven by:

- 2012 Experience (+1%) -- Slightly higher expected 2012 experience (82.4%) compared to last year's projection (81.6%)
- Medical Trend (+5%) -- Projected 2013 medical trend of 5% (average of the 4.9% 1990 Standardized plans trend and 5.8% 2010 Standardized plans trend)
- Expenses (+1%) – Projected 2013 expenses (19.46%) compared to last year's projected 2012 expenses (18.9%)

**Request 2**

*Please provide the commission scale used in marketing this business.*

**Response 2**

Please see the enclosed Exhibit A for the requested information.

**Request 3**

*What would be the effect on rates by plan of benefits if rates varied among plans solely based on the actuarial value of benefits, rather than on individual plan-specific rate actions?*

**Response 3**

We do not develop the proposed rates based on individual plan-specific rate actions. Instead, the proposed rate increases are based on grouped plans with similar benefits. The resulting proposed rate increases are equivalent for plans B-G (7.5%) and H-J (3.5%) in recognition of the similar benefits covered under each plan within these two plan groups. Individual plan rate increases within the plan group may vary slightly due to rates being rounded to the nearest quarter. The rate increases for plans A, K, L and N vary from these increases to recognize the plans' different benefit designs and expected positive selection.

We group plans covering similar benefits when projecting claim costs in order to develop more stable projections each year. Projected claim costs are calculated from the grouped experience of plans A through G (for those plans) and plans H through J (for those plans). We project costs for Plans K, L and N using the experience from the other plans. These grouped projected claim costs can be found in Attachment 3 of the rate filing. For example, the projected 2013 Part B Coinsurance PMPM claim costs for 1990 plans B-G are \$100.19 for each plan. Likewise, 2013 projected Part A Deductible PMPM claim costs are \$20.62, Long Hospital 2013 projected PMPM claim costs are \$1.25, and SNF 21-100 projected 2013 PMPM claim costs are \$13.56. 1990 Plan A Part B Coinsurance PMPM claim costs of \$90.15 are slightly lower than the grouped PMPM claim costs of \$100.19 to recognize the positive selection observed historically for Plan A.

These grouped projected claim costs are used to develop a common rate action for the plan group described above. These common rate increases can be found in the rate schedule of the rate filing. This methodology results in rates that better align with the benefit differences between the plans instead of each individual plan's experience potentially resulting in diverging rate actions and rates.

**Request 4**

*What would be the effect on rates between the closed block of business issued through May 2010 and the open block issued beginning in June 2010 if commission expense were allocated based on where commissions were actually paid, instead of being allocated equally across all business?*

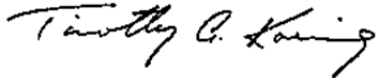
**Response 4**

We pool the experience across the 1990 and 2010 Standardized plans to develop the same rate increase for the 1990 and 2010 plans. This approach provides our insured members adequate and stable rates from one year to the next, allows insured members to benefit from the economies of scale of our program, and protects members in the closed 1990 plans from potential future deterioration of their experience that could lead to higher rate increases compared to the open 2010 plans. Given this approach, there would be no change in our proposed rates if we were to allocate commission expenses based on where commissions were actually paid, instead of being

allocated equally across all business. Please note that individual plan rate increases between the 1990 and 2010 plans may vary slightly due to rates being rounded to the nearest quarter.

If you have any additional questions, I can be reached through SERFF or you can contact me at (215) 902-8429, or e-mail me at [Timothy\\_A\\_Koenig@uhc.com](mailto: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 initial 'T' and 'K'.

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

**State:** Rhode Island**Filing Company:**

UnitedHealthcare Insurance Company

**TOI/Sub-TOI:** MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS - MIPPA**Project Name/Number:** RATE/RERATE 2013 - MIPPA

## Superseded Schedule Items

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

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/02/2012	Supporting Document	Exhibit - Group Medicare Supplement	10/08/2012	