

**State:** Rhode Island **Filing Company:** USAA Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Medicare Supplement  
**Project Name/Number:** MedSupp Rates 2022/

## Filing at a Glance

Company: USAA Life Insurance Company  
Product Name: Medicare Supplement  
State: Rhode Island  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.012 Multi-Plan 2010  
Filing Type: Rate  
Date Submitted: 12/28/2021  
SERFF Tr Num: UNSA-132983808  
SERFF Status: Assigned  
State Tr Num:  
State Status: Open-Pending Actuary Review  
Co Tr Num: RI2105263  
Effective: 05/01/2022  
Date Requested:  
Author(s): Irene Perez, Neresa Torres, Raquel Verastegui, Stephanie Nichols, Paula Rossman  
Reviewer(s): John Garrett (primary), Charles DeWeese, Bela Gorman, Alyssa Metivier, Victor Woods, Courtney Miner, Jennifer Smagula  
Disposition Date:  
Disposition Status:  
Effective Date:  
State Filing Description:

**State:** Rhode Island **Filing Company:** USAA Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Medicare Supplement  
**Project Name/Number:** MedSupp Rates 2022/

## General Information

Project Name: MedSupp Rates 2022	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Filing concurrently in Texas for Texas specific rates
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 6.7%	Filing Status Changed: 12/28/2021
	State Status Changed: 12/28/2021
Deemer Date:	Created By: Neresa Torres
Submitted By: Paula Rossman	Corresponding Filing Tracking Number: UNSA-126278129 / UNSA 128664634

**Filing Description:**  
 RE: USAA Life Insurance Company / NAIC #200-69663 / FEIN #74-1472662  
 Individual Standardized Medicare Supplement

**Annual Rate Filing / Rate Adjustment for policies:**  
 - MSM91984ST 06-10, MSM91985ST 06-10, MSM99189RI 11-18, MSM97660RI 08-12 (2010 plans A, F, G & N; currently sold)  
 - LIM19799-A 1-92, LIM19799-D 1-92, LIM19799-F 1-92, LIM19799-G 1-92 (1990 plans; closed block)

In compliance with Minimum Standards for Medicare Supplement Policies, we are submitting the annual filing of our premium rates.

Please refer to the Actuarial Memorandum for specific details.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company contact. The Company's response will be submitted to your attention as soon as we receive it.

## Company and Contact

### Filing Contact Information

Rossman Paula, [prossman@perrknight.com](mailto:prossman@perrknight.com)  
 9800 Fredericksburg Road, 310-893-0033 [Phone]

San Antonio,, TX 78288

### Filing Company Information

USAA Life Insurance Company	CoCode: 69663	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type: Life
San Antonio, TX 78288	Group Name:	State ID Number:
(800) 531-8000 ext. [Phone]	FEIN Number: 74-1472662	

**State:** Rhode Island **Filing Company:** USAA Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Medicare Supplement  
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## Filing Fees

### State Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? Yes  
 Fee Explanation: Fee Calculation Explanation: TX is our domicile state.  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
USAA Life Insurance Company	\$100.00	12/28/2021 10:30 AM	219642947
<b>EFT Total</b>	<b>\$100.00</b>		

SERFF Tracking #:

UNSA-132983808

State Tracking #:

Company Tracking #:

RI2105263

State: Rhode Island

Filing Company:

USAA Life Insurance Company

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

Product Name: Medicare Supplement

Project Name/Number: MedSupp Rates 2022/

### Rate Information

Rate data applies to filing.

Filing Method: Review & Approval

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 07/01/2021

Filing Method of Last Filing: Review & Approval

SERFF Tracking Number of Last Filing: UNSA-132560446

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
USAA Life Insurance Company	6.700%	6.700%	\$106,610	653	\$1,701,590	7.000%	0.000%

State: Rhode Island

Filing Company:

USAA Life Insurance Company

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

Product Name: Medicare Supplement

Project Name/Number: MedSupp Rates 2022/

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RI (1990 Plan A) Annual Filing - Rate Sheets	LIM19799-A 1-92	Revised	Previous State Filing Number: UNSA-132560446 Percent Rate Change Request:	RI (1990 Plan A) Annual Filing - Rate Sheets.pdf,
2		RI (1990 Plan D) Annual Filing - Rate Sheets	LIM19799-D 1-92	Revised	Previous State Filing Number: UNSA-132560446 Percent Rate Change Request:	RI (1990 Plan D) Annual Filing - Rate Sheets.pdf,
3		RI (1990 Plan F) Annual Filing - Rate Sheets	LIM19799-F 1-92	Revised	Previous State Filing Number: UNSA-132560446 Percent Rate Change Request: 7	RI (1990 Plan F) Annual Filing - Rate Sheets.pdf,
4		RI (1990 Plan G) Annual Filing - Rate Sheets	LIM19799-G 1-92	Revised	Previous State Filing Number: UNSA-132560446 Percent Rate Change Request: 4	RI (1990 Plan G) Annual Filing - Rate Sheets.pdf,
5		RI (2010 Plan A) Annual Filing - Rate Sheets (rev)	MSM91984ST 06-10	Revised	Previous State Filing Number: UNSA-132560446 Percent Rate Change Request:	RI (2010 Plan A) Annual Filing - Rate Sheets.pdf,
6		RI (2010 Plan F) Annual Filing - Rate Sheets (rev)	MSM91985ST 06-10	Revised	Previous State Filing Number: UNSA-132560446 Percent Rate Change Request: 7	RI (2010 Plan F) Annual Filing - Rate Sheets.pdf,
7		RI (2010 Plan G) Annual Filing - Rate Sheets	MSM99189RI 11-18	Revised	Previous State Filing Number: UNSA-132560446 Percent Rate Change Request: 4	RI (2010 Plan G) Annual Filing - Rate Sheets.pdf,
8		RI (2010 Plan N) Annual Filing - Rate Sheets	MSM97660RI 08-12	Revised	Previous State Filing Number: UNSA-132560446 Percent Rate Change Request: 7	RI (2010 Plan N) Annual Filing - Rate Sheets.pdf,

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan A (Attained Age)  
Policy Form(s): LIM19799-A 1-92  
Rates Effective 6/1/2013**

Average annualized premium in-force as of 6/30/2021: 2,268

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	141.44	432.64	154.53	472.68
70-74	156.23	477.88	171.70	525.20
75-79	167.79	513.24	184.11	563.16
80-84	178.33	545.48	195.33	597.48
85+	189.04	578.24	207.91	635.96

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan A (Attained Age)  
Policy Form(s): LIM19799-A 1-92  
Rates Effective 6/1/2013**

Average annualized premium in-force as of 6/30/2021: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	115.77	354.12	126.31	386.36
66	115.77	354.12	126.31	386.36
67	120.36	368.16	131.41	401.96
68	124.78	381.68	136.51	417.56
69	129.88	397.28	141.95	434.20
70	134.98	412.88	147.56	451.36
71	140.76	430.56	153.34	469.04
72	146.37	447.72	159.63	488.28
73	152.32	465.92	166.09	508.04
74	156.74	479.44	170.85	522.60
75	161.33	493.48	176.46	539.76
76	166.26	508.56	181.56	555.36
77	171.02	523.12	187.00	572.00
78	176.63	540.28	192.78	589.68
79	181.73	555.88	198.56	607.36
80	187.17	572.52	204.51	625.56
81	190.74	583.44	208.42	637.52
82	194.82	595.92	212.67	650.52
83	198.73	607.88	216.92	663.52
84	202.30	618.80	221.17	676.52
85+	206.55	631.80	225.42	689.52

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan A (Attained Age)  
Policy Form(s): LIM19799-A 1-92  
Rates Effective 5/1/2022**

Proposed Rate Increase(s): 0.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 6/30/2021: 2,268

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	141.44	432.64	154.53	472.68
70-74	156.23	477.88	171.70	525.20
75-79	167.79	513.24	184.11	563.16
80-84	178.33	545.48	195.33	597.48
85+	189.04	578.24	207.91	635.96

Modal Factors: Monthly = 0.085; Quarterly = 0.260



**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan A (Attained Age)  
Policy Form(s): LIM19799-A 1-92  
Rates Effective 5/1/2022**

Proposed Rate Increase(s): 0.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 6/30/2021: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	115.77	354.12	126.31	386.36
66	115.77	354.12	126.31	386.36
67	120.36	368.16	131.41	401.96
68	124.78	381.68	136.51	417.56
69	129.88	397.28	141.95	434.20
70	134.98	412.88	147.56	451.36
71	140.76	430.56	153.34	469.04
72	146.37	447.72	159.63	488.28
73	152.32	465.92	166.09	508.04
74	156.74	479.44	170.85	522.60
75	161.33	493.48	176.46	539.76
76	166.26	508.56	181.56	555.36
77	171.02	523.12	187.00	572.00
78	176.63	540.28	192.78	589.68
79	181.73	555.88	198.56	607.36
80	187.17	572.52	204.51	625.56
81	190.74	583.44	208.42	637.52
82	194.82	595.92	212.67	650.52
83	198.73	607.88	216.92	663.52
84	202.30	618.80	221.17	676.52
85+	206.55	631.80	225.42	689.52

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rates Effective 8/1/2016**

Average annualized premium in-force as of 6/30/2021: 2,647

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	166.43	509.08	182.58	558.48
70-74	184.11	563.16	202.30	618.80
75-79	198.39	606.84	217.43	665.08
80-84	210.63	644.28	231.71	708.76
85+	223.21	682.76	245.31	750.36

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rates Effective 8/1/2016**

Average annualized premium in-force as of 6/30/2021: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	136.00	416.00	149.60	457.60
66	136.00	416.00	149.60	457.60
67	141.61	433.16	155.55	475.80
68	147.22	450.32	161.33	493.48
69	153.00	468.00	167.96	513.76
70	159.46	487.76	174.59	534.04
71	165.41	505.96	181.73	555.88
72	172.38	527.28	189.21	578.76
73	179.01	547.56	196.35	600.60
74	184.62	564.72	202.64	619.84
75	189.89	580.84	208.42	637.52
76	195.50	598.00	214.88	657.28
77	201.79	617.24	221.00	676.00
78	207.40	634.40	227.97	697.32
79	213.69	653.64	234.43	717.08
80	220.15	673.40	241.74	739.44
81	224.40	686.40	246.33	753.48
82	228.82	699.92	251.09	768.04
83	233.41	713.96	256.36	784.16
84	238.00	728.00	261.46	799.76
85+	242.76	742.56	266.90	816.40

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rates Effective 5/1/2022**

Proposed Rate Increase(s): 0.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 6/30/2021: 2,647

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	166.43	509.08	182.58	558.48
70-74	184.11	563.16	202.30	618.80
75-79	198.39	606.84	217.43	665.08
80-84	210.63	644.28	231.71	708.76
85+	223.21	682.76	245.31	750.36

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rates Effective 5/1/2022**

Proposed Rate Increase(s): 0.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 6/30/2021: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	136.00	416.00	149.60	457.60
66	136.00	416.00	149.60	457.60
67	141.61	433.16	155.55	475.80
68	147.22	450.32	161.33	493.48
69	153.00	468.00	167.96	513.76
70	159.46	487.76	174.59	534.04
71	165.41	505.96	181.73	555.88
72	172.38	527.28	189.21	578.76
73	179.01	547.56	196.35	600.60
74	184.62	564.72	202.64	619.84
75	189.89	580.84	208.42	637.52
76	195.50	598.00	214.88	657.28
77	201.79	617.24	221.00	676.00
78	207.40	634.40	227.97	697.32
79	213.69	653.64	234.43	717.08
80	220.15	673.40	241.74	739.44
81	224.40	686.40	246.33	753.48
82	228.82	699.92	251.09	768.04
83	233.41	713.96	256.36	784.16
84	238.00	728.00	261.46	799.76
85+	242.76	742.56	266.90	816.40

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rates Effective 8/1/2017**

Average annualized premium in-force as of 6/30/2021: 2,759

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	180.54	552.24	198.90	608.40
70-74	199.41	609.96	218.96	669.76
75-79	215.05	657.80	235.11	719.16
80-84	227.46	695.76	249.90	764.40
85+	241.74	739.44	265.54	812.24

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rates Effective 8/1/2017**

Average annualized premium in-force as of 6/30/2021: 2,656

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	147.39	450.84	162.52	497.12
66	147.39	450.84	162.52	497.12
67	153.34	469.04	168.47	515.32
68	159.46	487.76	175.44	536.64
69	165.92	507.52	182.07	556.92
70	172.38	527.28	189.72	580.32
71	179.35	548.60	197.20	603.20
72	186.49	570.44	205.19	627.64
73	193.97	593.32	213.18	652.08
74	199.58	610.48	219.81	672.36
75	205.70	629.20	226.10	691.60
76	211.65	647.40	233.24	713.44
77	218.28	667.68	239.87	733.72
78	224.74	687.44	247.35	756.60
79	231.54	708.24	254.83	779.48
80	238.17	728.52	262.31	802.36
81	242.76	742.56	267.75	819.00
82	247.69	757.64	272.68	834.08
83	252.79	773.24	278.29	851.24
84	257.72	788.32	283.56	867.36
85+	263.16	804.96	289.68	886.08

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rates Effective 5/1/2022**

Proposed Rate Increase(s): 7.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 6/30/2021: 2,952

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	193.12	590.72	212.84	651.04
70-74	213.35	652.60	234.26	716.56
75-79	230.18	704.08	251.60	769.60
80-84	243.44	744.64	267.41	817.96
85+	258.74	791.44	284.07	868.92

Modal Factors: Monthly = 0.085; Quarterly = 0.260



**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rates Effective 5/1/2022**

Proposed Rate Increase(s): 7.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 6/30/2021: 2,842

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	157.76	482.56	173.91	531.96
66	157.76	482.56	173.91	531.96
67	164.05	501.80	180.20	551.20
68	170.68	522.08	187.68	574.08
69	177.48	542.88	194.82	595.92
70	184.45	564.20	202.98	620.88
71	191.93	587.08	210.97	645.32
72	199.58	610.48	219.47	671.32
73	207.57	634.92	228.14	697.84
74	213.52	653.12	235.28	719.68
75	220.15	673.40	241.91	739.96
76	226.44	692.64	249.56	763.36
77	233.58	714.48	256.70	785.20
78	240.55	735.80	264.69	809.64
79	247.69	757.64	272.68	834.08
80	254.83	779.48	280.67	858.52
81	259.76	794.56	286.45	876.20
82	265.03	810.68	291.72	892.32
83	270.47	827.32	297.84	911.04
84	275.74	843.44	303.45	928.20
85+	281.52	861.12	309.91	947.96

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan G (Attained Age)  
Policy Form(s): LIM19799-G 1-92  
Rates Effective 7/1/2020**

Average annualized premium in-force as of 6/30/2021: 2,721

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	173.40	530.40	191.08	584.48
70-74	191.59	586.04	210.29	643.24
75-79	206.38	631.28	225.93	691.08
80-84	218.62	668.72	239.87	733.72
85+	232.22	710.32	255.17	780.52

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan G (Attained Age)  
Policy Form(s): LIM19799-G 1-92  
Rates Effective 7/1/2020**

Average annualized premium in-force as of 6/30/2021: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	141.61	433.16	156.23	477.88
66	141.61	433.16	156.23	477.88
67	147.22	450.32	162.01	495.56
68	153.17	468.52	168.47	515.32
69	159.29	487.24	174.93	535.08
70	165.58	506.48	182.24	557.44
71	172.21	526.76	189.38	579.28
72	179.18	548.08	197.20	603.20
73	186.32	569.92	204.85	626.60
74	191.76	586.56	211.14	645.84
75	197.54	604.24	217.09	664.04
76	203.32	621.92	224.06	685.36
77	209.78	641.68	230.52	705.12
78	215.90	660.40	237.66	726.96
79	222.53	680.68	244.63	748.28
80	228.65	699.40	252.11	771.16
81	233.24	713.44	257.04	786.24
82	238.00	728.00	261.80	800.80
83	242.93	743.08	267.24	817.44
84	247.69	757.64	272.34	833.04
85+	252.79	773.24	278.12	850.72

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan G (Attained Age)  
Policy Form(s): LIM19799-G 1-92  
Rates Effective 5/1/2022**

Proposed Rate Increase(s): 4.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 6/30/2021: 2,830

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	180.37	551.72	198.73	607.88
70-74	199.24	609.44	218.62	668.72
75-79	214.71	656.76	234.94	718.64
80-84	227.29	695.24	249.39	762.84
85+	241.57	738.92	265.37	811.72

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan G (Attained Age)  
Policy Form(s): LIM19799-G 1-92  
Rates Effective 5/1/2022**

Proposed Rate Increase(s): 4.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 6/30/2021: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	147.22	450.32	162.52	497.12
66	147.22	450.32	162.52	497.12
67	153.17	468.52	168.47	515.32
68	159.29	487.24	175.27	536.12
69	165.58	506.48	181.90	556.40
70	172.21	526.76	189.55	579.80
71	179.18	548.08	197.03	602.68
72	186.32	569.92	205.02	627.12
73	193.80	592.80	213.01	651.56
74	199.41	609.96	219.64	671.84
75	205.36	628.16	225.76	690.56
76	211.48	646.88	233.07	712.92
77	218.11	667.16	239.70	733.20
78	224.57	686.92	247.18	756.08
79	231.37	707.72	254.49	778.44
80	237.83	727.48	262.14	801.84
81	242.59	742.04	267.24	817.44
82	247.52	757.12	272.34	833.04
83	252.62	772.72	277.95	850.20
84	257.55	787.80	283.22	866.32
85+	262.82	803.92	289.17	884.52

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
2010 Plan A (Attained Age)  
Policy Form(s): MSM91984ST 06-10  
Rates Effective 6/1/2013**

Average annualized premium in-force as of 6/30/2021: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	115.77	354.12	126.31	386.36
66	115.77	354.12	126.31	386.36
67	120.36	368.16	131.41	401.96
68	124.78	381.68	136.51	417.56
69	129.88	397.28	141.95	434.20
70	134.98	412.88	147.56	451.36
71	140.76	430.56	153.34	469.04
72	146.37	447.72	159.63	488.28
73	152.32	465.92	166.09	508.04
74	156.74	479.44	170.85	522.60
75	161.33	493.48	176.46	539.76
76	166.26	508.56	181.56	555.36
77	171.02	523.12	187.00	572.00
78	176.63	540.28	192.78	589.68
79	181.73	555.88	198.56	607.36
80	187.17	572.52	204.51	625.56
81	190.74	583.44	208.42	637.52
82	194.82	595.92	212.67	650.52
83	198.73	607.88	216.92	663.52
84	202.30	618.80	221.17	676.52
85+	206.55	631.80	225.42	689.52

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
2010 Plan A (Attained Age)  
Policy Form(s): MSM91984ST 06-10  
Rates Effective 5/1/2022**

Proposed Rate Increase(s): 0.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 6/30/2021: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	115.77	354.12	126.31	386.36
66	115.77	354.12	126.31	386.36
67	120.36	368.16	131.41	401.96
68	124.78	381.68	136.51	417.56
69	129.88	397.28	141.95	434.20
70	134.98	412.88	147.56	451.36
71	140.76	430.56	153.34	469.04
72	146.37	447.72	159.63	488.28
73	152.32	465.92	166.09	508.04
74	156.74	479.44	170.85	522.60
75	161.33	493.48	176.46	539.76
76	166.26	508.56	181.56	555.36
77	171.02	523.12	187.00	572.00
78	176.63	540.28	192.78	589.68
79	181.73	555.88	198.56	607.36
80	187.17	572.52	204.51	625.56
81	190.74	583.44	208.42	637.52
82	194.82	595.92	212.67	650.52
83	198.73	607.88	216.92	663.52
84	202.30	618.80	221.17	676.52
85+	206.55	631.80	225.42	689.52

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
2010 Plan F (Attained Age)  
Policy Form(s): MSM91985ST 06-10  
Rates Effective 8/1/2017**

Average annualized premium in-force as of 6/30/2021: 2,420

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	147.39	450.84	162.52	497.12
66	147.39	450.84	162.52	497.12
67	153.34	469.04	168.47	515.32
68	159.46	487.76	175.44	536.64
69	165.92	507.52	182.07	556.92
70	172.38	527.28	189.72	580.32
71	179.35	548.60	197.20	603.20
72	186.49	570.44	205.19	627.64
73	193.97	593.32	213.18	652.08
74	199.58	610.48	219.81	672.36
75	205.70	629.20	226.10	691.60
76	211.65	647.40	233.24	713.44
77	218.28	667.68	239.87	733.72
78	224.74	687.44	247.35	756.60
79	231.54	708.24	254.83	779.48
80	238.17	728.52	262.31	802.36
81	242.76	742.56	267.75	819.00
82	247.69	757.64	272.68	834.08
83	252.79	773.24	278.29	851.24
84	257.72	788.32	283.56	867.36
85+	263.16	804.96	289.68	886.08

Modal Factors: Monthly = 0.085; Quarterly = 0.260



**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
2010 Plan F (Attained Age)  
Policy Form(s): MSM91985ST 06-10  
Rates Effective 5/1/2022**

Proposed Rate Increase(s): 7.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 6/30/2021: 2,590

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	157.76	482.56	173.91	531.96
66	157.76	482.56	173.91	531.96
67	164.05	501.80	180.20	551.20
68	170.68	522.08	187.68	574.08
69	177.48	542.88	194.82	595.92
70	184.45	564.20	202.98	620.88
71	191.93	587.08	210.97	645.32
72	199.58	610.48	219.47	671.32
73	207.57	634.92	228.14	697.84
74	213.52	653.12	235.28	719.68
75	220.15	673.40	241.91	739.96
76	226.44	692.64	249.56	763.36
77	233.58	714.48	256.70	785.20
78	240.55	735.80	264.69	809.64
79	247.69	757.64	272.68	834.08
80	254.83	779.48	280.67	858.52
81	259.76	794.56	286.45	876.20
82	265.03	810.68	291.72	892.32
83	270.47	827.32	297.84	911.04
84	275.74	843.44	303.45	928.20
85+	281.52	861.12	309.91	947.96

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
2010 Plan G (Attained Age)  
Policy Form(s): MSM99189RI 11-18  
Rates Effective 7/1/2020**

Average annualized premium in-force as of 6/30/2021: 1,837

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	126.31	386.36	156.74	479.44
66	130.05	397.80	161.33	493.48
67	133.96	409.76	165.92	507.52
68	138.21	422.76	171.36	524.16
69	142.46	435.76	176.80	540.80
70	147.73	451.88	183.26	560.56
71	153.34	469.04	190.23	581.88
72	158.61	485.16	196.69	601.64
73	164.05	501.80	203.49	622.44
74	169.66	518.96	210.46	643.76
75	175.27	536.12	217.26	664.56
76	181.39	554.84	224.74	687.44
77	187.51	573.56	232.73	711.88
78	193.97	593.32	240.55	735.80
79	200.60	613.60	248.88	761.28
80	207.40	634.40	257.21	786.76
81	217.09	664.04	269.28	823.68
82	227.46	695.76	282.03	862.68
83	238.17	728.52	295.12	902.72
84	249.39	762.84	309.23	945.88
85+	261.12	798.72	323.68	990.08

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
2010 Plan G (Attained Age)  
Policy Form(s): MSM99189RI 11-18  
Rates Effective 5/1/2022**

Proposed Rate Increase(s): 4.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 6/30/2021: 1,910

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	131.41	401.96	163.03	498.68
66	135.32	413.92	167.79	513.24
67	139.40	426.40	172.55	527.80
68	143.82	439.92	178.16	544.96
69	148.24	453.44	183.94	562.64
70	153.68	470.08	190.57	582.92
71	159.46	487.76	197.88	605.28
72	164.90	504.40	204.51	625.56
73	170.68	522.08	211.65	647.40
74	176.46	539.76	218.96	669.76
75	182.24	557.44	225.93	691.08
76	188.70	577.20	233.75	715.00
77	194.99	596.44	242.08	740.48
78	201.79	617.24	250.24	765.44
79	208.59	638.04	258.91	791.96
80	215.73	659.88	267.58	818.48
81	225.76	690.56	279.99	856.44
82	236.64	723.84	293.25	897.00
83	247.69	757.64	306.85	938.60
84	259.42	793.52	321.64	983.84
85+	271.49	830.44	336.60	1,029.60

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
2010 Plan N (Attained Age)  
Policy Form(s): MSM97660RI 08-12  
Rates Effective 7/1/2019**

Average annualized premium in-force as of 6/30/2021: 1,947

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	117.30	358.80	129.37	395.72
66	117.30	358.80	129.37	395.72
67	122.06	373.36	134.30	410.80
68	126.99	388.44	139.40	426.40
69	131.92	403.52	145.18	444.08
70	137.19	419.64	150.79	461.24
71	142.63	436.28	156.91	479.96
72	148.75	455.00	163.54	500.24
73	154.19	471.64	169.83	519.48
74	158.61	485.16	174.93	535.08
75	163.88	501.28	180.03	550.68
76	168.47	515.32	185.64	567.84
77	173.57	530.92	191.08	584.48
78	178.67	546.52	196.86	602.16
79	184.45	564.20	202.81	620.36
80	189.55	579.80	208.59	638.04
81	193.29	591.24	213.01	651.56
82	197.20	603.20	217.09	664.04
83	201.28	615.68	221.34	677.04
84	205.02	627.12	225.59	690.04
85+	209.27	640.12	230.69	705.64

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
2010 Plan N (Attained Age)  
Policy Form(s): MSM97660RI 08-12  
Rates Effective 5/1/2022**

Proposed Rate Increase(s): 7.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 6/30/2021: 2,084

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	125.46	383.76	138.38	423.28
66	125.46	383.76	138.38	423.28
67	130.56	399.36	143.65	439.40
68	135.83	415.48	149.09	456.04
69	141.10	431.60	155.38	475.28
70	146.71	448.76	161.33	493.48
71	152.66	466.96	167.96	513.76
72	159.12	486.72	174.93	535.08
73	164.90	504.40	181.73	555.88
74	169.66	518.96	187.17	572.52
75	175.27	536.12	192.61	589.16
76	180.20	551.20	198.56	607.36
77	185.64	567.84	204.51	625.56
78	191.25	585.00	210.63	644.28
79	197.37	603.72	217.09	664.04
80	202.81	620.36	223.21	682.76
81	206.89	632.84	227.97	697.32
82	210.97	645.32	232.22	710.32
83	215.39	658.84	236.81	724.36
84	219.30	670.80	241.40	738.40
85+	223.89	684.84	246.84	755.04

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**State:** Rhode Island **Filing Company:** USAA Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Medicare Supplement  
**Project Name/Number:** MedSupp Rates 2022/

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A&H Experience
<b>Comments:</b>	Experience is shown in Exhibit 3 of the Actuarial Memorandum.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Certification - Life & A&H
<b>Comments:</b>	
<b>Attachment(s):</b>	RI 1990 COC_2022_signed.pdf RI 2010 COC_2022_signed.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum - A&H Rate Revision Filing
<b>Comments:</b>	
<b>Attachment(s):</b>	RI (1990 Plans ADFG) Annual Filing - Memo.pdf RI (2010 Plans AFGN) Annual Filing - Memo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	*Medicare Supplement-Individual
<b>Bypass Reason:</b>	Not applicable this is a rate filing only and filing for the Calculation of Benchmark Ratio is filed separately by May 31 st each year.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Premium Rate Sheets - Life & A&H
<b>Comments:</b>	Rate sheets are attached on the Rate/Rule Schedule.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	RI Consumer Narrative_2022
<b>Comments:</b>	
<b>Attachment(s):</b>	RI Consumer Narrative_2022.pdf

SERFF Tracking #:

UNSA-132983808

State Tracking #:

Company Tracking #:

RI2105263

State: Rhode Island

Filing Company:

USAA Life Insurance Company

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

Product Name: Medicare Supplement

Project Name/Number: MedSupp Rates 2022/

Item Status:	
Status Date:	
Satisfied - Item:	Letter of Authorization
Comments:	
Attachment(s):	2021 Letter of Auth_M Forey.pdf
Item Status:	
Status Date:	



## RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: USAA Life Insurance Company

Submission:

Rate filing for policy forms LIM19799-A 1-92, LIM19799-D 1-92, LIM19799-F 1-92,  
and LIM19799-G-92 (No longer sold)

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

Signature of qualified actuary: **Lisa M Keller** Digitally signed by Lisa M Keller  
Date: 2021.12.01 17:20:17  
-06'00'

Name (typed or printed): Lisa M. Keller, FSA, MAAA

Title or business affiliation: Life Actuary Senior - Health Pricing

Date: 12/1/2021

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

Reset Form





## RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: USAA Life Insurance Company

Submission:

Rate filing for policy forms MSM91984ST 06-10, MSM91985ST 06-10, MSM99189RI 11-18, and  
MSM97660RI 08-12 (Currently Sold)

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

Signature of qualified actuary: **Lisa M Keller** Digitally signed by Lisa M Keller  
Date: 2021.12.01 17:20:54  
-06'00'

Name (typed or printed): Lisa M. Keller, FSA, MAAA

Title or business affiliation: Life Actuary Senior - Health Pricing

Date: 12/1/2021

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

Reset Form

# USAA Life Insurance Company

## Actuarial Memorandum

Rhode Island - 1990 Plans

### Purpose and Scope of Filing

The purpose of this filing is to demonstrate loss ratio compliance and to request approval for the proposed rate revisions.

This rate filing is not intended to be used for other purposes.

The requested rate revisions shown below are proposed in order to meet the minimum loss ratio requirements of the state as well as to achieve USAA's target loss ratio.

1990 Plan A: 0.0% (Ages 65+)

1990 Plan D: 0.0% (Ages 65+)

1990 Plan F: 7.0% (Ages 65+)

1990 Plan G: 4.0% (Ages 65+)

### General Description of Policy and Benefits

Issuer Name USAA Life Insurance Company ("USAA" or the "Company")

Form Number(s) The following forms are addressed by this filing:

1990 Plan A: LIM19799-A 1-92

1990 Plan D: LIM19799-D 1-92

1990 Plan F: LIM19799-F 1-92

1990 Plan G: LIM19799-G 1-92

Policy Type Standardized Individual Medicare Supplement

Benefit Description These policy forms contain the NAIC prescribed standardized benefit packages with no new or innovative benefits.

Renewal Provision These policy forms are guaranteed renewable for life, subject to the Company's right to change premiums by class.

Marketing Method Active policy forms are marketed using captive, salaried and licensed agents who interact with consumers primarily by telephone, mail or internet. Our agents are dedicated salaried employees who do not receive any commission.

Open or Closed Block? This is a closed block.

Underwriting Method The majority of policies sold do not undergo medical underwriting for one of the following reasons:

- The policy is sold within six months of a beneficiary's enrollment in Medicare Part B.
- The beneficiary is exempt under the state's guaranteed issue regulations.

These policy forms use limited underwriting when none of the conditions stated above apply. All underwriting questions require a yes/no response.

All applicants are allocated to the smoker or non-smoker class dependent upon their answer to the application's smoking question.

Pre-Existing Condition Exclusion The Medicare Supplement policies USAA offers do not contain nor apply any pre-existing condition limitations/exclusions.

Issue-Age Limits Over age 64

## USAA Life Insurance Company

### Premium Basis

Premiums vary by smoking class and attained age.

### Methodology and Assumptions Used to Determine Rates

#### General Method

Using the assumptions discussed in the sections below, 30-year projections of earned premiums and incurred claims were developed and used to estimate the future, lifetime, and third year loss ratios. Rate revisions were developed to achieve USAA's target lifetime loss ratio while taking the following into consideration:

- current business objectives;
- appropriateness of premium relativities between plans;
- compliance with state specific rating requirements; and
- compliance with the minimum loss ratio requirements of the state.
  - Note, any deviations from state minimum loss ratio requirements are discussed in the Loss Ratio Demonstration section of this actuarial memorandum.

#### Provision for Trend

- The observed claim trend was calculated by taking the ratio of incurred claim costs PMPM for a recent 12 month period to incurred claim costs PMPM for the 12 month period ending 12 months earlier (incurred claim costs are based on USAA nationwide experience and include an estimate for unpaid claims). The claim trend assumption was then developed by analyzing these ratios for the most recent months and normalizing to remove distortions caused by changes in the risk profile of the underlying population. The resulting trend assumption:

Plan(s)	2021+
A, D, F, G	4.5%

- The premium trend assumption is set equal to the claim trend assumption for years 2023+. For 2022, the premium trend is set to zero and is instead reflected in the proposed rate changes. All previously approved rate changes are reflected in the projection.

#### Provision for Aging

- Claim aging is incorporated using the claim aging implied under the internally developed claim cost assumption, as described in the "Morbidity Assumption" section below.
- Premium aging is based upon the current premium schedule.

#### Provision for Wear-Off of Selection

Because the majority of policies sold do not undergo medical underwriting, no provision is made for selection wear-off.

#### Future Rate Revisions

Proposed rate changes in the projections are assumed to be implemented 5/1/2022 with subsequent rate revisions assumed to be implemented each May thereafter. However, the actual implementation date may differ due to the timing of state approval, business constraints, or any state requirements.

#### Commissions

None. USAA does not pay any commissions. All sales are made through dedicated salaried employees.

## USAA Life Insurance Company

### Lapse Rate Assumption

The experience for the period from 2010 to 2019 was analyzed to develop the following combined lapse and mortality assumption by attained age:

<u>Attained Age</u>	<u>Aged</u>
0-64	N/A
65	6.35%
66-69	5.40%
70-74	5.75%
75-79	5.55%
80-84	7.50%
85-89	10.95%
90-100	18.35%
101-109	31.75%
110+	100.00%

As a result of the use of more recent experience, this lapse assumption differs from that used in the prior year's annual rate filing.

### Morbidity Assumption

The claim cost assumption differs by state, plan, gender, attained age, risk class (i.e. smoker/non-smoker), and Medicare eligibility reason (i.e. Aged, Under 65 ESRD, or Under 65 Disabled). The assumption was developed from a study of USAA nationwide experience from January 2018 to December 2018. For states without fully credible experience, 2017 Medicare data published by CMS was used to further refine state cost relativities.

The projection basis is calculated as the credibility weighted average of actual experience from the past 12 months (7/1/2020 to 6/30/2021) and the claim cost assumption trended forward to the same period. For the purpose of projecting future experience, this projection basis is then trended forward to future years. Note that due to the shock nature of COVID-19 during the experience period, actual claim levels were adjusted to reflect pre-COVID expectations before projecting to 2022+.

The credibility method used is the same as the CMS suggested credibility method for Medicare Advantage and is shown below.

Z: Credibility applied to historical experience

$N_p$ : Member months of historical experience available

$N_F$ : Member months of historical experience needed for full credibility (24,000)

$$Z = \begin{cases} 0\%, & N_p \leq 0.20^2 \times N_F \\ \sqrt{\frac{N_p}{N_F}}, & 0.20^2 \times N_F < N_p < 0.90^2 \times N_F \\ 100\%, & N_p \geq 0.90^2 \times N_F \end{cases}$$

### Interest Rate Assumption

The interest rate used for purposes of computing present values is 3.0%.

### Pre-Funding

As required, we do not include contract reserves in the calculation of loss ratios. Pricing decisions are made based upon the lifetime loss ratio to properly account for any pre-funding.

## USAA Life Insurance Company

### Rates and Rating Factors

#### Smoker Rating Factor

Members that indicate on the application that they smoke pay rates that are 10% higher. Please note that due to rounding, the actual difference in rates may vary slightly from this percentage.

#### Modal Factors

Mode	Factor
Monthly Automatic Payment Plan ("APP")	0.085
Quarterly Direct Bill Pay	0.260

Semi-Annual and Annual payment modes are not offered at this time

#### Premium Discounts Offered

None

#### Current Rates

The current rates and average annualized premium in-force are shown in the attached current rate schedule.

#### Proposed Rates

The proposed rates and corresponding average annualized premium are shown in the attached proposed rate schedule.

#### Rate Change History

Rate changes implemented during the last five years are shown in Exhibit 1.

### Exposures Since Inception and Current In-Force Counts

Exhibit 2 contains Rhode Island and nationwide totals by plan for policies in-force as of 6/30/2021 as well as life years exposed by calendar year through 6/30/2021.

### Historical Incurred Claims and Earned Premium

Exhibit 3 contains historical experience by calendar year, duration, and plan for both Rhode Island and nationwide through 6/30/2021 with claims runout through 8/31/2021.

Exhibit 4 contains historical experience by calendar year and plan for both Rhode Island and nationwide through 6/30/2021 with claims runout through 8/31/2021.

Incurred claims include an estimate for unpaid claims with claims assumed complete after 24 months.

## USAA Life Insurance Company

### Loss Ratio Projection

#### Definition of Loss Ratio

The loss ratio is calculated as incurred claims divided by earned premiums.

- Incurred claims include only paid claims and estimated liabilities for unpaid claims.
  - Contract reserves are excluded from the calculation of incurred claims.
- Earned premiums include modal loadings and the change in unearned premium reserves.

#### Current Target Lifetime Loss Ratio

77.0%

#### Original Target Lifetime Loss Ratio

1990 Plan A: 65.0%\*  
1990 Plan D: 65.0%\*  
1990 Plan F: 65.0%\*  
1990 Plan G: 65.0%\*

\* Although the original filings for our 1990 plans are not readily available, we believe the original target lifetime loss ratios to be the same as the minimum required loss ratio (65.0%).

#### Minimum Required Loss Ratio

65.0%

#### Base Period

Actual experience for Rhode Island is from the 12 month period 7/1/2020 to 6/30/2021 with claims runout through 8/31/2021.

The claim cost assumption is trended forward to the same period as the actual experience.

#### Projection Period Start Date

7/1/2021

#### Experience Basis

State and nationwide data was used to develop the projections. Incurred claims include an estimate for unpaid claims with claims assumed complete after 24 months.

#### Methods and Assumptions

The method and assumptions used to develop the loss ratio projections are the same as those used to determine rates.

#### Projections

The resulting Rhode Island and nationwide loss ratio projections can be found in Exhibit 4.

## USAA Life Insurance Company

### Loss Ratio Demonstration

#### Loss Ratio Tests

	Projected Loss Ratios			Minimum Loss Ratios			Meets or Exceeds Minimum?		
	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime</u>	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime*</u>	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime</u>
1990 & 2010 Plan A	N/A	85.6%	66.3%	N/A	65.0%	65.0%	N/A	Yes	Yes
1990 Plan D	N/A	99.7%	71.7%	N/A	65.0%	65.0%	N/A	Yes	Yes
1990 & 2010 Plan F	N/A	82.5%	77.2%	N/A	65.0%	73.7%	N/A	Yes	Yes
1990 & 2010 Plan G	N/A	84.0%	77.1%	N/A	65.0%	71.8%	N/A	Yes	Yes

\* For 1990 and 2010 combined, the minimum lifetime loss ratio is calculated as the weighted average of the original target lifetime loss ratios of the two eras. The weighting is based upon annualized premium in-force as of the valuation date.

#### Notes

All loss ratio tests are passed.

## USAA Life Insurance Company

### Actuarial Certification

I, Lisa M. Keller, am a Life Actuary Senior - Health Pricing for USAA Life Insurance Company. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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

- The assumptions present my best judgment as to the expected value for each assumption and are consistent with USAA's business plan at the time of the filing.
- Unless noted in the Actuarial Memorandum, the anticipated lifetime loss ratios, future loss ratios, and third-year loss ratios all meet or exceed the applicable ratios.
- The filed rates maintain the proper relationship between policies that have different rating methodologies (if such exist).
- The filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board.
- The filing is in compliance with applicable laws and regulations in the state.
- The rates are reasonable in relationship to the benefits, adequate, and equitable.



12/1/2021

Date

Lisa M. Keller, FSA, MAAA

Life Actuary Senior - Health Pricing

USAA Life Insurance Company

9800 Fredericksburg Rd, San Antonio, TX 78288

210-985-6622

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### Exhibit 1 - Rate Change Percentages for Prior 5 Years

Rhode Island - 1990 Plans

	<u>Calendar Year 2021</u>		<u>Calendar Year 2020</u>		<u>Calendar Year 2019</u>		<u>Calendar Year 2018</u>		<u>Calendar Year 2017</u>	
	<u>Rate</u>	<u>Effective</u>	<u>Rate</u>	<u>Effective</u>	<u>Rate</u>	<u>Effective</u>	<u>Rate</u>	<u>Effective</u>	<u>Rate</u>	<u>Effective</u>
	<u>Change</u>	<u>Date</u>	<u>Change</u>	<u>Date</u>	<u>Change</u>	<u>Date</u>	<u>Change</u>	<u>Date</u>	<u>Change</u>	<u>Date</u>
<b>1990 Plan A</b>	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-
<b>1990 Plan D</b>	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-
<b>1990 Plan F</b>	0.00%	-	0.00%	-	0.00%	-	0.00%	-	4.00%	8/1/2017
<b>1990 Plan G</b>	0.00%	-	-3.00%	7/1/2020	0.00%	-	0.00%	-	3.00%	8/1/2017

**Exhibit 2 - Exposures Since Inception and Current In-Force Counts**

Rhode Island - 1990 Plans

**POLICIES IN-FORCE AS OF 6/30/2021**

**Rhode Island**

<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
3	11	142	10

**Nationwide**

<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
620	2,313	25,772	1,773

**LIFE YEARS EXPOSED BY CALENDAR YEAR THROUGH 6/30/2021**

**Calendar**

**Rhode Island**

**Nationwide**

<u>Year</u>	<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
1992	0	0	0	0	116	144	0	547
1993	1	2	0	7	617	1,095	84	3,870
1994	2	5	0	18	1,139	2,039	1,610	5,621
1995	5	5	5	20	1,566	2,767	3,756	6,189
1996	5	6	12	19	1,985	3,761	6,698	6,826
1997	7	11	17	18	2,486	4,814	10,485	7,555
1998	9	16	34	21	3,102	6,306	16,873	7,887
1999	9	21	49	21	3,925	8,593	27,039	8,866
2000	9	39	109	33	4,885	11,565	43,279	11,239
2001	11	43	134	61	6,536	13,005	57,347	24,345
2002	9	30	103	32	3,788	9,448	45,701	15,314
2003	7	24	95	30	3,693	9,233	41,844	13,762
2004	7	23	90	28	3,634	8,936	39,120	11,967
2005	8	24	97	30	3,496	8,704	39,056	11,229
2006	7	24	126	32	3,179	8,198	40,471	10,157
2007	7	23	160	30	2,870	7,717	41,657	9,171
2008	7	23	180	29	2,657	7,296	43,873	8,394
2009	5	20	204	28	2,457	6,916	47,337	7,637
2010	5	19	232	27	2,262	6,601	52,562	6,926
2011	5	17	224	25	2,005	6,022	49,677	6,111
2012	5	16	218	23	1,741	5,543	46,566	5,437
2013	5	16	211	22	1,570	5,109	44,064	4,877
2014	5	15	201	22	1,383	4,673	41,618	4,312
2015	5	15	187	21	1,224	4,317	39,441	3,825
2016	4	15	183	18	1,085	3,961	37,255	3,392
2017	4	15	176	17	989	3,619	35,111	3,014
2018	4	15	169	15	877	3,269	32,897	2,663
2019	4	14	163	14	791	2,960	30,631	2,352
2020	4	13	152	11	703	2,637	28,207	2,049
2021	2	6	72	5	316	1,185	13,083	910

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1993	Total	621	0	0	0	0.0%
1994	Total	967	458	0	458	47.4%
1995	Total	2,424	81	0	81	3.3%
1996	Total	2,649	1,006	0	1,006	38.0%
1997	Total	3,313	9,833	0	9,833	296.8%
1998	Total	3,885	2,883	0	2,883	74.2%
1999	Total	4,618	2,261	0	2,261	49.0%
2000	Total	5,292	22,342	0	22,342	422.2%
2001	Total	6,992	4,480	0	4,480	64.1%
2002	Total	7,256	6,035	0	6,035	83.2%
2003	Total	9,104	2,896	0	2,896	31.8%
2004	Total	7,699	2,151	0	2,151	27.9%
2005	Total	9,993	6,247	0	6,247	62.5%
2006	Total	9,224	4,381	0	4,381	47.5%
2007	Total	9,277	2,248	0	2,248	24.2%
2008	Total	10,006	2,719	0	2,719	27.2%
2009	Total	7,923	4,846	0	4,846	61.2%
2010	Total	8,594	2,674	0	2,674	31.1%
2011	13	1,731	1,834	0	1,834	106.0%
2011	14	3,804	1,132	0	1,132	29.8%
2011	15	0	0	0	0	0.0%
2011	16	0	0	0	0	0.0%
2011	17	1,586	39	0	39	2.5%
2011	18	1,257	104	0	104	8.3%
2011	19	1,015	1,066	0	1,066	105.0%
2011	Total	9,393	4,176	0	4,176	44.5%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	14	1,893	308	0	308	16.3%
2012	15	3,972	1,286	0	1,286	32.4%
2012	16	0	0	0	0	0.0%
2012	17	0	0	0	0	0.0%
2012	18	1,710	63	0	63	3.7%
2012	19	1,360	389	0	389	28.6%
2012	20	1,045	612	0	612	58.6%
2012	Total	9,981	2,658	0	2,658	26.6%
2013	15	1,953	1,125	0	1,125	57.6%
2013	16	4,136	1,637	0	1,637	39.6%
2013	17	0	0	0	0	0.0%
2013	18	0	0	0	0	0.0%
2013	19	1,768	49	0	49	2.8%
2013	20	1,405	251	0	251	17.9%
2013	21	1,156	277	0	277	24.0%
2013	Total	10,418	3,340	0	3,340	32.1%
2014	16	2,033	1,759	0	1,759	86.5%
2014	17	4,301	981	0	981	22.8%
2014	18	0	0	0	0	0.0%
2014	19	0	0	0	0	0.0%
2014	20	1,822	124	0	124	6.8%
2014	21	1,513	497	0	497	32.8%
2014	22	1,156	277	0	277	23.9%
2014	Total	10,825	3,637	0	3,637	33.6%
2015	17	2,140	879	0	879	41.1%
2015	18	4,408	1,366	0	1,366	31.0%
2015	19	0	0	0	0	0.0%
2015	20	0	0	0	0	0.0%
2015	21	1,783	97	0	97	5.4%
2015	22	1,534	359	0	359	23.4%
2015	23	1,156	361	0	361	31.2%
2015	Total	11,022	3,063	0	3,063	27.8%
2016	18	2,140	992	0	992	46.4%
2016	19	4,408	1,684	0	1,684	38.2%
2016	20	0	0	0	0	0.0%
2016	21	0	0	0	0	0.0%
2016	22	1,890	15	0	15	0.8%
2016	23	1,065	408	0	408	38.3%
2016	Total	9,504	3,099	0	3,099	32.6%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	19	2,140	1,325	0	1,325	61.9%
2017	20	4,408	1,105	0	1,105	25.1%
2017	21	0	0	0	0	0.0%
2017	22	0	0	0	0	0.0%
2017	23	1,890	35	0	35	1.9%
2017	24	378	38	0	38	10.0%
2017	Total	8,817	2,503	0	2,503	28.4%
2018	20	2,140	907	0	907	42.4%
2018	21	4,408	2,550	0	2,550	57.8%
2018	22	0	0	0	0	0.0%
2018	23	0	0	0	0	0.0%
2018	24	1,890	28	0	28	1.5%
2018	25	378	0	0	0	0.0%
2018	Total	8,817	3,484	0	3,484	39.5%
2019	21	2,140	2,453	0	2,453	114.6%
2019	22	4,536	4,616	0	4,616	101.7%
2019	23	0	0	0	0	0.0%
2019	24	0	0	0	0	0.0%
2019	25	1,890	32	0	32	1.7%
2019	26	378	0	0	0	0.0%
2019	Total	8,945	7,101	0	7,100	79.4%
2020	22	2,268	9,161	-3	9,158	403.7%
2020	23	3,732	4,318	11	4,330	116.0%
2020	24	0	0	0	0	0.0%
2020	25	0	0	0	0	0.0%
2020	26	1,890	268	1	269	14.2%
2020	27	378	32	0	32	8.4%
2020	Total	8,269	13,779	9	13,788	166.7%
2021	23	1,134	2,348	39	2,387	210.4%
2021	24	1,134	20	1	21	1.8%
2021	25	0	0	0	0	0.0%
2021	26	0	0	0	0	0.0%
2021	27	1,134	14	1	15	1.3%
2021	Total	3,403	2,382	40	2,422	71.2%
All	1	10,017	14,660	0	14,660	146.4%
All	2	8,096	13,397	0	13,397	165.5%
All	3	6,511	8,296	0	8,296	127.4%
All	4	6,857	6,099	0	6,099	88.9%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
All	5	8,040	5,598	0	5,598	69.6%
All	6	8,057	4,479	0	4,479	55.6%
All	7	6,955	4,880	0	4,880	70.2%
All	8	8,592	6,085	0	6,085	70.8%
All	9	6,097	2,239	0	2,239	36.7%
All	10	6,149	1,309	0	1,309	21.3%
All	11	6,877	1,795	0	1,795	26.1%
All	12	8,229	4,643	0	4,643	56.4%
All	13	9,004	3,386	0	3,386	37.6%
All	14	8,544	2,052	0	2,052	24.0%
All	15	8,918	2,571	0	2,571	28.8%
All	16	9,475	4,845	0	4,845	51.1%
All	17	10,047	2,003	0	2,003	19.9%
All	18	10,437	2,710	0	2,710	26.0%
All	19	10,691	4,513	0	4,513	42.2%
All	20	10,820	2,999	0	2,999	27.7%
All	21	11,001	5,874	0	5,874	53.4%
All	22	11,386	14,427	-3	14,424	126.7%
All	23	8,979	7,470	50	7,520	83.8%
All	24	3,403	86	1	86	2.5%
All	25	2,268	32	0	32	1.4%
All	26	2,268	268	1	269	11.8%
All	27	1,512	45	1	46	3.1%
All	Total	209,232	126,761	49	126,810	60.6%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	219	0	0	0	0.0%
1993	Total	1,489	1,341	0	1,341	90.1%
1994	Total	3,805	940	0	940	24.7%
1995	Total	3,871	112	0	112	2.9%
1996	Total	4,537	2,722	0	2,722	60.0%
1997	Total	8,864	6,163	0	6,163	69.5%
1998	Total	12,861	4,557	0	4,557	35.4%
1999	Total	19,289	27,310	0	27,310	141.6%
2000	Total	37,101	36,952	0	36,952	99.6%
2001	Total	44,098	31,642	0	31,642	71.8%
2002	Total	39,124	40,478	0	40,478	103.5%
2003	Total	41,964	21,796	0	21,796	51.9%
2004	Total	42,024	17,762	0	17,762	42.3%
2005	Total	40,163	17,447	0	17,447	43.4%
2006	Total	40,924	29,471	0	29,471	72.0%
2007	Total	40,528	22,211	0	22,211	54.8%
2008	Total	39,917	29,013	0	29,013	72.7%
2009	Total	36,344	27,624	0	27,624	76.0%
2010	Total	37,348	7,558	0	7,558	20.2%
2011	4	287	8	0	8	2.6%
2011	5	2,075	104	0	104	5.0%
2011	6	3,934	716	0	716	18.2%
2011	7	1,951	177	0	177	9.1%
2011	8	964	767	0	767	79.6%
2011	9	1,038	375	0	375	36.1%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	10	5,232	7,903	0	7,903	151.0%
2011	11	4,636	3,154	0	3,154	68.0%
2011	12	9,184	1,062	0	1,062	11.6%
2011	13	2,942	900	0	900	30.6%
2011	14	1,793	1,110	0	1,110	61.9%
2011	15	1,059	1,457	0	1,457	137.6%
2011	Total	35,095	17,731	0	17,731	50.5%
2012	5	287	0	0	0	0.0%
2012	6	2,121	16	0	16	0.8%
2012	7	4,044	2,079	0	2,079	51.4%
2012	8	2,007	162	0	162	8.1%
2012	9	1,046	145	0	145	13.9%
2012	10	1,085	610	0	610	56.2%
2012	11	5,234	4,631	0	4,631	88.5%
2012	12	4,468	2,117	0	2,117	47.4%
2012	13	8,338	583	0	583	7.0%
2012	14	3,115	2,202	0	2,202	70.7%
2012	15	1,827	1,839	0	1,839	100.7%
2012	16	1,107	849	0	849	76.7%
2012	Total	34,680	15,233	0	15,233	43.9%
2013	6	300	112	0	112	37.3%
2013	7	2,386	957	0	957	40.1%
2013	8	4,225	4,668	0	4,668	110.5%
2013	9	2,096	341	0	341	16.2%
2013	10	1,093	769	0	769	70.4%
2013	11	1,133	1,196	0	1,196	105.5%
2013	12	5,469	3,380	0	3,380	61.8%
2013	13	4,668	1,257	0	1,257	26.9%
2013	14	8,848	4,594	0	4,594	51.9%
2013	15	3,254	204	0	204	6.3%
2013	16	1,908	2,126	0	2,126	111.4%
2013	17	1,227	464	0	464	37.8%
2013	Total	36,605	20,069	0	20,069	54.8%
2014	7	347	0	0	0	0.0%
2014	8	1,613	2,249	0	2,249	139.4%
2014	9	2,382	1,898	0	1,898	79.7%
2014	10	2,283	179	0	179	7.8%
2014	11	1,133	1,454	0	1,454	128.3%
2014	12	1,133	1,757	0	1,757	155.0%
2014	13	5,587	4,432	0	4,432	79.3%
2014	14	4,750	1,266	0	1,266	26.6%



### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	15	9,137	2,147	0	2,147	23.5%
2014	16	3,316	1,723	0	1,723	52.0%
2014	17	2,030	503	0	503	24.8%
2014	18	1,227	2,629	0	2,629	214.2%
2014	Total	34,939	20,236	0	20,236	57.9%
2015	8	347	25	0	25	7.2%
2015	9	1,798	460	0	460	25.6%
2015	10	2,526	474	0	474	18.8%
2015	11	2,290	2,997	0	2,997	130.9%
2015	12	1,133	2,056	0	2,056	181.4%
2015	13	1,133	2,332	0	2,332	205.8%
2015	14	5,727	1,569	0	1,569	27.4%
2015	15	4,762	4,303	0	4,303	90.4%
2015	16	9,276	1,180	0	1,180	12.7%
2015	17	3,410	437	0	437	12.8%
2015	18	2,030	1,151	0	1,151	56.7%
2015	19	1,227	619	0	619	50.5%
2015	Total	35,659	17,603	0	17,603	49.4%
2016	9	347	0	0	0	0.0%
2016	10	1,834	438	0	438	23.9%
2016	11	2,569	7,300	0	7,300	284.2%
2016	12	2,344	847	0	847	36.2%
2016	13	1,133	3,717	0	3,717	328.0%
2016	14	1,253	1,206	0	1,206	96.2%
2016	15	5,831	1,043	0	1,043	17.9%
2016	16	5,089	1,474	0	1,474	29.0%
2016	17	9,609	1,191	0	1,191	12.4%
2016	18	3,480	649	0	649	18.7%
2016	19	2,120	3,614	0	3,614	170.5%
2016	20	1,258	2,568	0	2,568	204.2%
2016	Total	36,865	24,048	0	24,048	65.2%
2017	10	364	0	0	0	0.0%
2017	11	1,889	2,280	0	2,280	120.7%
2017	12	2,654	459	0	459	17.3%
2017	13	2,406	1,942	0	1,942	80.7%
2017	14	1,264	1,011	0	1,011	80.0%
2017	15	1,264	973	0	973	77.0%
2017	16	6,064	3,321	0	3,321	54.8%
2017	17	5,293	646	0	646	12.2%
2017	18	9,900	2,463	0	2,463	24.9%
2017	19	3,681	375	0	375	10.2%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	20	2,181	2,536	0	2,536	116.3%
2017	21	1,289	663	0	663	51.4%
2017	Total	38,247	16,670	0	16,670	43.6%
2018	11	364	38	0	38	10.4%
2018	12	2,035	3,138	0	3,138	154.2%
2018	13	2,654	461	0	461	17.4%
2018	14	2,406	1,631	0	1,631	67.8%
2018	15	1,264	2,435	0	2,435	192.7%
2018	16	1,264	972	0	972	76.9%
2018	17	6,064	1,697	0	1,697	28.0%
2018	18	5,293	3,281	0	3,281	62.0%
2018	19	10,050	1,392	0	1,392	13.8%
2018	20	3,681	1,472	0	1,472	40.0%
2018	21	2,181	1,115	0	1,115	51.1%
2018	22	1,366	2,600	0	2,600	190.4%
2018	Total	38,620	20,231	0	20,231	52.4%
2019	12	392	22	0	22	5.7%
2019	13	2,035	385	0	385	18.9%
2019	14	2,654	10,218	0	10,218	385.0%
2019	15	2,535	2,623	0	2,623	103.5%
2019	16	1,264	1,982	0	1,982	156.9%
2019	17	163	44	0	44	26.8%
2019	18	6,064	1,615	0	1,615	26.6%
2019	19	5,293	5,783	0	5,783	109.3%
2019	20	10,178	729	0	729	7.2%
2019	21	3,694	1,373	0	1,373	37.2%
2019	22	1,106	522	0	522	47.2%
2019	Total	35,377	25,297	0	25,297	71.5%
2020	13	392	8	0	8	2.1%
2020	14	2,035	2,769	-1	2,768	136.0%
2020	15	2,666	4,383	-2	4,381	164.3%
2020	16	1,149	55,790	-34	55,757	4853.9%
2020	17	0	0	0	0	0.0%
2020	18	0	0	0	0	0.0%
2020	19	6,215	2,884	4	2,888	46.5%
2020	20	5,305	4,768	16	4,784	90.2%
2020	21	10,327	2,123	2	2,125	20.6%
2020	22	3,794	7,689	3	7,692	202.7%
2020	23	893	112	0	112	12.6%
2020	Total	32,776	80,527	-12	80,515	245.7%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2021	14	392	3	0	3	0.8%
2021	15	801	280	5	285	35.6%
2021	16	211	9	0	9	4.3%
2021	17	1,053	475	45	520	49.4%
2021	18	0	0	0	0	0.0%
2021	19	0	0	0	0	0.0%
2021	20	3,017	5,810	101	5,911	195.9%
2021	21	1,757	300	11	311	17.7%
2021	22	5,357	2,840	57	2,897	54.1%
2021	23	1,786	812	55	867	48.5%
2021	Total	14,374	10,530	274	10,803	75.2%
All	1	48,155	28,404	0	28,404	59.0%
All	2	58,404	49,326	0	49,326	84.5%
All	3	61,065	50,527	0	50,527	82.7%
All	4	60,056	39,789	0	39,789	66.3%
All	5	56,894	29,223	0	29,223	51.4%
All	6	51,540	20,534	0	20,534	39.8%
All	7	54,254	35,572	0	35,572	65.6%
All	8	50,439	32,340	0	32,340	64.1%
All	9	40,259	19,557	0	19,557	48.6%
All	10	37,939	34,870	0	34,870	91.9%
All	11	35,764	28,863	0	28,863	80.7%
All	12	34,052	17,293	0	17,293	50.8%
All	13	33,949	17,589	0	17,589	51.8%
All	14	35,295	28,324	-1	28,322	80.2%
All	15	34,398	21,690	3	21,692	63.1%
All	16	30,647	69,426	-34	69,393	226.4%
All	17	28,849	5,457	45	5,502	19.1%
All	18	27,993	11,788	0	11,788	42.1%
All	19	28,586	14,668	4	14,672	51.3%
All	20	25,621	17,883	117	18,000	70.3%
All	21	19,248	5,573	13	5,587	29.0%
All	22	11,622	13,652	59	13,711	118.0%
All	23	2,679	924	55	979	36.6%
All	Total	867,707	593,273	261	593,534	68.4%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1995	Total	4,883	602	0	602	12.3%
1996	Total	11,922	5,183	0	5,183	43.5%
1997	Total	16,644	18,778	0	18,778	112.8%
1998	Total	33,888	20,705	0	20,705	61.1%
1999	Total	54,819	41,430	0	41,430	75.6%
2000	Total	125,193	89,730	0	89,730	71.7%
2001	Total	165,004	120,188	0	120,188	72.8%
2002	Total	158,265	94,723	0	94,723	59.9%
2003	Total	185,231	70,083	0	70,083	37.8%
2004	Total	188,341	72,974	0	72,974	38.7%
2005	Total	172,552	98,021	0	98,021	56.8%
2006	Total	201,061	146,057	0	146,057	72.6%
2007	Total	256,105	225,297	0	225,297	88.0%
2008	Total	294,370	243,347	0	243,347	82.7%
2009	Total	345,016	304,007	0	304,007	88.1%
2010	Total	411,999	301,263	0	301,263	73.1%
2011	1	1,801	302	0	302	16.7%
2011	2	57,342	58,789	0	58,789	102.5%
2011	3	51,342	61,811	0	61,811	120.4%
2011	4	30,582	35,978	0	35,978	117.6%
2011	5	56,014	41,798	0	41,798	74.6%
2011	6	49,844	37,852	0	37,852	75.9%
2011	7	19,482	8,350	0	8,350	42.9%
2011	8	13,202	5,337	0	5,337	40.4%
2011	9	15,301	12,776	0	12,776	83.5%
2011	10	24,246	29,181	0	29,181	120.4%
2011	11	38,354	25,545	0	25,545	66.6%
2011	12	51,171	53,869	0	53,869	105.3%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	13	7,271	8,022	0	8,022	110.3%
2011	14	7,662	15,367	0	15,367	200.6%
2011	15	2,522	9,359	0	9,359	371.1%
2011	16	5,164	799	0	799	15.5%
2011	17	1,620	277	0	277	17.1%
2011	Total	432,921	405,411	0	405,411	93.6%
2012	2	1,988	453	0	453	22.8%
2012	3	61,323	60,034	0	60,034	97.9%
2012	4	54,861	48,894	0	48,894	89.1%
2012	5	32,108	23,217	0	23,217	72.3%
2012	6	57,503	41,947	0	41,947	72.9%
2012	7	51,008	30,806	0	30,806	60.4%
2012	8	19,995	19,183	0	19,183	95.9%
2012	9	13,714	4,015	0	4,015	29.3%
2012	10	16,046	8,049	0	8,049	50.2%
2012	11	25,639	16,186	0	16,186	63.1%
2012	12	38,020	33,291	0	33,291	87.6%
2012	13	51,858	51,747	0	51,747	99.8%
2012	14	6,082	2,010	0	2,010	33.0%
2012	15	4,191	1,009	0	1,009	24.1%
2012	16	2,395	3,788	0	3,788	158.2%
2012	17	5,612	1,492	0	1,492	26.6%
2012	18	1,620	281	0	281	17.3%
2012	Total	443,962	346,403	0	346,403	78.0%
2013	3	2,015	1,335	0	1,335	66.2%
2013	4	65,039	65,726	0	65,726	101.1%
2013	5	58,329	43,810	0	43,810	75.1%
2013	6	34,077	34,070	0	34,070	100.0%
2013	7	59,014	37,083	0	37,083	62.8%
2013	8	48,425	29,368	0	29,368	60.6%
2013	9	17,751	13,359	0	13,359	75.3%
2013	10	14,070	5,820	0	5,820	41.4%
2013	11	16,863	6,480	0	6,480	38.4%
2013	12	24,156	27,429	0	27,429	113.5%
2013	13	38,040	36,866	0	36,866	96.9%
2013	14	48,734	53,880	0	53,880	110.6%
2013	15	6,404	6,296	0	6,296	98.3%
2013	16	4,314	587	0	587	13.6%
2013	17	2,457	3,003	0	3,003	122.2%
2013	18	5,717	6,802	0	6,802	119.0%
2013	19	1,692	1,111	0	1,111	65.6%
2013	Total	447,097	373,023	0	373,023	83.4%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	4	2,188	4,250	0	4,250	194.3%
2014	5	67,418	32,478	0	32,478	48.2%
2014	6	60,150	54,034	0	54,034	89.8%
2014	7	31,074	46,083	0	46,083	148.3%
2014	8	58,087	27,558	0	27,558	47.4%
2014	9	48,701	30,065	0	30,065	61.7%
2014	10	18,206	21,387	0	21,387	117.5%
2014	11	14,797	5,997	0	5,997	40.5%
2014	12	15,822	29,659	0	29,659	187.5%
2014	13	22,773	27,134	0	27,134	119.2%
2014	14	38,066	22,616	0	22,616	59.4%
2014	15	45,779	53,408	0	53,408	116.7%
2014	16	6,635	1,727	0	1,727	26.0%
2014	17	4,377	1,521	0	1,521	34.7%
2014	18	2,501	8,039	0	8,039	321.4%
2014	19	5,860	1,018	0	1,018	17.4%
2014	20	1,704	865	0	865	50.8%
2014	Total	444,137	367,839	0	367,839	82.8%
2015	5	2,111	1,179	0	1,179	55.9%
2015	6	69,623	52,253	0	52,253	75.1%
2015	7	57,084	46,737	0	46,737	81.9%
2015	8	26,473	24,019	0	24,019	90.7%
2015	9	53,971	23,033	0	23,033	42.7%
2015	10	46,431	22,878	0	22,878	49.3%
2015	11	18,752	18,622	0	18,622	99.3%
2015	12	15,173	7,314	0	7,314	48.2%
2015	13	15,354	17,325	0	17,325	112.8%
2015	14	20,817	7,731	0	7,731	37.1%
2015	15	32,998	17,357	0	17,357	52.6%
2015	16	43,511	40,120	0	40,120	92.2%
2015	17	6,710	13,552	0	13,552	201.9%
2015	18	4,493	2,333	0	2,333	51.9%
2015	19	-423	0	0	0	0.0%
2015	20	6,002	886	0	886	14.8%
2015	21	1,705	2,353	0	2,353	138.0%
2015	Total	420,787	297,692	0	297,692	70.7%
2016	6	2,195	791	0	791	36.0%
2016	7	73,291	45,182	0	45,182	61.6%
2016	8	60,010	45,495	0	45,495	75.8%
2016	9	27,001	39,325	0	39,325	145.6%
2016	10	54,735	31,564	0	31,564	57.7%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	11	47,331	26,576	0	26,576	56.1%
2016	12	19,531	20,163	0	20,163	103.2%
2016	13	15,872	5,884	0	5,884	37.1%
2016	14	14,280	8,955	0	8,955	62.7%
2016	15	20,190	17,725	0	17,725	87.8%
2016	16	34,040	15,102	0	15,102	44.4%
2016	17	41,971	29,352	0	29,352	69.9%
2016	18	6,973	13,526	0	13,526	194.0%
2016	19	4,757	1,853	0	1,853	39.0%
2016	20	0	0	0	0	0.0%
2016	21	3,466	752	0	752	21.7%
2016	22	1,619	2,945	0	2,945	181.8%
2016	Total	427,263	305,191	0	305,191	71.4%
2017	7	2,396	610	0	610	25.4%
2017	8	77,695	40,247	0	40,247	51.8%
2017	9	61,378	43,598	0	43,598	71.0%
2017	10	25,834	24,861	0	24,861	96.2%
2017	11	56,970	25,686	0	25,686	45.1%
2017	12	50,639	21,404	0	21,404	42.3%
2017	13	19,982	10,084	0	10,084	50.5%
2017	14	16,657	6,671	0	6,671	40.0%
2017	15	14,951	4,161	0	4,161	27.8%
2017	16	19,626	13,376	0	13,376	68.2%
2017	17	32,994	24,601	0	24,601	74.6%
2017	18	41,799	36,975	0	36,975	88.5%
2017	19	6,661	7,994	0	7,994	120.0%
2017	20	4,973	1,037	0	1,037	20.9%
2017	21	0	0	0	0	0.0%
2017	22	4,015	3,083	0	3,083	76.8%
2017	23	1,692	348	0	348	20.6%
2017	Total	438,262	264,735	0	264,735	60.4%
2018	8	2,586	1,042	0	1,042	40.3%
2018	9	81,685	51,184	0	51,184	62.7%
2018	10	63,181	49,606	0	49,606	78.5%
2018	11	26,060	22,260	0	22,260	85.4%
2018	12	56,243	21,022	0	21,022	37.4%
2018	13	47,013	18,375	0	18,375	39.1%
2018	14	19,324	16,398	0	16,398	84.9%
2018	15	16,998	5,298	0	5,298	31.2%
2018	16	15,765	3,116	0	3,116	19.8%
2018	17	19,196	16,017	0	16,017	83.4%
2018	18	33,078	53,527	0	53,527	161.8%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2018	19	42,033	55,216	0	55,216	131.4%
2018	20	4,951	4,000	0	4,000	80.8%
2018	21	5,077	629	0	629	12.4%
2018	22	0	0	0	0	0.0%
2018	23	4,138	3,015	0	3,015	72.9%
2018	24	1,721	4,724	0	4,724	274.6%
2018	Total	439,048	325,429	0	325,429	74.1%
2019	9	2,682	1,195	0	1,195	44.6%
2019	10	82,418	58,545	0	58,545	71.0%
2019	11	64,564	58,999	-1	58,998	91.4%
2019	12	27,015	34,088	-1	34,088	126.2%
2019	13	57,001	38,099	0	38,099	66.8%
2019	14	45,376	25,050	0	25,049	55.2%
2019	15	19,249	13,305	0	13,305	69.1%
2019	16	14,400	3,400	0	3,400	23.6%
2019	17	15,342	3,037	0	3,037	19.8%
2019	18	18,764	19,765	0	19,765	105.3%
2019	19	27,834	16,229	0	16,228	58.3%
2019	20	39,883	35,510	0	35,509	89.0%
2019	21	5,039	5,693	0	5,693	113.0%
2019	22	5,077	4,106	0	4,106	80.9%
2019	23	0	0	0	0	0.0%
2019	24	4,138	6,162	0	6,162	148.9%
2019	25	1,721	4,597	0	4,597	267.2%
2019	Total	430,502	327,781	-4	327,777	76.1%
2020	10	2,780	5,014	0	5,013	180.3%
2020	11	79,913	51,743	56	51,799	64.8%
2020	12	62,386	50,988	70	51,059	81.8%
2020	13	27,346	38,411	88	38,499	140.8%
2020	14	53,197	36,359	37	36,396	68.4%
2020	15	40,713	18,535	24	18,559	45.6%
2020	16	20,371	9,404	24	9,428	46.3%
2020	17	12,298	3,393	5	3,398	27.6%
2020	18	14,390	7,153	3	7,156	49.7%
2020	19	15,434	11,409	8	11,417	74.0%
2020	20	27,767	9,147	5	9,152	33.0%
2020	21	34,804	33,885	53	33,938	97.5%
2020	22	4,863	15,881	14	15,895	326.9%
2020	23	5,077	1,696	2	1,699	33.5%
2020	24	0	0	0	0	0.0%
2020	25	2,667	774	1	775	29.0%
2020	26	242	0	0	0	0.0%



**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2020	Total	404,247	293,791	390	294,181	72.8%
2021	11	2,862	1,281	11	1,292	45.1%
2021	12	47,170	35,894	672	36,566	77.5%
2021	13	27,245	32,664	846	33,511	123.0%
2021	14	12,545	19,095	645	19,740	157.4%
2021	15	26,790	14,917	334	15,251	56.9%
2021	16	19,757	11,417	279	11,696	59.2%
2021	17	7,979	23,084	799	23,883	299.3%
2021	18	2,573	575	8	583	22.6%
2021	19	7,610	1,228	38	1,266	16.6%
2021	20	8,756	10,414	122	10,536	120.3%
2021	21	13,531	8,958	314	9,272	68.5%
2021	22	14,033	13,284	388	13,672	97.4%
2021	23	577	224	2	226	39.2%
2021	24	1,450	95	1	96	6.6%
2021	25	0	0	0	0	0.0%
2021	26	1,450	233	2	235	16.2%
2021	Total	194,331	173,365	4,460	177,825	91.5%
All	1	422,117	227,682	0	227,682	53.9%
All	2	464,759	363,102	0	363,102	78.1%
All	3	463,931	377,409	0	377,409	81.4%
All	4	483,177	343,244	0	343,244	71.0%
All	5	483,310	303,042	0	303,042	62.7%
All	6	469,288	343,716	0	343,716	73.2%
All	7	452,851	327,247	0	327,247	72.3%
All	8	442,942	320,826	0	320,826	72.4%
All	9	447,120	317,996	0	317,996	71.1%
All	10	452,889	395,198	-1	395,198	87.3%
All	11	466,002	321,537	65	321,602	69.0%
All	12	430,796	357,778	742	358,520	83.2%
All	13	347,176	308,006	934	308,940	89.0%
All	14	291,146	219,612	681	220,293	75.7%
All	15	236,901	163,854	357	164,211	69.3%
All	16	187,390	103,141	302	103,444	55.2%
All	17	150,555	119,327	804	120,132	79.8%
All	18	131,908	148,975	11	148,986	112.9%
All	19	111,459	96,057	46	96,103	86.2%
All	20	94,036	61,859	127	61,986	65.9%
All	21	63,621	52,269	368	52,637	82.7%
All	22	29,607	39,299	402	39,701	134.1%
All	23	11,483	5,284	5	5,288	46.1%
All	24	7,309	10,981	1	10,982	150.3%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
All	25	4,388	5,371	0	5,371	122.4%
All	26	1,692	233	2	235	13.9%
All	Total	7,147,850	5,333,048	4,847	5,337,895	74.7%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	655	0	0	0	0.0%
1993	Total	5,860	562	0	562	9.6%
1994	Total	15,443	6,257	0	6,257	40.5%
1995	Total	17,844	17,581	0	17,581	98.5%
1996	Total	17,734	7,424	0	7,424	41.9%
1997	Total	16,423	9,148	0	9,148	55.7%
1998	Total	19,624	11,637	0	11,637	59.3%
1999	Total	21,361	19,974	0	19,974	93.5%
2000	Total	32,381	29,413	0	29,413	90.8%
2001	Total	63,521	58,797	0	58,797	92.6%
2002	Total	46,334	30,550	0	30,550	65.9%
2003	Total	53,430	51,735	0	51,735	96.8%
2004	Total	55,258	47,382	0	47,382	85.7%
2005	Total	50,197	33,443	0	33,443	66.6%
2006	Total	51,657	64,643	0	64,643	125.1%
2007	Total	51,447	36,642	0	36,642	71.2%
2008	Total	54,747	29,958	0	29,958	54.7%
2009	Total	54,484	28,777	0	28,777	52.8%
2010	Total	59,196	31,464	0	31,464	53.2%
2011	5	391	0	0	0	0.0%
2011	6	6,797	1,974	0	1,974	29.0%
2011	7	3,260	478	0	478	14.7%
2011	8	2,080	329	0	329	15.8%
2011	9	7,910	2,414	0	2,414	30.5%
2011	10	8,609	3,742	0	3,742	43.5%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	11	7,869	7,832	0	7,832	99.5%
2011	12	5,635	928	0	928	16.5%
2011	13	3,002	1,821	0	1,821	60.7%
2011	14	2,556	364	0	364	14.2%
2011	15	0	0	0	0	0.0%
2011	16	0	0	0	0	0.0%
2011	17	587	71	0	71	12.0%
2011	18	5,754	6,196	0	6,196	107.7%
2011	19	826	79	0	79	9.6%
2011	Total	55,276	26,227	0	26,227	47.4%
2012	6	399	0	0	0	0.0%
2012	7	7,128	5,806	0	5,806	81.5%
2012	8	1,697	1,345	0	1,345	79.3%
2012	9	2,099	91	0	91	4.3%
2012	10	8,015	6,289	0	6,289	78.5%
2012	11	6,824	3,266	0	3,266	47.9%
2012	12	8,115	748	0	748	9.2%
2012	13	5,692	1,666	0	1,666	29.3%
2012	14	3,028	843	0	843	27.8%
2012	15	2,572	487	0	487	18.9%
2012	16	0	0	0	0	0.0%
2012	17	0	0	0	0	0.0%
2012	18	599	451	0	451	75.3%
2012	19	5,807	2,248	0	2,248	38.7%
2012	20	826	1,143	0	1,143	138.3%
2012	Total	52,801	24,385	0	24,385	46.2%
2013	7	424	0	0	0	0.0%
2013	8	7,375	3,799	0	3,799	51.5%
2013	9	1,772	481	0	481	27.1%
2013	10	2,152	8,490	0	8,490	394.4%
2013	11	6,301	7,083	0	7,083	112.4%
2013	12	7,509	5,119	0	5,119	68.2%
2013	13	8,339	2,616	0	2,616	31.4%
2013	14	5,849	1,755	0	1,755	30.0%
2013	15	3,111	2,628	0	2,628	84.5%
2013	16	2,651	453	0	453	17.1%
2013	17	0	0	0	0	0.0%
2013	18	0	0	0	0	0.0%
2013	19	599	99	0	99	16.6%
2013	20	5,949	5,708	0	5,708	96.0%
2013	21	1,529	2,133	0	2,133	139.6%
2013	Total	53,558	40,364	0	40,364	75.4%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	8	443	4	0	4	1.0%
2014	9	7,528	3,353	0	3,353	44.5%
2014	10	1,783	588	0	588	33.0%
2014	11	2,362	22,319	0	22,319	945.0%
2014	12	6,612	5,993	0	5,993	90.6%
2014	13	7,626	4,094	0	4,094	53.7%
2014	14	8,477	1,108	0	1,108	13.1%
2014	15	6,581	9,149	0	9,149	139.0%
2014	16	3,161	369	0	369	11.7%
2014	17	2,709	7,450	0	7,450	275.0%
2014	18	0	0	0	0	0.0%
2014	19	0	0	0	0	0.0%
2014	20	625	119	0	119	19.0%
2014	21	5,637	6,829	0	6,829	121.1%
2014	22	885	1,268	0	1,268	143.2%
2014	Total	54,430	62,644	0	62,644	115.1%
2015	9	443	2,892	0	2,892	653.4%
2015	10	6,771	2,734	0	2,734	40.4%
2015	11	1,783	1,258	0	1,258	70.5%
2015	12	2,362	1,205	0	1,205	51.0%
2015	13	6,612	1,907	0	1,907	28.8%
2015	14	7,652	1,817	0	1,817	23.7%
2015	15	7,839	1,369	0	1,369	17.5%
2015	16	4,984	5,193	0	5,193	104.2%
2015	17	3,052	799	0	799	26.2%
2015	18	417	40	0	40	9.5%
2015	19	0	0	0	0	0.0%
2015	20	0	0	0	0	0.0%
2015	21	664	366	0	366	55.1%
2015	22	6,419	14,022	0	14,022	218.4%
2015	23	885	6,810	0	6,810	769.2%
2015	Total	49,883	40,410	0	40,410	81.0%
2016	11	5,513	1,739	0	1,739	31.6%
2016	12	1,886	436	0	436	23.1%
2016	13	2,411	5,432	0	5,432	225.3%
2016	14	6,774	5,317	0	5,317	78.5%
2016	15	6,640	2,426	0	2,426	36.5%
2016	16	8,000	4,501	0	4,501	56.3%
2016	17	4,287	663	0	663	15.5%
2016	18	3,209	2,939	0	2,939	91.6%
2016	19	438	41	0	41	9.3%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	20	0	0	0	0	0.0%
2016	21	0	0	0	0	0.0%
2016	22	664	175	0	175	26.4%
2016	23	5,618	9,054	0	9,054	161.2%
2016	Total	45,438	32,725	0	32,725	72.0%
2017	12	5,880	1,597	0	1,597	27.2%
2017	13	2,022	2,350	0	2,350	116.2%
2017	14	1,584	6,155	0	6,155	388.5%
2017	15	5,652	1,788	0	1,788	31.6%
2017	16	7,169	2,078	0	2,078	29.0%
2017	17	7,941	11,796	0	11,796	148.5%
2017	18	4,454	4,111	0	4,111	92.3%
2017	19	3,334	235	0	235	7.0%
2017	20	451	0	0	0	0.1%
2017	21	0	0	0	0	0.0%
2017	22	0	0	0	0	0.0%
2017	23	697	511	0	511	73.3%
2017	24	4,949	2,592	0	2,592	52.4%
2017	Total	44,134	33,214	0	33,214	75.3%
2018	13	6,086	4,893	0	4,893	80.4%
2018	14	2,029	1,271	0	1,271	62.7%
2018	15	0	0	0	0	0.0%
2018	16	5,892	2,797	0	2,797	47.5%
2018	17	6,339	2,502	0	2,502	39.5%
2018	18	6,844	1,687	0	1,687	24.7%
2018	19	4,536	1,808	0	1,808	39.9%
2018	20	3,381	1,028	0	1,028	30.4%
2018	21	451	0	0	0	0.0%
2018	22	0	0	0	0	0.0%
2018	23	0	0	0	0	0.0%
2018	24	718	236	0	236	32.8%
2018	25	5,027	1,480	0	1,480	29.4%
2018	Total	41,303	17,703	0	17,703	42.9%
2019	14	6,086	6,142	0	6,142	100.9%
2019	15	2,043	1,262	0	1,262	61.8%
2019	16	0	0	0	0	0.0%
2019	17	4,961	8,126	0	8,126	163.8%
2019	18	5,213	3,550	0	3,550	68.1%
2019	19	6,860	2,259	0	2,259	32.9%
2019	20	4,536	2,684	0	2,684	59.2%
2019	21	3,381	4,979	0	4,979	147.2%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2019	22	478	0	0	0	0.0%
2019	23	0	0	0	0	0.0%
2019	24	0	0	0	0	0.0%
2019	25	718	372	0	372	51.8%
2019	26	4,425	6,122	0	6,122	138.4%
2019	Total	38,700	35,497	-1	35,496	91.7%
2020	15	6,177	2,080	1	2,082	33.7%
2020	16	1,981	157	1	158	8.0%
2020	17	0	0	0	0	0.0%
2020	18	4,387	7,126	5	7,131	162.5%
2020	19	3,771	1,043	4	1,047	27.8%
2020	20	3,530	2,931	0	2,932	83.1%
2020	21	4,243	2,787	3	2,789	65.7%
2020	22	3,526	705	1	706	20.0%
2020	23	464	46	0	47	10.0%
2020	24	0	0	0	0	0.0%
2020	25	0	0	0	0	0.0%
2020	26	0	0	0	0	0.0%
2020	27	1,893	763	0	764	40.3%
2020	Total	29,973	17,639	16	17,655	58.9%
2021	16	4,017	1,088	33	1,121	27.9%
2021	17	0	0	0	0	0.0%
2021	18	0	0	0	0	0.0%
2021	19	3,142	1,586	55	1,641	52.2%
2021	20	874	698	36	733	83.9%
2021	21	1,612	1,856	126	1,982	123.0%
2021	22	2,554	149	5	154	6.0%
2021	23	1,393	114	3	117	8.4%
2021	Total	13,593	5,491	257	5,749	42.3%
All	1	67,437	36,553	0	36,553	54.2%
All	2	96,083	105,582	0	105,582	109.9%
All	3	80,741	74,501	0	74,501	92.3%
All	4	75,839	42,605	0	42,605	56.2%
All	5	73,023	55,197	0	55,197	75.6%
All	6	69,664	33,079	0	33,079	47.5%
All	7	60,571	36,984	0	36,984	61.1%
All	8	60,873	41,425	0	41,425	68.1%
All	9	58,020	30,771	0	30,771	53.0%
All	10	54,826	41,936	0	41,936	76.5%
All	11	47,872	52,646	0	52,646	110.0%
All	12	51,510	29,118	0	29,118	56.5%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
All	13	52,584	32,805	0	32,805	62.4%
All	14	50,985	30,160	0	30,160	59.2%
All	15	46,381	26,391	1	26,392	56.9%
All	16	44,118	24,545	34	24,578	55.7%
All	17	36,158	43,960	0	43,960	121.6%
All	18	31,685	26,350	5	26,355	83.2%
All	19	29,313	9,398	59	9,457	32.3%
All	20	20,173	14,311	36	14,347	71.1%
All	21	17,516	18,951	128	19,079	108.9%
All	22	14,527	16,319	6	16,325	112.4%
All	23	9,058	16,536	3	16,539	182.6%
All	24	5,667	2,827	0	2,827	49.9%
All	25	5,745	1,852	0	1,852	32.2%
All	26	4,425	6,122	0	6,122	138.4%
All	27	1,893	763	0	764	40.3%
All	Total	1,166,686	851,684	272	851,957	73.0%



### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	54,266	13,289	0	13,289	24.5%
1993	Total	290,787	123,936	0	123,936	42.6%
1994	Total	586,336	280,396	0	280,396	47.8%
1995	Total	812,230	437,977	0	437,977	53.9%
1996	Total	1,041,447	672,049	0	672,049	64.5%
1997	Total	1,314,759	895,365	0	895,365	68.1%
1998	Total	1,653,672	1,392,351	0	1,392,351	84.2%
1999	Total	2,198,412	2,082,244	0	2,082,244	94.7%
2000	Total	2,921,443	2,824,276	0	2,824,276	96.7%
2001	Total	4,450,371	4,681,034	0	4,681,034	105.2%
2002	Total	3,509,755	3,853,191	0	3,853,191	109.8%
2003	Total	4,318,038	4,749,453	0	4,749,453	110.0%
2004	Total	4,847,819	5,819,951	0	5,819,951	120.1%
2005	Total	5,216,625	6,398,034	0	6,398,034	122.6%
2006	Total	5,487,644	5,603,869	0	5,603,869	102.1%
2007	Total	5,448,945	5,153,511	0	5,153,511	94.6%
2008	Total	5,054,254	4,344,929	0	4,344,929	86.0%
2009	Total	4,757,847	4,033,062	0	4,033,062	84.8%
2010	Total	4,367,887	4,003,812	0	4,003,812	91.7%
2011	1	13,572	40,580	0	40,580	299.0%
2011	2	122,250	259,785	0	259,785	212.5%
2011	3	136,688	225,159	0	225,159	164.7%
2011	4	143,047	142,380	0	142,380	99.5%
2011	5	142,205	117,255	0	117,255	82.5%
2011	6	200,517	218,177	0	218,177	108.8%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	7	297,977	264,403	0	264,403	88.7%
2011	8	394,689	376,368	0	376,368	95.4%
2011	9	272,422	238,183	0	238,183	87.4%
2011	10	425,182	293,131	0	293,131	68.9%
2011	11	500,154	315,866	0	315,866	63.2%
2011	12	282,971	170,748	0	170,748	60.3%
2011	13	265,799	206,604	0	206,604	77.7%
2011	14	225,791	141,878	0	141,878	62.8%
2011	15	139,555	76,196	0	76,196	54.6%
2011	16	96,748	47,944	0	47,944	49.6%
2011	17	51,884	35,729	0	35,729	68.9%
2011	18	44,291	43,230	0	43,230	97.6%
2011	19	41,485	32,027	0	32,027	77.2%
2011	20	9,447	12,662	0	12,662	134.0%
2011	Total	3,806,674	3,258,305	0	3,258,305	85.6%
2012	2	14,998	33,095	0	33,095	220.7%
2012	3	121,230	230,072	0	230,072	189.8%
2012	4	132,879	169,225	0	169,225	127.4%
2012	5	128,261	121,800	0	121,800	95.0%
2012	6	120,995	115,435	0	115,435	95.4%
2012	7	134,184	142,003	0	142,003	105.8%
2012	8	191,679	175,873	0	175,873	91.8%
2012	9	245,057	196,979	0	196,979	80.4%
2012	10	245,233	159,881	0	159,881	65.2%
2012	11	393,126	246,699	0	246,699	62.8%
2012	12	453,837	271,891	0	271,891	59.9%
2012	13	277,583	142,844	0	142,844	51.5%
2012	14	265,453	178,425	0	178,425	67.2%
2012	15	206,421	104,751	0	104,751	50.7%
2012	16	140,190	100,107	0	100,107	71.4%
2012	17	93,960	44,185	0	44,185	47.0%
2012	18	48,564	36,967	0	36,967	76.1%
2012	19	43,870	34,300	0	34,300	78.2%
2012	20	37,967	29,075	0	29,075	76.6%
2012	21	9,510	17,637	0	17,637	185.4%
2012	Total	3,304,998	2,551,243	0	2,551,243	77.2%
2013	3	13,625	29,543	0	29,543	216.8%
2013	4	121,990	243,798	0	243,798	199.9%
2013	5	133,076	128,869	0	128,869	96.8%
2013	6	125,560	98,355	0	98,355	78.3%
2013	7	119,903	127,244	0	127,244	106.1%
2013	8	120,445	127,455	0	127,455	105.8%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	9	180,891	163,345	0	163,345	90.3%
2013	10	237,487	213,831	0	213,831	90.0%
2013	11	239,581	168,348	0	168,348	70.3%
2013	12	392,050	265,050	0	265,050	67.6%
2013	13	430,303	313,246	0	313,246	72.8%
2013	14	271,278	145,592	0	145,592	53.7%
2013	15	265,068	186,706	0	186,706	70.4%
2013	16	201,930	100,164	0	100,164	49.6%
2013	17	139,101	82,732	0	82,732	59.5%
2013	18	91,696	44,459	0	44,459	48.5%
2013	19	45,510	37,215	0	37,215	81.8%
2013	20	39,917	17,536	0	17,536	43.9%
2013	21	36,855	24,068	0	24,068	65.3%
2013	22	8,238	10,370	0	10,370	125.9%
2013	Total	3,214,503	2,527,928	0	2,527,928	78.6%
2014	4	15,298	24,281	0	24,281	158.7%
2014	5	113,718	181,679	0	181,679	159.8%
2014	6	122,993	121,864	0	121,864	99.1%
2014	7	113,957	98,151	0	98,151	86.1%
2014	8	101,267	98,755	0	98,755	97.5%
2014	9	118,455	120,076	0	120,076	101.4%
2014	10	170,674	148,185	0	148,185	86.8%
2014	11	191,767	188,317	0	188,317	98.2%
2014	12	216,337	147,646	0	147,646	68.2%
2014	13	359,321	225,641	0	225,641	62.8%
2014	14	399,582	237,217	0	237,217	59.4%
2014	15	250,808	133,347	0	133,347	53.2%
2014	16	245,575	174,172	0	174,172	70.9%
2014	17	181,505	81,884	0	81,884	45.1%
2014	18	124,256	80,612	0	80,612	64.9%
2014	19	83,398	37,341	0	37,341	44.8%
2014	20	39,568	18,120	0	18,120	45.8%
2014	21	27,478	12,300	0	12,300	44.8%
2014	22	32,862	21,829	0	21,829	66.4%
2014	23	8,304	8,953	0	8,953	107.8%
2014	Total	2,917,123	2,160,371	0	2,160,371	74.1%
2015	5	14,132	23,461	0	23,461	166.0%
2015	6	108,821	183,515	0	183,515	168.6%
2015	7	117,007	84,230	0	84,230	72.0%
2015	8	92,434	65,575	0	65,575	70.9%
2015	9	86,999	84,921	0	84,921	97.6%
2015	10	113,624	120,437	0	120,437	106.0%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	11	164,162	114,384	0	114,384	69.7%
2015	12	175,416	220,546	0	220,546	125.7%
2015	13	200,906	138,584	0	138,584	69.0%
2015	14	322,428	249,047	0	249,047	77.2%
2015	15	326,797	187,456	0	187,456	57.4%
2015	16	219,478	129,728	0	129,728	59.1%
2015	17	224,324	183,237	0	183,237	81.7%
2015	18	154,793	76,862	0	76,862	49.7%
2015	19	95,296	54,282	0	54,282	57.0%
2015	20	72,606	44,666	0	44,666	61.5%
2015	21	36,891	17,371	0	17,371	47.1%
2015	22	24,737	10,548	0	10,548	42.6%
2015	23	31,765	22,502	0	22,502	70.8%
2015	24	8,508	6,520	0	6,520	76.6%
2015	Total	2,591,125	2,017,870	0	2,017,870	77.9%
2016	6	11,587	29,402	0	29,402	253.8%
2016	7	93,268	129,288	0	129,288	138.6%
2016	8	107,542	74,699	0	74,699	69.5%
2016	9	79,850	47,275	0	47,275	59.2%
2016	10	77,604	76,521	0	76,521	98.6%
2016	11	105,379	95,392	0	95,392	90.5%
2016	12	154,856	151,443	0	151,443	97.8%
2016	13	157,188	150,354	0	150,354	95.7%
2016	14	186,853	153,835	0	153,835	82.3%
2016	15	280,718	191,554	0	191,554	68.2%
2016	16	295,456	188,599	0	188,599	63.8%
2016	17	209,980	149,716	0	149,716	71.3%
2016	18	203,370	144,333	0	144,333	71.0%
2016	19	136,128	72,134	0	72,134	53.0%
2016	20	86,645	53,510	0	53,510	61.8%
2016	21	63,585	21,643	0	21,643	34.0%
2016	22	34,317	9,394	0	9,394	27.4%
2016	23	19,813	7,587	0	7,587	38.3%
2016	24	23,820	9,581	0	9,581	40.2%
2016	25	6,943	4,472	0	4,472	64.4%
2016	Total	2,334,901	1,760,731	0	1,760,731	75.4%
2017	7	10,652	26,910	0	26,910	252.6%
2017	8	88,178	122,302	0	122,302	138.7%
2017	9	93,368	67,260	0	67,260	72.0%
2017	10	73,102	52,284	0	52,284	71.5%
2017	11	74,364	54,305	0	54,305	73.0%
2017	12	95,704	113,724	0	113,724	118.8%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	13	145,764	106,966	0	106,966	73.4%
2017	14	141,951	124,040	0	124,040	87.4%
2017	15	163,131	111,196	0	111,196	68.2%
2017	16	249,729	181,266	0	181,266	72.6%
2017	17	258,917	172,949	0	172,949	66.8%
2017	18	198,542	193,628	0	193,628	97.5%
2017	19	184,767	156,638	0	156,638	84.8%
2017	20	122,916	61,988	0	61,988	50.4%
2017	21	78,137	31,948	0	31,948	40.9%
2017	22	59,215	30,199	0	30,199	51.0%
2017	23	27,147	7,989	0	7,989	29.4%
2017	24	15,353	5,027	0	5,027	32.7%
2017	25	21,109	8,836	0	8,836	41.9%
2017	26	5,860	3,297	0	3,297	56.3%
2017	Total	2,107,906	1,632,753	0	1,632,753	77.5%
2018	8	9,687	24,414	0	24,414	252.0%
2018	9	84,953	130,028	0	130,028	153.1%
2018	10	85,502	60,303	0	60,303	70.5%
2018	11	67,814	49,397	0	49,397	72.8%
2018	12	68,609	57,372	0	57,372	83.6%
2018	13	79,037	62,512	0	62,512	79.1%
2018	14	128,904	74,609	0	74,609	57.9%
2018	15	121,411	118,385	0	118,385	97.5%
2018	16	153,765	134,632	0	134,632	87.6%
2018	17	216,957	157,658	0	157,658	72.7%
2018	18	218,956	156,428	0	156,428	71.4%
2018	19	178,989	166,123	0	166,123	92.8%
2018	20	172,797	119,704	0	119,704	69.3%
2018	21	104,384	55,867	0	55,867	53.5%
2018	22	67,944	42,438	0	42,438	62.5%
2018	23	57,122	24,122	0	24,122	42.2%
2018	24	22,711	10,060	0	10,060	44.3%
2018	25	13,913	4,787	0	4,787	34.4%
2018	26	17,027	14,042	0	14,042	82.5%
2018	27	3,441	740	0	740	21.5%
2018	Total	1,873,922	1,463,621	0	1,463,621	78.1%
2019	9	9,905	18,136	0	18,136	183.1%
2019	10	84,267	123,023	-4	123,019	146.0%
2019	11	78,585	40,462	-1	40,461	51.5%
2019	12	68,321	47,546	-1	47,545	69.6%
2019	13	64,144	60,110	-2	60,109	93.7%
2019	14	75,046	92,644	-3	92,641	123.4%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2019	15	115,465	91,998	-2	91,996	79.7%
2019	16	108,055	96,876	-3	96,873	89.7%
2019	17	140,125	116,499	-3	116,496	83.1%
2019	18	202,571	166,838	-5	166,832	82.4%
2019	19	191,026	183,768	-5	183,763	96.2%
2019	20	161,225	145,076	-4	145,072	90.0%
2019	21	155,459	113,676	-3	113,673	73.1%
2019	22	96,731	62,176	-4	62,171	64.3%
2019	23	58,058	26,691	-1	26,690	46.0%
2019	24	49,718	34,607	-2	34,605	69.6%
2019	25	21,695	8,447	0	8,447	38.9%
2019	26	9,934	3,900	0	3,900	39.3%
2019	27	17,042	5,837	0	5,837	34.3%
2019	28	3,474	785	0	785	22.6%
2019	Total	1,710,846	1,439,095	-45	1,439,050	84.1%
2020	10	10,037	19,495	-6	19,489	194.2%
2020	11	73,117	92,034	113	92,148	126.0%
2020	12	68,050	29,322	50	29,372	43.2%
2020	13	63,229	45,683	53	45,736	72.3%
2020	14	62,513	34,561	40	34,601	55.4%
2020	15	71,211	62,604	66	62,670	88.0%
2020	16	104,568	71,824	88	71,912	68.8%
2020	17	105,025	71,702	93	71,795	68.4%
2020	18	121,432	80,622	134	80,756	66.5%
2020	19	177,138	140,337	142	140,480	79.3%
2020	20	164,699	123,398	171	123,569	75.0%
2020	21	149,356	122,421	146	122,568	82.1%
2020	22	136,770	70,218	86	70,304	51.4%
2020	23	91,143	38,051	62	38,113	41.8%
2020	24	51,311	31,164	48	31,212	60.8%
2020	25	40,850	26,261	55	26,315	64.4%
2020	26	17,678	4,798	5	4,803	27.2%
2020	27	9,674	3,639	1	3,640	37.6%
2020	28	17,324	6,202	11	6,212	35.9%
2020	29	3,577	1,784	6	1,790	50.0%
2020	Total	1,538,701	1,076,120	1,365	1,077,485	70.0%
2021	11	9,318	12,409	78	12,487	134.0%
2021	12	40,490	36,403	903	37,306	92.1%
2021	13	33,130	16,543	524	17,067	51.5%
2021	14	27,136	30,284	651	30,936	114.0%
2021	15	31,163	19,471	390	19,861	63.7%
2021	16	33,395	19,230	490	19,719	59.0%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2021	17	52,598	29,211	562	29,773	56.6%
2021	18	52,413	47,354	1,579	48,933	93.4%
2021	19	55,211	39,918	1,157	41,075	74.4%
2021	20	70,309	42,689	1,111	43,800	62.3%
2021	21	74,377	69,587	1,479	71,066	95.5%
2021	22	66,948	59,648	1,283	60,931	91.0%
2021	23	64,342	37,259	904	38,164	59.3%
2021	24	33,014	15,584	310	15,894	48.1%
2021	25	21,090	11,977	407	12,384	58.7%
2021	26	15,516	8,334	130	8,464	54.5%
2021	27	7,280	1,922	62	1,984	27.3%
2021	28	5,271	426	10	436	8.3%
2021	29	7,487	2,779	55	2,834	37.8%
2021	Total	700,489	501,029	12,085	513,114	73.3%
All	1	7,408,824	7,015,817	0	7,015,817	94.7%
All	2	8,094,074	10,633,035	0	10,633,035	131.4%
All	3	7,555,734	8,463,191	0	8,463,191	112.0%
All	4	7,136,273	7,288,467	0	7,288,467	102.1%
All	5	6,651,975	6,672,229	0	6,672,229	100.3%
All	6	6,165,561	5,643,561	0	5,643,561	91.5%
All	7	5,276,068	4,873,969	0	4,873,969	92.4%
All	8	4,607,105	3,907,071	0	3,907,071	84.8%
All	9	3,908,155	3,233,828	0	3,233,828	82.7%
All	10	3,606,821	3,141,241	-10	3,141,231	87.1%
All	11	3,355,215	2,633,430	190	2,633,620	78.5%
All	12	3,101,775	2,330,223	952	2,331,175	75.2%
All	13	2,863,461	2,071,405	575	2,071,980	72.4%
All	14	2,640,819	1,771,428	689	1,772,117	67.1%
All	15	2,312,269	1,475,767	454	1,476,221	63.8%
All	16	2,076,404	1,395,671	575	1,396,245	67.2%
All	17	1,819,942	1,237,681	652	1,238,333	68.0%
All	18	1,536,361	1,120,110	1,708	1,121,818	73.0%
All	19	1,246,685	962,950	1,293	964,243	77.3%
All	20	978,097	668,424	1,277	669,702	68.5%
All	21	736,031	486,519	1,622	488,141	66.3%
All	22	527,762	316,820	1,365	318,185	60.3%
All	23	357,695	173,153	965	174,118	48.7%
All	24	204,435	112,543	356	112,899	55.2%
All	25	125,599	64,780	461	65,241	51.9%
All	26	66,015	34,370	135	34,506	52.3%
All	27	37,437	12,138	63	12,202	32.6%
All	28	26,070	7,413	20	7,433	28.5%
All	29	11,065	4,562	61	4,624	41.8%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
All	Total	84,433,724	77,751,795	13,405	77,765,200	92.1%



### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	105,283	30,942	0	30,942	29.4%
1993	Total	843,732	353,622	0	353,622	41.9%
1994	Total	1,711,450	829,968	0	829,968	48.5%
1995	Total	2,343,131	1,255,445	0	1,255,445	53.6%
1996	Total	3,200,006	2,003,092	0	2,003,092	62.6%
1997	Total	4,168,174	2,787,732	0	2,787,732	66.9%
1998	Total	5,498,740	4,028,802	0	4,028,802	73.3%
1999	Total	7,904,225	5,808,292	0	5,808,292	73.5%
2000	Total	10,946,706	8,621,672	0	8,621,672	78.8%
2001	Total	14,091,412	11,199,564	0	11,199,564	79.5%
2002	Total	12,735,426	9,693,281	0	9,693,281	76.1%
2003	Total	14,820,621	10,535,384	0	10,535,384	71.1%
2004	Total	15,445,452	10,812,991	0	10,812,991	70.0%
2005	Total	15,261,593	11,330,904	0	11,330,904	74.2%
2006	Total	14,981,242	10,741,391	0	10,741,391	71.7%
2007	Total	14,478,660	10,325,034	0	10,325,034	71.3%
2008	Total	13,856,666	10,481,430	0	10,481,430	75.6%
2009	Total	13,360,177	10,457,519	0	10,457,519	78.3%
2010	Total	13,534,140	10,510,012	0	10,510,012	77.7%
2011	1	32,355	17,224	0	17,224	53.2%
2011	2	364,281	248,908	0	248,908	68.3%
2011	3	386,320	271,130	0	271,130	70.2%
2011	4	324,907	207,767	0	207,767	63.9%
2011	5	414,026	298,620	0	298,620	72.1%
2011	6	537,313	396,884	0	396,884	73.9%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	7	692,135	480,249	0	480,249	69.4%
2011	8	898,147	597,776	0	597,776	66.6%
2011	9	1,165,453	867,235	0	867,235	74.4%
2011	10	1,588,391	1,267,676	0	1,267,676	79.8%
2011	11	1,627,421	1,183,583	0	1,183,583	72.7%
2011	12	1,349,524	1,052,320	0	1,052,320	78.0%
2011	13	1,120,452	839,308	0	839,308	74.9%
2011	14	766,806	601,026	0	601,026	78.4%
2011	15	530,499	393,500	0	393,500	74.2%
2011	16	455,021	297,878	0	297,878	65.5%
2011	17	259,048	194,044	0	194,044	74.9%
2011	18	253,033	202,957	0	202,957	80.2%
2011	19	193,231	138,285	0	138,285	71.6%
2011	20	25,368	23,159	0	23,159	91.3%
2011	Total	12,983,728	9,579,528	0	9,579,528	73.8%
2012	2	30,395	27,867	0	27,867	91.7%
2012	3	352,624	278,610	0	278,610	79.0%
2012	4	388,314	307,303	0	307,303	79.1%
2012	5	326,988	232,689	0	232,689	71.2%
2012	6	402,298	266,025	0	266,025	66.1%
2012	7	524,331	451,582	0	451,582	86.1%
2012	8	663,298	444,172	0	444,172	67.0%
2012	9	856,531	658,730	0	658,730	76.9%
2012	10	1,113,940	814,047	0	814,047	73.1%
2012	11	1,536,018	1,208,651	0	1,208,651	78.7%
2012	12	1,546,129	1,156,536	0	1,156,536	74.8%
2012	13	1,267,458	1,023,916	0	1,023,916	80.8%
2012	14	1,048,218	853,998	0	853,998	81.5%
2012	15	722,016	496,995	0	496,995	68.8%
2012	16	510,803	385,317	0	385,317	75.4%
2012	17	425,815	323,537	0	323,537	76.0%
2012	18	235,762	158,960	0	158,960	67.4%
2012	19	233,926	158,175	0	158,175	67.6%
2012	20	176,405	151,612	0	151,612	85.9%
2012	21	24,482	16,005	0	16,005	65.4%
2012	Total	12,385,750	9,414,723	0	9,414,723	76.0%
2013	3	29,678	24,980	0	24,980	84.2%
2013	4	339,853	240,635	0	240,635	70.8%
2013	5	380,504	284,940	0	284,940	74.9%
2013	6	318,205	212,204	0	212,204	66.7%
2013	7	393,055	320,117	0	320,117	81.4%
2013	8	499,310	375,413	0	375,413	75.2%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	9	638,747	528,004	0	528,004	82.7%
2013	10	852,826	597,311	0	597,311	70.0%
2013	11	1,076,792	830,881	0	830,881	77.2%
2013	12	1,497,147	1,273,859	0	1,273,859	85.1%
2013	13	1,507,184	1,189,832	0	1,189,832	78.9%
2013	14	1,207,072	1,044,551	0	1,044,551	86.5%
2013	15	1,011,078	765,470	0	765,470	75.7%
2013	16	705,581	508,176	0	508,176	72.0%
2013	17	491,066	330,653	0	330,653	67.3%
2013	18	409,232	305,546	0	305,546	74.7%
2013	19	229,064	174,128	0	174,128	76.0%
2013	20	218,222	182,353	0	182,353	83.6%
2013	21	166,473	111,645	0	111,645	67.1%
2013	22	21,361	15,296	0	15,296	71.6%
2013	Total	11,992,452	9,315,993	0	9,315,993	77.7%
2014	4	28,889	12,536	0	12,536	43.4%
2014	5	335,151	252,010	0	252,010	75.2%
2014	6	365,733	298,669	0	298,669	81.7%
2014	7	306,733	204,331	0	204,331	66.6%
2014	8	383,593	367,418	0	367,418	95.8%
2014	9	478,828	352,103	0	352,103	73.5%
2014	10	627,019	483,706	0	483,706	77.1%
2014	11	834,301	502,444	0	502,444	60.2%
2014	12	1,052,968	706,763	0	706,763	67.1%
2014	13	1,412,381	1,223,141	0	1,223,141	86.6%
2014	14	1,430,872	1,091,842	0	1,091,842	76.3%
2014	15	1,109,203	1,047,241	0	1,047,241	94.4%
2014	16	952,298	755,184	0	755,184	79.3%
2014	17	665,210	473,292	0	473,292	71.1%
2014	18	463,146	395,423	0	395,423	85.4%
2014	19	398,937	321,171	0	321,171	80.5%
2014	20	219,257	187,928	0	187,928	85.7%
2014	21	198,876	130,521	0	130,521	65.6%
2014	22	151,712	95,592	0	95,592	63.0%
2014	23	16,425	16,383	0	16,383	99.7%
2014	Total	11,431,530	8,917,698	0	8,917,698	78.0%
2015	5	24,574	17,836	0	17,836	72.6%
2015	6	310,717	261,291	0	261,291	84.1%
2015	7	347,460	252,769	0	252,769	72.7%
2015	8	292,414	193,647	0	193,647	66.2%
2015	9	350,905	277,089	0	277,089	79.0%
2015	10	457,592	333,374	0	333,374	72.9%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	11	602,222	441,122	0	441,122	73.2%
2015	12	800,529	480,091	0	480,091	60.0%
2015	13	970,999	817,553	0	817,553	84.2%
2015	14	1,331,250	1,084,351	0	1,084,351	81.5%
2015	15	1,321,368	916,117	0	916,117	69.3%
2015	16	1,025,538	933,412	0	933,412	91.0%
2015	17	907,865	650,892	0	650,892	71.7%
2015	18	620,349	477,876	0	477,876	77.0%
2015	19	426,827	369,351	0	369,351	86.5%
2015	20	355,238	242,893	0	242,893	68.4%
2015	21	196,347	159,115	0	159,115	81.0%
2015	22	172,828	114,998	0	114,998	66.5%
2015	23	132,123	101,253	0	101,253	76.6%
2015	24	15,914	12,184	0	12,184	76.6%
2015	Total	10,663,057	8,137,213	0	8,137,213	76.3%
2016	6	24,862	6,708	0	6,708	27.0%
2016	7	310,197	251,911	0	251,911	81.2%
2016	8	337,504	219,335	0	219,335	65.0%
2016	9	295,202	184,543	0	184,543	62.5%
2016	10	350,149	286,643	0	286,643	81.9%
2016	11	445,290	330,467	0	330,467	74.2%
2016	12	604,818	471,086	0	471,086	77.9%
2016	13	789,199	528,991	0	528,991	67.0%
2016	14	930,969	711,098	0	711,098	76.4%
2016	15	1,293,733	1,091,392	0	1,091,392	84.4%
2016	16	1,244,496	875,764	0	875,764	70.4%
2016	17	985,997	744,213	0	744,213	75.5%
2016	18	854,668	622,461	0	622,461	72.8%
2016	19	595,372	384,945	0	384,945	64.7%
2016	20	398,512	302,842	0	302,842	76.0%
2016	21	323,731	284,725	0	284,725	88.0%
2016	22	181,314	136,893	0	136,893	75.5%
2016	23	166,847	101,895	0	101,895	61.1%
2016	24	128,168	106,014	0	106,014	82.7%
2016	25	13,144	4,727	0	4,727	36.0%
2016	Total	10,274,174	7,646,652	0	7,646,652	74.4%
2017	7	24,081	12,776	0	12,776	53.1%
2017	8	303,488	262,408	0	262,408	86.5%
2017	9	328,578	207,954	0	207,954	63.3%
2017	10	298,711	182,099	0	182,099	61.0%
2017	11	352,673	342,932	0	342,932	97.2%
2017	12	450,594	358,908	0	358,908	79.7%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	13	599,358	516,218	0	516,218	86.1%
2017	14	760,090	610,164	0	610,164	80.3%
2017	15	884,987	638,672	0	638,672	72.2%
2017	16	1,201,464	914,660	0	914,660	76.1%
2017	17	1,144,942	870,290	0	870,290	76.0%
2017	18	909,281	732,367	0	732,367	80.5%
2017	19	798,832	642,584	0	642,584	80.4%
2017	20	546,251	429,314	0	429,314	78.6%
2017	21	373,602	290,370	0	290,370	77.7%
2017	22	299,703	185,525	0	185,525	61.9%
2017	23	166,549	139,923	0	139,923	84.0%
2017	24	146,532	135,015	0	135,015	92.1%
2017	25	101,715	112,987	0	112,987	111.1%
2017	26	11,816	8,373	0	8,373	70.9%
2017	Total	9,703,247	7,593,538	0	7,593,538	78.3%
2018	8	23,332	12,177	0	12,177	52.2%
2018	9	298,985	199,641	0	199,641	66.8%
2018	10	328,404	212,906	0	212,906	64.8%
2018	11	291,390	252,229	0	252,229	86.6%
2018	12	337,091	653,518	0	653,518	193.9%
2018	13	439,088	366,783	0	366,783	83.5%
2018	14	581,133	431,127	0	431,127	74.2%
2018	15	713,877	530,125	0	530,125	74.3%
2018	16	831,755	604,150	0	604,150	72.6%
2018	17	1,103,106	776,149	0	776,149	70.4%
2018	18	1,037,667	827,346	0	827,346	79.7%
2018	19	830,535	709,082	0	709,082	85.4%
2018	20	723,973	598,539	0	598,539	82.7%
2018	21	517,025	350,686	0	350,686	67.8%
2018	22	348,410	267,063	0	267,063	76.7%
2018	23	263,756	236,141	0	236,141	89.5%
2018	24	147,958	111,805	0	111,805	75.6%
2018	25	115,202	113,581	0	113,581	98.6%
2018	26	75,641	76,780	0	76,780	101.5%
2018	27	8,757	10,511	0	10,511	120.0%
2018	Total	9,017,085	7,340,339	0	7,340,339	81.4%
2019	9	22,987	8,831	0	8,831	38.4%
2019	10	290,102	179,701	-2	179,700	61.9%
2019	11	316,793	227,580	-5	227,575	71.8%
2019	12	272,390	178,134	-3	178,130	65.4%
2019	13	326,769	277,142	-5	277,138	84.8%
2019	14	428,426	371,312	-8	371,304	86.7%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2019	15	548,684	428,644	-11	428,633	78.1%
2019	16	665,392	472,941	-8	472,933	71.1%
2019	17	787,064	601,567	-9	601,559	76.4%
2019	18	1,011,963	835,615	-18	835,597	82.6%
2019	19	933,184	670,212	-12	670,200	71.8%
2019	20	748,536	684,240	-15	684,225	91.4%
2019	21	655,514	499,119	-11	499,108	76.1%
2019	22	463,997	383,768	-9	383,759	82.7%
2019	23	308,523	246,318	-7	246,311	79.8%
2019	24	230,497	204,195	-4	204,191	88.6%
2019	25	124,666	133,713	-3	133,710	107.3%
2019	26	96,349	52,500	-1	52,499	54.5%
2019	27	63,912	96,105	-4	96,101	150.4%
2019	28	7,388	2,801	0	2,801	37.9%
2019	Total	8,303,136	6,554,439	-134	6,554,305	78.9%
2020	10	20,912	4,165	-1	4,164	19.9%
2020	11	288,646	150,529	40	150,570	52.2%
2020	12	298,779	226,911	293	227,204	76.0%
2020	13	251,422	204,609	122	204,731	81.4%
2020	14	305,165	219,451	104	219,556	71.9%
2020	15	406,956	352,324	295	352,618	86.6%
2020	16	510,871	405,358	170	405,529	79.4%
2020	17	614,034	318,561	214	318,775	51.9%
2020	18	719,748	544,767	354	545,121	75.7%
2020	19	884,010	691,737	438	692,175	78.3%
2020	20	828,036	596,280	413	596,693	72.1%
2020	21	647,820	478,621	249	478,870	73.9%
2020	22	594,959	502,269	321	502,591	84.5%
2020	23	400,513	297,678	318	297,996	74.4%
2020	24	274,446	192,732	188	192,920	70.3%
2020	25	185,560	125,561	78	125,639	67.7%
2020	26	112,737	70,742	49	70,791	62.8%
2020	27	89,037	64,996	29	65,025	73.0%
2020	28	37,373	20,976	20	20,996	56.2%
2020	29	6,207	3,672	2	3,675	59.2%
2020	Total	7,477,230	5,471,941	3,698	5,475,638	73.2%
2021	11	21,277	6,532	68	6,600	31.0%
2021	12	168,146	123,454	5,066	128,520	76.4%
2021	13	127,813	92,771	2,886	95,657	74.8%
2021	14	131,084	98,700	4,209	102,909	78.5%
2021	15	164,952	96,518	3,497	100,015	60.6%
2021	16	189,455	142,471	5,146	147,617	77.9%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2021	17	254,601	177,062	6,797	183,859	72.2%
2021	18	299,284	221,997	7,242	229,239	76.6%
2021	19	336,933	239,231	8,807	248,038	73.6%
2021	20	394,915	333,792	9,936	343,729	87.0%
2021	21	370,580	266,697	7,735	274,433	74.1%
2021	22	282,010	223,645	7,394	231,039	81.9%
2021	23	246,937	189,958	7,050	197,008	79.8%
2021	24	161,566	108,654	3,453	112,107	69.4%
2021	25	105,638	74,132	2,344	76,476	72.4%
2021	26	66,991	48,045	1,788	49,833	74.4%
2021	27	51,295	36,905	1,455	38,360	74.8%
2021	28	35,773	18,036	780	18,816	52.6%
2021	29	9,899	10,065	310	10,375	104.8%
2021	30	707	2,323	212	2,535	358.7%
2021	Total	3,419,857	2,510,987	86,177	2,597,164	75.9%
All	1	21,858,561	12,332,687	0	12,332,687	56.4%
All	2	21,687,687	16,032,092	0	16,032,092	73.9%
All	3	20,914,145	15,907,885	0	15,907,885	76.1%
All	4	19,842,220	14,646,417	0	14,646,417	73.8%
All	5	18,944,353	14,193,089	0	14,193,089	74.9%
All	6	18,158,036	13,284,793	0	13,284,793	73.2%
All	7	17,149,274	12,318,869	0	12,318,869	71.8%
All	8	15,899,341	12,169,631	0	12,169,631	76.5%
All	9	14,813,315	11,440,122	0	11,440,122	77.2%
All	10	13,955,075	10,688,231	-3	10,688,228	76.6%
All	11	13,268,220	10,183,214	104	10,183,318	76.7%
All	12	12,659,699	10,006,262	5,356	10,011,618	79.1%
All	13	11,804,461	9,445,322	3,003	9,448,325	80.0%
All	14	10,931,384	8,860,139	4,305	8,864,444	81.1%
All	15	10,045,233	8,022,212	3,781	8,025,993	79.9%
All	16	9,132,643	7,165,711	5,309	7,171,020	78.5%
All	17	8,169,662	6,026,474	7,003	6,033,477	73.9%
All	18	7,063,723	5,513,525	7,577	5,521,102	78.2%
All	19	5,889,032	4,520,271	9,233	4,529,505	76.9%
All	20	4,634,713	3,732,952	10,335	3,743,286	80.8%
All	21	3,474,449	2,587,503	7,973	2,595,477	74.7%
All	22	2,516,294	1,925,048	7,706	1,932,754	76.8%
All	23	1,701,673	1,329,549	7,360	1,336,909	78.6%
All	24	1,105,081	870,598	3,637	874,236	79.1%
All	25	645,925	564,702	2,419	567,120	87.8%
All	26	363,535	256,439	1,837	258,276	71.0%
All	27	213,001	208,517	1,480	209,997	98.6%
All	28	80,533	41,814	800	42,614	52.9%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
All	29	16,106	13,737	313	14,050	87.2%
All	30	707	2,323	212	2,535	358.7%
All	Total	286,938,081	214,290,128	89,741	214,379,869	74.7%



### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1993	Total	62,031	26,450	0	26,450	42.6%
1994	Total	1,611,930	749,007	0	749,007	46.5%
1995	Total	3,836,018	2,043,441	0	2,043,441	53.3%
1996	Total	6,978,299	4,016,027	0	4,016,027	57.6%
1997	Total	11,003,810	6,773,499	0	6,773,499	61.6%
1998	Total	17,451,768	11,898,950	0	11,898,950	68.2%
1999	Total	29,752,778	20,537,281	0	20,537,281	69.0%
2000	Total	47,822,019	37,403,364	0	37,403,364	78.2%
2001	Total	71,845,464	54,871,054	0	54,871,054	76.4%
2002	Total	72,284,484	48,467,598	0	48,467,598	67.1%
2003	Total	79,105,975	49,003,590	0	49,003,590	61.9%
2004	Total	76,752,384	48,464,986	0	48,464,986	63.1%
2005	Total	75,162,044	51,495,455	0	51,495,455	68.5%
2006	Total	78,958,569	53,947,537	0	53,947,537	68.3%
2007	Total	81,682,386	57,628,032	0	57,628,032	70.6%
2008	Total	83,769,930	63,080,699	0	63,080,699	75.3%
2009	Total	89,270,619	70,347,508	0	70,347,508	78.8%
2010	Total	104,689,826	82,148,373	0	82,148,373	78.5%
2011	1	1,111,463	1,300,295	0	1,300,295	117.0%
2011	2	13,852,838	11,851,770	0	11,851,770	85.6%
2011	3	10,268,725	7,007,384	0	7,007,384	68.2%
2011	4	7,687,596	5,406,291	0	5,406,291	70.3%
2011	5	6,585,614	4,473,505	0	4,473,505	67.9%
2011	6	7,331,212	5,129,780	0	5,129,780	70.0%
2011	7	4,570,285	3,091,593	0	3,091,593	67.6%
2011	8	3,428,090	2,277,797	0	2,277,797	66.4%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	9	4,478,765	3,228,970	0	3,228,970	72.1%
2011	10	8,227,007	6,295,032	0	6,295,032	76.5%
2011	11	12,719,583	10,126,642	0	10,126,642	79.6%
2011	12	10,229,134	8,310,100	0	8,310,100	81.2%
2011	13	6,590,007	5,262,159	0	5,262,159	79.9%
2011	14	3,962,025	3,114,030	0	3,114,030	78.6%
2011	15	2,303,188	1,994,770	0	1,994,770	86.6%
2011	16	1,626,467	1,421,476	0	1,421,476	87.4%
2011	17	1,051,213	848,733	0	848,733	80.7%
2011	18	625,691	512,390	0	512,390	81.9%
2011	19	37,136	16,876	0	16,876	45.4%
2011	20	1,896	695	0	695	36.7%
2011	21	666	39	0	39	5.8%
2011	Total	106,688,598	81,670,327	0	81,670,327	76.6%
2012	2	1,129,330	1,310,198	0	1,310,198	116.0%
2012	3	13,840,246	11,276,847	0	11,276,847	81.5%
2012	4	10,369,295	7,009,807	0	7,009,807	67.6%
2012	5	7,663,780	5,278,691	0	5,278,691	68.9%
2012	6	6,665,888	4,582,754	0	4,582,754	68.7%
2012	7	7,507,916	5,082,899	0	5,082,899	67.7%
2012	8	4,588,581	2,914,595	0	2,914,595	63.5%
2012	9	3,452,726	2,391,986	0	2,391,986	69.3%
2012	10	4,494,212	3,200,204	0	3,200,204	71.2%
2012	11	8,167,533	6,293,586	0	6,293,586	77.1%
2012	12	12,594,946	9,622,586	0	9,622,586	76.4%
2012	13	10,058,388	7,436,711	0	7,436,711	73.9%
2012	14	6,497,550	4,962,336	0	4,962,336	76.4%
2012	15	3,926,687	2,919,383	0	2,919,383	74.3%
2012	16	2,293,772	1,871,474	0	1,871,474	81.6%
2012	17	1,606,306	1,311,266	0	1,311,266	81.6%
2012	18	1,008,315	864,570	0	864,570	85.7%
2012	19	603,737	512,078	0	512,078	84.8%
2012	20	35,841	23,915	0	23,915	66.7%
2012	21	1,998	5,368	0	5,368	268.7%
2012	22	666	317	0	317	47.6%
2012	Total	106,507,713	78,871,569	0	78,871,569	74.1%
2013	3	1,101,898	1,189,835	0	1,189,835	108.0%
2013	4	13,500,846	10,836,054	0	10,836,054	80.3%
2013	5	10,207,908	6,844,279	0	6,844,279	67.0%
2013	6	7,555,165	5,362,633	0	5,362,633	71.0%
2013	7	6,615,172	4,498,237	0	4,498,237	68.0%
2013	8	7,322,637	5,352,570	0	5,352,570	73.1%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	9	4,470,788	2,930,702	0	2,930,702	65.6%
2013	10	3,348,603	2,361,691	0	2,361,691	70.5%
2013	11	4,332,102	3,036,796	0	3,036,796	70.1%
2013	12	7,810,584	5,986,760	0	5,986,760	76.6%
2013	13	11,905,609	9,227,747	0	9,227,747	77.5%
2013	14	9,503,095	7,256,237	0	7,256,237	76.4%
2013	15	6,242,453	4,882,154	0	4,882,154	78.2%
2013	16	3,749,582	3,022,658	0	3,022,658	80.6%
2013	17	2,210,412	1,631,526	0	1,631,526	73.8%
2013	18	1,516,572	1,260,303	0	1,260,303	83.1%
2013	19	926,079	775,485	0	775,485	83.7%
2013	20	558,067	389,990	0	389,990	69.9%
2013	21	34,460	36,024	0	36,024	104.5%
2013	22	2,118	1,604	0	1,604	75.7%
2013	23	726	393	0	393	54.1%
2013	Total	102,914,875	76,883,675	0	76,883,675	74.7%
2014	4	1,095,135	1,104,718	0	1,104,718	100.9%
2014	5	13,243,083	10,101,717	0	10,101,717	76.3%
2014	6	9,991,104	6,667,114	0	6,667,114	66.7%
2014	7	7,467,800	4,957,427	0	4,957,427	66.4%
2014	8	6,368,336	4,420,774	0	4,420,774	69.4%
2014	9	7,068,486	4,945,155	0	4,945,155	70.0%
2014	10	4,326,265	3,064,789	0	3,064,789	70.8%
2014	11	3,236,744	2,347,544	0	2,347,544	72.5%
2014	12	4,250,241	3,041,258	0	3,041,258	71.6%
2014	13	7,408,153	5,422,046	0	5,422,046	73.2%
2014	14	11,309,552	8,484,606	0	8,484,606	75.0%
2014	15	8,894,789	6,908,096	0	6,908,096	77.7%
2014	16	5,970,256	4,687,701	0	4,687,701	78.5%
2014	17	3,617,384	2,821,293	0	2,821,293	78.0%
2014	18	2,106,612	1,754,789	0	1,754,789	83.3%
2014	19	1,408,904	1,171,229	0	1,171,229	83.1%
2014	20	843,606	685,479	0	685,479	81.3%
2014	21	512,725	403,782	0	403,782	78.8%
2014	22	30,386	24,131	0	24,131	79.4%
2014	23	2,179	796	0	796	36.5%
2014	24	726	210	0	210	29.0%
2014	Total	99,152,465	73,014,656	0	73,014,656	73.6%
2015	5	1,040,632	993,538	0	993,538	95.5%
2015	6	12,849,461	10,145,758	0	10,145,758	79.0%
2015	7	9,853,303	6,878,978	0	6,878,978	69.8%
2015	8	7,274,550	4,938,409	0	4,938,409	67.9%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	9	6,145,428	4,152,852	0	4,152,852	67.6%
2015	10	6,857,130	5,138,862	0	5,138,862	74.9%
2015	11	4,240,637	3,273,463	0	3,273,463	77.2%
2015	12	3,186,256	2,272,644	0	2,272,644	71.3%
2015	13	4,093,652	3,212,954	0	3,212,954	78.5%
2015	14	7,000,764	5,630,063	0	5,630,063	80.4%
2015	15	10,626,956	8,227,158	0	8,227,158	77.4%
2015	16	8,369,182	6,968,432	0	6,968,432	83.3%
2015	17	5,622,408	4,385,807	0	4,385,807	78.0%
2015	18	3,398,409	2,806,231	0	2,806,231	82.6%
2015	19	1,931,225	1,664,016	0	1,664,016	86.2%
2015	20	1,286,742	1,196,163	0	1,196,163	93.0%
2015	21	779,520	685,947	0	685,947	88.0%
2015	22	454,720	342,358	0	342,358	75.3%
2015	23	26,902	10,286	0	10,286	38.2%
2015	24	2,179	1,343	0	1,343	61.7%
2015	25	726	446	0	446	61.3%
2015	Total	95,040,783	72,925,706	0	72,925,706	76.7%
2016	6	1,046,988	1,074,822	0	1,074,822	102.7%
2016	7	12,875,149	10,197,513	0	10,197,513	79.2%
2016	8	9,955,784	6,974,249	0	6,974,249	70.1%
2016	9	7,298,006	5,393,393	0	5,393,393	73.9%
2016	10	6,124,319	4,663,596	0	4,663,596	76.1%
2016	11	6,844,745	4,911,507	0	4,911,507	71.8%
2016	12	4,297,508	3,172,094	0	3,172,094	73.8%
2016	13	3,143,436	2,270,004	0	2,270,004	72.2%
2016	14	3,986,411	3,333,041	0	3,333,041	83.6%
2016	15	6,798,801	5,709,381	0	5,709,381	84.0%
2016	16	10,291,616	8,052,042	0	8,052,042	78.2%
2016	17	8,122,024	6,539,014	0	6,539,014	80.5%
2016	18	5,335,938	4,219,233	0	4,219,233	79.1%
2016	19	3,218,424	2,587,386	0	2,587,386	80.4%
2016	20	1,790,774	1,577,220	0	1,577,220	88.1%
2016	21	1,192,365	1,049,215	0	1,049,215	88.0%
2016	22	735,373	566,656	0	566,656	77.1%
2016	23	419,885	313,338	0	313,338	74.6%
2016	24	26,021	21,313	0	21,313	81.9%
2016	25	2,275	832	0	832	36.6%
2016	26	784	180	0	180	23.0%
2016	Total	93,506,626	72,626,029	0	72,626,029	77.7%
2017	7	1,048,153	1,131,521	0	1,131,521	108.0%
2017	8	12,930,298	10,195,033	0	10,195,033	78.8%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	9	9,999,217	7,211,998	0	7,211,998	72.1%
2017	10	7,285,113	5,399,695	0	5,399,695	74.1%
2017	11	6,103,978	4,519,845	0	4,519,845	74.0%
2017	12	6,850,380	5,061,276	0	5,061,276	73.9%
2017	13	4,230,072	3,305,664	0	3,305,664	78.1%
2017	14	3,123,303	2,173,447	0	2,173,447	69.6%
2017	15	3,894,188	2,905,575	0	2,905,575	74.6%
2017	16	6,531,240	5,280,296	0	5,280,296	80.8%
2017	17	9,947,986	7,733,882	0	7,733,882	77.7%
2017	18	7,854,267	6,337,382	0	6,337,382	80.7%
2017	19	5,076,968	4,153,783	0	4,153,783	81.8%
2017	20	3,067,174	2,453,818	0	2,453,818	80.0%
2017	21	1,665,372	1,403,667	0	1,403,667	84.3%
2017	22	1,133,550	1,046,523	0	1,046,523	92.3%
2017	23	675,716	532,820	0	532,820	78.9%
2017	24	376,445	329,808	0	329,808	87.6%
2017	25	18,249	11,345	0	11,345	62.2%
2017	26	2,353	647	0	647	27.5%
2017	27	784	195	0	195	24.9%
2017	Total	91,814,805	71,188,220	0	71,188,220	77.5%
2018	8	1,019,841	980,652	0	980,652	96.2%
2018	9	12,874,123	10,426,512	0	10,426,512	81.0%
2018	10	10,029,907	7,323,567	0	7,323,567	73.0%
2018	11	7,226,552	5,467,137	0	5,467,137	75.7%
2018	12	6,104,926	4,637,134	0	4,637,134	76.0%
2018	13	6,706,739	5,164,623	0	5,164,623	77.0%
2018	14	4,140,807	3,463,927	0	3,463,927	83.7%
2018	15	3,104,463	2,422,914	0	2,422,914	78.0%
2018	16	3,800,097	2,850,581	0	2,850,581	75.0%
2018	17	6,333,457	5,161,757	0	5,161,757	81.5%
2018	18	9,485,831	7,849,954	0	7,849,954	82.8%
2018	19	7,479,444	6,102,860	0	6,102,860	81.6%
2018	20	4,749,305	4,003,644	0	4,003,644	84.3%
2018	21	2,893,058	2,273,387	0	2,273,387	78.6%
2018	22	1,565,365	1,233,864	0	1,233,864	78.8%
2018	23	1,030,053	931,546	0	931,546	90.4%
2018	24	628,470	534,285	0	534,285	85.0%
2018	25	314,395	219,870	0	219,870	69.9%
2018	26	15,694	4,012	0	4,012	25.6%
2018	27	160	184	0	184	114.9%
2018	Total	89,502,688	71,052,409	0	71,052,409	79.4%
2019	9	1,026,250	1,041,619	0	1,041,619	101.5%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2019	10	12,734,924	10,499,464	-90	10,499,374	82.4%
2019	11	9,903,007	7,355,675	-91	7,355,583	74.3%
2019	12	7,188,259	5,434,016	-63	5,433,953	75.6%
2019	13	6,005,353	4,680,684	-53	4,680,631	77.9%
2019	14	6,527,962	4,985,775	-53	4,985,722	76.4%
2019	15	4,035,581	3,168,957	-39	3,168,918	78.5%
2019	16	3,029,586	2,347,861	-28	2,347,833	77.5%
2019	17	3,715,465	2,875,473	-29	2,875,444	77.4%
2019	18	5,937,059	4,851,651	-42	4,851,608	81.7%
2019	19	8,891,515	7,574,415	-77	7,574,338	85.2%
2019	20	7,019,578	6,047,938	-69	6,047,869	86.2%
2019	21	4,497,840	3,606,692	-47	3,606,645	80.2%
2019	22	2,719,671	2,151,669	-28	2,151,641	79.1%
2019	23	1,446,438	1,125,456	-15	1,125,441	77.8%
2019	24	914,446	792,160	-9	792,150	86.6%
2019	25	557,975	474,285	-5	474,280	85.0%
2019	26	260,480	227,554	-3	227,551	87.4%
2019	27	13,253	5,258	0	5,257	39.7%
2019	Total	86,424,640	69,246,600	-742	69,245,858	80.1%
2020	10	981,025	946,034	-74	945,960	96.4%
2020	11	12,369,513	8,884,168	9,593	8,893,761	71.9%
2020	12	9,710,493	6,475,922	9,298	6,485,220	66.8%
2020	13	7,060,562	4,651,408	6,386	4,657,794	66.0%
2020	14	5,866,362	3,985,627	5,185	3,990,812	68.0%
2020	15	6,299,577	4,417,083	6,033	4,423,117	70.2%
2020	16	3,972,234	2,846,846	3,994	2,850,840	71.8%
2020	17	2,987,797	2,018,992	2,807	2,021,799	67.7%
2020	18	3,517,906	2,422,833	3,000	2,425,834	69.0%
2020	19	5,588,470	3,912,784	4,171	3,916,955	70.1%
2020	20	8,271,681	5,993,054	6,977	6,000,031	72.5%
2020	21	6,510,565	4,684,116	6,646	4,690,761	72.0%
2020	22	4,224,452	2,825,393	4,144	2,829,537	67.0%
2020	23	2,479,688	1,718,351	2,777	1,721,127	69.4%
2020	24	1,316,498	972,478	1,475	973,953	74.0%
2020	25	814,364	539,419	856	540,275	66.3%
2020	26	478,760	288,633	367	289,000	60.4%
2020	27	219,380	121,865	196	122,061	55.6%
2020	28	12,131	15,456	45	15,501	127.8%
2020	Total	82,681,458	57,720,462	73,876	57,794,338	69.9%
2021	11	958,053	848,431	8,992	857,423	89.5%
2021	12	6,767,234	5,123,467	138,676	5,262,142	77.8%
2021	13	4,364,121	3,291,676	96,191	3,387,866	77.6%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2021	14	3,312,178	2,361,040	65,444	2,426,484	73.3%
2021	15	2,846,434	2,223,333	56,361	2,279,694	80.1%
2021	16	3,012,746	2,169,849	60,525	2,230,374	74.0%
2021	17	1,706,652	1,410,642	38,847	1,449,490	84.9%
2021	18	1,411,746	1,172,158	29,386	1,201,544	85.1%
2021	19	1,796,862	1,342,978	33,818	1,376,796	76.6%
2021	20	2,941,247	2,213,155	56,491	2,269,645	77.2%
2021	21	3,952,504	3,288,824	84,317	3,373,140	85.3%
2021	22	2,866,594	2,259,536	61,543	2,321,078	81.0%
2021	23	1,742,471	1,351,949	36,117	1,388,065	79.7%
2021	24	997,100	901,122	25,617	926,740	92.9%
2021	25	541,857	459,023	13,246	472,269	87.2%
2021	26	320,559	253,756	7,166	260,922	81.4%
2021	27	189,561	144,329	4,644	148,973	78.6%
2021	28	60,700	40,279	1,527	41,806	68.9%
2021	Total	39,788,620	30,855,545	818,907	31,674,452	79.6%
All	1	133,494,100	81,836,586	0	81,836,586	61.3%
All	2	138,776,951	102,270,795	0	102,270,795	73.7%
All	3	137,073,501	97,877,346	0	97,877,346	71.4%
All	4	132,809,786	93,821,642	0	93,821,642	70.6%
All	5	129,538,648	90,517,599	0	90,517,599	69.9%
All	6	125,054,716	86,220,343	0	86,220,343	68.9%
All	7	119,970,506	83,413,744	0	83,413,744	69.5%
All	8	114,408,419	82,699,497	0	82,699,497	72.3%
All	9	109,425,348	83,502,620	0	83,502,620	76.3%
All	10	106,478,693	83,681,142	-164	83,680,978	78.6%
All	11	104,193,329	81,863,529	18,494	81,882,023	78.6%
All	12	96,441,319	74,049,928	147,911	74,197,839	76.9%
All	13	81,691,533	63,072,297	102,523	63,174,821	77.3%
All	14	70,997,102	55,631,985	70,576	55,702,561	78.5%
All	15	62,305,150	49,103,697	62,356	49,166,052	78.9%
All	16	54,360,910	43,314,683	64,491	43,379,174	79.8%
All	17	47,596,410	37,374,479	41,626	37,416,105	78.6%
All	18	42,235,233	34,072,515	32,343	34,104,858	80.7%
All	19	36,961,084	29,814,223	37,911	29,852,134	80.8%
All	20	30,566,516	24,585,071	63,398	24,648,469	80.6%
All	21	22,041,074	17,437,061	90,915	17,527,976	79.5%
All	22	13,732,895	10,452,050	65,659	10,517,710	76.6%
All	23	7,824,057	5,984,934	38,878	6,023,813	77.0%
All	24	4,261,884	3,552,719	27,083	3,579,802	84.0%
All	25	2,249,842	1,705,219	14,097	1,719,317	76.4%
All	26	1,078,630	774,781	7,530	782,311	72.5%
All	27	423,139	271,831	4,840	276,671	65.4%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
All	28	72,832	55,735	1,572	57,307	78.7%
All	Total	1,926,063,606	1,418,958,050	892,041	1,419,850,091	73.7%



**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	438,343	165,420	0	165,420	37.7%
1993	Total	3,382,036	1,558,157	0	1,558,157	46.1%
1994	Total	5,325,586	2,338,103	0	2,338,103	43.9%
1995	Total	5,895,021	3,052,125	0	3,052,125	51.8%
1996	Total	6,475,640	3,769,418	0	3,769,418	58.2%
1997	Total	7,186,308	4,436,615	0	4,436,615	61.7%
1998	Total	7,602,190	5,160,939	0	5,160,939	67.9%
1999	Total	8,906,235	6,052,574	0	6,052,574	68.0%
2000	Total	11,644,950	8,119,470	0	8,119,470	69.7%
2001	Total	29,828,330	24,483,477	0	24,483,477	82.1%
2002	Total	22,397,450	16,827,018	0	16,827,018	75.1%
2003	Total	24,456,196	16,433,005	0	16,433,005	67.2%
2004	Total	23,195,765	15,637,441	0	15,637,441	67.4%
2005	Total	21,452,992	15,598,375	0	15,598,375	72.7%
2006	Total	19,923,860	14,436,138	0	14,436,138	72.5%
2007	Total	18,470,611	14,010,201	0	14,010,201	75.9%
2008	Total	16,941,821	12,913,191	0	12,913,191	76.2%
2009	Total	15,981,486	12,492,513	0	12,492,513	78.2%
2010	Total	15,451,191	11,979,764	0	11,979,764	77.5%
2011	1	6,058	6,900	0	6,900	113.9%
2011	2	132,919	132,744	0	132,744	99.9%
2011	3	175,203	103,084	0	103,084	58.8%
2011	4	202,536	138,563	0	138,563	68.4%
2011	5	269,945	190,744	0	190,744	70.7%
2011	6	384,169	242,336	0	242,336	63.1%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	7	501,631	332,510	0	332,510	66.3%
2011	8	641,694	409,645	0	409,645	63.8%
2011	9	1,056,763	712,847	0	712,847	67.5%
2011	10	1,677,010	1,089,731	0	1,089,731	65.0%
2011	11	4,748,907	4,238,762	0	4,238,762	89.3%
2011	12	1,130,162	904,495	0	904,495	80.0%
2011	13	663,198	466,203	0	466,203	70.3%
2011	14	483,235	347,177	0	347,177	71.8%
2011	15	380,882	314,499	0	314,499	82.6%
2011	16	304,463	207,419	0	207,419	68.1%
2011	17	294,141	190,534	0	190,534	64.8%
2011	18	524,654	351,423	0	351,423	67.0%
2011	19	711,725	540,972	0	540,972	76.0%
2011	20	100,719	83,647	0	83,647	83.0%
2011	Total	14,390,014	11,004,236	0	11,004,236	76.5%
2012	2	4,970	3,641	0	3,641	73.3%
2012	3	127,301	98,908	0	98,908	77.7%
2012	4	169,253	103,945	0	103,945	61.4%
2012	5	193,070	114,846	0	114,846	59.5%
2012	6	256,225	168,847	0	168,847	65.9%
2012	7	370,849	238,303	0	238,303	64.3%
2012	8	479,675	291,645	0	291,645	60.8%
2012	9	609,210	344,864	0	344,864	56.6%
2012	10	983,424	738,769	0	738,769	75.1%
2012	11	1,475,639	980,191	0	980,191	66.4%
2012	12	4,309,346	3,724,086	0	3,724,086	86.4%
2012	13	1,041,144	735,072	0	735,072	70.6%
2012	14	633,923	452,292	0	452,292	71.3%
2012	15	468,740	340,093	0	340,093	72.6%
2012	16	366,470	258,969	0	258,969	70.7%
2012	17	295,291	239,803	0	239,803	81.2%
2012	18	282,342	186,219	0	186,219	66.0%
2012	19	497,267	370,822	0	370,822	74.6%
2012	20	664,248	509,711	0	509,711	76.7%
2012	21	90,197	85,013	0	85,013	94.3%
2012	Total	13,318,583	9,986,039	0	9,986,039	75.0%
2013	3	4,835	4,220	0	4,220	87.3%
2013	4	128,064	94,447	0	94,447	73.7%
2013	5	155,159	163,104	0	163,104	105.1%
2013	6	176,046	100,144	0	100,144	56.9%
2013	7	234,925	146,394	0	146,394	62.3%
2013	8	351,568	210,576	0	210,576	59.9%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	9	464,218	288,626	0	288,626	62.2%
2013	10	592,461	385,895	0	385,895	65.1%
2013	11	882,758	594,916	0	594,916	67.4%
2013	12	1,344,829	893,339	0	893,339	66.4%
2013	13	3,867,411	3,242,744	0	3,242,744	83.8%
2013	14	982,946	777,942	0	777,942	79.1%
2013	15	608,628	398,984	0	398,984	65.6%
2013	16	456,953	263,917	0	263,917	57.8%
2013	17	362,866	339,022	0	339,022	93.4%
2013	18	271,906	235,310	0	235,310	86.5%
2013	19	256,144	167,393	0	167,393	65.4%
2013	20	466,810	322,149	0	322,149	69.0%
2013	21	636,913	478,130	0	478,130	75.1%
2013	22	81,927	75,950	0	75,950	92.7%
2013	Total	12,327,367	9,183,204	0	9,183,204	74.5%
2014	4	5,085	6,056	0	6,056	119.1%
2014	5	125,451	168,710	0	168,710	134.5%
2014	6	136,824	121,743	0	121,743	89.0%
2014	7	166,279	99,140	0	99,140	59.6%
2014	8	214,487	138,076	0	138,076	64.4%
2014	9	322,647	202,583	0	202,583	62.8%
2014	10	453,159	286,567	0	286,567	63.2%
2014	11	573,392	373,645	0	373,645	65.2%
2014	12	839,511	496,930	0	496,930	59.2%
2014	13	1,197,189	853,358	0	853,358	71.3%
2014	14	3,452,402	2,929,839	0	2,929,839	84.9%
2014	15	879,171	636,003	0	636,003	72.3%
2014	16	565,050	365,422	0	365,422	64.7%
2014	17	444,544	326,680	0	326,680	73.5%
2014	18	342,160	269,023	0	269,023	78.6%
2014	19	252,749	176,990	0	176,990	70.0%
2014	20	247,085	161,659	0	161,659	65.4%
2014	21	457,748	340,499	0	340,499	74.4%
2014	22	588,526	476,439	0	476,439	81.0%
2014	23	70,021	58,837	0	58,837	84.0%
2014	Total	11,333,478	8,488,197	0	8,488,197	74.9%
2015	5	4,660	7,439	0	7,439	159.6%
2015	6	118,181	96,945	0	96,945	82.0%
2015	7	129,215	88,411	0	88,411	68.4%
2015	8	159,282	69,440	0	69,440	43.6%
2015	9	201,960	108,200	0	108,200	53.6%
2015	10	302,094	152,084	0	152,084	50.3%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	11	421,634	243,690	0	243,690	57.8%
2015	12	538,117	299,225	0	299,225	55.6%
2015	13	776,608	489,410	0	489,410	63.0%
2015	14	1,044,457	671,243	0	671,243	64.3%
2015	15	2,927,041	2,339,005	0	2,339,005	79.9%
2015	16	778,611	638,788	0	638,788	82.0%
2015	17	530,769	370,465	0	370,465	69.8%
2015	18	408,001	261,797	0	261,797	64.2%
2015	19	283,918	228,905	0	228,905	80.6%
2015	20	231,648	175,870	0	175,870	75.9%
2015	21	220,532	172,230	0	172,230	78.1%
2015	22	413,590	377,579	0	377,579	91.3%
2015	23	519,421	402,442	0	402,442	77.5%
2015	24	61,040	53,480	0	53,480	87.6%
2015	Total	10,070,778	7,246,651	0	7,246,651	72.0%
2016	6	5,042	4,877	0	4,877	96.7%
2016	7	118,092	77,386	0	77,386	65.5%
2016	8	121,134	78,079	0	78,079	64.5%
2016	9	151,825	81,642	0	81,642	53.8%
2016	10	188,243	110,976	0	110,976	59.0%
2016	11	286,817	152,934	0	152,934	53.3%
2016	12	408,738	262,801	0	262,801	64.3%
2016	13	497,300	321,414	0	321,414	64.6%
2016	14	706,356	497,457	0	497,457	70.4%
2016	15	956,629	739,178	0	739,178	77.3%
2016	16	2,536,835	2,012,909	0	2,012,909	79.3%
2016	17	743,675	556,406	0	556,406	74.8%
2016	18	493,828	328,854	0	328,854	66.6%
2016	19	373,357	241,047	0	241,047	64.6%
2016	20	256,277	204,203	0	204,203	79.7%
2016	21	207,614	130,399	0	130,399	62.8%
2016	22	204,764	154,444	0	154,444	75.4%
2016	23	376,049	279,050	0	279,050	74.2%
2016	24	468,865	372,800	0	372,800	79.5%
2016	25	55,210	39,886	0	39,886	72.2%
2016	Total	9,156,649	6,646,742	0	6,646,742	72.6%
2017	7	4,658	4,282	0	4,282	91.9%
2017	8	113,175	88,149	0	88,149	77.9%
2017	9	118,407	81,209	0	81,209	68.6%
2017	10	145,140	98,033	0	98,033	67.5%
2017	11	183,820	133,409	0	133,409	72.6%
2017	12	280,319	201,054	0	201,054	71.7%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	13	388,236	224,212	0	224,212	57.8%
2017	14	472,807	364,062	0	364,062	77.0%
2017	15	651,986	600,582	0	600,582	92.1%
2017	16	882,149	694,857	0	694,857	78.8%
2017	17	2,174,155	1,816,131	0	1,816,131	83.5%
2017	18	665,237	496,546	0	496,546	74.6%
2017	19	462,942	279,177	0	279,177	60.3%
2017	20	344,844	260,208	0	260,208	75.5%
2017	21	220,709	172,841	0	172,841	78.3%
2017	22	193,664	127,264	0	127,264	65.7%
2017	23	186,516	148,398	0	148,398	79.6%
2017	24	329,039	262,631	0	262,631	79.8%
2017	25	416,724	275,176	0	275,176	66.0%
2017	26	48,661	44,565	0	44,565	91.6%
2017	Total	8,283,190	6,372,786	0	6,372,786	76.9%
2018	8	4,637	16,061	0	16,061	346.4%
2018	9	111,333	83,648	0	83,648	75.1%
2018	10	113,132	77,191	0	77,191	68.2%
2018	11	139,023	124,118	0	124,118	89.3%
2018	12	174,781	156,210	0	156,210	89.4%
2018	13	261,517	150,627	0	150,627	57.6%
2018	14	350,364	238,531	0	238,531	68.1%
2018	15	430,204	322,026	0	322,026	74.9%
2018	16	598,505	541,640	0	541,640	90.5%
2018	17	776,778	623,122	0	623,122	80.2%
2018	18	1,838,194	1,438,070	0	1,438,070	78.2%
2018	19	581,729	420,413	0	420,413	72.3%
2018	20	426,830	274,371	0	274,371	64.3%
2018	21	315,575	220,692	0	220,692	69.9%
2018	22	196,730	144,009	0	144,009	73.2%
2018	23	168,874	130,295	0	130,295	77.2%
2018	24	154,590	204,538	0	204,538	132.3%
2018	25	281,847	240,577	0	240,577	85.4%
2018	26	340,602	291,287	0	291,287	85.5%
2018	27	37,856	22,978	0	22,978	60.7%
2018	Total	7,303,103	5,720,405	0	5,720,405	78.3%
2019	9	4,727	3,236	0	3,236	68.4%
2019	10	107,255	92,634	-2	92,633	86.4%
2019	11	108,508	77,031	-2	77,028	71.0%
2019	12	134,451	100,377	-1	100,377	74.7%
2019	13	163,907	106,181	-2	106,179	64.8%
2019	14	242,545	185,039	-3	185,035	76.3%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2019	15	326,003	263,735	-7	263,728	80.9%
2019	16	408,347	385,843	-10	385,833	94.5%
2019	17	554,454	516,260	-12	516,248	93.1%
2019	18	665,433	540,753	-13	540,740	81.3%
2019	19	1,515,956	1,324,726	-25	1,324,701	87.4%
2019	20	518,606	374,480	-14	374,466	72.2%
2019	21	385,156	291,660	-8	291,652	75.7%
2019	22	300,775	189,711	-4	189,707	63.1%
2019	23	180,477	104,838	-2	104,836	58.1%
2019	24	142,233	89,026	-2	89,024	62.6%
2019	25	136,085	123,410	-2	123,408	90.7%
2019	26	226,574	230,228	-4	230,224	101.6%
2019	27	267,860	225,484	-6	225,478	84.2%
2019	28	31,102	37,100	-3	37,098	119.3%
2019	Total	6,420,453	5,261,751	-122	5,261,629	82.0%
2020	10	4,797	11,351	1	11,352	236.6%
2020	11	102,404	98,834	154	98,988	96.7%
2020	12	93,998	59,372	91	59,464	63.3%
2020	13	128,586	76,013	129	76,141	59.2%
2020	14	155,637	105,037	138	105,175	67.6%
2020	15	221,210	141,885	136	142,021	64.2%
2020	16	286,688	192,919	244	193,163	67.4%
2020	17	370,320	258,340	397	258,737	69.9%
2020	18	492,836	431,783	617	432,400	87.7%
2020	19	560,181	393,489	553	394,042	70.3%
2020	20	1,207,414	956,747	958	957,705	79.3%
2020	21	455,571	321,180	609	321,789	70.6%
2020	22	335,912	225,272	275	225,547	67.1%
2020	23	264,477	208,055	309	208,364	78.8%
2020	24	149,399	106,687	162	106,849	71.5%
2020	25	128,661	109,157	109	109,265	84.9%
2020	26	114,324	56,625	54	56,678	49.6%
2020	27	175,759	87,735	73	87,808	50.0%
2020	28	208,322	122,477	166	122,642	58.9%
2020	29	27,745	23,346	59	23,405	84.4%
2020	Total	5,484,238	3,986,303	5,234	3,991,537	72.8%
2021	11	4,320	5,163	73	5,236	121.2%
2021	12	54,887	55,348	1,526	56,874	103.6%
2021	13	44,014	21,064	864	21,928	49.8%
2021	14	67,773	51,054	1,518	52,572	77.6%
2021	15	74,768	55,401	1,519	56,920	76.1%
2021	16	115,516	62,060	2,001	64,061	55.5%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2021	17	134,603	73,468	2,128	75,596	56.2%
2021	18	197,768	161,536	3,916	165,452	83.7%
2021	19	245,251	200,394	5,876	206,270	84.1%
2021	20	250,985	198,119	6,079	204,198	81.4%
2021	21	531,607	419,335	11,722	431,058	81.1%
2021	22	172,390	160,880	4,784	165,664	96.1%
2021	23	148,848	118,160	3,119	121,279	81.5%
2021	24	100,749	77,771	2,302	80,073	79.5%
2021	25	57,170	65,150	2,125	67,275	117.7%
2021	26	62,383	73,532	1,984	75,515	121.1%
2021	27	49,103	37,118	1,231	38,349	78.1%
2021	28	89,863	52,286	1,245	53,530	59.6%
2021	29	65,790	37,742	1,290	39,032	59.3%
2021	30	1,610	2,362	73	2,434	151.2%
2021	Total	2,469,398	1,927,941	55,376	1,983,317	80.3%
All	1	28,850,935	17,121,101	0	17,121,101	59.3%
All	2	35,468,072	28,258,421	0	28,258,421	79.7%
All	3	28,573,151	19,761,899	0	19,761,899	69.2%
All	4	26,580,506	21,529,288	0	21,529,288	81.0%
All	5	24,281,744	20,707,878	0	20,707,878	85.3%
All	6	26,561,780	14,615,067	0	14,615,067	55.0%
All	7	21,643,080	15,608,970	0	15,608,970	72.1%
All	8	19,246,059	15,299,481	0	15,299,481	79.5%
All	9	17,545,603	13,764,194	0	13,764,194	78.4%
All	10	16,866,671	14,385,280	-1	14,385,279	85.3%
All	11	16,020,597	11,653,232	224	11,653,456	72.7%
All	12	15,599,228	10,209,262	1,617	10,210,879	65.5%
All	13	14,697,357	9,372,020	990	9,373,010	63.8%
All	14	13,526,253	8,672,542	1,652	8,674,194	64.1%
All	15	11,564,411	7,882,995	1,648	7,884,643	68.2%
All	16	9,930,327	7,235,481	2,235	7,237,717	72.9%
All	17	8,540,211	6,640,673	2,514	6,643,187	77.8%
All	18	7,234,001	5,251,652	4,520	5,256,172	72.7%
All	19	5,912,778	4,418,845	6,405	4,425,250	74.8%
All	20	4,716,755	3,521,164	7,022	3,528,187	74.8%
All	21	3,521,620	2,631,979	12,324	2,644,303	75.1%
All	22	2,488,279	1,931,548	5,055	1,936,604	77.8%
All	23	1,914,682	1,450,075	3,426	1,453,501	75.9%
All	24	1,405,914	1,166,934	2,463	1,169,396	83.2%
All	25	1,075,697	853,355	2,232	855,587	79.5%
All	26	792,542	696,237	2,033	698,270	88.1%
All	27	530,577	373,315	1,298	374,613	70.6%
All	28	329,286	211,863	1,407	213,271	64.8%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
All	29	93,535	61,087	1,349	62,436	66.8%
All	30	1,610	2,362	73	2,434	151.2%
All	Total	365,513,261	265,288,199	60,488	265,348,687	72.6%



**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 Plan A - This Plan Was Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	121.3	98,889	132,450	74.7%	132,450	74.7%	1.384
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.344
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.305
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.267
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.230
	2015	5.0	3,063	11,022	27.8%	11,022	27.8%	1.194
	2016	4.3	3,099	9,504	32.6%	9,504	32.6%	1.159
	2017	4.0	2,503	8,817	28.4%	8,817	28.4%	1.126
	2018	4.0	3,484	8,817	39.5%	8,817	39.5%	1.093
	2019	4.0	7,100	8,945	79.4%	8,945	79.4%	1.061
	2020	3.7	13,788	8,269	166.7%	8,269	166.7%	1.030
	2021 Q1-Q2	1.5	2,422	3,403	71.2%	3,403	71.2%	1.007
<i>Projected</i>	2021 Q3-Q4	1.4	2,727	3,261	83.6%	3,261	83.6%	0.993
	2022	2.5	4,927	5,747	85.7%	5,747	85.7%	0.971
	2023	2.1	4,314	4,987	86.5%	4,987	86.5%	0.943
	2024	1.8	3,759	4,364	86.1%	4,364	86.1%	0.915
	2025	1.5	3,232	3,758	86.0%	3,758	86.0%	0.888
	2026	1.2	2,757	3,207	86.0%	3,207	86.0%	0.863
	2027	1.0	2,353	2,736	86.0%	2,736	86.0%	0.837
	2028	0.8	2,007	2,335	86.0%	2,335	86.0%	0.813
	2029	0.7	1,713	1,992	86.0%	1,992	86.0%	0.789
	2030	0.5	1,461	1,700	86.0%	1,700	86.0%	0.766
	2031	0.4	1,215	1,416	85.8%	1,416	85.8%	0.744
	2032	0.3	954	1,122	85.0%	1,122	85.0%	0.722
	2033	0.2	729	869	83.9%	869	83.9%	0.701
	2034	0.2	561	678	82.8%	678	82.8%	0.681
	2035	0.1	428	521	82.0%	521	82.0%	0.661
	2036	0.1	313	383	81.7%	383	81.7%	0.642
	2037	0.1	223	273	81.7%	273	81.7%	0.623
	2038	0.0	159	195	81.7%	195	81.7%	0.605
	2039	0.0	113	139	81.7%	139	81.7%	0.587
	2040	0.0	64	82	78.8%	82	78.8%	0.570
	2041	0.0	29	40	71.3%	40	71.3%	0.554
	2042	0.0	21	29	71.3%	29	71.3%	0.538
	2043	0.0	15	21	71.3%	21	71.3%	0.522
	2044	0.0	6	9	71.3%	9	71.3%	0.507
	2045	0.0	0	0	0.0%	0	0.0%	0.492
	2046	0.0	0	0	0.0%	0	0.0%	0.478
	2047	0.0	0	0	0.0%	0	0.0%	0.464
	2048	0.0	0	0	0.0%	0	0.0%	0.450
	2049	0.0	0	0	0.0%	0	0.0%	0.437
	2050	0.0	0	0	0.0%	0	0.0%	0.424
	2051	0.0	0	0	0.0%	0	0.0%	0.412
<b>Accumulated Value - Historical</b>			<b>192,717</b>	<b>300,670</b>	<b>64.1%</b>	<b>300,670</b>	<b>64.1%</b>	
<b>Present Value - Future</b>			<b>29,668</b>	<b>34,678</b>	<b>85.6%</b>	<b>34,678</b>	<b>85.6%</b>	
<b>Lifetime Total</b>			<b>222,385</b>	<b>335,348</b>	<b>66.3%</b>	<b>335,348</b>	<b>66.3%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection (Projection Based Upon In-Force Policies Only)**

Rhode Island - 1990 & 2010 Plan A - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	121.3	98,889	132,450	74.7%	132,450	74.7%	1.384
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.344
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.305
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.267
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.230
	2015	5.0	3,063	11,022	27.8%	11,022	27.8%	1.194
	2016	4.3	3,099	9,504	32.6%	9,504	32.6%	1.159
	2017	4.0	2,503	8,817	28.4%	8,817	28.4%	1.126
	2018	4.0	3,484	8,817	39.5%	8,817	39.5%	1.093
	2019	4.0	7,100	8,945	79.4%	8,945	79.4%	1.061
	2020	3.7	13,788	8,269	166.7%	8,269	166.7%	1.030
	2021 Q1-Q2	1.5	2,422	3,403	71.2%	3,403	71.2%	1.007
<i>Projected</i>	2021 Q3-Q4	1.4	2,727	3,261	83.6%	3,261	83.6%	0.993
	2022	2.5	4,927	5,747	85.7%	5,747	85.7%	0.971
	2023	2.1	4,314	4,987	86.5%	4,987	86.5%	0.943
	2024	1.8	3,759	4,364	86.1%	4,364	86.1%	0.915
	2025	1.5	3,232	3,758	86.0%	3,758	86.0%	0.888
	2026	1.2	2,757	3,207	86.0%	3,207	86.0%	0.863
	2027	1.0	2,353	2,736	86.0%	2,736	86.0%	0.837
	2028	0.8	2,007	2,335	86.0%	2,335	86.0%	0.813
	2029	0.7	1,713	1,992	86.0%	1,992	86.0%	0.789
	2030	0.5	1,461	1,700	86.0%	1,700	86.0%	0.766
	2031	0.4	1,215	1,416	85.8%	1,416	85.8%	0.744
	2032	0.3	954	1,122	85.0%	1,122	85.0%	0.722
	2033	0.2	729	869	83.9%	869	83.9%	0.701
	2034	0.2	561	678	82.8%	678	82.8%	0.681
	2035	0.1	428	521	82.0%	521	82.0%	0.661
	2036	0.1	313	383	81.7%	383	81.7%	0.642
	2037	0.1	223	273	81.7%	273	81.7%	0.623
	2038	0.0	159	195	81.7%	195	81.7%	0.605
	2039	0.0	113	139	81.7%	139	81.7%	0.587
	2040	0.0	64	82	78.8%	82	78.8%	0.570
	2041	0.0	29	40	71.3%	40	71.3%	0.554
	2042	0.0	21	29	71.3%	29	71.3%	0.538
	2043	0.0	15	21	71.3%	21	71.3%	0.522
	2044	0.0	6	9	71.3%	9	71.3%	0.507
	2045	0.0	0	0	0.0%	0	0.0%	0.492
	2046	0.0	0	0	0.0%	0	0.0%	0.478
	2047	0.0	0	0	0.0%	0	0.0%	0.464
	2048	0.0	0	0	0.0%	0	0.0%	0.450
	2049	0.0	0	0	0.0%	0	0.0%	0.437
	2050	0.0	0	0	0.0%	0	0.0%	0.424
	2051	0.0	0	0	0.0%	0	0.0%	0.412
<b>Accumulated Value - Historical</b>			<b>192,717</b>	<b>300,670</b>	<b>64.1%</b>	<b>300,670</b>	<b>64.1%</b>	
<b>Present Value - Future</b>			<b>29,668</b>	<b>34,678</b>	<b>85.6%</b>	<b>34,678</b>	<b>85.6%</b>	
<b>Lifetime Total</b>			<b>222,385</b>	<b>335,348</b>	<b>66.3%</b>	<b>335,348</b>	<b>66.3%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 Plan D - This Plan Was Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	355.8	396,062	592,672	66.8%	592,672	66.8%	1.384
	2011	16.7	17,731	35,095	50.5%	35,095	50.5%	1.344
	2012	16.0	15,233	34,680	43.9%	34,680	43.9%	1.305
	2013	16.0	20,069	36,605	54.8%	36,605	54.8%	1.267
	2014	15.0	20,236	34,939	57.9%	34,939	57.9%	1.230
	2015	15.0	17,603	35,659	49.4%	35,659	49.4%	1.194
	2016	15.0	24,048	36,865	65.2%	36,865	65.2%	1.159
	2017	15.0	16,670	38,247	43.6%	38,247	43.6%	1.126
	2018	15.0	20,231	38,620	52.4%	38,620	52.4%	1.093
	2019	13.6	25,297	35,377	71.5%	35,377	71.5%	1.061
	2020	12.9	80,515	32,776	245.7%	32,776	245.7%	1.030
	2021 Q1-Q2	5.5	10,803	14,374	75.2%	14,374	75.2%	1.007
<i>Projected</i>	2021 Q3-Q4	5.3	12,982	14,140	91.8%	14,140	91.8%	0.993
	2022	9.7	24,681	25,843	95.5%	25,843	95.5%	0.971
	2023	8.6	23,027	23,437	98.2%	23,437	98.2%	0.943
	2024	7.4	21,097	21,211	99.5%	21,211	99.5%	0.915
	2025	6.2	18,832	18,725	100.6%	18,725	100.6%	0.888
	2026	5.2	16,552	16,325	101.4%	16,325	101.4%	0.863
	2027	4.3	14,483	14,229	101.8%	14,229	101.8%	0.837
	2028	3.6	12,668	12,396	102.2%	12,396	102.2%	0.813
	2029	3.0	11,053	10,763	102.7%	10,763	102.7%	0.789
	2030	2.5	9,594	9,310	103.1%	9,310	103.1%	0.766
	2031	2.0	8,306	8,042	103.3%	8,042	103.3%	0.744
	2032	1.7	7,154	6,914	103.5%	6,914	103.5%	0.722
	2033	1.4	6,066	5,851	103.7%	5,851	103.7%	0.701
	2034	1.1	5,044	4,852	104.0%	4,852	104.0%	0.681
	2035	0.8	4,086	3,916	104.3%	3,916	104.3%	0.661
	2036	0.6	3,218	3,078	104.5%	3,078	104.5%	0.642
	2037	0.5	2,500	2,393	104.5%	2,393	104.5%	0.623
	2038	0.3	1,945	1,865	104.3%	1,865	104.3%	0.605
	2039	0.3	1,526	1,465	104.1%	1,465	104.1%	0.587
	2040	0.2	1,194	1,150	103.9%	1,150	103.9%	0.570
	2041	0.1	909	880	103.2%	880	103.2%	0.554
	2042	0.1	677	661	102.5%	661	102.5%	0.538
	2043	0.1	482	471	102.3%	471	102.3%	0.522
	2044	0.0	312	306	102.0%	306	102.0%	0.507
	2045	0.0	198	197	100.6%	197	100.6%	0.492
	2046	0.0	134	134	99.9%	134	99.9%	0.478
	2047	0.0	95	95	99.9%	95	99.9%	0.464
	2048	0.0	68	68	99.9%	68	99.9%	0.450
	2049	0.0	42	43	97.9%	43	97.9%	0.437
	2050	0.0	23	25	93.9%	25	93.9%	0.424
	2051	0.0	17	18	93.9%	18	93.9%	0.412
<b>Accumulated Value - Historical</b>			<b>852,674</b>	<b>1,258,488</b>	<b>67.8%</b>	<b>1,258,488</b>	<b>67.8%</b>	
<b>Present Value - Future</b>			<b>177,044</b>	<b>177,579</b>	<b>99.7%</b>	<b>177,579</b>	<b>99.7%</b>	
<b>Lifetime Total</b>			<b>1,029,718</b>	<b>1,436,066</b>	<b>71.7%</b>	<b>1,436,066</b>	<b>71.7%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 Plan F - This Plan Was Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	1,648.9	2,090,717	2,996,856	69.8%	2,996,856	69.8%	1.384
	2011	224.1	405,411	432,921	93.6%	432,921	93.6%	1.344
	2012	217.5	346,403	443,962	78.0%	443,962	78.0%	1.305
	2013	210.5	373,023	447,097	83.4%	447,097	83.4%	1.267
	2014	201.1	367,839	444,137	82.8%	444,137	82.8%	1.230
	2015	187.1	297,692	420,787	70.7%	420,787	70.7%	1.194
	2016	182.7	305,191	427,263	71.4%	427,263	71.4%	1.159
	2017	175.5	264,735	438,262	60.4%	438,262	60.4%	1.126
	2018	168.8	325,429	439,048	74.1%	439,048	74.1%	1.093
	2019	162.7	327,777	430,502	76.1%	430,502	76.1%	1.061
	2020	151.6	294,182	404,247	72.8%	404,247	72.8%	1.030
	2021 Q1-Q2	71.8	177,825	194,331	91.5%	194,331	91.5%	1.007
<i>Projected</i>	2021 Q3-Q4	69.6	147,620	189,735	77.8%	189,735	77.8%	0.993
	2022	130.8	321,902	360,844	89.2%	377,752	85.2%	0.971
	2023	120.2	317,966	346,396	91.8%	370,643	85.8%	0.943
	2024	110.0	312,479	335,862	93.0%	359,373	87.0%	0.915
	2025	99.7	303,911	322,127	94.3%	344,676	88.2%	0.888
	2026	89.4	292,588	305,116	95.9%	326,474	89.6%	0.863
	2027	79.9	280,436	287,873	97.4%	308,025	91.0%	0.837
	2028	71.1	267,391	270,508	98.8%	289,444	92.4%	0.813
	2029	62.7	252,153	251,122	100.4%	268,700	93.8%	0.789
	2030	54.5	233,864	228,802	102.2%	244,818	95.5%	0.766
	2031	46.9	214,271	205,755	104.1%	220,158	97.3%	0.744
	2032	40.1	195,562	184,297	106.1%	197,198	99.2%	0.722
	2033	34.2	177,341	164,227	108.0%	175,723	100.9%	0.701
	2034	28.7	158,031	144,334	109.5%	154,437	102.3%	0.681
	2035	23.7	137,551	124,211	110.7%	132,906	103.5%	0.661
	2036	19.2	118,026	105,370	112.0%	112,746	104.7%	0.642
	2037	15.5	100,638	88,899	113.2%	95,122	105.8%	0.623
	2038	12.5	85,391	74,782	114.2%	80,016	106.7%	0.605
	2039	10.0	72,103	62,857	114.7%	67,257	107.2%	0.587
	2040	8.0	60,489	52,624	114.9%	56,308	107.4%	0.570
	2041	6.4	50,172	43,578	115.1%	46,629	107.6%	0.554
	2042	5.0	41,081	35,625	115.3%	38,119	107.8%	0.538
	2043	3.9	33,525	28,967	115.7%	30,995	108.2%	0.522
	2044	3.0	27,028	23,292	116.0%	24,923	108.4%	0.507
	2045	2.2	20,905	18,068	115.7%	19,333	108.1%	0.492
	2046	1.5	15,263	13,233	115.3%	14,159	107.8%	0.478
	2047	1.0	10,803	9,347	115.6%	10,002	108.0%	0.464
	2048	0.7	7,645	6,611	115.6%	7,074	108.1%	0.450
	2049	0.5	5,265	4,579	115.0%	4,899	107.5%	0.437
	2050	0.3	3,545	3,097	114.5%	3,314	107.0%	0.424
	2051	0.2	2,429	2,104	115.4%	2,251	107.9%	0.412
<b>Accumulated Value - Historical</b>			<b>7,008,505</b>	<b>9,461,680</b>	<b>74.1%</b>	<b>9,461,680</b>	<b>74.1%</b>	
<b>Present Value - Future</b>			<b>3,400,222</b>	<b>3,470,517</b>	<b>98.0%</b>	<b>3,692,162</b>	<b>92.1%</b>	
<b>Lifetime Total</b>			<b>10,408,727</b>	<b>12,932,197</b>	<b>80.5%</b>	<b>13,153,841</b>	<b>79.1%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 & 2010 Plan F - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	1,660.4	2,112,280	3,014,748	70.1%	3,014,748	70.1%	1.384
	2011	298.3	484,557	555,822	87.2%	555,822	87.2%	1.344
	2012	353.6	500,936	677,643	73.9%	677,643	73.9%	1.305
	2013	396.4	575,451	781,471	73.6%	781,471	73.6%	1.267
	2014	439.3	710,068	884,352	80.3%	884,352	80.3%	1.230
	2015	487.9	695,299	990,910	70.2%	990,910	70.2%	1.194
	2016	543.8	832,317	1,140,616	73.0%	1,140,616	73.0%	1.159
	2017	558.0	792,460	1,249,407	63.4%	1,249,407	63.4%	1.126
	2018	583.1	943,921	1,360,629	69.4%	1,360,629	69.4%	1.093
	2019	590.2	971,604	1,409,414	68.9%	1,409,414	68.9%	1.061
	2020	574.2	937,928	1,395,239	67.2%	1,395,239	67.2%	1.030
	2021 Q1-Q2	284.8	568,644	708,768	80.2%	708,768	80.2%	1.007
<i>Projected</i>	2021 Q3-Q4	278.8	502,394	699,999	71.8%	699,999	71.8%	0.993
	2022	530.5	1,107,488	1,356,717	81.6%	1,420,435	78.0%	0.971
	2023	495.9	1,113,209	1,337,802	83.2%	1,431,448	77.8%	0.943
	2024	462.7	1,116,709	1,334,625	83.7%	1,428,048	78.2%	0.915
	2025	429.6	1,113,920	1,322,157	84.3%	1,414,708	78.7%	0.888
	2026	396.7	1,104,304	1,299,650	85.0%	1,390,626	79.4%	0.863
	2027	365.6	1,091,932	1,274,373	85.7%	1,363,579	80.1%	0.837
	2028	336.4	1,077,378	1,247,341	86.4%	1,334,655	80.7%	0.813
	2029	307.9	1,056,550	1,211,884	87.2%	1,296,715	81.5%	0.789
	2030	279.0	1,024,011	1,161,091	88.2%	1,242,367	82.4%	0.766
	2031	250.6	982,213	1,100,090	89.3%	1,177,096	83.4%	0.744
	2032	224.5	938,585	1,039,053	90.3%	1,111,787	84.4%	0.722
	2033	200.6	893,887	978,179	91.4%	1,046,651	85.4%	0.701
	2034	177.5	842,136	909,929	92.5%	973,624	86.5%	0.681
	2035	154.6	779,291	830,543	93.8%	888,681	87.7%	0.661
	2036	133.1	711,731	748,454	95.1%	800,846	88.9%	0.642
	2037	114.1	646,955	672,051	96.3%	719,094	90.0%	0.623
	2038	97.4	585,017	600,343	97.4%	642,367	91.1%	0.605
	2039	82.1	521,916	529,215	98.6%	566,260	92.2%	0.587
	2040	68.2	457,604	459,221	99.6%	491,366	93.1%	0.570
	2041	56.0	396,340	394,649	100.4%	422,275	93.9%	0.554
	2042	45.8	340,831	337,405	101.0%	361,023	94.4%	0.538
	2043	37.3	291,710	287,384	101.5%	307,501	94.9%	0.522
	2044	30.3	247,859	243,573	101.8%	260,623	95.1%	0.507
	2045	24.3	208,140	204,485	101.8%	218,799	95.1%	0.492
	2046	19.2	171,738	168,757	101.8%	180,570	95.1%	0.478
	2047	15.0	139,880	137,426	101.8%	147,046	95.1%	0.464
	2048	11.6	113,658	111,732	101.7%	119,553	95.1%	0.450
	2049	9.0	91,642	90,127	101.7%	96,436	95.0%	0.437
	2050	6.7	71,858	70,621	101.8%	75,564	95.1%	0.424
	2051	4.9	54,375	53,460	101.7%	57,202	95.1%	0.412
<b>Accumulated Value - Historical</b>			<b>12,119,136</b>	<b>16,926,719</b>	<b>71.6%</b>	<b>16,926,719</b>	<b>71.6%</b>	
<b>Present Value - Future</b>			<b>14,976,693</b>	<b>17,037,285</b>	<b>87.9%</b>	<b>18,150,915</b>	<b>82.5%</b>	
<b>Lifetime Total</b>			<b>27,095,829</b>	<b>33,964,004</b>	<b>79.8%</b>	<b>35,077,633</b>	<b>77.2%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 Plan G - This Plan Was Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	482.8	626,865	834,604	75.1%	834,604	75.1%	1.384
	2011	24.9	26,227	55,276	47.4%	55,276	47.4%	1.344
	2012	22.8	24,385	52,801	46.2%	52,801	46.2%	1.305
	2013	22.0	40,364	53,558	75.4%	53,558	75.4%	1.267
	2014	21.9	62,644	54,430	115.1%	54,430	115.1%	1.230
	2015	20.6	40,410	49,883	81.0%	49,883	81.0%	1.194
	2016	17.9	32,725	45,438	72.0%	45,438	72.0%	1.159
	2017	16.5	33,214	44,134	75.3%	44,134	75.3%	1.126
	2018	15.0	17,703	41,303	42.9%	41,303	42.9%	1.093
	2019	13.8	35,496	38,700	91.7%	38,700	91.7%	1.061
	2020	11.1	17,655	29,973	58.9%	29,973	58.9%	1.030
		2021 Q1-Q2	5.0	5,749	13,593	42.3%	13,593	42.3%
<i>Projected</i>	2021 Q3-Q4	4.9	11,517	13,243	87.0%	13,243	87.0%	0.993
	2022	8.9	21,981	24,359	90.2%	25,010	87.9%	0.971
	2023	7.8	20,661	22,249	92.9%	23,139	89.3%	0.943
	2024	6.8	19,269	20,378	94.6%	21,193	90.9%	0.915
	2025	5.9	17,689	18,394	96.2%	19,129	92.5%	0.888
	2026	5.0	15,956	16,364	97.5%	17,019	93.8%	0.863
	2027	4.2	14,156	14,336	98.7%	14,909	94.9%	0.837
	2028	3.5	12,313	12,311	100.0%	12,804	96.2%	0.813
	2029	2.8	10,563	10,436	101.2%	10,853	97.3%	0.789
	2030	2.3	9,037	8,831	102.3%	9,184	98.4%	0.766
	2031	1.8	7,712	7,461	103.4%	7,760	99.4%	0.744
	2032	1.5	6,527	6,276	104.0%	6,527	100.0%	0.722
	2033	1.2	5,496	5,274	104.2%	5,485	100.2%	0.701
	2034	1.0	4,631	4,442	104.3%	4,619	100.3%	0.681
	2035	0.8	3,880	3,720	104.3%	3,869	100.3%	0.661
	2036	0.6	3,155	3,025	104.3%	3,146	100.3%	0.642
	2037	0.5	2,486	2,388	104.1%	2,483	100.1%	0.623
	2038	0.3	1,921	1,850	103.8%	1,924	99.8%	0.605
	2039	0.2	1,431	1,380	103.7%	1,435	99.7%	0.587
	2040	0.2	1,021	985	103.7%	1,024	99.7%	0.570
	2041	0.1	717	691	103.7%	719	99.8%	0.554
	2042	0.1	511	493	103.7%	513	99.8%	0.538
	2043	0.1	365	352	103.7%	366	99.8%	0.522
	2044	0.0	245	236	103.6%	246	99.6%	0.507
2045	0.0	143	140	102.7%	145	98.8%	0.492	
2046	0.0	80	79	101.0%	83	97.1%	0.478	
2047	0.0	38	38	100.3%	40	96.5%	0.464	
2048	0.0	9	9	100.3%	9	96.5%	0.450	
2049	0.0	0	0	0.0%	0	0.0%	0.437	
2050	0.0	0	0	0.0%	0	0.0%	0.424	
2051	0.0	0	0	0.0%	0	0.0%	0.412	
<b>Accumulated Value - Historical</b>			<b>1,267,516</b>	<b>1,725,922</b>	<b>73.4%</b>	<b>1,725,922</b>	<b>73.4%</b>	
<b>Present Value - Future</b>			<b>163,796</b>	<b>170,165</b>	<b>96.3%</b>	<b>176,132</b>	<b>93.0%</b>	
<b>Lifetime Total</b>			<b>1,431,312</b>	<b>1,896,086</b>	<b>75.5%</b>	<b>1,902,053</b>	<b>75.3%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 & 2010 Plan G - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	482.8	626,865	834,604	75.1%	834,604	75.1%	1.384
	2011	24.9	26,227	55,276	47.4%	55,276	47.4%	1.344
	2012	22.8	24,385	52,801	46.2%	52,801	46.2%	1.305
	2013	22.0	40,364	53,558	75.4%	53,558	75.4%	1.267
	2014	21.9	62,644	54,430	115.1%	54,430	115.1%	1.230
	2015	20.6	40,410	49,883	81.0%	49,883	81.0%	1.194
	2016	17.9	32,725	45,438	72.0%	45,438	72.0%	1.159
	2017	16.5	33,214	44,134	75.3%	44,134	75.3%	1.126
	2018	15.0	17,703	41,303	42.9%	41,303	42.9%	1.093
	2019	14.2	35,519	39,176	90.7%	39,176	90.7%	1.061
	2020	22.9	23,185	51,757	44.8%	51,757	44.8%	1.030
	2021 Q1-Q2	19.7	20,104	40,639	49.5%	40,639	49.5%	1.007
<i>Projected</i>	2021 Q3-Q4	20.1	34,834	41,534	83.9%	41,534	83.9%	0.993
	2022	38.1	68,962	79,899	86.3%	82,044	84.1%	0.971
	2023	35.4	68,419	78,046	87.7%	81,168	84.3%	0.943
	2024	32.9	67,838	77,245	87.8%	80,335	84.4%	0.915
	2025	30.4	67,046	76,333	87.8%	79,386	84.5%	0.888
	2026	28.0	65,981	75,248	87.7%	78,258	84.3%	0.863
	2027	25.8	64,741	74,046	87.4%	77,008	84.1%	0.837
	2028	23.6	63,291	72,572	87.2%	75,475	83.9%	0.813
	2029	21.6	61,743	70,953	87.0%	73,791	83.7%	0.789
	2030	19.7	60,227	69,365	86.8%	72,139	83.5%	0.766
	2031	18.0	58,622	67,597	86.7%	70,301	83.4%	0.744
	2032	16.4	56,973	65,683	86.7%	68,310	83.4%	0.722
	2033	14.9	55,188	63,508	86.9%	66,048	83.6%	0.701
	2034	13.5	53,297	61,170	87.1%	63,617	83.8%	0.681
	2035	12.2	51,206	58,636	87.3%	60,982	84.0%	0.661
	2036	10.9	48,617	55,717	87.3%	57,946	83.9%	0.642
	2037	9.7	45,837	52,773	86.9%	54,883	83.5%	0.623
	2038	8.6	43,093	49,972	86.2%	51,971	82.9%	0.605
	2039	7.6	40,436	47,365	85.4%	49,260	82.1%	0.587
	2040	6.6	37,665	44,367	84.9%	46,142	81.6%	0.570
	2041	5.8	34,617	40,469	85.5%	42,088	82.3%	0.554
	2042	5.0	31,654	36,476	86.8%	37,935	83.4%	0.538
	2043	4.3	28,971	32,951	87.9%	34,269	84.5%	0.522
	2044	3.7	26,494	29,772	89.0%	30,963	85.6%	0.507
	2045	3.2	23,856	26,498	90.0%	27,558	86.6%	0.492
	2046	2.6	20,804	22,841	91.1%	23,755	87.6%	0.478
	2047	2.1	17,754	19,273	92.1%	20,044	88.6%	0.464
	2048	1.7	15,073	16,201	93.0%	16,849	89.5%	0.450
	2049	1.4	12,742	13,572	93.9%	14,115	90.3%	0.437
	2050	1.1	10,704	11,337	94.4%	11,791	90.8%	0.424
	2051	0.9	8,902	9,434	94.4%	9,812	90.7%	0.412
<b>Accumulated Value - Historical</b>			<b>1,287,698</b>	<b>1,776,110</b>	<b>72.5%</b>	<b>1,776,110</b>	<b>72.5%</b>	
<b>Present Value - Future</b>			<b>985,069</b>	<b>1,129,799</b>	<b>87.2%</b>	<b>1,172,321</b>	<b>84.0%</b>	
<b>Lifetime Total</b>			<b>2,272,767</b>	<b>2,905,910</b>	<b>78.2%</b>	<b>2,948,431</b>	<b>77.1%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 1990 Plan A - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	54,392.3	68,256,659	69,773,014	97.8%	69,773,014	97.8%	1.384
	2011	2,004.5	3,258,305	3,806,674	85.6%	3,806,674	85.6%	1.344
	2012	1,741.3	2,551,243	3,304,998	77.2%	3,304,998	77.2%	1.305
	2013	1,569.5	2,527,928	3,214,503	78.6%	3,214,503	78.6%	1.267
	2014	1,383.3	2,160,371	2,917,123	74.1%	2,917,123	74.1%	1.230
	2015	1,223.6	2,017,870	2,591,125	77.9%	2,591,125	77.9%	1.194
	2016	1,085.2	1,760,731	2,334,901	75.4%	2,334,901	75.4%	1.159
	2017	989.3	1,632,753	2,107,906	77.5%	2,107,906	77.5%	1.126
	2018	876.9	1,463,621	1,873,922	78.1%	1,873,922	78.1%	1.093
	2019	791.3	1,439,050	1,710,846	84.1%	1,710,846	84.1%	1.061
	2020	702.6	1,077,485	1,538,701	70.0%	1,538,701	70.0%	1.030
	2021 Q1-Q2	316.3	513,114	700,489	73.3%	700,489	73.3%	1.007
<i>Projected</i>	2021 Q3-Q4	301.1	558,364	683,473	81.7%	683,473	81.7%	0.993
	2022	550.6	1,061,091	1,262,747	84.0%	1,269,146	83.6%	0.971
	2023	485.1	976,324	1,129,412	86.4%	1,155,732	84.5%	0.943
	2024	424.1	890,464	1,027,960	86.6%	1,052,098	84.6%	0.915
	2025	368.4	806,601	927,368	87.0%	949,408	85.0%	0.888
	2026	318.0	726,181	831,380	87.3%	851,641	85.3%	0.863
	2027	273.2	650,555	744,784	87.3%	763,466	85.2%	0.837
	2028	233.8	580,256	664,399	87.3%	681,454	85.1%	0.813
	2029	198.7	512,806	589,411	87.0%	604,969	84.8%	0.789
	2030	167.5	450,292	520,006	86.6%	534,370	84.3%	0.766
	2031	140.1	395,039	456,190	86.6%	469,540	84.1%	0.744
	2032	116.8	345,452	399,067	86.6%	411,531	83.9%	0.722
	2033	97.0	301,219	348,657	86.4%	360,404	83.6%	0.701
	2034	80.1	261,129	303,591	86.0%	314,690	83.0%	0.681
	2035	65.6	224,778	262,914	85.5%	273,364	82.2%	0.661
	2036	53.4	192,716	226,897	84.9%	236,726	81.4%	0.642
	2037	43.3	165,224	195,829	84.4%	205,070	80.6%	0.623
	2038	35.1	141,873	169,257	83.8%	177,946	79.7%	0.605
	2039	28.4	121,380	146,078	83.1%	154,190	78.7%	0.587
	2040	22.8	103,313	125,806	82.1%	133,316	77.5%	0.570
	2041	18.3	88,086	108,401	81.3%	115,370	76.4%	0.554
	2042	14.6	75,308	93,590	80.5%	100,074	75.3%	0.538
	2043	11.7	64,657	81,313	79.5%	87,365	74.0%	0.522
	2044	9.4	55,729	70,929	78.6%	76,543	72.8%	0.507
	2045	7.6	48,082	61,724	77.9%	66,867	71.9%	0.492
	2046	6.1	41,596	53,682	77.5%	58,378	71.3%	0.478
	2047	4.9	36,118	46,775	77.2%	51,055	70.7%	0.464
	2048	4.0	31,474	40,869	77.0%	44,758	70.3%	0.450
	2049	3.2	27,471	35,750	76.8%	39,260	70.0%	0.437
	2050	2.6	24,025	31,252	76.9%	34,393	69.9%	0.424
	2051	2.2	21,106	27,373	77.1%	30,173	70.0%	0.412
	<b>Accumulated Value - Historical</b>		<b>119,091,194</b>	<b>127,996,485</b>	<b>93.0%</b>	<b>127,996,485</b>	<b>93.0%</b>	
	<b>Present Value - Future</b>		<b>8,209,716</b>	<b>9,584,034</b>	<b>85.7%</b>	<b>9,820,900</b>	<b>83.6%</b>	
	<b>Lifetime Total</b>		<b>127,300,910</b>	<b>137,580,519</b>	<b>92.5%</b>	<b>137,817,385</b>	<b>92.4%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.



**Exhibit 4 - Loss Ratio Projection**  
Nationwide - 1990 & 2010 Plan A - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	54,410.9	68,324,029	69,798,222	97.9%	69,798,222	97.9%	1.384
	2011	2,136.3	3,792,142	4,028,428	94.1%	4,028,428	94.1%	1.344
	2012	1,978.1	3,689,264	3,805,758	96.9%	3,805,758	96.9%	1.305
	2013	1,858.1	3,953,785	3,867,857	102.2%	3,867,857	102.2%	1.267
	2014	1,709.2	3,944,033	3,721,042	106.0%	3,721,042	106.0%	1.230
	2015	1,592.8	4,157,780	3,512,449	118.4%	3,512,449	118.4%	1.194
	2016	1,527.8	4,227,435	3,449,675	122.5%	3,449,675	122.5%	1.159
	2017	1,467.4	4,152,190	3,352,224	123.9%	3,352,224	123.9%	1.126
	2018	1,372.1	4,347,795	3,106,263	140.0%	3,106,263	140.0%	1.093
	2019	1,270.4	3,956,027	2,930,940	135.0%	2,930,940	135.0%	1.061
	2020	1,144.4	3,077,984	2,666,001	115.5%	2,666,001	115.5%	1.030
	2021 Q1-Q2	526.1	1,404,684	1,265,336	111.0%	1,265,336	111.0%	1.007
<i>Projected</i>	2021 Q3-Q4	501.9	1,541,861	1,237,788	124.6%	1,237,788	124.6%	0.993
	2022	922.1	2,899,465	2,337,009	124.1%	2,372,861	122.2%	0.971
	2023	819.2	2,645,869	2,094,950	126.3%	2,224,222	119.0%	0.943
	2024	725.2	2,411,492	1,926,531	125.2%	2,045,481	117.9%	0.915
	2025	639.8	2,196,463	1,760,867	124.7%	1,870,360	117.4%	0.888
	2026	562.2	1,994,259	1,604,113	124.3%	1,705,024	117.0%	0.863
	2027	492.8	1,807,150	1,463,896	123.4%	1,556,928	116.1%	0.837
	2028	431.4	1,639,613	1,335,111	122.8%	1,421,024	115.4%	0.813
	2029	376.7	1,485,723	1,213,042	122.5%	1,292,045	115.0%	0.789
	2030	327.4	1,340,783	1,100,068	121.9%	1,172,764	114.3%	0.766
	2031	284.1	1,211,158	995,229	121.7%	1,062,209	114.0%	0.744
	2032	244.8	1,085,914	892,328	121.7%	953,106	113.9%	0.722
	2033	209.9	966,409	799,341	120.9%	854,451	113.1%	0.701
	2034	180.9	869,071	720,843	120.6%	771,944	112.6%	0.681
	2035	155.9	783,477	651,279	120.3%	699,094	112.1%	0.661
	2036	134.0	706,334	591,439	119.4%	636,606	111.0%	0.642
	2037	115.3	642,942	541,236	118.8%	584,437	110.0%	0.623
	2038	99.4	588,465	496,829	118.4%	538,361	109.3%	0.605
	2039	85.5	537,669	454,675	118.3%	494,325	108.8%	0.587
	2040	73.5	489,542	416,081	117.7%	453,834	107.9%	0.570
	2041	63.1	444,410	381,688	116.4%	417,709	106.4%	0.554
	2042	54.1	403,294	350,147	115.2%	384,466	104.9%	0.538
	2043	46.4	365,631	321,323	113.8%	353,979	103.3%	0.522
	2044	39.8	331,720	294,600	112.6%	325,562	101.9%	0.507
	2045	34.0	299,852	269,411	111.3%	298,618	100.4%	0.492
	2046	29.0	270,127	246,124	109.8%	273,623	98.7%	0.478
	2047	24.7	242,335	224,047	108.2%	249,782	97.0%	0.464
	2048	21.0	216,568	203,710	106.3%	227,701	95.1%	0.450
	2049	17.9	193,557	185,527	104.3%	207,876	93.1%	0.437
	2050	15.2	172,662	168,905	102.2%	189,671	91.0%	0.424
	2051	13.0	153,699	153,901	99.9%	173,176	88.8%	0.412
<b>Accumulated Value - Historical</b>			<b>142,417,624</b>	<b>138,963,241</b>	<b>102.5%</b>	<b>138,963,241</b>	<b>102.5%</b>	
<b>Present Value - Future</b>			<b>24,572,894</b>	<b>20,063,314</b>	<b>122.5%</b>	<b>21,251,555</b>	<b>115.6%</b>	
<b>Lifetime Total</b>			<b>166,990,518</b>	<b>159,026,556</b>	<b>105.0%</b>	<b>160,214,797</b>	<b>104.2%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 1990 Plan D - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	127,136.3	158,088,764	215,984,632	73.2%	215,984,632	73.2%	1.384
	2011	6,022.3	9,579,528	12,983,728	73.8%	12,983,728	73.8%	1.344
	2012	5,542.5	9,414,723	12,385,750	76.0%	12,385,750	76.0%	1.305
	2013	5,108.8	9,315,993	11,992,452	77.7%	11,992,452	77.7%	1.267
	2014	4,672.9	8,917,698	11,431,530	78.0%	11,431,530	78.0%	1.230
	2015	4,317.1	8,137,213	10,663,057	76.3%	10,663,057	76.3%	1.194
	2016	3,960.6	7,646,652	10,274,174	74.4%	10,274,174	74.4%	1.159
	2017	3,618.9	7,593,538	9,703,247	78.3%	9,703,247	78.3%	1.126
	2018	3,269.1	7,340,339	9,017,085	81.4%	9,017,085	81.4%	1.093
	2019	2,960.4	6,554,304	8,303,136	78.9%	8,303,136	78.9%	1.061
	2020	2,637.4	5,475,638	7,477,230	73.2%	7,477,230	73.2%	1.030
	2021 Q1-Q2	1,184.8	2,597,164	3,419,857	75.9%	3,419,857	75.9%	1.007
<i>Projected</i>	2021 Q3-Q4	1,123.9	2,754,576	3,297,712	83.5%	3,297,712	83.5%	0.993
	2022	2,057.6	5,310,728	6,064,955	87.6%	6,108,914	86.9%	0.971
	2023	1,813.1	4,936,178	5,436,937	90.8%	5,566,327	88.7%	0.943
	2024	1,581.2	4,534,924	4,938,376	91.8%	5,057,960	89.7%	0.915
	2025	1,367.2	4,125,479	4,443,381	92.8%	4,552,882	90.6%	0.888
	2026	1,176.4	3,729,990	3,975,846	93.8%	4,075,554	91.5%	0.863
	2027	1,009.3	3,359,566	3,547,417	94.7%	3,638,033	92.3%	0.837
	2028	862.1	3,010,073	3,150,352	95.5%	3,232,367	93.1%	0.813
	2029	730.3	2,674,531	2,773,700	96.4%	2,847,347	93.9%	0.789
	2030	612.7	2,353,640	2,417,511	97.4%	2,482,923	94.8%	0.766
	2031	509.9	2,053,100	2,089,837	98.2%	2,147,347	95.6%	0.744
	2032	421.7	1,777,600	1,794,609	99.1%	1,844,849	96.4%	0.722
	2033	345.9	1,525,347	1,527,596	99.9%	1,571,154	97.1%	0.701
	2034	280.1	1,292,542	1,283,604	100.7%	1,321,023	97.8%	0.681
	2035	223.6	1,079,840	1,063,544	101.5%	1,095,294	98.6%	0.661
	2036	177.0	894,324	874,128	102.3%	900,825	99.3%	0.642
	2037	139.9	740,434	718,172	103.1%	740,621	100.0%	0.623
	2038	110.7	613,923	590,737	103.9%	609,645	100.7%	0.605
	2039	87.3	507,725	484,159	104.9%	500,038	101.5%	0.587
	2040	68.1	415,588	391,690	106.1%	404,898	102.6%	0.570
	2041	52.2	335,474	311,241	107.8%	322,056	104.2%	0.554
	2042	39.6	268,430	244,575	109.8%	253,336	106.0%	0.538
	2043	29.9	214,204	191,594	111.8%	198,688	107.8%	0.522
	2044	22.5	170,904	149,886	114.0%	155,601	109.8%	0.507
	2045	16.9	136,428	117,219	116.4%	121,796	112.0%	0.492
	2046	12.6	108,606	91,428	118.8%	95,053	114.3%	0.478
	2047	9.4	85,631	70,769	121.0%	73,604	116.3%	0.464
	2048	6.9	67,207	54,480	123.4%	56,688	118.6%	0.450
	2049	5.1	52,871	41,892	126.2%	43,606	121.2%	0.437
	2050	3.8	41,853	32,491	128.8%	33,827	123.7%	0.424
	2051	2.9	33,975	26,120	130.1%	27,186	125.0%	0.412
	<b>Accumulated Value - Historical</b>		<b>317,117,049</b>	<b>427,206,601</b>	<b>74.2%</b>	<b>427,206,601</b>	<b>74.2%</b>	
	<b>Present Value - Future</b>		<b>40,942,575</b>	<b>43,813,382</b>	<b>93.4%</b>	<b>44,762,480</b>	<b>91.5%</b>	
	<b>Lifetime Total</b>		<b>358,059,624</b>	<b>471,019,982</b>	<b>76.0%</b>	<b>471,969,081</b>	<b>75.9%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 1990 Plan F - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	558,791.0	772,157,078	1,090,731,203	70.8%	1,090,731,203	70.8%	1.384
	2011	49,676.8	81,670,327	106,688,598	76.6%	106,688,598	76.6%	1.344
	2012	46,566.2	78,871,569	106,507,713	74.1%	106,507,713	74.1%	1.305
	2013	44,064.4	76,883,675	102,914,875	74.7%	102,914,875	74.7%	1.267
	2014	41,618.3	73,014,656	99,152,465	73.6%	99,152,465	73.6%	1.230
	2015	39,441.0	72,925,706	95,040,783	76.7%	95,040,783	76.7%	1.194
	2016	37,255.2	72,626,029	93,506,626	77.7%	93,506,626	77.7%	1.159
	2017	35,110.8	71,188,220	91,814,805	77.5%	91,814,805	77.5%	1.126
	2018	32,897.3	71,052,409	89,502,688	79.4%	89,502,688	79.4%	1.093
	2019	30,631.4	69,245,857	86,424,640	80.1%	86,424,640	80.1%	1.061
	2020	28,206.7	57,794,338	82,681,458	69.9%	82,681,458	69.9%	1.030
	2021 Q1-Q2	13,082.8	31,674,452	39,788,620	79.6%	39,788,620	79.6%	1.007
<i>Projected</i>	2021 Q3-Q4	12,600.3	27,534,751	39,291,102	70.1%	39,291,102	70.1%	0.993
	2022	23,513.5	59,864,382	74,148,769	80.7%	74,779,411	80.1%	0.971
	2023	21,278.8	57,789,486	68,727,590	84.1%	70,147,396	82.4%	0.943
	2024	19,060.6	55,162,119	64,709,831	85.2%	66,049,890	83.5%	0.915
	2025	16,905.8	52,094,153	60,260,299	86.4%	61,512,192	84.7%	0.888
	2026	14,905.2	48,873,408	55,662,494	87.8%	56,823,707	86.0%	0.863
	2027	13,123.1	45,750,697	51,374,125	89.1%	52,449,789	87.2%	0.837
	2028	11,528.6	42,691,272	47,356,190	90.1%	48,350,322	88.3%	0.813
	2029	10,061.5	39,544,307	43,327,262	91.3%	44,238,504	89.4%	0.789
	2030	8,675.2	36,160,980	39,062,526	92.6%	39,886,303	90.7%	0.766
	2031	7,403.4	32,717,095	34,803,831	94.0%	35,540,127	92.1%	0.744
	2032	6,296.4	29,489,721	30,912,422	95.4%	31,568,148	93.4%	0.722
	2033	5,326.4	26,424,524	27,316,212	96.7%	27,897,364	94.7%	0.701
	2034	4,435.0	23,291,135	23,759,085	98.0%	24,266,467	96.0%	0.681
	2035	3,610.6	20,049,104	20,198,888	99.3%	20,631,914	97.2%	0.661
	2036	2,901.1	17,024,945	16,946,823	100.5%	17,311,347	98.3%	0.642
	2037	2,329.0	14,440,920	14,211,847	101.6%	14,518,418	99.5%	0.623
	2038	1,872.0	12,251,528	11,935,458	102.6%	12,193,520	100.5%	0.605
	2039	1,503.3	10,358,394	10,015,055	103.4%	10,231,914	101.2%	0.587
	2040	1,201.6	8,697,129	8,365,615	104.0%	8,546,831	101.8%	0.570
	2041	949.6	7,220,598	6,910,337	104.5%	7,060,196	102.3%	0.554
	2042	739.0	5,912,426	5,623,526	105.1%	5,745,740	102.9%	0.538
	2043	571.2	4,814,361	4,548,169	105.9%	4,646,992	103.6%	0.522
	2044	439.5	3,902,361	3,662,999	106.5%	3,742,510	104.3%	0.507
	2045	330.6	3,096,409	2,886,221	107.3%	2,948,869	105.0%	0.492
	2046	239.8	2,375,995	2,195,920	108.2%	2,243,447	105.9%	0.478
	2047	170.2	1,789,372	1,635,608	109.4%	1,670,846	107.1%	0.464
	2048	121.0	1,353,151	1,221,645	110.8%	1,247,778	108.4%	0.450
	2049	85.7	1,020,602	909,103	112.3%	928,407	109.9%	0.437
	2050	59.7	761,276	668,117	113.9%	682,175	111.6%	0.424
	2051	42.6	579,191	503,401	115.1%	513,823	112.7%	0.412
	<b>Accumulated Value - Historical</b>		<b>1,962,641,253</b>	<b>2,684,447,932</b>	<b>73.1%</b>	<b>2,684,447,932</b>	<b>73.1%</b>	
	<b>Present Value - Future</b>		<b>559,259,358</b>	<b>632,491,751</b>	<b>88.4%</b>	<b>644,056,209</b>	<b>86.8%</b>	
	<b>Lifetime Total</b>		<b>2,521,900,611</b>	<b>3,316,939,683</b>	<b>76.0%</b>	<b>3,328,504,141</b>	<b>75.8%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
 Nationwide - 1990 & 2010 Plan F - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	559,993.1	773,710,668	1,092,792,083	70.8%	1,092,792,083	70.8%	1.384
	2011	59,518.8	95,014,846	124,961,484	76.0%	124,961,484	76.0%	1.344
	2012	65,680.7	105,419,347	143,777,399	73.3%	143,777,399	73.3%	1.305
	2013	73,496.2	118,488,928	161,376,790	73.4%	161,376,790	73.4%	1.267
	2014	83,722.1	134,232,346	183,785,372	73.0%	183,785,372	73.0%	1.230
	2015	96,710.2	159,493,338	210,391,022	75.8%	210,391,022	75.8%	1.194
	2016	113,258.3	190,449,219	251,096,353	75.8%	251,096,353	75.8%	1.159
	2017	122,099.5	215,007,966	281,768,917	76.3%	281,768,917	76.3%	1.126
	2018	127,852.7	238,594,269	306,692,252	77.8%	306,692,252	77.8%	1.093
	2019	128,737.3	254,852,801	321,993,561	79.1%	321,993,561	79.1%	1.061
	2020	122,646.8	228,178,294	323,191,545	70.6%	323,191,545	70.6%	1.030
	2021 Q1-Q2	57,309.2	125,842,552	158,090,990	79.6%	158,090,990	79.6%	1.007
<i>Projected</i>	2021 Q3-Q4	55,805.9	109,275,426	158,293,946	69.0%	158,293,769	69.0%	0.993
	2022	105,853.4	241,871,122	306,558,151	78.9%	310,029,411	78.0%	0.971
	2023	98,405.1	239,835,431	294,384,619	81.5%	302,598,983	79.3%	0.943
	2024	91,189.1	237,094,691	288,916,311	82.1%	296,976,331	79.8%	0.915
	2025	84,123.1	233,330,033	281,960,864	82.8%	289,828,361	80.5%	0.888
	2026	77,371.0	228,967,203	274,038,218	83.6%	281,685,757	81.3%	0.863
	2027	71,167.1	224,769,565	266,384,495	84.4%	273,818,748	82.1%	0.837
	2028	65,455.9	220,653,278	258,981,257	85.2%	266,210,782	82.9%	0.813
	2029	59,997.4	215,839,481	250,819,530	86.1%	257,819,873	83.7%	0.789
	2030	54,491.0	209,072,463	240,134,674	87.1%	246,836,422	84.7%	0.766
	2031	49,141.8	200,967,696	227,913,344	88.2%	234,275,582	85.8%	0.744
	2032	44,298.2	193,058,472	216,311,228	89.3%	222,349,790	86.8%	0.722
	2033	39,882.4	185,202,537	205,100,517	90.3%	210,826,442	87.8%	0.701
	2034	35,633.7	176,209,199	192,748,463	91.4%	198,128,000	88.9%	0.681
	2035	31,346.7	164,827,079	177,854,020	92.7%	182,818,252	90.2%	0.661
	2036	27,290.6	152,450,115	162,166,006	94.0%	166,694,879	91.5%	0.642
	2037	23,752.2	140,907,397	147,851,439	95.3%	151,981,523	92.7%	0.623
	2038	20,632.8	129,927,135	134,507,192	96.6%	138,265,990	94.0%	0.605
	2039	17,739.1	118,452,457	120,975,880	97.9%	124,357,459	95.3%	0.587
	2040	14,980.3	105,902,277	106,759,615	99.2%	109,744,634	96.5%	0.570
	2041	12,496.3	93,453,643	93,034,696	100.5%	95,637,774	97.7%	0.554
	2042	10,393.7	82,159,818	80,838,720	101.6%	83,102,151	98.9%	0.538
	2043	8,614.5	71,907,068	70,002,775	102.7%	71,964,314	99.9%	0.522
	2044	7,080.4	62,285,343	60,118,777	103.6%	61,804,999	100.8%	0.507
	2045	5,754.6	53,226,727	51,059,100	104.2%	52,492,051	101.4%	0.492
	2046	4,620.2	44,891,702	42,833,951	104.8%	44,036,349	101.9%	0.478
	2047	3,680.9	37,546,016	35,655,898	105.3%	36,657,327	102.4%	0.464
	2048	2,935.1	31,394,767	29,711,194	105.7%	30,545,903	102.8%	0.450
	2049	2,333.6	26,131,036	24,687,330	105.8%	25,381,088	103.0%	0.437
	2050	1,827.0	21,402,156	20,203,129	105.9%	20,770,507	103.0%	0.424
	2051	1,393.2	17,081,868	16,109,027	106.0%	16,560,879	103.1%	0.412
	<b>Accumulated Value - Historical</b>		<b>3,197,534,842</b>	<b>4,327,000,112</b>	<b>73.9%</b>	<b>4,327,000,112</b>	<b>73.9%</b>	
	<b>Present Value - Future</b>		<b>3,203,246,150</b>	<b>3,690,798,477</b>	<b>86.8%</b>	<b>3,784,527,791</b>	<b>84.6%</b>	
	<b>Lifetime Total</b>		<b>6,400,780,992</b>	<b>8,017,798,590</b>	<b>79.8%</b>	<b>8,111,527,904</b>	<b>78.9%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

### Exhibit 4 - Loss Ratio Projection

Nationwide - 1990 Plan G - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	177,502.4	230,559,893	325,661,901	70.8%	325,661,901	70.8%	1.384
	2011	6,111.4	11,004,236	14,390,014	76.5%	14,390,014	76.5%	1.344
	2012	5,436.8	9,986,039	13,318,583	75.0%	13,318,583	75.0%	1.305
	2013	4,876.6	9,183,204	12,327,367	74.5%	12,327,367	74.5%	1.267
	2014	4,311.8	8,488,197	11,333,478	74.9%	11,333,478	74.9%	1.230
	2015	3,825.1	7,246,651	10,070,778	72.0%	10,070,778	72.0%	1.194
	2016	3,392.4	6,646,742	9,156,649	72.6%	9,156,649	72.6%	1.159
	2017	3,013.6	6,372,786	8,283,190	76.9%	8,283,190	76.9%	1.126
	2018	2,662.6	5,720,405	7,303,103	78.3%	7,303,103	78.3%	1.093
	2019	2,352.3	5,261,629	6,420,453	82.0%	6,420,453	82.0%	1.061
	2020	2,048.5	3,991,538	5,484,238	72.8%	5,484,238	72.8%	1.030
	2021 Q1-Q2	910.2	1,983,317	2,469,398	80.3%	2,469,398	80.3%	1.007
<i>Projected</i>	2021 Q3-Q4	857.4	2,046,301	2,344,564	87.3%	2,344,564	87.3%	0.993
	2022	1,549.0	3,929,617	4,249,770	92.5%	4,275,810	91.9%	0.971
	2023	1,342.9	3,617,723	3,752,114	96.4%	3,816,546	94.8%	0.943
	2024	1,155.4	3,301,716	3,372,082	97.9%	3,430,519	96.2%	0.915
	2025	986.7	2,986,921	3,006,441	99.4%	3,059,020	97.6%	0.888
	2026	837.2	2,683,149	2,661,963	100.8%	2,709,008	99.0%	0.863
	2027	707.3	2,399,031	2,346,921	102.2%	2,388,883	100.4%	0.837
	2028	593.5	2,128,877	2,054,602	103.6%	2,091,820	101.8%	0.813
	2029	491.9	1,865,117	1,776,044	105.0%	1,808,729	103.1%	0.789
	2030	403.1	1,614,533	1,517,760	106.4%	1,546,126	104.4%	0.766
	2031	327.2	1,384,376	1,284,750	107.8%	1,309,002	105.8%	0.744
	2032	263.3	1,175,501	1,078,103	109.0%	1,098,563	107.0%	0.722
	2033	210.1	987,274	897,447	110.0%	914,572	107.9%	0.701
	2034	166.2	820,253	740,109	110.8%	754,319	108.7%	0.681
	2035	130.1	675,061	604,453	111.7%	616,130	109.6%	0.661
	2036	101.2	551,533	490,031	112.6%	499,572	110.4%	0.642
	2037	78.1	446,861	394,499	113.3%	402,278	111.1%	0.623
	2038	59.8	359,153	315,382	113.9%	321,707	111.6%	0.605
	2039	45.5	286,641	250,117	114.6%	255,193	112.3%	0.587
	2040	34.1	224,980	195,363	115.2%	199,335	112.9%	0.570
	2041	25.0	172,920	149,514	115.7%	152,533	113.4%	0.554
	2042	18.1	130,904	112,663	116.2%	114,907	113.9%	0.538
	2043	12.9	97,967	84,100	116.5%	85,751	114.2%	0.522
	2044	9.1	72,053	62,027	116.2%	63,237	113.9%	0.507
	2045	6.4	52,247	45,385	115.1%	46,274	112.9%	0.492
	2046	4.5	37,705	33,082	114.0%	33,734	111.8%	0.478
	2047	3.1	27,064	23,961	113.0%	24,426	110.8%	0.464
	2048	2.1	18,762	16,819	111.6%	17,134	109.5%	0.450
	2049	1.4	12,491	11,507	108.6%	11,711	106.7%	0.437
	2050	0.9	8,292	7,898	105.0%	8,027	103.3%	0.424
	2051	0.6	5,746	5,589	102.8%	5,673	101.3%	0.412
<b>Accumulated Value - Historical</b>			<b>410,512,638</b>	<b>571,954,766</b>	<b>71.8%</b>	<b>571,954,766</b>	<b>71.8%</b>	
<b>Present Value - Future</b>			<b>28,749,059</b>	<b>28,808,252</b>	<b>99.8%</b>	<b>29,235,906</b>	<b>98.3%</b>	
<b>Lifetime Total</b>			<b>439,261,697</b>	<b>600,763,018</b>	<b>73.1%</b>	<b>601,190,672</b>	<b>73.1%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
 Nationwide - 1990 & 2010 Plan G - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	177,502.4	230,559,893	325,661,901	70.8%	325,661,901	70.8%	1.384
	2011	6,111.4	11,004,236	14,390,014	76.5%	14,390,014	76.5%	1.344
	2012	5,436.8	9,986,039	13,318,583	75.0%	13,318,583	75.0%	1.305
	2013	4,876.6	9,183,204	12,327,367	74.5%	12,327,367	74.5%	1.267
	2014	4,311.8	8,488,197	11,333,478	74.9%	11,333,478	74.9%	1.230
	2015	3,825.1	7,246,651	10,070,778	72.0%	10,070,778	72.0%	1.194
	2016	3,392.4	6,646,742	9,156,649	72.6%	9,156,649	72.6%	1.159
	2017	3,014.3	6,373,189	8,284,329	76.9%	8,284,329	76.9%	1.126
	2018	3,118.8	6,331,955	8,125,601	77.9%	8,125,601	77.9%	1.093
	2019	6,897.8	11,309,034	15,050,312	75.1%	15,050,312	75.1%	1.061
	2020	16,745.5	22,749,175	33,394,996	68.1%	33,394,996	68.1%	1.030
	2021 Q1-Q2	13,381.3	19,721,155	26,570,087	74.2%	26,570,087	74.2%	1.007
<i>Projected</i>	2021 Q3-Q4	13,865.1	21,537,318	27,762,059	77.6%	27,762,059	77.6%	0.993
	2022	26,438.4	43,058,196	54,011,888	79.7%	54,510,897	79.0%	0.971
	2023	24,795.8	43,226,605	52,783,211	81.9%	54,067,147	79.9%	0.943
	2024	23,244.2	43,434,658	52,977,484	82.0%	54,273,041	80.0%	0.915
	2025	21,734.7	43,561,935	53,112,848	82.0%	54,410,256	80.1%	0.888
	2026	20,272.5	43,605,399	53,133,513	82.1%	54,431,050	80.1%	0.863
	2027	18,908.4	43,681,363	53,235,941	82.1%	54,535,882	80.1%	0.837
	2028	17,640.1	43,782,583	53,442,993	81.9%	54,748,202	80.0%	0.813
	2029	16,414.9	43,760,380	53,547,221	81.7%	54,854,579	79.8%	0.789
	2030	15,169.5	43,376,710	53,076,509	81.7%	54,371,718	79.8%	0.766
	2031	13,957.1	42,750,720	52,180,885	81.9%	53,454,289	80.0%	0.744
	2032	12,848.2	42,139,619	51,376,732	82.0%	52,630,832	80.1%	0.722
	2033	11,835.8	41,542,392	50,730,252	81.9%	51,967,460	79.9%	0.701
	2034	10,849.3	40,705,141	49,640,119	82.0%	50,848,501	80.1%	0.681
	2035	9,800.8	39,223,799	47,527,485	82.5%	48,682,075	80.6%	0.661
	2036	8,762.7	37,365,273	45,004,567	83.0%	46,096,317	81.1%	0.642
	2037	7,837.0	35,595,039	42,729,523	83.3%	43,764,984	81.3%	0.623
	2038	7,018.2	33,927,310	40,693,477	83.4%	41,678,379	81.4%	0.605
	2039	6,232.0	32,006,168	38,403,845	83.3%	39,331,946	81.4%	0.587
	2040	5,428.0	29,547,617	35,292,831	83.7%	36,144,417	81.7%	0.570
	2041	4,667.2	26,920,920	31,754,700	84.8%	32,520,025	82.8%	0.554
	2042	4,005.8	24,471,386	28,454,597	86.0%	29,140,225	84.0%	0.538
	2043	3,443.2	22,258,790	25,534,388	87.2%	26,149,461	85.1%	0.522
	2044	2,951.4	20,148,066	22,851,391	88.2%	23,401,459	86.1%	0.507
	2045	2,481.6	17,871,814	20,062,496	89.1%	20,544,894	87.0%	0.492
	2046	2,028.6	15,419,267	17,125,681	90.0%	17,537,341	87.9%	0.478
	2047	1,638.5	13,139,092	14,447,895	90.9%	14,795,461	88.8%	0.464
	2048	1,325.4	11,201,275	12,207,924	91.8%	12,501,880	89.6%	0.450
	2049	1,073.1	9,541,276	10,325,548	92.4%	10,574,335	90.2%	0.437
	2050	859.1	7,993,747	8,632,421	92.6%	8,840,559	90.4%	0.424
	2051	675.1	6,551,828	7,080,129	92.5%	7,250,963	90.4%	0.412
	<b>Accumulated Value - Historical</b>		<b>454,786,807</b>	<b>635,037,759</b>	<b>71.6%</b>	<b>635,037,759</b>	<b>71.6%</b>	
	<b>Present Value - Future</b>		<b>694,787,552</b>	<b>840,930,115</b>	<b>82.6%</b>	<b>859,924,113</b>	<b>80.8%</b>	
	<b>Lifetime Total</b>		<b>1,149,574,359</b>	<b>1,475,967,874</b>	<b>77.9%</b>	<b>1,494,961,873</b>	<b>76.9%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

## USAA Life Insurance Company

### Actuarial Memorandum

Rhode Island - 2010 Plans

#### Purpose and Scope of Filing

The purpose of this filing is to demonstrate loss ratio compliance and to request approval for the proposed rate revisions.

This rate filing is not intended to be used for other purposes.

The requested rate revisions shown below are proposed in order to meet the minimum loss ratio requirements of the state as well as to achieve USAA's target loss ratio.

2010 Plan A: 0.0% (Ages 65+)

2010 Plan F: 7.0% (Ages 65+)

2010 Plan G: 4.0% (Ages 65+)

2010 Plan N: 7.0% (Ages 65+)

#### General Description of Policy and Benefits

Issuer Name USAA Life Insurance Company ("USAA" or the "Company")

Form Number(s) The following forms are addressed by this filing:

2010 Plan A: MSM91984ST 06-10

2010 Plan F: MSM91985ST 06-10

2010 Plan G: MSM99189RI 11-18

2010 Plan N: MSM97660RI 08-12

Policy Type Standardized Individual Medicare Supplement

Benefit Description These policy forms contain the NAIC prescribed standardized benefit packages with no new or innovative benefits.

Renewal Provision These policy forms are guaranteed renewable for life, subject to the Company's right to change premiums by class.

Marketing Method Active policy forms are marketed using captive, salaried and licensed agents who interact with consumers primarily by telephone, mail or internet. Our agents are dedicated salaried employees who do not receive any commission.

Open or Closed Block? This is an open block. Effective January 1, 2020, 2010 Plan F is only open to those qualified for Medicare before January 1, 2020.

Underwriting Method The majority of policies sold do not undergo medical underwriting for one of the following reasons:

- The policy is sold within six months of a beneficiary's enrollment in Medicare Part B.
- The beneficiary is exempt under the state's guaranteed issue regulations.

These policy forms use limited underwriting when none of the conditions stated above apply. All underwriting questions require a yes/no response.

All applicants are allocated to the smoker or non-smoker class dependent upon their answer to the application's smoking question.

Pre-Existing Condition Exclusion The Medicare Supplement policies USAA offers do not contain nor apply any pre-existing condition limitations/exclusions.

Issue-Age Limits Over age 64

## USAA Life Insurance Company

### Premium Basis

Premiums vary by smoking class and attained age.

### Methodology and Assumptions Used to Determine Rates

#### General Method

Using the assumptions discussed in the sections below, 30-year projections of earned premiums and incurred claims were developed and used to estimate the future, lifetime, and third year loss ratios. Rate revisions were developed to achieve USAA's target lifetime loss ratio while taking the following into consideration:

- current business objectives;
- appropriateness of premium relativities between plans;
- compliance with state specific rating requirements; and
- compliance with the minimum loss ratio requirements of the state.
  - Note, any deviations from state minimum loss ratio requirements are discussed in the Loss Ratio Demonstration section of this actuarial memorandum.

#### Provision for Trend

- The observed claim trend was calculated by taking the ratio of incurred claim costs PMPM for a recent 12 month period to incurred claim costs PMPM for the 12 month period ending 12 months earlier (incurred claim costs are based on USAA nationwide experience and include an estimate for unpaid claims). The claim trend assumption was then developed by analyzing these ratios for the most recent months and normalizing to remove distortions caused by changes in the risk profile of the underlying population. The resulting trend assumption:

Plan(s)	2021+
A, F, G, N	4.5%

- The premium trend assumption is set equal to the claim trend assumption for years 2023+. For 2022, the premium trend is set to zero and is instead reflected in the proposed rate changes. All previously approved rate changes are reflected in the projection.

#### Provision for Aging

- Claim aging is incorporated using the claim aging implied under the internally developed claim cost assumption, as described in the "Morbidity Assumption" section below.
- Premium aging is based upon the current premium schedule.

#### Provision for Wear-Off of Selection

Because the majority of policies sold do not undergo medical underwriting, no provision is made for selection wear-off.

#### Future Rate Revisions

Proposed rate changes in the projections are assumed to be implemented 5/1/2022 with subsequent rate revisions assumed to be implemented each May thereafter. However, the actual implementation date may differ due to the timing of state approval, business constraints, or any state requirements.

#### Commissions

None. USAA does not pay any commissions. All sales are made through dedicated salaried employees.



## USAA Life Insurance Company

### Lapse Rate Assumption

The experience for the period from 2010 to 2019 was analyzed to develop the following combined lapse and mortality assumption by attained age:

<u>Attained Age</u>	<u>Aged</u>
0-64	N/A
65	6.35%
66-69	5.40%
70-74	5.75%
75-79	5.55%
80-84	7.50%
85-89	10.95%
90-100	18.35%
101-109	31.75%
110+	100.00%

As a result of the use of more recent experience, this lapse assumption differs from that used in the prior year's annual rate filing.

### Morbidity Assumption

The claim cost assumption differs by state, plan, gender, attained age, risk class (i.e. smoker/non-smoker), and Medicare eligibility reason (i.e. Aged, Under 65 ESRD, or Under 65 Disabled). The assumption was developed from a study of USAA nationwide experience from January 2018 to December 2018. For states without fully credible experience, 2017 Medicare data published by CMS was used to further refine state cost relativities.

The projection basis is calculated as the credibility weighted average of actual experience from the past 12 months (7/1/2020 to 6/30/2021) and the claim cost assumption trended forward to the same period. For the purpose of projecting future experience, this projection basis is then trended forward to future years. Note that due to the shock nature of COVID-19 during the experience period, actual claim levels were adjusted to reflect pre-COVID expectations before projecting to 2022+.

The credibility method used is the same as the CMS suggested credibility method for Medicare Advantage and is shown below.

Z: Credibility applied to historical experience

$N_p$ : Member months of historical experience available

$N_F$ : Member months of historical experience needed for full credibility (24,000)

$$Z = \begin{cases} 0\%, & N_p \leq 0.20^2 \times N_F \\ \sqrt{\frac{N_p}{N_F}}, & 0.20^2 \times N_F < N_p < 0.90^2 \times N_F \\ 100\%, & N_p \geq 0.90^2 \times N_F \end{cases}$$

### Interest Rate Assumption

The interest rate used for purposes of computing present values is 3.0%.

### Pre-Funding

As required, we do not include contract reserves in the calculation of loss ratios. Pricing decisions are made based upon the lifetime loss ratio to properly account for any pre-funding.

## USAA Life Insurance Company

### Rates and Rating Factors

#### Smoker Rating Factor

Members that indicate on the application that they smoke pay rates that are 24% higher for 2010 Plan G and 10% higher for all other plans. Please note that due to rounding, the actual difference in rates may vary slightly from these percentages.

#### Modal Factors

Mode	Factor
Monthly Automatic Payment Plan ("APP")	0.085
Quarterly Direct Bill Pay	0.260

Semi-Annual and Annual payment modes are not offered at this time

#### Premium Discounts Offered

None

#### Current Rates

The current rates and average annualized premium in-force are shown in the attached current rate schedule.

#### Proposed Rates

The proposed rates and corresponding average annualized premium are shown in the attached proposed rate schedule.

#### Rate Change History

Rate changes implemented during the last five years are shown in Exhibit 1.

### Exposures Since Inception and Current In-Force Counts

Exhibit 2 contains Rhode Island and nationwide totals by plan for policies in-force as of 6/30/2021 as well as life years exposed by calendar year through 6/30/2021.

### Historical Incurred Claims and Earned Premium

Exhibit 3 contains historical experience by calendar year, duration, and plan for both Rhode Island and nationwide through 6/30/2021 with claims runout through 8/31/2021.

Exhibit 4 contains historical experience by calendar year and plan for both Rhode Island and nationwide through 6/30/2021 with claims runout through 8/31/2021.

Incurred claims include an estimate for unpaid claims with claims assumed complete after 24 months.

## USAA Life Insurance Company

### Loss Ratio Projection

#### Definition of Loss Ratio

The loss ratio is calculated as incurred claims divided by earned premiums.

- Incurred claims include only paid claims and estimated liabilities for unpaid claims.
  - Contract reserves are excluded from the calculation of incurred claims.
- Earned premiums include modal loadings and the change in unearned premium reserves.

#### Current Target Lifetime Loss Ratio

77.0%

#### Original Target Lifetime Loss Ratio

2010 Plan A: 77.0%  
2010 Plan F: 77.0%  
2010 Plan G: 75.0%  
2010 Plan N: 77.0%

#### Minimum Required Loss Ratio

65.0%

#### Base Period

Actual experience for Rhode Island is from the 12 month period 7/1/2020 to 6/30/2021 with claims runout through 8/31/2021.

The claim cost assumption is trended forward to the same period as the actual experience.

#### Projection Period Start Date

7/1/2021

#### Experience Basis

State and nationwide data was used to develop the projections. Incurred claims include an estimate for unpaid claims with claims assumed complete after 24 months.

#### Methods and Assumptions

The method and assumptions used to develop the loss ratio projections are the same as those used to determine rates.

#### Projections

The resulting Rhode Island and nationwide loss ratio projections can be found in Exhibit 4. Projected durational loss ratios are reported in Exhibit 5.

## USAA Life Insurance Company

### Loss Ratio Demonstration

#### Loss Ratio Tests

	Projected Loss Ratios			Minimum Loss Ratios			Meets or Exceeds Minimum?		
	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime</u>	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime*</u>	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime</u>
<b>1990 &amp; 2010 Plan A</b>	78.8%	85.6%	66.3%	65.0%	65.0%	65.0%	Yes	Yes	Yes
<b>1990 &amp; 2010 Plan F</b>	74.1%	82.5%	77.2%	65.0%	65.0%	73.7%	Yes	Yes	Yes
<b>1990 &amp; 2010 Plan G</b>	76.8%	84.0%	77.1%	65.0%	65.0%	71.8%	Yes	Yes	Yes
<b>2010 Plan N</b>	67.4%	83.1%	77.7%	65.0%	65.0%	77.0%	Yes	Yes	Yes

\* For 1990 and 2010 combined, the minimum lifetime loss ratio is calculated as the weighted average of the original target lifetime loss ratios of the two eras. The weighting is based upon annualized premium in-force as of the valuation date.

#### Notes

All loss ratio tests are passed.

## USAA Life Insurance Company

### Actuarial Certification

I, Lisa M. Keller, am a Life Actuary Senior - Health Pricing for USAA Life Insurance Company. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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

- The assumptions present my best judgment as to the expected value for each assumption and are consistent with USAA's business plan at the time of the filing.
- Unless noted in the Actuarial Memorandum, the anticipated lifetime loss ratios, future loss ratios, and third-year loss ratios all meet or exceed the applicable ratios.
- The filed rates maintain the proper relationship between policies that have different rating methodologies (if such exist).
- The filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board.
- The filing is in compliance with applicable laws and regulations in the state.
- The rates are reasonable in relationship to the benefits, adequate, and equitable.



12/1/2021

Date

\_\_\_\_\_  
Lisa M. Keller, FSA, MAAA

Life Actuary Senior - Health Pricing

USAA Life Insurance Company

9800 Fredericksburg Rd, San Antonio, TX 78288

210-985-6622

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### Exhibit 1 - Rate Change Percentages for Prior 5 Years

Rhode Island - 2010 Plans

	<u>Calendar Year 2021</u>		<u>Calendar Year 2020</u>		<u>Calendar Year 2019</u>		<u>Calendar Year 2018</u>		<u>Calendar Year 2017</u>	
	<u>Rate</u>	<u>Effective</u>	<u>Rate</u>	<u>Effective</u>	<u>Rate</u>	<u>Effective</u>	<u>Rate</u>	<u>Effective</u>	<u>Rate</u>	<u>Effective</u>
	<u>Change</u>	<u>Date</u>	<u>Change</u>	<u>Date</u>	<u>Change</u>	<u>Date</u>	<u>Change</u>	<u>Date</u>	<u>Change</u>	<u>Date</u>
<b>2010 Plan A</b>	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-
<b>2010 Plan F</b>	0.00%	-	0.00%	-	0.00%	-	0.00%	-	4.00%	8/1/2017
<b>2010 Plan G</b>	0.00%	-	-3.00%	7/1/2020	0.00%	-	0.00%	-	0.00%	-
<b>2010 Plan N</b>	0.00%	-	0.00%	-	5.00%	7/1/2019	0.00%	-	5.00%	8/1/2017

**Exhibit 2 - Exposures Since Inception and Current In-Force Counts**

Rhode Island - 2010 Plans

**POLICIES IN-FORCE AS OF 6/30/2021**

**Rhode Island**

<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>
0	425	31	31

**Nationwide**

<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>
412	87,809	26,403	13,217

**LIFE YEARS EXPOSED BY CALENDAR YEAR THROUGH 6/30/2021**

**Calendar**

**Rhode Island**

<u>Year</u>	<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>
<b>2010</b>	0	12	0	0
<b>2011</b>	0	74	0	0
<b>2012</b>	0	136	0	0
<b>2013</b>	0	186	0	0
<b>2014</b>	0	238	0	6
<b>2015</b>	0	301	0	17
<b>2016</b>	0	361	0	26
<b>2017</b>	0	383	0	33
<b>2018</b>	0	414	0	35
<b>2019</b>	0	428	0	38
<b>2020</b>	0	423	12	35
<b>2021</b>	0	213	15	16

**Nationwide**

<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>
19	1,202	0	0
132	9,842	0	0
237	19,115	0	0
289	29,432	0	281
326	42,104	0	2,169
369	57,269	0	4,880
443	76,003	0	7,561
478	86,989	1	10,408
495	94,955	456	12,601
479	98,106	4,546	13,656
442	94,440	14,697	13,696
210	44,226	12,471	6,639

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Rhode Island - 2010 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
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### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	Total	17,892	21,562	0	21,562	120.5%
2011	1	104,315	71,424	0	71,424	68.5%
2011	2	18,585	7,722	0	7,722	41.5%
2011	Total	122,901	79,146	0	79,146	64.4%
2012	1	104,966	66,859	0	66,859	63.7%
2012	2	109,911	80,201	0	80,201	73.0%
2012	3	18,803	7,473	0	7,473	39.7%
2012	Total	233,681	154,533	0	154,533	66.1%
2013	1	93,991	45,824	0	45,824	48.8%
2013	2	110,305	66,642	0	66,642	60.4%
2013	3	110,728	80,630	0	80,630	72.8%
2013	4	19,350	9,333	0	9,333	48.2%
2013	Total	334,375	202,428	0	202,428	60.5%
2014	1	104,827	94,670	0	94,670	90.3%
2014	2	95,548	68,980	0	68,980	72.2%
2014	3	105,476	86,078	0	86,078	81.6%
2014	4	114,817	77,125	0	77,125	67.2%
2014	5	19,547	15,376	0	15,376	78.7%
2014	Total	440,215	342,229	0	342,229	77.7%
2015	1	132,030	88,022	0	88,022	66.7%
2015	2	105,558	50,925	0	50,925	48.2%
2015	3	91,794	61,240	0	61,240	66.7%
2015	4	104,785	75,149	0	75,149	71.7%
2015	5	117,324	107,009	0	107,009	91.2%
2015	6	18,632	15,261	0	15,261	81.9%
2015	Total	570,124	397,606	0	397,606	69.7%
2016	1	128,752	72,573	0	72,573	56.4%
2016	2	136,720	121,778	0	121,778	89.1%
2016	3	109,696	83,225	0	83,225	75.9%
2016	4	91,177	56,612	0	56,612	62.1%
2016	5	107,123	79,367	0	79,367	74.1%
2016	6	119,750	100,356	0	100,356	83.8%
2016	7	20,136	13,215	0	13,215	65.6%
2016	Total	713,353	527,126	0	527,126	73.9%
2017	1	69,907	40,135	0	40,135	57.4%
2017	2	129,822	95,677	0	95,677	73.7%
2017	3	144,746	96,872	0	96,872	66.9%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	4	112,295	72,389	0	72,389	64.5%
2017	5	95,950	62,220	0	62,220	64.8%
2017	6	111,500	81,314	0	81,314	72.9%
2017	7	125,228	63,120	0	63,120	50.4%
2017	8	21,698	15,996	0	15,996	73.7%
2017	Total	811,145	527,724	0	527,724	65.1%
2018	1	96,582	71,241	0	71,241	73.8%
2018	2	68,509	38,071	0	38,071	55.6%
2018	3	128,310	98,386	0	98,386	76.7%
2018	4	150,947	100,565	0	100,565	66.6%
2018	5	111,472	71,990	0	71,990	64.6%
2018	6	99,065	69,471	0	69,471	70.1%
2018	7	114,788	72,573	0	72,573	63.2%
2018	8	130,385	81,651	0	81,651	62.6%
2018	9	21,523	14,545	0	14,545	67.6%
2018	Total	921,581	618,492	0	618,492	67.1%
2019	1	54,464	24,584	0	24,584	45.1%
2019	2	92,022	62,746	-1	62,745	68.2%
2019	3	66,739	37,982	0	37,982	56.9%
2019	4	130,507	92,169	-1	92,168	70.6%
2019	5	151,597	100,212	-1	100,211	66.1%
2019	6	111,201	52,043	-1	52,043	46.8%
2019	7	102,816	62,385	0	62,384	60.7%
2019	8	117,408	80,080	-1	80,080	68.2%
2019	9	130,943	110,066	-1	110,064	84.1%
2019	10	21,215	21,567	-1	21,567	101.7%
2019	Total	978,912	643,834	-7	643,827	65.8%
2020	1	37,945	21,414	24	21,438	56.5%
2020	2	52,663	30,067	32	30,099	57.2%
2020	3	92,641	63,672	67	63,739	68.8%
2020	4	67,947	66,049	95	66,144	97.3%
2020	5	129,634	81,034	97	81,131	62.6%
2020	6	137,725	117,796	142	117,938	85.6%
2020	7	110,131	68,664	106	68,770	62.4%
2020	8	101,350	46,761	45	46,806	46.2%
2020	9	113,900	58,791	66	58,857	51.7%
2020	10	127,953	75,270	98	75,368	58.9%
2020	11	19,101	13,419	37	13,456	70.4%
2020	Total	990,992	642,936	810	643,747	65.0%
2021	1	22,801	10,603	216	10,819	47.4%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Rhode Island - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2021	2	18,720	9,252	186	9,438	50.4%
2021	3	28,583	20,613	618	21,232	74.3%
2021	4	42,025	35,448	932	36,380	86.6%
2021	5	35,810	25,975	704	26,678	74.5%
2021	6	70,380	67,360	1,597	68,958	98.0%
2021	7	74,136	61,833	1,477	63,309	85.4%
2021	8	49,413	27,881	708	28,590	57.9%
2021	9	55,657	38,456	1,027	39,483	70.9%
2021	10	56,428	35,871	953	36,824	65.3%
2021	11	59,382	47,019	1,260	48,279	81.3%
2021	12	1,101	774	56	831	75.4%
2021	Total	514,437	381,086	9,733	390,819	76.0%
All	1	968,474	628,911	240	629,150	65.0%
All	2	938,364	632,060	217	632,277	67.4%
All	3	897,516	636,171	685	636,856	71.0%
All	4	833,851	584,840	1,026	585,866	70.3%
All	5	768,456	543,182	799	543,982	70.8%
All	6	668,253	503,602	1,739	505,341	75.6%
All	7	547,236	341,789	1,583	343,371	62.7%
All	8	420,254	252,369	753	253,122	60.2%
All	9	322,023	221,858	1,092	222,950	69.2%
All	10	205,596	132,708	1,051	133,759	65.1%
All	11	78,484	60,438	1,297	61,734	78.7%
All	12	1,101	774	56	831	75.4%
All	Total	6,649,607	4,538,702	10,537	4,549,239	68.4%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Rhode Island - 2010 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2019	1	476	23	0	23	4.8%
2019	Total	476	23	0	23	4.8%
2020	1	21,154	5,431	14	5,444	25.7%
2020	2	629	85	0	86	13.6%
2020	Total	21,783	5,516	14	5,530	25.4%
2021	1	20,221	12,432	428	12,860	63.6%
2021	2	6,825	1,458	37	1,495	21.9%
2021	Total	27,046	13,890	465	14,355	53.1%
All	1	41,851	17,885	442	18,327	43.8%
All	2	7,455	1,544	37	1,581	21.2%
All	Total	49,306	19,429	479	19,908	40.4%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 2010 Plan N

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	1	8,738	11,522	0	11,522	131.9%
2014	Total	8,738	11,522	0	11,522	131.9%
2015	1	15,911	3,006	0	3,006	18.9%
2015	2	8,000	4,859	0	4,859	60.7%
2015	Total	23,911	7,866	0	7,866	32.9%
2016	1	14,970	3,785	0	3,785	25.3%
2016	2	14,609	11,612	0	11,612	79.5%
2016	3	8,469	7,034	0	7,034	83.0%
2016	Total	38,048	22,430	0	22,430	59.0%
2017	1	12,156	6,868	0	6,868	56.5%
2017	2	15,934	13,456	0	13,456	84.5%
2017	3	14,733	4,265	0	4,265	29.0%
2017	4	9,227	2,645	0	2,645	28.7%
2017	Total	52,050	27,235	0	27,235	52.3%
2018	1	9,323	2,597	0	2,597	27.9%
2018	2	8,951	1,905	0	1,905	21.3%
2018	3	16,873	17,452	0	17,452	103.4%
2018	4	15,707	9,079	0	9,079	57.8%
2018	5	7,920	6,822	0	6,822	86.1%
2018	Total	58,774	37,855	0	37,855	64.4%
2019	1	12,087	13,327	0	13,327	110.3%
2019	2	8,565	2,539	0	2,539	29.6%
2019	3	7,967	765	0	765	9.6%
2019	4	17,271	9,993	1	9,994	57.9%
2019	5	14,017	22,112	2	22,113	157.8%
2019	6	8,104	4,593	1	4,594	56.7%
2019	Total	68,011	53,329	4	53,333	78.4%
2020	1	4,729	4,902	12	4,913	103.9%
2020	2	6,159	2,914	12	2,926	47.5%
2020	3	7,627	965	2	966	12.7%
2020	4	8,469	1,373	4	1,377	16.3%
2020	5	17,919	5,444	20	5,464	30.5%
2020	6	14,920	33,633	119	33,751	226.2%
2020	7	6,715	2,983	9	2,992	44.6%
2020	Total	66,538	52,213	177	52,390	78.7%
2021	1	3,185	291	13	305	9.6%
2021	2	0	0	0	0	0.0%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Rhode Island - 2010 Plan N

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2021	3	3,401	3,594	63	3,658	107.5%
2021	4	3,069	967	30	997	32.5%
2021	5	5,014	58	1	58	1.2%
2021	6	6,343	4,337	101	4,439	70.0%
2021	7	6,693	5,443	210	5,653	84.5%
2021	8	2,269	373	23	396	17.5%
2021	Total	29,975	15,063	442	15,506	51.7%
All	1	81,099	46,297	25	46,323	57.1%
All	2	62,217	37,286	12	37,298	59.9%
All	3	59,071	34,076	65	34,140	57.8%
All	4	53,743	24,057	35	24,092	44.8%
All	5	44,870	34,436	23	34,458	76.8%
All	6	29,367	42,563	221	42,784	145.7%
All	7	13,408	8,426	219	8,645	64.5%
All	8	2,269	373	23	396	17.5%
All	Total	346,045	227,513	623	228,136	65.9%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 2010 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	Total	25,208	67,370	0	67,370	267.3%
2011	1	198,726	490,837	0	490,837	247.0%
2011	2	23,028	43,000	0	43,000	186.7%
2011	Total	221,754	533,837	0	533,837	240.7%
2012	1	293,507	679,162	0	679,162	231.4%
2012	2	184,700	424,253	0	424,253	229.7%
2012	3	22,554	34,606	0	34,606	153.4%
2012	Total	500,760	1,138,021	0	1,138,021	227.3%
2013	1	188,769	492,141	0	492,141	260.7%
2013	2	262,532	552,563	0	552,563	210.5%
2013	3	178,087	336,520	0	336,520	189.0%
2013	4	23,967	44,633	0	44,633	186.2%
2013	Total	653,355	1,425,857	0	1,425,857	218.2%
2014	1	253,078	663,906	0	663,906	262.3%
2014	2	163,690	371,050	0	371,050	226.7%
2014	3	218,702	465,246	0	465,246	212.7%
2014	4	148,541	245,994	0	245,994	165.6%
2014	5	19,909	37,466	0	37,466	188.2%
2014	Total	803,919	1,783,662	0	1,783,662	221.9%
2015	1	240,431	576,651	0	576,651	239.8%
2015	2	199,624	522,841	0	522,841	261.9%
2015	3	137,592	303,412	0	303,412	220.5%
2015	4	189,988	363,093	0	363,093	191.1%
2015	5	133,988	315,892	0	315,892	235.8%
2015	6	19,701	58,020	0	58,020	294.5%
2015	Total	921,324	2,139,909	0	2,139,909	232.3%
2016	1	349,658	967,922	0	967,922	276.8%
2016	2	173,570	360,898	0	360,898	207.9%
2016	3	156,130	392,600	0	392,600	251.5%
2016	4	117,941	257,180	0	257,180	218.1%
2016	5	188,207	302,672	0	302,672	160.8%
2016	6	113,511	159,367	0	159,367	140.4%
2016	7	15,756	26,066	0	26,066	165.4%
2016	Total	1,114,775	2,466,704	0	2,466,704	221.3%
2017	1	235,326	565,888	0	565,888	240.5%
2017	2	325,200	785,691	0	785,691	241.6%
2017	3	161,573	264,805	0	264,805	163.9%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 2010 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	4	147,166	303,686	0	303,686	206.4%
2017	5	107,475	199,774	0	199,774	185.9%
2017	6	161,013	254,364	0	254,364	158.0%
2017	7	97,756	139,735	0	139,735	142.9%
2017	8	8,810	5,494	0	5,494	62.4%
2017	Total	1,244,318	2,519,437	0	2,519,437	202.5%
2018	1	173,408	654,181	0	654,181	377.2%
2018	2	189,514	442,795	0	442,795	233.6%
2018	3	286,448	764,154	0	764,154	266.8%
2018	4	140,396	276,152	0	276,152	196.7%
2018	5	113,295	245,567	0	245,567	216.7%
2018	6	89,751	166,371	0	166,371	185.4%
2018	7	135,482	221,208	0	221,208	163.3%
2018	8	95,445	109,151	0	109,151	114.4%
2018	9	8,601	4,595	0	4,595	53.4%
2018	Total	1,232,341	2,884,174	0	2,884,174	234.0%
2019	1	131,673	324,078	-6	324,072	246.1%
2019	2	144,984	396,745	-9	396,736	273.6%
2019	3	167,420	329,696	-11	329,685	196.9%
2019	4	249,683	592,838	-25	592,813	237.4%
2019	5	123,128	208,370	-9	208,361	169.2%
2019	6	106,145	187,874	-5	187,868	177.0%
2019	7	84,797	217,657	-6	217,651	256.7%
2019	8	119,237	177,199	-3	177,195	148.6%
2019	9	84,384	77,932	-5	77,927	92.3%
2019	10	8,643	4,667	0	4,667	54.0%
2019	Total	1,220,095	2,517,056	-79	2,516,977	206.3%
2020	1	85,895	193,916	300	194,216	226.1%
2020	2	118,414	210,867	225	211,092	178.3%
2020	3	118,052	235,954	180	236,134	200.0%
2020	4	147,972	250,197	334	250,532	169.3%
2020	5	218,377	488,310	547	488,857	223.9%
2020	6	99,797	145,594	163	145,757	146.1%
2020	7	81,758	128,075	164	128,239	156.9%
2020	8	73,554	124,725	196	124,921	169.8%
2020	9	99,043	156,306	135	156,441	158.0%
2020	10	74,976	58,111	105	58,215	77.6%
2020	11	9,462	6,076	19	6,094	64.4%
2020	Total	1,127,299	1,998,130	2,369	2,000,499	177.5%
2021	1	51,398	86,785	2,002	88,787	172.7%



**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 2010 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2021	2	29,461	84,475	1,947	86,422	293.3%
2021	3	62,526	63,799	1,371	65,170	104.2%
2021	4	65,411	104,932	2,293	107,225	163.9%
2021	5	66,147	104,819	2,025	106,844	161.5%
2021	6	94,721	173,334	3,977	177,312	187.2%
2021	7	43,864	88,431	970	89,400	203.8%
2021	8	41,782	53,247	1,056	54,303	130.0%
2021	9	36,029	49,796	1,141	50,936	141.4%
2021	10	46,000	54,562	1,951	56,514	122.9%
2021	11	27,364	8,429	228	8,657	31.6%
2021	12	144	0	0	0	0.0%
2021	Total	564,847	872,609	18,961	891,570	157.8%
All	1	2,227,076	5,762,838	2,296	5,765,133	258.9%
All	2	1,814,717	4,195,178	2,164	4,197,342	231.3%
All	3	1,509,084	3,190,792	1,540	3,192,332	211.5%
All	4	1,231,066	2,438,705	2,603	2,441,308	198.3%
All	5	970,527	1,902,869	2,562	1,905,432	196.3%
All	6	684,640	1,144,924	4,135	1,149,059	167.8%
All	7	459,413	821,171	1,128	822,299	179.0%
All	8	338,827	469,815	1,248	471,064	139.0%
All	9	228,056	288,629	1,271	289,901	127.1%
All	10	129,619	117,340	2,056	119,396	92.1%
All	11	36,826	14,504	247	14,751	40.1%
All	12	144	0	0	0	0.0%
All	Total	9,629,995	20,346,766	21,251	20,368,017	211.5%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	Total	2,060,880	1,553,590	0	1,553,590	75.4%
2011	1	16,129,025	11,992,175	0	11,992,175	74.4%
2011	2	2,143,861	1,352,344	0	1,352,344	63.1%
2011	Total	18,272,886	13,344,519	0	13,344,519	73.0%
2012	1	18,915,754	13,922,752	0	13,922,752	73.6%
2012	2	16,262,243	11,271,406	0	11,271,406	69.3%
2012	3	2,091,689	1,353,620	0	1,353,620	64.7%
2012	Total	37,269,686	26,547,778	0	26,547,778	71.2%
2013	1	21,913,141	16,219,381	0	16,219,381	74.0%
2013	2	18,428,572	12,875,813	0	12,875,813	69.9%
2013	3	16,003,009	11,114,653	0	11,114,653	69.5%
2013	4	2,117,193	1,395,404	0	1,395,404	65.9%
2013	Total	58,461,915	41,605,252	0	41,605,252	71.2%
2014	1	27,698,733	20,586,830	0	20,586,830	74.3%
2014	2	21,207,051	15,473,770	0	15,473,770	73.0%
2014	3	17,944,932	12,718,600	0	12,718,600	70.9%
2014	4	15,734,798	11,112,912	0	11,112,912	70.6%
2014	5	2,047,392	1,325,577	0	1,325,577	64.7%
2014	Total	84,632,907	61,217,690	0	61,217,690	72.3%
2015	1	33,044,059	25,048,525	0	25,048,525	75.8%
2015	2	26,694,491	19,939,338	0	19,939,338	74.7%
2015	3	20,507,983	15,209,105	0	15,209,105	74.2%
2015	4	17,636,514	13,197,072	0	13,197,072	74.8%
2015	5	15,448,104	11,318,781	0	11,318,781	73.3%
2015	6	2,019,088	1,854,812	0	1,854,812	91.9%
2015	Total	115,350,240	86,567,632	0	86,567,632	75.0%
2016	1	42,312,959	33,327,229	0	33,327,229	78.8%
2016	2	32,726,934	24,406,293	0	24,406,293	74.6%
2016	3	26,501,228	19,610,574	0	19,610,574	74.0%
2016	4	20,665,236	15,196,245	0	15,196,245	73.5%
2016	5	17,756,728	12,731,354	0	12,731,354	71.7%
2016	6	15,560,735	11,133,324	0	11,133,324	71.5%
2016	7	2,065,906	1,418,171	0	1,418,171	68.6%
2016	Total	157,589,726	117,823,189	0	117,823,189	74.8%
2017	1	30,591,189	24,415,882	0	24,415,882	79.8%
2017	2	42,666,184	32,319,583	0	32,319,583	75.7%
2017	3	32,967,795	24,696,744	0	24,696,744	74.9%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	4	26,755,662	19,727,634	0	19,727,634	73.7%
2017	5	20,926,644	15,566,005	0	15,566,005	74.4%
2017	6	18,051,613	13,756,604	0	13,756,604	76.2%
2017	7	15,889,704	11,678,208	0	11,678,208	73.5%
2017	8	2,105,323	1,659,087	0	1,659,087	78.8%
2017	Total	189,954,113	143,819,746	0	143,819,746	75.7%
2018	1	27,441,238	22,782,183	0	22,782,183	83.0%
2018	2	30,223,793	23,565,895	0	23,565,895	78.0%
2018	3	42,658,715	32,514,252	0	32,514,252	76.2%
2018	4	32,898,023	25,306,694	0	25,306,694	76.9%
2018	5	26,738,284	19,864,743	0	19,864,743	74.3%
2018	6	20,998,789	16,158,312	0	16,158,312	76.9%
2018	7	18,154,266	13,730,225	0	13,730,225	75.6%
2018	8	15,940,861	12,119,493	0	12,119,493	76.0%
2018	9	2,135,595	1,500,063	0	1,500,063	70.2%
2018	Total	217,189,565	167,541,860	0	167,541,860	77.1%
2019	1	21,853,666	18,718,673	-185	18,718,488	85.7%
2019	2	26,720,069	21,965,488	-233	21,965,256	82.2%
2019	3	29,426,023	23,326,756	-254	23,326,502	79.3%
2019	4	42,094,111	33,005,968	-347	33,005,621	78.4%
2019	5	32,360,774	25,502,739	-278	25,502,461	78.8%
2019	6	26,422,647	20,366,806	-236	20,366,570	77.1%
2019	7	20,745,939	15,615,702	-176	15,615,527	75.3%
2019	8	18,062,702	13,786,255	-148	13,786,107	76.3%
2019	9	15,770,412	11,905,951	-143	11,905,808	75.5%
2019	10	2,112,578	1,414,657	-52	1,414,605	67.0%
2019	Total	235,568,921	185,608,995	-2,051	185,606,943	78.8%
2020	1	13,059,152	10,500,309	10,386	10,510,696	80.5%
2020	2	20,903,116	15,795,601	19,435	15,815,036	75.7%
2020	3	25,522,599	19,135,613	24,484	19,160,097	75.1%
2020	4	28,099,209	20,084,445	25,808	20,110,252	71.6%
2020	5	40,705,488	28,387,018	35,499	28,422,517	69.8%
2020	6	31,120,846	21,518,938	28,036	21,546,974	69.2%
2020	7	25,617,038	17,491,915	23,399	17,515,314	68.4%
2020	8	20,281,374	13,816,364	17,811	13,834,175	68.2%
2020	9	17,651,812	11,974,166	16,059	11,990,225	67.9%
2020	10	15,475,507	10,152,653	15,052	10,167,705	65.7%
2020	11	2,073,945	1,306,713	4,251	1,310,964	63.2%
2020	Total	240,510,087	170,163,736	220,220	170,383,956	70.8%
2021	1	3,329,830	2,730,438	67,160	2,797,598	84.0%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2021	2	7,133,661	6,093,094	154,442	6,247,536	87.6%
2021	3	10,515,724	8,378,401	220,448	8,598,849	81.8%
2021	4	12,289,073	10,071,833	266,694	10,338,528	84.1%
2021	5	13,751,541	10,446,454	276,606	10,723,060	78.0%
2021	6	19,561,869	15,096,952	403,273	15,500,225	79.2%
2021	7	14,782,612	11,504,770	305,375	11,810,145	79.9%
2021	8	12,107,858	8,970,413	240,930	9,211,342	76.1%
2021	9	9,665,497	7,316,627	199,530	7,516,157	77.8%
2021	10	8,563,729	6,216,330	169,221	6,385,551	74.6%
2021	11	6,550,576	4,854,559	145,254	4,999,814	76.3%
2021	12	50,399	36,641	2,655	39,296	78.0%
2021	Total	118,302,370	91,716,512	2,451,587	94,168,099	79.6%
All	1	258,349,627	201,797,966	77,362	201,875,328	78.1%
All	2	245,109,976	185,058,625	173,645	185,232,270	75.6%
All	3	224,139,697	168,058,318	244,678	168,302,996	75.1%
All	4	198,289,821	149,098,207	292,155	149,390,362	75.3%
All	5	169,734,955	125,142,672	311,827	125,454,498	73.9%
All	6	133,735,587	99,885,747	431,073	100,316,820	75.0%
All	7	97,255,465	71,438,992	328,598	71,767,590	73.8%
All	8	68,498,117	50,351,611	258,593	50,610,204	73.9%
All	9	45,223,316	32,696,807	215,446	32,912,253	72.8%
All	10	26,151,815	17,783,641	184,221	17,967,861	68.7%
All	11	8,624,521	6,161,273	149,505	6,310,778	73.2%
All	12	50,399	36,641	2,655	39,296	78.0%
All	Total	1,475,163,296	1,107,510,498	2,669,756	1,110,180,255	75.3%

**Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)**

Nationwide - 2010 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	1	1,140	402	0	402	35.3%
2017	Total	1,140	402	0	402	35.3%
2018	1	821,167	610,867	0	610,867	74.4%
2018	2	1,331	683	0	683	51.3%
2018	Total	822,498	611,550	0	611,550	74.4%
2019	1	7,845,709	5,439,759	-186	5,439,573	69.3%
2019	2	782,828	607,276	-36	607,239	77.6%
2019	3	1,322	593	0	593	44.9%
2019	Total	8,629,860	6,047,628	-222	6,047,405	70.1%
2020	1	19,639,097	12,927,156	21,561	12,948,717	65.9%
2020	2	7,510,539	5,170,074	10,169	5,180,243	69.0%
2020	3	759,740	624,825	1,961	626,787	82.5%
2020	4	1,382	1,879	11	1,891	136.9%
2020	Total	27,910,757	18,723,934	33,703	18,757,637	67.2%
2021	1	12,645,464	8,939,195	277,436	9,216,631	72.9%
2021	2	8,571,911	6,106,388	199,184	6,305,572	73.6%
2021	3	2,756,182	2,015,364	66,986	2,082,350	75.6%
2021	4	127,132	127,246	6,038	133,285	104.8%
2021	Total	24,100,690	17,188,194	549,644	17,737,838	73.6%
All	1	40,952,576	27,917,379	298,811	28,216,191	68.9%
All	2	16,866,610	11,884,420	209,317	12,093,737	71.7%
All	3	3,517,245	2,640,783	68,947	2,709,730	77.0%
All	4	128,514	129,126	6,050	135,176	105.2%
All	Total	61,464,945	42,571,708	583,125	43,154,833	70.2%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 2010 Plan N

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	1	389,593	232,456	0	232,456	59.7%
2013	Total	389,593	232,456	0	232,456	59.7%
2014	1	2,653,286	1,647,894	0	1,647,894	62.1%
2014	2	371,649	205,780	0	205,780	55.4%
2014	Total	3,024,935	1,853,673	0	1,853,673	61.3%
2015	1	3,980,889	2,472,277	0	2,472,277	62.1%
2015	2	2,484,268	1,673,032	0	1,673,032	67.3%
2015	3	347,405	232,164	0	232,164	66.8%
2015	Total	6,812,562	4,377,473	0	4,377,473	64.3%
2016	1	4,383,372	2,735,556	0	2,735,556	62.4%
2016	2	3,785,553	2,520,195	0	2,520,195	66.6%
2016	3	2,373,277	1,649,628	0	1,649,628	69.5%
2016	4	329,994	252,362	0	252,362	76.5%
2016	Total	10,872,196	7,157,741	0	7,157,741	65.8%
2017	1	5,170,923	3,324,065	0	3,324,065	64.3%
2017	2	4,217,807	2,988,848	0	2,988,848	70.9%
2017	3	3,706,325	2,567,569	0	2,567,569	69.3%
2017	4	2,314,596	1,562,692	0	1,562,692	67.5%
2017	5	319,968	208,523	0	208,523	65.2%
2017	Total	15,729,618	10,651,697	0	10,651,697	67.7%
2018	1	4,808,754	3,051,457	0	3,051,457	63.5%
2018	2	4,858,031	3,230,205	0	3,230,205	66.5%
2018	3	4,017,473	2,773,968	0	2,773,968	69.0%
2018	4	3,607,597	2,456,433	0	2,456,433	68.1%
2018	5	2,269,043	1,608,002	0	1,608,002	70.9%
2018	6	316,096	288,149	0	288,149	91.2%
2018	Total	19,876,994	13,408,214	0	13,408,214	67.5%
2019	1	3,789,851	2,345,680	206	2,345,886	61.9%
2019	2	4,444,686	3,004,445	264	3,004,709	67.6%
2019	3	4,559,601	3,123,158	307	3,123,465	68.5%
2019	4	3,778,411	2,667,386	253	2,667,640	70.6%
2019	5	3,481,073	2,605,349	253	2,605,602	74.9%
2019	6	2,196,437	1,615,653	174	1,615,827	73.6%
2019	7	299,051	330,113	86	330,200	110.4%
2019	Total	22,549,110	15,691,784	1,544	15,693,329	69.6%
2020	1	2,841,108	1,858,007	5,556	1,863,563	65.6%
2020	2	3,418,025	1,965,340	5,302	1,970,642	57.7%

### Exhibit 3 - Historical Experience by Duration As Of 6/30/21 (Runout Through 8/31/21)

Nationwide - 2010 Plan N

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2020	3	4,109,319	2,547,933	6,995	2,554,929	62.2%
2020	4	4,341,006	2,651,555	7,529	2,659,084	61.3%
2020	5	3,663,715	2,240,144	6,646	2,246,790	61.3%
2020	6	3,364,568	2,386,793	6,748	2,393,541	71.1%
2020	7	2,085,544	1,417,672	4,132	1,421,804	68.2%
2020	8	292,160	275,956	1,182	277,137	94.9%
2020	Total	24,115,445	15,343,399	44,089	15,387,489	63.8%
2021	1	1,071,287	851,056	24,569	875,625	81.7%
2021	2	1,316,186	882,250	28,431	910,682	69.2%
2021	3	1,665,144	1,070,266	32,675	1,102,940	66.2%
2021	4	1,960,980	1,176,729	34,733	1,211,463	61.8%
2021	5	2,051,454	1,450,453	43,769	1,494,222	72.8%
2021	6	1,665,332	1,097,652	31,144	1,128,796	67.8%
2021	7	1,584,685	1,062,718	32,704	1,095,422	69.1%
2021	8	919,250	629,439	20,912	650,351	70.7%
2021	9	17,311	18,625	1,135	19,760	114.1%
2021	Total	12,251,628	8,239,189	250,072	8,489,260	69.3%
All	1	29,089,063	18,518,446	30,331	18,548,777	63.8%
All	2	24,896,204	16,470,095	33,997	16,504,092	66.3%
All	3	20,778,545	13,964,687	39,977	14,004,665	67.4%
All	4	16,332,583	10,767,158	42,515	10,809,673	66.2%
All	5	11,785,253	8,112,471	50,668	8,163,139	69.3%
All	6	7,542,432	5,388,247	38,066	5,426,312	71.9%
All	7	3,969,281	2,810,503	36,923	2,847,426	71.7%
All	8	1,211,409	905,395	22,093	927,488	76.6%
All	9	17,311	18,625	1,135	19,760	114.1%
All	Total	115,622,081	76,955,627	295,705	77,251,332	66.8%

**Exhibit 4 - Loss Ratio Projection (Based Upon New Business Assumption)**

Rhode Island - 2010 Plan A - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	0.0	0	0	0.0%	0	0.0%	1.384
	2011	0.0	0	0	0.0%	0	0.0%	1.344
	2012	0.0	0	0	0.0%	0	0.0%	1.305
	2013	0.0	0	0	0.0%	0	0.0%	1.267
	2014	0.0	0	0	0.0%	0	0.0%	1.230
	2015	0.0	0	0	0.0%	0	0.0%	1.194
	2016	0.0	0	0	0.0%	0	0.0%	1.159
	2017	0.0	0	0	0.0%	0	0.0%	1.126
	2018	0.0	0	0	0.0%	0	0.0%	1.093
	2019	0.0	0	0	0.0%	0	0.0%	1.061
	2020	0.0	0	0	0.0%	0	0.0%	1.030
	2021 Q1-Q2	0.0	0	0	0.0%	0	0.0%	1.007
<i>Projected</i>	2021 Q3-Q4	0.5	676	832	81.3%	832	81.3%	0.993
	2022	0.9	1,339	1,619	82.7%	1,619	82.7%	0.971
	2023	0.9	1,329	1,612	82.4%	1,612	82.4%	0.943
	2024	0.8	1,320	1,630	81.0%	1,630	81.0%	0.915
	2025	0.8	1,312	1,645	79.7%	1,645	79.7%	0.888
	2026	0.7	1,304	1,657	78.7%	1,657	78.7%	0.863
	2027	0.7	1,295	1,665	77.8%	1,665	77.8%	0.837
	2028	0.6	1,285	1,668	77.1%	1,668	77.1%	0.813
	2029	0.6	1,273	1,664	76.5%	1,664	76.5%	0.789
	2030	0.6	1,260	1,653	76.2%	1,653	76.2%	0.766
	2031	0.5	1,245	1,637	76.1%	1,637	76.1%	0.744
	2032	0.5	1,227	1,616	76.0%	1,616	76.0%	0.722
	2033	0.4	1,205	1,588	75.8%	1,588	75.8%	0.701
	2034	0.4	1,177	1,555	75.7%	1,555	75.7%	0.681
	2035	0.4	1,145	1,514	75.6%	1,514	75.6%	0.661
	2036	0.3	1,106	1,463	75.6%	1,463	75.6%	0.642
	2037	0.3	1,060	1,401	75.6%	1,401	75.6%	0.623
	2038	0.3	1,008	1,332	75.7%	1,332	75.7%	0.605
	2039	0.2	953	1,260	75.7%	1,260	75.7%	0.587
	2040	0.2	896	1,184	75.6%	1,184	75.6%	0.570
	2041	0.2	833	1,101	75.7%	1,101	75.7%	0.554
	2042	0.2	764	1,006	75.9%	1,006	75.9%	0.538
	2043	0.1	694	911	76.2%	911	76.2%	0.522
	2044	0.1	625	820	76.3%	820	76.3%	0.507
	2045	0.1	559	733	76.3%	733	76.3%	0.492
	2046	0.1	491	644	76.3%	644	76.3%	0.478
	2047	0.1	422	553	76.2%	553	76.2%	0.464
	2048	0.1	357	469	76.2%	469	76.2%	0.450
	2049	0.0	302	396	76.2%	396	76.2%	0.437
	2050	0.0	254	334	76.2%	334	76.2%	0.424
	2051	0.0	214	281	76.1%	281	76.1%	0.412
<b>Accumulated Value - Historical</b>			<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>Present Value - Future</b>			<b>20,834</b>	<b>26,830</b>	<b>77.7%</b>	<b>26,830</b>	<b>77.7%</b>	
<b>Lifetime Total</b>			<b>20,834</b>	<b>26,830</b>	<b>77.7%</b>	<b>26,830</b>	<b>77.7%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.



**Exhibit 4 - Loss Ratio Projection (Projection Based Upon In-Force Policies Only)**

Rhode Island - 1990 & 2010 Plan A - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	121.3	98,889	132,450	74.7%	132,450	74.7%	1.384
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.344
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.305
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.267
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.230
	2015	5.0	3,063	11,022	27.8%	11,022	27.8%	1.194
	2016	4.3	3,099	9,504	32.6%	9,504	32.6%	1.159
	2017	4.0	2,503	8,817	28.4%	8,817	28.4%	1.126
	2018	4.0	3,484	8,817	39.5%	8,817	39.5%	1.093
	2019	4.0	7,100	8,945	79.4%	8,945	79.4%	1.061
	2020	3.7	13,788	8,269	166.7%	8,269	166.7%	1.030
	2021 Q1-Q2	1.5	2,422	3,403	71.2%	3,403	71.2%	1.007
<i>Projected</i>	2021 Q3-Q4	1.4	2,727	3,261	83.6%	3,261	83.6%	0.993
	2022	2.5	4,927	5,747	85.7%	5,747	85.7%	0.971
	2023	2.1	4,314	4,987	86.5%	4,987	86.5%	0.943
	2024	1.8	3,759	4,364	86.1%	4,364	86.1%	0.915
	2025	1.5	3,232	3,758	86.0%	3,758	86.0%	0.888
	2026	1.2	2,757	3,207	86.0%	3,207	86.0%	0.863
	2027	1.0	2,353	2,736	86.0%	2,736	86.0%	0.837
	2028	0.8	2,007	2,335	86.0%	2,335	86.0%	0.813
	2029	0.7	1,713	1,992	86.0%	1,992	86.0%	0.789
	2030	0.5	1,461	1,700	86.0%	1,700	86.0%	0.766
	2031	0.4	1,215	1,416	85.8%	1,416	85.8%	0.744
	2032	0.3	954	1,122	85.0%	1,122	85.0%	0.722
	2033	0.2	729	869	83.9%	869	83.9%	0.701
	2034	0.2	561	678	82.8%	678	82.8%	0.681
	2035	0.1	428	521	82.0%	521	82.0%	0.661
	2036	0.1	313	383	81.7%	383	81.7%	0.642
	2037	0.1	223	273	81.7%	273	81.7%	0.623
	2038	0.0	159	195	81.7%	195	81.7%	0.605
	2039	0.0	113	139	81.7%	139	81.7%	0.587
	2040	0.0	64	82	78.8%	82	78.8%	0.570
	2041	0.0	29	40	71.3%	40	71.3%	0.554
	2042	0.0	21	29	71.3%	29	71.3%	0.538
	2043	0.0	15	21	71.3%	21	71.3%	0.522
	2044	0.0	6	9	71.3%	9	71.3%	0.507
	2045	0.0	0	0	0.0%	0	0.0%	0.492
	2046	0.0	0	0	0.0%	0	0.0%	0.478
	2047	0.0	0	0	0.0%	0	0.0%	0.464
	2048	0.0	0	0	0.0%	0	0.0%	0.450
	2049	0.0	0	0	0.0%	0	0.0%	0.437
	2050	0.0	0	0	0.0%	0	0.0%	0.424
	2051	0.0	0	0	0.0%	0	0.0%	0.412
<b>Accumulated Value - Historical</b>			<b>192,717</b>	<b>300,670</b>	<b>64.1%</b>	<b>300,670</b>	<b>64.1%</b>	
<b>Present Value - Future</b>			<b>29,668</b>	<b>34,678</b>	<b>85.6%</b>	<b>34,678</b>	<b>85.6%</b>	
<b>Lifetime Total</b>			<b>222,385</b>	<b>335,348</b>	<b>66.3%</b>	<b>335,348</b>	<b>66.3%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 2010 Plan F - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	11.5	21,562	17,892	120.5%	17,892	120.5%	1.384
	2011	74.2	79,146	122,901	64.4%	122,901	64.4%	1.344
	2012	136.1	154,533	233,681	66.1%	233,681	66.1%	1.305
	2013	185.9	202,428	334,374	60.5%	334,374	60.5%	1.267
	2014	238.3	342,229	440,215	77.7%	440,215	77.7%	1.230
	2015	300.8	397,606	570,123	69.7%	570,123	69.7%	1.194
	2016	361.2	527,126	713,353	73.9%	713,353	73.9%	1.159
	2017	382.5	527,724	811,145	65.1%	811,145	65.1%	1.126
	2018	414.3	618,492	921,581	67.1%	921,581	67.1%	1.093
	2019	427.5	643,827	978,912	65.8%	978,912	65.8%	1.061
	2020	422.6	643,747	990,992	65.0%	990,992	65.0%	1.030
	2021 Q1-Q2	213.1	390,819	514,437	76.0%	514,437	76.0%	1.007
<i>Projected</i>	2021 Q3-Q4	209.3	354,773	510,264	69.5%	510,264	69.5%	0.993
	2022	399.7	785,586	995,872	78.9%	1,042,683	75.3%	0.971
	2023	375.7	795,243	991,406	80.2%	1,060,805	75.0%	0.943
	2024	352.7	804,230	998,762	80.5%	1,068,676	75.3%	0.915
	2025	329.9	810,010	1,000,030	81.0%	1,070,032	75.7%	0.888
	2026	307.3	811,715	994,534	81.6%	1,064,151	76.3%	0.863
	2027	285.7	811,496	986,499	82.3%	1,055,554	76.9%	0.837
	2028	265.3	809,987	976,833	82.9%	1,045,212	77.5%	0.813
	2029	245.2	804,397	960,762	83.7%	1,028,015	78.2%	0.789
	2030	224.5	790,147	932,288	84.8%	997,549	79.2%	0.766
	2031	203.8	767,942	894,335	85.9%	956,939	80.2%	0.744
	2032	184.4	743,023	854,756	86.9%	914,589	81.2%	0.722
	2033	166.4	716,547	813,952	88.0%	870,928	82.3%	0.701
	2034	148.8	684,105	765,595	89.4%	819,187	83.5%	0.681
	2035	130.9	641,739	706,332	90.9%	755,775	84.9%	0.661
	2036	113.9	593,705	643,084	92.3%	688,100	86.3%	0.642
	2037	98.6	546,317	583,152	93.7%	623,973	87.6%	0.623
	2038	85.0	499,626	525,562	95.1%	562,351	88.8%	0.605
	2039	72.1	449,813	466,358	96.5%	499,003	90.1%	0.587
	2040	60.1	397,115	406,597	97.7%	435,058	91.3%	0.570
	2041	49.7	346,168	351,071	98.6%	375,646	92.2%	0.554
	2042	40.9	299,750	301,780	99.3%	322,904	92.8%	0.538
	2043	33.5	258,185	258,417	99.9%	276,506	93.4%	0.522
	2044	27.3	220,832	220,280	100.3%	235,700	93.7%	0.507
	2045	22.1	187,234	186,417	100.4%	199,466	93.9%	0.492
	2046	17.7	156,475	155,524	100.6%	166,410	94.0%	0.478
	2047	13.9	129,078	128,078	100.8%	137,044	94.2%	0.464
	2048	10.9	106,014	105,121	100.8%	112,479	94.3%	0.450
	2049	8.5	86,376	85,548	101.0%	91,536	94.4%	0.437
	2050	6.4	68,313	67,523	101.2%	72,250	94.6%	0.424
	2051	4.7	51,946	51,356	101.1%	54,951	94.5%	0.412
<b>Accumulated Value - Historical</b>			<b>5,110,631</b>	<b>7,465,039</b>	<b>68.5%</b>	<b>7,465,039</b>	<b>68.5%</b>	
<b>Present Value - Future</b>			<b>11,576,471</b>	<b>13,566,768</b>	<b>85.3%</b>	<b>14,458,753</b>	<b>80.1%</b>	
<b>Lifetime Total</b>			<b>16,687,103</b>	<b>21,031,807</b>	<b>79.3%</b>	<b>21,923,792</b>	<b>76.1%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 & 2010 Plan F - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	1,660.4	2,112,280	3,014,748	70.1%	3,014,748	70.1%	1.384
	2011	298.3	484,557	555,822	87.2%	555,822	87.2%	1.344
	2012	353.6	500,936	677,643	73.9%	677,643	73.9%	1.305
	2013	396.4	575,451	781,471	73.6%	781,471	73.6%	1.267
	2014	439.3	710,068	884,352	80.3%	884,352	80.3%	1.230
	2015	487.9	695,299	990,910	70.2%	990,910	70.2%	1.194
	2016	543.8	832,317	1,140,616	73.0%	1,140,616	73.0%	1.159
	2017	558.0	792,460	1,249,407	63.4%	1,249,407	63.4%	1.126
	2018	583.1	943,921	1,360,629	69.4%	1,360,629	69.4%	1.093
	2019	590.2	971,604	1,409,414	68.9%	1,409,414	68.9%	1.061
	2020	574.2	937,928	1,395,239	67.2%	1,395,239	67.2%	1.030
	2021 Q1-Q2	284.8	568,644	708,768	80.2%	708,768	80.2%	1.007
<i>Projected</i>	2021 Q3-Q4	278.8	502,394	699,999	71.8%	699,999	71.8%	0.993
	2022	530.5	1,107,488	1,356,717	81.6%	1,420,435	78.0%	0.971
	2023	495.9	1,113,209	1,337,802	83.2%	1,431,448	77.8%	0.943
	2024	462.7	1,116,709	1,334,625	83.7%	1,428,048	78.2%	0.915
	2025	429.6	1,113,920	1,322,157	84.3%	1,414,708	78.7%	0.888
	2026	396.7	1,104,304	1,299,650	85.0%	1,390,626	79.4%	0.863
	2027	365.6	1,091,932	1,274,373	85.7%	1,363,579	80.1%	0.837
	2028	336.4	1,077,378	1,247,341	86.4%	1,334,655	80.7%	0.813
	2029	307.9	1,056,550	1,211,884	87.2%	1,296,715	81.5%	0.789
	2030	279.0	1,024,011	1,161,091	88.2%	1,242,367	82.4%	0.766
	2031	250.6	982,213	1,100,090	89.3%	1,177,096	83.4%	0.744
	2032	224.5	938,585	1,039,053	90.3%	1,111,787	84.4%	0.722
	2033	200.6	893,887	978,179	91.4%	1,046,651	85.4%	0.701
	2034	177.5	842,136	909,929	92.5%	973,624	86.5%	0.681
	2035	154.6	779,291	830,543	93.8%	888,681	87.7%	0.661
	2036	133.1	711,731	748,454	95.1%	800,846	88.9%	0.642
	2037	114.1	646,955	672,051	96.3%	719,094	90.0%	0.623
	2038	97.4	585,017	600,343	97.4%	642,367	91.1%	0.605
	2039	82.1	521,916	529,215	98.6%	566,260	92.2%	0.587
	2040	68.2	457,604	459,221	99.6%	491,366	93.1%	0.570
	2041	56.0	396,340	394,649	100.4%	422,275	93.9%	0.554
	2042	45.8	340,831	337,405	101.0%	361,023	94.4%	0.538
	2043	37.3	291,710	287,384	101.5%	307,501	94.9%	0.522
	2044	30.3	247,859	243,573	101.8%	260,623	95.1%	0.507
	2045	24.3	208,140	204,485	101.8%	218,799	95.1%	0.492
	2046	19.2	171,738	168,757	101.8%	180,570	95.1%	0.478
	2047	15.0	139,880	137,426	101.8%	147,046	95.1%	0.464
	2048	11.6	113,658	111,732	101.7%	119,553	95.1%	0.450
	2049	9.0	91,642	90,127	101.7%	96,436	95.0%	0.437
	2050	6.7	71,858	70,621	101.8%	75,564	95.1%	0.424
	2051	4.9	54,375	53,460	101.7%	57,202	95.1%	0.412
<b>Accumulated Value - Historical</b>			<b>12,119,136</b>	<b>16,926,719</b>	<b>71.6%</b>	<b>16,926,719</b>	<b>71.6%</b>	
<b>Present Value - Future</b>			<b>14,976,693</b>	<b>17,037,285</b>	<b>87.9%</b>	<b>18,150,915</b>	<b>82.5%</b>	
<b>Lifetime Total</b>			<b>27,095,829</b>	<b>33,964,004</b>	<b>79.8%</b>	<b>35,077,633</b>	<b>77.2%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 2010 Plan G - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	0.0	0	0	0.0%	0	0.0%	1.384
	2011	0.0	0	0	0.0%	0	0.0%	1.344
	2012	0.0	0	0	0.0%	0	0.0%	1.305
	2013	0.0	0	0	0.0%	0	0.0%	1.267
	2014	0.0	0	0	0.0%	0	0.0%	1.230
	2015	0.0	0	0	0.0%	0	0.0%	1.194
	2016	0.0	0	0	0.0%	0	0.0%	1.159
	2017	0.0	0	0	0.0%	0	0.0%	1.126
	2018	0.0	0	0	0.0%	0	0.0%	1.093
	2019	0.3	23	476	4.8%	476	4.8%	1.061
	2020	11.8	5,530	21,783	25.4%	21,783	25.4%	1.030
	2021 Q1-Q2	14.7	14,355	27,046	53.1%	27,046	53.1%	1.007
<i>Projected</i>	2021 Q3-Q4	15.3	23,317	28,291	82.4%	28,291	82.4%	0.993
	2022	29.3	46,981	55,540	84.6%	57,034	82.4%	0.971
	2023	27.6	47,757	55,797	85.6%	58,029	82.3%	0.943
	2024	26.0	48,568	56,867	85.4%	59,142	82.1%	0.915
	2025	24.5	49,357	57,939	85.2%	60,257	81.9%	0.888
	2026	23.0	50,025	58,884	85.0%	61,239	81.7%	0.863
	2027	21.6	50,585	59,711	84.7%	62,099	81.5%	0.837
	2028	20.1	50,978	60,260	84.6%	62,671	81.3%	0.813
	2029	18.8	51,180	60,517	84.6%	62,938	81.3%	0.789
	2030	17.4	51,190	60,534	84.6%	62,955	81.3%	0.766
	2031	16.1	50,910	60,136	84.7%	62,542	81.4%	0.744
	2032	14.9	50,446	59,407	84.9%	61,783	81.6%	0.722
	2033	13.7	49,692	58,234	85.3%	60,563	82.0%	0.701
	2034	12.6	48,666	56,728	85.8%	58,998	82.5%	0.681
	2035	11.5	47,326	54,916	86.2%	57,113	82.9%	0.661
	2036	10.3	45,463	52,692	86.3%	54,800	83.0%	0.642
	2037	9.2	43,352	50,385	86.0%	52,400	82.7%	0.623
	2038	8.2	41,172	48,122	85.6%	50,047	82.3%	0.605
	2039	7.3	39,006	45,985	84.8%	47,824	81.6%	0.587
	2040	6.5	36,644	43,382	84.5%	45,117	81.2%	0.570
	2041	5.6	33,900	39,778	85.2%	41,369	81.9%	0.554
	2042	4.9	31,143	35,983	86.6%	37,422	83.2%	0.538
	2043	4.2	28,606	32,599	87.8%	33,903	84.4%	0.522
	2044	3.7	26,249	29,536	88.9%	30,717	85.5%	0.507
	2045	3.1	23,712	26,358	90.0%	27,413	86.5%	0.492
	2046	2.6	20,724	22,762	91.0%	23,672	87.5%	0.478
	2047	2.1	17,716	19,235	92.1%	20,004	88.6%	0.464
	2048	1.7	15,064	16,193	93.0%	16,840	89.5%	0.450
	2049	1.4	12,742	13,572	93.9%	14,115	90.3%	0.437
	2050	1.1	10,704	11,337	94.4%	11,791	90.8%	0.424
	2051	0.9	8,902	9,434	94.4%	9,812	90.7%	0.412
	<b>Accumulated Value - Historical</b>		<b>20,182</b>	<b>50,189</b>	<b>40.2%</b>	<b>50,189</b>	<b>40.2%</b>	
	<b>Present Value - Future</b>		<b>821,273</b>	<b>959,634</b>	<b>85.6%</b>	<b>996,189</b>	<b>82.4%</b>	
	<b>Lifetime Total</b>		<b>841,455</b>	<b>1,009,823</b>	<b>83.3%</b>	<b>1,046,378</b>	<b>80.4%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 & 2010 Plan G - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	482.8	626,865	834,604	75.1%	834,604	75.1%	1.384
	2011	24.9	26,227	55,276	47.4%	55,276	47.4%	1.344
	2012	22.8	24,385	52,801	46.2%	52,801	46.2%	1.305
	2013	22.0	40,364	53,558	75.4%	53,558	75.4%	1.267
	2014	21.9	62,644	54,430	115.1%	54,430	115.1%	1.230
	2015	20.6	40,410	49,883	81.0%	49,883	81.0%	1.194
	2016	17.9	32,725	45,438	72.0%	45,438	72.0%	1.159
	2017	16.5	33,214	44,134	75.3%	44,134	75.3%	1.126
	2018	15.0	17,703	41,303	42.9%	41,303	42.9%	1.093
	2019	14.2	35,519	39,176	90.7%	39,176	90.7%	1.061
	2020	22.9	23,185	51,757	44.8%	51,757	44.8%	1.030
	2021 Q1-Q2	19.7	20,104	40,639	49.5%	40,639	49.5%	1.007
<i>Projected</i>	2021 Q3-Q4	20.1	34,834	41,534	83.9%	41,534	83.9%	0.993
	2022	38.1	68,962	79,899	86.3%	82,044	84.1%	0.971
	2023	35.4	68,419	78,046	87.7%	81,168	84.3%	0.943
	2024	32.9	67,838	77,245	87.8%	80,335	84.4%	0.915
	2025	30.4	67,046	76,333	87.8%	79,386	84.5%	0.888
	2026	28.0	65,981	75,248	87.7%	78,258	84.3%	0.863
	2027	25.8	64,741	74,046	87.4%	77,008	84.1%	0.837
	2028	23.6	63,291	72,572	87.2%	75,475	83.9%	0.813
	2029	21.6	61,743	70,953	87.0%	73,791	83.7%	0.789
	2030	19.7	60,227	69,365	86.8%	72,139	83.5%	0.766
	2031	18.0	58,622	67,597	86.7%	70,301	83.4%	0.744
	2032	16.4	56,973	65,683	86.7%	68,310	83.4%	0.722
	2033	14.9	55,188	63,508	86.9%	66,048	83.6%	0.701
	2034	13.5	53,297	61,170	87.1%	63,617	83.8%	0.681
	2035	12.2	51,206	58,636	87.3%	60,982	84.0%	0.661
	2036	10.9	48,617	55,717	87.3%	57,946	83.9%	0.642
	2037	9.7	45,837	52,773	86.9%	54,883	83.5%	0.623
	2038	8.6	43,093	49,972	86.2%	51,971	82.9%	0.605
	2039	7.6	40,436	47,365	85.4%	49,260	82.1%	0.587
	2040	6.6	37,665	44,367	84.9%	46,142	81.6%	0.570
	2041	5.8	34,617	40,469	85.5%	42,088	82.3%	0.554
	2042	5.0	31,654	36,476	86.8%	37,935	83.4%	0.538
	2043	4.3	28,971	32,951	87.9%	34,269	84.5%	0.522
	2044	3.7	26,494	29,772	89.0%	30,963	85.6%	0.507
	2045	3.2	23,856	26,498	90.0%	27,558	86.6%	0.492
	2046	2.6	20,804	22,841	91.1%	23,755	87.6%	0.478
	2047	2.1	17,754	19,273	92.1%	20,044	88.6%	0.464
	2048	1.7	15,073	16,201	93.0%	16,849	89.5%	0.450
	2049	1.4	12,742	13,572	93.9%	14,115	90.3%	0.437
	2050	1.1	10,704	11,337	94.4%	11,791	90.8%	0.424
	2051	0.9	8,902	9,434	94.4%	9,812	90.7%	0.412
	<b>Accumulated Value - Historical</b>		<b>1,287,698</b>	<b>1,776,110</b>	<b>72.5%</b>	<b>1,776,110</b>	<b>72.5%</b>	
	<b>Present Value - Future</b>		<b>985,069</b>	<b>1,129,799</b>	<b>87.2%</b>	<b>1,172,321</b>	<b>84.0%</b>	
	<b>Lifetime Total</b>		<b>2,272,767</b>	<b>2,905,910</b>	<b>78.2%</b>	<b>2,948,431</b>	<b>77.1%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 2010 Plan N - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	0.0	0	0	0.0%	0	0.0%	1.384
	2011	0.0	0	0	0.0%	0	0.0%	1.344
	2012	0.0	0	0	0.0%	0	0.0%	1.305
	2013	0.0	0	0	0.0%	0	0.0%	1.267
	2014	6.2	11,522	8,738	131.9%	8,738	131.9%	1.230
	2015	17.0	7,866	23,911	32.9%	23,911	32.9%	1.194
	2016	26.0	22,430	38,048	59.0%	38,048	59.0%	1.159
	2017	32.8	27,235	52,050	52.3%	52,050	52.3%	1.126
	2018	35.1	37,855	58,774	64.4%	58,774	64.4%	1.093
	2019	38.3	53,333	68,011	78.4%	68,011	78.4%	1.061
	2020	34.8	52,390	66,538	78.7%	66,538	78.7%	1.030
	2021 Q1-Q2	15.5	15,506	29,975	51.7%	29,975	51.7%	1.007
<i>Projected</i>	2021 Q3-Q4	15.3	22,193	29,935	74.1%	29,935	74.1%	0.993
	2022	29.1	45,048	58,319	77.2%	61,059	73.8%	0.971
	2023	27.3	46,024	57,776	79.7%	61,820	74.4%	0.943
	2024	25.5	46,799	57,741	81.1%	61,782	75.7%	0.915
	2025	23.7	47,404	57,485	82.5%	61,509	77.1%	0.888
	2026	22.1	47,881	57,152	83.8%	61,153	78.3%	0.863
	2027	20.6	48,293	56,819	85.0%	60,797	79.4%	0.837
	2028	19.1	48,507	56,240	86.2%	60,176	80.6%	0.813
	2029	17.6	48,198	54,938	87.7%	58,783	82.0%	0.789
	2030	16.0	47,414	53,081	89.3%	56,796	83.5%	0.766
	2031	14.6	46,458	51,151	90.8%	54,731	84.9%	0.744
	2032	13.3	45,408	49,247	92.2%	52,694	86.2%	0.722
	2033	12.0	43,960	47,031	93.5%	50,323	87.4%	0.701
	2034	10.7	41,690	43,988	94.8%	47,067	88.6%	0.681
	2035	9.4	38,878	40,413	96.2%	43,242	89.9%	0.661
	2036	8.2	36,050	36,934	97.6%	39,519	91.2%	0.642
	2037	7.1	33,317	33,672	98.9%	36,029	92.5%	0.623
	2038	6.2	30,602	30,529	100.2%	32,666	93.7%	0.605
	2039	5.3	27,608	27,203	101.5%	29,107	94.8%	0.587
	2040	4.4	24,362	23,741	102.6%	25,403	95.9%	0.570
	2041	3.6	21,270	20,532	103.6%	21,969	96.8%	0.554
	2042	3.0	18,483	17,700	104.4%	18,939	97.6%	0.538
	2043	2.5	15,985	15,212	105.1%	16,277	98.2%	0.522
	2044	2.0	13,665	12,933	105.7%	13,838	98.8%	0.507
	2045	1.6	11,475	10,808	106.2%	11,565	99.2%	0.492
	2046	1.3	9,549	8,966	106.5%	9,593	99.5%	0.478
	2047	1.0	7,957	7,449	106.8%	7,970	99.8%	0.464
	2048	0.8	6,618	6,188	106.9%	6,621	100.0%	0.450
	2049	0.6	5,450	5,099	106.9%	5,456	99.9%	0.437
	2050	0.5	4,350	4,073	106.8%	4,358	99.8%	0.424
	2051	0.4	3,331	3,123	106.7%	3,342	99.7%	0.412
<b>Accumulated Value - Historical</b>			<b>247,747</b>	<b>377,096</b>	<b>65.7%</b>	<b>377,096</b>	<b>65.7%</b>	
<b>Present Value - Future</b>			<b>693,941</b>	<b>783,804</b>	<b>88.5%</b>	<b>835,288</b>	<b>83.1%</b>	
<b>Lifetime Total</b>			<b>941,688</b>	<b>1,160,900</b>	<b>81.1%</b>	<b>1,212,384</b>	<b>77.7%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
 Nationwide - 2010 Plan A - Disabled Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	9.8	63,807	13,935	457.9%	13,935	457.9%	1.384
	2011	72.8	486,682	138,459	351.5%	138,459	351.5%	1.344
	2012	139.5	1,083,895	356,367	304.2%	356,367	304.2%	1.305
	2013	175.1	1,346,703	470,909	286.0%	470,909	286.0%	1.267
	2014	217.2	1,703,268	619,358	275.0%	619,358	275.0%	1.230
	2015	249.9	2,010,662	711,692	282.5%	711,692	282.5%	1.194
	2016	298.4	2,283,367	864,076	264.3%	864,076	264.3%	1.159
	2017	314.2	2,320,960	975,452	237.9%	975,452	237.9%	1.126
	2018	314.8	2,648,179	931,673	284.2%	931,673	284.2%	1.093
	2019	298.4	2,279,086	903,186	252.3%	903,186	252.3%	1.061
	2020	272.8	1,701,117	817,229	208.2%	817,229	208.2%	1.030
	2021 Q1-Q2	120.9	756,718	395,459	191.4%	395,459	191.4%	1.007
<i>Projected</i>	2021 Q3-Q4	112.7	857,904	382,337	224.4%	382,337	224.4%	0.993
	2022	203.5	1,588,374	736,095	215.8%	759,768	209.1%	0.971
	2023	173.4	1,391,721	631,195	220.5%	714,994	194.6%	0.943
	2024	150.2	1,240,675	565,475	219.4%	640,779	193.6%	0.915
	2025	128.8	1,106,847	499,315	221.7%	566,507	195.4%	0.888
	2026	109.8	970,915	439,228	221.1%	499,266	194.5%	0.863
	2027	90.0	842,849	378,874	222.5%	431,092	195.5%	0.837
	2028	77.7	752,206	336,997	223.2%	383,822	196.0%	0.813
	2029	63.8	654,270	286,812	228.1%	326,866	200.2%	0.789
	2030	53.7	556,258	248,544	223.8%	283,344	196.3%	0.766
	2031	44.5	476,754	209,941	227.1%	239,309	199.2%	0.744
	2032	33.0	384,474	160,805	239.1%	183,170	209.9%	0.722
	2033	20.6	267,468	109,272	244.8%	124,139	215.5%	0.701
	2034	12.9	189,328	72,861	259.8%	82,530	229.4%	0.681
	2035	10.0	139,376	53,830	258.9%	61,039	228.3%	0.661
	2036	6.4	82,920	35,855	231.3%	40,450	205.0%	0.642
	2037	4.5	65,659	27,822	236.0%	31,252	210.1%	0.623
	2038	3.4	55,796	23,024	242.3%	25,837	216.0%	0.605
	2039	2.6	46,927	17,591	266.8%	19,662	238.7%	0.587
	2040	1.9	37,698	13,004	289.9%	14,442	261.0%	0.570
	2041	1.3	22,843	10,071	226.8%	11,113	205.6%	0.554
	2042	0.9	14,617	8,066	181.2%	8,856	165.1%	0.538
	2043	0.7	10,041	6,870	146.2%	7,536	133.2%	0.522
	2044	0.5	7,627	4,534	168.2%	4,904	155.5%	0.507
	2045	0.4	6,564	3,985	164.7%	4,323	151.8%	0.492
	2046	0.3	5,182	3,094	167.5%	3,338	155.3%	0.478
	2047	0.2	3,674	1,828	201.0%	1,920	191.3%	0.464
	2048	0.1	2,501	1,213	206.2%	1,247	200.6%	0.450
	2049	0.1	2,022	950	212.9%	974	207.6%	0.437
	2050	0.1	1,576	693	227.3%	706	223.3%	0.424
	2051	0.0	910	460	197.7%	460	197.7%	0.412
<b>Accumulated Value - Historical</b>			<b>21,443,634</b>	<b>8,194,382</b>	<b>261.7%</b>	<b>8,194,382</b>	<b>261.7%</b>	
<b>Present Value - Future</b>			<b>10,180,354</b>	<b>4,565,138</b>	<b>223.0%</b>	<b>5,058,115</b>	<b>201.3%</b>	
<b>Lifetime Total</b>			<b>31,623,988</b>	<b>12,759,520</b>	<b>247.8%</b>	<b>13,252,498</b>	<b>238.6%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
 Nationwide - 2010 Plan A - Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	8.8	3,564	11,273	31.6%	11,273	31.6%	1.384
	2011	59.0	47,155	83,295	56.6%	83,295	56.6%	1.344
	2012	97.3	54,126	144,394	37.5%	144,394	37.5%	1.305
	2013	113.5	79,154	182,445	43.4%	182,445	43.4%	1.267
	2014	108.8	80,394	184,562	43.6%	184,562	43.6%	1.230
	2015	119.3	129,247	209,632	61.7%	209,632	61.7%	1.194
	2016	144.3	183,337	250,699	73.1%	250,699	73.1%	1.159
	2017	164.0	198,476	268,866	73.8%	268,866	73.8%	1.126
	2018	180.3	235,995	300,668	78.5%	300,668	78.5%	1.093
	2019	180.8	237,890	316,908	75.1%	316,908	75.1%	1.061
	2020	169.1	299,382	310,070	96.6%	310,070	96.6%	1.030
	2021 Q1-Q2	88.9	134,851	169,388	79.6%	169,388	79.6%	1.007
<i>Projected</i>	2021 Q3-Q4	88.1	125,593	171,978	73.0%	171,978	73.0%	0.993
	2022	167.9	250,000	338,167	73.9%	343,947	72.7%	0.971
	2023	160.8	277,824	334,342	83.1%	353,495	78.6%	0.943
	2024	150.9	280,352	333,097	84.2%	352,604	79.5%	0.915
	2025	142.7	283,015	334,184	84.7%	354,444	79.8%	0.888
	2026	134.5	297,163	333,505	89.1%	354,118	83.9%	0.863
	2027	129.5	313,746	340,238	92.2%	362,370	86.6%	0.837
	2028	120.0	307,151	333,715	92.0%	355,748	86.3%	0.813
	2029	114.1	318,647	336,819	94.6%	360,209	88.5%	0.789
	2030	106.2	334,233	331,518	100.8%	355,050	94.1%	0.766
	2031	99.4	339,365	329,098	103.1%	353,360	96.0%	0.744
	2032	95.0	355,988	332,456	107.1%	358,406	99.3%	0.722
	2033	92.3	397,722	341,412	116.5%	369,907	107.5%	0.701
	2034	87.9	418,615	344,391	121.6%	374,723	111.7%	0.681
	2035	80.3	419,324	334,535	125.3%	364,691	115.0%	0.661
	2036	74.3	430,699	328,687	131.0%	359,431	119.8%	0.642
	2037	67.6	412,060	317,584	129.7%	348,114	118.4%	0.623
	2038	60.9	390,795	304,549	128.3%	334,579	116.8%	0.605
	2039	54.6	369,363	291,007	126.9%	320,474	115.3%	0.587
	2040	48.8	348,531	277,272	125.7%	306,076	113.9%	0.570
	2041	43.5	333,481	263,216	126.7%	291,226	114.5%	0.554
	2042	38.6	313,369	248,491	126.1%	275,536	113.7%	0.538
	2043	34.0	290,933	233,140	124.8%	259,079	112.3%	0.522
	2044	29.9	268,364	219,137	122.5%	244,115	109.9%	0.507
	2045	26.0	245,206	203,701	120.4%	227,428	107.8%	0.492
	2046	22.6	223,349	189,348	118.0%	211,908	105.4%	0.478
	2047	19.6	202,543	175,445	115.4%	196,806	102.9%	0.464
	2048	16.9	182,593	161,628	113.0%	181,696	100.5%	0.450
	2049	14.5	164,064	148,828	110.2%	167,642	97.9%	0.437
	2050	12.5	147,062	136,959	107.4%	154,573	95.1%	0.424
	2051	10.8	131,683	126,068	104.5%	142,544	92.4%	0.412
	<b>Accumulated Value - Historical</b>		<b>1,882,796</b>	<b>2,772,374</b>	<b>67.9%</b>	<b>2,772,374</b>	<b>67.9%</b>	
	<b>Present Value - Future</b>		<b>6,182,824</b>	<b>5,914,143</b>	<b>104.5%</b>	<b>6,372,540</b>	<b>97.0%</b>	
	<b>Lifetime Total</b>		<b>8,065,620</b>	<b>8,686,517</b>	<b>92.9%</b>	<b>9,144,914</b>	<b>88.2%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.



**Exhibit 4 - Loss Ratio Projection**

Nationwide - 2010 Plan A - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	18.6	67,370	25,208	267.3%	25,208	267.3%	1.384
	2011	131.8	533,837	221,754	240.7%	221,754	240.7%	1.344
	2012	236.7	1,138,021	500,760	227.3%	500,760	227.3%	1.305
	2013	288.6	1,425,857	653,355	218.2%	653,355	218.2%	1.267
	2014	325.9	1,783,662	803,919	221.9%	803,919	221.9%	1.230
	2015	369.2	2,139,909	921,324	232.3%	921,324	232.3%	1.194
	2016	442.7	2,466,704	1,114,775	221.3%	1,114,775	221.3%	1.159
	2017	478.2	2,519,437	1,244,318	202.5%	1,244,318	202.5%	1.126
	2018	495.2	2,884,174	1,232,341	234.0%	1,232,341	234.0%	1.093
	2019	479.2	2,516,976	1,220,095	206.3%	1,220,095	206.3%	1.061
	2020	441.8	2,000,499	1,127,299	177.5%	1,127,299	177.5%	1.030
	2021 Q1-Q2	209.8	891,570	564,847	157.8%	564,847	157.8%	1.007
<i>Projected</i>	2021 Q3-Q4	200.8	983,497	554,315	177.4%	554,315	177.4%	0.993
	2022	371.4	1,838,373	1,074,261	171.1%	1,103,716	166.6%	0.971
	2023	334.2	1,669,545	965,537	172.9%	1,068,489	156.3%	0.943
	2024	301.1	1,521,027	898,572	169.3%	993,383	153.1%	0.915
	2025	271.5	1,389,862	833,499	166.8%	920,952	150.9%	0.888
	2026	244.2	1,268,078	772,733	164.1%	853,383	148.6%	0.863
	2027	219.5	1,156,595	719,112	160.8%	793,462	145.8%	0.837
	2028	197.6	1,059,357	670,712	157.9%	739,570	143.2%	0.813
	2029	178.0	972,917	623,631	156.0%	687,075	141.6%	0.789
	2030	159.9	890,491	580,062	153.5%	638,394	139.5%	0.766
	2031	144.0	816,119	539,038	151.4%	592,669	137.7%	0.744
	2032	128.0	740,462	493,261	150.1%	541,575	136.7%	0.722
	2033	112.9	665,190	450,684	147.6%	494,047	134.6%	0.701
	2034	100.8	607,943	417,252	145.7%	457,253	133.0%	0.681
	2035	90.4	558,700	388,366	143.9%	425,730	131.2%	0.661
	2036	80.7	513,619	364,542	140.9%	399,880	128.4%	0.642
	2037	72.0	477,718	345,406	138.3%	379,367	125.9%	0.623
	2038	64.3	446,591	327,572	136.3%	360,416	123.9%	0.605
	2039	57.2	416,289	308,598	134.9%	340,135	122.4%	0.587
	2040	50.7	386,230	290,276	133.1%	320,517	120.5%	0.570
	2041	44.8	356,323	273,287	130.4%	302,339	117.9%	0.554
	2042	39.5	327,986	256,557	127.8%	284,392	115.3%	0.538
	2043	34.7	300,974	240,010	125.4%	266,615	112.9%	0.522
	2044	30.4	275,991	223,670	123.4%	249,019	110.8%	0.507
	2045	26.4	251,770	207,686	121.2%	231,751	108.6%	0.492
	2046	22.9	228,530	192,442	118.8%	215,245	106.2%	0.478
	2047	19.7	206,217	177,273	116.3%	198,726	103.8%	0.464
	2048	17.0	185,093	162,841	113.7%	182,943	101.2%	0.450
	2049	14.6	166,086	149,777	110.9%	168,616	98.5%	0.437
	2050	12.6	148,638	137,653	108.0%	155,278	95.7%	0.424
	2051	10.8	132,593	126,528	104.8%	143,004	92.7%	0.412
<b>Accumulated Value - Historical</b>			<b>23,326,430</b>	<b>10,966,756</b>	<b>212.7%</b>	<b>10,966,756</b>	<b>212.7%</b>	
<b>Present Value - Future</b>			<b>16,363,178</b>	<b>10,479,281</b>	<b>156.1%</b>	<b>11,430,655</b>	<b>143.2%</b>	
<b>Lifetime Total</b>			<b>39,689,608</b>	<b>21,446,037</b>	<b>185.1%</b>	<b>22,397,411</b>	<b>177.2%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
 Nationwide - 1990 & 2010 Plan A - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	54,410.9	68,324,029	69,798,222	97.9%	69,798,222	97.9%	1.384
	2011	2,136.3	3,792,142	4,028,428	94.1%	4,028,428	94.1%	1.344
	2012	1,978.1	3,689,264	3,805,758	96.9%	3,805,758	96.9%	1.305
	2013	1,858.1	3,953,785	3,867,857	102.2%	3,867,857	102.2%	1.267
	2014	1,709.2	3,944,033	3,721,042	106.0%	3,721,042	106.0%	1.230
	2015	1,592.8	4,157,780	3,512,449	118.4%	3,512,449	118.4%	1.194
	2016	1,527.8	4,227,435	3,449,675	122.5%	3,449,675	122.5%	1.159
	2017	1,467.4	4,152,190	3,352,224	123.9%	3,352,224	123.9%	1.126
	2018	1,372.1	4,347,795	3,106,263	140.0%	3,106,263	140.0%	1.093
	2019	1,270.4	3,956,027	2,930,940	135.0%	2,930,940	135.0%	1.061
	2020	1,144.4	3,077,984	2,666,001	115.5%	2,666,001	115.5%	1.030
	2021 Q1-Q2	526.1	1,404,684	1,265,336	111.0%	1,265,336	111.0%	1.007
<i>Projected</i>	2021 Q3-Q4	501.9	1,541,861	1,237,788	124.6%	1,237,788	124.6%	0.993
	2022	922.1	2,899,465	2,337,009	124.1%	2,372,861	122.2%	0.971
	2023	819.2	2,645,869	2,094,950	126.3%	2,224,222	119.0%	0.943
	2024	725.2	2,411,492	1,926,531	125.2%	2,045,481	117.9%	0.915
	2025	639.8	2,196,463	1,760,867	124.7%	1,870,360	117.4%	0.888
	2026	562.2	1,994,259	1,604,113	124.3%	1,705,024	117.0%	0.863
	2027	492.8	1,807,150	1,463,896	123.4%	1,556,928	116.1%	0.837
	2028	431.4	1,639,613	1,335,111	122.8%	1,421,024	115.4%	0.813
	2029	376.7	1,485,723	1,213,042	122.5%	1,292,045	115.0%	0.789
	2030	327.4	1,340,783	1,100,068	121.9%	1,172,764	114.3%	0.766
	2031	284.1	1,211,158	995,229	121.7%	1,062,209	114.0%	0.744
	2032	244.8	1,085,914	892,328	121.7%	953,106	113.9%	0.722
	2033	209.9	966,409	799,341	120.9%	854,451	113.1%	0.701
	2034	180.9	869,071	720,843	120.6%	771,944	112.6%	0.681
	2035	155.9	783,477	651,279	120.3%	699,094	112.1%	0.661
	2036	134.0	706,334	591,439	119.4%	636,606	111.0%	0.642
	2037	115.3	642,942	541,236	118.8%	584,437	110.0%	0.623
	2038	99.4	588,465	496,829	118.4%	538,361	109.3%	0.605
	2039	85.5	537,669	454,675	118.3%	494,325	108.8%	0.587
	2040	73.5	489,542	416,081	117.7%	453,834	107.9%	0.570
	2041	63.1	444,410	381,688	116.4%	417,709	106.4%	0.554
	2042	54.1	403,294	350,147	115.2%	384,466	104.9%	0.538
	2043	46.4	365,631	321,323	113.8%	353,979	103.3%	0.522
	2044	39.8	331,720	294,600	112.6%	325,562	101.9%	0.507
	2045	34.0	299,852	269,411	111.3%	298,618	100.4%	0.492
	2046	29.0	270,127	246,124	109.8%	273,623	98.7%	0.478
	2047	24.7	242,335	224,047	108.2%	249,782	97.0%	0.464
	2048	21.0	216,568	203,710	106.3%	227,701	95.1%	0.450
	2049	17.9	193,557	185,527	104.3%	207,876	93.1%	0.437
	2050	15.2	172,662	168,905	102.2%	189,671	91.0%	0.424
	2051	13.0	153,699	153,901	99.9%	173,176	88.8%	0.412
<b>Accumulated Value - Historical</b>			<b>142,417,624</b>	<b>138,963,241</b>	<b>102.5%</b>	<b>138,963,241</b>	<b>102.5%</b>	
<b>Present Value - Future</b>			<b>24,572,894</b>	<b>20,063,314</b>	<b>122.5%</b>	<b>21,251,555</b>	<b>115.6%</b>	
<b>Lifetime Total</b>			<b>166,990,518</b>	<b>159,026,556</b>	<b>105.0%</b>	<b>160,214,797</b>	<b>104.2%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
 Nationwide - 2010 Plan F - Disabled Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	42.5	172,981	102,615	168.6%	102,615	168.6%	1.384
	2011	330.1	1,170,573	853,421	137.2%	853,421	137.2%	1.344
	2012	649.8	2,826,478	1,856,070	152.3%	1,856,070	152.3%	1.305
	2013	991.1	4,403,031	2,925,983	150.5%	2,925,983	150.5%	1.267
	2014	1,391.7	6,456,616	4,165,757	155.0%	4,165,757	155.0%	1.230
	2015	1,822.3	8,672,455	5,266,033	164.7%	5,266,033	164.7%	1.194
	2016	2,324.4	10,502,605	6,633,732	158.3%	6,633,732	158.3%	1.159
	2017	2,621.3	12,449,783	8,310,530	149.8%	8,310,530	149.8%	1.126
	2018	2,662.5	14,486,222	9,171,302	158.0%	9,171,302	158.0%	1.093
	2019	2,585.7	15,825,275	9,527,992	166.1%	9,527,992	166.1%	1.061
	2020	2,320.3	14,260,493	9,088,687	156.9%	9,088,687	156.9%	1.030
	2021 Q1-Q2	983.1	6,060,154	3,962,498	152.9%	3,962,498	152.9%	1.007
<i>Projected</i>	2021 Q3-Q4	918.7	5,420,816	3,825,747	141.7%	3,825,570	141.7%	0.993
	2022	1,668.7	11,082,046	7,188,008	154.2%	7,285,717	152.1%	0.971
	2023	1,450.1	9,943,212	6,308,487	157.6%	6,585,688	151.0%	0.943
	2024	1,251.5	8,905,801	5,644,842	157.8%	5,890,971	151.2%	0.915
	2025	1,073.8	7,923,519	5,015,164	158.0%	5,233,578	151.4%	0.888
	2026	902.4	6,958,548	4,395,031	158.3%	4,582,647	151.8%	0.863
	2027	758.4	6,122,114	3,756,842	163.0%	3,915,262	156.4%	0.837
	2028	628.0	5,266,337	3,094,031	170.2%	3,226,593	163.2%	0.813
	2029	485.6	4,402,009	2,422,828	181.7%	2,531,487	173.9%	0.789
	2030	375.8	3,704,219	1,916,947	193.2%	2,007,410	184.5%	0.766
	2031	288.3	3,051,321	1,500,093	203.4%	1,571,014	194.2%	0.744
	2032	223.9	2,560,263	1,168,427	219.1%	1,224,896	209.0%	0.722
	2033	150.6	1,979,693	853,421	232.0%	896,837	220.7%	0.701
	2034	118.6	1,659,221	697,046	238.0%	730,730	227.1%	0.681
	2035	87.6	1,187,547	540,974	219.5%	564,441	210.4%	0.661
	2036	70.6	942,147	443,247	212.6%	459,916	204.9%	0.642
	2037	47.9	577,956	320,450	180.4%	328,935	175.7%	0.623
	2038	37.4	437,684	263,322	166.2%	268,213	163.2%	0.605
	2039	30.2	303,654	222,737	136.3%	225,313	134.8%	0.587
	2040	26.6	278,844	203,848	136.8%	205,766	135.5%	0.570
	2041	23.2	252,287	186,866	135.0%	188,365	133.9%	0.554
	2042	21.0	236,643	173,758	136.2%	175,009	135.2%	0.538
	2043	18.6	214,221	159,181	134.6%	160,082	133.8%	0.522
	2044	16.5	196,509	147,583	133.2%	148,252	132.6%	0.507
	2045	14.5	181,096	136,698	132.5%	137,188	132.0%	0.492
	2046	13.1	169,138	127,759	132.4%	128,163	132.0%	0.478
	2047	11.7	156,790	118,584	132.2%	118,878	131.9%	0.464
	2048	10.4	143,900	109,157	131.8%	109,355	131.6%	0.450
	2049	9.2	132,869	100,660	132.0%	100,813	131.8%	0.437
	2050	8.1	121,111	92,173	131.4%	92,263	131.3%	0.424
	2051	7.1	110,581	84,148	131.4%	84,187	131.4%	0.412
<b>Accumulated Value - Historical</b>			<b>108,973,995</b>	<b>69,355,643</b>	<b>157.1%</b>	<b>69,355,643</b>	<b>157.1%</b>	
<b>Present Value - Future</b>			<b>72,359,527</b>	<b>44,165,993</b>	<b>163.8%</b>	<b>45,685,790</b>	<b>158.4%</b>	
<b>Lifetime Total</b>			<b>181,333,522</b>	<b>113,521,636</b>	<b>159.7%</b>	<b>115,041,433</b>	<b>157.6%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
Nationwide - 2010 Plan F - Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	1,159.6	1,380,609	1,958,265	70.5%	1,958,265	70.5%	1.384
	2011	9,511.8	12,173,946	17,419,465	69.9%	17,419,465	69.9%	1.344
	2012	18,464.8	23,721,300	35,413,616	67.0%	35,413,616	67.0%	1.305
	2013	28,440.7	37,202,222	55,535,932	67.0%	55,535,932	67.0%	1.267
	2014	40,712.1	54,761,073	80,467,149	68.1%	80,467,149	68.1%	1.230
	2015	55,446.9	77,895,177	110,084,207	70.8%	110,084,207	70.8%	1.194
	2016	73,678.7	107,320,584	150,955,995	71.1%	150,955,995	71.1%	1.159
	2017	84,367.3	131,369,963	181,643,583	72.3%	181,643,583	72.3%	1.126
	2018	92,292.8	153,055,638	208,018,263	73.6%	208,018,263	73.6%	1.093
	2019	95,520.2	169,781,668	226,040,929	75.1%	226,040,929	75.1%	1.061
	2020	92,119.7	156,123,462	231,421,400	67.5%	231,421,400	67.5%	1.030
	2021 Q1-Q2	43,243.3	88,107,946	114,339,872	77.1%	114,339,872	77.1%	1.007
<i>Projected</i>	2021 Q3-Q4	42,286.8	76,319,860	115,177,097	66.3%	115,177,097	66.3%	0.993
	2022	80,671.2	170,924,693	225,221,374	75.9%	227,964,283	75.0%	0.971
	2023	75,676.2	172,102,733	219,348,542	78.5%	225,865,899	76.2%	0.943
	2024	70,876.9	173,026,771	218,561,637	79.2%	225,035,470	76.9%	0.915
	2025	66,143.6	173,312,361	216,685,401	80.0%	223,082,591	77.7%	0.888
	2026	61,563.4	173,135,248	213,980,693	80.9%	220,279,404	78.6%	0.863
	2027	57,285.6	172,896,754	211,253,528	81.8%	217,453,696	79.5%	0.837
	2028	53,299.2	172,695,669	208,531,036	82.8%	214,633,866	80.5%	0.813
	2029	49,450.3	171,893,165	205,069,439	83.8%	211,049,882	81.4%	0.789
	2030	45,440.0	169,207,264	199,155,201	85.0%	204,942,709	82.6%	0.766
	2031	41,450.0	165,199,280	191,609,420	86.2%	197,164,440	83.8%	0.744
	2032	37,777.9	161,008,488	184,230,379	87.4%	189,556,746	84.9%	0.722
	2033	34,405.5	156,798,320	176,930,884	88.6%	182,032,242	86.1%	0.701
	2034	31,080.1	151,258,843	168,292,331	89.9%	173,130,803	87.4%	0.681
	2035	27,648.4	143,590,428	157,114,157	91.4%	161,621,897	88.8%	0.661
	2036	24,318.8	134,483,022	144,775,936	92.9%	148,923,615	90.3%	0.642
	2037	21,375.3	125,888,521	133,319,142	94.4%	137,134,170	91.8%	0.623
	2038	18,723.3	117,237,923	122,308,411	95.9%	125,804,257	93.2%	0.605
	2039	16,205.7	107,790,408	110,738,087	97.3%	113,900,233	94.6%	0.587
	2040	13,752.1	96,926,304	98,190,152	98.7%	100,992,037	96.0%	0.570
	2041	11,523.5	85,980,758	85,937,493	100.1%	88,389,212	97.3%	0.554
	2042	9,633.6	76,010,749	75,041,436	101.3%	77,181,402	98.5%	0.538
	2043	8,024.7	66,878,485	65,295,424	102.4%	67,157,241	99.6%	0.522
	2044	6,624.5	58,186,473	56,308,195	103.3%	57,914,237	100.5%	0.507
	2045	5,409.5	49,949,222	48,036,180	104.0%	49,405,994	101.1%	0.492
	2046	4,367.3	42,346,569	40,510,272	104.5%	41,664,739	101.6%	0.478
	2047	3,499.0	35,599,854	33,901,706	105.0%	34,867,603	102.1%	0.464
	2048	2,803.8	29,897,715	28,380,392	105.3%	29,188,771	102.4%	0.450
	2049	2,238.8	24,977,565	23,677,567	105.5%	24,351,869	102.6%	0.437
	2050	1,759.2	20,519,769	19,442,839	105.5%	19,996,069	102.6%	0.424
	2051	1,343.4	16,392,097	15,521,477	105.6%	15,962,869	102.7%	0.412
<b>Accumulated Value - Historical</b>		<b>1,125,919,594</b>	<b>1,573,196,537</b>	<b>71.6%</b>	<b>1,573,196,537</b>	<b>71.6%</b>		
<b>Present Value - Future</b>		<b>2,571,627,265</b>	<b>3,014,140,734</b>	<b>85.3%</b>	<b>3,094,785,792</b>	<b>83.1%</b>		
<b>Lifetime Total</b>		<b>3,697,546,859</b>	<b>4,587,337,271</b>	<b>80.6%</b>	<b>4,667,982,330</b>	<b>79.2%</b>		

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

### Exhibit 4 - Loss Ratio Projection

Nationwide - 2010 Plan F - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	1,202.1	1,553,590	2,060,880	75.4%	2,060,880	75.4%	1.384
	2011	9,841.9	13,344,519	18,272,886	73.0%	18,272,886	73.0%	1.344
	2012	19,114.6	26,547,778	37,269,686	71.2%	37,269,686	71.2%	1.305
	2013	29,431.8	41,605,252	58,461,915	71.2%	58,461,915	71.2%	1.267
	2014	42,103.7	61,217,690	84,632,907	72.3%	84,632,907	72.3%	1.230
	2015	57,269.2	86,567,632	115,350,240	75.0%	115,350,240	75.0%	1.194
	2016	76,003.1	117,823,189	157,589,726	74.8%	157,589,726	74.8%	1.159
	2017	86,988.7	143,819,746	189,954,113	75.7%	189,954,113	75.7%	1.126
	2018	94,955.3	167,541,860	217,189,565	77.1%	217,189,565	77.1%	1.093
	2019	98,105.9	185,606,943	235,568,921	78.8%	235,568,921	78.8%	1.061
	2020	94,440.0	170,383,956	240,510,087	70.8%	240,510,087	70.8%	1.030
	2021 Q1-Q2	44,226.4	94,168,099	118,302,370	79.6%	118,302,370	79.6%	1.007
<i>Projected</i>	2021 Q3-Q4	43,205.5	81,740,675	119,002,844	68.7%	119,002,667	68.7%	0.993
	2022	82,339.9	182,006,740	232,409,381	78.3%	235,250,000	77.4%	0.971
	2023	77,126.3	182,045,945	225,657,029	80.7%	232,451,588	78.3%	0.943
	2024	72,128.4	181,932,572	224,206,480	81.1%	230,926,441	78.8%	0.915
	2025	67,217.4	181,235,880	221,700,565	81.7%	228,316,169	79.4%	0.888
	2026	62,465.8	180,093,795	218,375,724	82.5%	224,862,051	80.1%	0.863
	2027	58,044.1	179,018,868	215,010,370	83.3%	221,368,959	80.9%	0.837
	2028	53,927.2	177,962,006	211,625,066	84.1%	217,860,459	81.7%	0.813
	2029	49,935.9	176,295,174	207,492,268	85.0%	213,581,369	82.5%	0.789
	2030	45,815.8	172,911,483	201,072,148	86.0%	206,950,119	83.6%	0.766
	2031	41,738.3	168,250,601	193,109,513	87.1%	198,735,454	84.7%	0.744
	2032	38,001.8	163,568,751	185,398,806	88.2%	190,781,642	85.7%	0.722
	2033	34,556.1	158,778,013	177,784,305	89.3%	182,929,079	86.8%	0.701
	2034	31,198.8	152,918,064	168,989,378	90.5%	173,861,533	88.0%	0.681
	2035	27,736.1	144,777,975	157,655,132	91.8%	162,186,338	89.3%	0.661
	2036	24,389.5	135,425,169	145,219,183	93.3%	149,383,532	90.7%	0.642
	2037	21,423.1	126,466,477	133,639,592	94.6%	137,463,105	92.0%	0.623
	2038	18,760.7	117,675,607	122,571,733	96.0%	126,072,470	93.3%	0.605
	2039	16,235.8	108,094,062	110,960,824	97.4%	114,125,545	94.7%	0.587
	2040	13,778.7	97,205,148	98,394,000	98.8%	101,197,803	96.1%	0.570
	2041	11,546.7	86,233,046	86,124,359	100.1%	88,577,577	97.4%	0.554
	2042	9,654.6	76,247,392	75,215,195	101.4%	77,356,410	98.6%	0.538
	2043	8,043.2	67,092,707	65,454,606	102.5%	67,317,322	99.7%	0.522
	2044	6,640.9	58,382,982	56,455,778	103.4%	58,062,489	100.6%	0.507
	2045	5,424.1	50,130,318	48,172,879	104.1%	49,543,182	101.2%	0.492
	2046	4,380.3	42,515,707	40,638,031	104.6%	41,792,902	101.7%	0.478
	2047	3,510.7	35,756,644	34,020,289	105.1%	34,986,481	102.2%	0.464
	2048	2,814.1	30,041,616	28,489,549	105.4%	29,298,126	102.5%	0.450
	2049	2,248.0	25,110,434	23,778,227	105.6%	24,452,681	102.7%	0.437
	2050	1,767.3	20,640,880	19,535,012	105.7%	20,088,332	102.8%	0.424
	2051	1,350.5	16,502,677	15,605,625	105.7%	16,047,055	102.8%	0.412
<b>Accumulated Value - Historical</b>		<b>1,234,893,589</b>	<b>1,642,552,180</b>	<b>1,642,552,180</b>	<b>75.2%</b>	<b>1,642,552,180</b>	<b>75.2%</b>	
<b>Present Value - Future</b>		<b>2,643,986,792</b>	<b>3,058,306,727</b>	<b>3,058,306,727</b>	<b>86.5%</b>	<b>3,140,471,583</b>	<b>84.2%</b>	
<b>Lifetime Total</b>		<b>3,878,880,381</b>	<b>4,700,858,907</b>	<b>4,700,858,907</b>	<b>82.5%</b>	<b>4,783,023,763</b>	<b>81.1%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
 Nationwide - 1990 & 2010 Plan F - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	559,993.1	773,710,668	1,092,792,083	70.8%	1,092,792,083	70.8%	1.384
	2011	59,518.8	95,014,846	124,961,484	76.0%	124,961,484	76.0%	1.344
	2012	65,680.7	105,419,347	143,777,399	73.3%	143,777,399	73.3%	1.305
	2013	73,496.2	118,488,928	161,376,790	73.4%	161,376,790	73.4%	1.267
	2014	83,722.1	134,232,346	183,785,372	73.0%	183,785,372	73.0%	1.230
	2015	96,710.2	159,493,338	210,391,022	75.8%	210,391,022	75.8%	1.194
	2016	113,258.3	190,449,219	251,096,353	75.8%	251,096,353	75.8%	1.159
	2017	122,099.5	215,007,966	281,768,917	76.3%	281,768,917	76.3%	1.126
	2018	127,852.7	238,594,269	306,692,252	77.8%	306,692,252	77.8%	1.093
	2019	128,737.3	254,852,801	321,993,561	79.1%	321,993,561	79.1%	1.061
	2020	122,646.8	228,178,294	323,191,545	70.6%	323,191,545	70.6%	1.030
	2021 Q1-Q2	57,309.2	125,842,552	158,090,990	79.6%	158,090,990	79.6%	1.007
<i>Projected</i>	2021 Q3-Q4	55,805.9	109,275,426	158,293,946	69.0%	158,293,769	69.0%	0.993
	2022	105,853.4	241,871,122	306,558,151	78.9%	310,029,411	78.0%	0.971
	2023	98,405.1	239,835,431	294,384,619	81.5%	302,598,983	79.3%	0.943
	2024	91,189.1	237,094,691	288,916,311	82.1%	296,976,331	79.8%	0.915
	2025	84,123.1	233,330,033	281,960,864	82.8%	289,828,361	80.5%	0.888
	2026	77,371.0	228,967,203	274,038,218	83.6%	281,685,757	81.3%	0.863
	2027	71,167.1	224,769,565	266,384,495	84.4%	273,818,748	82.1%	0.837
	2028	65,455.9	220,653,278	258,981,257	85.2%	266,210,782	82.9%	0.813
	2029	59,997.4	215,839,481	250,819,530	86.1%	257,819,873	83.7%	0.789
	2030	54,491.0	209,072,463	240,134,674	87.1%	246,836,422	84.7%	0.766
	2031	49,141.8	200,967,696	227,913,344	88.2%	234,275,582	85.8%	0.744
	2032	44,298.2	193,058,472	216,311,228	89.3%	222,349,790	86.8%	0.722
	2033	39,882.4	185,202,537	205,100,517	90.3%	210,826,442	87.8%	0.701
	2034	35,633.7	176,209,199	192,748,463	91.4%	198,128,000	88.9%	0.681
	2035	31,346.7	164,827,079	177,854,020	92.7%	182,818,252	90.2%	0.661
	2036	27,290.6	152,450,115	162,166,006	94.0%	166,694,879	91.5%	0.642
	2037	23,752.2	140,907,397	147,851,439	95.3%	151,981,523	92.7%	0.623
	2038	20,632.8	129,927,135	134,507,192	96.6%	138,265,990	94.0%	0.605
	2039	17,739.1	118,452,457	120,975,880	97.9%	124,357,459	95.3%	0.587
	2040	14,980.3	105,902,277	106,759,615	99.2%	109,744,634	96.5%	0.570
	2041	12,496.3	93,453,643	93,034,696	100.5%	95,637,774	97.7%	0.554
	2042	10,393.7	82,159,818	80,838,720	101.6%	83,102,151	98.9%	0.538
	2043	8,614.5	71,907,068	70,002,775	102.7%	71,964,314	99.9%	0.522
	2044	7,080.4	62,285,343	60,118,777	103.6%	61,804,999	100.8%	0.507
	2045	5,754.6	53,226,727	51,059,100	104.2%	52,492,051	101.4%	0.492
	2046	4,620.2	44,891,702	42,833,951	104.8%	44,036,349	101.9%	0.478
	2047	3,680.9	37,546,016	35,655,898	105.3%	36,657,327	102.4%	0.464
	2048	2,935.1	31,394,767	29,711,194	105.7%	30,545,903	102.8%	0.450
	2049	2,333.6	26,131,036	24,687,330	105.8%	25,381,088	103.0%	0.437
	2050	1,827.0	21,402,156	20,203,129	105.9%	20,770,507	103.0%	0.424
	2051	1,393.2	17,081,868	16,109,027	106.0%	16,560,879	103.1%	0.412
	<b>Accumulated Value - Historical</b>		<b>3,197,534,842</b>	<b>4,327,000,112</b>	<b>73.9%</b>	<b>4,327,000,112</b>	<b>73.9%</b>	
	<b>Present Value - Future</b>		<b>3,203,246,150</b>	<b>3,690,798,477</b>	<b>86.8%</b>	<b>3,784,527,791</b>	<b>84.6%</b>	
	<b>Lifetime Total</b>		<b>6,400,780,992</b>	<b>8,017,798,590</b>	<b>79.8%</b>	<b>8,111,527,904</b>	<b>78.9%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
 Nationwide - 2010 Plan G - Disabled Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	0.0	0	0	0.0%	0	0.0%	1.384
	2011	0.0	0	0	0.0%	0	0.0%	1.344
	2012	0.0	0	0	0.0%	0	0.0%	1.305
	2013	0.0	0	0	0.0%	0	0.0%	1.267
	2014	0.0	0	0	0.0%	0	0.0%	1.230
	2015	0.0	0	0	0.0%	0	0.0%	1.194
	2016	0.0	0	0	0.0%	0	0.0%	1.159
	2017	0.0	0	0	0.0%	0	0.0%	1.126
	2018	9.8	70,549	23,058	306.0%	23,058	306.0%	1.093
	2019	42.5	175,277	111,504	157.2%	111,504	157.2%	1.061
	2020	133.3	725,293	467,199	155.2%	467,199	155.2%	1.030
	2021 Q1-Q2	117.2	620,458	456,807	135.8%	456,807	135.8%	1.007
<i>Projected</i>	2021 Q3-Q4	119.8	630,771	479,959	131.4%	479,959	131.4%	0.993
	2022	218.5	1,175,726	880,370	133.5%	901,940	130.4%	0.971
	2023	192.2	1,066,890	776,243	137.4%	823,149	129.6%	0.943
	2024	166.8	962,531	692,126	139.1%	732,858	131.3%	0.915
	2025	140.1	841,645	608,545	138.3%	643,275	130.8%	0.888
	2026	120.6	732,659	539,570	135.8%	570,057	128.5%	0.863
	2027	103.3	651,301	475,608	136.9%	502,453	129.6%	0.837
	2028	87.7	582,145	414,123	140.6%	437,678	133.0%	0.813
	2029	70.2	501,676	349,104	143.7%	368,936	136.0%	0.789
	2030	55.5	414,874	298,397	139.0%	314,856	131.8%	0.766
	2031	41.7	335,718	236,808	141.8%	250,903	133.8%	0.744
	2032	32.6	286,983	178,264	161.0%	191,029	150.2%	0.722
	2033	19.7	211,794	128,192	165.2%	138,467	153.0%	0.701
	2034	13.3	168,471	88,476	190.4%	94,915	177.5%	0.681
	2035	8.0	126,530	53,593	236.1%	56,874	222.5%	0.661
	2036	4.9	74,723	36,846	202.8%	38,898	192.1%	0.642
	2037	3.5	59,595	30,107	197.9%	31,872	187.0%	0.623
	2038	2.9	50,355	25,984	193.8%	27,534	182.9%	0.605
	2039	2.5	44,266	22,703	195.0%	24,058	184.0%	0.587
	2040	1.8	25,858	19,003	136.1%	20,151	128.3%	0.570
	2041	1.6	23,447	17,322	135.4%	18,363	127.7%	0.554
	2042	1.3	20,241	15,159	133.5%	16,079	125.9%	0.538
	2043	1.2	18,499	13,412	137.9%	14,191	130.4%	0.522
	2044	1.0	16,100	11,913	135.1%	12,575	128.0%	0.507
	2045	0.9	14,139	10,614	133.2%	11,189	126.4%	0.492
	2046	0.8	13,040	9,446	138.0%	9,954	131.0%	0.478
	2047	0.7	10,600	8,284	128.0%	8,733	121.4%	0.464
	2048	0.6	9,218	7,772	118.6%	8,186	112.6%	0.450
	2049	0.6	8,723	6,589	132.4%	6,892	126.6%	0.437
	2050	0.5	7,912	5,517	143.4%	5,723	138.2%	0.424
	2051	0.4	5,594	4,983	112.3%	5,155	108.5%	0.412
<b>Accumulated Value - Historical</b>			<b>1,635,154</b>	<b>1,084,901</b>	<b>150.7%</b>	<b>1,084,901</b>	<b>150.7%</b>	
<b>Present Value - Future</b>			<b>7,800,441</b>	<b>5,569,675</b>	<b>140.1%</b>	<b>5,840,469</b>	<b>133.6%</b>	
<b>Lifetime Total</b>			<b>9,435,595</b>	<b>6,654,577</b>	<b>141.8%</b>	<b>6,925,371</b>	<b>136.2%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
 Nationwide - 2010 Plan G - Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	0.0	0	0	0.0%	0	0.0%	1.384
	2011	0.0	0	0	0.0%	0	0.0%	1.344
	2012	0.0	0	0	0.0%	0	0.0%	1.305
	2013	0.0	0	0	0.0%	0	0.0%	1.267
	2014	0.0	0	0	0.0%	0	0.0%	1.230
	2015	0.0	0	0	0.0%	0	0.0%	1.194
	2016	0.0	0	0	0.0%	0	0.0%	1.159
	2017	0.8	402	1,140	35.3%	1,140	35.3%	1.126
	2018	446.3	541,000	799,440	67.7%	799,440	67.7%	1.093
	2019	4,503.0	5,872,128	8,518,356	68.9%	8,518,356	68.9%	1.061
	2020	14,563.7	18,032,344	27,443,558	65.7%	27,443,558	65.7%	1.030
	2021 Q1-Q2	12,354.0	17,117,380	23,643,883	72.4%	23,643,883	72.4%	1.007
<i>Projected</i>	2021 Q3-Q4	12,888.0	18,860,246	24,937,535	75.6%	24,937,535	75.6%	0.993
	2022	24,670.9	37,952,854	48,881,748	77.6%	49,333,147	76.9%	0.971
	2023	23,260.7	38,541,992	48,254,855	79.9%	49,427,453	78.0%	0.943
	2024	21,922.0	39,170,411	48,913,276	80.1%	50,109,664	78.2%	0.915
	2025	20,607.9	39,733,369	49,497,861	80.3%	50,707,961	78.4%	0.888
	2026	19,314.7	40,189,591	49,931,980	80.5%	51,151,985	78.6%	0.863
	2027	18,097.7	40,631,031	50,413,412	80.6%	51,644,546	78.7%	0.837
	2028	16,958.9	41,071,562	50,974,268	80.6%	52,218,703	78.7%	0.813
	2029	15,852.8	41,393,587	51,422,072	80.5%	52,676,913	78.6%	0.789
	2030	14,711.0	41,347,303	51,260,352	80.7%	52,510,735	78.7%	0.766
	2031	13,588.3	41,030,626	50,659,327	81.0%	51,894,384	79.1%	0.744
	2032	12,552.3	40,677,135	50,120,366	81.2%	51,341,240	79.2%	0.722
	2033	11,605.9	40,343,323	49,704,613	81.2%	50,914,421	79.2%	0.701
	2034	10,669.8	39,716,417	48,811,534	81.4%	49,999,267	79.4%	0.681
	2035	9,662.7	38,422,207	46,869,439	82.0%	48,009,071	80.0%	0.661
	2036	8,656.6	36,739,017	44,477,690	82.6%	45,557,847	80.6%	0.642
	2037	7,755.4	35,088,583	42,304,917	82.9%	43,330,834	81.0%	0.623
	2038	6,955.5	33,517,803	40,352,111	83.1%	41,329,138	81.1%	0.605
	2039	6,184.0	31,675,261	38,131,025	83.1%	39,052,694	81.1%	0.587
	2040	5,392.1	29,296,778	35,078,466	83.5%	35,924,931	81.5%	0.570
	2041	4,640.6	26,724,553	31,587,864	84.6%	32,349,129	82.6%	0.554
	2042	3,986.4	24,320,240	28,326,775	85.9%	29,009,239	83.8%	0.538
	2043	3,429.1	22,142,324	25,436,877	87.0%	26,049,518	85.0%	0.522
	2044	2,941.2	20,059,913	22,777,451	88.1%	23,325,646	86.0%	0.507
	2045	2,474.3	17,805,428	20,006,497	89.0%	20,487,430	86.9%	0.492
	2046	2,023.3	15,368,523	17,083,153	90.0%	17,493,653	87.9%	0.478
	2047	1,634.8	13,101,428	14,415,650	90.9%	14,762,302	88.7%	0.464
	2048	1,322.7	11,173,294	12,183,334	91.7%	12,476,559	89.6%	0.450
	2049	1,071.2	9,520,063	10,307,452	92.4%	10,555,731	90.2%	0.437
	2050	857.7	7,977,544	8,619,006	92.6%	8,826,809	90.4%	0.424
	2051	674.0	6,540,489	7,069,557	92.5%	7,240,134	90.3%	0.412
	<b>Accumulated Value - Historical</b>		<b>42,639,015</b>	<b>61,998,092</b>	<b>68.8%</b>	<b>61,998,092</b>	<b>68.8%</b>	
	<b>Present Value - Future</b>		<b>658,238,052</b>	<b>806,552,187</b>	<b>81.6%</b>	<b>824,847,738</b>	<b>79.8%</b>	
	<b>Lifetime Total</b>		<b>700,877,067</b>	<b>868,550,279</b>	<b>80.7%</b>	<b>886,845,829</b>	<b>79.0%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.



### Exhibit 4 - Loss Ratio Projection

Nationwide - 2010 Plan G - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	0.0	0	0	0.0%	0	0.0%	1.384
	2011	0.0	0	0	0.0%	0	0.0%	1.344
	2012	0.0	0	0	0.0%	0	0.0%	1.305
	2013	0.0	0	0	0.0%	0	0.0%	1.267
	2014	0.0	0	0	0.0%	0	0.0%	1.230
	2015	0.0	0	0	0.0%	0	0.0%	1.194
	2016	0.0	0	0	0.0%	0	0.0%	1.159
	2017	0.8	402	1,140	35.3%	1,140	35.3%	1.126
	2018	456.2	611,550	822,498	74.4%	822,498	74.4%	1.093
	2019	4,545.5	6,047,405	8,629,860	70.1%	8,629,860	70.1%	1.061
	2020	14,697.0	18,757,637	27,910,757	67.2%	27,910,757	67.2%	1.030
	2021 Q1-Q2	12,471.2	17,737,838	24,100,690	73.6%	24,100,690	73.6%	1.007
<i>Projected</i>	2021 Q3-Q4	13,007.8	19,491,017	25,417,494	76.7%	25,417,494	76.7%	0.993
	2022	24,889.4	39,128,579	49,762,117	78.6%	50,235,087	77.9%	0.971
	2023	23,452.9	39,608,882	49,031,097	80.8%	50,250,601	78.8%	0.943
	2024	22,088.8	40,132,942	49,605,402	80.9%	50,842,522	78.9%	0.915
	2025	20,747.9	40,575,014	50,106,407	81.0%	51,351,236	79.0%	0.888
	2026	19,435.3	40,922,250	50,471,550	81.1%	51,722,042	79.1%	0.863
	2027	18,201.0	41,282,332	50,889,020	81.1%	52,146,999	79.2%	0.837
	2028	17,046.6	41,653,707	51,388,391	81.1%	52,656,382	79.1%	0.813
	2029	15,922.9	41,895,263	51,771,177	80.9%	53,045,849	79.0%	0.789
	2030	14,766.5	41,762,177	51,558,749	81.0%	52,825,591	79.1%	0.766
	2031	13,630.0	41,366,344	50,896,135	81.3%	52,145,287	79.3%	0.744
	2032	12,584.9	40,964,118	50,298,629	81.4%	51,532,269	79.5%	0.722
	2033	11,625.7	40,555,117	49,832,806	81.4%	51,052,888	79.4%	0.701
	2034	10,683.2	39,884,888	48,900,010	81.6%	50,094,182	79.6%	0.681
	2035	9,670.7	38,548,738	46,923,032	82.2%	48,065,945	80.2%	0.661
	2036	8,661.5	36,813,740	44,514,536	82.7%	45,596,745	80.7%	0.642
	2037	7,758.9	35,148,178	42,335,024	83.0%	43,362,706	81.1%	0.623
	2038	6,958.4	33,568,158	40,378,095	83.1%	41,356,672	81.2%	0.605
	2039	6,186.5	31,719,527	38,153,728	83.1%	39,076,753	81.2%	0.587
	2040	5,393.9	29,322,636	35,097,468	83.5%	35,945,082	81.6%	0.570
	2041	4,642.2	26,748,000	31,605,185	84.6%	32,367,492	82.6%	0.554
	2042	3,987.8	24,340,481	28,341,934	85.9%	29,025,318	83.9%	0.538
	2043	3,430.3	22,160,823	25,450,288	87.1%	26,063,710	85.0%	0.522
	2044	2,942.2	20,076,013	22,789,364	88.1%	23,338,221	86.0%	0.507
	2045	2,475.2	17,819,567	20,017,111	89.0%	20,498,619	86.9%	0.492
	2046	2,024.1	15,381,562	17,092,599	90.0%	17,503,607	87.9%	0.478
	2047	1,635.4	13,112,028	14,423,934	90.9%	14,771,035	88.8%	0.464
	2048	1,323.3	11,182,512	12,191,106	91.7%	12,484,745	89.6%	0.450
	2049	1,071.8	9,528,786	10,314,042	92.4%	10,562,624	90.2%	0.437
	2050	858.2	7,985,456	8,624,523	92.6%	8,832,532	90.4%	0.424
	2051	674.5	6,546,082	7,074,540	92.5%	7,245,290	90.3%	0.412
<b>Accumulated Value - Historical</b>			<b>44,274,169</b>	<b>63,082,993</b>	<b>70.2%</b>	<b>63,082,993</b>	<b>70.2%</b>	
<b>Present Value - Future</b>			<b>666,038,492</b>	<b>812,121,862</b>	<b>82.0%</b>	<b>830,688,207</b>	<b>80.2%</b>	
<b>Lifetime Total</b>			<b>710,312,662</b>	<b>875,204,855</b>	<b>81.2%</b>	<b>893,771,200</b>	<b>79.5%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
Nationwide - 1990 & 2010 Plan G - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	177,502.4	230,559,893	325,661,901	70.8%	325,661,901	70.8%	1.384
	2011	6,111.4	11,004,236	14,390,014	76.5%	14,390,014	76.5%	1.344
	2012	5,436.8	9,986,039	13,318,583	75.0%	13,318,583	75.0%	1.305
	2013	4,876.6	9,183,204	12,327,367	74.5%	12,327,367	74.5%	1.267
	2014	4,311.8	8,488,197	11,333,478	74.9%	11,333,478	74.9%	1.230
	2015	3,825.1	7,246,651	10,070,778	72.0%	10,070,778	72.0%	1.194
	2016	3,392.4	6,646,742	9,156,649	72.6%	9,156,649	72.6%	1.159
	2017	3,014.3	6,373,189	8,284,329	76.9%	8,284,329	76.9%	1.126
	2018	3,118.8	6,331,955	8,125,601	77.9%	8,125,601	77.9%	1.093
	2019	6,897.8	11,309,034	15,050,312	75.1%	15,050,312	75.1%	1.061
	2020	16,745.5	22,749,175	33,394,996	68.1%	33,394,996	68.1%	1.030
	2021 Q1-Q2	13,381.3	19,721,155	26,570,087	74.2%	26,570,087	74.2%	1.007
<i>Projected</i>	2021 Q3-Q4	13,865.1	21,537,318	27,762,059	77.6%	27,762,059	77.6%	0.993
	2022	26,438.4	43,058,196	54,011,888	79.7%	54,510,897	79.0%	0.971
	2023	24,795.8	43,226,605	52,783,211	81.9%	54,067,147	79.9%	0.943
	2024	23,244.2	43,434,658	52,977,484	82.0%	54,273,041	80.0%	0.915
	2025	21,734.7	43,561,935	53,112,848	82.0%	54,410,256	80.1%	0.888
	2026	20,272.5	43,605,399	53,133,513	82.1%	54,431,050	80.1%	0.863
	2027	18,908.4	43,681,363	53,235,941	82.1%	54,535,882	80.1%	0.837
	2028	17,640.1	43,782,583	53,442,993	81.9%	54,748,202	80.0%	0.813
	2029	16,414.9	43,760,380	53,547,221	81.7%	54,854,579	79.8%	0.789
	2030	15,169.5	43,376,710	53,076,509	81.7%	54,371,718	79.8%	0.766
	2031	13,957.1	42,750,720	52,180,885	81.9%	53,454,289	80.0%	0.744
	2032	12,848.2	42,139,619	51,376,732	82.0%	52,630,832	80.1%	0.722
	2033	11,835.8	41,542,392	50,730,252	81.9%	51,967,460	79.9%	0.701
	2034	10,849.3	40,705,141	49,640,119	82.0%	50,848,501	80.1%	0.681
	2035	9,800.8	39,223,799	47,527,485	82.5%	48,682,075	80.6%	0.661
	2036	8,762.7	37,365,273	45,004,567	83.0%	46,096,317	81.1%	0.642
	2037	7,837.0	35,595,039	42,729,523	83.3%	43,764,984	81.3%	0.623
	2038	7,018.2	33,927,310	40,693,477	83.4%	41,678,379	81.4%	0.605
	2039	6,232.0	32,006,168	38,403,845	83.3%	39,331,946	81.4%	0.587
	2040	5,428.0	29,547,617	35,292,831	83.7%	36,144,417	81.7%	0.570
	2041	4,667.2	26,920,920	31,754,700	84.8%	32,520,025	82.8%	0.554
	2042	4,005.8	24,471,386	28,454,597	86.0%	29,140,225	84.0%	0.538
	2043	3,443.2	22,258,790	25,534,388	87.2%	26,149,461	85.1%	0.522
	2044	2,951.4	20,148,066	22,851,391	88.2%	23,401,459	86.1%	0.507
	2045	2,481.6	17,871,814	20,062,496	89.1%	20,544,894	87.0%	0.492
	2046	2,028.6	15,419,267	17,125,681	90.0%	17,537,341	87.9%	0.478
	2047	1,638.5	13,139,092	14,447,895	90.9%	14,795,461	88.8%	0.464
	2048	1,325.4	11,201,275	12,207,924	91.8%	12,501,880	89.6%	0.450
	2049	1,073.1	9,541,276	10,325,548	92.4%	10,574,335	90.2%	0.437
	2050	859.1	7,993,747	8,632,421	92.6%	8,840,559	90.4%	0.424
	2051	675.1	6,551,828	7,080,129	92.5%	7,250,963	90.4%	0.412
	<b>Accumulated Value - Historical</b>		<b>454,786,807</b>	<b>635,037,759</b>	<b>71.6%</b>	<b>635,037,759</b>	<b>71.6%</b>	
	<b>Present Value - Future</b>		<b>694,787,552</b>	<b>840,930,115</b>	<b>82.6%</b>	<b>859,924,113</b>	<b>80.8%</b>	
	<b>Lifetime Total</b>		<b>1,149,574,359</b>	<b>1,475,967,874</b>	<b>77.9%</b>	<b>1,494,961,873</b>	<b>76.9%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
 Nationwide - 2010 Plan N - Disabled Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	0.0	0	0	0.0%	0	0.0%	1.384
	2011	0.0	0	0	0.0%	0	0.0%	1.344
	2012	0.0	0	0	0.0%	0	0.0%	1.305
	2013	13.3	41,508	23,710	175.1%	23,710	175.1%	1.267
	2014	103.0	206,116	182,950	112.7%	182,950	112.7%	1.230
	2015	224.3	504,396	400,100	126.1%	400,100	126.1%	1.194
	2016	360.6	754,283	663,232	113.7%	663,232	113.7%	1.159
	2017	462.3	1,092,473	969,364	112.7%	969,364	112.7%	1.126
	2018	510.7	1,341,357	1,187,877	112.9%	1,187,877	112.9%	1.093
	2019	507.1	1,375,655	1,278,955	107.6%	1,278,955	107.6%	1.061
	2020	516.4	1,592,894	1,398,308	113.9%	1,398,308	113.9%	1.030
	2021 Q1-Q2	260.3	1,037,922	709,934	146.2%	709,934	146.2%	1.007
<i>Projected</i>	2021 Q3-Q4	246.4	1,123,021	696,669	161.2%	696,645	161.2%	0.993
	2022	449.2	2,086,455	1,309,788	159.3%	1,326,853	157.2%	0.971
	2023	389.9	1,871,037	1,148,867	162.9%	1,232,856	151.8%	0.943
	2024	336.9	1,667,916	1,028,419	162.2%	1,104,897	151.0%	0.915
	2025	290.4	1,493,192	909,937	164.1%	976,720	152.9%	0.888
	2026	243.5	1,301,298	781,838	166.4%	837,757	155.3%	0.863
	2027	199.6	1,116,748	665,155	167.9%	710,981	157.1%	0.837
	2028	163.9	973,780	556,225	175.1%	593,495	164.1%	0.813
	2029	137.5	852,235	460,142	185.2%	489,318	174.2%	0.789
	2030	101.0	686,615	358,285	191.6%	380,690	180.4%	0.766
	2031	74.5	484,822	280,288	173.0%	296,708	163.4%	0.744
	2032	60.7	414,705	239,176	173.4%	253,372	163.7%	0.722
	2033	51.3	366,570	207,807	176.4%	219,993	166.6%	0.701
	2034	39.0	304,247	170,022	178.9%	179,769	169.2%	0.681
	2035	31.5	243,479	144,555	168.4%	152,417	159.7%	0.661
	2036	26.7	216,717	125,988	172.0%	132,460	163.6%	0.642
	2037	21.2	186,564	106,030	176.0%	111,081	168.0%	0.623
	2038	17.4	121,060	92,734	130.5%	96,717	125.2%	0.605
	2039	15.6	100,398	86,768	115.7%	90,332	111.1%	0.587
	2040	14.3	95,298	82,717	115.2%	86,034	110.8%	0.570
	2041	13.0	90,431	78,206	115.6%	81,231	111.3%	0.554
	2042	11.7	82,531	73,530	112.2%	76,355	108.1%	0.538
	2043	10.6	78,201	69,185	113.0%	71,882	108.8%	0.522
	2044	9.4	71,842	63,802	112.6%	66,236	108.5%	0.507
2045	8.4	67,214	59,103	113.7%	61,278	109.7%	0.492	
2046	7.4	61,843	54,496	113.5%	56,482	109.5%	0.478	
2047	6.5	57,312	50,407	113.7%	52,244	109.7%	0.464	
2048	5.8	52,941	46,381	114.1%	48,074	110.1%	0.450	
2049	5.0	48,313	42,348	114.1%	43,898	110.1%	0.437	
2050	4.4	43,809	38,694	113.2%	40,105	109.2%	0.424	
2051	3.8	40,030	35,205	113.7%	36,489	109.7%	0.412	
<b>Accumulated Value - Historical</b>			<b>8,623,831</b>	<b>7,403,003</b>	<b>116.5%</b>	<b>7,403,003</b>	<b>116.5%</b>	
<b>Present Value - Future</b>			<b>13,874,048</b>	<b>8,456,968</b>	<b>164.1%</b>	<b>8,906,948</b>	<b>155.8%</b>	
<b>Lifetime Total</b>			<b>22,497,879</b>	<b>15,859,971</b>	<b>141.9%</b>	<b>16,309,950</b>	<b>137.9%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**  
 Nationwide - 2010 Plan N - Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	0.0	0	0	0.0%	0	0.0%	1.384
	2011	0.0	0	0	0.0%	0	0.0%	1.344
	2012	0.0	0	0	0.0%	0	0.0%	1.305
	2013	267.6	190,947	365,883	52.2%	365,883	52.2%	1.267
	2014	2,066.4	1,647,557	2,841,985	58.0%	2,841,985	58.0%	1.230
	2015	4,655.8	3,873,077	6,412,462	60.4%	6,412,462	60.4%	1.194
	2016	7,200.6	6,403,458	10,208,964	62.7%	10,208,964	62.7%	1.159
	2017	9,945.7	9,559,225	14,760,254	64.8%	14,760,254	64.8%	1.126
	2018	12,090.1	12,066,858	18,689,117	64.6%	18,689,117	64.6%	1.093
	2019	13,148.5	14,317,674	21,270,155	67.3%	21,270,155	67.3%	1.061
	2020	13,179.4	13,794,595	22,717,137	60.7%	22,717,137	60.7%	1.030
	2021 Q1-Q2	6,378.3	7,451,339	11,541,695	64.6%	11,541,695	64.6%	1.007
<i>Projected</i>	2021 Q3-Q4	6,256.0	7,991,137	11,665,749	68.5%	11,665,749	68.5%	0.993
	2022	11,937.5	16,182,601	22,757,061	71.1%	23,061,413	70.2%	0.971
	2023	11,207.4	16,561,550	22,138,148	74.8%	22,895,969	72.3%	0.943
	2024	10,507.3	16,924,467	22,052,668	76.7%	22,804,151	74.2%	0.915
	2025	9,822.9	17,214,559	21,879,726	78.7%	22,622,060	76.1%	0.888
	2026	9,167.2	17,477,274	21,647,214	80.7%	22,378,630	78.1%	0.863
	2027	8,554.8	17,728,662	21,414,764	82.8%	22,135,766	80.1%	0.837
	2028	7,981.6	17,944,909	21,178,126	84.7%	21,888,100	82.0%	0.813
	2029	7,415.6	18,054,774	20,836,558	86.6%	21,532,307	83.8%	0.789
	2030	6,845.9	18,016,770	20,303,964	88.7%	20,979,515	85.9%	0.766
	2031	6,281.6	17,897,342	19,641,702	91.1%	20,294,454	88.2%	0.744
	2032	5,754.0	17,642,263	18,978,029	93.0%	19,607,051	90.0%	0.722
	2033	5,263.3	17,342,960	18,312,201	94.7%	18,917,638	91.7%	0.701
	2034	4,783.1	16,909,785	17,517,012	96.5%	18,095,181	93.4%	0.681
	2035	4,282.7	16,216,650	16,459,732	98.5%	17,002,743	95.4%	0.661
	2036	3,799.0	15,354,451	15,299,580	100.4%	15,804,133	97.2%	0.642
	2037	3,369.1	14,516,843	14,217,070	102.1%	14,685,681	98.9%	0.623
	2038	2,981.2	13,711,241	13,174,456	104.1%	13,608,675	100.8%	0.605
	2039	2,606.2	12,739,469	12,047,260	105.7%	12,444,257	102.4%	0.587
	2040	2,233.6	11,574,121	10,787,974	107.3%	11,143,658	103.9%	0.570
	2041	1,890.9	10,374,642	9,536,764	108.8%	9,851,533	105.3%	0.554
2042	1,596.8	9,267,346	8,409,184	110.2%	8,687,009	106.7%	0.538	
2043	1,342.2	8,231,119	7,381,049	111.5%	7,625,246	107.9%	0.522	
2044	1,117.7	7,231,998	6,418,322	112.7%	6,631,074	109.1%	0.507	
2045	920.1	6,266,411	5,518,366	113.6%	5,701,649	109.9%	0.492	
2046	748.4	5,362,656	4,688,803	114.4%	4,844,819	110.7%	0.478	
2047	604.8	4,555,988	3,958,249	115.1%	4,090,134	111.4%	0.464	
2048	489.2	3,867,879	3,345,267	115.6%	3,456,820	111.9%	0.450	
2049	395.5	3,275,400	2,825,582	115.9%	2,919,842	112.2%	0.437	
2050	315.4	2,731,352	2,353,564	116.1%	2,432,111	112.3%	0.424	
2051	245.0	2,215,055	1,908,968	116.0%	1,972,770	112.3%	0.412	
<b>Accumulated Value - Historical</b>			<b>75,165,625</b>	<b>118,076,931</b>	<b>63.7%</b>	<b>118,076,931</b>	<b>63.7%</b>	
<b>Present Value - Future</b>			<b>276,043,263</b>	<b>312,078,935</b>	<b>88.5%</b>	<b>321,682,845</b>	<b>85.8%</b>	
<b>Lifetime Total</b>			<b>351,208,888</b>	<b>430,155,866</b>	<b>81.6%</b>	<b>439,759,776</b>	<b>79.9%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 2010 Plan N - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2010*	0.0	0	0	0.0%	0	0.0%	1.384
	2011	0.0	0	0	0.0%	0	0.0%	1.344
	2012	0.0	0	0	0.0%	0	0.0%	1.305
	2013	280.9	232,456	389,593	59.7%	389,593	59.7%	1.267
	2014	2,169.4	1,853,673	3,024,935	61.3%	3,024,935	61.3%	1.230
	2015	4,880.2	4,377,473	6,812,562	64.3%	6,812,562	64.3%	1.194
	2016	7,561.2	7,157,741	10,872,196	65.8%	10,872,196	65.8%	1.159
	2017	10,408.0	10,651,697	15,729,618	67.7%	15,729,618	67.7%	1.126
	2018	12,600.8	13,408,214	19,876,994	67.5%	19,876,994	67.5%	1.093
	2019	13,655.6	15,693,328	22,549,110	69.6%	22,549,110	69.6%	1.061
	2020	13,695.8	15,387,489	24,115,445	63.8%	24,115,445	63.8%	1.030
	2021 Q1-Q2	6,638.6	8,489,261	12,251,628	69.3%	12,251,628	69.3%	1.007
<i>Projected</i>	2021 Q3-Q4	6,502.4	9,114,157	12,362,418	73.7%	12,362,394	73.7%	0.993
	2022	12,386.7	18,269,056	24,066,850	75.9%	24,388,266	74.9%	0.971
	2023	11,597.3	18,432,587	23,287,015	79.2%	24,128,825	76.4%	0.943
	2024	10,844.2	18,592,383	23,081,087	80.6%	23,909,048	77.8%	0.915
	2025	10,113.2	18,707,751	22,789,663	82.1%	23,598,780	79.3%	0.888
	2026	9,410.7	18,778,572	22,429,052	83.7%	23,216,388	80.9%	0.863
	2027	8,754.4	18,845,410	22,079,919	85.4%	22,846,747	82.5%	0.837
	2028	8,145.5	18,918,689	21,734,351	87.0%	22,481,595	84.2%	0.813
	2029	7,553.1	18,907,009	21,296,700	88.8%	22,021,625	85.9%	0.789
	2030	6,946.9	18,703,386	20,662,249	90.5%	21,360,205	87.6%	0.766
	2031	6,356.1	18,382,164	19,921,990	92.3%	20,591,162	89.3%	0.744
	2032	5,814.8	18,056,969	19,217,205	94.0%	19,860,423	90.9%	0.722
	2033	5,314.6	17,709,529	18,520,009	95.6%	19,137,631	92.5%	0.701
	2034	4,822.0	17,214,032	17,687,034	97.3%	18,274,950	94.2%	0.681
	2035	4,314.2	16,460,130	16,604,287	99.1%	17,155,160	95.9%	0.661
	2036	3,825.7	15,571,167	15,425,568	100.9%	15,936,593	97.7%	0.642
	2037	3,390.3	14,703,407	14,323,101	102.7%	14,796,762	99.4%	0.623
	2038	2,998.6	13,832,301	13,267,191	104.3%	13,705,392	100.9%	0.605
	2039	2,621.8	12,839,868	12,134,028	105.8%	12,534,589	102.4%	0.587
	2040	2,247.9	11,669,419	10,870,691	107.3%	11,229,692	103.9%	0.570
	2041	1,903.8	10,465,072	9,614,969	108.8%	9,932,763	105.4%	0.554
	2042	1,608.5	9,349,878	8,482,714	110.2%	8,763,364	106.7%	0.538
	2043	1,352.9	8,309,320	7,450,234	111.5%	7,697,127	108.0%	0.522
	2044	1,127.1	7,303,840	6,482,124	112.7%	6,697,310	109.1%	0.507
	2045	928.4	6,333,625	5,577,469	113.6%	5,762,927	109.9%	0.492
	2046	755.8	5,424,499	4,743,300	114.4%	4,901,301	110.7%	0.478
	2047	611.3	4,613,301	4,008,656	115.1%	4,142,379	111.4%	0.464
	2048	494.9	3,920,820	3,391,648	115.6%	3,504,893	111.9%	0.450
	2049	400.5	3,323,714	2,867,930	115.9%	2,963,739	112.1%	0.437
	2050	319.8	2,775,162	2,392,258	116.0%	2,472,215	112.3%	0.424
	2051	248.8	2,255,085	1,944,173	116.0%	2,009,258	112.2%	0.412
<b>Accumulated Value - Historical</b>			<b>83,789,456</b>	<b>125,479,934</b>	<b>66.8%</b>	<b>125,479,934</b>	<b>66.8%</b>	
<b>Present Value - Future</b>			<b>289,917,311</b>	<b>320,535,903</b>	<b>90.4%</b>	<b>330,589,793</b>	<b>87.7%</b>	
<b>Lifetime Total</b>			<b>373,706,767</b>	<b>446,015,837</b>	<b>83.8%</b>	<b>456,069,726</b>	<b>81.9%</b>	

\* Premium and claims adjusted to 2010 dollars to preserve accuracy of historical accumulated value.

**Exhibit 5 - Projected Durational Loss Ratios**  
Rhode Island - 2010 Plans

<u>Duration</u>	<u>Current Rates</u>				<u>Proposed Rates</u>			
	<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>	<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>
1	82.8%	75.6%	81.7%	72.2%	82.8%	70.6%	78.6%	67.4%
2	80.2%	79.8%	80.1%	71.7%	80.2%	74.6%	77.0%	67.0%
3	78.8%	79.3%	79.9%	72.1%	78.8%	74.1%	76.8%	67.4%
4	77.4%	78.9%	79.7%	72.7%	77.4%	73.7%	76.7%	68.0%
5	76.3%	78.6%	79.6%	73.5%	76.3%	73.5%	76.5%	68.6%
6	75.4%	78.5%	79.5%	74.3%	75.4%	73.4%	76.4%	69.4%
7	74.6%	78.5%	79.4%	75.2%	74.6%	73.4%	76.4%	70.3%
8	74.0%	78.7%	79.4%	76.2%	74.0%	73.5%	76.3%	71.2%
9	73.6%	79.0%	79.3%	77.3%	73.6%	73.9%	76.3%	72.2%
10	73.4%	79.5%	79.4%	78.4%	73.4%	74.3%	76.3%	73.3%
11	73.3%	80.0%	79.4%	79.5%	73.3%	74.8%	76.4%	74.3%
12	73.2%	80.6%	79.5%	80.5%	73.2%	75.3%	76.5%	75.3%
13	73.1%	81.2%	79.7%	81.5%	73.1%	75.9%	76.6%	76.2%
14	73.0%	81.8%	79.9%	82.4%	73.0%	76.4%	76.8%	77.1%
15	72.9%	82.4%	80.2%	83.4%	72.9%	77.0%	77.1%	77.9%
16	72.9%	83.2%	80.3%	84.4%	72.9%	77.8%	77.2%	78.9%
17	73.0%	84.1%	80.4%	85.6%	73.0%	78.6%	77.3%	80.0%
18	73.0%	84.9%	80.5%	86.7%	73.0%	79.3%	77.4%	81.0%
19	72.9%	85.7%	80.6%	87.8%	72.9%	80.1%	77.5%	82.0%
20	72.9%	86.6%	80.6%	88.9%	72.9%	80.9%	77.5%	83.1%
21	73.0%	87.7%	81.4%	90.3%	73.0%	82.0%	78.2%	84.4%
22	73.4%	89.2%	82.7%	91.9%	73.4%	83.3%	79.5%	85.9%
23	73.5%	90.5%	84.0%	93.5%	73.5%	84.6%	80.8%	87.4%
24	73.6%	91.8%	85.1%	94.9%	73.6%	85.8%	81.9%	88.7%
25	73.5%	93.0%	86.2%	96.3%	73.5%	86.9%	82.9%	90.0%
26	73.5%	94.1%	87.2%	97.6%	73.5%	87.9%	83.9%	91.2%
27	73.5%	95.1%	88.2%	98.8%	73.5%	88.9%	84.8%	92.3%
28	73.5%	95.9%	89.0%	99.8%	73.5%	89.7%	85.6%	93.3%
29	73.4%	96.7%	89.6%	100.6%	73.4%	90.3%	86.2%	94.0%
30	73.4%	97.1%	90.2%	101.3%	73.4%	90.8%	86.7%	94.7%

## USAA Life Insurance Company – Consumer Narrative

### 2022 Standardized Medicare Supplement Rate Revision and Annual Loss Ratio Filing

#### Medicare Supplement Rates Changing in 2022

USAA Life Insurance Company routinely monitors the experience of its Medicare Supplement business to ensure it will be able to honor its commitment to pay claims. Factors impacting premium rates include:

- Actual claims experience.
- Increased Medicare deductibles and copayments.
- People living longer, requiring more and advanced health services.
- Increased health care costs in general.

Based on the actual and projected Medicare Supplement experience, premium increases for Plans F, G, and N are requested to bring projected lifetime claims, relative to projected lifetime premiums, closer to USAA's current target relationships. No premium change is requested at this time for Plans A and D.

Therefore, the company is requesting a 7.0% increase for Plan F, a 4.0% increase for Plan G, a 7.0% increase for Plan N, and no changes for Plans A and D. The overall requested premium change is 6.7%. The proposed premium changes by plan and form are shown in the table below.

This proposal has been filed with and will be reviewed by the Office of the Health Insurance Commissioner. This filing complies with the laws and regulations of the State of Rhode Island and will not be implemented until approved by the Office of the Health Insurance Commissioner.

Plan Letter	Form Number(s)	Rate Increase
A	LIM19799-A 1-92; MSM91984ST 06-10	0.0%
D	LIM19799-D 1-92	0.0%
F	LIM19799-F 1-92; MSM91985ST 06-10	7.0%
G	LIM19799-G 1-92 MSM99189RI 11-18	4.0%
N	MSM97660RI 08-12	7.0%



9800 Fredericksburg Rd  
San Antonio, Texas 78288

January 1, 2021

Re: United Services Automobile Association (USAA), NAIC CoCode: 25941  
USAA Casualty Insurance Company (USAA-CIC), NAIC CoCode: 25968  
USAA General Indemnity Company (USAA-GIC), NAIC CoCode: 18600  
Garrison Property & Casualty Insurance Company (GAR), NAIC CoCode: 21253  
USAA County Mutual Insurance Company, NAIC CoCode: 10078  
USAA Texas Lloyds Company, NAIC CoCode: 11120  
USAA Life Insurance Company of New York, NAIC CoCode: 60228  
USAA Direct Life Insurance Company, NAIC CoCode: 72613  
USAA Life Insurance Company, NAIC CoCode 69663

To Whom It May Concern:

Perr&Knight, Inc. is hereby authorized to submit rates, rule, and form filings on behalf of the above listed companies. This authorization includes providing additional information and responding to questions regarding the filing on our behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please direct all correspondences and inquires related to this filing to Perr&Knight, Inc. at the following address:

State Filings Department Perr&Knight, Inc. 401 Wilshire Blvd., Suite 300 Santa Monica, CA 90401  
Phone: (888) 201-5123 Fax: (310) 230-1061

Please contact me if you have any questions regarding this authorization.

Sincerely,

A handwritten signature in black ink that reads "Mary Forey". The signature is written in a cursive, flowing style.

Mary Forey AVP, Senior Experience Owner

USAA Insurance Compliance 9800 Fredericksburg Road San Antonio, TX 78288

Phone: (210) 456-2440 Fax: (210) 498-0083