SERFF Tracking #	BNLB-132940956	State Tracking #:
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Company Tracking #:

State:Rhode IslandFiling Company:Colonial Penn Life Insurance CompanyTOI/Sub-TOI:MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010Product Name:2022 CPL-GR-A80Project Name/Number:/

Filing at a Glance

•	
Company:	Colonial Penn Life Insurance Company
Product Name:	2022 CPL-GR-A80
State:	Rhode Island
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI:	MS08I.012 Multi-Plan 2010
Filing Type:	Rate
Date Submitted:	08/09/2021
SERFF Tr Num:	BNLB-132940956
SERFF Status:	Assigned
State Tr Num:	
State Status:	Open-Pending Actuary Review
Co Tr Num:	
Effective	01/01/2022
Date Requested:	
Author(s):	Diana Panzica
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:

Company Tracking #:

State:Rhode IslandFiling Company:Colonial Penn Life Insurance CompanyTOI/Sub-TOI:MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012Ulti-Plan 2010Product Name:2022 CPL-GR-A80Vertice Supplement - Standard Plans 2010/MS08I.012Ulti-Plan 2010Project Name/Number:/Vertice Supplement - Standard Plans 2010/MS08I.012Vertice Supplement - Standard Plans 2010/MS08I.012

General Information

Project Name: Project Number: Requested Filing Mode: Review & Approval Explanation for Combination/Other: Submission Type: New Submission Overall Rate Impact: 5.3%

Deemer Date: Submitted By: Diana Panzica Status of Filing in Domicile: Pending Date Approved in Domicile: Domicile Status Comments: Market Type: Individual Individual Market Type: Filing Status Changed: 08/10/2021 State Status Changed: 08/10/2021 Created By: Diana Panzica Corresponding Filing Tracking Number: BNLA-126219057

Filing Description: COMPANY: COLONIAL PENN LIFE INSURANCE COMPANY FEIN # 23-1628836 NAIC # 233-62065

MEDICARE SUPPLEMENT RATE FILING

2022 Premium Rates for Standardized Medicare Supplement Policy Form Series CPL-GR-A80 Plans A, B, D, F, high deductible F, G, high deductible G, K, L, M and N

We are submitting the revised rates to be used beginning in 2022 for the forms captioned above. Policy forms CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M and CPL-GR-A80N were approved in your state on July 22, 2009. CPL-GR-A80D was approved on January 7, 2019. Policy form CPL-GR-A80GH was approved on October 9, 2019.

The forms are guaranteed renewable, Standardized Medicare Supplement plans which are medically underwritten outside of the open enrollment period, as provided for in the NAIC compliance manual. The various degrees of benefits provided by each plan are shown in the enclosed materials.

We are filing the 2022 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. The specific amounts and details of our requested changes are fully explained in the enclosed actuarial memorandum.

These revised rate scales are intended to be effective through year-end 2022 or later, depending on the premium mode option chosen. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

Because of the lead time needed to implement these rates, we'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond via SERFF, e-mail to d.willis-panzica@banklife.com or fax (312) 396-5907.

Company and Contact

Filing Contact Information

Diana Panzica, Actuarial Analyst 111 East Wacker Drive Chicago, IL 60601 d.willis-panzica@banklife.com 312-396-6071 [Phone] 312-396-5907 [FAX] SERFF Tracking #: BNLB-132940956 State Tracking #:

Company Tracking #:

State:Rhode IslandFiling Company:Colonial Penn Life Insurance CompanyTOI/Sub-TOI:MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012Juli-Plan 2010Product Name:2022 CPL-GR-A80Juli - Plan 2010Project Name/Number:/Juli - Plan 2010

Filing Company Information

Colonial Penn Life Insurance Company Adm. Address: 111 East Wacker Drive Chicago, IL 60601 (312) 396-6000 ext. [Phone] CoCode: 62065 Group Code: 233 Group Name: FEIN Number: 23-1628836 State of Domicile: Pennsylvania Company Type: State ID Number:

State:	Rhode Island	Filing Company:	Colonial Penn Life Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Suppler	ment - Standard Plans 2010/MS08I.012	2 Multi-Plan 2010
Product Name:	2022 CPL-GR-A80		
Project Name/Numb	er: /		

Company Tracking #:

Filing Fees

SERFF Tracking #: BNLB-132940956 State Tracking #:

State Fees

EFT Total		\$275.00			
Colonial Penn Life Insur	ance Company	\$275.00	08/09/2021 02:31 PM	207159698	
Company		Amount	Date Processed	Transaction #	
Per Company:	Yes				
Fee Explanation:	\$25.00 per fo	rm being filed x 11	forms = \$27		
Retaliatory?	No				
Fee Amount:	\$275.00				
Fee Required?	Yes				

SERFF Tracking #:	BNLB-132940956	State Tracking #:	C	Company Tracking #:	
State:	Rhode Island		Filing Company:	Colonial Penn Life Insurance Company	
TOI/Sub-TOI:	MS08I Individual	Medicare Supplement - Standard Pla	ns 2010/MS08I.012 Multi-Plan 2010		
Product Name:	2022 CPL-GR-A8	30			
Project Name/Number:	/				

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	5.960%
Effective Date of Last Rate Revision:	01/01/2021
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	BNLB-132521224

Company Rate Information

Company	Overall % Indicated	Overall % Rate	Written Premium Change for	Number of Policy Holders Affected	Written Premium for	Maximum % Change	Minimum % Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Colonial Penn Life Insurance Company	5.300%	5.300%	\$244,200	1,649	\$4,607,538	10.000%	0.000%

SERFF Tracking #:	BNLB-132940956	State Tracking #:	Co	ompany Tracking #:
State:	Rhode Island		Filing Company:	Colonial Penn Life Insurance Company
TOI/Sub-TOI:	MS08I Individual I	Medicare Supplement - Standard Pla	ans 2010/MS08I.012 Multi-Plan 2010	
Product Name:	2022 CPL-GR-A8	0		
Project Name/Number:	/			

Rate/Rule Schedule

SERFF Tracking #:

BNLB-132940956 State Tracking #:

Company Tracking #:

State:	Rhode Island	Filing Company:	Colonial Penn Life Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS	08I.012 Multi-Plan 2010	
Product Name:	2022 CPL-GR-A80		
Project Name/Number:	/		

ltem No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		CPL-GR-A80A Standardized Rate Sheet	CPL-GR-A80A	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request: 10	Rate Sheet - Plan A.pdf,
2		CPL-GR-A80B Standardized Rate Sheet	CPL-GR-A80B	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request: 6	Rate Sheet - Plan B.pdf,
3		CPL-GR-A80D Standardized Rate Sheet	CPL-GR-A80D	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request:	Rate Sheet - Plan D.pdf,
Ļ		CPL-GR-A80F Standardized Rate Sheet	CPL-GR-A80F	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request: 6	Rate Sheet - Plan F.pdf,
5		CPL-GR-A80FH Standardized Rate Sheet	CPL-GR-A80FH	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request:	Rate Sheet - Plan FH.pdf,
5		CPL-GR-A80G Standardized Rate Sheet	CPL-GR-A80G	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request: 2	Rate Sheet - Plan G.pdf,
7		CPL-GR-A80GH Standardized Rate Sheet	CPL-GR-A80GH	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request:	Rate Sheet - Plan GH.pdf,
}		CPL-GR-A80K Standardized Rate Sheet	CPL-GR-A80K	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request:	Rate Sheet - Plan K.pdf,
)		CPL-GR-A80L Standardized Rate Sheet	CPL-GR-A80L	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request: 10	Rate Sheet - Plan L.pdf,
0		CPL-GR-A80M Standardized Rate Sheet	CPL-GR-A80M	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request: 6	Rate Sheet - Plan M.pdf,
1		CPL-GR-A80N Standardized Rate Sheet	CPL-GR-A80N	Revised	Previous State Filing Number: BNLB-132521224	Rate Sheet - Plan N.pdf,

SERFF Tracking #:	BNLB-132940956	State Tracking #:	(Company Tracking #:	
State:	Rhode Island		Filing Company:	Colonial Penn Life Insurance Company	
TOI/Sub-TOI:	MS08I Individual	Medicare Supplement - Standard Pla	ans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	2022 CPL-GR-A8	0			
Project Name/Number:	/				

				Percent Rate Change Request: 7.5	
12	Current Rate S	Sheet CPL-GR-A80	Other	Previous State Filing Number: BNLB-132521224 Rate Action Other Explanation: Informational	Rate Sheet - Current.pdf,

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan A</u>
65	\$3,125.21
66	3,239.97
67	3,378.74
68	3,520.77
69	3,668.15
70	3,820.00
71	3,975.46
72	4,136.58
73	4,301.96
74	4,472.58
75	4,648.54
76	4,830.40
77	5,017.81
78	5,210.68
79	5,319.88
80	5,431.26
81	5,572.86
82	5,718.39
83	5,867.19
84	6,020.79
85	6,177.77
86	6,339.11
87	6,504.82
88	6,674.24
89	6,848.78
90	7,026.92
91	7,119.00
92	7,212.16
93	7,305.76
94	7,401.21
95	7,497.97
96	7,596.05
97	7,695.21
98	7,795.46
99+	7,897.03

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

65\$3,472.77 66 $3,600.08$ 67 $3,753.90$ 68 $3,912.40$ 69 $4,075.82$ 70 $4,244.26$ 71 $4,417.60$ 72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$ $99+$ $8,774.76$	Attained Age	<u>Plan A</u>
66 $3,600.08$ 67 $3,753.90$ 68 $3,912.40$ 69 $4,075.82$ 70 $4,244.26$ 71 $4,417.60$ 72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	65	\$3,472.77
68 $3,912.40$ 69 $4,075.82$ 70 $4,244.26$ 71 $4,417.60$ 72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$		
68 $3,912.40$ 69 $4,075.82$ 70 $4,244.26$ 71 $4,417.60$ 72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	67	3,753.90
69 $4,075.82$ 70 $4,244.26$ 71 $4,417.60$ 72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	68	
71 $4,417.60$ 72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	69	
72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	70	4,244.26
73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	71	4,417.60
74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	72	4,595.85
75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	73	4,780.00
765,367.23775,575.15785,789.62795,911.26806,034.42816,192.06826,353.73836,519.44846,689.73856,864.16867,043.40877,227.54887,415.83897,609.35907,808.23917,909.90928,013.53938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	74	4,969.59
77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	75	5,165.19
78 5,789.62 79 5,911.26 80 6,034.42 81 6,192.06 82 6,353.73 83 6,519.44 84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	76	5,367.23
79 5,911.26 80 6,034.42 81 6,192.06 82 6,353.73 83 6,519.44 84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	77	5,575.15
80 6,034.42 81 6,192.06 82 6,353.73 83 6,519.44 84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	78	5,789.62
81 6,192.06 82 6,353.73 83 6,519.44 84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	79	5,911.26
82 6,353.73 83 6,519.44 84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	80	6,034.42
83 6,519.44 84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	81	6,192.06
84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	82	6,353.73
856,864.16867,043.40877,227.54887,415.83897,609.35907,808.23917,909.90928,013.53938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	83	6,519.44
867,043.40877,227.54887,415.83897,609.35907,808.23917,909.90928,013.53938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	84	6,689.73
87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	85	6,864.16
88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	86	7,043.40
89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	87	7,227.54
907,808.23917,909.90928,013.53938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	88	7,415.83
917,909.90928,013.53938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	89	7,609.35
928,013.53938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	90	7,808.23
938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	91	7,909.90
948,224.19958,331.20968,439.86978,550.04988,661.64	92	8,013.53
958,331.20968,439.86978,550.04988,661.64	93	8,117.93
968,439.86978,550.04988,661.64	94	•
97 8,550.04 98 8,661.64	95	8,331.20
98 8,661.64	96	-
	97	
99+ 8,774.76		
	99+	8,774.76

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	Plan A
65	\$3,858.73
66	4,000.00
67	4,171.38
68	4,347.35
69	4,528.76
70	4,715.74
71	4,908.29
72	5,106.83
73	5,311.37
74	5,521.92
75	5,739.55
76	5,963.62
77	6,194.57
78	6,433.36
79	6,567.98
80	6,705.54
81	6,880.63
82	7,059.87
83	7,244.23
84	7,433.50
85	7,627.46
86	7,826.33
87	8,030.77
88	8,240.22
89	8,455.35
90	8,676.15
91	8,789.16
92	8,904.03
93	9,019.89
94	9,137.92
95	9,256.83
96	9,377.59
97	9,500.10
98	9,624.14
99+	9,750.14

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan A</u>
65	\$3,472.77
66	3,600.08
67	3,753.90
68	3,912.40
69	4,075.82
70	4,244.26
71	4,417.60
72	4,595.85
73	4,780.00
74	4,969.59
75	5,165.19
76	5,367.23
77	5,575.15
78	5,789.62
79	5,911.26
80	6,034.42
81	6,192.06
82	6,353.73
83	6,519.44
84	6,689.73
85	6,864.16
86	7,043.40
87	7,227.54
88	7,415.83
89	7,609.35
90	7,808.23
91	7,909.90
92	8,013.53
93	8,117.93
94	8,224.19
95	8,331.20
96	8,439.86
97	8,550.04
98	8,661.64
99+	8,774.76

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan A</u>
65	\$3,858.73
66	4,000.00
67	4,171.38
68	4,347.35
69	4,528.76
70	4,715.74
71	4,908.29
72	5,106.83
73	5,311.37
74	5,521.92
75	5,739.55
76	5,963.62
77	6,194.57
78	6,433.36
79	6,567.98
80	6,705.54
81	6,880.63
82	7,059.87
83	7,244.23
84	7,433.50
85	7,627.46
86	7,826.33
87	8,030.77
88	8,240.22
89	8,455.35
90	8,676.15
91	8,789.16
92	8,904.03
93	9,019.89
94	9,137.92
95	9,256.83
96	9,377.59
97	9,500.10
98	9,624.14
99+	9,750.14

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan A</u>
65	\$4,287.46
66	4,444.87
67	4,634.47
68	4,830.40
69	5,032.21
70	5,239.92
71	5,453.63
72	5,674.43
73	5,901.55
74	6,135.44
75	6,377.40
76	6,626.13
77	6,882.82
78	7,148.45
79	7,297.36
80	7,450.52
81	7,645.03
82	7,844.33
83	8,049.31
84	8,259.42
85	8,474.77
86	8,695.89
87	8,923.13
88	9,155.92
89	9,394.94
90	9,639.85
91	9,765.63
92	9,893.48
93	10,022.21
94	10,152.90
95	10,285.33
96	10,419.73
97	10,555.98
98	10,693.22
99+	10,833.07

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan A</u>
65	\$3,574.55
66	3,705.79
67	3,864.30
68	4,027.60
69	4,195.38
70	4,369.05
71	4,547.53
72	4,731.12
73	4,920.83
74	5,115.88
75	5,317.37
76	5,524.97
77	5,739.12
78	5,960.24
79	6,085.04
80+	6,212.68

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan B</u>
65	\$2,280.09
66	2,369.11
67	2,466.31
68	2,566.34
69	2,669.54
70	2,775.80
71	2,885.43
72	2,998.34
73	3,114.96
74	3,234.74
75	3,358.55
76	3,486.30
77	3,617.75
78	3,753.57
79	3,839.20
80	3,927.13
81	4,033.71
82	4,143.67
83	4,256.15
84	4,371.78
85	4,491.02
86	4,613.20
87	4,738.65
88	4,867.49
89	4,999.81
90	5,135.96
91	5,205.56
92	5,276.47
93	5,348.46
94	5,421.01
95	5,494.97
96	5,569.81
97	5,645.52
98	5,722.32
99+	5,799.77

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan B</u>
65	\$2,533.94
66	2,632.34
67	2,740.23
68	2,851.61
69	2,966.27
70	3,084.19
71	3,206.05
72	3,331.50
73	3,460.99
74	3,594.08
75	3,731.53
76	3,873.57
77	4,019.97
78	4,170.73
79	4,265.75
80	4,363.38
81	4,482.29
82	4,604.03
83	4,729.38
84	4,857.56
85	4,989.78
86	5,125.38
87	5,265.01
88	5,408.14
89	5,555.08
90	5,706.06
91	5,783.84
92	5,862.50
93	5,942.13
94	6,022.86
95	6,104.89
96	6,188.02
97	6,271.91
98	6,357.33
99+	6,443.84

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan B</u>
65	\$2,815.18
66	2,925.03
67	3,044.81
68	3,168.30
69	3,295.94
70	3,426.95
71	3,562.33
72	3,701.86
73	3,845.53
74	3,993.57
75	4,146.40
76	4,304.04
77	4,466.58
78	4,634.25
79	4,739.85
80	4,848.40
81	4,980.18
82	5,115.45
83	5,254.87
84	5,397.77
85	5,544.61
86	5,695.37
87	5,850.06
88	6,009.44
89	6,172.97
90	6,340.75
91	6,427.26
92	6,514.42
93	6,603.22
94	6,693.00
95	6,783.98
96	6,876.16
97	6,969.76
98	7,064.78
99+	7,160.78

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan B</u>
65	\$2,533.94
66	2,632.34
67	2,740.23
68	2,851.61
69	2,966.27
70	3,084.19
71	3,206.05
72	3,331.50
73	3,460.99
74	3,594.08
75	3,731.53
76	3,873.57
77	4,019.97
78	4,170.73
79	4,265.75
80	4,363.38
81	4,482.29
82	4,604.03
83	4,729.38
84	4,857.56
85	4,989.78
86	5,125.38
87	5,265.01
88	5,408.14
89	5,555.08
90	5,706.06
91	5,783.84
92	5,862.50
93	5,942.13
94	6,022.86
95	6,104.89
96	6,188.02
97	6,271.91
98	6,357.33
99+	6,443.84

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan B</u>
65	\$2,815.18
66	2,925.03
67	3,044.81
68	3.168.30
69	3,295.94
70	3,426.95
71	3,562.33
72	3,701.86
73	3,845.53
74	3,993.57
75	4,146.40
76	4,304.04
77	4,466.58
78	4,634.25
79	4,739.85
80	4,848.40
81	4,980.18
82	5,115.45
83	5,254.87
84	5,397.77
85	5,544.61
86	5,695.37
87	5,850.06
88	6,009.44
89	6,172.97
90	6,340.75
91	6,427.26
92	6,514.42
93	6,603.22
94	6,693.00
95	6,783.98
96	6,876.16
97	6,969.76
98	7,064.78
99+	7,160.78

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan B</u>
65	\$3,127.83
66	3,250.12
67	3,383.43
68	3,520.33
69	3,662.15
70	3,807.79
71	3,958.11
72	4,113.13
73	4,272.84
74	4,437.13
75	4,607.31
76	4,782.29
77	4,962.83
78	5,149.16
79	5,266.65
80	5,386.97
81	5,533.15
82	5,683.92
83	5,838.50
84	5,997.44
85	6,160.64
86	6,327.98
87	6,500.56
88	6,677.40
89	6,858.71
90	7,045.58
91	7,141.36
92	7,238.23
93	7,336.74
94	7,436.67
95	7,537.57
96	7,640.12
97	7,744.08
98	7,849.68
99+	7,956.26

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan B</u>
65	\$2,608.12
66	2,709.80
67	2,820.85
68	2,935.61
69	3,053.21
70	3,174.85
71	3,300.19
72	3,429.46
73	3,562.77
74	3,699.90
75	3,841.39
76	3,987.46
77	4,138.00
78	4,293.46
79	4,390.98
80+	4,491.34

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan D</u>
65	\$1,479.37
66	1,554.31
67	1,638.97
68	1,726.89
69	1,818.20
70	1,913.11
71	2,012.17
72	2,114.93
73	2,222.49
74	2,334.53
75	2,451.69
76	2,574.20
77	2,702.70
78	2,837.43
79	2,894.16
80	2,951.87
81	3,011.10
82	3,071.21
83	3,132.74
84	3,195.36
85	3,259.39
86	3,324.52
87	3,390.95
88	3,458.70
89	3,527.97
90	3,598.44
91	3,670.44
92	3,743.75
93	3,818.70
94	3,895.17
95	3,973.06
96	4,052.48
97	4,133.53
98	4,216.22
99+	4,300.44
	,

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan D</u>
65	\$1,643.88
66	1,727.00
67	1,821.04
68	1,918.78
69	2,020.35
70	2,125.73
71	2,235.69
72	2,350.02
73	2,469.36
74	2,593.94
75	2,724.20
76	2,860.23
77	3,002.92
78	3,152.70
79	3,215.65
80	3,280.01
81	3,345.57
82	3,412.44
83	3,480.73
84	3,550.44
85	3,621.46
86	3,693.79
87	3,767.64
88	3,843.13
89	3,919.93
90	3,998.37
91	4,078.33
92	4,159.82
93	4,243.16
94	4,327.93
95	4,414.44
96	4,502.80
97	4,592.80
98	4,684.65
99+	4,778.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan D</u>
65	\$1,826.49
66	1,919.00
67	2,023.40
68	2,132.05
69	2,244.74
70	2,361.80
71	2,484.09
72	2,611.07
73	2,743.72
74	2,882.05
75	3,026.81
76	3,178.01
77	3,336.63
78	3,502.99
79	3,573.02
80	3,644.48
81	3,717.35
82	3,791.75
83	3,867.46
84	3,944.91
85	4,023.78
86	4,104.18
87	4,186.22
88	4,270.11
89	4,355.42
90	4,442.47
91	4,531.38
92	4,622.03
93	4,714.43
94	4,808.80
95	4,905.12
96	5,002.98
97	5,103.12
98	5,205.23
99+	5,309.30

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan D</u>
65	\$1,643.88
66	1,727.00
67	1,821.04
68	1,918.78
69	2,020.35
70	2,125.73
71	2,235.69
72	2,350.02
73	2,469.36
74	2,593.94
75	2,724.20
76	2,860.23
77	3,002.92
78	3,152.70
79	3,215.65
80	3,280.01
81	3,345.57
82	3,412.44
83	3,480.73
84	3,550.44
85	3,621.46
86	3,693.79
87	3,767.64
88	3,843.13
89	3,919.93
90	3,998.37
91	4,078.33
92	4,159.82
93	4,243.16
94	4,327.93
95	4,414.44
96	4,502.80
97	4,592.80
98	4,684.65
99+	4,778.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan D</u>
65	\$1,826.49
66	1,919.00
67	2,023.40
68	2,132.05
69	2,244.74
70	2,361.80
71	2,484.09
72	2,611.07
73	2,743.72
74	2,882.05
75	3,026.81
76	3,178.01
77	3,336.63
78	3,502.99
79	3,573.02
80	3,644.48
81	3,717.35
82	3,791.75
83	3,867.46
84	3,944.91
85	4,023.78
86	4,104.18
87	4,186.22
88	4,270.11
89	4,355.42
90	4,442.47
91	4,531.38
92	4,622.03
93	4,714.43
94	4,808.80
95	4,905.12
96	5,002.98
97	5,103.12
98	5,205.23
99+	5,309.30

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan D</u>
65	\$2,029.40
66	2,132.16
67	2,248.24
68	2,368.89
69	2,494.12
70	2,624.38
71	2,759.98
72	2,901.25
73	3,048.52
74	3,202.34
75	3,363.14
76	3,531.13
77	3,707.31
78	3,892.11
79	3,970.00
80	4,049.42
81	4,130.37
82	4,213.06
83	4,297.27
84	4,383.24
85	4,470.84
86	4,560.29
87	4,651.60
88	4,744.54
89	4,839.45
90	4,936.21
91	5,034.94
92	5,135.63
93	5,238.28
94	5,343.01
95	5,449.92
96	5,559.01
97	5,670.17
98	5,783.52
99+	5,899.26

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan F</u>
65	\$3,095.54
66	3,217.17
67	3,342.63
68	3,473.43
69	3,609.35
70	3,750.51
71	3,897.68
72	4,051.17
73	4,210.87
74	4,377.56
75	4,551.67
76	4,734.40
77	4,924.98
78	5,125.70
79	5,271.23
80	5,429.85
81	5,609.41
82	5,794.42
83	5,985.55
84	6,182.89
85	6,387.55
86	6,597.76
87	6,815.83
88	7,040.67
89	7,273.03
90	7,513.14
91	7,637.28
92	7,763.17
93	7,891.35
94	8,021.50
95	8,153.82
96	8,288.66
97	8,425.46
98	8,564.33
99+	8,705.49

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan F</u>
65	\$3,439.72
66	3,574.55
67	3,714.51
68	3,859.93
69	4.010.80
70	4,167.46
71	4,330.76
72	4,500.94
73	4,678.65
74	4,863.56
75	5,057.63
76	5,260.10
77	5,472.50
78	5,694.93
79	5,857.15
80	6,033.55
81	6,232.64
82	6,438.06
83	6,650.56
84	6,870.16
85	7,096.74
86	7,330.96
87	7,572.81
88	7,822.84
89	8,080.95
90	8,347.68
91	8,485.46
92	8,625.20
93	8,767.56
94	8,912.11
95	9,059.16
96	9,209.05
97	9,360.69
98	9,515.27
99+	9,672.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

65\$3,821.86663,971.86674,126.98684,288.33694,456.11704,630.65714,812.18725,001.45735,198.57745,404.32755,619.66
663,971.86674,126.98684,288.33694,456.11704,630.65714,812.18725,001.45735,198.57745,404.32
684,288.33694,456.11704,630.65714,812.18725,001.45735,198.57745,404.32
684,288.33694,456.11704,630.65714,812.18725,001.45735,198.57745,404.32
704,630.65714,812.18725,001.45735,198.57745,404.32
714,812.18725,001.45735,198.57745,404.32
725,001.45735,198.57745,404.32
735,198.57745,404.32
74 5,404.32
75 5,619.66
- ,
76 5,844.71
77 6,080.35
78 6,327.98
79 6,508.09
80 6,703.69
81 6,924.71
82 7,153.69
83 7,389.54
84 7,633.46
85 7,885.03
86 8,145.64
87 8,414.33
88 8,692.07
89 8,978.98
90 9,275.49
91 9,428.43
92 9,584.10
93 9,742.39
94 9,902.86
95 10,066.28
96 10,232.42
97 10,401.40
98 10,572.78
99+ 10,747.00

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan F</u>
65	\$3,439.72
66	3,574.55
67	3,714.51
68	3,859.93
69	4,010.80
70	4,167.46
71	4,330.76
72	4,500.94
73	4,678.65
74	4,863.56
75	5,057.63
76	5,260.10
77	5,472.50
78	5,694.93
79	5,857.15
80	6,033.55
81	6,232.64
82	6,438.06
83	6,650.56
84	6,870.16
85	7,096.74
86	7,330.96
87	7,572.81
88	7,822.84
89	8,080.95
90	8,347.68
91	8,485.46
92	8,625.20
93	8,767.56
94	8,912.11
95	9,059.16
96	9,209.05
97	9,360.69
98	9,515.27
99+	9,672.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan F</u>
65	\$3,821.86
66	3,971.86
67	4,126.98
68	4,288.33
69	4,456.11
70	4,630.65
71	4,812.18
72	5,001.45
73	5,198.57
74	5,404.32
75	5,619.66
76	5,844.71
77	6,080.35
78	6,327.98
79	6,508.09
80	6,703.69
81	6,924.71
82	7,153.69
83	7,389.54
84	7,633.46
85	7,885.03
86	8,145.64
87	8,414.33
88	8,692.07
89	8,978.98
90	9,275.49
91	9,428.43
92	9,584.10
93	9,742.39
94	9,902.86
95	10,066.28
96	10,232.42
97	10,401.40
98	10,572.78
99+	10,747.00

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan F</u>
65	\$4,246.76
66	4,413.02
67	4,585.82
68	4,764.83
69	4,951.38
70	5,145.34
71	5,346.83
72	5,556.94
73	5,776.32
74	6,004.86
75	6,243.98
76	6,494.13
77	6,756.16
78	7,031.29
79	7,230.81
80	7,448.56
81	7,694.34
82	7,948.19
83	8,210.55
84	8,481.53
85	8,761.45
86	9,050.54
87	9,349.45
88	9,657.85
89	9,976.61
90	10,305.62
91	10,476.02
92	10,648.60
93	10,824.78
94	11,003.14
95	11,184.89
96	11,369.14
97	11,557.21
98	11,747.79
99+	11,941.32

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Plan F</u>
\$3,540.52
3,679.28
3,823.50
3,972.73
4,128.40
4,290.07
4,458.18
4,633.16
4,816.21
5,007.01
5,205.99
5,414.68
5,633.19
5,862.39
6,028.97
6,210.49

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan FH</u>
65	\$458.51
66	476.51
67	495.05
68	514.36
69	534.65
70	555.38
71	577.30
72	600.10
73	623.56
74	648.43
75	673.96
76	701.01
77	729.59
78	759.16
79	780.65
80	804.10
81	830.83
82	858.21
83	886.68
84	916.03
85	946.46
86	977.66
87	1,010.06
88	1,043.45
89	1,077.92
90	1,113.59
91	1,132.03
92	1,150.79
93	1,169.99
94	1,189.19
95	1,208.83
96	1,228.79
97	1,249.19
98	1,269.70
99+	1,290.86

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	Plan FH
65	\$509.56
66	529.52
67	550.03
68	571.52
69	594.00
70	617.34
71	641.56
72	666.76
73	692.72
74	720.43
75	748.90
76	779.01
77	810.43
78	843.59
79	867.37
80	893.56
81	923.23
82	953.77
83	985.41
84	1,018.14
85	1,051.74
86	1,086.65
87	1,122.54
88	1,159.63
89	1,197.92
90	1,237.74
91	1,258.24
92	1,279.08
93	1,300.13
94	1,321.73
95	1,343.55
96	1,365.70
97	1,388.39
98	1,411.19
99+	1,434.53

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	Plan FH
65	\$565.96
66	588.32
67	611.23
68	635.12
69	660.10
70	685.85
71	712.68
72	740.72
73	769.85
74	800.39
75	832.25
76	865.63
77	900.54
78	937.19
79	963.81
80	992.94
81	1,025.77
82	1,059.92
83	1,094.94
84	1,131.05
85	1,168.46
86	1,207.19
87	1,247.01
88	1,288.35
89	1,331.01
90	1,375.08
91	1,397.77
92	1,420.90
93	1,444.46
94	1,468.46
95	1,492.68
96	1,517.33
97	1,542.42
98	1,567.84
99+	1,594.02

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	Plan FH
65	\$509.56
66	529.52
67	550.03
68	571.52
69	594.00
70	617.34
71	641.56
72	666.76
73	692.72
74	720.43
75	748.90
76	779.01
77	810.43
78	843.59
79	867.37
80	893.56
81	923.23
82	953.77
83	985.41
84	1,018.14
85	1,051.74
86	1,086.65
87	1,122.54
88	1,159.63
89	1,197.92
90	1,237.74
91	1,258.24
92	1,279.08
93	1,300.13
94	1,321.73
95	1,343.55
96	1,365.70
97	1,388.39
98	1,411.19
99+	1,434.53

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan FH</u>
65	\$565.96
66	588.32
67	611.23
68	635.12
69	660.10
70	685.85
70	712.68
72	740.72
73	769.85
74	800.39
75	832.25
76	865.63
77	900.54
78	937.19
79	963.81
80	992.94
81	1,025.77
82	1,059.92
83	1,094.94
84	1,131.05
85	1,168.46
86	1,207.19
87	1,247.01
88	1,288.35
89	1,331.01
90	1,375.08
91	1,397.77
92	1,420.90
93	1,444.46
94	1,468.46
95	1,492.68
96	1,517.33
97	1,542.42
98	1,567.84
99+	1,594.02

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan FH</u>
65	\$629.01
66	653.67
67	678.98
68	705.59
69	733.41
70	762.21
71	791.88
72	823.19
73	855.37
74	889.19
75	924.54
76	961.85
77	1,000.68
78	1,041.59
79	1,070.83
80	1,103.23
81	1,139.88
82	1,177.63
83	1,216.57
84	1,256.83
85	1,298.39
86	1,341.15
87	1,385.66
88	1,431.48
89	1,478.93
90	1,527.91
91	1,553.11
92	1,578.75
93	1,605.04
94	1,631.44
95	1,658.60
96	1,685.88
97	1,713.80
98	1,742.28
99+	1,771.08

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan FH</u>
65	\$524.29
66	545.12
67	566.18
68	588.43
69	611.56
70	635.45
71	660.32
72	686.29
73	713.23
74	741.59
75	771.05
76	801.92
77	834.21
78	868.25
79	892.79
80+	920.07

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan G</u>
65	\$2,199.58
66	2,290.78
67	2,389.40
68	2,491.83
69	2,598.20
70	2,709.03
71	2,824.23
72	2,944.12
73	3,069.14
74	3,199.83
75	3,336.41
76	3,479.21
77	3,628.88
78	3,785.75
79	3,899.64
80	4,024.11
81	4,166.47
82	4,313.42
83	4,465.82
84	4,623.45
85	4,786.54
86	4,955.74
87	5,130.39
88	5,311.59
89	5,498.90
90	5,693.08
91	5,793.33
92	5,895.77
93	5,999.62
94	6,105.77
95	6,213.33
96	6,323.29
97	6,434.67
98	6,548.24
99+	6,663.98

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan G</u>
65	\$2,444.16
66	2,545.51
67	2,654.81
68	2,768.81
69	2,886.96
70	3,009.90
71	3,138.08
72	3,271.17
73	3,410.26
74	3,555.46
75	3,707.10
76	3,865.82
77	4,032.08
78	4,206.51
79	4,333.16
80	4,471.49
81	4,629.34
82	4,792.43
83	4,961.85
84	5,136.83
85	5,318.14
86	5,505.88
87	5,700.39
88	5,901.55
89	6,109.80
90	6,325.58
91	6,437.07
92	6,550.53
93	6,666.27
94	6,783.98
95	6,903.76
96	7,025.61
97	7,149.65
98	7,275.76
99+	7,404.27

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan G</u>
65	\$2,715.69
66	2,828.38
67	2,950.01
68	3,076.56
69	3,207.90
70	3,344.37
71	3,486.84
72	3,634.88
73	3,789.35
74	3,950.69
75	4,118.91
76	4,295.31
77	4,480.11
78	4,673.96
79	4,814.69
80	4,968.39
81	5,143.81
82	5,325.34
83	5,513.30
84	5,708.13
85	5,909.51
86	6,118.09
87	6,333.87
88	6,557.62
89	6,789.11
90	7,028.67
91	7,152.81
92	7,279.14
93	7,407.54
94	7,538.34
95	7,671.43
96	7,806.59
97	7,944.48
98	8,084.88
99+	8,227.35

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan G</u>
65	\$2,444.16
66	2,545.51
67	2,654.81
68	2,768.81
69	2,886.96
70	3,009.90
71	3,138.08
72	3,271.17
73	3,410.26
74	3,555.46
75	3,707.10
76	3,865.82
77	4,032.08
78	4,206.51
79	4,333.16
80	4,471.49
81	4,629.34
82	4,792.43
83	4,961.85
84	5,136.83
85	5,318.14
86	5,505.88
87	5,700.39
88	5,901.55
89	6,109.80
90	6,325.58
91	6,437.07
92	6,550.53
93	6,666.27
94	6,783.98
95	6,903.76
96	7,025.61
97	7,149.65
98	7,275.76
99+	7,404.27

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan G</u>
65	\$2,715.69
66	2,828.38
67	2,950.01
68	3,076.56
69	3,207.90
70	3,344.37
71	3,486.84
72	3,634.88
73	3,789.35
74	3,950.69
75	4,118.91
76	4,295.31
77	4,480.11
78	4,673.96
79	4,814.69
80	4,968.39
81	5,143.81
82	5,325.34
83	5,513.30
84	5,708.13
85	5,909.51
86	6,118.09
87	6,333.87
88	6,557.62
89	6,789.11
90	7,028.67
91	7,152.81
92	7,279.14
93	7,407.54
94	7,538.34
95	7,671.43
96	7,806.59
97	7,944.48
98	8,084.88
99+	8,227.35

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan G</u>
65	\$3,017.54
66	3,142.56
67	3,277.61
68	3,418.34
69	3,564.08
70	3,716.04
71	3,874.11
72	4,038.84
73	4,210.33
74	4,389.56
75	4,576.87
76	4,772.69
77	4,978.10
78	5,193.23
79	5,349.66
80	5,520.50
81	5,715.12
82	5,917.04
83	6,125.84
84	6,342.17
85	6,566.24
86	6,797.73
87	7,037.72
88	7,286.23
89	7,543.36
90	7,809.75
91	7,947.64
92	8,087.93
93	8,230.73
94	8,375.71
95	8,523.53
96	8,674.29
97	8,827.45
98	8,983.02
99+	9,141.63

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan G</u>
65	\$2,515.83
66	2,620.45
67	2,732.92
68	2,850.19
69	2,971.72
70	3,098.37
71	3,230.26
72	3,367.50
73	3,510.63
74	3,660.08
75	3,816.08
76	3,979.06
77	4,150.55
78	4,330.22
79	4,460.47
80+	4,602.73

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan GH</u>
65	\$428.51
66	445.31
67	462.65
68	480.76
69	499.63
70	519.05
71	539.56
72	560.83
73	582.76
74	605.99
75	629.89
76	655.19
77	681.81
78	709.52
79	729.59
80	751.52
81	776.50
82	802.03
83	828.65
84	856.14
85	884.50
86	913.74
87	943.96
88	975.16
89	1,007.45
90	1,040.72
91	1,057.95
92	1,075.52
93	1,093.41
94	1,111.41
95	1,129.74
96	1,148.39
97	1,167.48
98	1,186.68
99+	1,206.43

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan GH</u>
65	\$476.18
66	494.83
67	514.03
68	534.10
69	555.16
70	576.98
71	599.56
72	623.12
73	647.45
74	673.30
75	699.92
76	728.07
77	757.41
78	788.39
79	810.65
80	835.08
81	862.79
82	891.37
83	920.94
84	951.48
85	982.90
86	1,015.52
87	1,049.12
88	1,083.81
89	1,119.59
90	1,156.79
91	1,175.88
92	1,195.41
93	1,215.04
94	1,235.23
95	1,255.63
96	1,276.35
97	1,297.52
98	1,318.90
99+	1,340.72

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	Plan GH
65	\$528.98
66	549.81
	571.20
67 68	593.56
69	616.90
09 70	641.01
70 71	666.10
72	692.29
72	719.45
73 74	719.43
74 75	740.03
-	809.01
76 77	841.63
77 78	875.88
78 79	900.76
79 80	900.78
	928.03 958.68
81 82	990.54
83	1,023.26
83 84	1,023.20
85	1,091.99
86	1,128.21
80 87	1,120.21
88	1,105.41
oo 89	1,204.03
89 90	1,245.95
	1,205.00
91 92	1,300.35
92 93	1,349.99
93 94	1,349.99
94 95	1,395.04
95 96	1,395.04
96 97	1,410.00 1,441.52
97 98	1,441.52 1,465.30
90 99+	1,405.50
337	1,403.73

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan GH</u>
65	\$476.18
66	494.83
67	514.03
68	534.10
69	555.16
70	576.98
71	599.56
72	623.12
73	647.45
74	673.30
75	699.92
76	728.07
77	757.41
78	788.39
79	810.65
80	835.08
81	862.79
82	891.37
83	920.94
84	951.48
85	982.90
86	1,015.52
87	1,049.12
88	1,083.81
89	1,119.59
90	1,156.79
91	1,175.88
92	1,195.41
93	1,215.04
94	1,235.23
95	1,255.63
96	1,276.35
97	1,297.52
98	1,318.90
99+	1,340.72

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	Plan GH
65	\$528.98
66	549.81
67	571.20
68	593.56
69	616.90
70	641.01
70	666.10
72	692.29
73	719.45
73	748.03
75	777.81
76	809.01
77	841.63
78	875.88
79	900.76
80	928.03
81	958.68
82	990.54
83	1,023.26
84	1,057.08
85	1,091.99
86	1,128.21
87	1,165.41
88	1,204.03
89	1,243.95
90	1,285.08
91	1,306.35
92	1,327.95
93	1,349.99
94	1,372.35
95	1,395.04
96	1,418.06
97	1,441.52
98	1,465.30
99+	1,489.73

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	Plan GH
65	\$587.89
66	610.90
67	634.58
68	659.45
69	685.41
70	712.36
71	740.07
72	769.30
73	799.41
74	831.05
75	864.10
76	898.90
77	935.23
78	973.41
79	1,000.79
80	1,031.01
81	1,065.26
82	1,100.61
83	1,136.94
84	1,174.57
85	1,213.41
86	1,253.44
87	1,295.01
88	1,337.88
89	1,382.17
90	1,427.99
91	1,451.55
92	1,475.44
93	1,499.99
94	1,524.75
95 06	1,550.06
96 07	1,575.59 1,601,66
97 08	1,601.66 1,628.28
98 99+	1,626.26
33+	1,000.22

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan K</u>
65	\$852.21
66	874.25
67	911.67
68	951.48
69	993.81
70	1,038.75
71	1,086.10
72	1,136.28
73	1,189.52
74	1,245.59
75	1,304.72
76	1,367.01
77	1,432.79
78	1,502.17
79	1,558.46
80	1,609.30
81	1,668.97
82	1,730.71
83	1,794.97
84	1,861.84
85	1,930.78
86	2,002.46
87	2,076.53
88	2,153.65
89	2,233.40
90	2,316.31
91	2,359.18
92	2,402.93
93	2,447.65
94	2,493.25
95	2,539.40
96	2,586.52
97	2,634.63
98	2,683.40
99+	2,733.25

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan K</u>
65	\$947.01
66	971.66
67	1,013.12
68	1,057.19
69	1,103.99
70	1,154.06
71	1,206.64
72	1,262.50
73	1,321.73
74	1,384.02
75	1,449.59
76	1,519.08
77	1,592.06
78	1,669.08
79	1,731.59
80	1,787.99
81	1,854.42
82	1,923.15
83	1,994.49
84	2,068.46
85	2,145.15
86	2,224.78
87	2,307.25
88	2,392.89
89	2,481.69
90	2,573.65
91	2,621.54
92	2,670.20
93	2,719.72
94	2,770.12
95	2,821.61
96	2,874.09
97	2,927.10
98	2,981.65
99+	3,036.96

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan K</u>
65	\$1,052.17
66	1,079.55
67	1,125.59
68	1,174.68
69	1,226.94
70	1,282.24
71	1,340.93
72	1,402.79
73	1,468.68
74	1,537.84
75	1,610.71
76	1,687.73
77	1,768.79
78	1,854.53
79	1,923.91
80	1,986.64
81	2,060.49
82	2,136.75
83	2,216.27
84	2,298.42
85	2,383.83
86	2,472.31
87	2,563.94
88	2,659.07
89	2,757.69
90	2,860.01
91	2,913.03
92	2,967.14
93	3,022.12
94	3,078.19
95	3,135.14
96	3,193.17
97	3,252.41
98	3,313.06
99+	3,374.48

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan K</u>
65	\$947.01
66	971.66
67	1,013.12
68	1,057.19
69	1,103.99
70	1,154.06
71	1,206.64
72	1,262.50
73	1,321.73
74	1,384.02
75	1,449.59
76	1,519.08
77	1,592.06
78	1,669.08
79	1,731.59
80	1,787.99
81	1,854.42
82	1,923.15
83	1,994.49
84	2,068.46
85	2,145.15
86	2,224.78
87	2,307.25
88	2,392.89
89	2,481.69
90	2,573.65
91	2,621.54
92	2,670.20
93	2,719.72
94	2,770.12
95	2,821.61
96	2,874.09
97	2,927.10
98	2,981.65
99+	3,036.96

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan K</u>
65	\$1,052.17
66	1,079.55
67	1,125.59
68	1,174.68
69	1,226.94
70	1,282.24
71	1,340.93
72	1,402.79
73	1,468.68
74	1,537.84
75	1,610.71
76	1,687.73
77	1,768.79
78	1,854.53
79	1,923.91
80	1,986.64
81	2,060.49
82	2,136.75
83	2,216.27
84	2,298.42
85	2,383.83
86	2,472.31
87	2,563.94
88	2,659.07
89	2,757.69
90	2,860.01
91	2,913.03
92	2,967.14
93	3,022.12
94	3,078.19
95	3,135.14
96	3,193.17
97	3,252.41
98	3,313.06
99+	3,374.48

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$1,169.23
66	1,199.44
67	1,250.50
68	1,305.26
69	1,363.08
70	1,424.61
71	1,490.06
72	1,558.90
73	1,631.88
74	1,708.79
75	1,789.62
76	1,875.26
77	1,965.47
78	2,060.60
79	2,137.73
80	2,207.65
81	2,289.36
82	2,374.23
83	2,462.49
84	2,553.91
85	2,648.60
86	2,746.78
87	2,848.89
88	2,954.59
89	3,064.34
90	3,177.90
91	3,236.92
92	3,296.81
93	3,358.01
94	3,420.19
95	3,483.57
96	3,548.15
97	3,613.82
98	3,680.91
99+	3,749.31

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan K</u>
65	\$975.05
66	1,000.03
67	1,042.68
68	1,088.39
69	1,136.61
70	1,187.88
71	1,242.10
72	1,299.70
73	1,360.46
74	1,424.61
75	1,492.35
76	1,563.59
77	1,638.97
78	1,718.06
79	1,782.42
80+	1,840.68

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan L</u>
65	\$1,831.40
66	1,888.02
67	1,957.84
68	2,032.56
69	2,111.00
70	2,193.58
71	2,281.07
72	2,373.03
73	2,469.58
74	2,571.69
75	2,679.14
76	2,792.05
77	2,911.18
78	3,036.85
79	3,131.43
80	3,219.35
81	3,326.05
82	3,436.34
83	3,549.79
84	3,667.82
85	3,789.02
86	3,914.48
87	4,044.08
88	4,177.93
89	4,316.36
90	4,459.16
91	4,532.69
92	4,607.63
93	4,684.00
94	4,761.56
95	4,840.43
96	4,920.72
97	5,001.78
98	5,084.47
99+	5,169.12

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan L</u>
65	\$2,034.75
66	2,097.69
67	2,175.58
68	2,258.38
69	2,345.54
70	2,437.29
71	2,534.49
72	2,636.27
73	2,744.27
74	2,857.18
75	2,976.74
76	3,102.08
77	3,234.41
78	3,374.48
79	3,479.75
80	3,577.28
81	3,695.75
82	3,817.82
83	3,944.37
84	4,074.73
85	4,209.56
86	4,348.98
87	4,492.76
88	4,641.34
89	4,795.27
90	4,954.00
91	5,035.92
92	5,119.16
93	5,203.81
94	5,289.88
95	5,377.37
96	5,466.61
97	5,557.15
98	5,649.12
99+	5,742.61

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan L</u>
-	
65 66	\$2,261.00
66 67	2,331.14
67	2,417.65 2,509.29
68 69	2,509.29
69 70	2,000.05
70 71	2,700.10
72	2,010.03
72	3,048.85
73 74	3,175.06
74 75	3,307.39
76	3,446.81
70	3,593.97
78	3.749.53
79	3,866.37
80	3,974.48
81	4,106.26
82	4,242.18
83	4,382.58
84	4,527.56
85	4,677.45
86	4,832.14
87	4,992.29
88	5,157.34
89	5,327.96
90	5,504.35
91	5,595.55
92	5,687.73
93	5,781.99
94	5,877.77
95	5,975.19
96	6,074.02
97	6,174.71
98	6,276.71
99+	6,380.78

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan L</u>
65	\$2,034.75
66	2,097.69
67	2,175.58
68	2,258.38
69	2,345.54
70	2,437.29
71	2,534.49
72	2,636.27
73	2,744.27
74	2,857.18
75	2,976.74
76	3,102.08
77	3,234.41
78	3,374.48
79	3,479.75
80	3,577.28
81	3,695.75
82	3,817.82
83	3,944.37
84	4,074.73
85	4,209.56
86	4,348.98
87	4,492.76
88	4,641.34
89	4,795.27
90	4,954.00
91	5,035.92
92	5,119.16
93	5,203.81
94	5,289.88
95	5,377.37
96	5,466.61
97	5,557.15
98	5,649.12
99+	5,742.61

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	Plan L
65	\$2,261.00
66	2,331.14
67	2,417.65
68	2,509.29
69	2,606.05
70	2,708.16
71	2,816.05
72	2,929.39
73	3,048.85
74	3,175.06
75	3,307.39
76	3,446.81
77	3,593.97
78	3,749.53
79	3,866.37
80	3,974.48
81	4,106.26
82	4,242.18
83	4,382.58
84	4,527.56
85	4,677.45
86	4,832.14
87	4,992.29
88	5,157.34
89	5,327.96
90	5,504.35
91	5,595.55
92	5,687.73
93	5,781.99
94	5,877.77
95	5,975.19
96	6,074.02
97	6,174.71
98	6,276.71
99+	6,380.78

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

65\$2,511.69 66 2,589.69 67 2,686.01 68 2,787.90 69 2,895.47 70 3,009.57 71 3,129.03 72 3,255.03 73 3,388.01 74 3,527.64 75 3,674.70 76 3,829.93 77 3,993.35 78 4,166.15 79 4,296.07 80 4,416.29 81 4,562.25 82 4,713.45 83 4,869.45 84 5,030.36 85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91 93 6,424.86
66 $2,589.69$ 67 $2,686.01$ 68 $2,787.90$ 69 $2,895.47$ 70 $3,009.57$ 71 $3,129.03$ 72 $3,255.03$ 73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
67 $2,686.01$ 68 $2,787.90$ 69 $2,895.47$ 70 $3,009.57$ 71 $3,129.03$ 72 $3,255.03$ 73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
68 $2,787.90$ 69 $2,895.47$ 70 $3,009.57$ 71 $3,129.03$ 72 $3,255.03$ 73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
69 $2,895.47$ 70 $3,009.57$ 71 $3,129.03$ 72 $3,255.03$ 73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
71 $3,129.03$ 72 $3,255.03$ 73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
72 $3,255.03$ 73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
$\begin{array}{ccccc} 77 & 3,993.35 \\ 78 & 4,166.15 \\ 79 & 4,296.07 \\ 80 & 4,416.29 \\ 81 & 4,562.25 \\ 82 & 4,713.45 \\ 83 & 4,869.45 \\ 84 & 5,030.36 \\ 85 & 5,197.05 \\ 86 & 5,369.08 \\ 87 & 5,546.79 \\ 88 & 5,730.17 \\ 89 & 5,919.88 \\ 90 & 6,116.13 \\ 91 & 6,217.04 \\ 92 & 6,319.91 \\ \end{array}$
784,166.15794,296.07804,416.29814,562.25824,713.45834,869.45845,030.36855,197.05865,369.08875,546.79885,730.17895,919.88906,116.13916,217.04926,319.91
79 4,296.07 80 4,416.29 81 4,562.25 82 4,713.45 83 4,869.45 84 5,030.36 85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
80 4,416.29 81 4,562.25 82 4,713.45 83 4,869.45 84 5,030.36 85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
814,562.25824,713.45834,869.45845,030.36855,197.05865,369.08875,546.79885,730.17895,919.88906,116.13916,217.04926,319.91
82 4,713.45 83 4,869.45 84 5,030.36 85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
83 4,869.45 84 5,030.36 85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
84 5,030.36 85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
875,546.79885,730.17895,919.88906,116.13916,217.04926,319.91
885,730.17895,919.88906,116.13916,217.04926,319.91
895,919.88906,116.13916,217.04926,319.91
906,116.13916,217.04926,319.91
916,217.04926,319.91
92 6,319.91
02 6 4 2 4 86
94 6,530.78
95 6,639.11
96 6,748.96
97 6,860.56
98 6,974.01
99+ 7,089.65

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan L</u>
65	\$2,094.20
66	2,159.22
67	2,239.62
68	2,324.82
69	2,414.27
70	2,509.18
71	2,608.78
72	2,713.94
73	2,824.67
74	2,941.50
75	3,064.01
76	3,193.61
77	3,329.54
78	3,473.43
79	3,582.08
80+	3,682.55

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan M</u>
65	\$2,206.67
66	2,304.74
67	2,407.07
68	2,512.56
69	2,622.63
70	2,737.18
71	2,856.30
72	2,980.78
73	3,110.26
74	3,245.65
75	3,387.24
76	3,535.28
77	3,691.06
78	3,854.37
79	3,970.11
80	4,052.58
81	4,179.67
82	4,310.91
83	4,446.07
84	4,585.71
85	4,729.82
86	4,878.29
87	5,031.67
88	5,189.52
89	5,352.39
90	5,520.28
91	5,607.01
92	5,695.37
93	5,784.50
94	5,875.48
95	5,967.55
96	6,061.26
97	6,156.28
98	6,253.26
99+	6,351.11

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan M</u>
65	\$2,452.02
66	2,561.11
67	2,674.23
68	2,792.05
69	2,914.12
70	3,041.32
71	3,173.86
72	3,311.75
73	3,455.86
74	3,606.19
75	3,763.61
76	3,928.55
77	4,101.13
78	4,282.66
79	4,411.27
80	4,502.58
81	4,644.40
82	4,790.03
83	4,940.58
84	5,095.59
85	5,255.41
86	5,420.68
87	5,590.75
88	5,766.17
89	5,947.37
90	6,133.80
91	6,230.13
92	6,327.98
93	6,427.47
94	6,528.38
95	6,631.14
96	6,735.22
97	6,841.25
98	6,948.38
99+	7,057.47

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan M</u>
65	\$2,724.52
66	2,845.72
67	2,971.61
68	3,101.97
69	3,238.01
70	3,379.17
71	3,526.44
72	3,679.61
73	3,839.86
74	4,006.98
75	4,181.86
76	4,364.91
77	4,556.69
78	4,758.72
79	4,901.52
80	5,003.19
81	5,160.28
82	5,322.39
83	5,489.30
84	5,661.88
85	5,839.48
86	6,022.75
87	6,212.02
88	6,407.07
89	6,608.34
90	6,815.51
91	6,922.85
92	7,031.51
93	7,141.80
94	7,253.83
95	7,368.16
96	7,483.68
97	7,600.74
98	7,720.30
99+	7,841.39

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan M</u>		
65	\$2,452.02		
66	2,561.11		
67	2,674.23		
68	2,792.05		
69	2,914.12		
70	3,041.32		
71	3,173.86		
72	3,311.75		
73	3,455.86		
74	3,606.19		
75	3,763.61		
76	3,928.55		
77	4,101.13		
78	4,282.66		
79	4,411.27		
80	4,502.58		
81	4,644.40		
82	4,790.03		
83	4,940.58		
84	5,095.59		
85	5,255.41		
86	5,420.68		
87	5,590.75		
88	5,766.17		
89	5,947.37		
90	6,133.80		
91	6,230.13		
92	6,327.98		
93	6,427.47		
94	6,528.38		
95	6,631.14		
96	6,735.22		
97	6,841.25		
98	6,948.38		
99+	7,057.47		

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan M</u>		
65	\$2,724.52		
66	92,724.32 2,845.72		
67	2,971.61		
68	2,971.01 3,101.97		
69	3,238.01		
70	3,379.17		
71	3,526.44		
72	3,679.61		
73	3,839.86		
74	4,006.98		
75	4,181.86		
76	4,364.91		
77	4,556.69		
78	4,758.72		
79	4,901.52		
80	5,003.19		
81	5,160.28		
82	5,322.39		
83	5,489.30		
84	5,661.88		
85	5,839.48		
86	6,022.75		
87	6,212.02		
88	6,407.07		
89	6,608.34		
90	6,815.51		
91	6,922.85		
92	7,031.51		
93	7,141.80		
94	7,253.83		
95	7,368.16		
96	7,483.68		
97	7,600.74		
98	7,720.30		
99+	7,841.39		

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan M</u>		
65	\$3,027.47		
66	3,161.76		
67	3,301.50		
68	3,446.81		
69	3,597.79		
70	3,754.88		
71	3,918.08		
72	4,088.91		
73	4,266.73		
74	4,452.18		
75	4,646.58		
76	4,850.03		
77	5,063.52		
78	5,287.59		
79	5,446.21		
80	5,559.23		
81	5,733.55		
82	5,913.88		
83	6,099.66		
84	6,290.89		
85	6,488.56		
86	6,692.24		
87	6,902.56		
88	7,119.00		
89	7,342.41		
90	7,572.70		
91	7,692.04		
92	7,812.92		
93	7,935.32		
94	8,060.11		
95	8,186.44		
96	8,314.84		
97	8,445.53		
98	8,578.18		
99+	8,712.69		

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan M</u>
65	\$2,524.02
66	2,636.27
67	2,752.78
68	2,873.65
69	2,999.65
70	3,130.66
71	3,267.03
72	3,409.17
73	3,557.32
74	3,712.44
75	3,874.33
76	4,044.18
77	4,222.00
78	4,408.44
79	4,540.76
80+	4,634.91

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan N</u>		
65	\$1,330.79		
66	1,397.77		
67	1,473.91		
68	1,552.68		
69	1,634.82		
70	1,720.24		
71	1,808.71		
72	1,901.44		
73	1,997.77		
74	2,098.56		
75	2,203.73		
76	2,313.80		
77	2,429.00		
78	2,550.09		
79	2,637.91		
80	2,733.90		
81	2,844.30		
82	2,959.39		
83	3,078.63		
84	3,203.32		
85	3,332.59		
86	3,467.21		
87	3,607.39		
88	3,753.02		
89	3,904.66		
90	4,062.40		
91	4,144.22		
92	4,228.22		
93	4,313.64		
94	4,400.91		
95	4,489.71		
96	4,580.36		
97	4,672.98		
98	4,767.45		
99+	4,863.56		

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan N</u>		
65	\$1,478.61		
66	1,553.01		
67	1,637.55		
68	1,725.26		
69	1,816.46		
70	1,911.37		
71	2,009.87		
72	2,112.75		
73	2,219.76		
74	2,331.58		
75	2,448.42		
76	2,570.71		
77	2,698.89		
78	2,833.29		
79	2,931.14		
80	3,037.72		
81	3,160.34		
82	3,288.08		
83	3,420.95		
84	3,559.17		
85	3,702.84		
86	3,852.40		
87	4,007.97		
88	4,169.75		
89	4,338.51		
90	4,513.49		
91	4,604.69		
92	4,697.63		
93	4,792.65		
94	4,889.30		
95	4,988.03		
96	5,089.05		
97	5,191.59		
98	5,296.54		
99+	5,403.45		

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan N</u>		
65	\$1,642.79		
66	1,725.80		
67	1,819.62		
68	1,916.93		
69	2,018.38		
70	2,123.66		
71	2,233.07		
72	2,347.29		
73	2,466.31		
74	2,590.89		
75	2,720.49		
76	2,856.63		
77	2,999.10		
78	3,148.01		
79	3,256.88		
80	3,375.24		
81	3,511.61		
82	3,653.21		
83	3,800.91		
84	3,954.40		
85	4,114.22		
86	4,280.47		
87	4,453.49		
88	4,633.27		
89	4,820.69		
90	5,015.52		
91	5,116.76		
92	5,220.07		
93	5,325.56		
94	5,433.12		
95	5,542.75		
96	5,654.68		
97	5,768.68		
98	5,885.41		
99+	6,004.31		

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan N</u>		
65	\$1,478.61		
66	1,553.01		
67	1,637.55		
68	1,725.26		
69	1,816.46		
70	1,911.37		
71	2,009.87		
72	2,112.75		
73	2,219.76		
74	2,331.58		
75	2,448.42		
76	2,570.71		
77	2,698.89		
78	2,833.29		
79	2,931.14		
80	3,037.72		
81	3,160.34		
82	3,288.08		
83	3,420.95		
84	3,559.17		
85	3,702.84		
86	3,852.40		
87	4,007.97		
88	4,169.75		
89	4,338.51		
90	4,513.49		
91	4,604.69		
92	4,697.63		
93	4,792.65		
94	4,889.30		
95	4,988.03		
96	5,089.05		
97	5,191.59		
98	5,296.54		
99+	5,403.45		

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan N</u>		
65	\$1,642.79		
66	1,725.80		
67	1,819.62		
68	1,916.93		
69	2,018.38		
70	2,123.66		
71	2,233.07		
72	2,347.29		
73	2,466.31		
74	2,590.89		
75	2,720.49		
76	2,856.63		
77	2,999.10		
78	3,148.01		
79	3,256.88		
80	3,375.24		
81	3,511.61		
82	3,653.21		
83	3,800.91		
84	3,954.40		
85	4,114.22		
86	4,280.47		
87	4,453.49		
88	4,633.27		
89	4,820.69		
90	5,015.52		
91	5,116.76		
92	5,220.07		
93	5,325.56		
94	5,433.12		
95	5,542.75		
96	5,654.68		
97	5,768.68		
98	5,885.41		
99+	6,004.31		

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan N</u>		
65	\$1,825.18		
66	1,917.37		
67	2,021.66		
68	2,129.87		
69	2,242.56		
70	2,359.40		
71	2,481.36		
72	2,608.23		
73	2,740.56		
74	2,878.89		
75	3,022.99		
76	3,173.76		
77	3,332.26		
78	3,497.97		
79	3,618.62		
80	3,750.08		
81	3,901.71		
82	4,059.24		
83	4,223.09		
84	4,393.93		
85	4,571.31		
86	4,756.11		
87	4,948.21		
88	5,148.07		
89	5,356.32		
90	5,572.86		
91	5,685.33		
92	5,800.10		
93	5,917.15		
94	6,036.71		
95	6,158.57		
96	6,282.93		
97	6,409.91		
98	6,539.40		
99+	6,671.84		

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual	Rates* -	Male c	or Female

-	<u>lan N</u>
65 \$1,	,521.91
66 1,	598.60
67 1,0	685.77
68 1,	776.20
69 1,8	869.91
70 1,9	967.33
71 2,	068.89
72 2,	174.82
73 2,3	285.33
74 2,4	400.31
75 2,4	520.74
76 2,0	646.20
77 2,	778.30
78 2,9	916.63
79 3,	017.43
80+ 3,	126.96

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Current Rates

Attained Age	<u>Plan A</u>	<u>Plan B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,841.14	\$2,151.04	\$1,479.37	\$2,920.34	\$458.51	\$2,156.49	\$428.51	\$852.21	\$1,664.93	\$2,081.76	\$1,237.95
66	2,945.43	2,235.04	1,554.31	3,035.10	476.51	2,245.84	445.31	874.25	1,716.42	2,174.27	1,300.24
67	3,071.54	2,326.67	1,638.97	3,153.46	495.05	2,342.60	462.65	911.67	1,779.80	2,270.82	1,371.04
68	3,200.70	2,421.03	1,726.89	3,276.85	514.36	2,442.96	480.76	951.48	1,847.77	2,370.31	1,444.35
69	3,334.66	2,518.45	1,818.20	3,405.03	534.65	2,547.25	499.63	993.81	1,919.11	2,474.16	1,520.71
70	3,472.77	2,618.71	1,913.11	3,538.23	555.38	2,655.91	519.05	1,038.75	1,994.17	2,582.27	1,600.24
71	3,614.04	2,722.12	2,012.17	3,677.10	577.30	2,768.81	539.56	1,086.10	2,073.69	2,694.63	1,682.50
72	3,760.55	2,828.59	2,114.93	3,821.86	600.10	2,886.41	560.83	1,136.28	2,157.25	2,812.01	1,768.79
73	3,910.88	2,938.67	2,222.49	3,972.51	623.56	3,008.92	582.76	1,189.52	2,245.07	2,934.19	1,858.35
74	4,066.00	3,051.68	2,334.53	4,129.82	648.43	3,137.10	605.99	1,245.59	2,337.91	3,061.94	1,952.17
75	4,225.93	3,168.41	2,451.69	4,294.00	673.96	3,270.95	629.89	1,304.72	2,435.54	3,195.46	2,050.02
76	4,391.31	3,288.95	2,574.20	4,466.36	701.01	3,411.03	655.19	1,367.01	2,538.20	3,335.21	2,152.35
77	4,561.60	3,412.99	2,702.70	4,646.25	729.59	3,557.75	681.81	1,432.79	2,646.52	3,482.15	2,259.58
78	4,737.02	3,541.06	2,837.43	4,835.52	759.16	3,711.57	709.52	1,502.17	2,760.74	3,636.19	2,372.16
79	4,836.29	3,621.90	2,894.16	4,972.87	780.65	3,823.17	729.59	1,558.46	2,846.70	3,745.39	2,453.87
80	4,937.52	3,704.81	2,951.87	5,122.54	804.10	3,945.24	751.52	1,609.30	2,926.67	3,823.17	2,543.22
81	5,066.25	3,805.39	3,011.10	5,291.85	830.83	4,084.77	776.50	1,668.97	3,023.65	3,943.06	2,645.87
82	5,198.57	3,909.13	3,071.21	5,466.39	858.21	4,228.87	802.03	1,730.71	3,123.90	4,066.88	2,752.89
83	5,333.85	4,015.28	3,132.74	5,646.72	886.68	4,378.22	828.65	1,794.97	3,227.10	4,194.40	2,863.83
84	5,473.48	4,124.37	3,195.36	5,832.93	916.03	4,532.80	856.14	1,861.84	3,334.34	4,326.18	2,979.79
85	5,616.17	4,236.84	3,259.39	6,026.02	946.46	4,692.72	884.50	1,930.78	3,444.52	4,462.11	3,100.12
86	5,762.79	4,352.04	3,324.52	6,224.35	977.66	4,858.54	913.74	2,002.46	3,558.62	4,602.18	3,225.35
87	5,913.44	4,470.40	3,390.95	6,429.98	1,010.06	5,029.81	943.96	2,076.53	3,676.44	4,746.83	3,355.72
88	6,067.48	4,591.93	3,458.70	6,642.16	1,043.45	5,207.41	975.16	2,153.65	3,798.08	4,895.74	3,491.21
89	6,226.20	4,716.83	3,527.97	6,861.32	1,077.92	5,391.12	1,007.45	2,233.40	3,923.97	5,049.45	3,632.26
90	6,388.09	4,845.23	3,598.44	7,087.90	1,113.59	5,581.48	1,040.72	2,316.31	4,053.78	5,207.85	3,778.99
91	6,471.76	4,910.90	3,670.44	7,204.96	1,132.03	5,679.77	1,057.95	2,359.18	4,120.66	5,289.67	3,855.13
92	6,556.53	4,977.78	3,743.75	7,323.76	1,150.79	5,780.13	1,075.52	2,402.93	4,188.73	5,373.01	3,933.24
93	6,641.62	5,045.74	3,818.70	7,444.63	1,169.99	5,882.02	1,093.41	2,447.65	4,258.22	5,457.12	4,012.66
94	6,728.34	5,114.14	3,895.17	7,567.46	1,189.19	5,986.10	1,111.41	2,493.25	4,328.69	5,542.86	4,093.82
95	6,816.38	5,183.96	3,973.06	7,692.26	1,208.83	6,091.48	1,129.74	2,539.40	4,400.36	5,629.81	4,176.51
96	6,905.51	5,254.54	4,052.48	7,819.46	1,228.79	6,199.26	1,148.39	2,586.52	4,473.34	5,718.17	4,260.84
97	6,995.61	5,325.99	4,133.53	7,948.52	1,249.19	6,308.46	1,167.48	2,634.63	4,547.09	5,807.84	4,346.91
98	7,086.81	5,398.43	4,216.22	8,079.53	1,269.70	6,419.84	1,186.68	2,683.40	4,622.25	5,899.26	4,434.84
99+	7,179.10	5,471.52	4,300.44	8,212.73	1,290.86	6,533.29	1,206.43	2,733.25	4,699.16	5,991.66	4,524.29

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Current Rates

Attained Age	<u>Plan A</u>	<u>Plan B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$3,157.06	\$2,390.49	\$1,643.88	\$3,244.99	\$509.56	\$2,396.27	\$476.18	\$947.01	\$1,849.73	\$2,313.25	\$1,375.41
66	3,272.81	2,483.32	1,727.00	3,372.19	529.52	2,495.54	494.83	971.66	1,907.00	2,416.13	1,444.68
67	3,412.66	2,585.11	1,821.04	3,504.30	550.03	2,602.78	514.03	1,013.12	1,977.80	2,522.82	1,523.33
68	3,556.77	2,690.16	1,918.78	3,641.42	571.52	2,714.49	534.10	1,057.19	2,053.07	2,633.98	1,604.93
69	3,705.24	2,798.38	2,020.35	3,783.79	594.00	2,830.34	555.16	1,103.99	2,132.27	2,749.18	1,689.70
70	3,858.40	2,909.65	2,125.73	3,931.60	617.34	2,950.88	576.98	1,154.06	2,215.73	2,869.18	1,778.06
71	4,016.04	3,024.52	2,235.69	4,085.64	641.56	3,076.56	599.56	1,206.64	2,304.09	2,994.19	1,869.69
72	4,178.04	3,142.88	2,350.02	4,246.22	666.76	3,207.03	623.12	1,262.50	2,396.60	3,124.34	1,965.37
73	4,345.49	3,265.06	2,469.36	4,413.78	692.72	3,343.39	647.45	1,321.73	2,494.78	3,260.26	2,064.86
74	4,517.85	3,390.63	2,593.94	4,588.22	720.43	3,485.75	673.30	1,384.02	2,597.43	3,402.08	2,168.93
75	4,695.67	3,520.33	2,724.20	4,771.38	748.90	3,634.44	699.92	1,449.59	2,706.09	3,550.55	2,277.58
76	4,879.27	3,654.30	2,860.23	4,962.40	779.01	3,790.00	728.07	1,519.08	2,820.09	3,706.22	2,391.36
77	5,068.32	3,792.40	3,002.92	5,162.68	810.43	3,952.99	757.41	1,592.06	2,940.41	3,868.99	2,510.60
78	5,263.27	3,934.66	3,152.70	5,372.57	843.59	4,124.04	788.39	1,669.08	3,067.72	4,040.26	2,635.61
79	5,373.88	4,024.33	3,215.65	5,525.63	867.37	4,248.18	810.65	1,731.59	3,163.39	4,161.57	2,726.60
80	5,485.81	4,116.40	3,280.01	5,691.99	893.56	4,383.78	835.08	1,787.99	3,252.08	4,247.75	2,825.76
81	5,629.15	4,228.55	3,345.57	5,879.84	923.23	4,538.58	862.79	1,854.42	3,359.75	4,381.49	2,939.87
82	5,776.10	4,343.42	3,412.44	6,073.59	953.77	4,698.51	891.37	1,923.15	3,470.70	4,518.94	3,058.67
83	5,926.75	4,461.67	3,480.73	6,274.09	985.41	4,864.54	920.94	1,994.49	3,585.79	4,660.87	3,182.26
84	6,081.55	4,582.65	3,550.44	6,481.26	1,018.14	5,036.14	951.48	2,068.46	3,704.26	4,807.16	3,310.88
85	6,240.17	4,707.34	3,621.46	6,695.07	1,051.74	5,213.85	982.90	2,145.15	3,826.88	4,957.92	3,444.52
86	6,403.04	4,835.31	3,693.79	6,915.98	1,086.65	5,397.88	1,015.52	2,224.78	3,953.64	5,113.81	3,583.61
87	6,570.49	4,966.98	3,767.64	7,144.20	1,122.54	5,588.57	1,049.12	2,307.25	4,084.33	5,274.28	3,728.37
88	6,741.65	5,102.03	3,843.13	7,380.05	1,159.63	5,785.81	1,083.81	2,392.89	4,219.38	5,439.77	3,878.80
89	6,917.62	5,240.68	3,919.93	7,623.54	1,197.92	5,990.02	1,119.59	2,481.69	4,359.35	5,610.72	4,035.78
90	7,098.38	5,383.05	3,998.37	7,875.21	1,237.74	6,201.55	1,156.79	2,573.65	4,503.67	5,786.57	4,198.55
91	7,190.78	5,456.46	4,078.33	8,005.13	1,258.24	6,310.86	1,175.88	2,621.54	4,578.07	5,877.44	4,283.42
92	7,285.03	5,530.64	4,159.82	8,137.02	1,279.08	6,422.13	1,195.41	2,670.20	4,653.78	5,969.84	4,369.93
93	7,379.94	5,605.81	4,243.16	8,271.31	1,300.13	6,535.58	1,215.04	2,719.72	4,730.69	6,063.66	4,458.29
94	7,476.48	5,681.95	4,327.93	8,407.68	1,321.73	6,651.00	1,235.23	2,770.12	4,809.01	6,158.89	4,548.18
95	7,573.79	5,759.30	4,414.44	8,546.33	1,343.55	6,768.38	1,255.63	2,821.61	4,888.54	6,255.77	4,640.03
96	7,672.63	5,837.73	4,502.80	8,687.82	1,365.70	6,887.83	1,276.35	2,874.09	4,969.59	6,353.95	4,733.96
97	7,772.77	5,916.93	4,592.80	8,830.84	1,388.39	7,009.47	1,297.52	2,927.10	5,051.96	6,453.98	4,829.41
98	7,874.23	5,997.44	4,684.65	8,976.69	1,411.19	7,133.07	1,318.90	2,981.65	5,135.52	6,555.11	4,927.05
99+	7,977.10	6,079.04	4,778.36	9,124.83	1,434.53	7,259.07	1,340.72	3,036.96	5,220.50	6,657.98	5,026.43

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Current **Rates**

Attained Age	<u>Plan A</u>	<u>Plan B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$3,507.90	\$2,655.80	\$1,826.49	\$3,605.53	\$565.96	\$2,662.45	\$528.98	\$1,052.17	\$2,055.47	\$2,570.27	\$1,528.13
66	3,636.41	2,759.43	1,919.00	3,747.02	588.32	2,772.96	549.81	1,079.55	2,119.18	2,684.60	1,605.37
67	3,792.19	2,872.45	2,023.40	3,893.42	611.23	2,892.19	571.20	1,125.59	2,197.84	2,803.39	1,692.64
68	3,952.11	2,988.96	2,132.05	4,045.60	635.12	3,016.23	593.56	1,174.68	2,281.18	2,926.34	1,783.19
69	4,117.06	3,109.39	2,244.74	4,203.89	660.10	3,144.96	616.90	1,226.94	2,369.11	3,054.74	1,877.55
70	4,287.02	3,232.99	2,361.80	4,368.51	685.85	3,278.81	641.01	1,282.24	2,461.94	3,187.94	1,975.51
71	4,462.11	3,360.74	2,484.09	4,539.78	712.68	3,418.44	666.10	1,340.93	2,560.02	3,326.81	2,077.29
72	4,642.54	3,492.30	2,611.07	4,718.36	740.72	3,563.64	692.29	1,402.79	2,663.11	3,471.35	2,183.55
73	4,828.54	3,627.90	2,743.72	4,904.36	769.85	3,715.06	719.45	1,468.68	2,771.65	3,622.55	2,294.27
74	5,019.89	3,767.53	2,882.05	5,098.43	800.39	3,873.24	748.03	1,537.84	2,886.41	3,780.19	2,410.13
75	5,217.77	3,911.75	3,026.81	5,301.56	832.25	4,038.18	777.81	1,610.71	3,006.74	3,945.13	2,530.67
76	5,421.45	4,060.44	3,178.01	5,513.84	865.63	4,211.09	809.01	1,687.73	3,133.50	4,117.82	2,657.32
77	5,631.44	4,213.71	3,336.63	5,736.17	900.54	4,392.29	841.63	1,768.79	3,267.25	4,298.80	2,789.87
78	5,848.53	4,371.89	3,502.99	5,969.84	937.19	4,582.33	875.88	1,854.53	3,408.63	4,489.38	2,928.41
79	5,970.93	4,471.60	3,573.02	6,139.69	963.81	4,720.32	900.76	1,923.91	3,514.88	4,624.11	3,029.65
80	6,095.95	4,573.93	3,644.48	6,324.27	992.94	4,870.98	928.03	1,986.64	3,613.17	4,720.00	3,139.72
81	6,255.11	4,698.29	3,717.35	6,532.75	1,025.77	5,042.90	958.68	2,060.49	3,732.95	4,868.14	3,266.59
82	6,418.09	4,825.92	3,791.75	6,748.74	1,059.92	5,220.94	990.54	2,136.75	3,856.55	5,021.09	3,398.37
83	6,585.65	4,957.38	3,867.46	6,971.29	1,094.94	5,405.19	1,023.26	2,216.27	3,984.18	5,178.61	3,535.72
84	6,757.69	5,092.21	3,944.91	7,201.36	1,131.05	5,596.21	1,057.08	2,298.42	4,115.97	5,341.37	3,678.51
85	6,934.09	5,230.76	4,023.78	7,438.74	1,168.46	5,793.66	1,091.99	2,383.83	4,252.22	5,508.94	3,827.20
86	7,114.85	5,373.01	4,104.18	7,684.52	1,207.19	5,998.10	1,128.21	2,472.31	4,392.84	5,681.84	3,981.79
87	7,300.74	5,518.97	4,186.22	7,938.04	1,247.01	6,209.73	1,165.41	2,563.94	4,538.47	5,860.42	4,142.80
88	7,491.10	5,669.30	4,270.11	8,200.08	1,288.35	6,429.00	1,204.03	2,659.07	4,688.47	6,044.46	4,310.04
89	7,686.70	5,823.55	4,355.42	8,470.73	1,331.01	6,656.02	1,243.95	2,757.69	4,843.60	6,234.28	4,484.36
90	7,887.43	5,981.84	4,442.47	8,750.44	1,375.08	6,890.89	1,285.08	2,860.01	5,003.96	6,429.76	4,665.56
91	7,990.19	6,063.44	4,531.38	8,894.76	1,397.77	7,012.52	1,306.35	2,913.03	5,086.87	6,531.00	4,759.81
92	8,094.59	6,145.69	4,622.03	9,041.60	1,420.90	7,136.45	1,327.95	2,967.14	5,170.65	6,633.54	4,855.92
93	8,199.86	6,229.48	4,714.43	9,190.94	1,444.46	7,262.34	1,349.99	3,022.12	5,256.39	6,737.51	4,954.00
94	8,307.20	6,314.13	4,808.80	9,342.36	1,468.46	7,390.52	1,372.35	3,078.19	5,343.45	6,843.22	5,054.03
95	8,415.31	6,399.98	4,905.12	9,496.50	1,492.68	7,520.99	1,395.04	3,135.14	5,432.03	6,951.11	5,156.03
96	8,525.06	6,486.93	5,002.98	9,653.27	1,517.33	7,653.54	1,418.06	3,193.17	5,521.81	7,060.09	5,260.21
97	8,636.44	6,575.29	5,103.12	9,812.65	1,542.42	7,788.70	1,441.52	3,252.41	5,613.34	7,170.49	5,366.25
98	8,749.24	6,664.85	5,205.23	9,974.32	1,567.84	7,926.37	1,465.30	3,313.06	5,706.06	7,283.28	5,474.79
99+	8,863.78	6,755.40	5,309.30	10,138.72	1,594.02	8,066.01	1,489.73	3,374.48	5,800.75	7,397.50	5,585.41

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Current Rates

Attained Age	<u>Plan A</u>	<u>Plan B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$3,157.06	\$2,390.49	\$1,643.88	\$3,244.99	\$509.56	\$2,396.27	\$476.18	\$947.01	\$1,849.73	\$2,313.25	\$1,375.41
66	3,272.81	2,483.32	1,727.00	3,372.19	529.52	2,495.54	494.83	971.66	1,907.00	2,416.13	1,444.68
67	3,412.66	2,585.11	1,821.04	3,504.30	550.03	2,602.78	514.03	1,013.12	1,977.80	2,522.82	1,523.33
68	3,556.77	2,690.16	1,918.78	3,641.42	571.52	2,714.49	534.10	1,057.19	2,053.07	2,633.98	1,604.93
69	3,705.24	2,798.38	2,020.35	3,783.79	594.00	2,830.34	555.16	1,103.99	2,132.27	2,749.18	1,689.70
70	3,858.40	2,909.65	2,125.73	3,931.60	617.34	2,950.88	576.98	1,154.06	2,215.73	2,869.18	1,778.06
71	4,016.04	3,024.52	2,235.69	4,085.64	641.56	3,076.56	599.56	1,206.64	2,304.09	2,994.19	1,869.69
72	4,178.04	3,142.88	2,350.02	4,246.22	666.76	3,207.03	623.12	1,262.50	2,396.60	3,124.34	1,965.37
73	4,345.49	3,265.06	2,469.36	4,413.78	692.72	3,343.39	647.45	1,321.73	2,494.78	3,260.26	2,064.86
74	4,517.85	3,390.63	2,593.94	4,588.22	720.43	3,485.75	673.30	1,384.02	2,597.43	3,402.08	2,168.93
75	4,695.67	3,520.33	2,724.20	4,771.38	748.90	3,634.44	699.92	1,449.59	2,706.09	3,550.55	2,277.58
76	4,879.27	3,654.30	2,860.23	4,962.40	779.01	3,790.00	728.07	1,519.08	2,820.09	3,706.22	2,391.36
77	5,068.32	3,792.40	3,002.92	5,162.68	810.43	3,952.99	757.41	1,592.06	2,940.41	3,868.99	2,510.60
78	5,263.27	3,934.66	3,152.70	5,372.57	843.59	4,124.04	788.39	1,669.08	3,067.72	4,040.26	2,635.61
79	5,373.88	4,024.33	3,215.65	5,525.63	867.37	4,248.18	810.65	1,731.59	3,163.39	4,161.57	2,726.60
80	5,485.81	4,116.40	3,280.01	5,691.99	893.56	4,383.78	835.08	1,787.99	3,252.08	4,247.75	2,825.76
81	5,629.15	4,228.55	3,345.57	5,879.84	923.23	4,538.58	862.79	1,854.42	3,359.75	4,381.49	2,939.87
82	5,776.10	4,343.42	3,412.44	6,073.59	953.77	4,698.51	891.37	1,923.15	3,470.70	4,518.94	3,058.67
83	5,926.75	4,461.67	3,480.73	6,274.09	985.41	4,864.54	920.94	1,994.49	3,585.79	4,660.87	3,182.26
84	6,081.55	4,582.65	3,550.44	6,481.26	1,018.14	5,036.14	951.48	2,068.46	3,704.26	4,807.16	3,310.88
85	6,240.17	4,707.34	3,621.46	6,695.07	1,051.74	5,213.85	982.90	2,145.15	3,826.88	4,957.92	3,444.52
86	6,403.04	4,835.31	3,693.79	6,915.98	1,086.65	5,397.88	1,015.52	2,224.78	3,953.64	5,113.81	3,583.61
87	6,570.49	4,966.98	3,767.64	7,144.20	1,122.54	5,588.57	1,049.12	2,307.25	4,084.33	5,274.28	3,728.37
88	6,741.65	5,102.03	3,843.13	7,380.05	1,159.63	5,785.81	1,083.81	2,392.89	4,219.38	5,439.77	3,878.80
89	6,917.62	5,240.68	3,919.93	7,623.54	1,197.92	5,990.02	1,119.59	2,481.69	4,359.35	5,610.72	4,035.78
90	7,098.38	5,383.05	3,998.37	7,875.21	1,237.74	6,201.55	1,156.79	2,573.65	4,503.67	5,786.57	4,198.55
91	7,190.78	5,456.46	4,078.33	8,005.13	1,258.24	6,310.86	1,175.88	2,621.54	4,578.07	5,877.44	4,283.42
92	7,285.03	5,530.64	4,159.82	8,137.02	1,279.08	6,422.13	1,195.41	2,670.20	4,653.78	5,969.84	4,369.93
93	7,379.94	5,605.81	4,243.16	8,271.31	1,300.13	6,535.58	1,215.04	2,719.72	4,730.69	6,063.66	4,458.29
94	7,476.48	5,681.95	4,327.93	8,407.68	1,321.73	6,651.00	1,235.23	2,770.12	4,809.01	6,158.89	4,548.18
95	7,573.79	5,759.30	4,414.44	8,546.33	1,343.55	6,768.38	1,255.63	2,821.61	4,888.54	6,255.77	4,640.03
96	7,672.63	5,837.73	4,502.80	8,687.82	1,365.70	6,887.83	1,276.35	2,874.09	4,969.59	6,353.95	4,733.96
97	7,772.77	5,916.93	4,592.80	8,830.84	1,388.39	7,009.47	1,297.52	2,927.10	5,051.96	6,453.98	4,829.41
98	7,874.23	5,997.44	4,684.65	8,976.69	1,411.19	7,133.07	1,318.90	2,981.65	5,135.52	6,555.11	4,927.05
99+	7,977.10	6,079.04	4,778.36	9,124.83	1,434.53	7,259.07	1,340.72	3,036.96	5,220.50	6,657.98	5,026.43

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Current Rates

Attained Age	<u>Plan A</u>	<u>Plan B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$3,507.90	\$2,655.80	\$1,826.49	\$3,605.53	\$565.96	\$2,662.45	\$528.98	\$1,052.17	\$2,055.47	\$2,570.27	\$1,528.13
66	3,636.41	2,759.43	1,919.00	3,747.02	588.32	2,772.96	549.81	1,079.55	2,119.18	2,684.60	1,605.37
67	3,792.19	2,872.45	2,023.40	3,893.42	611.23	2,892.19	571.20	1,125.59	2,197.84	2,803.39	1,692.64
68	3,952.11	2,988.96	2,132.05	4,045.60	635.12	3,016.23	593.56	1,174.68	2,281.18	2,926.34	1,783.19
69	4,117.06	3,109.39	2,244.74	4,203.89	660.10	3,144.96	616.90	1,226.94	2,369.11	3,054.74	1,877.55
70	4,287.02	3,232.99	2,361.80	4,368.51	685.85	3,278.81	641.01	1,282.24	2,461.94	3,187.94	1,975.51
71	4,462.11	3,360.74	2,484.09	4,539.78	712.68	3,418.44	666.10	1,340.93	2,560.02	3,326.81	2,077.29
72	4,642.54	3,492.30	2,611.07	4,718.36	740.72	3,563.64	692.29	1,402.79	2,663.11	3,471.35	2,183.55
73	4,828.54	3,627.90	2,743.72	4,904.36	769.85	3,715.06	719.45	1,468.68	2,771.65	3,622.55	2,294.27
74	5,019.89	3,767.53	2,882.05	5,098.43	800.39	3,873.24	748.03	1,537.84	2,886.41	3,780.19	2,410.13
75	5,217.77	3,911.75	3,026.81	5,301.56	832.25	4,038.18	777.81	1,610.71	3,006.74	3,945.13	2,530.67
76	5,421.45	4,060.44	3,178.01	5,513.84	865.63	4,211.09	809.01	1,687.73	3,133.50	4,117.82	2,657.32
77	5,631.44	4,213.71	3,336.63	5,736.17	900.54	4,392.29	841.63	1,768.79	3,267.25	4,298.80	2,789.87
78	5,848.53	4,371.89	3,502.99	5,969.84	937.19	4,582.33	875.88	1,854.53	3,408.63	4,489.38	2,928.41
79	5,970.93	4,471.60	3,573.02	6,139.69	963.81	4,720.32	900.76	1,923.91	3,514.88	4,624.11	3,029.65
80	6,095.95	4,573.93	3,644.48	6,324.27	992.94	4,870.98	928.03	1,986.64	3,613.17	4,720.00	3,139.72
81	6,255.11	4,698.29	3,717.35	6,532.75	1,025.77	5,042.90	958.68	2,060.49	3,732.95	4,868.14	3,266.59
82	6,418.09	4,825.92	3,791.75	6,748.74	1,059.92	5,220.94	990.54	2,136.75	3,856.55	5,021.09	3,398.37
83	6,585.65	4,957.38	3,867.46	6,971.29	1,094.94	5,405.19	1,023.26	2,216.27	3,984.18	5,178.61	3,535.72
84	6,757.69	5,092.21	3,944.91	7,201.36	1,131.05	5,596.21	1,057.08	2,298.42	4,115.97	5,341.37	3,678.51
85	6,934.09	5,230.76	4,023.78	7,438.74	1,168.46	5,793.66	1,091.99	2,383.83	4,252.22	5,508.94	3,827.20
86	7,114.85	5,373.01	4,104.18	7,684.52	1,207.19	5,998.10	1,128.21	2,472.31	4,392.84	5,681.84	3,981.79
87	7,300.74	5,518.97	4,186.22	7,938.04	1,247.01	6,209.73	1,165.41	2,563.94	4,538.47	5,860.42	4,142.80
88	7,491.10	5,669.30	4,270.11	8,200.08	1,288.35	6,429.00	1,204.03	2,659.07	4,688.47	6,044.46	4,310.04
89	7,686.70	5,823.55	4,355.42	8,470.73	1,331.01	6,656.02	1,243.95	2,757.69	4,843.60	6,234.28	4,484.36
90	7,887.43	5,981.84	4,442.47	8,750.44	1,375.08	6,890.89	1,285.08	2,860.01	5,003.96	6,429.76	4,665.56
91	7,990.19	6,063.44	4,531.38	8,894.76	1,397.77	7,012.52	1,306.35	2,913.03	5,086.87	6,531.00	4,759.81
92	8,094.59	6,145.69	4,622.03	9,041.60	1,420.90	7,136.45	1,327.95	2,967.14	5,170.65	6,633.54	4,855.92
93	8,199.86	6,229.48	4,714.43	9,190.94	1,444.46	7,262.34	1,349.99	3,022.12	5,256.39	6,737.51	4,954.00
94	8,307.20	6,314.13	4,808.80	9,342.36	1,468.46	7,390.52	1,372.35	3,078.19	5,343.45	6,843.22	5,054.03
95	8,415.31	6,399.98	4,905.12	9,496.50	1,492.68	7,520.99	1,395.04	3,135.14	5,432.03	6,951.11	5,156.03
96	8,525.06	6,486.93	5,002.98	9,653.27	1,517.33	7,653.54	1,418.06	3,193.17	5,521.81	7,060.09	5,260.21
97	8,636.44	6,575.29	5,103.12	9,812.65	1,542.42	7,788.70	1,441.52	3,252.41	5,613.34	7,170.49	5,366.25
98	8,749.24	6,664.85	5,205.23	9,974.32	1,567.84	7,926.37	1,465.30	3,313.06	5,706.06	7,283.28	5,474.79
99+	8,863.78	6,755.40	5,309.30	10,138.72	1,594.02	8,066.01	1,489.73	3,374.48	5,800.75	7,397.50	5,585.41

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Current **Rates**

Attained Age	<u>Plan A</u>	<u>Plan B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$3,897.68	\$2,950.78	\$2,029.40	\$4,006.33	\$629.01	\$2,958.41	\$587.89	\$1,169.23	\$2,283.36	\$2,856.09	\$1,697.88
66	4,040.80	3,066.19	2,132.16	4,163.20	653.67	3,080.92	610.90	1,199.44	2,354.27	2,982.74	1,783.62
67	4,213.16	3,191.86	2,248.24	4,326.29	678.98	3,213.36	634.58	1,250.50	2,441.87	3,114.63	1,880.60
68	4,391.31	3,321.03	2,368.89	4,495.16	705.59	3,351.35	659.45	1,305.26	2,534.49	3,251.75	1,981.29
69	4,574.69	3,454.88	2,494.12	4,671.12	733.41	3,494.15	685.41	1,363.08	2,632.23	3,394.12	2,086.13
70	4,763.52	3,592.22	2,624.38	4,854.07	762.21	3,643.17	712.36	1,424.61	2,735.98	3,542.37	2,194.78
71	4,957.81	3,734.04	2,759.98	5,044.21	791.88	3,798.19	740.07	1,490.06	2,844.52	3,696.30	2,308.24
72	5,158.54	3,880.33	2,901.25	5,242.43	823.19	3,959.64	769.30	1,558.90	2,959.07	3,857.42	2,426.27
73	5,365.05	4,030.98	3,048.52	5,449.37	855.37	4,127.75	799.41	1,631.88	3,080.05	4,025.20	2,549.32
74	5,577.66	4,186.00	3,202.34	5,664.93	889.19	4,303.49	831.05	1,708.79	3,206.92	4,200.18	2,678.05
75	5,797.59	4,346.47	3,363.14	5,890.53	924.54	4,487.09	864.10	1,789.62	3,340.66	4,383.56	2,812.12
76	6,023.73	4,511.64	3,531.13	6,126.49	961.85	4,679.09	898.90	1,875.26	3,481.72	4,575.45	2,952.30
77	6,257.08	4,681.92	3,707.31	6,373.69	1,000.68	4,880.47	935.23	1,965.47	3,630.30	4,776.94	3,099.79
78	6,498.60	4,857.67	3,892.11	6,633.33	1,041.59	5,091.45	973.41	2,060.60	3,787.39	4,988.25	3,253.94
79	6,633.98	4,968.50	3,970.00	6,821.51	1,070.83	5,244.72	1,000.79	2,137.73	3,905.53	5,137.92	3,366.19
80	6,773.18	5,082.07	4,049.42	7,026.92	1,103.23	5,412.28	1,031.01	2,207.65	4,014.84	5,244.50	3,488.48
81	6,950.01	5,219.96	4,130.37	7,258.85	1,139.88	5,603.08	1,065.26	2,289.36	4,147.49	5,409.01	3,629.53
82	7,131.21	5,362.21	4,213.06	7,498.30	1,177.63	5,800.97	1,100.61	2,374.23	4,284.95	5,579.08	3,776.04
83	7,317.54	5,508.06	4,297.27	7,745.83	1,216.57	6,005.73	1,136.94	2,462.49	4,426.76	5,754.39	3,928.44
84	7,508.56	5,657.95	4,383.24	8,001.42	1,256.83	6,217.80	1,174.57	2,553.91	4,573.05	5,934.82	4,087.38
85	7,704.37	5,811.88	4,470.84	8,265.53	1,298.39	6,437.51	1,213.41	2,648.60	4,724.58	6,121.26	4,252.33
86	7,905.32	5,969.84	4,560.29	8,538.26	1,341.15	6,664.42	1,253.44	2,746.78	4,881.01	6,313.47	4,424.25
87	8,111.93	6,132.60	4,651.60	8,820.25	1,385.66	6,899.72	1,295.01	2,848.89	5,042.58	6,511.80	4,602.94
88	8,323.57	6,299.40	4,744.54	9,111.20	1,431.48	7,143.32	1,337.88	2,954.59	5,209.27	6,716.02	4,788.94
89	8,540.87	6,470.46	4,839.45	9,411.85	1,478.93	7,395.43	1,382.17	3,064.34	5,381.74	6,926.78	4,982.58
90	8,763.53	6,646.74	4,936.21	9,722.32	1,527.91	7,656.59	1,427.99	3,177.90	5,560.10	7,144.09	5,184.07
91	8,877.85	6,737.18	5,034.94	9,883.01	1,553.11	7,791.75	1,451.55	3,236.92	5,651.84	7,256.67	5,288.68
92	8,994.03	6,828.49	5,135.63	10,045.88	1,578.75	7,929.32	1,475.44	3,296.81	5,745.33	7,370.67	5,395.48
93	9,111.09	6,921.43	5,238.28	10,212.02	1,605.04	8,069.39	1,499.99	3,358.01	5,840.79	7,486.19	5,504.35
94	9,229.89	7,015.69	5,343.01	10,380.35	1,631.44	8,211.53	1,524.75	3,420.19	5,937.11	7,603.90	5,615.52
95	9,350.32	7,110.92	5,449.92	10,551.73	1,658.60	8,356.40	1,550.06	3,483.57	6,035.51	7,723.03	5,728.86
96	9,472.50	7,207.69	5,559.01	10,725.62	1,685.88	8,504.22	1,575.59	3,548.15	6,135.44	7,844.23	5,844.61
97	9,596.32	7,305.76	5,670.17	10,903.00	1,713.80	8,654.33	1,601.66	3,613.82	6,236.89	7,967.50	5,962.75
98	9,721.12	7,405.36	5,783.52	11,082.78	1,742.28	8,806.84	1,628.28	3,680.91	6,339.98	8,092.62	6,083.19
99+	9,848.21	7,505.94	5,899.26	11,265.40	1,771.08	8,962.40	1,655.22	3,749.31	6,445.15	8,219.50	6,206.35

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012 Annual Rates* - Male or Female

Current Rates

Attained Age Plan A Plan B Plan D Plan F Plan FH Plan G Plan GH Plan K Plan L Plan M Plan N \$3,249.57 \$2,460.52 \$3,340.12 \$524.29 \$2,466.52 \$975.05 \$1,903.84 \$2,381.11 \$1,415.77 65 n/a n/a 3,471.03 1,000.03 1,962.97 66 3,368.92 2,556.42 n/a 545.12 2,569.07 n/a 2,487.03 1,487.11 67 3,513.03 2,661.14 n/a 3,607.06 566.18 2,679.36 n/a 1.042.68 2,036.06 2,597.00 1,568.17 68 3,661.50 2,769.47 n/a 3,747.90 588.43 2,794.34 n/a 1,088.39 2,113.51 2,711.00 1,652.28 69 3,814.00 2,880.41 3,894.73 611.56 2,913.47 2,194.78 2,829.90 1,739.44 n/a n/a 1,136.61 70 3,971.86 2,995.18 4,047.24 635.45 3,037.61 1,187.88 2,281.07 2,953.50 1,830.09 n/a n/a 71 4,134.07 3,113.43 4,205.86 660.32 3,166.88 1,242.10 2,371.62 3,082.12 1,924.57 n/a n/a 72 4,300.98 3,235.39 n/a 4,370.91 686.29 3,301.50 n/a 1,299.70 2,467.18 3,216.19 2,023.07 73 4,473.45 3,361.06 4,543.60 713.23 3,441.79 1,360.46 2,567.87 3,355.94 2,125.84 n/a n/a 74 4,650.83 3,490.44 n/a 4,723.60 741.59 3,588.30 n/a 1,424.61 2,674.12 3,502.33 2,232.85 75 4,834.00 3,623.97 4,911.34 771.05 3,741.24 1,492.35 2,785.50 3,655.06 2,344.89 n/a n/a 801.92 76 5,022.72 3,761.75 5,108.14 3,901.06 1,563.59 2,903.32 3,815.31 2,461.62 n/a n/a 77 5,217.34 3,903.79 n/a 5,314.32 834.21 4,069.17 n/a 1,638.97 3,026.81 3,982.98 2,584.45 78 5,418.39 4,050.40 n/a 5,530.54 868.25 4,245.35 n/a 1,718.06 3,157.61 4,158.95 2,713.18 79 5,531.84 4,142.47 n/a 5,687.73 892.79 4,372.98 n/a 1,782.42 3,256.45 4,283.75 2,806.89 5,647.92 5,859.01 920.07 1,840.68 80+ 4,237.16 n/a 4,512.51 n/a 3,347.75 4,372.55 2,908.78

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

SERFF Tracking #:	BNLB-132940956	State Tracking #:	С	Company Tracking #:
State:	Rhode Island		Filing Company:	Colonial Penn Life Insurance Company
TOI/Sub-TOI:	MS08I Individual	Medicare Supplement - Standard Pla	ans 2010/MS08I.012 Multi-Plan 2010	
Product Name:	2022 CPL-GR-A8	0		
Project Name/Number:	/			

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	
Attachment(s):	Exhibit I.pdf Exhibit II.pdf Exhibit III.pdf Exhibit IV.pdf Exhibit V - NW.pdf Exhibit V - RI.pdf Exhibit VI.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	Rhodelsland_ActCertLAH - CPL.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	Actuarial Memo.pdf RI Colonial Penn Life Insurance Company - Consumer Narrative.pdf
Item Status:	
Status Date:	
Bypassed - Item:	*Medicare Supplement-Individual
Bypass Reason:	N/A - this is a rate filing
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Premium Rate Sheets - Life & A&H
Comments:	

SERFF Tracking #:	BNLB-132940956 State Tracking #:		Co	mpany Tracking #:
State: TOI/Sub-TOI: Product Name: Project Name/Number:	Rhode Island MS08I Individual 2022 CPL-GR-A8 /		Filing Company: ans 2010/MS08I.012 Multi-Plan 2010	Colonial Penn Life Insurance Company
Attachment(s):	R R R R R R R R R R R R R R R R R R R	ate Sheet - Plan A.pdf ate Sheet - Plan B.pdf ate Sheet - Plan D.pdf ate Sheet - Plan F.pdf ate Sheet - Plan FH.pdf ate Sheet - Plan G.pdf ate Sheet - Plan GH.pdf ate Sheet - Plan K.pdf ate Sheet - Plan L.pdf ate Sheet - Plan M.pdf ate Sheet - Plan N.pdf		
Item Status:				
Status Date:				

Policy Form Series CPL-GR-A80 Plans A, B, D, F, High Deductible F, G, High Deductible G, K, L, M, and N

Exhibit I

Standardized Medicare Supplement Benefit Chart

	Basic	Part A	Skilled Nursing	Part B	Part B	Foreign Travel
Plan	Benefits	Deductible	Facility Care	Deductible	Excess	Emergency
А						
В						
D						
F						
High Deductible F ⁽¹⁾						
G						
High Deductible G ⁽¹⁾						
K ⁽²⁾	50%	50%	50%			
L ⁽³⁾	75%	75%	75%			
M ⁽⁴⁾		50%				
N ⁽⁵⁾	Copays					

- (1) High Deductible Plans F and G benefits are paid after a federally mandated calendar year deductible is met (\$2,370 in 2021).
- (2) Plan K benefits, excluding Part A Hospitalization Copayments and Part B Preventive Services, are paid at 50% until a federally mandated annual out-of-pocket limit is met (\$6,220 in 2021) and 100% thereafter.
- (3) Plan L benefits, excluding Part A Hospitalization Copayments and Part B Preventive Services, are paid at 75% until a federally mandated annual out-of-pocket limit is met (\$3,110 in 2021) and 100% thereafter.
- (4) Plan M Part A Deductible benefits are paid at 50%.
- (5) Plan N Part B Coinsurance benefits are subject to copayments of up to \$20 per office visit and up to \$50 per emergency room visit. The emergency room copayment is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.

Exhibit II 2022 Rate Adjustments Rhode Island

<u>Plan</u>	Rate Change
А	10.0%
В	6.0%
D	0.0%
F	6.0%
FH	0.0%
G	2.0%
GH	0.0%
К	0.0%
L	10.0%
Μ	6.0%
Ν	7.5%

Exhibit III

Standardized Medicare Supplement Policy Form Series CPL-GR-A80

Rhode Island Rate History

	CPL-GR-A80A	CPL-GR-A80B	CPL-GR-A80D	CPL-GR-A80F	CPL-GR-A80FH	CPL-GR-A80G	CPL-GR-A80GH	CPL-GR-A80K	CPL-GR-A80L	CPL-GR-A80M	CPL-GR-A80N
2011	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	0.0%
2012	7.9%	7.9%	N/A	7.9%	7.9%	7.9%	N/A	7.9%	7.9%	7.9%	7.9%
2013	1.7%	1.7%	N/A	6.5%	0.0%	0.0%	N/A	0.0%	1.7%	1.7%	1.7%
2014	6.0%	0.0%	N/A	7.0%	0.0%	5.0%	N/A	0.0%	6.0%	6.0%	4.0%
2015	12.0%	0.0%	N/A	7.0%	0.0%	0.0%	N/A	0.0%	4.0%	4.0%	0.0%
2016	12.0%	4.0%	N/A	4.8%	0.0%	0.0%	N/A	0.0%	4.0%	4.0%	0.0%
2017	12.0%	5.0%	N/A	6.0%	2.0%	5.0%	N/A	1.9%	5.0%	5.0%	5.0%
2018	12.0%	5.5%	N/A	5.5%	0.0%	5.5%	N/A	5.5%	5.5%	5.5%	6.2%
2019	12.0%	5.5%	N/A	7.0%	0.0%	5.0%	N/A	5.5%	5.5%	5.5%	0.0%
2020	12.0%	6.0%	6.0%	6.0%	2.0%	6.0%	N/A	6.0%	6.0%	6.0%	1.0%
2021	7.0%	7.0%	7.0%	5.0%	7.0%	7.0%	0.0%	7.0%	7.0%	7.0%	6.3%

Exhibit IV Policy Form Series GR-A80 In-force Policy History

Rhode Island

Year-End	<u>GR-A80A</u>	<u>GR-A80B</u>	<u>GR-A80D</u>	<u>GR-A80F</u>	GR-A80FH	<u>GR-A80G</u>	GR-A80GH	<u>GR-A80K</u>	GR-A80L	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	0	0	N/A	100	5	0	N/A	0	0	1	144
2011	0	1	N/A	440	18	2	N/A	0	0	2	403
2012	0	1	N/A	666	42	7	N/A	0	2	2	593
2013	0	1	N/A	846	41	13	N/A	0	9	2	693
2014	0	1	N/A	914	84	65	N/A	1	31	2	813
2015	0	1	N/A	844	103	180	N/A	3	48	2	950
2016	0	1	N/A	747	117	250	N/A	3	41	3	1,031
2017	0	1	N/A	643	132	334	N/A	3	35	2	1,040
2018	0	1	N/A	548	133	347	N/A	1	31	2	1,037
2019	0	1	97	473	114	344	N/A	1	28	1	1,000
2020	0	1	228	389	94	301	1	1	23	1	847
As of 6/2021	0	1	235	346	77	255	2	1	16	1	715

Nationwide

Year-End	<u>GR-A80A</u>	<u>GR-A80B</u>	<u>GR-A80D</u>	<u>GR-A80F</u>	GR-A80FH	<u>GR-A80G</u>	GR-A80GH	<u>GR-A80K</u>	<u>GR-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	70	12	N/A	10,707	2,354	1,444	N/A	279	139	56	15,031
2011	190	44	N/A	31,682	6,355	2,974	N/A	705	260	70	40,931
2012	265	39	N/A	47,314	8,815	4,588	N/A	775	337	75	60,003
2013	286	51	N/A	54,533	10,438	9,579	N/A	871	401	67	74,499
2014	307	64	N/A	55,584	12,324	17,133	N/A	1,133	617	58	84,982
2015	272	75	N/A	55,438	14,009	23,000	N/A	1,523	750	57	93,964
2016	248	73	N/A	56,623	15,629	27,450	N/A	1,640	747	46	101,085
2017	222	67	N/A	57,802	16,569	28,198	N/A	1,690	699	40	104,222
2018	181	57	N/A	58,991	16,864	27,378	N/A	1,642	624	42	104,663
2019	164	50	6,245	58,378	16,210	24,892	N/A	1,412	543	34	97,855
2020	122	44	15,696	51,339	14,141	24,363	743	1,314	482	32	85,783
As of 6/2021	102	41	17,978	46,785	12,663	22,911	1,505	1,132	409	32	76,648

Exhibit V Policy Form Series GR-A80 Nationwide Experience

	Experience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
CPL-GR-A80A	2010	56,815	56,346	99.2%
	2011	329,264	502,385	152.6%
	2012	613,495	1,103,553	179.9%
	2013	801,969	1,465,355	182.7%
	2014	1,011,418	1,676,610	165.8%
	2015	998,090	1,579,015	158.2%
	2016	949,786	1,448,692	152.5%
	2017	975,977	1,526,256	156.4%
	2018	895,347	1,308,324	146.1%
	2019	854,803	1,215,709	142.2%
	2020	788,025	933,037	118.4%
	Total	8,274,987	12,815,281	154.9%
CPL-GR-A80B	2010	8,816	8,576	97.3%
	2011	94,994	61,514	64.8%
	2012	106,204	78,617	74.0%
	2013	125,108	72,553	58.0%
	2014	172,076	161,312	93.7%
	2015	193,027	182,177	94.4%
	2016	204,941	227,170	110.8%
	2017	201,101	185,771	92.4%
	2018	173,267	200,394	115.7%
	2019	156,810	159,650	101.8%
	2020	145,144	126,584	87.2%
	Total	1,581,486	1,464,317	92.6%
CPL-GR-A80D	2019	3,189,620	2,128,238	66.7%
	2020	21,528,654	14,440,020	67.1%
	Total	24,718,274	16,568,257	67.0%
CPL-GR-A80F	2010	7,809,445	5,140,494	65.8%
	2011	50,458,400	35,441,802	70.2%
	2012	95,124,157	71,090,947	74.7%
	2013	128,074,351	93,407,477	72.9%
	2014	149,657,136	104,874,472	70.1%
	2015	156,312,811	108,803,108	69.6%
	2016	163,166,769	114,027,154	69.9%
	2017	172,509,181	122,353,658	70.9%
	2018	178,612,603	128,532,842	72.0%
	2019	186,182,813	132,989,550	71.4%
	2020	183,901,291	116,882,521	63.6%
			1,033,544,025	

Exhibit V Policy Form Series GR-A80 Nationwide Experience

E	xperience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
CPL-GR-A80FH	2010	547,137	114,261	20.9%
	2011	3,554,748	1,300,106	36.6%
	2012	5,812,957	2,687,478	46.2%
	2013	7,171,562	3,631,100	50.6%
	2014	8,698,056	4,706,195	54.1%
	2015	10,038,501	5,905,010	58.8%
	2016	11,337,678	6,255,692	55.2%
	2017	12,556,263	7,567,705	60.3%
	2018	12,915,471	8,369,756	64.8%
	2019	12,743,298	9,159,008	71.9%
_	2020	12,031,412	7,337,695	61.0%
	Total	97,407,082	57,034,005	58.6%
CPL-GR-A80G	2010	1,152,827	627,691	54.4%
	2011	5,150,046	3,034,908	58.9%
	2012	8,867,389	5,918,070	66.7%
	2013	14,945,948	10,399,567	69.6%
	2014	29,158,397	20,039,909	68.7%
	2015	43,540,143	31,404,557	72.1%
	2016	54,445,059	40,938,102	75.2%
	2017	64,122,288	47,134,919	73.5%
	2018	67,816,511	50,167,069	74.0%
	2019	67,332,696	51,413,205	76.4%
	2020	69,226,713	46,229,545	66.8%
	Total	425,758,018	307,307,541	72.2%
CPL-GR-A80GH	2020	197,472	24,148	12.2%
	Total	197,472	24,148	12.2%
CPL-GR-A80K	2010	123,542	45,081	36.5%
	2011	730,215	348,121	47.7%
	2012	904,433	518,979	57.4%
	2013	973,023	546,504	56.2%
	2014	1,339,640	782,060	58.4%
	2015	1,825,658	1,194,257	65.4%
	2016	2,042,790	1,409,438	69.0%
	2017	2,151,406	1,452,305	67.5%
	2018	2,180,941	1,589,368	72.9%
	2019	1,982,791	1,408,210	71.0%
	2020	1,915,502	1,240,544	64.8%
	Total	16,169,941	10,534,867	65.2%

Exhibit V Policy Form Series GR-A80 Nationwide Experience

	Experience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
CPL-GR-A80L	2010	96,881	41,598	42.9%
	2011	414,956	257,046	61.9%
	2012	558,832	439,391	78.6%
	2013	661,496	560,842	84.8%
	2014	1,114,427	936,786	84.1%
	2015	1,462,132	1,292,531	88.4%
	2016	1,632,301	1,334,941	81.8%
	2017	1,653,822	1,396,921	84.5%
	2018	1,542,752	1,340,589	86.9%
	2019	1,455,336	1,258,724	86.5%
	2020	1,374,489	914,147	66.5%
-	Total	11,967,424	9,773,517	81.7%
CPL-GR-A80M	[2010	35,333	21,863	61.9%
	2011	130,795	77,298	59.1%
	2012	153,988	99,674	64.7%
	2013	146,525	109,096	74.5%
	2014	134,001	107,106	79.9%
	2015	129,198	96,383	74.6%
	2016	116,375	82,082	70.5%
	2017	103,517	69,620	67.3%
	2018	104,101	119,584	114.9%
	2019	107,463	114,989	107.0%
	2020	93,750	52,917	56.4%
-	Total	1,255,047	950,612	75.7%
CPL-GR-A80N	2010	7,660,128	4,115,590	53.7%
	2011	44,238,006	27,241,173	61.6%
	2012	77,147,332	54,061,505	70.1%
	2013	102,618,384	71,191,935	69.4%
	2014	127,735,774	88,365,142	69.2%
	2015	145,074,908	102,845,070	70.9%
	2016	161,915,590	117,259,638	72.4%
	2017	179,120,859	127,912,382	71.4%
	2018	187,800,309	140,071,133	74.6%
	2019	187,777,552	144,213,308	76.8%
	2020	182,435,739	123,122,101	67.5%
	Total	1,403,524,579	1,000,398,977	71.3%
All	2010	17,490,923	10,171,499	58.2%
Au	2010	105,101,423	68,264,353	65.0%
	2012	189,288,787	135,998,214	71.8%
	2013	255,518,365	181,384,428	71.0%
	2014	319,020,925	221,649,591	69.5%
	2015	359,574,467	253,302,109	70.4%
	2016	395,811,289	282,982,911	71.5%
	2017	433,394,413	309,599,537	71.4%
	2018	452,041,303	331,699,059	73.4%
	2019	461,783,182	344,060,589	74.5%
	2020	473,638,190	311,303,259	65.7%
•	Total	3,462,663,268	2,450,415,548	70.8%

Exhibit V Policy Form Series GR-A80 Rhode Island Experience

	Experience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
CPL-GR-A80B	2011	2,059	21	1.0%
	2012	2,247	608	27.1%
	2013	2,375	508	21.4%
	2014	2,468	185	7.5%
	2015	2,564	543	21.2%
	2016	2,769	1,326	47.9%
	2017	3,018	273	9.1%
	2018	3,305	802	24.3%
	2019	3,617	2,328	64.3%
_	2020	4,098	204	5.0%
	Total	28,519	6,799	23.8%
CPL-GR-A80D	2019	49,374	33,652	68.2%
	2020	311,293	146,478	47.1%
_	Total	360,666	180,130	49.9%
CPL-GR-A80F	2010	57,670	48,228	83.6%
	2011	655,753	594,899	90.7%
	2011	1,306,381	1,107,163	84.8%
	2012	1,867,316	1,539,448	82.4%
	2013	2,348,803	1,832,155	78.0%
	2014	2,472,478	1,936,964	78.3%
	2013	2,345,363	1,803,271	76.9%
	2010	2,256,689	1,754,464	70.9%
	2017	1,994,221	1,427,495	71.6%
	2018	1,994,221	1,505,862	78.4%
	2019	1,722,616	970,728	78.4% 56.4%
-	Total	18,949,188	14,520,676	76.6%
CPL-GR-A80FH		1,208	0	0.0%
	2011	10,311	1,394	13.5%
	2012	23,599	10,322	43.7%
	2013	25,856	14,181	54.8%
	2014	51,088	26,179	51.2%
	2015	64,848	37,884	58.4%
	2016	73,051	44,798	61.3%
	2017	77,390	71,395	92.3%
	2018	86,339	60,654	70.3%
	2019	81,135	67,470	83.2%
_	2020	66,782	116,669	174.7%
	Total	561,608	450,946	80.3%
CPL-GR-A80G	2011	867	870	100.4%
	2012	11,600	3,454	29.8%
	2013	12,352	7,779	63.0%
	2014	69,281	34,896	50.4%
	2015	265,892	185,466	69.8%
	2016	434,895	315,052	72.4%
	2017	630,628	480,312	76.2%
	2018	773,639	645,895	83.5%
	2019	837,477	613,699	73.3%
_	2020	834,646	566,375	67.9%
_	Total	3,871,276	2,853,799	73.7%

Exhibit V Policy Form Series GR-A80 Rhode Island Experience

Ε	xperience	Earned	Incurred	Claim
	Period	Premium	Claims	Ratio
CPL-GR-A80GH	2020	112	0	0.0%
	Total	112	0	0.0%
CPL-GR-A80K	2014	732	61	8.3%
	2015	2,816	3,246	115.3%
	2016	3,259	1,974	60.6%
	2017	3,459	1,803	52.1%
	2018	1,471	61	4.2%
	2019	1,618	11	0.7%
	2020	1,797	1,208	67.2%
	Total	15,150	8,363	55.2%
CPL-GR-A80L	2012	2,933	2,199	75.0%
	2013	8,610	3,485	40.5%
	2014	53,749	55,569	103.4%
	2015	91,725	100,763	109.9%
	2016	83,714	54,318	64.9%
	2017	79,010	66,590	84.3%
	2018	76,514	69,615	91.0%
	2019	72,909	37,576	51.5%
	2020	66,966	20,853	31.1%
	Total	536,129	410,969	76.7%
CPL-GR-A80M	2010	343	0	0.0%
CI L-GR-A00M	2010	1,947	593	30.5%
	2011	3,377	2,394	30.3 <i>%</i> 70.9%
	2012	3,663	2,394 5,494	150.0%
	2013	3,974	1,143	28.8%
	2014	4,313	2,293	53.2%
	2015	5,771	5,550	96.2%
	2010	5,230	2,813	53.8%
	2017		2,813	49.7%
	2018	5,747 5,178	2,838 9,600	49.7% 185.4%
	2019	3,611	9,000 72	2.0%
<u> </u>	Total		32,808	76.0%
~ ~		43,153		
CPL-GR-A80N	2010	78,180	37,724	48.3%
	2011	424,527	243,481	57.4%
	2012	761,124	437,277	57.5%
	2013	895,573	577,196	64.4%
	2014	1,143,844	756,238	66.1%
	2015	1,331,479	942,269	70.8%
	2016	1,505,049	1,205,023	80.1%
	2017	1,641,383	1,075,192	65.5%
	2018	1,760,245	1,105,418	62.8%
	2019	1,787,126	1,238,910	69.3%
. <u> </u>	2020	1,595,618	1,106,236	69.3%
		12,924,147	8,724,963	

Exhibit V Policy Form Series GR-A80 Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
All	2010	137,400	85,951	62.6%
	2011	1,095,464	841,258	76.8%
	2012	2,111,262	1,563,417	74.1%
	2013	2,815,744	2,148,091	76.3%
	2014	3,673,939	2,706,427	73.7%
	2015	4,236,113	3,209,428	75.8%
	2016	4,453,869	3,431,311	77.0%
	2017	4,696,806	3,452,842	73.5%
	2018	4,701,481	3,312,797	70.5%
	2019	4,760,332	3,509,107	73.7%
	2020	4,607,538	2,928,822	63.6%
	Total	37,289,949	27,189,452	72.9%

Exhibit VI

CPL-GR-A80A

Nationwide Experience

With the 2022 Justified Rate Action

Experience	Issue		Earned	Claims	Loss	Exposed	Average	Average	Premium	Claim	
Year	Year	Duration	Premium	Incurred	Ratio	Policies	Premium	Claim Cost	Trend	Trend	
2010 2010 Total	2010	0	\$56,815 \$56,815	\$56,346 \$56,346	99.2% 99.2%	283	\$2,409 \$2,409	\$2,389 \$2,389			
2011	2010	1	\$153,080	\$232,156	151.7%	833	\$2,205	\$3,344			
2011 Total	2011	0 0.5	\$176,184 \$329,264	\$270,229 \$502,385	153.4% 152.6%	980	\$2,157 \$2,179	\$3,309 \$3,325	-9.5%	39.2%	
2012	2010	2	\$102,231	\$174,442	170.6%	620	\$1,979	\$3,376	5.570	05.270	
	2011	1	\$301,409	\$556,666	184.7%	1,476 933	\$2,450	\$4,526 \$4,790			
2012 Total	2012	0.8	\$209,855 \$613,495	\$372,444 \$1,103,553	177.5%	3,029	\$2,699 \$2,430	\$4,372	11.5%	31.5%	
2013	2010	3	\$77,247	\$144,126	186.6%	448	\$2,069	\$3,861			
	2011 2012	2	\$246,242 \$322,978	\$405,789 \$610,617	164.8% 189.1%	1,150 1,393	\$2,569 \$2,782	\$4,234 \$5,260			
	2013	0	\$155,502	\$304,822	196.0%	675	\$2,764	\$5,419			
2013 Total 2014	2010	1.3 4	\$801,969 \$69,837	\$1,465,355 \$128,485	182.7% 184.0%	3,666 369	\$2,625 \$2,271	\$4,797 \$4,178	8.0%	9.7%	
	2011	3	\$186,656	\$283,458	151.9%	812	\$2,758	\$4,189			
	2012	2	\$255,634	\$460,128	180.0%	1,036	\$2,961	\$5,330			
	2013 2014	1	\$248,382 \$250,909	\$399,890 \$404,649	161.0% 161.3%	998 975	\$2,987 \$3,088	\$4,808 \$4,980			
014 Total		1.6	\$1,011,418	\$1,676,610	165.8%	4,190	\$2,897	\$4,802	10.3%	0.1%	
015	2010 2011	5	\$64,128 \$161,022	\$104,954 \$222,986	163.7% 138.5%	317 643	\$2,428 \$3,005	\$3,973 \$4,161			
	2012	3	\$211,593	\$320,147	151.3%	790	\$3,214	\$4,863			
	2013	2	\$176,196	\$275,027	156.1%	685	\$3,087	\$4,818			
	2014 2015	1	\$312,931 \$72,221	\$555,217 \$100,683	177.4% 139.4%	1,160 282	\$3,237 \$3,073	\$5,744 \$4,284			
015 Total		2.3	\$998,090	\$1,579,015	158.2%	3,877	\$3,089	\$4,887	6.6%	1.8%	
016	2010 2011	6 5	\$44,252 \$139,963	\$110,992 \$185,065	250.8% 132.2%	241 524	\$2,203 \$3,205	\$5,527 \$4,238			
	2011	4	\$169,299	\$206,964	122.2%	616	\$3,298	\$4,032			
	2013	3	\$127,145	\$132,439	104.2%	488	\$3,127	\$3,257			
	2014 2015	2	\$269,200 \$115,251	\$424,612 \$142,477	157.7% 123.6%	942 460	\$3,429 \$3,007	\$5,409 \$3,717			
	2016	0	\$84,677	\$246,145	290.7%	291	\$3,492	\$10,150			
016 Total 017	2010	2.8 7	\$949,786 \$39,267	\$1,448,692 \$85,990	152.5% 219.0%	3,562 184	\$3,200 \$2,561	\$4,880 \$5,608	3.6%	-0.1%	
017	2010	6	\$128,875	\$135,033	104.8%	439	\$3,523	\$3,691			
	2012	5	\$145,392	\$163,252	112.3%	472	\$3,696	\$4,150			
	2013 2014	4	\$106,515 \$244,908	\$101,942 \$377,140	95.7% 154.0%	373 786	\$3,427 \$3,739	\$3,280 \$5,758			
	2015	2	\$80,599	\$78,914	97.9%	284	\$3,406	\$3,334			
	2016 2017	1	\$158,062 \$72,359	\$435,033 \$148,951	275.2% 205.8%	455 219	\$4,169 \$3,965	\$11,473 \$8,162			
017 Total	2017	3.3	\$975,977	\$1,526,256	156.4%	3,212	\$3,646	\$5,702	14.0%	16.8%	
018	2010	8	\$35,834	\$60,508	168.9%	145	\$2,976	\$5,025			
	2011 2012	7	\$119,632 \$130,723	\$128,791 \$131,572	107.7% 100.6%	340 344	\$4,222 \$4,567	\$4,546 \$4,596			
	2013	5	\$82,830	\$78,221	94.4%	231	\$4,312	\$4,072			
	2014 2015	4	\$197,790 \$68,056	\$281,407 \$85,749	142.3% 126.0%	530 165	\$4,478 \$4,965	\$6,371 \$6,255			
	2015	2	\$109,741	\$297,424	271.0%	273	\$4,824	\$13,074			
	2017	1	\$111,273	\$161,608	145.2%	280	\$4,769	\$6,926			
018 Total	2018	0 4.1	\$39,468 \$895,347	\$83,043 \$1,308,324	210.4% 146.1%	94 2,400	\$5,038 \$4,477	\$10,601 \$6,542	22.8%	14.7%	
019	2010	9	\$29,383	\$51,421	175.0%	104	\$3,390	\$5,933			
	2011 2012	8	\$100,430 \$117,570	\$101,287 \$114,039	100.9% 97.0%	269 279	\$4,480 \$5,057	\$4,518 \$4,905			
	2013	6	\$79,254	\$71,584	90.3%	184	\$5,169	\$4,669			
	2014	5	\$193,156	\$332,479	172.1%	457	\$5,072	\$8,730			
	2015 2016	4	\$54,721 \$67,458	\$55,636 \$172,056	101.7% 255.1%	122 159	\$5,382 \$5,107	\$5,472 \$13,026			
	2017	2	\$88,691	\$89,630	101.1%	188	\$5,661	\$5,721			
	2018 2019	1	\$40,374 \$83,766	\$83,567 \$144,011	207.0% 171.9%	94 140	\$5,154 \$7,180	\$10,668 \$12,344			
019 Total	2015	4.6	\$854,803	\$1,215,709	142.2%	1,996	\$5,140	\$7,311	14.8%	11.8%	
020	2010	10	\$28,913	\$45,941	158.9%	91	\$3,834	\$6,092			
	2011 2012	9	\$82,076 \$100,851	\$110,691 \$93,512	134.9% 92.7%	196 209	\$5,038 \$5,804	\$6,794 \$5,382			
	2013	7	\$55,121	\$51,251	93.0%	131	\$5,069	\$4,713			
	2014 2015	6 5	\$158,861 \$51,756	\$232,701 \$44,091	146.5% 85.2%	357 96	\$5,340 \$6,470	\$7,822 \$5,511			
	2016	4	\$53,509	\$64,959	121.4%	110	\$5,864	\$7,119			
	2017	3	\$85,384	\$74,614	87.4%	154	\$6,675	\$5,833			
	2018 2019	2	\$26,392 \$134,992	\$30,183 \$176,774	114.4% 131.0%	60 223	\$5,278 \$7,264	\$6,037 \$9,513			
	2020	0	\$10,170	\$8,320	81.8%	22	\$5,548	\$4,538			
020 Total		5.2	\$788,025	\$933,037	118.4%	1,646	\$5,745	\$6,802	11.8%	-7.0%	
hrough 2020	0		\$8,274,987	\$12,815,281	154.9%						
xperience			Earned	Claims	Loss	Exposed		Rate	Premium	Claim	Rate In
xperience ear		Duration	Premium	Incurred	Ratio	Policies	Persistency	Increase	Trend	Trend	Effecti
021		6.1	\$747,464	\$979,318	131.0%	1,413	85.9%	9.8%	10.5%	22.2%	
022 023		7.1 8.1	\$704,540 \$654,955	\$912,974 \$847,628	129.6% 129.4%	1,201 1,021	85.0% 85.0%	10.0% 8.4%	10.9% 9.4%	9.7% 9.2%	
024		9.1	\$605,958	\$783,985	129.4%	868	85.0%	8.0%	8.8%	8.8%	
025 026		10.1 11.1	\$558,639	\$722,574	129.3%	738	85.0%	7.6%	8.5%	8.4%	
026 027		11.1 12.1	\$513,329 \$470,214	\$663,782 \$607,874	129.3% 129.3%	627 533	85.0% 85.0%	7.3% 7.0%	8.1% 7.8%	8.1% 7.7%	
028		13.1	\$429,433	\$555,023	129.2%	453	85.0%	6.7%	7.4%	7.4%	
029 030		14.1 15.1	\$391,061 \$355,130	\$505,320 \$458,795	129.2% 129.2%	385 327	85.0% 85.0%	6.4% 6.1%	7.1% 6.8%	7.1% 6.8%	
030 031		15.1	\$355,130 \$321,613	\$458,795 \$415,426	129.2%	278	85.0%	5.9%	6.5%	6.5%	
		17.1	\$290,485	\$375,153	129.1%	237	85.0%	5.7%	6.3%	6.2%	
032		18.1 19.1	\$261,686 \$235,101	\$337,888 \$303,518	129.1% 129.1%	201 171	85.0% 85.0%	5.5% 5.3%	6.0% 5.7%	6.0% 5.7%	
032 033		20.1	\$210,670	\$271,914	129.1%	145	85.0%	5.0%	5.4%	5.4%	
032 033 034 035				\$242,939	129.0%	123	85.0%	4.7%	5.1%	5.1%	
032 033 034 035 036		21.1	\$188,267		130.00/		00.000				
032 033 034 035 036 037			\$167,774	\$216,445	129.0% 129.0%	105	85.0% 85.0%	4.4% 4.1%	4.8% 4.5%	4.8% 4.5%	
2032 2033 2034 2035 2036 2037 2038 2039		21.1 22.1 23.1 24.1	\$167,774 \$149,084 \$132,077	\$216,445 \$192,285 \$170,308	129.0% 128.9%	105 89 76	85.0% 85.0%	4.1% 3.8%	4.5% 4.2%	4.5% 4.2%	
2032 2033 2034 2035 2035 2036 2037 2038 2039 2040		21.1 22.1 23.1	\$167,774 \$149,084	\$216,445 \$192,285	129.0%	105 89	85.0%	4.1%	4.5%	4.5%	

\$15,779,111 Lifetime

\$22,528,795

142.8%

Exhibit VI

CPL-GR-A80B

Nationwide Experience

With the 2022 Justified Rate Action

	Issue		Earned	Claims	Loss	Exposed	Average	Average	Premium	Claim	
Year 2010	Year 2010	Duration 0	Premium \$8,816	Incurred \$8,576	Ratio 97.3%	Policies 49	Premium \$2,159	Claim Cost \$2,100	Trend	Trend	
2010 Total	2010	0	\$8,816	\$8,576	97.3%	49	\$2,155	\$2,100			
2011	2010	1	\$26,564	\$13,170	49.6%	150	\$2,125	\$1,054			
2011 Total	2011	0.3	\$68,430 \$94,994	\$48,344 \$61,514	70.6% 64.8%	344 494	\$2,387 \$2,308	\$1,686 \$1,494	6.9%	-28.9%	
2012	2010	2	\$22,372	\$13,847	61.9%	122	\$2,201	\$1,362			
	2011 2012	1	\$69,099 \$14,733	\$46,206 \$18,564	66.9% 126.0%	388 74	\$2,137 \$2,389	\$1,429 \$3,010			
2012 Total		1.1	\$106,204	\$78,617	74.0%	584	\$2,182	\$1,615	-5.4%	8.1%	
2013	2010	3	\$15,819	\$5,268	33.3% 42.5%	88	\$2,157	\$718			
	2011 2012	2	\$53,433 \$29,891	\$22,733 \$21,675	42.5%	292 157	\$2,196 \$2,285	\$934 \$1,657			
	2013	0	\$25,965	\$22,876	88.1%	146	\$2,134	\$1,880			
2013 Total 2014	2010	1.5	\$125,108 \$13,561	\$72,553 \$8,783	58.0% 64.8%	683 74	\$2,198 \$2,199	\$1,275 \$1,424	0.7%	-21.1%	
	2011	3	\$51,994	\$49,580	95.4%	273	\$2,285	\$2,179			
	2012 2013	2	\$23,722 \$38,464	\$16,411 \$35,661	69.2% 92.7%	125 212	\$2,277 \$2,177	\$1,575 \$2,019			
	2013	0	\$44,334	\$50,877	114.8%	246	\$2,163	\$2,482			
2014 Total	2010	1.7	\$172,076	\$161,312	93.7%	930	\$2,220	\$2,081	1.0%	63.3%	
2015	2010 2011	5	\$13,294 \$49,190	\$3,157 \$39,417	23.7% 80.1%	72 261	\$2,216 \$2,262	\$526 \$1,812			
	2012	3	\$20,610	\$16,090	78.1%	104	\$2,378	\$1,857			
	2013 2014	2	\$33,964 \$46,702	\$26,605 \$51,229	78.3% 109.7%	180 247	\$2,264 \$2,269	\$1,774 \$2,489			
	2015	0	\$29,267	\$45,680	156.1%	183	\$1,919	\$2,995			
2015 Total 2016	2010	2.3 6	\$193,027 \$10,418	\$182,177 \$8,544	94.4% 82.0%	1,047	\$2,212 \$1,953	\$2,088 \$1,602	-0.4%	0.3%	
2010	2010	5	\$45,723	\$56,159	122.8%	243	\$2,258	\$2,773			
	2012	4	\$18,543	\$21,487	115.9%	93	\$2,393	\$2,772			
	2013 2014	3	\$28,257 \$44,607	\$22,068 \$37,704	78.1% 84.5%	137 225	\$2,475 \$2,379	\$1,933 \$2,011			
	2015	1	\$42,108	\$70,605	167.7%	264	\$1,914	\$3,209			
2016 Total	2016	0 2.8	\$15,286 \$204,941	\$10,604 \$227,170	69.4% 110.8%	85	\$2,158 \$2,214	\$1,497 \$2,454	0.1%	17.5%	
2017	2010	7	\$10,115	\$7,163	70.8%	62	\$1,958	\$1,386	5,276		
	2011 2012	6 5	\$43,351 \$16,316	\$28,710 \$12,962	66.2% 79.4%	231 80	\$2,252 \$2,447	\$1,491 \$1,944			
	2012 2013	5 4	\$29,304	\$12,962 \$18,383	62.7%	133	\$2,644	\$1,659			
	2014	3	\$37,005	\$30,093	81.3%	170	\$2,612	\$2,124			
	2015 2016	2	\$38,861 \$15,577	\$58,878 \$18,838	151.5% 120.9%	232 88	\$2,010 \$2,124	\$3,045 \$2,569			
	2017	0	\$10,572	\$10,744	101.6%	71	\$1,787	\$1,816			
2017 Total 2018	2010	3.7 8	\$201,101 \$7,511	\$185,771 \$5,257	92.4% 70.0%	1,067	\$2,262 \$2,504	\$2,089 \$1,752	2.2%	-14.9%	
	2011	7	\$37,353	\$33,190	88.9%	152	\$2,959	\$2,629			
	2012 2013	6 5	\$12,102 \$19,763	\$8,760 \$29,870	72.4% 151.1%	49 73	\$2,964 \$3,271	\$2,145 \$4,944			
	2014	4	\$37,010	\$33,915	91.6%	144	\$3,084	\$2,826			
	2015	3	\$25,855	\$50,091	193.7%	115	\$2,698	\$5,227			
	2016 2017	2	\$14,108 \$11,811	\$18,235 \$12,368	129.3% 104.7%	61 61	\$2,798 \$2,343	\$3,617 \$2,453			
	2018	0	\$7,753	\$8,707	112.3%	30	\$3,101	\$3,483			
2018 Total 2019	2010	4.4 9	\$173,267 \$4,283	\$200,394 \$3,915	115.7% 91.4%	719	\$2,892 \$2,235	\$3,345 \$2,043	27.9%	60.1%	
	2011	8	\$32,855	\$25,378	77.2%	124	\$3,192	\$2,466			
	2012 2013	7	\$8,117 \$16,443	\$3,008 \$11,841	37.1% 72.0%	36 55	\$2,706 \$3,588	\$1,003 \$2,584			
	2014	5	\$36,110	\$38,223	105.9%	131	\$3,320	\$3,515			
	2015	4	\$21,924	\$39,572	180.5%	99	\$2,657	\$4,797			
	2016 2017	2	\$14,858 \$12,629	\$17,061 \$14,474	114.8% 114.6%	60 60	\$2,972 \$2,526	\$3,412 \$2,895			
	2018	1	\$3,388	\$2,147	63.4%	12	\$3,388	\$2,147			
2019 Total	2019	0 5.1	\$6,203 \$156,810	\$4,032 \$159,650	65.0% 101.8%	31 630	\$2,441 \$2,989	\$1,586 \$3,043	3.4%	-9.0%	
2020	2010	10	\$2,780	\$1,909	68.7%	12	\$2,780	\$1,909	5.476	5.670	
	2011	9	\$26,658 \$8,755	\$27,212 \$16,531	102.1%	94 36	\$3,403 \$2,918	\$3,474 \$5,510			
	2012 2013	8	\$13,322	\$4,430	188.8% 33.2%	43	\$3,718	\$1,236			
	2014	6	\$32,335	\$35,446	109.6%	111	\$3,511	\$3,849			
	2015 2016	5	\$19,029 \$9,834	\$14,800 \$5,000	77.8% 50.8%	73 42	\$3,128 \$2,844	\$2,433 \$1,446			
	2017	3	\$9,430	\$13,284	140.9%	45	\$2,543	\$3,582			
	2018 2019	2	\$10 \$7,633	\$0 \$2,676	0.0% 35.1%	0 36	\$2,544	\$892			
	2019	0	\$15,357	\$2,676 \$5,295	34.5%	51	\$3,613	\$1,246			
2020 Total		5.5	\$145,144	\$126,584	87.2%	542	\$3,216	\$2,805	7.6%	-7.8%	
Through 202	20		\$1,581,486	\$1,464,317	92.6%						
Experience			Earned	Claims	Loss	Exposed		Rate	Premium	Claim	Rate Increase
Year		Duration	Premium	Incurred	Ratio	Policies	Persistency	Increase	Trend	Trend	Effectiveness
2021 2022		6.1 7.1	\$142,540 \$129,865	\$131,822 \$119,260	92.5% 91.8%	493 419	91.1% 85.0%	5.7% 6.0%	7.8% 7.2%	14.3% 6.4%	90% 90%
2022 2023		7.1 8.1	\$129,865 \$117,340	\$119,260 \$107,689	91.8%	356	85.0%	5.3%	6.3%	6.2%	90%
2024		9.1	\$105,771	\$97,056	91.8%	303	85.0%	5.1%	6.0%	6.0%	90%
2025 2026		10.1 11.1	\$95,167 \$85,460	\$87,308 \$78,390	91.7% 91.7%	258 219	85.0% 85.0%	4.9% 4.7%	5.9% 5.6%	5.8% 5.6%	90% 90%
2027		12.1	\$76,591	\$70,249	91.7%	186	85.0%	4.6%	5.4%	5.4%	90%
2028 2029		13.1 14.1	\$68,518 \$61,177	\$62,833 \$56,090	91.7% 91.7%	158 134	85.0% 85.0%	4.4% 4.2%	5.2% 5.0%	5.2% 5.0%	90% 90%
2029 2030		14.1 15.1	\$61,177 \$54,511	\$56,090 \$49,970	91.7% 91.7%	134 114	85.0% 85.0%	4.2%	5.0%	5.0% 4.8%	90%
2031		16.1	\$48,471	\$44,426	91.7%	97	85.0%	3.9%	4.6%	4.6%	90%
2032 2033		17.1 18.1	\$43,010 \$38,077	\$39,413 \$34,889	91.6% 91.6%	83 70	85.0% 85.0%	3.7% 3.5%	4.4% 4.2%	4.4% 4.1%	90% 90%
2033 2034		18.1 19.1	\$38,077 \$34,577	\$34,889 \$31,769	91.6%	60	85.0%	3.5% 6.5%	6.8%	4.1%	90%
2035		20.1	\$31,490	\$28,935	91.9%	51	85.0%	6.6%	7.1%	7.2%	90%
2036 2037		21.1 22.1	\$28,686 \$26,139	\$26,360 \$24,021	91.9% 91.9%	43 37	85.0% 85.0%	6.7% 6.8%	7.2% 7.2%	7.2% 7.2%	90% 90%
2038		23.1	\$23,824	\$21,895	91.9%	31	85.0%	6.8%	7.2%	7.2%	90%
		24.1	\$21,719 \$19,806	\$19,962 \$18,204	91.9% 91.9%	26 22	85.0% 85.0%	6.9% 7.0%	7.2% 7.3%	7.3% 7.3%	90% 90%
2039				518,204	51.9%	22	ao.0%	7.0%	1.3%	1.3%	90%
2039 2040		25.1	\$13,000								

92.3%

\$2,834,225 \$2,614,857

Lifetime

Exhibit VI

CPL-GR-A80D

Nationwide Experience

With the 2022 Justified Rate Action

xperience	Issue		Earned	Claims	Loss	Exposed	Average	Average	Premium	Claim	
ear	Year	Duration	Premium	Incurred	Ratio	Policies	Premium	Claim Cost	Trend	Trend	
010 010 Total	2010	0	\$0 \$0	\$0 \$0		0					
	2010	1	\$0	\$0		0					
	2011	0	\$0	\$0		0					
011 Total 012	2010	#DIV/0!	\$0 \$0	\$0 \$0		0					
	2011	1	\$0	\$0		0					
012 Total	2012	0 #DIV/0!	\$0 \$0	\$0 \$0		0				#VALUE!	
012 1012	2010	3	\$0	\$0		0				#VALUE!	
	2011	2	\$0	\$0		0					
	2012 2013	1	\$0 \$0	\$0 \$0		0					
013 Total	2013	#DIV/0!	\$0	\$0		0				#VALUE!	
014	2010	4	\$0	\$0		0					
	2011 2012	3	\$0 \$0	\$0 \$0		0					
	2012	1	\$0	\$0		0					
	2014	0	\$0	\$0		0				#VALUE!	
014 Total	2010	#DIV/0!	\$0 \$0	\$0 \$0		0				#VALUE!	
	2011	4	\$0	\$0		0					
	2012 2013	3	\$0 \$0	\$0 \$0		0					
	2013	2	\$0 \$0	\$0		0					
	2015	0	\$0	\$0		0					
15 Total 16	2010	#DIV/0!	\$0 \$0	\$0 \$0		0				#VALUE!	
10	2010	5	\$0	\$0		0					
	2012	4	\$0	\$0		0					
	2013 2014	3	\$0 \$0	\$0 \$0		0					
	2015	1	\$0	\$0		0					
	2016	0	\$0 \$0	\$0		0				#VALUE!	
016 Total 017	2010	#DIV/0! 7	\$0 \$0	\$0 \$0		0				#VALUE!	
	2011	6	\$0	\$0		0					
	2012 2013	5 4	\$0 \$0	\$0 \$0		0					
	2013 2014	4	\$0	\$0 \$0		0					
	2015	2	\$0	\$0		0					
	2016 2017	1	\$0 \$0	\$0 \$0		0					
17 Total	2017	#DIV/0!	\$0	\$0		0				#VALUE!	
18	2010	8	\$0	\$0	0.0%	0					
	2011 2012	7	\$0 \$0	\$0 \$0	0.0%	0					
	2013	5	\$0	\$0	0.0%	0					
	2014 2015	4	\$0 \$0	\$0 \$0	0.0%	0					
	2015	2	\$0 \$0	\$0	0.0%	0					
	2017	1	\$0	\$0	0.0%	0					
18 Total	2018	0 #DIV/0!	\$0 \$0	\$0 \$0	0.0%	0				#VALUE!	
)18 10tal	2010	#DIV/0! 9	\$0	\$0	0.0%	0				#VALUE!	
	2011	8	\$0	\$0	0.0%	0					
	2012 2013	7	\$0 \$0	\$0 \$0	0.0%	0					
	2013	5	\$0	\$0	0.0%	0					
	2015	4	\$0	\$0	0.0%	0					
	2016 2017	3	\$0 \$0	\$0 \$0	0.0%	0					
	2018	1	\$0	\$0	0.0%	0					
19 Total	2019	0.0	\$3,189,620 \$3,189,620	\$2,128,314 \$2,128,314	66.7% 66.7%	19,503 19,503	\$1,963 \$1,963	\$1,310 \$1,310		#VALUE!	
)20	2010	10	\$3,189,620	\$2,128,314	0.0%	19,503	\$1,963	\$1,310		#VALUE!	
	2011	9	\$0	\$0	0.0%	0					
	2012 2013	8	\$0 \$0	\$0 \$0	0.0%	0					
	2013	6	\$0	\$0 \$0	0.0%	0					
	2015	5	\$0	\$0	0.0%	0					
	2016 2017	4	\$0 \$0	\$0 \$0	0.0%	0					
	2018	2	\$0	\$182	0.0%	0					
	2019 2020	1	\$10,311,315 \$11,217,339	\$7,448,108 \$6,991,730	72.2% 62.3%	67,477 70,975	\$1,834 \$1,897	\$1,325 \$1,182			
20 Total	2020	0.5	\$11,217,339 \$21,528,654	\$14,440,020	67.1%	138,452	\$1,897 \$1,866	\$1,182 \$1,252	-4.9%	-4.4%	
rough 2020	,		\$24,718,274	\$16,568,333	67.0%						
						. .		<u> </u>	Dea :	<u>.</u>	n · · ·
perience ar		Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate In Effecti
21		1.3	\$28,210,779	\$21,048,367	74.6%	163,818	118.3%	6.4%	10.7%	23.2%	
22		2.3	\$25,153,247 \$23,508,251	\$19,936,563	79.3%	139,245	85.0%	0.0%	4.9%	11.4%	
23 24		3.3 4.3	\$23,508,251 \$21,689,737	\$18,752,496 \$17,264,389	79.8% 79.6%	118,358 100,604	85.0% 85.0%	6.3% 4.1%	10.0% 8.5%	10.7% 8.3%	
25		5.3	\$19,955,375	\$15,884,171	79.6%	85,514	85.0%	4.1%	8.2%	8.2%	
26 27		6.3 7.3	\$18,350,366 \$16,867,564	\$14,607,092	79.6% 79.6%	72,687 61,784	85.0% 85.0%	4.2%	8.2% 8.1%	8.2%	
27 28		7.3	\$15,499,663	\$13,427,496 \$12,339,357	79.6% 79.6%	52,516	85.0% 85.0%	4.2% 4.3%	8.1%	8.1% 8.1%	
		9.3	\$14,238,902	\$11,336,584	79.6%	44,639	85.0%	4.4%	8.1%	8.1%	
		10.3 11.3	\$13,077,839	\$10,413,200	79.6% 79.6%	37,943	85.0% 85.0%	4.5%	8.1% 8.0%	8.1%	
30		11.3 12.3	\$12,009,392 \$11,025,889	\$9,563,452 \$8,781,322	79.6% 79.6%	32,251 27,414	85.0% 85.0%	4.6% 4.7%	8.0% 8.0%	8.0% 8.0%	
30 31			\$10,121,749	\$8,062,468	79.7%	23,302	85.0%	4.8%	8.0%	8.0%	
30 31 32 33		13.3		\$7,401,942	79.8%	19,806 16,835	85.0% 85.0%	6.2%	7.9%	8.0% 8.0%	
30 31 32 33 34		14.3	\$9,279,756		70.00/		a5.0%	6.2%	8.0%	8.0%	
30 31 32 33 34 35		14.3 15.3	\$8,519,027	\$6,795,142	79.8% 79.8%					8.0%	
29 30 31 32 33 33 34 35 36 37		14.3 15.3 16.3 17.3	\$8,519,027 \$7,819,582 \$7,177,888	\$6,795,142 \$6,237,797 \$5,725,954	79.8% 79.8%	14,310 12,164	85.0% 85.0%	6.3% 6.3%	8.0% 8.0%	8.0% 8.0%	
30 31 32 33 34 35 36 37 38		14.3 15.3 16.3 17.3 18.3	\$8,519,027 \$7,819,582 \$7,177,888 \$6,588,665	\$6,795,142 \$6,237,797 \$5,725,954 \$5,255,958	79.8% 79.8% 79.8%	14,310 12,164 10,339	85.0% 85.0% 85.0%	6.3% 6.3% 6.3%	8.0% 8.0% 8.0%	8.0% 8.0% 8.0%	
30 31 32 33 34 35 36 37		14.3 15.3 16.3 17.3	\$8,519,027 \$7,819,582 \$7,177,888	\$6,795,142 \$6,237,797 \$5,725,954	79.8% 79.8%	14,310 12,164	85.0% 85.0%	6.3% 6.3%	8.0% 8.0%	8.0% 8.0%	

Lifetime

\$305,410,569

\$238,654,781

78.1%

Exhibit VI

CPL-GR-A80F

Nationwide Experience

With the 2022 Justified Rate Action

Experience	Issue		Earned	Claims	Loss	Exposed	Average	Average	Premium	Claim	
'ear !010	Year 2010	Duration 0	Premium \$7,809,445	Incurred \$5,140,494	Ratio 65.8%	Policies 39,572	Premium \$2,368	Claim Cost \$1,559	Trend	Trend	
010 010 Total	2010	0	\$7,809,445	\$5,140,494	65.8%	39,572	\$2,368	\$1,559			
011	2010	1	\$21,888,490	\$14,761,147	67.4%	116,810	\$2,249	\$1,516			
	2011	0	\$28,569,910	\$20,680,655	72.4%	149,804	\$2,289	\$1,657			
011 Total 012	2010	0.4 2	\$50,458,400 \$19,307,635	\$35,441,802 \$14,431,260	70.2%	266,614 98,424	\$2,271 \$2,354	\$1,595 \$1,759	-4.1%	2.3%	
012	2010	2	\$48,412,669	\$35,879,059	74.1%	247,227	\$2,354 \$2,350	\$1,759			
	2012	0	\$27,403,853	\$20,780,628	75.8%	141,919	\$2,317	\$1,757			
012 Total		0.9	\$95,124,157	\$71,090,947	74.7%	487,570	\$2,341	\$1,750	3.1%	9.7%	
013	2010	3	\$18,057,072	\$12,788,596	70.8%	83,579	\$2,593	\$1,836			
	2011 2012	2	\$44,446,702	\$31,644,308	71.2% 75.0%	204,534 229,210	\$2,608	\$1,857			
	2012	0	\$44,157,345 \$21,413,232	\$33,099,085 \$15,875,488	75.0%	104,932	\$2,312 \$2,449	\$1,733 \$1,816			
013 Total		1.5	\$128,074,351	\$93,407,477	72.9%	622,255	\$2,470	\$1,801	5.5%	3.0%	
014	2010	4	\$17,089,831	\$11,802,112	69.1%	71,236	\$2,879	\$1,988			
	2011	3	\$41,016,104	\$27,718,843	67.6%	170,309	\$2,890	\$1,953			
	2012	2	\$40,595,123	\$28,629,629	70.5%	189,035	\$2,577	\$1,817			
	2013 2014	1 0	\$33,540,655 \$17,415,423	\$23,925,469 \$12,798,419	71.3% 73.5%	162,567 77,366	\$2,476 \$2,701	\$1,766 \$1,985			
014 Total	2014	2.0	\$149,657,136	\$104,874,472	70.1%	670,513	\$2,678	\$1,877	8.4%	4.2%	
015	2010	5	\$15,497,709	\$10,665,901	68.8%	61,052	\$3,046	\$2,096			
	2011	4	\$36,747,436	\$24,123,741	65.6%	144,633	\$3,049	\$2,002			
	2012	3	\$36,151,891	\$25,457,982	70.4%	158,965	\$2,729	\$1,922			
	2013 2014	2 1	\$29,582,734	\$21,747,417	73.5% 70.2%	135,220	\$2,625	\$1,930			
	2014	0	\$24,996,523 \$13,336,518	\$17,538,876 \$9,269,192	69.5%	114,164 55,932	\$2,627 \$2,861	\$1,844 \$1,989			
015 Total	2015	2.7	\$156,312,811	\$108,803,108	69.6%	669,966	\$2,800	\$1,949	4.5%	3.8%	
016	2010	6	\$14,224,201	\$9,761,455	68.6%	53,640	\$3,182	\$2,184			
	2011	5	\$33,419,242	\$22,615,902	67.7%	126,160	\$3,179	\$2,151			
	2012	4	\$32,685,294	\$23,053,967	70.5%	137,435	\$2,854	\$2,013			
	2013 2014	3 2	\$26,766,927 \$22,141,963	\$19,733,024 \$15,828,193	73.7% 71.5%	117,483 98,200	\$2,734 \$2,706	\$2,016 \$1,934			
	2014	1	\$20,537,800	\$15,828,193 \$14,142,304	68.9%	98,200	\$2,691	\$1,853			
	2015	0	\$13,391,342	\$8,892,311	66.4%	55,466	\$2,897	\$1,924			
016 Total		3.2	\$163,166,769	\$114,027,154	69.9%	679,965	\$2,880	\$2,012	2.8%	3.3%	
017	2010	7	\$13,034,679	\$9,283,387	71.2%	46,690	\$3,350	\$2,386			
	2011	6	\$31,010,736	\$21,958,335	70.8%	110,850	\$3,357	\$2,377			
	2012 2013	5	\$30,244,450 \$25,107,371	\$21,489,550 \$18,907,826	71.1% 75.3%	120,280 104,495	\$3,017 \$2,883	\$2,144 \$2,171			
	2013	3	\$20,415,523	\$14,849,540	72.7%	87,149	\$2,811	\$2,045			
	2015	2	\$18,514,632	\$13,464,793	72.7%	80,237	\$2,769	\$2,014			
	2016	1	\$20,917,036	\$14,086,083	67.3%	92,213	\$2,722	\$1,833			
	2017	0	\$13,264,753	\$8,314,145	62.7%	53,951	\$2,950	\$1,849	2.2%		
017 Total	2010	3.8 8	\$172,509,181 \$11,780,004	\$122,353,658 \$8,641,946	70.9% 73.4%	695,865 40,172	\$2,975 \$3,519	\$2,110 \$2,581	3.3%	4.9%	
.010	2010	7	\$28,337,383	\$19,868,368	70.1%	96,754	\$3,515	\$2,464			
	2012	6	\$27,911,735	\$20,285,937	72.7%	104,592	\$3,202	\$2,327			
	2013	5	\$23,135,073	\$17,941,370	77.6%	91,323	\$3,040	\$2,358			
	2014	4	\$18,875,517	\$13,949,055	73.9%	76,909	\$2,945	\$2,176			
	2015	3	\$17,102,529	\$12,725,348	74.4%	71,528	\$2,869	\$2,135			
	2016 2017	2 1	\$18,795,096 \$20,340,574	\$13,195,132 \$13,901,443	70.2% 68.3%	80,528 88,381	\$2,801 \$2,762	\$1,966 \$1,887			
	2018	0	\$12,334,692	\$8,024,242	65.1%	50,263	\$2,945	\$1,916			
018 Total		4.3	\$178,612,603	\$128,532,842	72.0%	700,449	\$3,060	\$2,202	2.9%	4.4%	
2019	2010	9	\$10,906,011	\$8,420,418	77.2%	34,685	\$3,773	\$2,913			
	2011	8	\$26,301,876	\$17,849,028	67.9%	83,887	\$3,762	\$2,553			
	2012 2013	7	\$26,074,310	\$18,461,091	70.8% 79.0%	91,332	\$3,426	\$2,426			
	2013	5	\$21,922,653 \$17,885,414	\$17,313,782 \$13,545,339	75.7%	80,745 68,664	\$3,258 \$3,126	\$2,573 \$2,367			
	2015	4	\$16,242,595	\$11,887,373	73.2%	64,340	\$3,029	\$2,217			
	2016	3	\$17,634,716	\$12,675,571	71.9%	71,849	\$2,945	\$2,117			
	2017	2	\$18,667,416	\$12,701,593	68.0%	76,949	\$2,911	\$1,981			
	2018	1	\$19,638,603	\$13,255,876	67.5%	82,689	\$2,850	\$1,924			
010 7-4-1	2019	0 4.8	\$10,909,219	\$6,879,478	63.1%	43,654	\$2,999	\$1,891	4.59/	2.7%	
019 Total	2010	4.8	\$186,182,813 \$9,980,577	\$132,989,550 \$6,659,311	71.4% 66.7%	698,792 29,648	\$3,197 \$4,040	\$2,284 \$2,695	4.5%	3.7%	
	2011	9	\$23,987,691	\$14,533,879	60.6%	71,545	\$4,023	\$2,438			
	2012	8	\$24,119,474	\$15,706,487	65.1%	78,675	\$3,679	\$2,396			
	2013	7	\$20,635,840	\$13,981,499	67.8%	70,596	\$3,508	\$2,377			
	2014	6	\$17,109,072	\$11,713,395	68.5%	60,848	\$3,374	\$2,310			
	2015	5	\$15,469,332	\$9,886,870	63.9%	56,822	\$3,267	\$2,088			
	2016 2017	4	\$16,750,163 \$17,578,084	\$10,914,234 \$11,156,615	65.2% 63.5%	63,138 66,981	\$3,184 \$3,149	\$2,074 \$1,999			
	2017	2	\$18,111,470	\$10,645,499	58.8%	70,157	\$3,098	\$1,821			
	2019	1	\$17,857,224	\$10,247,118	57.4%	71,412	\$3,001	\$1,722			
	2020	0	\$2,302,365	\$1,437,615	62.4%	8,484	\$3,257	\$2,033			
2020 Total		5.5	\$183,901,291	\$116,882,521	63.6%	648,303	\$3,404	\$2,163	6.5%	-5.3%	
Through 202	20		\$1,471,808,957	\$1,033,544,025	70.2%						
Experience		Dum 1	Earned	Claims	Loss	Exposed	Densist	Rate	Premium	Claim	Rate In
/ear 2021		Duration 6.4	Premium \$167,757,741	Incurred \$120,675,262	Ratio 71.9%	Policies 556,572	Persistency 85.9%	Increase 4.5%	Trend 6.3%	Trend 20.3%	Effecti
2022		7.4	\$153,104,251	\$109,177,178	71.3%	473,086	85.0%	6.0%	7.4%	6.4%	
2023		8.4	\$138,527,604	\$98,672,933	71.2%	402,123	85.0%	4.9%	6.4%	6.3%	
024		9.4	\$125,098,844	\$89,103,202	71.2%	341,805	85.0%	4.8%	6.2%	6.2%	
025		10.4	\$112,890,900	\$80,407,341	71.2%	290,534	85.0%	4.8%	6.2%	6.2%	
026		11.4	\$101,819,832	\$72,524,667	71.2%	246,954	85.0%	4.8%	6.1%	6.1%	
027		12.4	\$91,800,808	\$65,395,445	71.2%	209,911	85.0%	4.9%	6.1%	6.1%	
028 029		13.4 14.4	\$82,756,340 \$74,619,516	\$58,961,625 \$53,167,382	71.2% 71.3%	178,424	85.0% 85.0%	5.1% 5.2%	6.1% 6.1%	6.1% 6.1%	
029		14.4	\$74,619,516 \$67,306,525	\$53,167,382 \$47,959,500	71.3%	151,661 128,911	85.0%	5.2%	6.1%	6.1%	
030		15.4	\$60,744,814	\$43,287,615	71.3%	109,575	85.0%	5.3%	6.2%	6.2%	
2032		17.4	\$54,868,494	\$39,104,366	71.3%	93,139	85.0%	5.4%	6.3%	6.3%	
2033		18.4	\$49,615,390	\$35,365,458	71.3%	79,168	85.0%	5.6%	6.4%	6.4%	
034		19.4	\$44,927,861	\$32,029,659	71.3%	67,293	85.0%	5.7%	6.5%	6.6%	
2035		20.4	\$40,752,722	\$29,058,759	71.3%	57,199	85.0%	5.9%	6.7%	6.7%	
2036		21.4	\$37,040,033	\$26,417,475	71.3%	48,619	85.0%	6.2%	6.9%	7.0%	
2037		22.4	\$33,744,425	\$24,073,347	71.3%	41,326	85.0%	6.5%	7.2%	7.2%	
020		23.4 24.4	\$30,229,441 \$27,030,970	\$21,524,588 \$19,249,149	71.2% 71.2%	35,127 29,858	85.0% 85.0%	4.5% 4.6%	5.4% 5.2%	5.2% 5.2%	
038			227,030,970		/ 1.2/0	23,638				3.270	
039			\$24.175.673	\$17.217.423	71.2%	25.379	85.0%	4.7%	5.2%	5.2%	
		25.4	\$24,175,673	\$17,217,423	71.2%	25,379	85.0%	4.7%	5.2%	5.2%	

70.8%

\$2,990,621,143 \$2,116,916,400

Lifetime

Exhibit VI

CPL-GR-A80FH

Nationwide Experience

With the 2022 Justified Rate Action

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m m c m c m c m	Experience Year		Duration		Claims						Claim Trend	
Ni No. 1	2010									Tienu	Tiellu	
Image	2010 Total											
1 bat 64 555.42 9.55.42 9.55.42 9.56 2.08 9.20 0.20	2011											
12 300 2 0.8450 34780 3478 3470 <	2011 Total	2011								-2.0%	71.7%	
No. No. 1.402 307.30 8.48 1.200 1.21 307 1.200 <th1.200< th=""> <th1.200< th=""> <th1.200< td="" th<=""><td>2012</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th1.200<></th1.200<></th1.200<>	2012											
Alber 64 1.8.8.2.07 1.8.9.7.0 1.9.2.0 <th1.9.2.0< th=""> <th1.9.2.0< th=""> 1.</th1.9.2.0<></th1.9.2.0<>												
11. 12. 2	012 7-4-1	2012								2.7%	20.0%	
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	i Jugii 204			\$133,372,537	əəə,ə91,329	13.3%						

\$232,979,619

Lifetime

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$156,425,334
                   67.1%
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Exhibit VI

CPL-GR-A80G

Nationwide Experience

With the 2022 Justified Rate Action

xperience	Issue		Earned	Claims	Loss	Exposed	Average	Average	Premium	Claim	
ear 010	Year 2010	Duration 0	Premium \$1,152,827	Incurred \$627,691	Ratio 54.4%	Policies 6,122	Premium \$2,260	Claim Cost \$1,230	Trend	Trend	
010 Total		0	\$1,152,827	\$627,691	54.4%	6,122	\$2,260	\$1,230			
11	2010	1	\$2,861,168	\$1,658,288	58.0%	15,967	\$2,150	\$1,246			
11 T-4-1	2011	0.6	\$2,288,878 \$5,150,046	\$1,376,619	60.1% 58.9%	12,650 28,617	\$2,171 \$2,160	\$1,306 \$1,273	-4.4%	3.4%	
2011 Total 2012	2010	2	\$2,481,365	\$3,034,908 \$1,598,906	64.4%	13,161	\$2,262	\$1,273	-4.4%	3.4%	
	2011	1	\$3,749,931	\$2,538,905	67.7%	20,040	\$2,245	\$1,520			
	2012	0	\$2,636,093	\$1,780,259	67.5%	14,116	\$2,241	\$1,513			
12 Total 13	2010	1.0 3	\$8,867,389 \$2,190,089	\$5,918,070 \$1,518,771	66.7% 69.3%	47,317 11,097	\$2,249 \$2,368	\$1,501 \$1,642	4.1%	17.9%	
15	2010	2	\$3,328,422	\$2,271,744	68.3%	17,018	\$2,308	\$1,602			
	2012	1	\$4,248,538	\$2,938,359	69.2%	23,936	\$2,130	\$1,473			
	2013	0	\$5,178,899	\$3,670,693	70.9%	30,529	\$2,036	\$1,443			
L3 Total	2010	1.2	\$14,945,948 \$2,042,999	\$10,399,567 \$1,279,597	69.6% 62.6%	82,580 9,736	\$2,172 \$2,518	\$1,511 \$1,577	-3.4%	0.7%	
14	2010	3	\$3,053,457	\$2,152,482	70.5%	14,584	\$2,518	\$1,771			
	2012	2	\$3,866,867	\$2,808,638	72.6%	20,564	\$2,256	\$1,639			
	2013	1	\$10,323,018	\$7,128,320	69.1%	63,691	\$1,945	\$1,343			
4 Total	2014	0	\$9,872,056 \$29,158,397	\$6,670,873 \$20,039,909	67.6% 68.7%	58,433 167,008	\$2,027 \$2,095	\$1,370 \$1,440	-3.5%	-4.7%	
15	2010	5	\$1,920,940	\$1,211,163	63.1%	8,653	\$2,664	\$1,680	5.570	4.770	
	2011	4	\$2,873,797	\$1,885,632	65.6%	12,931	\$2,667	\$1,750			
	2012	3	\$3,528,662	\$2,823,542	80.0%	17,894	\$2,366	\$1,894			
	2013 2014	2	\$9,160,170 \$16,258,065	\$6,670,906 \$11,794,577	72.8% 72.5%	53,346 99,684	\$2,061 \$1,957	\$1,501 \$1,420			
	2015	0	\$9,798,510	\$7,018,738	71.6%	57,395	\$2,049	\$1,467			
5 Total		1.5	\$43,540,143	\$31,404,557	72.1%	249,903	\$2,091	\$1,508	-0.2%	4.7%	
6	2010 2011	6 5	\$1,827,760	\$1,237,110	67.7% 66.9%	7,938	\$2,763	\$1,870			
	2011 2012	5	\$2,643,559 \$3,277,480	\$1,769,264 \$2,287,944	66.9% 69.8%	11,535 15,997	\$2,750 \$2,459	\$1,841 \$1,716			
	2013	3	\$8,296,111	\$6,103,018	73.6%	46,631	\$2,135	\$1,571			
	2014	2	\$14,321,212	\$10,855,657	75.8%	84,716	\$2,029	\$1,538			
	2015 2016	1	\$15,265,433 \$8,813,504	\$12,176,514 \$6,508,595	79.8% 73.8%	93,792 50,952	\$1,953 \$2,076	\$1,558 \$1,533			
6 Total	2010	1.9	\$54,445,059	\$40,938,102	75.2%	311,561	\$2,076	\$1,533	0.3%	4.6%	
7	2010	7	\$1,775,329	\$1,207,182	68.0%	7,186	\$2,965	\$2,016			
	2011	6	\$2,537,543	\$1,741,307	68.6%	10,342	\$2,944	\$2,020			
	2012 2013	5	\$3,168,831 \$7,924,203	\$2,206,878 \$5,730,364	69.6% 72.3%	14,487 40,389	\$2,625 \$2,354	\$1,828 \$1,703			
	2013	3	\$13,546,475	\$10,006,181	73.9%	72,425	\$2,244	\$1,658			
	2015	2	\$13,996,279	\$10,623,741	75.9%	78,753	\$2,133	\$1,619			
	2016	1	\$14,264,825	\$10,572,946	74.1%	82,949	\$2,064	\$1,530			
7 Total	2017	0 2.5	\$6,908,804 \$64,122,288	\$5,046,321 \$47,134,919	73.0% 73.5%	38,369 344,900	\$2,161 \$2,231	\$1,578 \$1,640	6.4%	4.0%	
.8	2010	8	\$1,681,909	\$1,122,059	66.7%	6,080	\$3,320	\$2,215	0.470	4.670	
	2011	7	\$2,391,007	\$1,636,277	68.4%	8,707	\$3,295	\$2,255			
	2012 2013	6 5	\$2,996,466 \$7,299,884	\$2,172,023 \$5,388,049	72.5% 73.8%	12,299 33,103	\$2,924 \$2,646	\$2,119 \$1,953			
	2013	4	\$12,369,368	\$9,466,719	76.5%	59,296	\$2,503	\$1,916			
	2015	3	\$12,855,112	\$9,625,812	74.9%	64,555	\$2,390	\$1,789			
	2016	2	\$12,880,550	\$9,635,059	74.8%	66,690	\$2,318	\$1,734			
	2017 2018	1	\$10,517,477	\$7,879,579	74.9% 67.2%	57,068	\$2,212	\$1,657			
L8 Total	2018	3.1	\$4,824,739 \$67,816,511	\$3,241,492 \$50,167,069	74.0%	25,303 333,098	\$2,288 \$2,443	\$1,537 \$1,807	9.5%	10.2%	
19	2010	9	\$1,605,882	\$1,078,553	67.2%	5,408	\$3,563	\$2,393			
	2011	8	\$2,269,059	\$1,575,823	69.4%	7,644	\$3,562	\$2,474			
	2012 2013	7	\$2,837,090 \$6,711,400	\$2,148,562 \$5,493,040	75.7% 81.8%	10,875 28,165	\$3,131 \$2,859	\$2,371 \$2,340			
	2013	5	\$11,177,816	\$8,726,783	78.1%	49,431	\$2,714	\$2,119			
	2015	4	\$11,615,867	\$8,627,855	74.3%	53,886	\$2,587	\$1,921			
	2016	3	\$11,568,314	\$9,286,814	80.3%	55,179	\$2,516	\$2,020			
	2017 2018	2	\$9,283,626 \$7,101,656	\$6,863,288 \$5,182,043	73.9% 73.0%	46,468 37,339	\$2,397 \$2,282	\$1,772 \$1,665			
	2019	0	\$3,161,987	\$2,430,444	76.9%	15,940	\$2,380	\$1,830			
L9 Total		3.8	\$67,332,696	\$51,413,205	76.4%	310,333	\$2,604	\$1,988	6.6%	10.0%	
20	2010 2011	10 9	\$1,515,382	\$965,141	63.7% 63.7%	4,702	\$3,867	\$2,463			
	2011 2012	8	\$2,165,602 \$2,670,494	\$1,379,394 \$1,843,941	69.0%	6,661 9,374	\$3,902 \$3,419	\$2,485 \$2,360			
	2013	7	\$6,245,568	\$4,462,346	71.4%	23,650	\$3,169	\$2,264			
	2014	6	\$10,281,103	\$7,212,862	70.2%	40,886	\$3,017	\$2,117			
	2015	5	\$10,541,931	\$7,001,721	66.4% 73.0%	44,095	\$2,869	\$1,905			
	2016 2017	4	\$10,462,677 \$8,351,007	\$7,632,644 \$5,623,599	67.3%	44,981 37,636	\$2,791 \$2,663	\$2,036 \$1,793			
	2018	2	\$6,319,133	\$4,317,587	68.3%	29,929	\$2,534	\$1,731			
	2019	1	\$4,630,439	\$3,006,567	64.9%	22,851	\$2,432	\$1,579			
20 Total	2020	4.3	\$6,043,377 \$69,226,713	\$2,783,743 \$46,229,545	46.1% 66.8%	26,399 291,162	\$2,747 \$2,853	\$1,265 \$1,905	9.6%	-4.2%	
rough 202	0		\$425,758,018	\$307,307,541	72.2%		+-)	+ -,			
perience			Earned	Claims	Loss	Exposed		Rate	Premium	Claim	Rate Inc
ar		Duration	Premium	Incurred	Ratio	Policies	Persistency	Increase	Trend	Trend	Effectiv
21 22		5.0 6.0	\$69,805,479	\$49,698,378	71.2% 73.0%	264,647 224,950	90.9% 85.0%	8.1%	10.9% 5.7%	18.3% 8.4%	
3		5.0 7.0	\$62,735,389 \$57,531,928	\$45,802,124 \$42,146,997	73.0%	224,950 191,207	85.0%	2.0% 5.2%	5.7%	8.4%	
4		8.0	\$52,876,538	\$38,732,124	73.3%	162,526	85.0%	5.0%	8.1%	8.1%	
5		9.0	\$48,541,249	\$35,553,637	73.2%	138,147	85.0%	5.0%	8.0%	8.0%	
6		10.0	\$44,518,237	\$32,605,352	73.2%	117,425	85.0%	4.9%	7.9%	7.9%	
7 8		11.0 12.0	\$40,795,631 \$37,362,107	\$29,879,342 \$27,366,409	73.2% 73.2%	99,811 84,840	85.0% 85.0%	4.9% 5.0%	7.8% 7.7%	7.8% 7.8%	
9		13.0	\$34,205,627	\$25,056,472	73.3%	72,114	85.0%	5.1%	7.7%	7.7%	
80		14.0	\$31,311,781	\$22,938,888	73.3%	61,297	85.0%	5.2%	7.7%	7.7%	
81		15.0	\$28,665,642	\$21,002,708	73.3%	52,102	85.0%	5.3%	7.7%	7.7%	
32		16.0 17.0	\$26,252,102 \$24,056,429	\$19,236,888 \$17,630,453	73.3% 73.3%	44,287 37,644	85.0% 85.0%	5.4% 5.5%	7.7% 7.8%	7.8% 7.8%	
33		18.0	\$22,063,054	\$16,172,628	73.3%	31,997	85.0%	5.7%	7.8%	7.8%	
		19.0	\$20,259,554	\$14,852,937	73.3%	27,198	85.0%	5.9%	8.0%	8.0%	
33 34 35			\$18,630,262	\$13,661,280	73.3%	23,118	85.0%	6.1%	8.2%	8.2%	
34 35 36		20.0									
84 85 86 87		21.0	\$17,162,316	\$12,587,983 \$11,623,842	73.3% 73.4%	19,650 16,703	85.0% 85.0%	6.3%	8.4% 8.6%	8.4% 8.6%	
34 35 36 37 38				\$12,587,983 \$11,623,842 \$10,760,141	73.3% 73.4% 73.4%	19,650 16,703 14,197	85.0% 85.0% 85.0%	6.3% 6.6% 6.9%	8.4% 8.6% 8.9%	8.6% 8.9%	
34 35		21.0 22.0	\$17,162,316 \$15,843,099	\$11,623,842	73.4%	16,703	85.0%	6.6%	8.6%	8.6%	

Lifetime

\$804,378,744 72.7%

\$1,106,364,481

Exhibit VI

CPL-GR-A80GH

Nationwide Experience

With the 2022 Justified Rate Action

xperience	Issue		Earned	Claims	Loss	Exposed	Average	Average	Premium	Claim
/ear	Year	Duration	Premium	Incurred	Ratio	Policies	Premium	Claim Cost	Trend	Trend
010 010 Total	2010	0	\$0 \$0	\$0 \$0		0				
010 10121	2010	1	\$0	\$0		0				
-	2011	0	\$0	\$0		0				
011 Total	2010	#DIV/0!	\$0	\$0		0				
012	2010 2011	2	\$0 \$0	\$0 \$0		0				
	2012	0	\$0	\$0		0				
012 Total		#DIV/0!	\$0	\$0		0				#VALUE!
013	2010 2011	3	\$0 \$0	\$0 \$0		0				
	2012	1	\$0	\$0		0				
	2013	0	\$0	\$0		0				
13 Total 14	2010	#DIV/0! 4	\$0 \$0	\$0 \$0		0				#VALUE!
	2011	3	\$0	\$0		0				
	2012	2	\$0	\$0		0				
	2013 2014	1 0	\$0 \$0	\$0 \$0		0				
4 Total		#DIV/0!	\$0	\$0		0				#VALUE!
.5	2010	5	\$0	\$0		0				
	2011 2012	4	\$0 \$0	\$0 \$0		0				
	2013	2	\$0	\$0		0				
	2014	1	\$0	\$0		0				
Total	2015	0 #DIV/0!	\$0 \$0	\$0 \$0		0				#VALUE!
.ota	2010	6	\$0	\$0		0				
	2011	5	\$0	\$0		0				
	2012 2013	4	\$0 \$0	\$0 \$0		0				
	2014	2	\$0	\$0		0				
	2015	1	\$0	\$0		0				
5 Total	2016	0 #DIV/0!	\$0 \$0	\$0 \$0		0				#VALUE!
, iotai	2010	7	\$0	\$0		0				
	2011	6	\$0	\$0		0				
	2012 2013	5	\$0 \$0	\$0 \$0		0				
	2014	3	\$0	\$0		0				
	2015	2	\$0 \$0	\$0 \$0		0				
	2016 2017	1 0	\$0 \$0	\$0 \$0		0				
7 Total		#DIV/0!	\$0	\$0		0				#VALUE!
	2010 2011	8 7	\$0 \$0	\$0 \$0	0.0%	0				
	2011 2012	6	\$0 \$0	\$0 \$0	0.0%	0				
	2013	5	\$0	\$0	0.0%	0				
	2014 2015	4	\$0 \$0	\$0 \$0	0.0%	0				
	2015 2016	3	\$0 \$0	\$0 \$0	0.0%	0				
	2017	1	\$0	\$0	0.0%	0				
Total	2018	0	\$0	\$0	0.0%	0				#\/\111E1
rotal	2010	#DIV/0! 9	\$0 \$0	\$0 \$0	0.0%	0				#VALUE!
)	2011	8	\$0	\$0	0.0%	0				
	2012 2013	7	\$0 \$0	\$0 \$0	0.0%	0				
	2013	5	\$0	\$0	0.0%	0				
	2015	4	\$0	\$0	0.0%	0				
	2016	3	\$0	\$0	0.0%	0				
		2	ćo							
	2017	2	\$0 \$0	\$0	0.0%	0				
		1 0	\$0 \$0	\$0 \$0 \$0	0.0% 0.0% 0.0%	0 0 0				
	2017 2018 2019	1 0 #DIV/0!	\$0 \$0 \$0	\$0 \$0 \$0 \$0	0.0% 0.0%	0 0 0				#VALUE!
	2017 2018 2019 2010	1 0 #DIV/0! 10	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0	0.0%	0 0 0 0				#VALUE!
	2017 2018 2019 2010 2011 2012	1 0 #DIV/0! 10 9 8	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0				#VALUE!
	2017 2018 2019 2010 2011 2012 2013	1 0 #DIV/0! 10 9 8 7	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0				#VALUE!
	2017 2018 2019 2010 2011 2012 2013 2014	1 0 #DIV/0! 10 9 8	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0 0 0				#VALUE!
	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016	1 0 #DIV/0! 9 8 7 6 5 4	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				#VALUE!
	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017	1 0 #DIV/0! 9 8 7 6 5 4 3	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				#VALUE!
	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018	1 #DIV/0! 10 9 8 7 6 5 4 3 2	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				#VALUE!
0	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017	1 #DIV/01 9 8 7 6 5 4 3 2 1 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734	\$90		
0	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	1 0 #DIV/0! 10 9 8 7 6 5 4 3 2 1	50 50 50 50 50 50 50 50 50 50 50 50 50 5	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734 \$734	\$90 \$90		#VALUE! #VALUE!
0 O Total	2017 2018 2019 2010 2011 2012 2013 2014 2015 2014 2015 2016 2017 2018 2019 2020	1 #DIV/01 9 8 7 6 5 4 3 2 1 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
20 20 Total	2017 2018 2019 2010 2011 2012 2013 2014 2015 2014 2015 2016 2017 2018 2019 2020	1 #DIV/01 9 8 7 6 5 4 3 2 1 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
0 10 Total ough 202	2017 2018 2019 2010 2011 2012 2013 2014 2015 2014 2015 2016 2017 2018 2019 2020	1 #DIV/01 9 8 7 6 5 4 3 2 1 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		\$90	Promium	#VALUE!
0 10 Total ough 202 erience	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	1 #DIV/01 9 8 7 6 5 4 3 2 1 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Premium Trend	
0 0 Total ough 202 erience r 1	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	1 0 #DIV/01 9 8 7 6 5 4 3 2 1 1 0 0.0 0.0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 12.2% 12.2% Loss Ratio 14.1%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734 Persistency 150.0%	\$90 Rate Increase 1.1%	Trend 2.4%	#VALUE! Claim Trend 18.0%
0 0 Total ough 202 r 1 2	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	1 0 #DIV/01 9 8 8 7 6 5 5 4 3 2 1 1 0 0.0 0.0 0.0 0.0 0.0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 12.2% 12.2% 12.2% 12.2% 12.2%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734 Persistency 150.0% 85.0%	\$90 Rate Increase 1.1% 0.0%	Trend 2.4% 3.5%	#VALUE! Claim Trend 18.0% 6.0%
D Total Dugh 202: Prience 1 2 3 4	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	1 0 #DIV/01 9 8 7 6 5 4 3 2 1 1 0 0.0 0.0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 12.2% 12.2% Loss Ratio 14.1%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734 Persistency 150.0%	\$90 Rate Increase 1.1%	Trend 2.4%	#VALUE! Claim Trend 18.0%
0 0 Total ough 202 rience 1 2 3 4 5	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	1 0 #DIV/01 9 8 7 6 5 4 3 2 1 1 0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 12.2% 12.2% 12.2% 12.2% 12.4% 14.1% 14.3% 14.9%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734 Persistency 150.0% 85.0% 85.0% 85.0% 85.0%	\$90 Rate Increase 1.1% 0.0% 3.5% 3.5% 3.5%	Trend 2.4% 3.5% 2.4% 6.0% 6.0%	#VALUE! Claim Trend 18.0% 6.0% 6.0% 6.0%
D Total Dugh 202 Prience	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	1 0 #DIV/01 10 9 8 7 6 5 4 3 2 1 0 0.0 0.0 Duration 1.0 2.0 3.0 4.0 5.0 6.0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 12.2% 12.2% 12.2% Loss Ratio 14.1% 14.4% 14.9% 14.9%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734 Persistency 150.0% 85.0% 85.0% 85.0% 85.0% 85.0%	\$90 Rate Increase 1.1% 3.5% 3.5% 3.5% 3.5%	Trend 2.4% 3.5% 2.4% 6.0% 6.0% 6.0%	#VALUE! Claim Trend 18.0% 6.0% 6.0% 6.0% 6.0%
0 Total ough 202 erience 1 2 3 4 5 5 6 7	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	1 0 #DIV/01 9 8 7 6 5 4 3 2 1 1 0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 12.2% 12.2% 12.2% 12.2% 12.4% 14.1% 14.3% 14.9%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734 Persistency 150.0% 85.0% 85.0% 85.0% 85.0%	\$90 Rate Increase 1.1% 0.0% 3.5% 3.5% 3.5%	Trend 2.4% 3.5% 2.4% 6.0% 6.0%	#VALUE! Claim Trend 18.0% 6.0% 6.0% 6.0%
20 Total ough 202 erience r 11 22 23 44 55 66 77 88 99	2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	1 0 #DIV/01 10 9 8 7 6 5 4 3 2 1 0 0.0 0.0 0.0 0.0 0.0 0.0 0.	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 12.2% 12.2% 12.2% 12.2% 12.2% 12.3% 14.1% 14.4% 14.9% 14.9% 14.9%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734 Persistency 150.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0%	\$90 Rate Increase 1.1% 0.0% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5%	Trend 2.4% 3.5% 2.4% 6.0% 6.0% 6.0% 6.0% 6.0%	#VALUE! Claim Trend 18.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0%
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20 Total ough 202 ierience ir 21 22 23 24 25 26 55 26 30 31 32 33 34 35	2017 2018 2019 2010 2011 2012 2013 2014 2015 2014 2015 2016 2017 2018 2019 2020	1 0 #DIV/01 9 8 7 6 5 4 3 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 12.2% 12.2% 12.2% 12.2% 12.2% 13.2% 14.1% 14.3% 14.9%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734 Persistency 150.0% 85.	\$90 Rate Increase 1.1% 0.0% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5	Trend 2.4% 3.5% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0	#VALUE! Claim Trend 18.0% 6.0%
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20 Total ough 202 perience rr 21 22 23 23 24 25 25 26 26 27 77 28 29 30 31 33 33 34 35 36 36 37 38	2017 2018 2019 2010 2011 2012 2013 2014 2015 2014 2015 2016 2017 2018 2019 2020	1 0 #DIV/01 9 8 7 6 5 4 3 2 1 1 0 0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 12.2% 12.2% 12.2% 12.2% 13.2% 14.1% 14.4% 14.9%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734 Persistency 150.0% 85.	\$90 Rate Increase 1.1% 0.0% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5	Trend 2.4% 3.5% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0	#VALUE! Claim Trend 18.0% 6.0%
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Total Igh 202	2017 2018 2019 2011 2012 2012 2013 2014 2015 2015 2016 2017 2019 2020 2020	1 0 #DIV/01 9 8 7 6 5 4 3 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 12.2% 12.2% 12.2% 12.2% 12.3% 14.1% 14.3% 14.9%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734 Persistency 150.0% 85.	\$90 Rate Increase 1.1% 0.0% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5	Trend 2.4% 3.5% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0	#VALUE! Claim Trend 18.0% 6.0%
iotal gh 202	2017 2018 2019 2011 2012 2012 2013 2014 2015 2015 2016 2017 2019 2020 2020	1 0 #DIV/01 9 8 7 6 5 4 3 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S0 S0 S0 S0 S0 S0 S0 S0 S0 S0 S0 S0 S0 S	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 12.2% 12.2% 12.2% 12.2% 12.3% 14.1% 14.4% 14.9%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$734 Persistency 150.0% 85.	\$90 Rate Increase 1.1% 0.0% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5% 3.5	Trend 2.4% 3.5% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0	#VALUE! Claim Trend 18.0% 6.0%
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Exhibit VI

CPL-GR-A80K

Nationwide Experience

With the 2022 Justified Rate Action

	Issue		Earned	Claims	Loss	Exposed	Average	Average	Premium	Claim	
ear	Year	Duration	Premium	Incurred	Ratio	Policies	Premium	Claim Cost	Trend	Trend	
010 010 Total	2010	0	\$123,542 \$123,542	\$45,081 \$45,081	36.5% 36.5%	1,386	\$1,070 \$1,070	\$390 \$390			
011	2010	1	\$229,696	\$83,070	36.2%	2,829	\$974	\$352			
	2011	0	\$500,519	\$265,052	53.0%	5,326	\$1,128	\$597			
011 Total		0.3	\$730,215	\$348,121	47.7%	8,155	\$1,075	\$512	0.5%	31.2%	
012	2010	2	\$157,823	\$117,371	74.4%	1,923	\$985	\$732			
	2011	1	\$492,358	\$269,197	54.7%	5,228	\$1,130	\$618			
	2012	0.9	\$254,252 \$904,433	\$132,411 \$518,979	52.1% 57.4%	2,875	\$1,061 \$1,083	\$553 \$621	0.7%	21.3%	
012 Total 013	2010	3	\$116,146	\$70,171	60.4%	1,456	\$1,083	\$578	0.7%	21.3%	
	2011	2	\$334,534	\$210,938	63.1%	3,492	\$1,150	\$725			
	2012	1	\$295,255	\$159,412	54.0%	3,547	\$999	\$539			
	2013	0	\$227,088	\$105,983	46.7%	2,453	\$1,111	\$518			
013 Total		1.3	\$973,023	\$546,504	56.2%	10,948	\$1,067	\$599	-1.5%	-3.6%	
014	2010	4	\$102,294	\$58,658	57.3%	1,228	\$1,000	\$573			
	2011 2012	3 2	\$259,800 \$223,416	\$162,296 \$141,061	62.5% 63.1%	2,655 2,603	\$1,174 \$1,030	\$734 \$650			
	2012	1	\$316,611	\$141,061 \$148,449	46.9%	3,658	\$1,030	\$487			
	2014	0	\$437,518	\$271,596	62.1%	4,455	\$1,179	\$732			
014 Total		1.5	\$1,339,640	\$782,060	58.4%	14,599	\$1,101	\$643	3.2%	7.3%	
015	2010	5	\$92,142	\$62,624	68.0%	1,066	\$1,037	\$705			
	2011	4	\$228,041	\$156,848	68.8%	2,306	\$1,187	\$816			
	2012	3	\$180,451	\$109,822	60.9%	2,098	\$1,032	\$628			
	2013 2014	2	\$244,380 \$461,435	\$146,135 \$379,457	59.8% 82.2%	2,763 5,054	\$1,061 \$1,096	\$635 \$901			
	2014	0	\$619,209	\$339,371	54.8%	6,151	\$1,208	\$662			
15 Total	2015	1.6	\$1,825,658	\$1,194,257	65.4%	19,438	\$1,127	\$737	2.4%	14.7%	
16	2010	6	\$77,058	\$68,243	88.6%	876	\$1,056	\$935			
	2011	5	\$202,162	\$127,082	62.9%	2,033	\$1,193	\$750			
	2012	4	\$153,239	\$105,062	68.6%	1,746	\$1,053	\$722			
	2013	3	\$189,106	\$160,157	84.7%	2,115	\$1,073	\$909			
	2014	2	\$366,163	\$235,711	64.4%	4,002	\$1,098	\$707			
	2015 2016	1	\$644,441 \$410,620	\$452,242 \$260,940	70.2% 63.5%	6,817 4,142	\$1,134 \$1,190	\$796 \$756			
016 Total	2010	2.0	\$2,042,790	\$1,409,438	69.0%	21,731	\$1,190	\$778	0.1%	5.6%	
017	2010	7	\$68,211	\$69,539	101.9%	756	\$1,083	\$1,104		2.070	
	2011	6	\$168,302	\$97,933	58.2%	1,697	\$1,190	\$693			
	2012	5	\$123,905	\$158,452	127.9%	1,355	\$1,097	\$1,403			
	2013	4	\$141,503	\$110,597	78.2%	1,608	\$1,056	\$825			
	2014 2015	3 2	\$301,648 \$526,022	\$171,290 \$386,415	56.8% 73.5%	3,221 5,427	\$1,124 \$1,163	\$638 \$854			
	2015	1	\$458,305	\$242,872	53.0%	5,006	\$1,099	\$582			
	2017	0	\$363,511	\$215,208	59.2%	3,621	\$1,205	\$713			
017 Total		2.4	\$2,151,406	\$1,452,305	67.5%	22,691	\$1,138	\$768	0.9%	-1.3%	
018	2010	8	\$53,976	\$77,685	143.9%	469	\$1,381	\$1,988			
	2011	7	\$130,215	\$99,968	76.8%	1,155	\$1,353	\$1,039			
	2012 2013	6 5	\$100,836 \$121,340	\$102,639	101.8% 71.6%	882 1,065	\$1,373 \$1,368	\$1,397 \$979			
	2013	4	\$242,144	\$86,839 \$205,765	85.0%	2,237	\$1,299	\$1,104			
	2014	3	\$436,984	\$302,720	69.3%	3,938	\$1,332	\$923			
	2016	2	\$364,546	\$226,143	62.0%	3,480	\$1,257	\$780			
	2017	1	\$414,551	\$286,302	69.1%	3,948	\$1,260	\$870			
	2018	0	\$316,348	\$201,306	63.6%	2,910	\$1,305	\$830			
018 Total		2.7	\$2,180,941	\$1,589,368	72.9%	20,082	\$1,303	\$950	14.5%	23.7%	
019	2010	9	\$48,611	\$31,344	64.5%	386	\$1,511	\$974			
	2011 2012	8 7	\$111,338 \$88,524	\$128,291 \$79,837	115.2% 90.2%	892 721	\$1,498 \$1,473	\$1,726 \$1,329			
	2012	6	\$100,021	\$54,495	54.5%	854	\$1,405	\$766			
	2014	5	\$197,779	\$169,964	85.9%	1,714	\$1,385	\$1,190			
	2015	4	\$349,819	\$303,929	86.9%	2,957	\$1,420	\$1,233			
	2016	3	\$278,907	\$127,603	45.8%	2,528	\$1,324	\$606			
	2017	2	\$295,996	\$181,849	61.4%	2,679	\$1,326	\$815			
	2018	1	\$320,283	\$200,295	62.5%	3,040	\$1,264	\$791			
019 Total	2019	0 3.4	\$191,513 \$1,982,791	\$130,601 \$1,408,210	68.2% 71.0%	1,742	\$1,319 \$1,359	\$900 \$965	4.3%	1.6%	
020	2010	10	\$37,933	\$32,651	86.1%	293	\$1,556	\$1,340	4.376	1.0%	
	2011	9	\$84,484	\$88,959	105.3%	651	\$1,558	\$1,641			
	2012	8	\$71,788	\$50,103	69.8%	549	\$1,569	\$1,095			
	2013	7	\$89,325	\$38,259	42.8%	704	\$1,524	\$653			
	2014	6	\$153,269	\$89,379	58.3%	1,261	\$1,459	\$851			
	2015	5	\$296,634	\$243,565	82.1%	2,363	\$1,507	\$1,237			
	2016 2017	4	\$220,144 \$230,506	\$110,139 \$119,109	50.0% 51.7%	1,875 1,937	\$1,409 \$1,428	\$705 \$738			
	2017	2	\$250,818	\$220,692	88.0%	2,170	\$1,387	\$1,220			
	2019	1	\$254,483	\$167,866	66.0%	2,303	\$1,326	\$875			
	2020	0	\$226,119	\$79,822	35.3%	1,997	\$1,359	\$480			
020 Total		3.7	\$1,915,502	\$1,240,544	64.8%	16,100	\$1,428	\$925	5.1%	-4.2%	
hrough 2020)		\$16,169,941	\$10,534,867	65.2%						
xperience			Earned	Claims	Loss	Exposed		Rate	Premium	Claim	Rate Inc
ear		Duration	Premium	Incurred	Ratio	Policies	Persistency	Increase	Trend	Trend	Effectiv
021		4.4	\$1,909,652	\$1,332,773	69.8%	14,983	93.1%	6.0%	7.1%	15.4%	
022 023		5.4	\$1,658,536	\$1,224,937	73.9%	12,735	85.0%	0.0%	2.2%	8.1%	
)23)24		6.4 7.4	\$1,514,021 \$1,390,017	\$1,125,121 \$1,032,980	74.3% 74.3%	10,825 9,201	85.0% 85.0%	6.4% 6.4%	7.4% 8.0%	8.1% 8.0%	
025		8.4	\$1,275,834	\$948,144	74.3%	7,821	85.0%	6.4%	8.0%	8.0%	
026		9.4	\$1,170,929	\$870,224	74.3%	6,648	85.0%	6.5%	8.0%	8.0%	
027		10.4	\$1,074,769	\$798,824	74.3%	5,651	85.0%	6.6%	8.0%	8.0%	
028		11.4	\$986,841	\$733,545	74.3%	4,803	85.0%	6.7%	8.0%	8.0%	
029		12.4	\$902,863	\$670,884	74.3%	4,083	85.0%	6.3%	7.6%	7.6%	
030		13.4	\$826,312	\$614,078	74.3%	3,470	85.0%	6.4%	7.7%	7.7%	
031		14.4	\$757,037	\$562,689	74.3%	2,950	85.0%	6.6%	7.8%	7.8%	
032		15.4	\$694,492	\$516,300	74.3%	2,507	85.0%	6.8%	7.9%	7.9%	
033 034		16.4 17.4	\$638,138 \$587,493	\$474,517 \$436,967	74.4% 74.4%	2,131 1,811	85.0% 85.0%	7.1% 7.3%	8.1% 8.3%	8.1% 8.3%	
035		17.4	\$542,075	\$403,301	74.4%	1,540	85.0%	7.3%	8.6%	8.6%	
036		19.4	\$492,295	\$365,638	74.3%	1,309	85.0%	5.8%	6.8%	6.7%	
037		20.4	\$446,370	\$331,549	74.3%	1,112	85.0%	5.9%	6.7%	6.7%	
038		21.4	\$404,800	\$300,692	74.3%	946	85.0%	5.9%	6.7%	6.7%	
039		22.4	\$367,161	\$272,755	74.3%	804	85.0%	6.0%	6.7%	6.7%	
040		23.4	\$333,080	\$247,459	74.3%	683	85.0%	6.1%	6.7%	6.7%	
hrough 2040)		\$17,972,716	\$13,263,377	73.8%						
hrough 2040)	23.4		\$17,972,716							

69.7%

Lifetime	\$34,142,658	\$23,798,244

Exhibit VI

CPL-GR-A80L

Nationwide Experience

With the 2022 Justified Rate Action

Experience	Issue		Earned	Claims	Loss	Exposed	Average	Average	Premium	Claim	
Year 2010	Year	Duration 0	Premium \$96,881	Incurred \$41,598	Ratio 42.9%	Policies 762	Premium	Claim Cost	Trend	Trend	
2010 2010 2010 2010 2010 2010 2010 2010	2010	0	\$96,881	\$41,598	42.9%	762	\$1,526 \$1,526	\$655 \$655			
2011	2010	1	\$175,617	\$89,296	50.8%	1,545	\$1,364	\$694			
	2011	0	\$239,339	\$167,751	70.1%	1,893	\$1,517	\$1,063			
2011 Total 2012	2010	0.4 2	\$414,956 \$125,401	\$257,046 \$113,627	61.9% 90.6%	3,438	\$1,448 \$1,371	\$897 \$1,242	-5.1%	37.0%	
2012	2010	2	\$246,804	\$170,889	69.2%	1,923	\$1,540	\$1,242 \$1,066			
	2012	0	\$186,627	\$154,874	83.0%	1,476	\$1,517	\$1,259			
2012 Total		0.9	\$558,832	\$439,391	78.6%	4,497	\$1,491	\$1,172	3.0%	30.7%	
2013	2010 2011	3	\$112,166 \$208,272	\$119,411 \$146,729	106.5% 70.5%	892 1,498	\$1,509 \$1,668	\$1,606 \$1,175			
	2011	1	\$213,250	\$172,431	80.9%	1,694	\$1,511	\$1,221			
	2013	0	\$127,808	\$122,272	95.7%	997	\$1,538	\$1,472			
2013 Total		1.5	\$661,496	\$560,842	84.8%	5,081	\$1,562	\$1,325	4.8%	13.0%	
2014	2010 2011	4	\$108,705 \$181,989	\$58,964 \$130,862	54.2% 71.9%	790 1,212	\$1,651 \$1,802	\$896 \$1,296			
	2012	2	\$180,288	\$154,750	85.8%	1,305	\$1,658	\$1,423			
	2013	1	\$206,284	\$162,432	78.7%	1,636	\$1,513	\$1,191			
	2014	0	\$437,160	\$429,777	98.3%	3,022	\$1,736	\$1,707	7.54	<u> </u>	
2014 Total 2015	2010	1.4 5	\$1,114,427 \$103,585	\$936,786 \$66,453	84.1% 64.2%	7,965 719	\$1,679 \$1,729	\$1,411 \$1,109	7.5%	6.6%	
	2011	4	\$155,715	\$94,197	60.5%	994	\$1,880	\$1,137			
	2012	3	\$158,573	\$154,146	97.2%	1,112	\$1,711	\$1,663			
	2013	2	\$187,231	\$190,862	101.9%	1,380	\$1,628	\$1,660			
	2014 2015	1 0	\$494,789 \$362,238	\$447,969 \$338,905	90.5% 93.6%	3,440 2,373	\$1,726 \$1,832	\$1,563 \$1,714			
2015 Total		1.7	\$1,462,132	\$1,292,531	88.4%	10,018	\$1,751	\$1,548	4.3%	9.7%	
2016	2010	6	\$90,016	\$48,643	54.0%	578	\$1,869	\$1,010			
	2011 2012	5	\$144,720	\$141,606	97.8% 64.7%	870 923	\$1,996	\$1,953 \$1,173			
	2012 2013	4	\$139,438 \$188,549	\$90,207 \$185,777	64.7% 98.5%	1,286	\$1,813 \$1,759	\$1,173 \$1,734			
	2014	2	\$413,779	\$382,095	92.3%	2,731	\$1,818	\$1,679			
	2015	1	\$410,188	\$334,852	81.6%	2,668	\$1,845	\$1,506			
2016 Total	2016	0 2.2	\$245,611 \$1,632,301	\$151,762 \$1,334,941	61.8%	1,555 10,611	\$1,895 \$1,846	\$1,171 \$1,510	5.4%	-2.5%	
2016 10121	2010	7	\$78,010	\$1,334,941 \$37,985	81.8% 48.7%	450	\$2,080	\$1,013	J.470	-2.370	
	2011	6	\$119,619	\$119,374	99.8%	686	\$2,092	\$2,088			
	2012	5	\$133,386	\$90,385	67.8%	809	\$1,979	\$1,341			
	2013 2014	4	\$176,997 \$371,898	\$189,190 \$365,248	106.9% 98.2%	1,100 2,230	\$1,931 \$2,001	\$2,064 \$1,965			
	2015	2	\$366,124	\$303,391	82.9%	2,128	\$2,065	\$1,711			
	2016	1	\$259,385	\$182,989	70.5%	1,639	\$1,899	\$1,340			
	2017	0	\$148,404	\$108,359	73.0%	1,001	\$1,779	\$1,299	7.0%	10.5%	
2017 Total 2018	2010	2.9 8	\$1,653,822 \$69,976	\$1,396,921 \$48,623	84.5% 69.5%	10,043 324	\$1,976 \$2,596	\$1,669 \$1,804	7.0%	10.6%	
	2011	7	\$106,112	\$77,636	73.2%	477	\$2,672	\$1,955			
	2012	6	\$113,495	\$51,981	45.8%	556	\$2,450	\$1,122			
	2013 2014	5 4	\$137,173 \$316,717	\$107,159 \$356,910	78.1% 112.7%	682 1,620	\$2,415 \$2,347	\$1,887 \$2,645			
	2014	3	\$292,630	\$256,855	87.8%	1,419	\$2,475	\$2,172			
	2016	2	\$210,078	\$170,804	81.3%	1,100	\$2,293	\$1,864			
	2017	1	\$174,214	\$166,846	95.8%	1,004	\$2,082	\$1,994			
2018 Total	2018	0 3.5	\$122,357 \$1,542,752	\$103,776 \$1,340,589	84.8% 86.9%	637 7,817	\$2,305 \$2,368	\$1,955 \$2,058	19.9%	23.3%	
2019	2010	9	\$60,667	\$36,440	60.1%	266	\$2,737	\$1,644	19.970	20.070	
	2011	8	\$97,865	\$95,085	97.2%	408	\$2,878	\$2,797			
	2012	7	\$92,548	\$64,546	69.7%	425	\$2,613	\$1,822			
	2013 2014	6 5	\$114,603 \$293,822	\$97,123 \$351,676	84.7% 119.7%	522 1,380	\$2,635 \$2,556	\$2,233 \$3,059			
	2015	4	\$237,242	\$195,043	82.2%	1,072	\$2,657	\$2,184			
	2016	3	\$185,557	\$142,091	76.6%	902	\$2,470	\$1,891			
	2017 2018	2	\$148,553 \$151,622	\$130,244 \$86,261	87.7% 56.9%	796 772	\$2,239 \$2,358	\$1,963 \$1,342			
	2018	0	\$72,855	\$60,215	82.6%	367	\$2,338	\$1,969			
2019 Total		4.2	\$1,455,336	\$1,258,724	86.5%	6,908	\$2,528	\$2,187	6.7%	6.2%	
2020	2010	10	\$56,195	\$40,668	72.4%	240	\$2,810	\$2,033			
	2011 2012	9 8	\$86,781 \$70,665	\$76,558 \$26,060	88.2% 36.9%	337 312	\$3,090 \$2,718	\$2,726 \$1,002			
	2013	7	\$102,029	\$39,554	38.8%	430	\$2,847	\$1,104			
	2014	6	\$250,250	\$275,167	110.0%	1,090	\$2,755	\$3,029			
	2015	5	\$202,797	\$106,249	52.4%	852	\$2,856	\$1,496			
	2016 2017	4	\$170,633 \$124,304	\$65,011 \$70,633	38.1% 56.8%	748 609	\$2,739 \$2,451	\$1,044 \$1,393			
	2018	2	\$135,286	\$107,349	79.3%	632	\$2,571	\$2,040			
	2019	1	\$93,816	\$50,407	53.7%	437	\$2,579	\$1,386			
2020 Total	2020	4.8	\$81,734 \$1,374,489	\$56,492 \$914,147	69.1% 66.5%	399 6,084	\$2,458 \$2,711	\$1,699 \$1,803	7.2%	-17.5%	
Through 202	20	4.0	\$11,967,424	\$9,773,517	81.7%	0,004	<i>\\\\\\</i>	\$2,000	,,.	17.375	
			- ·			. ·			Daras :	c) :	Data 1
Experience Year		Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2021		5.6	\$1,345,864	\$977,753	72.6%	5,431	89.3%	7.6%	9.7%	19.8%	90%
2022		6.6	\$1,288,582	\$896,793	69.6%	4,616	85.0%	10.0%	12.6%	7.9%	90%
2023 2024		7.6 8.6	\$1,187,325 \$1,088,951	\$822,474 \$754,418	69.3% 69.3%	3,924 3,335	85.0% 85.0%	5.1% 5.3%	8.4% 7.9%	7.9% 7.9%	90% 90%
2024 2025		9.6	\$999,086	\$692,243	69.3%	2,835	85.0%	5.4%	7.9%	8.0%	90%
2026		10.6	\$914,511	\$633,528	69.3%	2,410	85.0%	5.2%	7.7%	7.7%	90%
2027		11.6	\$837,445	\$580,282	69.3%	2,048	85.0%	5.4%	7.7%	7.8%	90%
2028 2029		12.6 13.6	\$767,778 \$704,857	\$532,104 \$488,609	69.3% 69.3%	1,741 1,480	85.0% 85.0%	5.6% 5.9%	7.9% 8.0%	7.9% 8.0%	90% 90%
2029		13.6	\$648,184	\$449,433	69.3%	1,480	85.0%	6.1%	8.2%	8.0%	90%
2031		15.6	\$597,239	\$414,230	69.4%	1,069	85.0%	6.4%	8.4%	8.4%	90%
2032		16.6	\$551,570	\$382,678	69.4%	909	85.0%	6.7%	8.7%	8.7%	90%
2033		17.6	\$501,078	\$347,024	69.3%	772	85.0%	4.9%	6.9%	6.7%	909
2034 2035		18.6 19.6	\$454,429 \$412,188	\$314,747 \$285,525	69.3% 69.3%	657 558	85.0% 85.0%	5.0% 5.1%	6.7% 6.7%	6.7% 6.7%	90% 90%
2035		20.6	\$373,931	\$259,063	69.3%	474	85.0%	5.3%	6.7%	6.7%	909
2037		21.6	\$339,306	\$235,099	69.3%	403	85.0%	5.4%	6.8%	6.8%	90%
2038		22.6	\$307,929	\$213,392	69.3%	343	85.0%	5.6%	6.8%	6.8%	90%
2039 2040		23.6 24.6	\$279,509 \$253,767	\$193,727 \$175,909	69.3% 69.3%	291 248	85.0% 85.0%	5.7% 5.8%	6.8% 6.8%	6.8% 6.8%	90% 90%
		24.0				240	05.070	5.576	0.070	0.070	50%
Thursday 204	10		\$13,853,530	\$9,649,030	69.7%						
Through 204											

Lifetime \$25,820,954

```
$19,422,547
                 75.2%
```

Exhibit VI

CPL-GR-A80M

Nationwide Experience

With the 2022 Justified Rate Action

Experience	Issue		Earned	Claims	Loss	Exposed	Average	Average	Premium	Claim	
Year	Year	Duration	Premium	Incurred	Ratio	Policies	Premium	Claim Cost	Trend	Trend	
2010 2010 Total	2010	0	\$35,333 \$35,333	\$21,863 \$21,863	61.9% 61.9%	277 277	\$1,531 \$1,531	\$947 \$947			
2010 10121	2010	1	\$84,896	\$35,212	41.5%	676	\$1,507	\$625			
	2011	0	\$45,899	\$42,085	91.7%	314	\$1,754	\$1,608			
2011 Total 2012	2010	0.6 2	\$130,795 \$62,049	\$77,298 \$33,613	59.1% 54.2%	990 477	\$1,585 \$1,561	\$937 \$846	3.6%	-1.1%	
2012	2011	1	\$52,759	\$40,757	77.3%	318	\$1,991	\$1,538			
2012 Total	2012	0	\$39,180 \$153,988	\$25,305 \$99,674	64.6% 64.7%	239 1,034	\$1,967 \$1,787	\$1,271 \$1,157	12.7%	23.5%	
2012 10tal	2010	1.1	\$153,988 \$55,941	\$32,051	57.3%	396	\$1,695	\$971	12.7%	23.3%	
	2011	2	\$36,052	\$24,074	66.8%	217	\$1,994	\$1,331			
	2012 2013	1 0	\$36,572 \$17,961	\$41,719 \$11,252	114.1% 62.6%	249 138	\$1,762 \$1,562	\$2,011 \$978			
2013 Total		1.9	\$146,525	\$109,096	74.5%	1,000	\$1,758	\$1,309	-1.6%	13.2%	
2014	2010 2011	4	\$49,510 \$22,224	\$42,043 \$14,647	84.9% 65.9%	335 146	\$1,773 \$1,827	\$1,506 \$1,204			
	2012	2	\$26,051	\$20,304	77.9%	140	\$1,991	\$1,552			
	2013	1	\$24,564	\$23,122	94.1%	196	\$1,504	\$1,416			
2014 Total	2014	0 2.5	\$11,653 \$134,001	\$6,989 \$107,106	60.0% 79.9%	78 912	\$1,793 \$1,763	\$1,075 \$1,409	0.3%	7.6%	
2015	2010	5	\$44,579	\$43,388	97.3%	292	\$1,832	\$1,783			
	2011 2012	4	\$20,640 \$18,802	\$9,808 \$16,066	47.5% 85.4%	136 116	\$1,821 \$1,945	\$865 \$1,662			
	2012	2	\$21,335	\$14,282	66.9%	166	\$1,542	\$1,032			
	2014	1	\$11,649	\$2,194	18.8%	96	\$1,456	\$274			
2015 Total	2015	0 3.2	\$12,193 \$129,198	\$10,645 \$96,383	87.3% 74.6%	85	\$1,721 \$1,740	\$1,503 \$1,298	-1.3%	-7.9%	
2016	2010	6	\$37,809	\$22,895	60.6%	236	\$1,923	\$1,164			
	2011 2012	5	\$17,152 \$16,265	\$12,190 \$18,453	71.1% 113.4%	115 97	\$1,790 \$2,012	\$1,272 \$2,283			
	2013	3	\$17,811	\$10,230	57.4%	130	\$1,644	\$944			
	2014	2	\$12,655	\$9,024	71.3%	94	\$1,615	\$1,152			
	2015 2016	1 0	\$11,377 \$3,306	\$8,668 \$623	76.2% 18.8%	84 16	\$1,625 \$2,480	\$1,238 \$467			
2016 Total		4.0	\$116,375	\$82,082	70.5%	772	\$1,809	\$1,276	4.0%	-1.7%	
2017	2010 2011	7	\$33,362 \$16,081	\$16,116 \$10,184	48.3% 63.3%	193 97	\$2,074 \$1,989	\$1,002 \$1,260			
	2012	5	\$14,141	\$24,383	172.4%	81	\$2,095	\$3,612			
	2013 2014	4	\$15,466 \$10,810	\$10,029 \$4,058	64.8% 37.5%	97 80	\$1,913 \$1,621	\$1,241 \$609			
	2014	2	\$10,726	\$4,038	44.2%	74	\$1,739	\$768			
	2016	1	\$1,678	\$0	0.0%	10	\$2,013	\$0			
2017 Total	2017	0 5.0	\$1,254 \$103,517	\$111 \$69,620	8.9% 67.3%	638	\$2,508 \$1,947	\$223 \$1,309	7.6%	2.6%	
2017 10121	2010	8	\$34,809	\$30,413	87.4%	150	\$2,785	\$2,433	7.076	2.070	
	2011	7	\$17,091	\$8,035	47.0%	72	\$2,849	\$1,339			
	2012 2013	6 5	\$10,311 \$14,522	\$26,002 \$25,704	252.2% 177.0%	42 65	\$2,946 \$2,681	\$7,429 \$4,745			
	2014	4	\$11,594	\$13,071	112.7%	60	\$2,319	\$2,614			
	2015 2016	3 2	\$9,608 \$0	\$11,471 \$0	119.4% 0.0%	48 0	\$2,402	\$2,868			
	2010	1	\$2,029	\$3,045	150.1%	12	\$2,029	\$3,045			
	2018	0	\$4,137	\$1,843	44.6%	22	\$2,256	\$1,006			
2018 Total 2019	2010	5.9 9	\$104,101 \$35,165	\$119,584 \$30,139	114.9% 85.7%	471 141	\$2,652 \$2,993	\$3,047 \$2,565	36.2%	132.7%	
2015	2011	8	\$12,785	\$12,343	96.5%	51	\$3,008	\$2,904			
	2012	7 6	\$7,126	\$17,604	247.0%	25	\$3,490	\$8,622			
	2013 2014	5	\$11,238 \$9,578	\$4,818 \$10,120	42.9% 105.7%	48 45	\$2,809 \$2,554	\$1,205 \$2,699			
	2015	4	\$9,059	\$11,211	123.8%	42	\$2,620	\$3,242			
	2016 2017	3 2	\$0 \$2,159	\$0 \$1,415	0.0% 65.5%	0 12	\$2,159	\$1,415			
	2018	1	\$15,672	\$26,942	171.9%	77	\$2,442	\$4,199			
	2019	0	\$4,680	\$396	8.5%	20	\$2,808	\$238	5 70/	4.50	
2019 Total 2020	2010	6.0 10	\$107,463 \$27,203	\$114,989 \$12,598	107.0% 46.3%	460 96	\$2,803 \$3,400	\$3,000 \$1,575	5.7%	-1.5%	
	2011	9	\$9,738	\$4,437	45.6%	36	\$3,246	\$1,479			
	2012 2013	8	\$3,979 \$12,029	\$4,767 \$3,651	119.8% 30.4%	15 48	\$3,184 \$3,039	\$3,814 \$922			
	2014	6	\$6,759	\$2,334	34.5%	27	\$3,004	\$1,037			
	2015	5	\$6,297	\$654	10.4%	24	\$3,148	\$327			
	2016 2017	4	\$0 \$2,288	\$0 \$5,967	0.0% 260.8%	0 12	\$2,288	\$5,967			
	2018	2	\$13,467	\$13,702	101.7%	62	\$2,607	\$2,652			
	2019 2020	1 0	\$4,610 \$7,380	\$2,399 \$2,408	52.0% 32.6%	24 27	\$2,305 \$3,280	\$1,199 \$1,070			
2020 Total	2020	6.3	\$7,380 \$93,750	\$2,408 \$52,917	32.6% 56.4%	371	\$3,280 \$3,036	\$1,070 \$1,714	8.3%	-42.9%	
Through 202	:0		\$1,255,047	\$950,612	75.7%						
Experience			Earned	Claims	Loss	Exposed		Rate	Premium	Claim	Rate Increas
Year 2021		Duration 6.9	Premium \$92,725	fincurred \$55,955	Ratio 60.3%	Policies 332	Persistency 89.7%	Increase 6.5%	Trend 10.2%	Trend 17.8%	Effectivenes 879
2022		7.9	\$86,200	\$51,298	59.5%	283	85.0%	6.0%	9.4%	7.9%	87
2023		8.9	\$79,084	\$46,979	59.4%	240	85.0%	4.5%	7.9%	7.7%	87
2024 2025		9.9 10.9	\$72,354 \$66,141	\$42,987 \$39,310	59.4% 59.4%	204 174	85.0% 85.0%	4.6% 4.9%	7.6% 7.5%	7.7% 7.6%	87 87
2026		11.9	\$60,432	\$35,933	59.5%	148	85.0%	5.3%	7.5%	7.5%	87
2027 2028		12.9 13.9	\$55,199 \$50,442	\$32,841 \$30,018	59.5% 59.5%	125 107	85.0% 85.0%	5.8% 6.0%	7.5% 7.5%	7.5% 7.5%	87 87
2029		14.9	\$46,116	\$27,448	59.5%	91	85.0%	6.1%	7.6%	7.6%	87
2030		15.9	\$42,186	\$25,114	59.5%	77	85.0%	6.3%	7.6%	7.6%	87
2031 2032		16.9 17.9	\$38,636 \$35,423	\$23,000 \$21,092	59.5% 59.5%	65 56	85.0% 85.0%	6.3% 6.5%	7.7% 7.9%	7.7% 7.9%	87 87
2033		18.9	\$32,523	\$19,373	59.6%	47	85.0%	6.8%	8.0%	8.1%	87
2034		19.9	\$29,925	\$17,830	59.6%	40	85.0%	7.1%	8.2%	8.3%	87
2035 2036		20.9 21.9	\$27,597 \$25,519	\$16,449 \$15,217	59.6% 59.6%	34 29	85.0% 85.0%	7.4% 7.7%	8.5% 8.8%	8.5% 8.8%	87 87
2037		22.9	\$23,144	\$13,764	59.5%	25	85.0%	5.4%	6.7%	6.4%	87
2038		23.9	\$20,937	\$12,451	59.5%	21	85.0%	5.5%	6.4%	6.4%	87
2039 2040		24.9 25.9	\$18,939 \$17,136	\$11,265 \$10,193	59.5% 59.5%	18 15	85.0% 85.0%	5.6% 5.6%	6.4% 6.5%	6.4% 6.5%	87 87
						1.5		2.070	/0	2.270	57
Through 204	0		\$920,659	\$548,521	59.6%						

\$2,175,706

\$1,499,133

68.9%

Lifetime

Exhibit VI

CPL-GR-A80N

RI Experience

With the 2022 Justified Rate Action

Issue	Duroting	Earned	Claims	Loss	Exposed	Average	Average	Premium	Claim	
Year 2010	Duration 0	Premium \$78,180	\$37,724	Ratio 48.3%	Policies 640	Premium \$1,466	Claim Cost \$707	Trend	Trend	
	0	\$78,180	\$37,724	48.3%	640	\$1,466	\$707			
2011	0.4			57.4%	3,703	\$1,355	\$789	-6.1%	11.6%	
2010	2	\$137,954	\$64,141	46.5%	1,139	\$1,453	\$676			
2012								2.0%	2.2%	
2010	3	\$121,421	\$121,848	100.4%	946	\$1,540	\$1,546			
	1.4	\$895,573	\$577,196	64.4%	7,651	\$1,405	\$905	0.1%	12.3%	
				76.2%						
2013	1	\$247,276	\$167,524	67.7%	2,265	\$1,310	\$888			
2014		\$187,637	\$125,877	67.1%	1,511	\$1,490		1.0%	7.64	
2010								4.9%	7.6%	
2011	4	\$264,387	\$179,674	68.0%	1,825	\$1,738	\$1,181			
		\$291,352	\$205,306	70.5%	2,377	\$1,471				
2015	0	\$177,695	\$109,764	61.8%	1,526	\$1,397	\$863			
	2.4	\$1,331,479	\$942,269	70.8%	10,693	\$1,494	\$1,057	1.4%	8.5%	
2011	4	\$275,259	\$270,970	98.4%	2,157	\$1,531	\$1,507			
2013	3	\$215,281	\$159,257	74.0%	1,758	\$1,469	\$1,087			
		\$233,205	\$159,289	68.3% 83.1%	1,910	\$1,465				
	1									
	2.9	\$1,505,049	\$1,205,023	80.1%	11,973	\$1,508	\$1,208	1.0%	14.2%	
2010	7	\$94,983	\$54,621	57.5%	574	\$1,986	\$1,142			
2011 2012	6 5			53.2% 67.2%						
2013	4	\$204,435	\$161,219	78.9%	1,567	\$1,566	\$1,235			
2014		\$226,872	\$151,759	66.9%	1,734	\$1,570				
2017	0	\$134,008	\$76,460	57.1%	1,124	\$1,431	\$816			
	3.5	\$1,641,383	\$1,075,192	65.5%	12,602	\$1,563	\$1,024	3.6%	-15.2%	
2012	6			52.4%	1,513		\$993			
2013	5	\$198,557	\$154,459	77.8%	1,328	\$1,794	\$1,396			
							\$1,199			
			\$197,807							
2017	1	\$204,066	\$133,670	65.5%	1,684	\$1,455	\$953			
2018	0	\$142,950	\$81,351	56.9%	1,138	\$1,508	\$858			
2010							\$1,082	10.2%	5.7%	
2010	8		\$147,994	71.6%	1,099					
2012	7	\$222,243	\$125,165	56.3%	1,345	\$1,983	\$1,117			
2016	3	\$170,395	\$110,306	64.7%	1,330	\$1,538	\$996			
				50.1%		\$1,498				
	4.5	\$1,787,126	\$1,238,910	69.3%	12,174	\$1,762	\$1,221	2.3%	12.9%	
2010	10	\$86,165	\$59,578	69.1%	411	\$2,516				
2012	7			90.2%						
2014	6	\$153,991	\$83,314	54.1%	947	\$1,951	\$1,056			
2015	5	\$193,394	\$196,262	101.5%	1,317	\$1,762				
2016 2017	4	\$152,081 \$159.592	\$119,689 \$89,343	78.7% 56.0%	1,107 1.172	\$1,649 \$1.634	\$1,298 \$915			
2017	2	\$171,545	\$134,420	78.4%	1,172	\$1,565	\$1,226			
2019	1	\$112,441	\$78,805	70.1%	915	\$1,475	\$1,034			
2020								4.00/	4.00/	
	5.4	\$1,595,018	\$1,100,230	09.3%	10,451	\$1,832	\$1,270	4.0%	4.0%	
)		\$12,924,147	\$8,724,963	67.5%						
		Earned	Claims	Loss	Exposed		Rate	Premium	Claim	Rate Increa
	Duration	Premium	Incurred	Ratio	Policies	Persistency	Increase	Trend	Trend	Effectivene
	6.4	\$1,529,155		74.6%		86.2%	6.3%			9
	7.4 8.4	\$1,469,088	\$1,060,282	72.2%	7,653	85.0%	7.5%	13.0%	9.4% 9.3%	9
		\$1,368,221 \$1,269,053	\$984,728 \$913,553	72.0% 72.0%	6,505 5,529	85.0% 85.0%	4.0% 4.2%	9.6% 9.1%	9.3%	9
	9.4		\$846,782	72.0%	4,700	85.0%	4.2%	9.0%	9.0%	9
	9.4 10.4	\$1,176,314			3,995	85.0%	4.9%	8.9%	9.0%	9
	10.4 11.4	\$1,089,029	\$784,387	72.0%						
	10.4 11.4 12.4	\$1,089,029 \$1,008,243	\$784,387 \$726,295	72.0%	3,396	85.0%	5.1%	8.9%	8.9% 8.9%	
	10.4 11.4	\$1,089,029 \$1,008,243 \$933,244	\$784,387 \$726,295 \$672,398		3,396 2,886		5.1% 5.3% 5.4%		8.9% 8.9% 8.9%	9
	10.4 11.4 12.4 13.4	\$1,089,029 \$1,008,243	\$784,387 \$726,295	72.0% 72.0%	3,396	85.0% 85.0%	5.3%	8.9% 8.9%	8.9%	9
	10.4 11.4 12.4 13.4 14.4 15.4 16.4	\$1,089,029 \$1,008,243 \$933,244 \$864,019 \$800,170 \$741,514	\$784,387 \$726,295 \$672,398 \$622,561 \$576,630 \$534,436	72.0% 72.0% 72.1% 72.1% 72.1%	3,396 2,886 2,453 2,085 1,773	85.0% 85.0% 85.0% 85.0%	5.3% 5.4% 5.6% 5.7%	8.9% 8.9% 9.0% 9.0%	8.9% 8.9% 9.0% 9.0%	
	10.4 11.4 12.4 13.4 14.4 15.4 16.4 17.4	\$1,089,029 \$1,008,243 \$933,244 \$864,019 \$800,170 \$741,514 \$687,816	\$784,387 \$726,295 \$672,398 \$622,561 \$576,630 \$534,436 \$495,803	72.0% 72.0% 72.1% 72.1% 72.1% 72.1%	3,396 2,886 2,453 2,085 1,773 1,507	85.0% 85.0% 85.0% 85.0% 85.0%	5.3% 5.4% 5.6% 5.7% 5.9%	8.9% 8.9% 9.0% 9.0% 9.1%	8.9% 8.9% 9.0% 9.1%	
	10.4 11.4 12.4 13.4 15.4 16.4 17.4 18.4	\$1,089,029 \$1,008,243 \$933,244 \$864,019 \$800,170 \$741,514 \$687,816 \$638,780	\$784,387 \$726,295 \$672,398 \$622,561 \$576,630 \$534,436 \$495,803 \$460,546	72.0% 72.0% 72.1% 72.1% 72.1% 72.1% 72.1%	3,396 2,886 2,453 2,085 1,773 1,507 1,281	85.0% 85.0% 85.0% 85.0% 85.0% 85.0%	5.3% 5.4% 5.6% 5.7% 5.9% 6.2%	8.9% 8.9% 9.0% 9.1% 9.3%	8.9% 9.0% 9.0% 9.1% 9.3%	
	10.4 11.4 12.4 13.4 14.4 15.4 16.4 17.4	\$1,089,029 \$1,008,243 \$933,244 \$864,019 \$800,170 \$741,514 \$687,816	\$784,387 \$726,295 \$672,398 \$622,561 \$576,630 \$534,436 \$495,803	72.0% 72.0% 72.1% 72.1% 72.1% 72.1%	3,396 2,886 2,453 2,085 1,773 1,507	85.0% 85.0% 85.0% 85.0% 85.0%	5.3% 5.4% 5.6% 5.7% 5.9%	8.9% 8.9% 9.0% 9.0% 9.1%	8.9% 8.9% 9.0% 9.1%	
	10.4 11.4 12.4 13.4 14.4 15.4 16.4 17.4 18.4 19.4 20.4 21.4	\$1,089,029 \$1,008,243 \$933,244 \$864,019 \$800,170 \$741,514 \$687,816 \$638,780 \$594,175 \$553,786 \$517,288	\$784,387 \$726,295 \$672,398 \$622,561 \$576,630 \$455,803 \$460,546 \$428,480 \$399,421 \$373,185	72.0% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1%	3,396 2,886 2,453 2,085 1,773 1,507 1,281 1,089 925 786	85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0%	5.3% 5.4% 5.6% 5.7% 6.2% 6.4% 6.7% 7.0%	8.9% 8.9% 9.0% 9.1% 9.3% 9.4% 9.7% 9.9%	8.9% 8.9% 9.0% 9.1% 9.3% 9.5% 9.5% 9.7%	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9
	10.4 11.4 12.4 13.4 15.4 16.4 17.4 18.4 19.4 20.4 21.4 22.4	\$1,089,029 \$1,008,243 \$933,244 \$864,019 \$800,170 \$741,514 \$687,816 \$638,780 \$554,175 \$553,786 \$517,288 \$484,447	\$784,387 \$726,295 \$672,398 \$622,561 \$576,630 \$534,436 \$495,803 \$460,546 \$428,480 \$339,421 \$373,185 \$349,593	72.0% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1%	3,396 2,886 2,453 2,085 1,773 1,281 1,089 925 786 669	85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0%	5.3% 5.4% 5.6% 5.7% 6.2% 6.2% 6.7% 7.0% 7.3%	8.9% 8.9% 9.0% 9.1% 9.3% 9.4% 9.7% 9.9%	8.9% 8.9% 9.0% 9.1% 9.3% 9.5% 9.7% 9.9%	9 9 9 9 9 9 9 9 9 9 9 9 9 9
	10.4 11.4 12.4 13.4 14.4 15.4 16.4 17.4 18.4 19.4 20.4 21.4 21.4 22.4 23.4	\$1,089,029 \$1,008,243 \$933,244 \$864,019 \$800,170 \$741,514 \$687,816 \$638,780 \$594,175 \$553,786 \$553,786 \$5517,288 \$484,447 \$484,478	\$784,387 \$726,295 \$672,398 \$622,561 \$576,630 \$534,436 \$495,803 \$4495,803 \$4495,803 \$4495,803 \$4495,803 \$4495,803 \$349,514 \$373,185 \$349,593 \$320,380	72.0% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.2% 72.0%	3,396 2,886 2,453 2,085 1,773 1,507 1,281 1,089 925 786 669 568	85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0%	5.3% 5.4% 5.6% 5.7% 5.9% 6.2% 6.4% 6.7% 7.0% 7.3% 5.1%	8.9% 8.9% 9.0% 9.0% 9.1% 9.3% 9.4% 9.7% 9.9% 10.2% 8.0%	8.9% 8.9% 9.0% 9.1% 9.3% 9.5% 9.7% 9.9% 10.2% 7.8%	93 94 95 95 95 95 95 95 95 95 95 95 95 95 95
	10.4 11.4 12.4 13.4 15.4 16.4 17.4 18.4 19.4 20.4 21.4 22.4	\$1,089,029 \$1,008,243 \$933,244 \$864,019 \$800,170 \$741,514 \$687,816 \$638,780 \$554,175 \$553,786 \$517,288 \$484,447	\$784,387 \$726,295 \$672,398 \$622,561 \$576,630 \$534,436 \$495,803 \$460,546 \$428,480 \$339,421 \$373,185 \$349,593	72.0% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1% 72.1%	3,396 2,886 2,453 2,085 1,773 1,281 1,089 925 786 669	85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0% 85.0%	5.3% 5.4% 5.6% 5.7% 6.2% 6.2% 6.7% 7.0% 7.3%	8.9% 8.9% 9.0% 9.1% 9.3% 9.4% 9.7% 9.9%	8.9% 8.9% 9.0% 9.1% 9.3% 9.5% 9.7% 9.9%	9: 9: 9: 9: 9: 9: 9: 9: 9: 9: 9: 9: 9: 9
	2010 2011 2012 2010 2011 2012 2013 2013	2010 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2010 2 2011 1 2012 0 0 3 2011 2 2013 0 1 2 2010 4 2011 3 2012 2 2013 1 2014 0 2013 1 2014 1 2013 3 2014 1 2013 3 2014 2 2015 1 2016 1 2017 0 2014 3 2015 2 2014 4 2015 3 2016 2 2017	2010 0 \$78,180 0 \$78,180 2010 1 \$176,879 2011 0 \$247,648 0 4 \$424,527 2010 2 \$137,954 2011 1 \$343,869 2011 2 \$279,302 0 0.8 \$776,11,24 2011 2 \$298,627 2012 1 3343,869 2011 2 \$298,627 2012 1 3162,78 2013 0 \$159,246 1.4 \$289,573 \$2013 2013 1 \$247,276 2013 1 \$247,276 2013 2 \$253,584 2011 4 \$264,387 2011 5 \$256,308 2011 5 \$256,308 2012 4 \$275,259 2013 3 \$215,251,413 2014 2 \$233,205	2010 0 \$78,180 \$37,724 00 \$78,180 \$37,724 2010 1 \$176,879 \$78,404 2011 0 \$247,648 \$165,077 0.04 \$522,820 \$243,481 2011 1 \$344,869 \$522,820 2012 0 \$279,302 \$120,317 0.08 \$761,124 \$437,277 2010 3 \$121,421 \$121,548 2011 2 \$298,677 \$151,616 2012 1 \$316,278 \$210,112 2013 0 \$152,246 \$93,620 0 \$187,637 \$122,587 \$167,524 2010 4 \$111,306 \$66,615 2011 3 \$288,447 \$165,561 2012 2 \$309,775 \$167,524 2014 0 \$127,575 \$107,64 2011 5 \$264,387 \$179,674 2011 5 \$266,307 \$75	2010 0 578,180 537,724 48,3% 00 578,180 537,724 48,3% 2010 1 517,679 578,404 44,3% 2011 0 5247,648 5155,077 66,7% 0.4 5424,542 552,810 77,5% 2012 0 5761,124 543,247 10,75% 2010 3 5124,621 552,810 75,5% 2013 3 5124,627 552,810 75,5% 2013 3 5124,627 552,610 55,7% 2013 3 5124,627 552,610 55,7% 2014 9 512,647 510,615 55,7% 2013 1 524,767 553,55,54 67,7% 2014 0 518,677 553,55,54 67,7% 2013 1 524,747 550,561 57,7% 2014 0 518,57,54 67,7% 528,577 2013 2 524,487	2010 0 577,14 48,3% 640 0 577,14 48,3% 640 2010 1 \$176,879 578,444 44,3% 1.572 0.4 \$242,527 \$243,481 57.4% 3.703 2010 2 \$137,554 \$564,141 46.5% 1.139 2011 0 \$273,202 \$122,07 5.753 6.500 2012 0 \$175,302 \$122,07 5.753 6.500 2013 0 \$155,246 \$293,600 \$38,8% 3.355 2014 4 \$195,246 \$393,600 \$38,8% 3.455 2013 0 \$155,246 \$577,346 64,4% .7651 2014 3 \$128,477 \$165,651 \$7.7% .2,083 2013 1 \$127,267 \$17,574 64,666 9.151 2014 3 \$127,574 \$153,506 \$15,77% .2,083 2014 3 \$127,515 \$	2010 0 578,180 537,724 44.3% 640 51,466 0 578,180 537,724 44.3% 1.572 51,360 2010 1 537,649 516,677 6.74 2.131 51,385 0.0 542,648 516,677 6.74 2.131 51,345 0.0 527,392 523,280 7.754 2.233 51,346 2012 0 527,392 512,021 4.154 2.433 51,356 0.0 3 512,421 512,148 100,44 946 51,569 2013 3 512,421 512,148 100,44 946 51,569 2013 3 512,421 512,718 54,648 7,551 51,678 51,678 2013 3 524,447 516,650 57.74 2,663 51,678 2013 3 524,447 516,650 57.74 2,663 51,678 2014 0 534,670 513,567	2810 0 578,180 537,274 44,378 440 51,466 5777 200 1 578,579 578,644 44,378 1,1572 51,386 5590 210 0 5376,579 578,644 45,378 1,1572 51,386 5590 210 1 534,864 552,400 7,555 2,343 51,473 5593 201 1 534,864 552,400 7,555 2,343 51,374 5593 201 6 5275,802 513,354 504,86 54,540 553,55 53,464 553,56 533,56 533,56 533,56 533,56 533,56 533,56 533,56 533,56 534,54 553,56 534,54 553,56 534,26 534,24 554,54 534,24 554,54 554,54 534,26 543,45 554,54 554,54 554,54 554,54 554,54 554,54 554,54 554,54 554,54 554,54 554,54 554,54 554,54 554,54 <td>200 0 578.100 617.24 44.3% 440 51.464 5707 0 0 579.26 578.07 44.3% 540 51.366 5777 0.4 534.02 534.04 44.3% 51.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.06 54.07 54.36 54.06 54.07 <</td> <td>2000 0 578,180 577/24 46.38 6400 55.466 5707 0 9 58.30 51.724 46.38 540 55.466 5707 0 9 55.406 510.907 60.78 1.10 53.325 579 4.12 1.00 0 1 510.907 51.36 1.00 51.32</td>	200 0 578.100 617.24 44.3% 440 51.464 5707 0 0 579.26 578.07 44.3% 540 51.366 5777 0.4 534.02 534.04 44.3% 51.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.07 54.36 54.06 54.07 54.36 54.06 54.07 <	2000 0 578,180 577/24 46.38 6400 55.466 5707 0 9 58.30 51.724 46.38 540 55.466 5707 0 9 55.406 510.907 60.78 1.10 53.325 579 4.12 1.00 0 1 510.907 51.36 1.00 51.32

\$29,874,437 \$20,977,445

Lifetime



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Colonial Penn Life Insurance Company

Submission: Policy Form Series CPL-GR-A080

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:

Christophen J. Confortio

Name (typed or printed): Christopher J. Conforti

Title or business affiliation: _____

Date:	8/6/2021
Date:	8/6/2021

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

Rate Memorandum

Standardized Medicare Supplement Policy Form Series CPL-GR-A80 Plans A, D, B, F, high deductible F, G, high deductible G, K, L, M and N

1. Purpose of Filing

We are filing the 2022 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation.

2. General Description

- a. Issuer Colonial Penn Life Insurance Company.
- b. Forms CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80D, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80GH, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M and CPL-GR-A80N.
- c. Policy Type Standardized Medicare supplement policies.
- d. Benefits Please refer to the enclosed Exhibit I.
- e. Renewability Guaranteed renewable for life.
- f. Issue Ages Ages 65 and over.
- g. Premium Basis For policies issued prior to January 1, 2012, attained age up to age 80; level thereafter. For policies issued on or after January 1, 2012, by gender, risk class (as allowable) and attained age up to age 99; level thereafter.
- h. Actuary Christopher J. Conforti, A.S.A., M.A.A.A.

3. Scope and Justification of Request

- a. Rate Scale Adjustments Please refer to Exhibit II.
- b. Variations by Cell None
- c. Justification of Request Please refer to Section 7 of this memorandum.

4. Rates and Rating Factors

- a. Rates The proposed rates are enclosed.
- b. Period Rates Apply The proposed rates are intended to be effective for calendar year 2022.

5. Rate History

Please refer to the enclosed Exhibit III.

6. In-Force Counts

Please refer to the enclosed Exhibit IV.

7. Experience

Exhibit V provides experience through December 31, 2020, valued as of March 31, 2021.

Projected experience, assuming approval of the proposed 2022 increases, is provided in the enclosed Exhibit VI. Credible Rhode Island experience is projected for Plan N. Nationwide experience is projected for the other plans.

8. Loss Ratio Compliance

These forms are individual standardized Medicare supplement policies subject to a minimum lifetime loss ratio of 65%.

These forms were initially rated to meet a minimum lifetime loss ratio of 65%. With the proposed rate schedules, we expect to meet the 65% loss ratio standard for the lifetime of these forms.

Christophen J. Conforto, ASA, MAAA

Colonial Penn Life Insurance Company – Consumer Narrative

2022 Standardized Medicare Supplement Rate Revision and Annual Loss Ratio Filing

Medicare Supplement Rates Changing in 2022

Colonial Penn Life Insurance Company regularly reviews the experience of its Medicare supplement business to ensure it will be able to honor its commitment to pay claims. Primary factors impacting premium rates are the rising cost of healthcare and impact of claims experience.

Based on the actual and projected Medicare supplement experience, a premium increase is necessary to bring projected future claims, relative to projected premiums, in line with the target relationships approved by the Office of the Health Insurance Commissioner.

The company has requested an overall premium increase of 5.3%. Claims experience has been much higher than expected, requiring this increase. The proposed rate increases by plan and form are shown in the table below.

The proposed increases have 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 Name	Rate Increase
А	CPL-GR-A80A	10.0%
В	CPL-GR-A80B	6.0%
D	CPL-GR-A80D	0.0%
F	CPL-GR-A80F	6.0%
FH*	CPL-GR-A80FH	0.0%
G	CPL-GR-A80G	2.0%
GH**	CPL-GR-A80GH	0.0%
К	CPL-GR-A80K	0.0%
L	CPL-GR-A80L	10.0%
Μ	CPL-GR-A80M	6.0%
Ν	CPL-GR-A80N	7.5%

* High Deductible Plan F

** High Deductible Plan G

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan A</u>
65	\$3,125.21
66	3,239.97
67	3,378.74
68	3,520.77
69	3,668.15
70	3,820.00
71	3,975.46
72	4,136.58
73	4,301.96
74	4,472.58
75	4,648.54
76	4,830.40
77	5,017.81
78	5,210.68
79	5,319.88
80	5,431.26
81	5,572.86
82	5,718.39
83	5,867.19
84	6,020.79
85	6,177.77
86	6,339.11
87	6,504.82
88	6,674.24
89	6,848.78
90	7,026.92
91	7,119.00
92	7,212.16
93	7,305.76
94	7,401.21
95	7,497.97
96	7,596.05
97	7,695.21
98	7,795.46
99+	7,897.03

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

65\$3,472.77 66 $3,600.08$ 67 $3,753.90$ 68 $3,912.40$ 69 $4,075.82$ 70 $4,244.26$ 71 $4,417.60$ 72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$ $99+$ $8,774.76$	Attained Age	<u>Plan A</u>
66 $3,600.08$ 67 $3,753.90$ 68 $3,912.40$ 69 $4,075.82$ 70 $4,244.26$ 71 $4,417.60$ 72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	65	\$3,472.77
68 $3,912.40$ 69 $4,075.82$ 70 $4,244.26$ 71 $4,417.60$ 72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$		
68 $3,912.40$ 69 $4,075.82$ 70 $4,244.26$ 71 $4,417.60$ 72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	67	3,753.90
69 $4,075.82$ 70 $4,244.26$ 71 $4,417.60$ 72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	68	
71 $4,417.60$ 72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	69	
72 $4,595.85$ 73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	70	4,244.26
73 $4,780.00$ 74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	71	4,417.60
74 $4,969.59$ 75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	72	4,595.85
75 $5,165.19$ 76 $5,367.23$ 77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	73	4,780.00
765,367.23775,575.15785,789.62795,911.26806,034.42816,192.06826,353.73836,519.44846,689.73856,864.16867,043.40877,227.54887,415.83897,609.35907,808.23917,909.90928,013.53938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	74	4,969.59
77 $5,575.15$ 78 $5,789.62$ 79 $5,911.26$ 80 $6,034.42$ 81 $6,192.06$ 82 $6,353.73$ 83 $6,519.44$ 84 $6,689.73$ 85 $6,864.16$ 86 $7,043.40$ 87 $7,227.54$ 88 $7,415.83$ 89 $7,609.35$ 90 $7,808.23$ 91 $7,909.90$ 92 $8,013.53$ 93 $8,117.93$ 94 $8,224.19$ 95 $8,331.20$ 96 $8,439.86$ 97 $8,550.04$ 98 $8,661.64$	75	5,165.19
78 5,789.62 79 5,911.26 80 6,034.42 81 6,192.06 82 6,353.73 83 6,519.44 84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	76	5,367.23
79 5,911.26 80 6,034.42 81 6,192.06 82 6,353.73 83 6,519.44 84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	77	5,575.15
80 6,034.42 81 6,192.06 82 6,353.73 83 6,519.44 84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	78	5,789.62
81 6,192.06 82 6,353.73 83 6,519.44 84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	79	5,911.26
82 6,353.73 83 6,519.44 84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	80	6,034.42
83 6,519.44 84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	81	6,192.06
84 6,689.73 85 6,864.16 86 7,043.40 87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	82	6,353.73
856,864.16867,043.40877,227.54887,415.83897,609.35907,808.23917,909.90928,013.53938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	83	6,519.44
867,043.40877,227.54887,415.83897,609.35907,808.23917,909.90928,013.53938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	84	6,689.73
87 7,227.54 88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	85	6,864.16
88 7,415.83 89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	86	7,043.40
89 7,609.35 90 7,808.23 91 7,909.90 92 8,013.53 93 8,117.93 94 8,224.19 95 8,331.20 96 8,439.86 97 8,550.04 98 8,661.64	87	7,227.54
907,808.23917,909.90928,013.53938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	88	7,415.83
917,909.90928,013.53938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	89	7,609.35
928,013.53938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	90	7,808.23
938,117.93948,224.19958,331.20968,439.86978,550.04988,661.64	91	7,909.90
948,224.19958,331.20968,439.86978,550.04988,661.64	92	8,013.53
958,331.20968,439.86978,550.04988,661.64	93	8,117.93
968,439.86978,550.04988,661.64	94	•
978,550.04988,661.64	95	8,331.20
98 8,661.64	96	-
	97	
99+ 8,774.76		
	99+	8,774.76

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	Plan A
65	\$3,858.73
66	4,000.00
67	4,171.38
68	4,347.35
69	4,528.76
70	4,715.74
71	4,908.29
72	5,106.83
73	5,311.37
74	5,521.92
75	5,739.55
76	5,963.62
77	6,194.57
78	6,433.36
79	6,567.98
80	6,705.54
81	6,880.63
82	7,059.87
83	7,244.23
84	7,433.50
85	7,627.46
86	7,826.33
87	8,030.77
88	8,240.22
89	8,455.35
90	8,676.15
91	8,789.16
92	8,904.03
93	9,019.89
94	9,137.92
95	9,256.83
96	9,377.59
97	9,500.10
98	9,624.14
99+	9,750.14

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan A</u>
65	\$3,472.77
66	3,600.08
67	3,753.90
68	3,912.40
69	4,075.82
70	4,244.26
71	4,417.60
72	4,595.85
73	4,780.00
74	4,969.59
75	5,165.19
76	5,367.23
77	5,575.15
78	5,789.62
79	5,911.26
80	6,034.42
81	6,192.06
82	6,353.73
83	6,519.44
84	6,689.73
85	6,864.16
86	7,043.40
87	7,227.54
88	7,415.83
89	7,609.35
90	7,808.23
91	7,909.90
92	8,013.53
93	8,117.93
94	8,224.19
95	8,331.20
96	8,439.86
97	8,550.04
98	8,661.64
99+	8,774.76

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan A</u>
65	\$3,858.73
66	4,000.00
67	4,171.38
68	4,347.35
69	4,528.76
70	4,715.74
71	4,908.29
72	5,106.83
73	5,311.37
74	5,521.92
75	5,739.55
76	5,963.62
77	6,194.57
78	6,433.36
79	6,567.98
80	6,705.54
81	6,880.63
82	7,059.87
83	7,244.23
84	7,433.50
85	7,627.46
86	7,826.33
87	8,030.77
88	8,240.22
89	8,455.35
90	8,676.15
91	8,789.16
92	8,904.03
93	9,019.89
94	9,137.92
95	9,256.83
96	9,377.59
97	9,500.10
98	9,624.14
99+	9,750.14

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan A</u>
65	\$4,287.46
66	4,444.87
67	4,634.47
68	4,830.40
69	5,032.21
70	5,239.92
71	5,453.63
72	5,674.43
73	5,901.55
74	6,135.44
75	6,377.40
76	6,626.13
77	6,882.82
78	7,148.45
79	7,297.36
80	7,450.52
81	7,645.03
82	7,844.33
83	8,049.31
84	8,259.42
85	8,474.77
86	8,695.89
87	8,923.13
88	9,155.92
89	9,394.94
90	9,639.85
91	9,765.63
92	9,893.48
93	10,022.21
94	10,152.90
95	10,285.33
96	10,419.73
97	10,555.98
98	10,693.22
99+	10,833.07

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan A</u>
65	\$3,574.55
66	3,705.79
67	3,864.30
68	4,027.60
69	4,195.38
70	4,369.05
71	4,547.53
72	4,731.12
73	4,920.83
74	5,115.88
75	5,317.37
76	5,524.97
77	5,739.12
78	5,960.24
79	6,085.04
80+	6,212.68

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan B</u>
65	\$2,280.09
66	2,369.11
67	2,466.31
68	2,566.34
69	2,669.54
70	2,775.80
71	2,885.43
72	2,998.34
73	3,114.96
74	3,234.74
75	3,358.55
76	3,486.30
77	3,617.75
78	3,753.57
79	3,839.20
80	3,927.13
81	4,033.71
82	4,143.67
83	4,256.15
84	4,371.78
85	4,491.02
86	4,613.20
87	4,738.65
88	4,867.49
89	4,999.81
90	5,135.96
91	5,205.56
92	5,276.47
93	5,348.46
94	5,421.01
95	5,494.97
96	5,569.81
97	5,645.52
98	5,722.32
99+	5,799.77

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan B</u>
65	\$2,533.94
66	2,632.34
67	2,740.23
68	2,851.61
69	2,966.27
70	3,084.19
71	3,206.05
72	3,331.50
73	3,460.99
74	3,594.08
75	3,731.53
76	3,873.57
77	4,019.97
78	4,170.73
79	4,265.75
80	4,363.38
81	4,482.29
82	4,604.03
83	4,729.38
84	4,857.56
85	4,989.78
86	5,125.38
87	5,265.01
88	5,408.14
89	5,555.08
90	5,706.06
91	5,783.84
92	5,862.50
93	5,942.13
94	6,022.86
95	6,104.89
96	6,188.02
97	6,271.91
98	6,357.33
99+	6,443.84

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan B</u>
65	\$2,815.18
66	2,925.03
67	3,044.81
68	3,168.30
69	3,295.94
70	3,426.95
71	3,562.33
72	3,701.86
73	3,845.53
74	3,993.57
75	4,146.40
76	4,304.04
77	4,466.58
78	4,634.25
79	4,739.85
80	4,848.40
81	4,980.18
82	5,115.45
83	5,254.87
84	5,397.77
85	5,544.61
86	5,695.37
87	5,850.06
88	6,009.44
89	6,172.97
90	6,340.75
91	6,427.26
92	6,514.42
93	6,603.22
94	6,693.00
95	6,783.98
96	6,876.16
97	6,969.76
98	7,064.78
99+	7,160.78

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan B</u>
65	\$2,533.94
66	2,632.34
67	2,740.23
68	2,851.61
69	2,966.27
70	3,084.19
71	3,206.05
72	3,331.50
73	3,460.99
74	3,594.08
75	3,731.53
76	3,873.57
77	4,019.97
78	4,170.73
79	4,265.75
80	4,363.38
81	4,482.29
82	4,604.03
83	4,729.38
84	4,857.56
85	4,989.78
86	5,125.38
87	5,265.01
88	5,408.14
89	5,555.08
90	5,706.06
91	5,783.84
92	5,862.50
93	5,942.13
94	6,022.86
95	6,104.89
96	6,188.02
97	6,271.91
98	6,357.33
99+	6,443.84

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan B</u>
65	\$2,815.18
66	2,925.03
67	3,044.81
68	3.168.30
69	3,295.94
70	3,426.95
71	3,562.33
72	3,701.86
73	3,845.53
74	3,993.57
75	4,146.40
76	4,304.04
77	4,466.58
78	4,634.25
79	4,739.85
80	4,848.40
81	4,980.18
82	5,115.45
83	5,254.87
84	5,397.77
85	5,544.61
86	5,695.37
87	5,850.06
88	6,009.44
89	6,172.97
90	6,340.75
91	6,427.26
92	6,514.42
93	6,603.22
94	6,693.00
95	6,783.98
96	6,876.16
97	6,969.76
98	7,064.78
99+	7,160.78

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan B</u>
65	\$3,127.83
66	3,250.12
67	3,383.43
68	3,520.33
69	3,662.15
70	3,807.79
71	3,958.11
72	4,113.13
73	4,272.84
74	4,437.13
75	4,607.31
76	4,782.29
77	4,962.83
78	5,149.16
79	5,266.65
80	5,386.97
81	5,533.15
82	5,683.92
83	5,838.50
84	5,997.44
85	6,160.64
86	6,327.98
87	6,500.56
88	6,677.40
89	6,858.71
90	7,045.58
91	7,141.36
92	7,238.23
93	7,336.74
94	7,436.67
95	7,537.57
96	7,640.12
97	7,744.08
98	7,849.68
99+	7,956.26

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan B</u>
65	\$2,608.12
66	2,709.80
67	2,820.85
68	2,935.61
69	3,053.21
70	3,174.85
71	3,300.19
72	3,429.46
73	3,562.77
74	3,699.90
75	3,841.39
76	3,987.46
77	4,138.00
78	4,293.46
79	4,390.98
80+	4,491.34

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan D</u>
65	\$1,479.37
66	1,554.31
67	1,638.97
68	1,726.89
69	1,818.20
70	1,913.11
71	2,012.17
72	2,114.93
73	2,222.49
74	2,334.53
75	2,451.69
76	2,574.20
77	2,702.70
78	2,837.43
79	2,894.16
80	2,951.87
81	3,011.10
82	3,071.21
83	3,132.74
84	3,195.36
85	3,259.39
86	3,324.52
87	3,390.95
88	3,458.70
89	3,527.97
90	3,598.44
91	3,670.44
92	3,743.75
93	3,818.70
94	3,895.17
95	3,973.06
96	4,052.48
97	4,133.53
98	4,216.22
99+	4,300.44
	,

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan D</u>
65	\$1,643.88
66	1,727.00
67	1,821.04
68	1,918.78
69	2,020.35
70	2,125.73
71	2,235.69
72	2,350.02
73	2,469.36
74	2,593.94
75	2,724.20
76	2,860.23
77	3,002.92
78	3,152.70
79	3,215.65
80	3,280.01
81	3,345.57
82	3,412.44
83	3,480.73
84	3,550.44
85	3,621.46
86	3,693.79
87	3,767.64
88	3,843.13
89	3,919.93
90	3,998.37
91	4,078.33
92	4,159.82
93	4,243.16
94	4,327.93
95	4,414.44
96	4,502.80
97	4,592.80
98	4,684.65
99+	4,778.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan D</u>
65	\$1,826.49
66	1,919.00
67	2,023.40
68	2,132.05
69	2,244.74
70	2,361.80
71	2,484.09
72	2,611.07
73	2,743.72
74	2,882.05
75	3,026.81
76	3,178.01
77	3,336.63
78	3,502.99
79	3,573.02
80	3,644.48
81	3,717.35
82	3,791.75
83	3,867.46
84	3,944.91
85	4,023.78
86	4,104.18
87	4,186.22
88	4,270.11
89	4,355.42
90	4,442.47
91	4,531.38
92	4,622.03
93	4,714.43
94	4,808.80
95	4,905.12
96	5,002.98
97	5,103.12
98	5,205.23
99+	5,309.30

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan D</u>
65	\$1,643.88
66	1,727.00
67	1,821.04
68	1,918.78
69	2,020.35
70	2,125.73
71	2,235.69
72	2,350.02
73	2,469.36
74	2,593.94
75	2,724.20
76	2,860.23
77	3,002.92
78	3,152.70
79	3,215.65
80	3,280.01
81	3,345.57
82	3,412.44
83	3,480.73
84	3,550.44
85	3,621.46
86	3,693.79
87	3,767.64
88	3,843.13
89	3,919.93
90	3,998.37
91	4,078.33
92	4,159.82
93	4,243.16
94	4,327.93
95	4,414.44
96	4,502.80
97	4,592.80
98	4,684.65
99+	4,778.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan D</u>
65	\$1,826.49
66	1,919.00
67	2,023.40
68	2,132.05
69	2,244.74
70	2,361.80
71	2,484.09
72	2,611.07
73	2,743.72
74	2,882.05
75	3,026.81
76	3,178.01
77	3,336.63
78	3,502.99
79	3,573.02
80	3,644.48
81	3,717.35
82	3,791.75
83	3,867.46
84	3,944.91
85	4,023.78
86	4,104.18
87	4,186.22
88	4,270.11
89	4,355.42
90	4,442.47
91	4,531.38
92	4,622.03
93	4,714.43
94	4,808.80
95	4,905.12
96	5,002.98
97	5,103.12
98	5,205.23
99+	5,309.30

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan D</u>
65	\$2,029.40
66	2,132.16
67	2,248.24
68	2,368.89
69	2,494.12
70	2,624.38
71	2,759.98
72	2,901.25
73	3,048.52
74	3,202.34
75	3,363.14
76	3,531.13
77	3,707.31
78	3,892.11
79	3,970.00
80	4,049.42
81	4,130.37
82	4,213.06
83	4,297.27
84	4,383.24
85	4,470.84
86	4,560.29
87	4,651.60
88	4,744.54
89	4,839.45
90	4,936.21
91	5,034.94
92	5,135.63
93	5,238.28
94	5,343.01
95	5,449.92
96	5,559.01
97	5,670.17
98	5,783.52
99+	5,899.26

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan F</u>
65	\$3,095.54
66	3,217.17
67	3,342.63
68	3,473.43
69	3,609.35
70	3,750.51
71	3,897.68
72	4,051.17
73	4,210.87
74	4,377.56
75	4,551.67
76	4,734.40
77	4,924.98
78	5,125.70
79	5,271.23
80	5,429.85
81	5,609.41
82	5,794.42
83	5,985.55
84	6,182.89
85	6,387.55
86	6,597.76
87	6,815.83
88	7,040.67
89	7,273.03
90	7,513.14
91	7,637.28
92	7,763.17
93	7,891.35
94	8,021.50
95	8,153.82
96	8,288.66
97	8,425.46
98	8,564.33
99+	8,705.49

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan F</u>
65	\$3,439.72
66	3,574.55
67	3,714.51
68	3,859.93
69	4.010.80
70	4,167.46
71	4,330.76
72	4,500.94
73	4,678.65
74	4,863.56
75	5,057.63
76	5,260.10
77	5,472.50
78	5,694.93
79	5,857.15
80	6,033.55
81	6,232.64
82	6,438.06
83	6,650.56
84	6,870.16
85	7,096.74
86	7,330.96
87	7,572.81
88	7,822.84
89	8,080.95
90	8,347.68
91	8,485.46
92	8,625.20
93	8,767.56
94	8,912.11
95	9,059.16
96	9,209.05
97	9,360.69
98	9,515.27
99+	9,672.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

65\$3,821.86663,971.86674,126.98684,288.33694,456.11704,630.65714,812.18725,001.45735,198.57745,404.32755,619.66
663,971.86674,126.98684,288.33694,456.11704,630.65714,812.18725,001.45735,198.57745,404.32
684,288.33694,456.11704,630.65714,812.18725,001.45735,198.57745,404.32
684,288.33694,456.11704,630.65714,812.18725,001.45735,198.57745,404.32
704,630.65714,812.18725,001.45735,198.57745,404.32
714,812.18725,001.45735,198.57745,404.32
725,001.45735,198.57745,404.32
735,198.57745,404.32
74 5,404.32
75 5,619.66
76 5,844.71
77 6,080.35
78 6,327.98
79 6,508.09
80 6,703.69
81 6,924.71
82 7,153.69
83 7,389.54
84 7,633.46
85 7,885.03
86 8,145.64
87 8,414.33
88 8,692.07
89 8,978.98
90 9,275.49
91 9,428.43
92 9,584.10
93 9,742.39
94 9,902.86
95 10,066.28
96 10,232.42
97 10,401.40
98 10,572.78
99+ 10,747.00

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan F</u>
65	\$3,439.72
66	3,574.55
67	3,714.51
68	3,859.93
69	4,010.80
70	4,167.46
71	4,330.76
72	4,500.94
73	4,678.65
74	4,863.56
75	5,057.63
76	5,260.10
77	5,472.50
78	5,694.93
79	5,857.15
80	6,033.55
81	6,232.64
82	6,438.06
83	6,650.56
84	6,870.16
85	7,096.74
86	7,330.96
87	7,572.81
88	7,822.84
89	8,080.95
90	8,347.68
91	8,485.46
92	8,625.20
93	8,767.56
94	8,912.11
95	9,059.16
96	9,209.05
97	9,360.69
98	9,515.27
99+	9,672.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan F</u>
65	\$3,821.86
66	3,971.86
67	4,126.98
68	4,288.33
69	4,456.11
70	4,630.65
71	4,812.18
72	5,001.45
73	5,198.57
74	5,404.32
75	5,619.66
76	5,844.71
77	6,080.35
78	6,327.98
79	6,508.09
80	6,703.69
81	6,924.71
82	7,153.69
83	7,389.54
84	7,633.46
85	7,885.03
86	8,145.64
87	8,414.33
88	8,692.07
89	8,978.98
90	9,275.49
91	9,428.43
92	9,584.10
93	9,742.39
94	9,902.86
95	10,066.28
96	10,232.42
97	10,401.40
98	10,572.78
99+	10,747.00

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan F</u>
65	\$4,246.76
66	4,413.02
67	4,585.82
68	4,764.83
69	4,951.38
70	5,145.34
71	5,346.83
72	5,556.94
73	5,776.32
74	6,004.86
75	6,243.98
76	6,494.13
77	6,756.16
78	7,031.29
79	7,230.81
80	7,448.56
81	7,694.34
82	7,948.19
83	8,210.55
84	8,481.53
85	8,761.45
86	9,050.54
87	9,349.45
88	9,657.85
89	9,976.61
90	10,305.62
91	10,476.02
92	10,648.60
93	10,824.78
94	11,003.14
95	11,184.89
96	11,369.14
97	11,557.21
98	11,747.79
99+	11,941.32

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Plan F</u>
\$3,540.52
3,679.28
3,823.50
3,972.73
4,128.40
4,290.07
4,458.18
4,633.16
4,816.21
5,007.01
5,205.99
5,414.68
5,633.19
5,862.39
6,028.97
6,210.49

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan FH</u>
65	\$458.51
66	476.51
67	495.05
68	514.36
69	534.65
70	555.38
71	577.30
72	600.10
73	623.56
74	648.43
75	673.96
76	701.01
77	729.59
78	759.16
79	780.65
80	804.10
81	830.83
82	858.21
83	886.68
84	916.03
85	946.46
86	977.66
87	1,010.06
88	1,043.45
89	1,077.92
90	1,113.59
91	1,132.03
92	1,150.79
93	1,169.99
94	1,189.19
95	1,208.83
96	1,228.79
97	1,249.19
98	1,269.70
99+	1,290.86

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	Plan FH
65	\$509.56
66	529.52
67	550.03
68	571.52
69	594.00
70	617.34
71	641.56
72	666.76
73	692.72
74	720.43
75	748.90
76	779.01
77	810.43
78	843.59
79	867.37
80	893.56
81	923.23
82	953.77
83	985.41
84	1,018.14
85	1,051.74
86	1,086.65
87	1,122.54
88	1,159.63
89	1,197.92
90	1,237.74
91	1,258.24
92	1,279.08
93	1,300.13
94	1,321.73
95	1,343.55
96	1,365.70
97	1,388.39
98	1,411.19
99+	1,434.53

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	Plan FH
65	\$565.96
66	588.32
67	611.23
68	635.12
69	660.10
70	685.85
71	712.68
72	740.72
73	769.85
74	800.39
75	832.25
76	865.63
77	900.54
78	937.19
79	963.81
80	992.94
81	1,025.77
82	1,059.92
83	1,094.94
84	1,131.05
85	1,168.46
86	1,207.19
87	1,247.01
88	1,288.35
89	1,331.01
90	1,375.08
91	1,397.77
92	1,420.90
93	1,444.46
94	1,468.46
95	1,492.68
96	1,517.33
97	1,542.42
98	1,567.84
99+	1,594.02

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	Plan FH
65	\$509.56
66	529.52
67	550.03
68	571.52
69	594.00
70	617.34
71	641.56
72	666.76
73	692.72
74	720.43
75	748.90
76	779.01
77	810.43
78	843.59
79	867.37
80	893.56
81	923.23
82	953.77
83	985.41
84	1,018.14
85	1,051.74
86	1,086.65
87	1,122.54
88	1,159.63
89	1,197.92
90	1,237.74
91	1,258.24
92	1,279.08
93	1,300.13
94	1,321.73
95	1,343.55
96	1,365.70
97	1,388.39
98	1,411.19
99+	1,434.53

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan FH</u>
65	\$565.96
66	588.32
67	611.23
68	635.12
69	660.10
70	685.85
70	712.68
72	740.72
73	769.85
74	800.39
75	832.25
76	865.63
77	900.54
78	937.19
79	963.81
80	992.94
81	1,025.77
82	1,059.92
83	1,094.94
84	1,131.05
85	1,168.46
86	1,207.19
87	1,247.01
88	1,288.35
89	1,331.01
90	1,375.08
91	1,397.77
92	1,420.90
93	1,444.46
94	1,468.46
95	1,492.68
96	1,517.33
97	1,542.42
98	1,567.84
99+	1,594.02

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan FH</u>
65	\$629.01
66	653.67
67	678.98
68	705.59
69	733.41
70	762.21
71	791.88
72	823.19
73	855.37
74	889.19
75	924.54
76	961.85
77	1,000.68
78	1,041.59
79	1,070.83
80	1,103.23
81	1,139.88
82	1,177.63
83	1,216.57
84	1,256.83
85	1,298.39
86	1,341.15
87	1,385.66
88	1,431.48
89	1,478.93
90	1,527.91
91	1,553.11
92	1,578.75
93	1,605.04
94	1,631.44
95	1,658.60
96	1,685.88
97	1,713.80
98	1,742.28
99+	1,771.08

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan FH</u>
65	\$524.29
66	545.12
67	566.18
68	588.43
69	611.56
70	635.45
71	660.32
72	686.29
73	713.23
74	741.59
75	771.05
76	801.92
77	834.21
78	868.25
79	892.79
80+	920.07

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan G</u>
65	\$2,199.58
66	2,290.78
67	2,389.40
68	2,491.83
69	2,598.20
70	2,709.03
71	2,824.23
72	2,944.12
73	3,069.14
74	3,199.83
75	3,336.41
76	3,479.21
77	3,628.88
78	3,785.75
79	3,899.64
80	4,024.11
81	4,166.47
82	4,313.42
83	4,465.82
84	4,623.45
85	4,786.54
86	4,955.74
87	5,130.39
88	5,311.59
89	5,498.90
90	5,693.08
91	5,793.33
92	5,895.77
93	5,999.62
94	6,105.77
95	6,213.33
96	6,323.29
97	6,434.67
98	6,548.24
99+	6,663.98

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan G</u>
65	\$2,444.16
66	2,545.51
67	2,654.81
68	2,768.81
69	2,886.96
70	3,009.90
71	3,138.08
72	3,271.17
73	3,410.26
74	3,555.46
75	3,707.10
76	3,865.82
77	4,032.08
78	4,206.51
79	4,333.16
80	4,471.49
81	4,629.34
82	4,792.43
83	4,961.85
84	5,136.83
85	5,318.14
86	5,505.88
87	5,700.39
88	5,901.55
89	6,109.80
90	6,325.58
91	6,437.07
92	6,550.53
93	6,666.27
94	6,783.98
95	6,903.76
96	7,025.61
97	7,149.65
98	7,275.76
99+	7,404.27

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan G</u>
65	\$2,715.69
66	2,828.38
67	2,950.01
68	3,076.56
69	3,207.90
70	3,344.37
71	3,486.84
72	3,634.88
73	3,789.35
74	3,950.69
75	4,118.91
76	4,295.31
77	4,480.11
78	4,673.96
79	4,814.69
80	4,968.39
81	5,143.81
82	5,325.34
83	5,513.30
84	5,708.13
85	5,909.51
86	6,118.09
87	6,333.87
88	6,557.62
89	6,789.11
90	7,028.67
91	7,152.81
92	7,279.14
93	7,407.54
94	7,538.34
95	7,671.43
96	7,806.59
97	7,944.48
98	8,084.88
99+	8,227.35

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan G</u>
65	\$2,444.16
66	2,545.51
67	2,654.81
68	2,768.81
69	2,886.96
70	3,009.90
71	3,138.08
72	3,271.17
73	3,410.26
74	3,555.46
75	3,707.10
76	3,865.82
77	4,032.08
78	4,206.51
79	4,333.16
80	4,471.49
81	4,629.34
82	4,792.43
83	4,961.85
84	5,136.83
85	5,318.14
86	5,505.88
87	5,700.39
88	5,901.55
89	6,109.80
90	6,325.58
91	6,437.07
92	6,550.53
93	6,666.27
94	6,783.98
95	6,903.76
96	7,025.61
97	7,149.65
98	7,275.76
99+	7,404.27

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan G</u>
65	\$2,715.69
66	2,828.38
67	2,950.01
68	3,076.56
69	3,207.90
70	3,344.37
71	3,486.84
72	3,634.88
73	3,789.35
74	3,950.69
75	4,118.91
76	4,295.31
77	4,480.11
78	4,673.96
79	4,814.69
80	4,968.39
81	5,143.81
82	5,325.34
83	5,513.30
84	5,708.13
85	5,909.51
86	6,118.09
87	6,333.87
88	6,557.62
89	6,789.11
90	7,028.67
91	7,152.81
92	7,279.14
93	7,407.54
94	7,538.34
95	7,671.43
96	7,806.59
97	7,944.48
98	8,084.88
99+	8,227.35

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan G</u>
65	\$3,017.54
66	3,142.56
67	3,277.61
68	3,418.34
69	3,564.08
70	3,716.04
71	3,874.11
72	4,038.84
73	4,210.33
74	4,389.56
75	4,576.87
76	4,772.69
77	4,978.10
78	5,193.23
79	5,349.66
80	5,520.50
81	5,715.12
82	5,917.04
83	6,125.84
84	6,342.17
85	6,566.24
86	6,797.73
87	7,037.72
88	7,286.23
89	7,543.36
90	7,809.75
91	7,947.64
92	8,087.93
93	8,230.73
94	8,375.71
95	8,523.53
96	8,674.29
97	8,827.45
98	8,983.02
99+	9,141.63

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan G</u>
65	\$2,515.83
66	2,620.45
67	2,732.92
68	2,850.19
69	2,971.72
70	3,098.37
71	3,230.26
72	3,367.50
73	3,510.63
74	3,660.08
75	3,816.08
76	3,979.06
77	4,150.55
78	4,330.22
79	4,460.47
80+	4,602.73

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan GH</u>
65	\$428.51
66	445.31
67	462.65
68	480.76
69	499.63
70	519.05
71	539.56
72	560.83
73	582.76
74	605.99
75	629.89
76	655.19
77	681.81
78	709.52
79	729.59
80	751.52
81	776.50
82	802.03
83	828.65
84	856.14
85	884.50
86	913.74
87	943.96
88	975.16
89	1,007.45
90	1,040.72
91	1,057.95
92	1,075.52
93	1,093.41
94	1,111.41
95	1,129.74
96	1,148.39
97	1,167.48
98	1,186.68
99+	1,206.43

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan GH</u>
65	\$476.18
66	494.83
67	514.03
68	534.10
69	555.16
70	576.98
71	599.56
72	623.12
73	647.45
74	673.30
75	699.92
76	728.07
77	757.41
78	788.39
79	810.65
80	835.08
81	862.79
82	891.37
83	920.94
84	951.48
85	982.90
86	1,015.52
87	1,049.12
88	1,083.81
89	1,119.59
90	1,156.79
91	1,175.88
92	1,195.41
93	1,215.04
94	1,235.23
95	1,255.63
96	1,276.35
97	1,297.52
98	1,318.90
99+	1,340.72

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	Plan GH
65	\$528.98
66	549.81
	571.20
67 68	593.56
69	616.90
09 70	641.01
70 71	666.10
72	692.29
72	719.45
73 74	719.43
74 75	740.03
-	809.01
76 77	841.63
77 78	875.88
78 79	900.76
79 80	900.78
	928.03 958.68
81 82	990.54
83	1,023.26
83 84	1,023.20
85	1,091.99
86	1,128.21
80 87	1,120.21
88	1,105.41
oo 89	1,204.03
89 90	1,245.95
	1,205.00
91 92	1,300.35
92 93	1,349.99
93 94	1,349.99
94 95	1,395.04
95 96	1,395.04
96 97	1,410.00 1,441.52
97 98	1,441.52 1,465.30
90 99+	1,405.50
337	1,403.73

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan GH</u>
65	\$476.18
66	494.83
67	514.03
68	534.10
69	555.16
70	576.98
71	599.56
72	623.12
73	647.45
74	673.30
75	699.92
76	728.07
77	757.41
78	788.39
79	810.65
80	835.08
81	862.79
82	891.37
83	920.94
84	951.48
85	982.90
86	1,015.52
87	1,049.12
88	1,083.81
89	1,119.59
90	1,156.79
91	1,175.88
92	1,195.41
93	1,215.04
94	1,235.23
95	1,255.63
96	1,276.35
97	1,297.52
98	1,318.90
99+	1,340.72

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	Plan GH
65	\$528.98
66	549.81
67	571.20
68	593.56
69	616.90
70	641.01
70	666.10
72	692.29
73	719.45
73	748.03
75	777.81
76	809.01
77	841.63
78	875.88
79	900.76
80	928.03
81	958.68
82	990.54
83	1,023.26
84	1,057.08
85	1,091.99
86	1,128.21
87	1,165.41
88	1,204.03
89	1,243.95
90	1,285.08
91	1,306.35
92	1,327.95
93	1,349.99
94	1,372.35
95	1,395.04
96	1,418.06
97	1,441.52
98	1,465.30
99+	1,489.73

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	Plan GH
65	\$587.89
66	610.90
67	634.58
68	659.45
69	685.41
70	712.36
71	740.07
72	769.30
73	799.41
74	831.05
75	864.10
76	898.90
77	935.23
78	973.41
79	1,000.79
80	1,031.01
81	1,065.26
82	1,100.61
83	1,136.94
84	1,174.57
85	1,213.41
86	1,253.44
87	1,295.01
88	1,337.88
89	1,382.17
90	1,427.99
91	1,451.55
92	1,475.44
93	1,499.99
94	1,524.75
95 06	1,550.06
96 07	1,575.59 1,601,66
97 08	1,601.66 1,628.28
98 99+	1,626.26
33+	1,000.22

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan K</u>
65	\$852.21
66	874.25
67	911.67
68	951.48
69	993.81
70	1,038.75
71	1,086.10
72	1,136.28
73	1,189.52
74	1,245.59
75	1,304.72
76	1,367.01
77	1,432.79
78	1,502.17
79	1,558.46
80	1,609.30
81	1,668.97
82	1,730.71
83	1,794.97
84	1,861.84
85	1,930.78
86	2,002.46
87	2,076.53
88	2,153.65
89	2,233.40
90	2,316.31
91	2,359.18
92	2,402.93
93	2,447.65
94	2,493.25
95	2,539.40
96	2,586.52
97	2,634.63
98	2,683.40
99+	2,733.25

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan K</u>
65	\$947.01
66	971.66
67	1,013.12
68	1,057.19
69	1,103.99
70	1,154.06
71	1,206.64
72	1,262.50
73	1,321.73
74	1,384.02
75	1,449.59
76	1,519.08
77	1,592.06
78	1,669.08
79	1,731.59
80	1,787.99
81	1,854.42
82	1,923.15
83	1,994.49
84	2,068.46
85	2,145.15
86	2,224.78
87	2,307.25
88	2,392.89
89	2,481.69
90	2,573.65
91	2,621.54
92	2,670.20
93	2,719.72
94	2,770.12
95	2,821.61
96	2,874.09
97	2,927.10
98	2,981.65
99+	3,036.96

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan K</u>
65	\$1,052.17
66	1,079.55
67	1,125.59
68	1,174.68
69	1,226.94
70	1,282.24
71	1,340.93
72	1,402.79
73	1,468.68
74	1,537.84
75	1,610.71
76	1,687.73
77	1,768.79
78	1,854.53
79	1,923.91
80	1,986.64
81	2,060.49
82	2,136.75
83	2,216.27
84	2,298.42
85	2,383.83
86	2,472.31
87	2,563.94
88	2,659.07
89	2,757.69
90	2,860.01
91	2,913.03
92	2,967.14
93	3,022.12
94	3,078.19
95	3,135.14
96	3,193.17
97	3,252.41
98	3,313.06
99+	3,374.48

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan K</u>
65	\$947.01
66	971.66
67	1,013.12
68	1,057.19
69	1,103.99
70	1,154.06
71	1,206.64
72	1,262.50
73	1,321.73
74	1,384.02
75	1,449.59
76	1,519.08
77	1,592.06
78	1,669.08
79	1,731.59
80	1,787.99
81	1,854.42
82	1,923.15
83	1,994.49
84	2,068.46
85	2,145.15
86	2,224.78
87	2,307.25
88	2,392.89
89	2,481.69
90	2,573.65
91	2,621.54
92	2,670.20
93	2,719.72
94	2,770.12
95	2,821.61
96	2,874.09
97	2,927.10
98	2,981.65
99+	3,036.96

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan K</u>
65	\$1,052.17
66	1,079.55
67	1,125.59
68	1,174.68
69	1,226.94
70	1,282.24
71	1,340.93
72	1,402.79
73	1,468.68
74	1,537.84
75	1,610.71
76	1,687.73
77	1,768.79
78	1,854.53
79	1,923.91
80	1,986.64
81	2,060.49
82	2,136.75
83	2,216.27
84	2,298.42
85	2,383.83
86	2,472.31
87	2,563.94
88	2,659.07
89	2,757.69
90	2,860.01
91	2,913.03
92	2,967.14
93	3,022.12
94	3,078.19
95	3,135.14
96	3,193.17
97	3,252.41
98	3,313.06
99+	3,374.48

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$1,169.23
66	1,199.44
67	1,250.50
68	1,305.26
69	1,363.08
70	1,424.61
71	1,490.06
72	1,558.90
73	1,631.88
74	1,708.79
75	1,789.62
76	1,875.26
77	1,965.47
78	2,060.60
79	2,137.73
80	2,207.65
81	2,289.36
82	2,374.23
83	2,462.49
84	2,553.91
85	2,648.60
86	2,746.78
87	2,848.89
88	2,954.59
89	3,064.34
90	3,177.90
91	3,236.92
92	3,296.81
93	3,358.01
94	3,420.19
95	3,483.57
96	3,548.15
97	3,613.82
98	3,680.91
99+	3,749.31

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan K</u>
65	\$975.05
66	1,000.03
67	1,042.68
68	1,088.39
69	1,136.61
70	1,187.88
71	1,242.10
72	1,299.70
73	1,360.46
74	1,424.61
75	1,492.35
76	1,563.59
77	1,638.97
78	1,718.06
79	1,782.42
80+	1,840.68

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan L</u>
65	\$1,831.40
66	1,888.02
67	1,957.84
68	2,032.56
69	2,111.00
70	2,193.58
71	2,281.07
72	2,373.03
73	2,469.58
74	2,571.69
75	2,679.14
76	2,792.05
77	2,911.18
78	3,036.85
79	3,131.43
80	3,219.35
81	3,326.05
82	3,436.34
83	3,549.79
84	3,667.82
85	3,789.02
86	3,914.48
87	4,044.08
88	4,177.93
89	4,316.36
90	4,459.16
91	4,532.69
92	4,607.63
93	4,684.00
94	4,761.56
95	4,840.43
96	4,920.72
97	5,001.78
98	5,084.47
99+	5,169.12

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan L</u>
65	\$2,034.75
66	2,097.69
67	2,175.58
68	2,258.38
69	2,345.54
70	2,437.29
71	2,534.49
72	2,636.27
73	2,744.27
74	2,857.18
75	2,976.74
76	3,102.08
77	3,234.41
78	3,374.48
79	3,479.75
80	3,577.28
81	3,695.75
82	3,817.82
83	3,944.37
84	4,074.73
85	4,209.56
86	4,348.98
87	4,492.76
88	4,641.34
89	4,795.27
90	4,954.00
91	5,035.92
92	5,119.16
93	5,203.81
94	5,289.88
95	5,377.37
96	5,466.61
97	5,557.15
98	5,649.12
99+	5,742.61

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan L</u>
-	
65 66	\$2,261.00
66 67	2,331.14
67	2,417.65 2,509.29
68 69	2,509.29
69 70	2,000.05
70 71	2,700.10
72	2,010.03
72	3,048.85
73 74	3,175.06
74 75	3,307.39
76	3,446.81
70	3,593.97
78	3.749.53
79	3,866.37
80	3,974.48
81	4,106.26
82	4,242.18
83	4,382.58
84	4,527.56
85	4,677.45
86	4,832.14
87	4,992.29
88	5,157.34
89	5,327.96
90	5,504.35
91	5,595.55
92	5,687.73
93	5,781.99
94	5,877.77
95	5,975.19
96	6,074.02
97	6,174.71
98	6,276.71
99+	6,380.78

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan L</u>
65	\$2,034.75
66	2,097.69
67	2,175.58
68	2,258.38
69	2,345.54
70	2,437.29
71	2,534.49
72	2,636.27
73	2,744.27
74	2,857.18
75	2,976.74
76	3,102.08
77	3,234.41
78	3,374.48
79	3,479.75
80	3,577.28
81	3,695.75
82	3,817.82
83	3,944.37
84	4,074.73
85	4,209.56
86	4,348.98
87	4,492.76
88	4,641.34
89	4,795.27
90	4,954.00
91	5,035.92
92	5,119.16
93	5,203.81
94	5,289.88
95	5,377.37
96	5,466.61
97	5,557.15
98	5,649.12
99+	5,742.61

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	Plan L
65	\$2,261.00
66	2,331.14
67	2,417.65
68	2,509.29
69	2,606.05
70	2,708.16
71	2,816.05
72	2,929.39
73	3,048.85
74	3,175.06
75	3,307.39
76	3,446.81
77	3,593.97
78	3,749.53
79	3,866.37
80	3,974.48
81	4,106.26
82	4,242.18
83	4,382.58
84	4,527.56
85	4,677.45
86	4,832.14
87	4,992.29
88	5,157.34
89	5,327.96
90	5,504.35
91	5,595.55
92	5,687.73
93	5,781.99
94	5,877.77
95	5,975.19
96	6,074.02
97	6,174.71
98	6,276.71
99+	6,380.78

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

65\$2,511.69 66 2,589.69 67 2,686.01 68 2,787.90 69 2,895.47 70 3,009.57 71 3,129.03 72 3,255.03 73 3,388.01 74 3,527.64 75 3,674.70 76 3,829.93 77 3,993.35 78 4,166.15 79 4,296.07 80 4,416.29 81 4,562.25 82 4,713.45 83 4,869.45 84 5,030.36 85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91 93 6,424.86
66 $2,589.69$ 67 $2,686.01$ 68 $2,787.90$ 69 $2,895.47$ 70 $3,009.57$ 71 $3,129.03$ 72 $3,255.03$ 73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
67 $2,686.01$ 68 $2,787.90$ 69 $2,895.47$ 70 $3,009.57$ 71 $3,129.03$ 72 $3,255.03$ 73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
68 $2,787.90$ 69 $2,895.47$ 70 $3,009.57$ 71 $3,129.03$ 72 $3,255.03$ 73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
69 $2,895.47$ 70 $3,009.57$ 71 $3,129.03$ 72 $3,255.03$ 73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
71 $3,129.03$ 72 $3,255.03$ 73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
72 $3,255.03$ 73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
73 $3,388.01$ 74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
74 $3,527.64$ 75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
75 $3,674.70$ 76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
76 $3,829.93$ 77 $3,993.35$ 78 $4,166.15$ 79 $4,296.07$ 80 $4,416.29$ 81 $4,562.25$ 82 $4,713.45$ 83 $4,869.45$ 84 $5,030.36$ 85 $5,197.05$ 86 $5,369.08$ 87 $5,546.79$ 88 $5,730.17$ 89 $5,919.88$ 90 $6,116.13$ 91 $6,217.04$ 92 $6,319.91$
$\begin{array}{ccccc} 77 & 3,993.35 \\ 78 & 4,166.15 \\ 79 & 4,296.07 \\ 80 & 4,416.29 \\ 81 & 4,562.25 \\ 82 & 4,713.45 \\ 83 & 4,869.45 \\ 84 & 5,030.36 \\ 85 & 5,197.05 \\ 86 & 5,369.08 \\ 87 & 5,546.79 \\ 88 & 5,730.17 \\ 89 & 5,919.88 \\ 90 & 6,116.13 \\ 91 & 6,217.04 \\ 92 & 6,319.91 \\ \end{array}$
784,166.15794,296.07804,416.29814,562.25824,713.45834,869.45845,030.36855,197.05865,369.08875,546.79885,730.17895,919.88906,116.13916,217.04926,319.91
79 4,296.07 80 4,416.29 81 4,562.25 82 4,713.45 83 4,869.45 84 5,030.36 85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
80 4,416.29 81 4,562.25 82 4,713.45 83 4,869.45 84 5,030.36 85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
814,562.25824,713.45834,869.45845,030.36855,197.05865,369.08875,546.79885,730.17895,919.88906,116.13916,217.04926,319.91
82 4,713.45 83 4,869.45 84 5,030.36 85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
83 4,869.45 84 5,030.36 85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
84 5,030.36 85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
85 5,197.05 86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
86 5,369.08 87 5,546.79 88 5,730.17 89 5,919.88 90 6,116.13 91 6,217.04 92 6,319.91
875,546.79885,730.17895,919.88906,116.13916,217.04926,319.91
885,730.17895,919.88906,116.13916,217.04926,319.91
895,919.88906,116.13916,217.04926,319.91
906,116.13916,217.04926,319.91
916,217.04926,319.91
92 6,319.91
02 6 4 2 4 86
94 6,530.78
95 6,639.11
96 6,748.96
97 6,860.56
98 6,974.01
99+ 7,089.65

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan L</u>
65	\$2,094.20
66	2,159.22
67	2,239.62
68	2,324.82
69	2,414.27
70	2,509.18
71	2,608.78
72	2,713.94
73	2,824.67
74	2,941.50
75	3,064.01
76	3,193.61
77	3,329.54
78	3,473.43
79	3,582.08
80+	3,682.55

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan M</u>
65	\$2,206.67
66	2,304.74
67	2,407.07
68	2,512.56
69	2,622.63
70	2,737.18
71	2,856.30
72	2,980.78
73	3,110.26
74	3,245.65
75	3,387.24
76	3,535.28
77	3,691.06
78	3,854.37
79	3,970.11
80	4,052.58
81	4,179.67
82	4,310.91
83	4,446.07
84	4,585.71
85	4,729.82
86	4,878.29
87	5,031.67
88	5,189.52
89	5,352.39
90	5,520.28
91	5,607.01
92	5,695.37
93	5,784.50
94	5,875.48
95	5,967.55
96	6,061.26
97	6,156.28
98	6,253.26
99+	6,351.11

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan M</u>
65	\$2,452.02
66	2,561.11
67	2,674.23
68	2,792.05
69	2,914.12
70	3,041.32
71	3,173.86
72	3,311.75
73	3,455.86
74	3,606.19
75	3,763.61
76	3,928.55
77	4,101.13
78	4,282.66
79	4,411.27
80	4,502.58
81	4,644.40
82	4,790.03
83	4,940.58
84	5,095.59
85	5,255.41
86	5,420.68
87	5,590.75
88	5,766.17
89	5,947.37
90	6,133.80
91	6,230.13
92	6,327.98
93	6,427.47
94	6,528.38
95	6,631.14
96	6,735.22
97	6,841.25
98	6,948.38
99+	7,057.47

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan M</u>			
65	\$2,724.52			
66	2,845.72			
67	2,971.61			
68	3,101.97			
69	3,101.97 3,238.01			
70	3,238.01 3,379.17			
71	3,526.44			
72	3,679.61			
73	3,839.86			
74	4,006.98			
75	4,181.86			
76	4,364.91			
77	4,556.69			
78	4,758.72			
79	4,901.52			
80	5,003.19			
81	5,160.28			
82	5,322.39			
83	5,489.30			
84	5,661.88			
85	5,839.48			
86	6,022.75			
87	6,212.02			
88	6,407.07			
89	6,608.34			
90	6,815.51			
91	6,922.85			
92	7,031.51			
93 7,141.8				
94 7,253.				
95	7,368.16			
96	7,483.68			
97	7,600.74			
98	7,720.30			
99+	7,841.39			

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan M</u>			
65	\$2,452.02			
66	2,561.11			
67	2,674.23			
68	2,792.05			
69	2,914.12			
70	3,041.32			
71	3,173.86			
72	3,311.75			
73	3,455.86			
74	3,606.19			
75	3,763.61			
76	3,928.55			
77	4,101.13			
78	4,282.66			
79	4,411.27			
80	4,502.58			
81	4,644.40			
82	4,790.03			
83	4,940.58			
84	5,095.59			
85	5,255.41			
86	5,420.68			
87	5,590.75			
88	5,766.17			
89	5,947.37			
90	6,133.80			
91	6,230.13			
92	6,327.98			
93	6,427.47			
94	6,528.38			
95	6,631.14			
96	6,735.22			
97	6,841.25			
98	6,948.38			
99+	7,057.47			

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan M</u>			
65	\$2,724.52			
66	2,845.72			
67	2,971.61			
68	2,971.61 3,101.97			
69	3,101.97 3,238.01			
70	3,238.01 3,379.17			
71	3,526.44			
72	3,679.61			
73	3,839.86			
74	4,006.98			
75	4,181.86			
76	4,364.91			
77	4,556.69			
78	4,758.72			
79	4,901.52			
80	5,003.19			
81	5,160.28			
82	5,322.39			
83	5,489.30			
84	5,661.88			
85	5,839.48			
86	6,022.75			
87	6,212.02			
88	6,407.07			
89	6,608.34			
90	6,815.51			
91	6,922.85			
92 7,031.5				
93 7,141.80				
94 7,253.8				
95	7,368.16			
96	7,483.68			
97	7,600.74			
98	7,720.30			
99+	7,841.39			

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan M</u>			
65	\$3,027.47			
66	3,161.76			
67	3,301.50			
68	3,446.81			
69	3,446.81 3,597.79			
70	3,597.79 3,754.88			
71	3,918.08			
72	4,088.91			
73	4,266.73			
74	4,452.18			
75	4,646.58			
76	4,850.03			
77	5,063.52			
78	5,287.59			
79	5,446.21			
80	5,559.23			
81	5,733.55			
82	5,913.88			
83	6,099.66			
84	6,290.89			
85	6,488.56			
86	6,692.24			
87	6,902.56			
88	7,119.00			
89	7,342.41			
90	7,572.70			
91	7,692.04			
92	7,812.92			
93 7,935.32				
94	8,060.11			
95	8,186.44			
96	8,314.84			
97	8,445.53			
98	8,578.18			
99+	8,712.69			

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual Rates* - Male or Female

Attained Age	<u>Plan M</u>
65	\$2,524.02
66	2,636.27
67	2,752.78
68	2,873.65
69	2,999.65
70	3,130.66
71	3,267.03
72	3,409.17
73	3,557.32
74	3,712.44
75	3,874.33
76	4,044.18
77	4,222.00
78	4,408.44
79	4,540.76
80+	4,634.91

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Female

Attained Age	<u>Plan N</u>		
65	\$1,330.79		
66	1,397.77		
67	1,473.91		
68	1,552.68		
69	1,634.82		
70	1,720.24		
71	1,808.71		
72	1,901.44		
73	1,997.77		
74	2,098.56		
75	2,203.73		
76	2,313.80		
77	2,429.00		
78	2,550.09		
79	2,637.91		
80	2,733.90		
81	2,844.30		
82	2,959.39		
83	3,078.63		
84	3,203.32		
85	3,332.59		
86	3,467.21		
87	3,607.39		
88	3,753.02		
89	3,904.66		
90	4,062.40		
91	4,144.22		
92	4,228.22		
93 4,313.6			
94	4,400.91		
95	4,489.71		
96	4,580.36		
97	4,672.98		
98	4,767.45		
99+	4,863.56		

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Female

Attained Age	<u>Plan N</u>			
65	\$1,478.61			
66	1,553.01			
67	1,637.55			
68	1,725.26			
69	1,816.46			
70	1,911.37			
71	2,009.87			
72	2,112.75			
73	2,219.76			
74	2,331.58			
75	2,448.42			
76	2,570.71			
77	2,698.89			
78	2,833.29			
79	2,931.14			
80	3,037.72			
81	3,160.34			
82	3,288.08			
83	3,420.95			
84	3,559.17			
85	3,702.84			
86	3,852.40			
87	4,007.97			
88	4,169.75			
89	4,338.51			
90	4,513.49			
91	4,604.69			
92	4,697.63			
93 4,792.6				
94	4,889.30			
95	4,988.03			
96	5,089.05			
97	5,191.59			
98	5,296.54			
99+	5,403.45			

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Female

Attained Age	<u>Plan N</u>		
65	\$1,642.79		
66	1,725.80		
67	1,819.62		
68	1,916.93		
69	2,018.38		
70	2,123.66		
71	2,233.07		
72	2,347.29		
73	2,466.31		
74	2,590.89		
75	2,720.49		
76	2,856.63		
77	2,999.10		
78	3,148.01		
79	3,256.88		
80	3,375.24		
81	3,511.61		
82	3,653.21		
83	3,800.91		
84	3,954.40		
85	4,114.22		
86	4,280.47		
87	4,453.49		
88	4,633.27		
89	4,820.69		
90	5,015.52		
91	5,116.76		
92	5,220.07		
93	5,325.56		
94 5,433.			
95	5,542.75		
96	5,654.68		
97	5,768.68		
98	5,885.41		
99+	6,004.31		

^{*} To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Preferred Risk - Male

Attained Age	<u>Plan N</u>			
65	\$1,478.61			
66	1,553.01			
67	1,637.55			
68	1,725.26			
69	1,816.46			
70	1,010.40			
71	2,009.87			
72	2,112.75			
73	2,219.76			
74	2,331.58			
75	2,448.42			
76	2,570.71			
77	2,698.89			
78	2,833.29			
79	2,931.14			
80	3,037.72			
81	3,160.34			
82	3,288.08			
83	3,420.95			
84	3,559.17			
85	3,702.84			
86	3,852.40			
87	4,007.97			
88	4,169.75			
89	4,338.51			
90	4,513.49			
91	4,604.69			
92	4,697.63			
93 4,792.0				
94	4,889.30			
95	4,988.03			
96	5,089.05			
97	5,191.59			
98	5,296.54			
99+	5,403.45			

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2012 and Subsequent Annual Rates* - Standard Risk - Male

Attained Age	<u>Plan N</u>			
65	\$1,642.79			
66	1,725.80			
67	1,819.62			
68	1,916.93			
69	2,018.38			
70	2,123.66			
71	2,233.07			
72	2,347.29			
73	2,466.31			
74	2,590.89			
75	2,720.49			
76	2,856.63			
77	2,999.10			
78	3,148.01			
79	3,256.88			
80	3,375.24			
81	3,511.61			
82	3,653.21			
83	3,800.91			
84	3,954.40			
85	4,114.22			
86	4,280.47			
87	4,453.49			
88	4,633.27			
89	4,820.69			
90	5,015.52			
91	5,116.76			
92 5,220				
93 5,325.56				
94 5,433.				
95	5,542.75			
96	5,654.68			
97	5,768.68			
98	5,885.41			
99+	6,004.31			

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues 1/1/2013 and Subsequent Annual Rates* - Substandard Risk - Male

Attained Age	<u>Plan N</u>			
65	\$1,825.18			
66	1,917.37			
67	2,021.66			
68	2,129.87			
69	2,242.56			
70	2,359.40			
71	2,481.36			
72	2,608.23			
73	2,740.56			
74	2,878.89			
75	3,022.99			
76	3,173.76			
77	3,332.26			
78	3,497.97			
79	3,618.62			
80	3,750.08			
81	3,901.71			
82	4,059.24			
83	4,223.09			
84	4,393.93			
85	4,571.31			
86	4,756.11			
87	4,948.21			
88	5,148.07			
89	5,356.32			
90	5,572.86			
91	5,685.33			
92	5,800.10			
93 5,917.1				
94	6,036.71			
95	6,158.57			
96	6,282.93			
97	6,409.91			
98	6,539.40			
99+	6,671.84			

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

Standardized Medicare Supplement Policy Form Series GR-A80 Issues Prior to 1/1/2012

Annual	Rates* -	Male c	or Female

65 \$1,	521.91
66 1,5	598.60
67 1,6	685.77
68 1,7	776.20
69 1,8	869.91
70 1,9	967.33
71 2,0	068.89
72 2,	174.82
73 2,2	285.33
74 2,4	400.31
75 2,5	520.74
76 2,6	646.20
77 2,7	778.30
78 2,9	916.63
79 3,0	017.43
80+ 3,	126.96

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00: