

State: Rhode Island **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Mutual of Omaha Std and Mod Med Supp
Project Name/Number: 2022 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2022

Filing at a Glance

Company: Mutual of Omaha Insurance Company
Product Name: Mutual of Omaha Std and Mod Med Supp
State: Rhode Island
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 04/20/2022
SERFF Tr Num: MUTA-133232902
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: RACHEL BROWN
Effective: 07/01/2022
Date Requested:
Author(s): Rachel Brown
Reviewer(s): John Garrett (primary), Charles DeWeese, Bela Gorman, Alyssa Metivier, Victor Woods, Courtney Miner, Jennifer Smagula
Disposition Date:
Disposition Status:
Effective Date:
State Filing Description:

State: Rhode Island **Filing Company:** Mutual of Omaha Insurance Company
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Project Name/Number: 2022 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2022

General Information

Project Name: 2022 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing
 Project Number: MoO RI2022
 Requested Filing Mode: Review & Approval
 Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments: A filing will be submitted to Nebraska, our state of domicile, in the near future.
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 6.7%
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 04/20/2022
 State Status Changed:
 Deemer Date:
 Submitted By: Rachel Brown
 Created By: Rachel Brown
 Corresponding Filing Tracking Number: MUTM-126347044

Filing Description:
 2022 Modernized and Standardized Pooled Medicare Supplement Annual Loss Ratio and Rate Adjustment Filing

Company and Contact

Filing Contact Information

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

Filing Company Information

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

State: Rhode Island **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Mutual of Omaha Std and Mod Med Supp
Project Name/Number: 2022 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2022

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

MUTA-133232902

State Tracking #:

Company Tracking #:

RACHEL BROWN

State:

Rhode Island

Filing Company:

Mutual of Omaha Insurance Company

TOI/Sub-TOI:

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

Product Name:

Mutual of Omaha Std and Mod Med Supp

Project Name/Number:

2022 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2022

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Neutral

Overall Percentage of Last Rate Revision:

2.900%

Effective Date of Last Rate Revision:

07/01/2021

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

MUTA-132815384

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Mutual of Omaha Insurance Company	6.700%	6.700%	\$59,028	442	\$879,515	10.000%	0.000%

State: Rhode Island

Filing Company:

Mutual of Omaha Insurance Company

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

Product Name: Mutual of Omaha Std and Mod Med Supp

Project Name/Number: 2022 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2022

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PROPOSED RATES MODERNIZED AND STANDARDIZED	MM20, MM22, MM23, MM24, MM25, MM34, MM36, MM35, M181, M182, M278, M183	Revised	Previous State Filing Number: MUTA-132815384 Percent Rate Change Request: 6.7	RI 2022 Rate Schedule Summary.pdf, RI 2022 Proposed Base Rates.pdf, Area Factors - MoO Mod.pdf, Area Factors - MoO Std.pdf,
2		MODERNIZED AND STANDARDIZED PLAN A	MM20, M181	Revised	Previous State Filing Number: MUTA-132815384 Percent Rate Change Request:	
3		MODERNIZED AND STANDARDIZED PLAN C	MM22, M182	Revised	Previous State Filing Number: MUTA-132815384 Percent Rate Change Request:	
4		MODERNIZED AND STANDARDIZED PLAN D	MM23, M278	Revised	Previous State Filing Number: MUTA-132815384 Percent Rate Change Request: 10	
5		MODERNIZED AND STANDARDIZED PLAN F	MM24, M183	Revised	Previous State Filing Number: MUTA-132815384 Percent Rate Change Request:	
6		MODERNIZED PLAN High F	MM34	Revised	Previous State Filing Number: MUTA-132815384 Percent Rate Change Request: 4.5	
7		MODERNIZED PLAN G	MM25	Revised	Previous State Filing Number: MUTA-132815384 Percent Rate Change Request: 10	
8		MODERNIZED PLAN N	MM35	Revised	Previous State Filing Number: MUTA-132815384 Percent Rate Change Request: 4.5	
9		MODERNIZED PLAN High G	MM36	Revised	Previous State Filing Number: MUTA-132815384 Percent Rate Change Request:	

SUMMARY OF RATE SCHEDULES

STATE: RHODE ISLAND

<u>FORM</u>	<u>PLAN</u>	<u>DATE APPROVED</u>	<u>PROPOSED RATE SCHEDULE</u>		
M181	A	09/03/1992	M181	RI BASE RATE	06/18/2021 0021
M181	A	09/03/1992	M181N	RI BASE RATE	06/18/2021 0021
M181	A	09/03/1992	M181P	RI BASE RATE	06/18/2021 0018
M181	A	04/27/2009	M181U	RI BASE RATE	06/18/2021 0014
M182	C	09/03/1992	M182	RI BASE RATE	06/18/2021 0021
M182	C	09/03/1992	M182N	RI BASE RATE	06/18/2021 0021
M182	C	09/03/1992	M182P	RI BASE RATE	06/18/2021 0018
M182	C	04/27/2009	M182U	RI BASE RATE	06/18/2021 0014
M278	D	02/20/1997	M278	RI BASE RATE	06/18/2021 0021
M278	D	02/20/1997	M278N	RI BASE RATE	06/18/2021 0021
M278	D	02/20/1997	M278P	RI BASE RATE	06/18/2021 0018
M278	D	04/27/2009	M278U	RI BASE RATE	06/18/2021 0014
M183	F	09/03/1992	M183	RI BASE RATE	06/18/2021 0021
M183	F	09/03/1992	M183N	RI BASE RATE	06/18/2021 0021
M183	F	09/03/1992	M183P	RI BASE RATE	06/18/2021 0018
M183	F	04/27/2009	M183U	RI BASE RATE	06/18/2021 0014
MM20	A	10/28/2009	MM20	RI BASE RATE	06/18/2021 0014
MM20	A	10/28/2009	MM20U	RI BASE RATE	06/18/2021 0014
MM22	C	10/28/2009	MM20	RI BASE RATE	06/18/2021 0014
MM20	C	10/28/2009	MM22U	RI BASE RATE	06/18/2021 0014
MM23	D	10/28/2009	MM23	RI BASE RATE	06/18/2021 0014
MM23	D	10/28/2009	MM23U	RI BASE RATE	06/18/2021 0014
MM24	F	10/28/2009	MM24	RI BASE RATE	06/18/2021 0014
MM24	F	10/28/2009	MM24U	RI BASE RATE	06/18/2021 0014
MM34	High F	02/14/2017	MM34	RI BASE RATE	06/18/2021 0007
MM34	High F	02/14/2017	MM34U	RI BASE RATE	06/18/2021 0007
MM25	G	02/14/2017	MM25	RI BASE RATE	06/18/2021 0007
MM25	G	02/14/2017	MM25U	RI BASE RATE	06/18/2021 0007
MM36	High G	04/08/2019	MM36	RI BASE RATE	06/18/2021 0004
MM36	High G	04/08/2019	MM36U	RI BASE RATE	06/18/2021 0004
MM35	N	02/14/2017	MM35	RI BASE RATE	06/18/2021 0007
MM35	N	02/14/2017	MM35U	RI BASE RATE	06/18/2021 0007

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

PROPOSED RATES

UNISEX

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

PRE-1999 RATE STRUCTURE

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

1999-2004 RATE STRUCTURE

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

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

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

PROPOSED RATES

MALE TOBACCO USER

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

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

MALE TOBACCO USER

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

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

UNISEX

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

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

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

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

PROPOSED RATES

MALE TOBACCO USER

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

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

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

PROPOSED RATES

MALE TOBACCO USER

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

PROPOSED RATES

UNISEX

ATTAINED AGE	
Thru 64	808.06
65	343.64
66	343.64
67	358.28
68	374.23
69	390.80
70	407.31
71	423.81
72	440.41
73	457.08
74	465.37
75	473.83
76	482.12
77	490.56
78	498.89
79	508.05
80 & Over	545.61

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	808.06
65	343.64
66	343.64
67	358.28
68	374.23
69	390.80
70	407.31
71	423.81
72	440.41
73	457.08
74	465.37
75	473.83
76	482.12
77	490.56
78	498.89
79	508.05
80 & Over	545.61

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

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

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

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	874.32
65	371.78
66	371.78
67	387.67
68	404.91
69	422.81
70	440.72
71	458.55
72	476.51
73	494.53
74	503.53
75	512.71
76	521.66
77	530.77
78	539.80
79	549.69
80 & Over	590.36

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	809.55
65	344.25
66	344.25
67	358.93
68	374.92
69	391.51
70	408.05
71	424.57
72	441.19
73	457.90
74	466.20
75	474.69
76	482.99
77	491.44
78	499.80
79	508.96
80 & Over	546.62

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	874.32
65	371.78
66	371.78
67	387.67
68	404.91
69	422.81
70	440.72
71	458.55
72	476.51
73	494.53
74	503.53
75	512.71
76	521.66
77	530.77
78	539.80
79	549.69
80	590.36
81	590.36
82	590.36
83	590.36
84	590.36
85	590.36
86	590.36
87	590.36
88	590.36
89	590.36
90	590.36
91	590.36
92	590.36
93	590.36
94	590.36
95	590.36
96	590.36
97	590.36
98	590.36
99 & Over	590.36

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	809.55
65	344.25
66	344.25
67	358.93
68	374.92
69	391.51
70	408.05
71	424.57
72	441.19
73	457.90
74	466.20
75	474.69
76	482.99
77	491.44
78	499.80
79	508.96
80	546.62
81	546.62
82	546.62
83	546.62
84	546.62
85	546.62
86	546.62
87	546.62
88	546.62
89	546.62
90	546.62
91	546.62
92	546.62
93	546.62
94	546.62
95	546.62
96	546.62
97	546.62
98	546.62
99 & Over	546.62

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

UNISEX

ATTAINED AGE	
Thru 64	609.96
65	259.35
66	259.35
67	270.47
68	282.48
69	294.99
70	307.47
71	319.92
72	332.46
73	344.95
74	351.29
75	357.64
76	363.92
77	370.28
78	376.56
79	383.48
80 & Over	411.84

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	674.01
65	286.59
66	286.59
67	298.87
68	312.12
69	325.96
70	339.78
71	353.48
72	367.33
73	381.18
74	388.16
75	395.17
76	402.14
77	409.17
78	416.09
79	423.74
80 & Over	455.06

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

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

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

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	729.27
65	310.09
66	310.09
67	323.39
68	337.72
69	352.71
70	367.63
71	382.48
72	397.47
73	412.45
74	419.99
75	427.59
76	435.12
77	442.71
78	450.23
79	458.49
80 & Over	492.40

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	675.22
65	287.10
66	287.10
67	299.43
68	312.69
69	326.55
70	340.40
71	354.13
72	368.01
73	381.89
74	388.86
75	395.89
76	402.87
77	409.90
78	416.88
79	424.54
80 & Over	455.90

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	729.27
65	310.09
66	310.09
67	323.39
68	337.72
69	352.71
70	367.63
71	382.48
72	397.47
73	412.45
74	419.99
75	427.59
76	435.12
77	442.71
78	450.23
79	458.49
80	492.40
81	492.40
82	492.40
83	492.40
84	492.40
85	492.40
86	492.40
87	492.40
88	492.40
89	492.40
90	492.40
91	492.40
92	492.40
93	492.40
94	492.40
95	492.40
96	492.40
97	492.40
98	492.40
99 & Over	492.40

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	675.22
65	287.10
66	287.10
67	299.43
68	312.69
69	326.55
70	340.40
71	354.13
72	368.01
73	381.89
74	388.86
75	395.89
76	402.87
77	409.90
78	416.88
79	424.54
80	455.90
81	455.90
82	455.90
83	455.90
84	455.90
85	455.90
86	455.90
87	455.90
88	455.90
89	455.90
90	455.90
91	455.90
92	455.90
93	455.90
94	455.90
95	455.90
96	455.90
97	455.90
98	455.90
99 & Over	455.90

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	158.76
65	67.52
66	67.52
67	67.52
68	69.70
69	71.83
70	73.97
71	76.10
72	78.16
73	80.49
74	82.66
75	84.94
76	87.12
77	89.33
78	91.65
79	93.97
80	96.22
81	98.48
82	100.74
83	103.19
84	105.59
85	107.71
86	109.89
87	112.10
88	114.42
89	116.67
90	118.87
91	121.07
92	123.26
93	125.45
94	127.52
95	129.65
96	131.71
97	133.72
98	135.71
99 & Over	137.72

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	146.99
65	62.51
66	62.51
67	62.51
68	64.53
69	66.52
70	68.49
71	70.46
72	72.38
73	74.53
74	76.55
75	78.64
76	80.66
77	82.70
78	84.85
79	87.01
80	89.09
81	91.18
82	93.27
83	95.55
84	97.76
85	99.73
86	101.75
87	103.79
88	105.93
89	108.03
90	110.06
91	112.10
92	114.12
93	116.14
94	118.06
95	120.04
96	121.95
97	123.81
98	125.65
99 & Over	127.52

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	571.12
65	242.85
66	242.85
67	242.85
68	254.45
69	264.07
70	275.66
71	285.31
72	296.88
73	306.52
74	318.10
75	327.77
76	339.36
77	350.91
78	362.49
79	374.07
80	385.65
81	397.25
82	408.82
83	420.40
84	431.98
85	440.61
86	449.41
87	458.39
88	467.57
89	476.93
90	486.45
91	493.76
92	501.16
93	508.68
94	516.32
95	524.06
96	531.94
97	539.91
98	548.00
99 & Over	556.24

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	528.80
65	224.85
66	224.85
67	224.85
68	235.58
69	244.50
70	255.23
71	264.18
72	274.89
73	283.81
74	294.53
75	303.48
76	314.20
77	324.91
78	335.63
79	346.34
80	357.06
81	367.83
82	378.53
83	389.27
84	399.97
85	407.95
86	416.12
87	424.42
88	432.93
89	441.58
90	450.41
91	457.16
92	464.02
93	471.00
94	478.06
95	485.23
96	492.53
97	499.91
98	507.39
99 & Over	515.02

TITLE VII RATE STRUCTURE

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

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM36 – RHODE ISLAND
PLAN HIGH DEDUCTIBLE G

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
65	60.69
66	60.69
67	60.69
68	62.67
69	64.60
70	66.52
71	68.44
72	70.31
73	72.40
74	74.38
75	76.42
76	78.40
77	80.38
78	82.48
79	84.58
80	86.62
81	88.65
82	90.69
83	92.90
84	95.07
85	96.99
86	98.96
87	100.94
88	103.04
89	105.08
90	107.06
91	109.04
92	111.02
93	113.00
94	114.87
95	116.79
96	118.66
97	120.46
98	122.26
99 & Over	124.08

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM36 – RHODE ISLAND
PLAN HIGH DEDUCTIBLE G

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
65	56.48
66	56.48
67	56.48
68	58.32
69	60.11
70	61.90
71	63.69
72	65.43
73	67.38
74	69.22
75	71.12
76	72.95
77	74.80
78	76.75
79	78.71
80	80.60
81	82.50
82	84.40
83	86.46
84	88.47
85	90.26
86	92.09
87	93.94
88	95.89
89	97.78
90	99.63
91	101.47
92	103.31
93	105.16
94	106.89
95	108.69
96	110.42
97	112.10
98	113.77
99 & Over	115.47

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	422.31
65	179.56
66	179.56
67	179.56
68	185.06
69	191.11
70	197.16
71	203.74
72	210.35
73	217.51
74	224.65
75	232.36
76	240.05
77	248.29
78	256.53
79	265.33
80	274.12
81	283.48
82	292.81
83	302.71
84	312.62
85	323.62
86	335.15
87	347.25
88	359.35
89	371.98
90	384.64
91	397.83
92	411.03
93	424.77
94	438.51
95	452.27
96	466.55
97	480.86
98	495.14
99 & Over	509.99

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	391.02
65	166.27
66	166.27
67	166.27
68	171.35
69	176.96
70	182.56
71	188.65
72	194.77
73	201.39
74	208.01
75	215.13
76	222.27
77	229.89
78	237.51
79	245.66
80	253.82
81	262.47
82	271.10
83	280.28
84	289.44
85	299.63
86	310.32
87	321.53
88	332.72
89	344.41
90	356.14
91	368.35
92	380.57
93	393.29
94	406.02
95	418.74
96	431.97
97	445.22
98	458.46
99 & Over	472.19

TITLE VII RATE STRUCTURE

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

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

NB MOO 2010		MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT									
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Alabama	350	BO	0.98	Arizona	85351	SS	0.86	Arkansas	72017	BK	0.93
Alabama	351	BO	0.98	Arizona	85352	BA	0.79	Arkansas	72018	BD	0.83
Alabama	352	BO	0.98	Arizona	85353	SS	0.86	Arkansas	72019	BD	0.83
Alabama	354	BF	0.87	Arizona	85354	SS	0.86	Arkansas	70020	BK	0.93
Alabama	355	BO	0.98	Arizona	85355	SS	0.86	Arkansas	72021	BK	0.93
Alabama	356	BF	0.87	Arizona	85356	BA	0.79	Arkansas	72022	BD	0.83
Alabama	357	BF	0.87	Arizona	85357	BA	0.79	Arkansas	72023	BD	0.83
Alabama	358	BF	0.87	Arizona	85358	SS	0.86	Arkansas	72024	BK	0.93
Alabama	359	BF	0.87	Arizona	85359	BA	0.79	Arkansas	72025	BK	0.93
Alabama	360	BF	0.87	Arizona	85360	BA	0.79	Arkansas	72026	BK	0.93
Alabama	361	BF	0.87	Arizona	85361	SS	0.86	Arkansas	72027	BK	0.93
Alabama	362	BF	0.87	Arizona	85362	BA	0.79	Arkansas	72028	BK	0.93
Alabama	363	BF	0.87	Arizona	85363	SS	0.86	Arkansas	72029	BK	0.93
Alabama	364	BF	0.87	Arizona	85364	BA	0.79	Arkansas	72030	BK	0.93
Alabama	365	BF	0.87	Arizona	85365	BA	0.79	Arkansas	72031	BK	0.93
Alabama	366	BF	0.87	Arizona	85366	BA	0.79	Arkansas	72032	BD	0.83
Alabama	367	BF	0.87	Arizona	85367	BA	0.79	Arkansas	72033	BD	0.83
Alabama	368	BF	0.87	Arizona	85369	BA	0.79	Arkansas	72034	BD	0.83
Alabama	369	BF	0.87	Arizona	85371	BA	0.79	Arkansas	72035	BD	0.83
Alaska	995	F	1.00	Arizona	85372	SS	0.86	Arkansas	72036	BK	0.93
Alaska	996	F	1.00	Arizona	85373	SS	0.86	Arkansas	72037	BK	0.93
Alaska	997	F	1.00	Arizona	85374	SS	0.86	Arkansas	72038	BK	0.93
Alaska	998	F	1.00	Arizona	85375	SS	0.86	Arkansas	72039	BK	0.93
Alaska	999	F	1.00	Arizona	85376	SS	0.86	Arkansas	72040	BK	0.93
Arizona	850	SS	0.86	Arizona	85377	SS	0.86	Arkansas	72041	BK	0.93
Arizona	851	SS	0.86	Arizona	85378	SS	0.86	Arkansas	72042	BK	0.93
Arizona	852	SS	0.86	Arizona	85379	SS	0.86	Arkansas	72043	BK	0.93
Arizona	85301	SS	0.86	Arizona	85380	SS	0.86	Arkansas	72044	BK	0.93
Arizona	85302	SS	0.86	Arizona	85381	SS	0.86	Arkansas	72045	BK	0.93
Arizona	85303	SS	0.86	Arizona	85382	SS	0.86	Arkansas	72046	BK	0.93
Arizona	85304	SS	0.86	Arizona	85383	SS	0.86	Arkansas	72047	BK	0.93
Arizona	85305	SS	0.86	Arizona	85385	SS	0.86	Arkansas	72048	BK	0.93
Arizona	85306	SS	0.86	Arizona	85387	SS	0.86	Arkansas	72051	BK	0.93
Arizona	85307	SS	0.86	Arizona	85388	SS	0.86	Arkansas	72052	BK	0.93
Arizona	85308	SS	0.86	Arizona	85390	SS	0.86	Arkansas	72053	BK	0.93
Arizona	85309	SS	0.86	Arizona	85392	SS	0.86	Arkansas	72055	BK	0.93
Arizona	85310	SS	0.86	Arizona	85395	SS	0.86	Arkansas	72057	BK	0.93
Arizona	85311	SS	0.86	Arizona	85396	SS	0.86	Arkansas	72058	BK	0.93
Arizona	85312	SS	0.86	Arizona	855	BA	0.79	Arkansas	72059	BK	0.93
Arizona	85313	SS	0.86	Arizona	856	BA	0.79	Arkansas	72060	BK	0.93
Arizona	85318	SS	0.86	Arizona	857	SS	0.86	Arkansas	72061	BK	0.93
Arizona	85320	BA	0.79	Arizona	859	BA	0.79	Arkansas	72063	BK	0.93
Arizona	85321	BA	0.79	Arizona	860	BA	0.79	Arkansas	72064	BK	0.93
Arizona	85322	BA	0.79	Arizona	863	BA	0.79	Arkansas	72065	BK	0.93
Arizona	85323	SS	0.86	Arizona	864	BA	0.79	Arkansas	72066	BK	0.93
Arizona	85324	SS	0.86	Arizona	865	BA	0.79	Arkansas	72067	BK	0.93
Arizona	85325	BA	0.79	Arkansas	716	BD	0.83	Arkansas	72068	BK	0.93
Arizona	85326	SS	0.86	Arkansas	717	BD	0.83	Arkansas	72069	BK	0.93
Arizona	85327	SS	0.86	Arkansas	718	BD	0.83	Arkansas	72070	BK	0.93
Arizona	85328	BA	0.79	Arkansas	719	BD	0.83	Arkansas	72072	BK	0.93
Arizona	85329	SS	0.86	Arkansas	723	BD	0.83	Arkansas	72073	BK	0.93
Arizona	85331	SS	0.86	Arkansas	724	BD	0.83	Arkansas	72074	BK	0.93
Arizona	85332	BA	0.79	Arkansas	725	BD	0.83	Arkansas	72075	BK	0.93
Arizona	85333	BA	0.79	Arkansas	726	BD	0.83	Arkansas	72076	BK	0.93
Arizona	85334	BA	0.79	Arkansas	727	BD	0.83	Arkansas	72078	BK	0.93
Arizona	85335	SS	0.86	Arkansas	728	BD	0.83	Arkansas	72079	BK	0.93
Arizona	85336	BA	0.79	Arkansas	729	BD	0.83	Arkansas	72080	BK	0.93
Arizona	85337	BA	0.79	Arkansas	72001	BK	0.93	Arkansas	72081	BK	0.93
Arizona	85338	SS	0.86	Arkansas	72002	BD	0.83	Arkansas	72082	BK	0.93
Arizona	85339	SS	0.86	Arkansas	72003	BK	0.93	Arkansas	72083	BK	0.93
Arizona	85340	SS	0.86	Arkansas	72004	BK	0.93	Arkansas	72084	BK	0.93
Arizona	85341	BA	0.79	Arkansas	72005	BK	0.93	Arkansas	72085	BK	0.93
Arizona	85342	SS	0.86	Arkansas	72006	BK	0.93	Arkansas	72086	BK	0.93
Arizona	85343	BA	0.79	Arkansas	72007	BD	0.83	Arkansas	72087	BD	0.83
Arizona	85344	BA	0.79	Arkansas	72010	BK	0.93	Arkansas	72088	BK	0.93
Arizona	85345	SS	0.86	Arkansas	72011	BD	0.83	Arkansas	72089	BK	0.93
Arizona	85346	BA	0.79	Arkansas	72012	BK	0.93	Arkansas	72099	BK	0.93
Arizona	85347	BA	0.79	Arkansas	72013	BK	0.93	Arkansas	72101	BK	0.93
Arizona	85348	BA	0.79	Arkansas	72014	BK	0.93	Arkansas	72102	BK	0.93
Arizona	85349	BA	0.79	Arkansas	72015	BK	0.93	Arkansas	72103	BD	0.83
Arizona	85350	BA	0.79	Arkansas	72016	BK	0.93	Arkansas	72104	BD	0.83

NB MOO 2010 MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Cod	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Arkansas	72106	BD	0.83	Arkansas	72106	BD	0.83	California	956	C	0.85
Arkansas	72107	BD	0.83	Arkansas	72211	BD	0.83	California	957	C	0.85
Arkansas	72108	BK	0.93	Arkansas	72212	BD	0.83	California	958	C	0.85
Arkansas	72110	BK	0.93	Arkansas	72214	BK	0.93	California	959	C	0.85
Arkansas	72111	BD	0.83	Arkansas	72215	BK	0.93	California	960	C	0.85
Arkansas	72112	BK	0.93	Arkansas	72216	BK	0.93	California	961	C	0.85
Arkansas	72113	BD	0.83	Arkansas	72217	BD	0.83	California	93501	CD	1.16
Arkansas	72114	BK	0.93	Arkansas	72219	BD	0.83	California	93502	CD	1.16
Arkansas	72115	BK	0.93	Arkansas	72221	BD	0.83	California	93504	CD	1.16
Arkansas	72116	BD	0.83	Arkansas	72222	BD	0.83	California	93505	CD	1.16
Arkansas	72117	BD	0.83	Arkansas	72223	BD	0.83	California	93510	CD	1.16
Arkansas	72118	BD	0.83	Arkansas	72225	BD	0.83	California	93512	C	0.85
Arkansas	72119	BD	0.83	Arkansas	72227	BD	0.83	California	93513	C	0.85
Arkansas	72120	BD	0.83	Arkansas	72231	BK	0.93	California	93514	C	0.85
Arkansas	72121	BK	0.93	Arkansas	72255	BK	0.93	California	93515	CD	1.16
Arkansas	72122	BD	0.83	Arkansas	72260	BK	0.93	California	93516	CD	1.16
Arkansas	72123	BK	0.93	Arkansas	72295	BK	0.93	California	93517	C	0.85
Arkansas	72124	BK	0.93	California	900	CD	1.16	California	93518	CD	1.16
Arkansas	72125	BK	0.93	California	901	CD	1.16	California	93519	CD	1.16
Arkansas	72126	BK	0.93	California	902	CD	1.16	California	93522	CD	1.16
Arkansas	72127	BK	0.93	California	903	CD	1.16	California	93523	CD	1.16
Arkansas	72128	BK	0.93	California	904	CD	1.16	California	93524	CD	1.16
Arkansas	72129	BK	0.93	California	905	CD	1.16	California	93526	C	0.85
Arkansas	72130	BK	0.93	California	906	CD	1.16	California	93527	C	0.85
Arkansas	72131	BK	0.93	California	907	CD	1.16	California	93528	CD	1.16
Arkansas	72132	BK	0.93	California	908	CD	1.16	California	93529	C	0.85
Arkansas	72133	BK	0.93	California	909	CD	1.16	California	93530	CD	1.16
Arkansas	72134	BK	0.93	California	910	CD	1.16	California	93531	CD	1.16
Arkansas	72135	BD	0.83	California	911	CD	1.16	California	93532	CD	1.16
Arkansas	72136	BD	0.83	California	912	CD	1.16	California	93534	CD	1.16
Arkansas	72137	BD	0.83	California	913	CD	1.16	California	93535	CD	1.16
Arkansas	72139	BK	0.93	California	914	CD	1.16	California	93536	CD	1.16
Arkansas	72140	BK	0.93	California	915	CD	1.16	California	93539	CD	1.16
Arkansas	72141	BK	0.93	California	916	CD	1.16	California	93541	C	0.85
Arkansas	72142	BK	0.93	California	917	CD	1.16	California	93542	CD	1.16
Arkansas	72143	BK	0.93	California	918	CD	1.16	California	93543	CD	1.16
Arkansas	72145	BK	0.93	California	919	BL	0.94	California	93544	CD	1.16
Arkansas	72149	BK	0.93	California	920	BL	0.94	California	93545	C	0.85
Arkansas	72150	BK	0.93	California	921	BL	0.94	California	93546	CD	1.16
Arkansas	72152	BK	0.93	California	922	BL	0.94	California	93549	CD	1.16
Arkansas	72153	BK	0.93	California	923	BL	0.94	California	93550	CD	1.16
Arkansas	72156	BK	0.93	California	924	BL	0.94	California	93551	CD	1.16
Arkansas	72157	BK	0.93	California	925	BL	0.94	California	93552	CD	1.16
Arkansas	72158	BK	0.93	California	926	CG	1.19	California	93553	CD	1.16
Arkansas	72160	BK	0.93	California	927	CG	1.19	California	93554	CD	1.16
Arkansas	72164	BK	0.93	California	928	CG	1.19	California	93555	C	0.85
Arkansas	72165	BK	0.93	California	930	BL	0.94	California	93556	CD	1.16
Arkansas	72166	BK	0.93	California	931	BL	0.94	California	93558	CD	1.16
Arkansas	72167	BK	0.93	California	932	C	0.85	California	93560	CD	1.16
Arkansas	72168	BK	0.93	California	933	C	0.85	California	93561	CD	1.16
Arkansas	72169	BK	0.93	California	934	C	0.85	California	93562	C	0.85
Arkansas	72170	BK	0.93	California	936	C	0.85	California	93563	CD	1.16
Arkansas	72173	BD	0.83	California	937	C	0.85	California	93581	CD	1.16
Arkansas	72175	BK	0.93	California	938	C	0.85	California	93584	CD	1.16
Arkansas	72176	BK	0.93	California	939	C	0.85	California	93586	CD	1.16
Arkansas	72178	BK	0.93	California	940	C	0.85	California	93590	CD	1.16
Arkansas	72179	BK	0.93	California	941	BL	0.94	California	93591	CD	1.16
Arkansas	72180	BK	0.93	California	942	BL	0.94	California	93592	CD	1.16
Arkansas	72181	BK	0.93	California	943	BL	0.94	California	93596	CD	1.16
Arkansas	72182	BK	0.93	California	944	BL	0.94	California	93599	CD	1.16
Arkansas	72183	BK	0.93	California	945	C	0.85	Colorado	800	BF	0.87
Arkansas	72190	BK	0.93	California	946	BL	0.94	Colorado	801	BF	0.87
Arkansas	72199	BD	0.83	California	947	BL	0.94	Colorado	802	BF	0.87
Arkansas	72201	BK	0.93	California	948	BL	0.94	Colorado	803	QQ	0.78
Arkansas	72202	BK	0.93	California	949	BL	0.94	Colorado	805	QQ	0.78
Arkansas	72203	BK	0.93	California	950	C	0.85	Colorado	807	QQ	0.78
Arkansas	72204	BK	0.93	California	951	C	0.85	Colorado	808	QQ	0.78
Arkansas	72205	BK	0.93	California	952	C	0.85	Colorado	809	QQ	0.78
Arkansas	72206	BK	0.93	California	953	C	0.85	Colorado	810	QQ	0.78
Arkansas	77207	BD	0.83	California	954	C	0.85	Colorado	811	QQ	0.78
Arkansas	77209	BD	0.83	California	955	C	0.85	Colorado	812	QQ	0.78

NB MOO 2010											
MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Colorado	813	QQ	0.78	Colorado	80612	QQ	0.78	Florida	349	CD	1.16
Colorado	814	QQ	0.78	Colorado	80614	BF	0.87	Georgia	300	BK	0.93
Colorado	815	QQ	0.78	Colorado	80615	QQ	0.78	Georgia	301	BK	0.93
Colorado	816	QQ	0.78	Colorado	80620	QQ	0.78	Georgia	302	BK	0.93
Colorado	80401	BF	0.87	Colorado	80621	QQ	0.78	Georgia	303	BK	0.93
Colorado	80402	BF	0.87	Colorado	80622	QQ	0.78	Georgia	304	C	0.85
Colorado	80403	BF	0.87	Colorado	80623	QQ	0.78	Georgia	305	C	0.85
Colorado	80419	BF	0.87	Colorado	80624	QQ	0.78	Georgia	306	C	0.85
Colorado	80420	QQ	0.78	Colorado	80631	QQ	0.78	Georgia	307	C	0.85
Colorado	80421	QQ	0.78	Colorado	80632	QQ	0.78	Georgia	308	C	0.85
Colorado	80422	QQ	0.78	Colorado	80633	QQ	0.78	Georgia	309	C	0.85
Colorado	80423	QQ	0.78	Colorado	80634	QQ	0.78	Georgia	310	C	0.85
Colorado	80424	QQ	0.78	Colorado	80638	QQ	0.78	Georgia	311	BK	0.93
Colorado	80425	BF	0.87	Colorado	80639	QQ	0.78	Georgia	312	C	0.85
Colorado	80426	QQ	0.78	Colorado	80640	BF	0.87	Georgia	313	BK	0.93
Colorado	80427	QQ	0.78	Colorado	80642	QQ	0.78	Georgia	314	BK	0.93
Colorado	80428	QQ	0.78	Colorado	80643	QQ	0.78	Georgia	315	C	0.85
Colorado	80430	QQ	0.78	Colorado	80644	QQ	0.78	Georgia	316	C	0.85
Colorado	80432	QQ	0.78	Colorado	80645	QQ	0.78	Georgia	317	C	0.85
Colorado	80433	BF	0.87	Colorado	80646	QQ	0.78	Georgia	318	C	0.85
Colorado	80434	QQ	0.78	Colorado	80648	QQ	0.78	Georgia	319	C	0.85
Colorado	80435	QQ	0.78	Colorado	80649	QQ	0.78	Georgia	398	C	0.85
Colorado	80436	QQ	0.78	Colorado	80650	QQ	0.78	Georgia	399	BK	0.93
Colorado	80437	BF	0.87	Colorado	80651	QQ	0.78	Hawaii	967	D	0.90
Colorado	80438	QQ	0.78	Colorado	80652	QQ	0.78	Hawaii	968	D	0.90
Colorado	80439	BF	0.87	Colorado	80653	QQ	0.78	Idaho	832	W	0.70
Colorado	80440	QQ	0.78	Colorado	80654	QQ	0.78	Idaho	833	W	0.70
Colorado	80442	QQ	0.78	Connecticut	060	D	0.90	Idaho	834	W	0.70
Colorado	80443	QQ	0.78	Connecticut	061	D	0.90	Idaho	835	W	0.70
Colorado	80444	QQ	0.78	Connecticut	062	D	0.90	Idaho	836	W	0.70
Colorado	80446	QQ	0.78	Connecticut	063	D	0.90	Idaho	837	W	0.70
Colorado	80447	QQ	0.78	Connecticut	064	D	0.90	Idaho	838	W	0.70
Colorado	80448	QQ	0.78	Connecticut	065	D	0.90	Illinois	600	BI	0.91
Colorado	80449	QQ	0.78	Connecticut	066	D	0.90	Illinois	601	BI	0.91
Colorado	80451	QQ	0.78	Connecticut	067	D	0.90	Illinois	602	BI	0.91
Colorado	80452	QQ	0.78	Connecticut	068	D	0.90	Illinois	603	BI	0.91
Colorado	80453	BF	0.87	Connecticut	069	D	0.90	Illinois	604	BI	0.91
Colorado	80454	BF	0.87	Delaware	197	E	0.95	Illinois	605	BI	0.91
Colorado	80455	QQ	0.78	Delaware	198	E	0.95	Illinois	606	BI	0.91
Colorado	80456	QQ	0.78	Delaware	199	E	0.95	Illinois	607	BI	0.91
Colorado	80457	BF	0.87	District of Columbia	200	B	0.80	Illinois	608	BI	0.91
Colorado	80459	QQ	0.78	District of Columbia	202	B	0.80	Illinois	609	RR	0.82
Colorado	80461	QQ	0.78	District of Columbia	203	B	0.80	Illinois	610	RR	0.82
Colorado	80463	QQ	0.78	District of Columbia	204	B	0.80	Illinois	611	RR	0.82
Colorado	80465	BF	0.87	District of Columbia	205	B	0.80	Illinois	612	RR	0.82
Colorado	80466	QQ	0.78	Florida	320	BU	1.06	Illinois	613	RR	0.82
Colorado	80467	QQ	0.78	Florida	321	BU	1.06	Illinois	614	RR	0.82
Colorado	80468	QQ	0.78	Florida	322	CD	1.16	Illinois	615	RR	0.82
Colorado	80469	QQ	0.78	Florida	323	BU	1.06	Illinois	616	RR	0.82
Colorado	80470	BF	0.87	Florida	324	BU	1.06	Illinois	617	RR	0.82
Colorado	80471	QQ	0.78	Florida	325	BU	1.06	Illinois	618	RR	0.82
Colorado	80473	QQ	0.78	Florida	326	BU	1.06	Illinois	619	RR	0.82
Colorado	80474	QQ	0.78	Florida	327	BU	1.06	Illinois	620	RR	0.82
Colorado	80475	QQ	0.78	Florida	328	BU	1.06	Illinois	622	RR	0.82
Colorado	80476	QQ	0.78	Florida	329	BU	1.06	Illinois	623	RR	0.82
Colorado	80477	QQ	0.78	Florida	330	R	1.60	Illinois	624	RR	0.82
Colorado	80478	QQ	0.78	Florida	331	R	1.60	Illinois	625	RR	0.82
Colorado	80479	QQ	0.78	Florida	332	R	1.60	Illinois	626	RR	0.82
Colorado	80480	QQ	0.78	Florida	333	R	1.60	Illinois	627	RR	0.82
Colorado	80481	QQ	0.78	Florida	334	N	1.40	Illinois	628	RR	0.82
Colorado	80482	QQ	0.78	Florida	335	CD	1.16	Illinois	629	RR	0.82
Colorado	80483	QQ	0.78	Florida	336	CD	1.16	Indiana	460	AU	0.68
Colorado	80487	QQ	0.78	Florida	337	CD	1.16	Indiana	461	AU	0.68
Colorado	80488	QQ	0.78	Florida	338	BU	1.06	Indiana	462	BA	0.79
Colorado	80497	QQ	0.78	Florida	339	BU	1.06	Indiana	463	BA	0.79
Colorado	80498	QQ	0.78	Florida	340	R	1.60	Indiana	464	BA	0.79
Colorado	80601	BF	0.87	Florida	341	BU	1.06	Indiana	465	AU	0.68
Colorado	80602	BF	0.87	Florida	342	BU	1.06	Indiana	466	AU	0.68
Colorado	80603	BF	0.87	Florida	344	BU	1.06	Indiana	467	AU	0.68
Colorado	80610	QQ	0.78	Florida	346	CD	1.16	Indiana	468	AU	0.68
Colorado	80611	QQ	0.78	Florida	347	BU	1.06	Indiana	469	AU	0.68

NB MOO 2010 MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Indiana	470	AU	0.68	Kentucky	416	C	0.85	Michigan	483	I	1.15
Indiana	471	AU	0.68	Kentucky	417	C	0.85	Michigan	484	I	1.15
Indiana	472	AU	0.68	Kentucky	418	C	0.85	Michigan	485	I	1.15
Indiana	473	AU	0.68	Kentucky	419	A	0.75	Michigan	486	E	0.95
Indiana	474	AU	0.68	Kentucky	420	A	0.75	Michigan	487	E	0.95
Indiana	475	AU	0.68	Kentucky	421	A	0.75	Michigan	488	E	0.95
Indiana	476	AU	0.68	Kentucky	422	A	0.75	Michigan	489	E	0.95
Indiana	477	AU	0.68	Kentucky	423	A	0.75	Michigan	490	BF	0.87
Indiana	478	AU	0.68	Kentucky	424	A	0.75	Michigan	491	BF	0.87
Indiana	479	AU	0.68	Kentucky	425	C	0.85	Michigan	492	E	0.95
Iowa	500	AT	0.66	Kentucky	426	C	0.85	Michigan	493	BF	0.87
Iowa	501	AT	0.66	Kentucky	427	C	0.85	Michigan	494	BF	0.87
Iowa	502	AT	0.66	Louisiana	700	BG	0.88	Michigan	495	BF	0.87
Iowa	503	D	0.9	Louisiana	701	BR	1.02	Michigan	496	BF	0.87
Iowa	504	AT	0.66	Louisiana	703	BG	0.88	Michigan	497	BF	0.87
Iowa	505	AT	0.66	Louisiana	704	BR	1.02	Michigan	498	BF	0.87
Iowa	506	AT	0.66	Louisiana	705	RR	0.82	Michigan	499	BF	0.87
Iowa	507	AW	0.72	Louisiana	706	RR	0.82	Minnesota	556	BC	0.81
Iowa	508	AT	0.66	Louisiana	707	BG	0.88	Minnesota	557	BC	0.81
Iowa	509	D	0.9	Louisiana	708	BG	0.88	Minnesota	558	BC	0.81
Iowa	510	AW	0.72	Louisiana	710	RR	0.82	Minnesota	559	BC	0.81
Iowa	511	AW	0.72	Louisiana	711	RR	0.82	Minnesota	560	BC	0.81
Iowa	512	AT	0.66	Louisiana	712	RR	0.82	Minnesota	561	BC	0.81
Iowa	513	AT	0.66	Louisiana	713	RR	0.82	Minnesota	562	BC	0.81
Iowa	514	AT	0.66	Louisiana	714	RR	0.82	Minnesota	563	BC	0.81
Iowa	515	AT	0.66	Maine	039	A	0.75	Minnesota	564	BC	0.81
Iowa	516	AW	0.72	Maine	040	A	0.75	Minnesota	565	BC	0.81
Iowa	520	AT	0.66	Maine	041	A	0.75	Minnesota	566	BC	0.81
Iowa	521	AT	0.66	Maine	042	A	0.75	Minnesota	567	BC	0.81
Iowa	522	AT	0.66	Maine	043	A	0.75	Minnesota	55001	BF	0.87
Iowa	523	AT	0.66	Maine	044	A	0.75	Minnesota	55002	BC	0.81
Iowa	524	AT	0.66	Maine	045	A	0.75	Minnesota	55003	BF	0.87
Iowa	525	AT	0.66	Maine	046	A	0.75	Minnesota	55005	BL	0.94
Iowa	526	AW	0.72	Maine	047	A	0.75	Minnesota	55006	BC	0.81
Iowa	527	AW	0.72	Maine	048	A	0.75	Minnesota	55007	BC	0.81
Iowa	528	D	0.9	Maine	049	A	0.75	Minnesota	55008	BC	0.81
Kansas	660	BF	0.87	Maryland	206	BV	1.07	Minnesota	55009	BC	0.81
Kansas	661	BM	0.96	Maryland	207	BV	1.07	Minnesota	55010	BF	0.87
Kansas	662	BM	0.96	Maryland	208	BV	1.07	Minnesota	55011	BL	0.94
Kansas	664	BF	0.87	Maryland	209	BV	1.07	Minnesota	55012	BC	0.81
Kansas	665	BF	0.87	Maryland	210	BV	1.07	Minnesota	55013	BC	0.81
Kansas	666	BF	0.87	Maryland	211	BV	1.07	Minnesota	55014	BL	0.94
Kansas	667	BF	0.87	Maryland	212	BV	1.07	Minnesota	55016	BF	0.87
Kansas	668	BF	0.87	Maryland	214	BV	1.07	Minnesota	55017	BC	0.81
Kansas	669	BF	0.87	Maryland	215	BV	1.07	Minnesota	55018	BC	0.81
Kansas	670	BF	0.87	Maryland	216	BV	1.07	Minnesota	55019	BC	0.81
Kansas	671	BF	0.87	Maryland	217	BV	1.07	Minnesota	55020	BF	0.87
Kansas	672	BM	0.96	Maryland	218	BV	1.07	Minnesota	55021	BC	0.81
Kansas	673	BF	0.87	Maryland	219	BV	1.07	Minnesota	55024	BF	0.87
Kansas	674	BF	0.87	Massachusetts	010	E	0.95	Minnesota	55025	BF	0.87
Kansas	675	BF	0.87	Massachusetts	011	E	0.95	Minnesota	55026	BC	0.81
Kansas	676	BF	0.87	Massachusetts	012	E	0.95	Minnesota	55027	BC	0.81
Kansas	677	BF	0.87	Massachusetts	013	E	0.95	Minnesota	55029	BC	0.81
Kansas	678	BF	0.87	Massachusetts	014	E	0.95	Minnesota	55030	BC	0.81
Kansas	679	BF	0.87	Massachusetts	015	E	0.95	Minnesota	55031	BF	0.87
Kentucky	400	A	0.75	Massachusetts	016	E	0.95	Minnesota	55032	BC	0.81
Kentucky	401	A	0.75	Massachusetts	017	E	0.95	Minnesota	55033	BF	0.87
Kentucky	402	A	0.75	Massachusetts	018	E	0.95	Minnesota	55036	BC	0.81
Kentucky	403	A	0.75	Massachusetts	019	E	0.95	Minnesota	55037	BC	0.81
Kentucky	404	A	0.75	Massachusetts	020	E	0.95	Minnesota	55038	BF	0.87
Kentucky	405	A	0.75	Massachusetts	021	E	0.95	Minnesota	55040	BC	0.81
Kentucky	406	A	0.75	Massachusetts	022	E	0.95	Minnesota	55041	BC	0.81
Kentucky	407	C	0.85	Massachusetts	023	E	0.95	Minnesota	55042	BF	0.87
Kentucky	408	C	0.85	Massachusetts	024	E	0.95	Minnesota	55043	BF	0.87
Kentucky	409	C	0.85	Massachusetts	025	E	0.95	Minnesota	55044	BF	0.87
Kentucky	410	B	0.8	Massachusetts	026	E	0.95	Minnesota	55045	BC	0.81
Kentucky	411	B	0.8	Massachusetts	027	E	0.95	Minnesota	55046	BC	0.81
Kentucky	412	A	0.75	Massachusetts	055	E	0.95	Minnesota	55047	BF	0.87
Kentucky	413	A	0.75	Michigan	480	I	1.15	Minnesota	55049	BC	0.81
Kentucky	414	A	0.75	Michigan	481	I	1.15	Minnesota	55051	BC	0.81
Kentucky	415	A	0.75	Michigan	482	I	1.15	Minnesota	55052	BC	0.81

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State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Minnesota	55053	BC	0.81	Minnesota	55166	BL	0.94	Minnesota	55360	BF	0.87
Minnesota	55054	BF	0.87	Minnesota	55168	BL	0.94	Minnesota	55361	BL	0.94
Minnesota	55055	BF	0.87	Minnesota	55169	BL	0.94	Minnesota	55362	BC	0.81
Minnesota	55056	BC	0.81	Minnesota	55170	BL	0.94	Minnesota	55363	BC	0.81
Minnesota	55057	BC	0.81	Minnesota	55171	BL	0.94	Minnesota	55364	BL	0.94
Minnesota	55060	BC	0.81	Minnesota	55172	BL	0.94	Minnesota	55365	BC	0.81
Minnesota	55063	BC	0.81	Minnesota	55175	BL	0.94	Minnesota	55366	BC	0.81
Minnesota	55065	BF	0.87	Minnesota	55177	BL	0.94	Minnesota	55367	BF	0.87
Minnesota	55066	BC	0.81	Minnesota	55182	BL	0.94	Minnesota	55368	BF	0.87
Minnesota	55067	BC	0.81	Minnesota	55187	BL	0.94	Minnesota	55369	BL	0.94
Minnesota	55068	BF	0.87	Minnesota	55188	BL	0.94	Minnesota	55370	BC	0.81
Minnesota	55069	BC	0.81	Minnesota	55190	BL	0.94	Minnesota	55371	BC	0.81
Minnesota	55070	BL	0.94	Minnesota	55191	BL	0.94	Minnesota	55372	BF	0.87
Minnesota	55071	BF	0.87	Minnesota	55199	BL	0.94	Minnesota	55373	BC	0.81
Minnesota	55072	BC	0.81	Minnesota	55301	BC	0.81	Minnesota	55374	BL	0.94
Minnesota	55073	BF	0.87	Minnesota	55302	BC	0.81	Minnesota	55375	BL	0.94
Minnesota	55074	BC	0.81	Minnesota	55303	BL	0.94	Minnesota	55376	BC	0.81
Minnesota	55075	BF	0.87	Minnesota	55304	BL	0.94	Minnesota	55377	BC	0.81
Minnesota	55076	BF	0.87	Minnesota	55305	BL	0.94	Minnesota	55378	BF	0.87
Minnesota	55077	BF	0.87	Minnesota	55306	BF	0.87	Minnesota	55379	BF	0.87
Minnesota	55078	BC	0.81	Minnesota	55307	BC	0.81	Minnesota	55380	BC	0.81
Minnesota	55079	BC	0.81	Minnesota	55308	BC	0.81	Minnesota	55381	BC	0.81
Minnesota	55080	BC	0.81	Minnesota	55309	BC	0.81	Minnesota	55382	BC	0.81
Minnesota	55082	BF	0.87	Minnesota	55310	BC	0.81	Minnesota	55383	BF	0.87
Minnesota	55083	BF	0.87	Minnesota	55311	BL	0.94	Minnesota	55384	BL	0.94
Minnesota	55084	BC	0.81	Minnesota	55312	BC	0.81	Minnesota	55385	BC	0.81
Minnesota	55085	BF	0.87	Minnesota	55313	BC	0.81	Minnesota	55386	BF	0.87
Minnesota	55087	BC	0.81	Minnesota	55314	BC	0.81	Minnesota	55387	BF	0.87
Minnesota	55088	BC	0.81	Minnesota	55315	BF	0.87	Minnesota	55388	BF	0.87
Minnesota	55089	BC	0.81	Minnesota	55316	BL	0.94	Minnesota	55389	BC	0.81
Minnesota	55090	BF	0.87	Minnesota	55317	BF	0.87	Minnesota	55390	BC	0.81
Minnesota	55092	BC	0.81	Minnesota	55318	BF	0.87	Minnesota	55391	BL	0.94
Minnesota	55101	BL	0.94	Minnesota	55319	BC	0.81	Minnesota	55392	BL	0.94
Minnesota	55102	BL	0.94	Minnesota	55320	BC	0.81	Minnesota	55393	BC	0.81
Minnesota	55103	BL	0.94	Minnesota	55321	BC	0.81	Minnesota	55394	BF	0.87
Minnesota	55104	BL	0.94	Minnesota	55322	BF	0.87	Minnesota	55395	BC	0.81
Minnesota	55105	BL	0.94	Minnesota	55323	BL	0.94	Minnesota	55396	BC	0.81
Minnesota	55106	BL	0.94	Minnesota	55324	BC	0.81	Minnesota	55397	BF	0.87
Minnesota	55107	BL	0.94	Minnesota	55325	BC	0.81	Minnesota	55398	BC	0.81
Minnesota	55108	BL	0.94	Minnesota	55327	BL	0.94	Minnesota	55399	BF	0.87
Minnesota	55109	BL	0.94	Minnesota	55328	BC	0.81	Minnesota	55400	BL	0.94
Minnesota	55110	BL	0.94	Minnesota	55329	BC	0.81	Minnesota	55401	BL	0.94
Minnesota	55111	BL	0.94	Minnesota	55330	BC	0.81	Minnesota	55402	BL	0.94
Minnesota	55112	BL	0.94	Minnesota	55331	BL	0.94	Minnesota	55403	BL	0.94
Minnesota	55113	BL	0.94	Minnesota	55332	BC	0.81	Minnesota	55404	BL	0.94
Minnesota	55114	BL	0.94	Minnesota	55333	BC	0.81	Minnesota	55405	BL	0.94
Minnesota	55115	BL	0.94	Minnesota	55334	BC	0.81	Minnesota	55406	BL	0.94
Minnesota	55116	BL	0.94	Minnesota	55335	BC	0.81	Minnesota	55407	BL	0.94
Minnesota	55117	BL	0.94	Minnesota	55336	BC	0.81	Minnesota	55408	BL	0.94
Minnesota	55118	BF	0.87	Minnesota	55337	BF	0.87	Minnesota	55409	BL	0.94
Minnesota	55119	BL	0.94	Minnesota	55338	BC	0.81	Minnesota	55410	BL	0.94
Minnesota	55120	BF	0.87	Minnesota	55339	BF	0.87	Minnesota	55411	BL	0.94
Minnesota	55121	BF	0.87	Minnesota	55340	BL	0.94	Minnesota	55412	BL	0.94
Minnesota	55122	BF	0.87	Minnesota	55341	BC	0.81	Minnesota	55413	BL	0.94
Minnesota	55123	BF	0.87	Minnesota	55342	BC	0.81	Minnesota	55414	BL	0.94
Minnesota	55124	BF	0.87	Minnesota	55343	BL	0.94	Minnesota	55415	BL	0.94
Minnesota	55125	BF	0.87	Minnesota	55344	BL	0.94	Minnesota	55416	BL	0.94
Minnesota	55126	BL	0.94	Minnesota	55345	BL	0.94	Minnesota	55417	BL	0.94
Minnesota	55127	BL	0.94	Minnesota	55346	BL	0.94	Minnesota	55418	BL	0.94
Minnesota	55128	BF	0.87	Minnesota	55347	BL	0.94	Minnesota	55419	BL	0.94
Minnesota	55129	BF	0.87	Minnesota	55348	BL	0.94	Minnesota	55420	BL	0.94
Minnesota	55130	BL	0.94	Minnesota	55349	BC	0.81	Minnesota	55421	BL	0.94
Minnesota	55133	BL	0.94	Minnesota	55350	BC	0.81	Minnesota	55422	BL	0.94
Minnesota	55144	BL	0.94	Minnesota	55352	BF	0.87	Minnesota	55423	BL	0.94
Minnesota	55145	BL	0.94	Minnesota	55353	BC	0.81	Minnesota	55424	BL	0.94
Minnesota	55146	BL	0.94	Minnesota	55354	BC	0.81	Minnesota	55425	BL	0.94
Minnesota	55150	BF	0.87	Minnesota	55355	BC	0.81	Minnesota	55426	BL	0.94
Minnesota	55155	BL	0.94	Minnesota	55356	BL	0.94	Minnesota	55427	BL	0.94
Minnesota	55161	BL	0.94	Minnesota	55357	BL	0.94	Minnesota	55428	BL	0.94
Minnesota	55164	BL	0.94	Minnesota	55358	BC	0.81	Minnesota	55429	BL	0.94
Minnesota	55165	BL	0.94	Minnesota	55359	BL	0.94	Minnesota	55430	BL	0.94

NB MOO 2010 MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
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State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Minnesota	55431	BL	0.94	Missouri	652	AU	0.68	Nebraska	68056	RR	0.82
Minnesota	55432	BL	0.94	Missouri	653	AU	0.68	Nebraska	68057	AY	0.76
Minnesota	55433	BL	0.94	Missouri	654	AU	0.68	Nebraska	68058	AY	0.76
Minnesota	55434	BL	0.94	Missouri	655	AU	0.68	Nebraska	68059	RR	0.82
Minnesota	55435	BL	0.94	Missouri	656	AU	0.68	Nebraska	68061	AY	0.76
Minnesota	55436	BL	0.94	Missouri	657	AU	0.68	Nebraska	68062	AY	0.76
Minnesota	55437	BL	0.94	Missouri	658	AU	0.68	Nebraska	68063	AY	0.76
Minnesota	55438	BL	0.94	Montana	590	A	0.75	Nebraska	68064	RR	0.82
Minnesota	55439	BL	0.94	Montana	591	A	0.75	Nebraska	68065	AY	0.76
Minnesota	55440	BL	0.94	Montana	592	A	0.75	Nebraska	68066	AY	0.76
Minnesota	55441	BL	0.94	Montana	593	A	0.75	Nebraska	68067	AY	0.76
Minnesota	55442	BL	0.94	Montana	594	A	0.75	Nebraska	68068	AY	0.76
Minnesota	55443	BL	0.94	Montana	595	A	0.75	Nebraska	68069	RR	0.82
Minnesota	55444	BL	0.94	Montana	596	A	0.75	Nebraska	68070	AY	0.76
Minnesota	55445	BL	0.94	Montana	597	A	0.75	Nebraska	68071	AY	0.76
Minnesota	55446	BL	0.94	Montana	598	A	0.75	Nebraska	68072	AY	0.76
Minnesota	55447	BL	0.94	Montana	599	A	0.75	Nebraska	68073	AY	0.76
Minnesota	55448	BL	0.94	Nebraska	681	RR	0.82	Nevada	889	BU	1.06
Minnesota	55449	BL	0.94	Nebraska	683	AV	0.69	Nevada	891	BU	1.06
Minnesota	55450	BL	0.94	Nebraska	684	AV	0.69	Nevada	893	SS	0.86
Minnesota	55454	BL	0.94	Nebraska	685	AY	0.76	Nevada	894	SS	0.86
Minnesota	55455	BL	0.94	Nebraska	686	AV	0.69	Nevada	895	SS	0.86
Minnesota	55458	BL	0.94	Nebraska	687	AV	0.69	Nevada	897	SS	0.86
Minnesota	55459	BL	0.94	Nebraska	688	AV	0.69	Nevada	898	SS	0.86
Minnesota	55460	BL	0.94	Nebraska	689	AV	0.69	Nevada	89001	SS	0.86
Minnesota	55467	BL	0.94	Nebraska	690	AV	0.69	Nevada	89002	BU	1.06
Minnesota	55468	BL	0.94	Nebraska	691	AV	0.69	Nevada	89003	SS	0.86
Minnesota	55470	BL	0.94	Nebraska	692	AV	0.69	Nevada	89004	SS	0.86
Minnesota	55472	BL	0.94	Nebraska	693	AV	0.69	Nevada	89005	SS	0.86
Minnesota	55473	BF	0.87	Nebraska	68001	AY	0.76	Nevada	89006	SS	0.86
Minnesota	55474	BL	0.94	Nebraska	68002	AY	0.76	Nevada	89007	SS	0.86
Minnesota	55478	BL	0.94	Nebraska	68003	AY	0.76	Nevada	89008	SS	0.86
Minnesota	55479	BL	0.94	Nebraska	68004	AY	0.76	Nevada	89009	BU	1.06
Minnesota	55480	BL	0.94	Nebraska	68005	RR	0.82	Nevada	89010	SS	0.86
Minnesota	55483	BL	0.94	Nebraska	68007	RR	0.82	Nevada	89011	BU	1.06
Minnesota	55484	BL	0.94	Nebraska	68008	AY	0.76	Nevada	89012	BU	1.06
Minnesota	55485	BL	0.94	Nebraska	68009	AY	0.76	Nevada	89013	SS	0.86
Minnesota	55486	BL	0.94	Nebraska	68010	RR	0.82	Nevada	89014	BU	1.06
Minnesota	55487	BL	0.94	Nebraska	68014	AY	0.76	Nevada	89015	BU	1.06
Minnesota	55488	BL	0.94	Nebraska	68015	AY	0.76	Nevada	89016	BU	1.06
Mississippi	386	A	0.75	Nebraska	68016	AY	0.76	Nevada	89017	SS	0.86
Mississippi	387	A	0.75	Nebraska	68017	AY	0.76	Nevada	89018	SS	0.86
Mississippi	388	A	0.75	Nebraska	68018	AY	0.76	Nevada	89019	SS	0.86
Mississippi	389	A	0.75	Nebraska	68019	AY	0.76	Nevada	89020	SS	0.86
Mississippi	390	A	0.75	Nebraska	68020	AY	0.76	Nevada	89021	SS	0.86
Mississippi	391	A	0.75	Nebraska	68022	RR	0.82	Nevada	89022	SS	0.86
Mississippi	392	A	0.75	Nebraska	68023	AY	0.76	Nevada	89023	SS	0.86
Mississippi	393	A	0.75	Nebraska	68025	AY	0.76	Nevada	89024	SS	0.86
Mississippi	394	C	0.85	Nebraska	68026	AY	0.76	Nevada	89025	SS	0.86
Mississippi	395	C	0.85	Nebraska	68028	RR	0.82	Nevada	89026	SS	0.86
Mississippi	396	A	0.75	Nebraska	68029	AY	0.76	Nevada	89027	SS	0.86
Mississippi	397	A	0.75	Nebraska	68030	AY	0.76	Nevada	89028	SS	0.86
Missouri	630	QQ	0.78	Nebraska	68031	AY	0.76	Nevada	89029	SS	0.86
Missouri	631	QQ	0.78	Nebraska	68033	AY	0.76	Nevada	89030	BU	1.06
Missouri	633	QQ	0.78	Nebraska	68034	AY	0.76	Nevada	89031	BU	1.06
Missouri	634	AU	0.68	Nebraska	68035	RR	0.82	Nevada	89032	BU	1.06
Missouri	635	AU	0.68	Nebraska	68036	AY	0.76	Nevada	89033	BU	1.06
Missouri	636	AU	0.68	Nebraska	68037	AY	0.76	Nevada	89034	SS	0.86
Missouri	637	AU	0.68	Nebraska	68038	AY	0.76	Nevada	89036	BU	1.06
Missouri	638	AU	0.68	Nebraska	68039	AY	0.76	Nevada	89037	SS	0.86
Missouri	639	AU	0.68	Nebraska	68040	AY	0.76	Nevada	89039	SS	0.86
Missouri	640	QQ	0.78	Nebraska	68041	AY	0.76	Nevada	89040	SS	0.86
Missouri	641	QQ	0.78	Nebraska	68042	AY	0.76	Nevada	89041	SS	0.86
Missouri	644	AU	0.68	Nebraska	68044	AY	0.76	Nevada	89042	SS	0.86
Missouri	645	AU	0.68	Nebraska	68045	AY	0.76	Nevada	89043	SS	0.86
Missouri	646	AU	0.68	Nebraska	68046	RR	0.82	Nevada	89044	BU	1.06
Missouri	647	AU	0.68	Nebraska	68047	AY	0.76	Nevada	89045	SS	0.86
Missouri	648	AU	0.68	Nebraska	68048	AY	0.76	Nevada	89046	SS	0.86
Missouri	649	AU	0.68	Nebraska	68050	AY	0.76	Nevada	89047	SS	0.86
Missouri	650	AU	0.68	Nebraska	68054	RR	0.82	Nevada	89048	SS	0.86
Missouri	651	AU	0.68	Nebraska	68055	AY	0.76	Nevada	89049	SS	0.86

NB MOO 2010											
MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Nevada	89050	SS	0.86	New York	112	CD	1.16	New York	10954	CD	1.16
Nevada	89052	BU	1.06	New York	113	CD	1.16	New York	10956	CD	1.16
Nevada	89053	BU	1.06	New York	114	CD	1.16	New York	10958	BJ	0.92
Nevada	89054	BU	1.06	New York	115	CD	1.16	New York	10959	BJ	0.92
Nevada	89060	SS	0.86	New York	116	CD	1.16	New York	10960	CD	1.16
Nevada	89061	SS	0.86	New York	117	CD	1.16	New York	10962	CD	1.16
Nevada	89067	SS	0.86	New York	118	CD	1.16	New York	10963	BJ	0.92
Nevada	89070	SS	0.86	New York	119	CD	1.16	New York	10964	CD	1.16
Nevada	89074	BU	1.06	New York	120	BJ	0.92	New York	10965	CD	1.16
Nevada	89077	BU	1.06	New York	121	BJ	0.92	New York	10968	CD	1.16
Nevada	89081	BU	1.06	New York	122	BJ	0.92	New York	10969	BJ	0.92
Nevada	89084	BU	1.06	New York	123	BJ	0.92	New York	10970	CD	1.16
Nevada	89085	BU	1.06	New York	124	BJ	0.92	New York	10973	BJ	0.92
Nevada	89086	BU	1.06	New York	125	BJ	0.92	New York	10974	CD	1.16
Nevada	89087	BU	1.06	New York	126	BJ	0.92	New York	10975	BJ	0.92
New Hampshire	002	W	0.70	New York	127	BJ	0.92	New York	10976	CD	1.16
New Hampshire	030	W	0.70	New York	128	BF	0.87	New York	10977	CD	1.16
New Hampshire	031	W	0.70	New York	129	BF	0.87	New York	10979	BJ	0.92
New Hampshire	032	W	0.70	New York	130	BF	0.87	New York	10980	CD	1.16
New Hampshire	033	W	0.70	New York	131	BF	0.87	New York	10981	BJ	0.92
New Hampshire	034	W	0.70	New York	132	BF	0.87	New York	10982	CD	1.16
New Hampshire	035	W	0.70	New York	133	BF	0.87	New York	10983	CD	1.16
New Hampshire	036	W	0.70	New York	134	BF	0.87	New York	10984	CD	1.16
New Hampshire	037	W	0.70	New York	135	BF	0.87	New York	10985	BJ	0.92
New Hampshire	038	W	0.70	New York	136	BF	0.87	New York	10986	CD	1.16
New Jersey	070	E	0.95	New York	137	BF	0.87	New York	10987	BJ	0.92
New Jersey	071	E	0.95	New York	138	BF	0.87	New York	10988	BJ	0.92
New Jersey	072	E	0.95	New York	139	BF	0.87	New York	10989	CD	1.16
New Jersey	073	E	0.95	New York	140	BJ	0.92	New York	10990	BJ	0.92
New Jersey	074	E	0.95	New York	141	BJ	0.92	New York	10992	BJ	0.92
New Jersey	075	E	0.95	New York	142	BJ	0.92	New York	10993	CD	1.16
New Jersey	076	E	0.95	New York	143	BJ	0.92	New York	10994	CD	1.16
New Jersey	077	E	0.95	New York	144	BF	0.87	New York	10995	CD	1.16
New Jersey	078	E	0.95	New York	145	BF	0.87	New York	10996	BJ	0.92
New Jersey	079	E	0.95	New York	146	BF	0.87	New York	10997	BJ	0.92
New Jersey	080	E	0.95	New York	147	BF	0.87	New York	10998	BJ	0.92
New Jersey	081	E	0.95	New York	148	BF	0.87	North Carolina	270	A	0.75
New Jersey	082	E	0.95	New York	149	BF	0.87	North Carolina	271	A	0.75
New Jersey	083	E	0.95	New York	06390	D	0.90	North Carolina	272	A	0.75
New Jersey	084	E	0.95	New York	10901	CD	1.16	North Carolina	273	A	0.75
New Jersey	085	E	0.95	New York	10910	BJ	0.92	North Carolina	274	A	0.75
New Jersey	086	E	0.95	New York	10911	CD	1.16	North Carolina	275	A	0.75
New Jersey	087	E	0.95	New York	10912	BJ	0.92	North Carolina	276	A	0.75
New Jersey	088	E	0.95	New York	10913	CD	1.16	North Carolina	277	A	0.75
New Jersey	089	E	0.95	New York	10914	BJ	0.92	North Carolina	278	A	0.75
New Mexico	870	AY	0.76	New York	10915	BJ	0.92	North Carolina	279	A	0.75
New Mexico	871	BL	0.94	New York	10916	BJ	0.92	North Carolina	280	A	0.75
New Mexico	872	BL	0.94	New York	10917	BJ	0.92	North Carolina	281	A	0.75
New Mexico	873	AY	0.76	New York	10918	BJ	0.92	North Carolina	282	A	0.75
New Mexico	874	AY	0.76	New York	10919	BJ	0.92	North Carolina	283	A	0.75
New Mexico	875	AY	0.76	New York	10920	CD	1.16	North Carolina	284	A	0.75
New Mexico	877	AY	0.76	New York	10921	BJ	0.92	North Carolina	285	A	0.75
New Mexico	878	AY	0.76	New York	10922	BJ	0.92	North Carolina	286	A	0.75
New Mexico	879	AY	0.76	New York	10923	CD	1.16	North Carolina	287	A	0.75
New Mexico	880	AY	0.76	New York	10924	BJ	0.92	North Carolina	288	A	0.75
New Mexico	881	AY	0.76	New York	10925	BJ	0.92	North Carolina	289	A	0.75
New Mexico	882	AY	0.76	New York	10926	BJ	0.92	North Dakota	580	C	0.85
New Mexico	883	AY	0.76	New York	10927	CD	1.16	North Dakota	581	C	0.85
New Mexico	884	AY	0.76	New York	10928	BJ	0.92	North Dakota	582	C	0.85
New York	005	CD	1.16	New York	10930	BJ	0.92	North Dakota	583	C	0.85
New York	100	CD	1.16	New York	10931	CD	1.16	North Dakota	584	C	0.85
New York	101	CD	1.16	New York	10932	BJ	0.92	North Dakota	585	C	0.85
New York	102	CD	1.16	New York	10933	BJ	0.92	North Dakota	586	C	0.85
New York	103	CD	1.16	New York	10940	BJ	0.92	North Dakota	587	C	0.85
New York	104	CD	1.16	New York	10941	BJ	0.92	North Dakota	588	C	0.85
New York	105	CD	1.16	New York	10943	BJ	0.92	Ohio	430	SS	0.86
New York	106	CD	1.16	New York	10949	BJ	0.92	Ohio	431	SS	0.86
New York	107	CD	1.16	New York	10950	BJ	0.92	Ohio	432	SS	0.86
New York	108	CD	1.16	New York	10951	CD	1.16	Ohio	433	SS	0.86
New York	110	CD	1.16	New York	10952	CD	1.16	Ohio	434	SS	0.86
New York	111	CD	1.16	New York	10953	BJ	0.92	Ohio	435	SS	0.86

NB MOO 2010											
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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Ohio	436	E	0.95	Pennsylvania	169	C	0.85	Texas	753	BR	1.02
Ohio	437	SS	0.86	Pennsylvania	170	C	0.85	Texas	754	D	0.90
Ohio	438	SS	0.86	Pennsylvania	171	C	0.85	Texas	755	D	0.90
Ohio	439	SS	0.86	Pennsylvania	172	C	0.85	Texas	756	D	0.90
Ohio	440	E	0.95	Pennsylvania	173	C	0.85	Texas	757	D	0.90
Ohio	441	E	0.95	Pennsylvania	174	C	0.85	Texas	758	D	0.90
Ohio	442	E	0.95	Pennsylvania	175	C	0.85	Texas	759	D	0.90
Ohio	443	E	0.95	Pennsylvania	176	C	0.85	Texas	760	BR	1.02
Ohio	444	E	0.95	Pennsylvania	177	C	0.85	Texas	761	BR	1.02
Ohio	445	E	0.95	Pennsylvania	178	C	0.85	Texas	762	D	0.90
Ohio	446	SS	0.86	Pennsylvania	179	C	0.85	Texas	763	D	0.90
Ohio	447	SS	0.86	Pennsylvania	180	C	0.85	Texas	764	D	0.90
Ohio	448	SS	0.86	Pennsylvania	181	C	0.85	Texas	765	D	0.90
Ohio	449	SS	0.86	Pennsylvania	182	C	0.85	Texas	766	D	0.90
Ohio	450	D	0.90	Pennsylvania	183	C	0.85	Texas	767	D	0.90
Ohio	451	D	0.90	Pennsylvania	184	C	0.85	Texas	768	D	0.90
Ohio	452	D	0.90	Pennsylvania	185	C	0.85	Texas	769	D	0.90
Ohio	453	D	0.90	Pennsylvania	186	C	0.85	Texas	770	CD	1.16
Ohio	454	D	0.90	Pennsylvania	187	C	0.85	Texas	771	CD	1.16
Ohio	455	SS	0.86	Pennsylvania	188	C	0.85	Texas	772	CD	1.16
Ohio	456	SS	0.86	Pennsylvania	189	CA	1.13	Texas	773	CD	1.16
Ohio	457	SS	0.86	Pennsylvania	190	CA	1.13	Texas	774	BR	1.02
Ohio	458	SS	0.86	Pennsylvania	191	CA	1.13	Texas	775	CD	1.16
Ohio	459	D	0.90	Pennsylvania	192	CA	1.13	Texas	776	BR	1.02
Oklahoma	730	SS	0.86	Pennsylvania	193	CA	1.13	Texas	777	BR	1.02
Oklahoma	731	SS	0.86	Pennsylvania	194	CA	1.13	Texas	778	D	0.90
Oklahoma	734	PP	0.74	Pennsylvania	195	C	0.85	Texas	779	D	0.90
Oklahoma	735	PP	0.74	Pennsylvania	196	C	0.85	Texas	780	D	0.90
Oklahoma	736	PP	0.74	Puerto Rico	006	W	0.70	Texas	781	D	0.90
Oklahoma	737	PP	0.74	Puerto Rico	007	W	0.70	Texas	782	BR	1.02
Oklahoma	738	PP	0.74	Puerto Rico	009	W	0.70	Texas	783	D	0.90
Oklahoma	739	PP	0.74	Rhode Island	028	B	0.80	Texas	784	BR	1.02
Oklahoma	740	PP	0.74	Rhode Island	029	B	0.80	Texas	785	D	0.90
Oklahoma	741	SS	0.86	South Carolina	290	AW	0.72	Texas	786	D	0.90
Oklahoma	743	PP	0.74	South Carolina	291	AW	0.72	Texas	787	D	0.90
Oklahoma	744	PP	0.74	South Carolina	292	AW	0.72	Texas	788	D	0.90
Oklahoma	745	PP	0.74	South Carolina	293	AW	0.72	Texas	789	D	0.90
Oklahoma	746	PP	0.74	South Carolina	294	BA	0.79	Texas	790	D	0.90
Oklahoma	747	PP	0.74	South Carolina	295	BA	0.79	Texas	791	D	0.90
Oklahoma	748	PP	0.74	South Carolina	296	AW	0.72	Texas	792	D	0.90
Oklahoma	749	PP	0.74	South Carolina	297	AW	0.72	Texas	793	BR	1.02
Oklahoma	770	SS	0.86	South Carolina	298	BA	0.79	Texas	794	BR	1.02
Oregon	971	A	0.75	South Carolina	299	BA	0.79	Texas	795	D	0.90
Oregon	972	A	0.75	South Dakota	570	AU	0.68	Texas	796	D	0.90
Oregon	973	AW	0.72	South Dakota	571	AU	0.68	Texas	797	D	0.90
Oregon	974	AW	0.72	South Dakota	572	AU	0.68	Texas	798	D	0.90
Oregon	975	AW	0.72	South Dakota	573	AU	0.68	Texas	799	D	0.90
Oregon	976	AW	0.72	South Dakota	574	AU	0.68	Texas	885	D	0.90
Oregon	977	AW	0.72	South Dakota	575	AU	0.68	Utah	840	W	0.70
Oregon	978	AW	0.72	South Dakota	576	AU	0.68	Utah	841	W	0.70
Oregon	979	AW	0.72	South Dakota	577	AU	0.68	Utah	842	W	0.70
Panama	000	F	1.00	Tennessee	370	BE	0.84	Utah	843	W	0.70
Pennsylvania	150	BO	0.98	Tennessee	371	BE	0.84	Utah	844	W	0.70
Pennsylvania	151	BO	0.98	Tennessee	372	BE	0.84	Utah	845	W	0.70
Pennsylvania	152	BO	0.98	Tennessee	373	BE	0.84	Utah	846	W	0.70
Pennsylvania	153	BO	0.98	Tennessee	374	BE	0.84	Utah	847	W	0.70
Pennsylvania	154	BO	0.98	Tennessee	375	BE	0.84	Vermont	050	A	0.75
Pennsylvania	155	C	0.85	Tennessee	376	BE	0.84	Vermont	051	A	0.75
Pennsylvania	156	BO	0.98	Tennessee	377	BE	0.84	Vermont	052	A	0.75
Pennsylvania	157	C	0.85	Tennessee	378	BE	0.84	Vermont	053	A	0.75
Pennsylvania	158	C	0.85	Tennessee	379	BE	0.84	Vermont	054	A	0.75
Pennsylvania	159	C	0.85	Tennessee	380	BE	0.84	Vermont	056	A	0.75
Pennsylvania	160	C	0.85	Tennessee	381	BE	0.84	Vermont	057	A	0.75
Pennsylvania	161	C	0.85	Tennessee	382	BE	0.84	Vermont	058	A	0.75
Pennsylvania	162	C	0.85	Tennessee	383	BE	0.84	Vermont	059	A	0.75
Pennsylvania	163	C	0.85	Tennessee	384	BE	0.84	Virgin Island	008	A	0.75
Pennsylvania	164	C	0.85	Tennessee	385	BE	0.84	Virginia	201	AU	0.68
Pennsylvania	165	C	0.85	Texas	733	BR	1.02	Virginia	202	AU	0.68
Pennsylvania	166	C	0.85	Texas	750	BR	1.02	Virginia	203	AU	0.68
Pennsylvania	167	C	0.85	Texas	751	BR	1.02	Virginia	204	AU	0.68
Pennsylvania	168	C	0.85	Texas	752	BR	1.02	Virginia	205	AU	0.68

NB MOO 2010											
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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Virginia	220	BC	0.81	Wisconsin	542	MM	0.64	Wisconsin	53075	W	0.70
Virginia	221	BC	0.81	Wisconsin	543	MM	0.64	Wisconsin	53076	QQ	0.78
Virginia	222	BC	0.81	Wisconsin	544	W	0.70	Wisconsin	53078	W	0.70
Virginia	223	BC	0.81	Wisconsin	545	MM	0.64	Wisconsin	53079	W	0.70
Virginia	224	BC	0.81	Wisconsin	546	MM	0.64	Wisconsin	53080	W	0.70
Virginia	225	BC	0.81	Wisconsin	547	MM	0.64	Wisconsin	53081	W	0.70
Virginia	226	AU	0.68	Wisconsin	548	MM	0.64	Wisconsin	53082	W	0.70
Virginia	227	AU	0.68	Wisconsin	549	W	0.70	Wisconsin	53083	W	0.70
Virginia	228	AU	0.68	Wisconsin	53001	W	0.70	Wisconsin	53085	W	0.70
Virginia	229	AU	0.68	Wisconsin	53002	W	0.70	Wisconsin	53086	W	0.70
Virginia	230	AU	0.68	Wisconsin	53003	W	0.70	Wisconsin	53088	W	0.70
Virginia	231	AU	0.68	Wisconsin	53004	W	0.70	Wisconsin	53089	QQ	0.78
Virginia	232	BC	0.81	Wisconsin	53005	QQ	0.78	Wisconsin	53090	W	0.70
Virginia	233	BC	0.81	Wisconsin	53006	W	0.70	Wisconsin	53091	W	0.70
Virginia	234	BC	0.81	Wisconsin	53007	QQ	0.78	Wisconsin	53092	QQ	0.78
Virginia	235	BC	0.81	Wisconsin	53008	QQ	0.78	Wisconsin	53093	W	0.70
Virginia	236	BC	0.81	Wisconsin	53009	W	0.70	Wisconsin	53094	W	0.70
Virginia	237	BC	0.81	Wisconsin	53010	W	0.70	Wisconsin	53095	W	0.70
Virginia	238	AU	0.68	Wisconsin	53011	W	0.70	Wisconsin	53097	QQ	0.78
Virginia	239	AU	0.68	Wisconsin	53012	QQ	0.78	Wisconsin	53098	W	0.70
Virginia	240	AU	0.68	Wisconsin	53013	W	0.70	Wisconsin	53099	W	0.70
Virginia	241	AU	0.68	Wisconsin	53014	W	0.70	Wisconsin	53101	W	0.70
Virginia	242	AU	0.68	Wisconsin	53015	W	0.70	Wisconsin	53102	QQ	0.78
Virginia	243	AU	0.68	Wisconsin	53016	W	0.70	Wisconsin	53103	W	0.70
Virginia	244	AU	0.68	Wisconsin	53017	QQ	0.78	Wisconsin	53104	QQ	0.78
Virginia	245	AU	0.68	Wisconsin	53018	W	0.70	Wisconsin	53105	W	0.70
Virginia	246	AU	0.68	Wisconsin	53019	W	0.70	Wisconsin	53108	QQ	0.78
Washington	980	C	0.85	Wisconsin	53020	W	0.70	Wisconsin	53109	QQ	0.78
Washington	981	C	0.85	Wisconsin	53021	W	0.70	Wisconsin	53110	QQ	0.78
Washington	982	C	0.85	Wisconsin	53022	QQ	0.78	Wisconsin	53114	W	0.70
Washington	983	C	0.85	Wisconsin	53023	W	0.70	Wisconsin	53115	W	0.70
Washington	984	C	0.85	Wisconsin	53024	QQ	0.78	Wisconsin	53118	W	0.70
Washington	985	C	0.85	Wisconsin	53026	W	0.70	Wisconsin	53119	W	0.70
Washington	986	C	0.85	Wisconsin	53027	W	0.70	Wisconsin	53120	W	0.70
Washington	988	C	0.85	Wisconsin	53029	W	0.70	Wisconsin	53121	W	0.70
Washington	989	C	0.85	Wisconsin	53031	W	0.70	Wisconsin	53122	QQ	0.78
Washington	990	C	0.85	Wisconsin	53032	W	0.70	Wisconsin	53125	W	0.70
Washington	991	C	0.85	Wisconsin	53033	QQ	0.78	Wisconsin	53126	QQ	0.78
Washington	992	C	0.85	Wisconsin	53034	W	0.70	Wisconsin	53127	W	0.70
Washington	993	C	0.85	Wisconsin	53035	W	0.70	Wisconsin	53128	W	0.70
Washington	994	C	0.85	Wisconsin	53036	W	0.70	Wisconsin	53129	QQ	0.78
West Virginia	247	BE	0.84	Wisconsin	53037	QQ	0.78	Wisconsin	53130	QQ	0.78
West Virginia	248	BE	0.84	Wisconsin	53038	W	0.70	Wisconsin	53132	QQ	0.78
West Virginia	249	BE	0.84	Wisconsin	53039	W	0.70	Wisconsin	53137	W	0.70
West Virginia	250	BE	0.84	Wisconsin	53040	W	0.70	Wisconsin	53138	W	0.70
West Virginia	251	BE	0.84	Wisconsin	53042	W	0.70	Wisconsin	53139	W	0.70
West Virginia	252	BE	0.84	Wisconsin	53044	W	0.70	Wisconsin	53140	QQ	0.78
West Virginia	253	BE	0.84	Wisconsin	53045	QQ	0.78	Wisconsin	53141	QQ	0.78
West Virginia	254	BE	0.84	Wisconsin	53046	QQ	0.78	Wisconsin	53142	QQ	0.78
West Virginia	255	BE	0.84	Wisconsin	53047	W	0.70	Wisconsin	53143	QQ	0.78
West Virginia	256	BE	0.84	Wisconsin	53048	W	0.70	Wisconsin	53144	QQ	0.78
West Virginia	257	BE	0.84	Wisconsin	53049	W	0.70	Wisconsin	53146	QQ	0.78
West Virginia	258	BE	0.84	Wisconsin	53050	W	0.70	Wisconsin	53147	W	0.70
West Virginia	259	BE	0.84	Wisconsin	53051	QQ	0.78	Wisconsin	53148	W	0.70
West Virginia	260	BE	0.84	Wisconsin	53052	QQ	0.78	Wisconsin	53149	W	0.70
West Virginia	261	BE	0.84	Wisconsin	53056	W	0.70	Wisconsin	53150	QQ	0.78
West Virginia	262	BE	0.84	Wisconsin	53057	W	0.70	Wisconsin	53151	QQ	0.78
West Virginia	263	BE	0.84	Wisconsin	53058	W	0.70	Wisconsin	53152	W	0.70
West Virginia	264	BE	0.84	Wisconsin	53059	W	0.70	Wisconsin	53153	W	0.70
West Virginia	265	BE	0.84	Wisconsin	53060	W	0.70	Wisconsin	53154	QQ	0.78
West Virginia	266	BE	0.84	Wisconsin	53061	W	0.70	Wisconsin	53156	W	0.70
West Virginia	267	BE	0.84	Wisconsin	53062	W	0.70	Wisconsin	53157	W	0.70
West Virginia	268	BE	0.84	Wisconsin	53063	W	0.70	Wisconsin	53158	QQ	0.78
Wisconsin	532	QQ	0.78	Wisconsin	53064	W	0.70	Wisconsin	53159	QQ	0.78
Wisconsin	534	QQ	0.78	Wisconsin	53065	W	0.70	Wisconsin	53167	W	0.70
Wisconsin	535	W	0.70	Wisconsin	53066	W	0.70	Wisconsin	53168	W	0.70
Wisconsin	537	W	0.70	Wisconsin	53069	W	0.70	Wisconsin	53170	W	0.70
Wisconsin	538	W	0.70	Wisconsin	53070	W	0.70	Wisconsin	53171	QQ	0.78
Wisconsin	539	MM	0.64	Wisconsin	53072	QQ	0.78	Wisconsin	53172	QQ	0.78
Wisconsin	540	MM	0.64	Wisconsin	53073	W	0.70	Wisconsin	53176	W	0.70
Wisconsin	541	MM	0.64	Wisconsin	53074	W	0.70	Wisconsin	53177	QQ	0.78

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

MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT

AREA RATING FACTORS BY STATE AND ZIP CODE

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

MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT

AREA RATING FACTORS BY STATE AND ZIP CODE

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

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AREA RATING FACTORS BY STATE AND ZIP CODE

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

MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT

AREA RATING FACTORS BY STATE AND ZIP CODE

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

MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT

AREA RATING FACTORS BY STATE AND ZIP CODE

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

MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT

AREA RATING FACTORS BY STATE AND ZIP CODE

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

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

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

AREA RATING FACTORS BY STATE AND ZIP CODE

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

SERFF Tracking #:

MUTA-133232902

State Tracking #:

Company Tracking #:

RACHEL BROWN

State: Rhode Island

Filing Company:

Mutual of Omaha Insurance Company

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

Product Name: Mutual of Omaha Std and Mod Med Supp

Project Name/Number: 2022 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2022

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	
Attachment(s):	RI Exh 1 - Inforce Pooled.pdf RI Exh 2 - Experience State Pooled.pdf RI Exh 2A - Experience National Pooled.pdf RI Exh 2B - Experience Paid vs Incurred Pooled.pdf RI Exh 3 - Rate Adj History Pooled.pdf RI Exh 4 - Trend.pdf RI Exh 5 - Rate Adj Proposed Pooled.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	RI 2022 Actuarial Certification.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	RI_mem22 Pooled.pdf RI 2022 Narrative Summary.pdf
Item Status:	
Status Date:	

Bypassed - Item:	*Medicare Supplement-Individual
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Premium Rate Sheets - Life & A&H
Bypass Reason:	SEE RATE TAB
Attachment(s):	
Item Status:	
Status Date:	

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

EXHIBIT 1

State: Rhode Island

INFORCE COUNTS BY PLAN

Calendar Year	Plan A		Plan C		Plan D		Plan F		Plan G		Plan High Ded F		Plan N		Plan High Ded G		Total All Plans		
	State	National	State	National	State	National	State	National	State	National	State	National	State	National	State	National	State	National	
1992	0	865	5	3,087	0	114	0	11,592	0	0	0	0	0	0	0	0	0	5	15,658
1993	0	1,574	85	6,479	0	200	6	23,253	0	0	0	0	0	0	0	0	0	91	31,506
1994	1	2,507	157	11,062	0	854	6	32,263	0	0	0	0	0	0	0	0	0	164	46,686
1995	1	2,924	300	16,885	0	1,822	30	50,276	0	0	0	0	0	0	0	0	0	331	71,907
1996	2	3,139	507	25,033	0	2,328	105	79,778	0	0	0	0	0	0	0	0	0	614	110,278
1997	1	3,042	412	25,742	37	6,543	122	93,465	0	0	0	0	0	0	0	0	0	572	128,792
1998	3	2,925	271	23,216	66	12,246	126	100,341	0	0	0	0	0	0	0	0	0	466	138,728
1999	12	3,139	219	18,673	73	18,990	107	105,614	0	0	0	0	0	0	0	0	0	411	146,416
2000	11	3,842	212	17,452	96	22,721	101	135,797	0	0	0	0	0	0	0	0	0	420	179,812
2001	10	4,466	171	16,089	92	27,000	93	170,971	0	0	0	0	0	0	0	0	0	366	218,526
2002	8	4,709	150	14,973	87	30,465	87	199,675	0	0	0	0	0	0	0	0	0	332	249,822
2003	6	4,605	134	13,761	72	33,798	87	215,734	0	0	0	0	0	0	0	0	0	299	267,898
2004	6	4,395	123	12,433	68	29,965	84	219,941	0	0	0	0	0	0	0	0	0	281	266,734
2005	7	3,893	111	12,063	60	25,725	72	226,145	0	0	0	0	0	0	0	0	0	250	267,826
2006	7	3,290	103	12,811	53	21,799	63	212,425	0	0	0	0	0	0	0	0	0	226	250,325
2007	6	2,798	86	12,695	52	17,892	60	176,192	0	0	0	0	0	0	0	0	0	204	209,577
2008	6	2,407	74	10,281	49	14,910	60	142,310	0	0	0	0	0	0	0	0	0	189	169,908
2009	6	2,098	63	8,504	50	12,983	60	118,661	0	0	0	0	0	0	0	0	0	179	142,246
2010	6	1,890	60	7,183	43	10,921	61	105,795	0	1,395	0	0	0	2,163	0	0	0	170	129,347
2011	5	1,625	53	6,079	36	8,871	66	98,320	0	1,882	0	0	0	4,293	0	0	0	160	121,070
2012	5	1,444	54	5,067	33	7,167	66	107,831	0	10,640	0	0	0	2,568	0	0	0	158	134,717
2013	5	1,299	51	4,259	29	5,788	65	123,651	0	27,196	0	0	0	1,590	0	0	0	150	163,783
2014	5	1,164	43	3,612	26	4,783	68	132,999	0	60,202	0	0	0	1,130	0	0	0	142	203,890
2015	5	1,068	37	3,237	23	3,962	65	143,149	0	104,106	0	0	0	823	0	0	0	130	256,345
2016	5	980	33	2,842	22	3,394	62	146,712	0	148,849	0	725	0	2,285	0	0	0	122	305,787
2017	5	894	31	2,490	21	2,990	54	139,707	45	170,628	3	2,386	7	6,247	0	0	0	166	325,342
2018	5	784	27	2,178	15	2,631	46	121,192	140	165,035	12	2,942	49	7,904	0	0	0	294	302,666
2019	5	687	24	1,899	14	2,275	43	105,454	224	155,767	15	3,060	80	8,905	0	0	0	405	278,047
2020	2	650	19	1,609	11	1,967	36	91,278	277	157,321	17	2,976	110	11,880	8	1,417	0	480	269,098
2021	2	691	17	1,338	7	1,661	32	80,008	269	167,025	16	2,702	99	16,516	10	2,941	0	452	272,882

2021 PAID PREMIUM	\$ 5,399	\$ 1,603,547	\$ 79,726	\$ 6,060,948	\$ 29,707	\$ 6,243,045	\$ 115,864	\$ 274,240,255	\$ 492,329	\$ 324,855,244	\$ 10,117	\$ 2,127,049	\$ 141,541	\$ 21,341,828	\$ 4,831	\$ 1,343,444	\$ 879,515	\$ 637,815,361
RI 2021 Average Annual Premium	\$ 2,374		\$ 4,013		\$ 4,217		\$ 3,469		\$ 1,873		\$ 649		\$ 1,495		\$ 542		\$ 1,951	
RI 2021 Average Annual Premium after proposed	\$ 2,374		\$ 4,013		\$ 4,639		\$ 3,469		\$ 2,060		\$ 678		\$ 1,562		\$ 542		\$ 2,091	

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

EXHIBIT 2

State: Rhode Island
 Plan: A

Pricing Target Lifetime Loss Ratio: 66.4%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	85	0	0	0	0	85	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	26.0%	65.0%
1995	272	0	0	0	0	272	71	0	0	0	0	71	26.0%	0.0%	0.0%	0.0%	0.0%	26.0%	65.0%
1996	685	0	0	0	0	685	14	0	0	0	0	14	2.1%	0.0%	0.0%	0.0%	0.0%	2.1%	65.0%
1997	751	0	0	0	0	751	43	0	0	0	0	43	5.7%	0.0%	0.0%	0.0%	0.0%	5.7%	65.0%
1998	1,459	0	0	0	0	1,459	404	0	0	0	0	404	27.6%	0.0%	0.0%	0.0%	0.0%	27.6%	65.0%
1999	6,970	0	0	0	0	6,970	2,815	0	0	0	0	2,815	40.4%	0.0%	0.0%	0.0%	0.0%	40.4%	65.4%
2000	10,999	0	0	0	0	10,999	7,403	0	0	0	0	7,403	67.3%	0.0%	0.0%	0.0%	0.0%	67.3%	65.7%
2001	12,969	0	0	0	0	12,969	5,311	0	0	0	0	5,311	41.0%	0.0%	0.0%	0.0%	0.0%	41.0%	66.1%
2002	11,992	0	0	0	0	11,992	2,880	0	0	0	0	2,880	24.0%	0.0%	0.0%	0.0%	0.0%	24.0%	66.3%
2003	10,462	0	0	0	0	10,462	4,280	0	0	0	0	4,280	40.9%	0.0%	0.0%	0.0%	0.0%	40.9%	66.2%
2004	9,516	0	0	0	0	9,516	1,717	0	0	0	0	1,717	18.0%	0.0%	0.0%	0.0%	0.0%	18.0%	66.4%
2005	11,177	0	0	0	0	11,177	3,199	0	0	0	0	3,199	28.6%	0.0%	0.0%	0.0%	0.0%	28.6%	66.5%
2006	12,623	0	0	0	0	12,623	4,038	0	0	0	0	4,038	32.0%	0.0%	0.0%	0.0%	0.0%	32.0%	66.6%
2007	11,972	0	0	0	0	11,972	3,020	0	0	0	0	3,020	25.2%	0.0%	0.0%	0.0%	0.0%	25.2%	66.6%
2008	12,246	0	0	0	0	12,246	2,474	0	0	0	0	2,474	20.2%	0.0%	0.0%	0.0%	0.0%	20.2%	66.4%
2009	13,045	0	0	0	0	13,045	3,079	0	0	0	0	3,079	23.6%	0.0%	0.0%	0.0%	0.0%	23.6%	66.9%
2010	12,870	0	0	0	0	12,870	5,871	0	0	0	0	5,871	45.6%	0.0%	0.0%	0.0%	0.0%	45.6%	66.9%
2011	10,909	0	0	0	0	10,909	5,312	0	0	0	0	5,312	48.7%	0.0%	0.0%	0.0%	0.0%	48.7%	66.8%
2012	11,076	0	0	0	0	11,076	2,466	0	0	0	0	2,466	22.3%	0.0%	0.0%	0.0%	0.0%	22.3%	66.8%
2013	11,207	0	0	0	0	11,207	758	0	0	0	0	758	6.8%	0.0%	0.0%	0.0%	0.0%	6.8%	66.7%
2014	11,334	0	0	0	0	11,334	453	0	0	0	0	453	4.0%	0.0%	0.0%	0.0%	0.0%	4.0%	66.7%
2015	11,593	0	0	0	0	11,593	848	0	0	0	0	848	7.3%	0.0%	0.0%	0.0%	0.0%	7.3%	66.7%
2016	11,987	0	0	0	0	11,987	1,100	0	0	0	0	1,100	9.2%	0.0%	0.0%	0.0%	0.0%	9.2%	66.5%
2017	12,100	0	0	0	0	12,100	3,133	0	0	0	0	3,133	25.9%	0.0%	0.0%	0.0%	0.0%	25.9%	66.9%
2018	12,100	0	0	0	0	12,100	5,861	0	0	0	0	5,861	48.4%	0.0%	0.0%	0.0%	0.0%	48.4%	66.9%
2019	12,100	0	0	0	0	12,100	4,884	0	0	0	0	4,884	40.4%	0.0%	0.0%	0.0%	0.0%	40.4%	66.9%
2020	6,905	0	0	0	0	6,905	4,281	0	0	0	0	4,281	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.9%
2021	4,748	0	0	0	0	4,748	2,712	0	0	0	0	2,712	57.1%	0.0%	0.0%	0.0%	0.0%	57.1%	66.5%
2022	3,904	0	0	0	0	3,904	2,330	0	0	0	0	2,330	59.7%	0.0%	0.0%	0.0%	0.0%	59.7%	66.5%
2023	3,224	0	0	0	0	3,224	1,998	0	0	0	0	1,998	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2024	2,756	0	0	0	0	2,756	1,708	0	0	0	0	1,708	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2025	2,351	0	0	0	0	2,351	1,457	0	0	0	0	1,457	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2026	2,000	0	0	0	0	2,000	1,240	0	0	0	0	1,240	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2027	1,702	0	0	0	0	1,702	1,055	0	0	0	0	1,055	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2028	1,448	0	0	0	0	1,448	897	0	0	0	0	897	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2029	1,232	0	0	0	0	1,232	763	0	0	0	0	763	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2030	1,047	0	0	0	0	1,047	649	0	0	0	0	649	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2031	891	0	0	0	0	891	552	0	0	0	0	552	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2032	757	0	0	0	0	757	469	0	0	0	0	469	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2033	644	0	0	0	0	644	399	0	0	0	0	399	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2034	547	0	0	0	0	547	339	0	0	0	0	339	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2035	466	0	0	0	0	466	288	0	0	0	0	288	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2036	396	0	0	0	0	396	245	0	0	0	0	245	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2037	337	0	0	0	0	337	209	0	0	0	0	209	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2038	286	0	0	0	0	286	177	0	0	0	0	177	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2039	243	0	0	0	0	243	151	0	0	0	0	151	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2040	207	0	0	0	0	207	128	0	0	0	0	128	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%
2041	176	0	0	0	0	176	109	0	0	0	0	109	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	66.5%

BEFORE RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total				
Accumulated Value	449,527	0	0	0	0	449,527	141,214	0	0	0	0	141,214	31.4%	65.8%	65.8%	66.4%
Present Value	19,812	0	0	0	0	19,812	12,191	0	0	0	0	12,191	61.5%	93.9%	93.9%	66.5%
Lifetime Value	469,339	0	0	0	0	469,339	153,405	0	0	0	0	153,405	32.7%	67.0%	67.0%	66.4%
Lifetime Loss Ratio							32.7%	0.0%	0.0%	0.0%	0.0%	32.7%				

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted	
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total				
Accumulated Value	449,527	0	0	0	0	449,527	141,214	0	0	0	0	141,214	31.4%	65.8%	65.8%	
Present Value	19,812	0	0	0	0	19,812	12,191	0	0	0	0	12,191	61.5%	93.9%	93.9%	
Lifetime Value	469,339	0	0	0	0	469,339	153,405	0	0	0	0	153,405	32.7%	67.0%	67.0%	
Lifetime Loss Ratio							32.7%	0.0%	0.0%	0.0%	0.0%	32.7%				

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

EXHIBIT 2

State: Rhode Island
 Plan: C

Pricing Target Lifetime Loss Ratio: 66.0%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	
1992	372	0	0	0	0	372	16	0	0	0	0	16	4.2%	0.0%	0.0%	0.0%	0.0%	4.2%	65.0%
1993	27,289	0	0	0	0	27,289	18,791	0	0	0	0	18,791	68.9%	0.0%	0.0%	0.0%	0.0%	68.9%	65.0%
1994	84,055	0	0	0	0	84,055	62,421	0	0	0	0	62,421	74.3%	0.0%	0.0%	0.0%	0.0%	74.3%	65.0%
1995	132,659	0	0	0	0	132,659	109,355	0	0	0	0	109,355	82.4%	0.0%	0.0%	0.0%	0.0%	82.4%	65.0%
1996	253,624	0	0	0	0	253,624	271,279	0	0	0	0	271,279	107.0%	0.0%	0.0%	0.0%	0.0%	107.0%	65.0%
1997	373,777	0	0	0	0	373,777	359,838	0	0	0	0	359,838	96.3%	0.0%	0.0%	0.0%	0.0%	96.3%	65.0%
1998	316,684	0	0	0	0	316,684	262,239	0	0	0	0	262,239	82.8%	0.0%	0.0%	0.0%	0.0%	82.8%	65.0%
1999	282,544	0	0	0	0	282,544	241,604	0	0	0	0	241,604	85.5%	0.0%	0.0%	0.0%	0.0%	85.5%	65.1%
2000	315,436	0	0	0	0	315,436	264,389	0	0	0	0	264,389	83.8%	0.0%	0.0%	0.0%	0.0%	83.8%	66.1%
2001	315,022	0	0	0	0	315,022	226,284	0	0	0	0	226,284	71.8%	0.0%	0.0%	0.0%	0.0%	71.8%	66.1%
2002	302,041	0	0	0	0	302,041	203,999	0	0	0	0	203,999	67.5%	0.0%	0.0%	0.0%	0.0%	67.5%	66.1%
2003	283,028	0	0	0	0	283,028	172,147	0	0	0	0	172,147	60.8%	0.0%	0.0%	0.0%	0.0%	60.8%	66.2%
2004	286,449	0	0	0	0	286,449	185,459	0	0	0	0	185,459	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%	66.3%
2005	275,220	0	0	0	0	275,220	171,532	0	0	0	0	171,532	62.3%	0.0%	0.0%	0.0%	0.0%	62.3%	66.4%
2006	272,159	0	0	0	0	272,159	164,732	0	0	0	0	164,732	60.5%	0.0%	0.0%	0.0%	0.0%	60.5%	66.3%
2007	243,533	0	0	0	0	243,533	145,752	0	0	0	0	145,752	59.8%	0.0%	0.0%	0.0%	0.0%	59.8%	66.4%
2008	219,573	0	0	0	0	219,573	126,707	0	0	0	0	126,707	57.7%	0.0%	0.0%	0.0%	0.0%	57.7%	66.7%
2009	201,340	0	0	0	0	201,340	104,361	0	0	0	0	104,361	51.8%	0.0%	0.0%	0.0%	0.0%	51.8%	66.6%
2010	183,399	0	0	0	0	183,399	110,437	0	0	0	0	110,437	60.2%	0.0%	0.0%	0.0%	0.0%	60.2%	66.7%
2011	166,659	0	0	0	0	166,659	77,584	0	0	0	0	77,584	46.6%	0.0%	0.0%	0.0%	0.0%	46.6%	66.8%
2012	143,476	0	0	0	0	143,476	117,748	0	0	0	0	117,748	82.1%	0.0%	0.0%	0.0%	0.0%	82.1%	67.3%
2013	159,785	0	0	0	0	159,785	138,590	0	0	0	0	138,590	86.7%	0.0%	0.0%	0.0%	0.0%	86.7%	67.2%
2014	147,644	0	0	0	0	147,644	98,056	0	0	0	0	98,056	66.4%	0.0%	0.0%	0.0%	0.0%	66.4%	66.9%
2015	137,358	0	0	0	0	137,358	97,331	0	0	0	0	97,331	70.9%	0.0%	0.0%	0.0%	0.0%	70.9%	66.8%
2016	124,344	0	0	0	0	124,344	108,743	0	0	0	0	108,743	87.5%	0.0%	0.0%	0.0%	0.0%	87.5%	67.0%
2017	115,300	0	0	0	0	115,300	65,884	0	0	0	0	65,884	57.1%	0.0%	0.0%	0.0%	0.0%	57.1%	66.8%
2018	109,340	0	0	0	0	109,340	66,646	0	0	0	0	66,646	61.0%	0.0%	0.0%	0.0%	0.0%	61.0%	67.4%
2019	102,066	0	0	0	0	102,066	75,699	0	0	0	0	75,699	74.2%	0.0%	0.0%	0.0%	0.0%	74.2%	67.1%
2020	95,037	0	0	0	0	95,037	40,992	0	0	0	0	40,992	43.1%	0.0%	0.0%	0.0%	0.0%	43.1%	66.8%
2021	79,440	0	0	0	0	79,440	44,706	0	0	0	0	44,706	56.3%	0.0%	0.0%	0.0%	0.0%	56.3%	67.1%
2022	65,319	0	0	0	0	65,319	38,413	0	0	0	0	38,413	58.8%	0.0%	0.0%	0.0%	0.0%	58.8%	67.1%
2023	53,934	0	0	0	0	53,934	32,929	0	0	0	0	32,929	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2024	46,117	0	0	0	0	46,117	28,156	0	0	0	0	28,156	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2025	39,329	0	0	0	0	39,329	24,012	0	0	0	0	24,012	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2026	33,471	0	0	0	0	33,471	20,435	0	0	0	0	20,435	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2027	28,480	0	0	0	0	28,480	17,388	0	0	0	0	17,388	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2028	24,228	0	0	0	0	24,228	14,792	0	0	0	0	14,792	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2029	20,609	0	0	0	0	20,609	12,583	0	0	0	0	12,583	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2030	17,524	0	0	0	0	17,524	10,699	0	0	0	0	10,699	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2031	14,900	0	0	0	0	14,900	9,097	0	0	0	0	9,097	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2032	12,670	0	0	0	0	12,670	7,735	0	0	0	0	7,735	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2033	10,773	0	0	0	0	10,773	6,577	0	0	0	0	6,577	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2034	9,160	0	0	0	0	9,160	5,593	0	0	0	0	5,593	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2035	7,789	0	0	0	0	7,789	4,755	0	0	0	0	4,755	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2036	6,623	0	0	0	0	6,623	4,044	0	0	0	0	4,044	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2037	5,631	0	0	0	0	5,631	3,438	0	0	0	0	3,438	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2038	4,788	0	0	0	0	4,788	2,924	0	0	0	0	2,924	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2039	4,072	0	0	0	0	4,072	2,486	0	0	0	0	2,486	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2040	3,462	0	0	0	0	3,462	2,114	0	0	0	0	2,114	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%
2041	2,944	0	0	0	0	2,944	1,797	0	0	0	0	1,797	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%	67.1%

BEFORE RATE ADJUSTMENT																	
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	Issue Year						Issue Year						RI PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio	
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total					
Accumulated Value	12,340,226	0	0	0	0	12,340,226	9,205,912	0	0	0	0	0	9,205,912	74.6%	71.0%	71.0%	66.0%
Present Value	331,483	0	0	0	0	331,483	200,950	0	0	0	0	0	200,950	60.6%	69.8%	69.8%	67.1%
Lifetime Value	12,671,710	0	0	0	0	12,671,710	9,406,863	0	0	0	0	0	9,406,863	74.2%	71.0%	71.0%	66.0%
Lifetime Loss Ratio							74.2%	0.0%	0.0%	0.0%	0.0%	74.2%					

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted	
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total				
Accumulated Value	12,340,226	0	0	0	0	12,340,226	9,205,912	0	0	0	0	0	9,205,912	74.6%	71.0%	71.0%
Present Value	331,483	0	0	0	0	331,483	200,950	0	0	0	0	0	200,950	60.6%	69.8%	69.8%
Lifetime Value	12,671,710	0	0	0	0	12,671,710	9,406,863	0	0	0	0	0	9,406,863	74.2%	71.0%	71.0%
Lifetime Loss Ratio							74.2%	0.0%	0.0%	0.0%	0.0%	74.2%				

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

EXHIBIT 2

State: Rhode Island
 Plan: D

Pricing Target Lifetime Loss Ratio: 66.3%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	10,975	0	0	0	0	10,975	7,004	0	0	0	0	7,004	63.8%	0.0%	0.0%	0.0%	0.0%	63.8%	65.0%
1998	44,121	0	0	0	0	44,121	30,837	0	0	0	0	30,837	69.9%	0.0%	0.0%	0.0%	0.0%	69.9%	65.0%
1999	66,458	0	0	0	0	66,458	38,829	0	0	0	0	38,829	58.4%	0.0%	0.0%	0.0%	0.0%	58.4%	65.1%
2000	104,099	0	0	0	0	104,099	68,398	0	0	0	0	68,398	65.7%	0.0%	0.0%	0.0%	0.0%	65.7%	65.8%
2001	133,447	0	0	0	0	133,447	77,973	0	0	0	0	77,973	58.4%	0.0%	0.0%	0.0%	0.0%	58.4%	66.2%
2002	142,772	0	0	0	0	142,772	72,248	0	0	0	0	72,248	50.6%	0.0%	0.0%	0.0%	0.0%	50.6%	66.4%
2003	134,536	0	0	0	0	134,536	83,970	0	0	0	0	83,970	62.4%	0.0%	0.0%	0.0%	0.0%	62.4%	66.4%
2004	132,414	0	0	0	0	132,414	72,085	0	0	0	0	72,085	54.4%	0.0%	0.0%	0.0%	0.0%	54.4%	66.4%
2005	131,794	0	0	0	0	131,794	79,365	0	0	0	0	79,365	60.2%	0.0%	0.0%	0.0%	0.0%	60.2%	66.5%
2006	117,270	0	0	0	0	117,270	76,233	0	0	0	0	76,233	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%	66.5%
2007	118,696	0	0	0	0	118,696	85,369	0	0	0	0	85,369	71.9%	0.0%	0.0%	0.0%	0.0%	71.9%	66.5%
2008	122,006	0	0	0	0	122,006	120,071	0	0	0	0	120,071	98.4%	0.0%	0.0%	0.0%	0.0%	98.4%	66.4%
2009	125,510	0	0	0	0	125,510	110,072	0	0	0	0	110,072	87.7%	0.0%	0.0%	0.0%	0.0%	87.7%	66.4%
2010	121,307	0	0	0	0	121,307	131,770	0	0	0	0	131,770	108.6%	0.0%	0.0%	0.0%	0.0%	108.6%	66.4%
2011	104,487	0	0	0	0	104,487	67,573	0	0	0	0	67,573	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%	66.4%
2012	101,486	0	0	0	0	101,486	68,484	0	0	0	0	68,484	67.5%	0.0%	0.0%	0.0%	0.0%	67.5%	66.6%
2013	97,103	0	0	0	0	97,103	56,549	0	0	0	0	56,549	58.2%	0.0%	0.0%	0.0%	0.0%	58.2%	66.2%
2014	83,697	0	0	0	0	83,697	66,444	0	0	0	0	66,444	79.4%	0.0%	0.0%	0.0%	0.0%	79.4%	66.4%
2015	78,447	0	0	0	0	78,447	61,198	0	0	0	0	61,198	78.0%	0.0%	0.0%	0.0%	0.0%	78.0%	66.2%
2016	73,201	0	0	0	0	73,201	60,458	0	0	0	0	60,458	82.6%	0.0%	0.0%	0.0%	0.0%	82.6%	66.3%
2017	72,354	0	0	0	0	72,354	84,909	0	0	0	0	84,909	117.4%	0.0%	0.0%	0.0%	0.0%	117.4%	66.0%
2018	62,005	0	0	0	0	62,005	48,007	0	0	0	0	48,007	77.4%	0.0%	0.0%	0.0%	0.0%	77.4%	66.3%
2019	50,307	0	0	0	0	50,307	43,517	0	0	0	0	43,517	86.5%	0.0%	0.0%	0.0%	0.0%	86.5%	66.4%
2020	47,083	0	0	0	0	47,083	28,817	0	0	0	0	28,817	61.2%	0.0%	0.0%	0.0%	0.0%	61.2%	66.7%
2021	30,647	0	0	0	0	30,647	27,794	0	0	0	0	27,794	90.7%	0.0%	0.0%	0.0%	0.0%	90.7%	66.7%
2022	26,267	0	0	0	0	26,267	23,862	0	0	0	0	23,862	90.9%	0.0%	0.0%	0.0%	0.0%	90.9%	66.7%
2023	21,689	0	0	0	0	21,689	20,472	0	0	0	0	20,472	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2024	18,545	0	0	0	0	18,545	17,505	0	0	0	0	17,505	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2025	15,816	0	0	0	0	15,816	14,928	0	0	0	0	14,928	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2026	13,460	0	0	0	0	13,460	12,705	0	0	0	0	12,705	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2027	11,453	0	0	0	0	11,453	10,810	0	0	0	0	10,810	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2028	9,743	0	0	0	0	9,743	9,196	0	0	0	0	9,196	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2029	8,288	0	0	0	0	8,288	7,823	0	0	0	0	7,823	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2030	7,047	0	0	0	0	7,047	6,652	0	0	0	0	6,652	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2031	5,992	0	0	0	0	5,992	5,656	0	0	0	0	5,656	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2032	5,095	0	0	0	0	5,095	4,809	0	0	0	0	4,809	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2033	4,332	0	0	0	0	4,332	4,089	0	0	0	0	4,089	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2034	3,684	0	0	0	0	3,684	3,477	0	0	0	0	3,477	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2035	3,132	0	0	0	0	3,132	2,957	0	0	0	0	2,957	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2036	2,663	0	0	0	0	2,663	2,514	0	0	0	0	2,514	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2037	2,265	0	0	0	0	2,265	2,138	0	0	0	0	2,138	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2038	1,926	0	0	0	0	1,926	1,818	0	0	0	0	1,818	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2039	1,637	0	0	0	0	1,637	1,545	0	0	0	0	1,545	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2040	1,392	0	0	0	0	1,392	1,314	0	0	0	0	1,314	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%
2041	1,184	0	0	0	0	1,184	1,117	0	0	0	0	1,117	94.4%	0.0%	0.0%	0.0%	0.0%	94.4%	66.7%

BEFORE RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total				
Accumulated Value	4,301,829	0	0	0	0	4,301,829	3,011,278	0	0	0	0	3,011,278	70.0%	68.4%	68.4%	66.2%
Present Value	133,303	0	0	0	0	133,303	124,932	0	0	0	0	124,932	93.7%	69.1%	69.1%	66.7%
Lifetime Value	4,435,132	0	0	0	0	4,435,132	3,136,210	0	0	0	0	3,136,210	70.7%	68.4%	68.4%	66.3%
Lifetime Loss Ratio							70.7%	0.0%	0.0%	0.0%	0.0%	70.7%				

PROPOSED RATE ADJUSTMENT: 10.00%

AFTER RATE ADJUSTMENT															
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total			
Accumulated Value	4,301,829	0	0	0	0	4,301,829	3,011,278	0	0	0	0	3,011,278	70.0%	68.4%	68.4%
Present Value	144,442	0	0	0	0	144,442	124,932	0	0	0	0	124,932	86.5%	63.7%	63.7%
Lifetime Value	4,446,271	0	0	0	0	4,446,271	3,136,210	0	0	0	0	3,136,210	70.5%	68.3%	68.3%
Lifetime Loss Ratio							70.5%	0.0%	0.0%	0.0%	0.0%	70.5%			

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

EXHIBIT 2

State: Rhode Island
 Plan: F

Pricing Target Lifetime Loss Ratio: 67.3%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	1,971	0	0	0	0	1,971	525	0	0	0	0	525	26.6%	0.0%	0.0%	0.0%	0.0%	26.6%	65.0%
1994	4,298	0	0	0	0	4,298	1,596	0	0	0	0	1,596	37.1%	0.0%	0.0%	0.0%	0.0%	37.1%	65.0%
1995	7,773	0	0	0	0	7,773	3,610	0	0	0	0	3,610	46.4%	0.0%	0.0%	0.0%	0.0%	46.4%	65.0%
1996	42,964	0	0	0	0	42,964	25,994	0	0	0	0	25,994	60.5%	0.0%	0.0%	0.0%	0.0%	60.5%	65.0%
1997	87,550	0	0	0	0	87,550	69,092	0	0	0	0	69,092	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	65.0%
1998	114,416	0	0	0	0	114,416	96,700	0	0	0	0	96,700	84.5%	0.0%	0.0%	0.0%	0.0%	84.5%	65.3%
1999	125,793	0	0	0	0	125,793	104,872	0	0	0	0	104,872	83.4%	0.0%	0.0%	0.0%	0.0%	83.4%	65.5%
2000	139,038	0	0	0	0	139,038	99,899	0	0	0	0	99,899	71.9%	0.0%	0.0%	0.0%	0.0%	71.9%	66.0%
2001	154,570	0	0	0	0	154,570	95,070	0	0	0	0	95,070	61.5%	0.0%	0.0%	0.0%	0.0%	61.5%	66.2%
2002	155,666	0	0	0	0	155,666	111,370	0	0	0	0	111,370	71.5%	0.0%	0.0%	0.0%	0.0%	71.5%	66.3%
2003	167,951	0	0	0	0	167,951	104,587	0	0	0	0	104,587	62.3%	0.0%	0.0%	0.0%	0.0%	62.3%	66.5%
2004	179,695	0	0	0	0	179,695	121,195	0	0	0	0	121,195	67.4%	0.0%	0.0%	0.0%	0.0%	67.4%	66.7%
2005	175,855	0	0	0	0	175,855	130,083	0	0	0	0	130,083	74.0%	0.0%	0.0%	0.0%	0.0%	74.0%	66.9%
2006	155,758	0	0	0	0	155,758	81,410	0	0	0	0	81,410	52.3%	0.0%	0.0%	0.0%	0.0%	52.3%	67.0%
2007	155,344	0	0	0	0	155,344	80,295	0	0	0	0	80,295	51.7%	0.0%	0.0%	0.0%	0.0%	51.7%	67.1%
2008	163,517	0	0	0	0	163,517	73,759	0	0	0	0	73,759	45.1%	0.0%	0.0%	0.0%	0.0%	45.1%	67.4%
2009	162,638	0	0	0	0	162,638	65,154	0	0	0	0	65,154	40.1%	0.0%	0.0%	0.0%	0.0%	40.1%	67.5%
2010	169,465	0	0	0	0	169,465	78,898	0	0	0	0	78,898	46.6%	0.0%	0.0%	0.0%	0.0%	46.6%	67.7%
2011	173,325	0	0	0	0	173,325	104,096	0	0	0	0	104,096	60.1%	0.0%	0.0%	0.0%	0.0%	60.1%	68.4%
2012	181,326	0	0	0	0	181,326	104,731	0	0	0	0	104,731	57.8%	0.0%	0.0%	0.0%	0.0%	57.8%	68.7%
2013	180,507	0	0	0	0	180,507	100,309	0	0	0	0	100,309	55.6%	0.0%	0.0%	0.0%	0.0%	55.6%	68.8%
2014	183,383	0	0	0	0	183,383	134,871	0	0	0	0	134,871	73.5%	0.0%	0.0%	0.0%	0.0%	73.5%	68.8%
2015	189,640	0	0	0	0	189,640	114,707	0	0	0	0	114,707	60.5%	0.0%	0.0%	0.0%	0.0%	60.5%	68.7%
2016	198,943	0	0	0	0	198,943	112,980	0	0	0	0	112,980	56.8%	0.0%	0.0%	0.0%	0.0%	56.8%	68.9%
2017	178,143	0	0	0	0	178,143	103,865	0	0	0	0	103,865	58.3%	0.0%	0.0%	0.0%	0.0%	58.3%	68.9%
2018	161,157	42	0	0	0	161,199	82,706	0	0	0	0	82,706	51.3%	0.0%	0.0%	0.0%	0.0%	51.3%	68.8%
2019	141,564	0	323	0	0	141,887	102,924	0	0	0	0	102,924	72.7%	0.0%	0.0%	0.0%	0.0%	72.7%	68.8%
2020	128,506	0	2,252	0	0	130,758	113,538	426	0	0	0	113,964	88.4%	0.0%	18.9%	0.0%	0.0%	87.2%	68.7%
2021	113,105	0	2,370	0	0	115,475	57,667	0	475	0	0	58,142	51.0%	0.0%	20.1%	0.0%	0.0%	50.4%	68.8%
2022	96,843	0	2,049	0	0	98,892	49,550	0	412	0	0	49,962	51.1%	0.0%	20.1%	0.0%	0.0%	50.5%	68.8%
2023	80,048	0	1,709	0	0	81,755	42,476	0	357	0	0	42,833	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2024	68,444	0	1,477	0	0	69,921	36,319	0	308	0	0	36,628	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2025	58,369	0	1,274	0	0	59,643	30,973	0	266	0	0	31,239	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2026	49,675	0	1,097	0	0	50,772	26,360	0	229	0	0	26,589	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2027	42,268	0	942	0	0	43,209	22,429	0	197	0	0	22,626	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2028	35,958	0	802	0	0	36,760	19,081	0	167	0	0	19,248	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2029	30,587	0	683	0	0	31,270	16,231	0	143	0	0	16,373	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2030	26,008	0	581	0	0	26,589	13,801	0	121	0	0	13,922	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2031	22,114	0	494	0	0	22,608	11,735	0	103	0	0	11,838	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2032	18,804	0	420	0	0	19,224	9,978	0	88	0	0	10,066	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2033	15,989	0	357	0	0	16,346	8,484	0	75	0	0	8,559	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2034	13,595	0	304	0	0	13,899	7,214	0	63	0	0	7,278	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2035	11,560	0	258	0	0	11,818	6,134	0	54	0	0	6,188	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2036	9,829	0	220	0	0	10,049	5,216	0	46	0	0	5,262	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2037	8,358	0	187	0	0	8,544	4,435	0	39	0	0	4,474	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2038	7,107	0	159	0	0	7,265	3,771	0	33	0	0	3,804	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2039	6,043	0	135	0	0	6,178	3,207	0	28	0	0	3,235	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2040	5,138	0	115	0	0	5,253	2,726	0	24	0	0	2,750	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%
2041	4,369	0	98	0	0	4,466	2,318	0	20	0	0	2,339	53.1%	0.0%	20.9%	0.0%	0.0%	52.4%	68.8%

BEFORE RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN F Total	National PLAN F (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total				
Accumulated Value	7,185,404	49	5,189	0	0	7,190,643	4,540,757	0	941	0	0	4,541,698	63.2%	69.6%	69.6%	67.2%
Present Value	491,969	0	10,716	0	0	502,685	259,208	0	2,222	0	0	261,430	52.0%	77.1%	77.1%	68.8%
Lifetime Value	7,677,373	49	15,905	0	0	7,693,328	4,799,965	0	3,163	0	0	4,803,128	62.4%	70.2%	70.2%	67.3%
Lifetime Loss Ratio							62.5%	0.0%	19.9%	0.0%	0.0%	62.4%				

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN F Total	National PLAN F (From Exhibit 2A)	Credibility Weighted	
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total				
Accumulated Value	7,185,404	49	5,189	0	0	7,190,643	4,540,757	0	941	0	0	4,541,698	63.2%	69.6%	69.6%	67.2%
Present Value	491,969	0	10,716	0	0	502,685	259,208	0	2,222	0	0	261,430	52.0%	77.1%	77.1%	68.8%
Lifetime Value	7,677,373	49	15,905	0	0	7,693,328	4,799,965	0	3,163	0	0	4,803,128	62.4%	70.2%	70.2%	67.3%
Lifetime Loss Ratio							62.5%	0.0%	19.9%	0.0%	0.0%	62.4%				

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

EXHIBIT 2

State: Rhode Island
 Plan: G

Pricing Target Lifetime Loss Ratio: 73.0%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	19,373	0	0	0	0	19,373	14,264	0	0	0	14,264	73.6%	0.0%	0.0%	0.0%	0.0%	0.0%	73.6%	66.6%
2018	69,070	97,457	0	0	0	166,527	54,476	64,336	0	0	118,812	78.9%	66.0%	0.0%	0.0%	0.0%	0.0%	71.3%	68.2%
2019	65,675	142,897	109,041	0	0	317,612	64,388	103,931	68,868	0	237,187	98.0%	72.7%	63.2%	0.0%	0.0%	0.0%	74.7%	69.6%
2020	59,911	132,968	162,105	82,319	0	437,303	54,180	93,370	115,734	40,449	303,733	90.4%	70.2%	71.4%	49.1%	0.0%	0.0%	70.9%	70.9%
2021	53,190	116,008	145,652	129,747	53,621	498,218	64,786	96,774	130,774	69,693	412,116	403,242	121.8%	83.4%	89.8%	53.7%	76.9%	80.9%	71.9%
2022	48,928	107,857	132,440	116,905	104,393	510,323	61,233	92,277	127,203	68,210	85,105	434,029	125.1%	85.7%	96.0%	58.3%	81.5%	85.0%	73.2%
2023	44,440	98,997	121,500	104,952	93,119	462,708	57,740	87,828	121,152	66,188	83,319	416,227	129.9%	89.0%	99.7%	63.1%	89.5%	90.0%	73.8%
2024	41,789	93,748	115,508	99,699	86,816	437,570	54,309	83,424	115,177	62,875	80,872	386,657	129.9%	89.0%	99.7%	63.1%	93.2%	90.6%	74.0%
2025	39,211	88,866	109,578	94,516	82,494	414,665	50,946	79,080	109,264	59,607	76,846	375,742	129.9%	89.0%	99.7%	63.1%	93.2%	90.6%	74.0%
2026	36,708	84,034	103,760	89,421	78,236	392,158	47,693	74,780	103,463	56,393	72,880	355,209	129.9%	89.0%	99.7%	63.1%	93.2%	90.6%	74.0%
2027	34,357	78,746	98,014	84,443	74,047	369,606	44,639	70,074	97,733	53,254	68,977	334,677	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2028	32,151	73,769	91,828	79,580	69,952	347,279	41,773	65,645	91,565	50,187	65,163	314,333	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2029	30,083	69,072	86,007	74,491	65,943	325,597	39,087	61,466	85,761	46,978	61,428	294,719	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2030	28,138	64,618	80,468	69,708	61,720	304,652	36,559	57,502	80,238	43,961	57,495	275,754	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2031	26,318	60,439	75,279	65,212	57,757	285,005	34,194	53,783	75,063	41,126	53,803	257,969	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2032	24,616	56,530	70,410	61,001	54,032	266,589	31,983	50,305	70,209	38,470	50,333	241,299	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2033	23,024	52,874	65,856	57,056	50,543	249,352	29,914	47,051	65,668	35,982	47,082	225,697	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2034	21,535	49,454	61,597	53,366	47,274	233,225	27,980	44,008	61,421	33,655	44,037	211,101	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2035	20,142	46,256	57,613	49,914	44,216	218,142	26,170	41,162	57,448	31,478	41,189	197,448	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2036	18,839	43,264	53,887	46,686	41,357	204,033	24,477	38,500	53,733	29,442	38,525	184,678	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2037	17,621	40,466	50,402	43,667	38,682	190,837	22,894	36,010	50,258	27,538	36,034	172,734	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2038	16,481	37,849	47,142	40,842	36,180	178,495	21,414	33,681	47,007	25,757	33,703	161,562	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2039	15,415	35,401	44,093	38,201	33,840	166,951	20,029	31,503	43,967	24,091	31,523	151,113	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2040	14,418	33,111	41,242	35,730	31,652	156,153	18,733	29,465	41,124	22,533	29,485	141,340	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%
2041	13,486	30,970	38,574	33,419	29,605	146,054	17,522	27,559	38,464	21,076	27,578	132,199	129.9%	89.0%	99.7%	63.1%	93.2%	90.5%	74.0%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN G Total	National PLAN G (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total				
Accumulated Value	295,879	533,842	443,787	220,572	54,814	1,548,895	276,922	389,742	334,196	114,454	42,133	1,157,446	74.7%	79.0%	79.0%	70.5%
Present Value	399,049	905,242	1,121,616	972,095	857,810	4,255,812	516,188	802,106	1,113,653	607,655	783,998	3,823,599	89.8%	82.9%	82.9%	73.9%
Lifetime Value	694,928	1,439,084	1,565,403	1,192,667	912,624	5,804,707	793,109	1,191,848	1,447,849	722,108	826,131	4,981,045	85.8%	81.2%	81.2%	73.0%
Lifetime Loss Ratio							114.1%	82.8%	92.5%	60.5%	90.5%	85.8%				

PROPOSED RATE ADJUSTMENT: 10.00%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI PLAN G Total	National PLAN G (From Exhibit 2A)	Credibility Weighted
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total			
Accumulated Value	295,879	533,842	443,787	220,572	54,814	1,548,895	276,922	389,742	334,196	114,454	42,133	1,157,446	74.7%	79.0%	79.0%
Present Value	434,876	986,796	1,222,742	1,059,594	934,892	4,638,870	516,188	802,106	1,113,653	607,655	783,998	3,823,599	82.4%	76.0%	76.0%
Lifetime Value	730,756	1,520,638	1,666,530	1,280,135	989,706	6,187,765	793,109	1,191,848	1,447,849	722,108	826,131	4,981,045	80.5%	77.2%	77.2%
Lifetime Loss Ratio							108.5%	78.4%	86.9%	56.4%	83.5%	80.5%			

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

EXHIBIT 2

State: Rhode Island
 Plan: High Ded F

Pricing Target Lifetime Loss Ratio: 64.4%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	394	0	0	0	0	394	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	28.8%
2018	1,840	3,298	0	0	0	5,137	3,557	50	0	0	3,607	193.4%	1.5%	0.0%	0.0%	0.0%	0.0%	70.2%	39.6%
2019	2,120	4,119	1,501	0	0	7,740	1,257	309	12	0	1,578	59.3%	7.5%	0.8%	0.0%	0.0%	0.0%	20.4%	55.8%
2020	1,239	3,235	3,248	1,831	0	9,554	620	3,329	1,624	916	6,488	50.0%	102.9%	50.0%	50.0%	50.0%	0.0%	67.9%	57.8%
2021	1,255	2,351	3,696	1,595	1,228	10,124	640	18,361	1,885	813	22,325	51.0%	781.2%	51.0%	51.0%	51.0%	0.0%	220.5%	62.3%
2022	1,188	2,245	3,530	1,306	1,271	9,539	605	17,508	1,797	901	25,003	50.9%	780.0%	50.9%	69.0%	198.9%	0.0%	244.4%	67.5%
2023	1,079	2,058	3,238	1,197	1,001	8,573	570	16,664	1,712	857	22,578	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.4%	68.7%
2024	1,015	1,955	3,078	1,137	953	8,138	537	15,828	1,627	815	21,447	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.6%	68.7%
2025	952	1,853	2,920	1,078	905	7,708	503	15,004	1,544	772	20,332	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.8%	68.7%
2026	891	1,752	2,765	1,020	859	7,287	471	14,188	1,462	731	19,231	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.9%	68.7%
2027	834	1,642	2,612	963	813	6,864	441	13,295	1,381	690	18,059	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.1%	68.7%
2028	781	1,538	2,447	907	768	6,441	413	12,455	1,294	650	17,127	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2029	730	1,440	2,292	849	724	6,036	386	11,662	1,212	609	16,574	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2030	683	1,347	2,145	795	677	5,647	361	10,910	1,134	569	15,822	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2031	639	1,260	2,006	744	634	5,283	338	10,204	1,061	533	15,197	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2032	598	1,179	1,876	696	593	4,941	316	9,544	992	498	14,643	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2033	559	1,102	1,755	651	555	4,622	296	8,927	928	466	14,154	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2034	523	1,031	1,642	608	519	4,323	276	8,350	868	436	13,368	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2035	489	964	1,535	569	485	4,043	259	7,810	812	408	12,633	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2036	457	902	1,436	532	454	3,782	242	7,305	759	381	12,588	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2037	428	844	1,343	498	425	3,537	226	6,832	710	357	12,176	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2038	400	789	1,256	466	397	3,308	212	6,390	664	334	11,100	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2039	374	738	1,175	436	371	3,095	198	5,977	621	312	10,209	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2040	350	690	1,099	407	347	2,894	185	5,591	581	292	9,633	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%
2041	327	646	1,028	381	325	2,707	173	5,229	543	273	9,100	52.9%	809.7%	52.9%	71.7%	277.1%	0.0%	263.0%	68.7%

BEFORE RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN HDF Total	National PLAN H (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total				
Accumulated Value	7,599	14,305	8,923	3,586	1,255	35,668	6,869	22,729	3,674	1,809	640	35,722	100.2%	54.5%	54.5%	55.2%
Present Value	9,689	18,875	29,892	11,057	9,518	79,031	5,100	152,186	15,735	7,889	25,378	206,288	261.0%	82.0%	82.0%	68.6%
Lifetime Value	17,288	33,180	38,814	14,644	10,774	114,699	11,969	174,915	19,410	9,699	26,018	242,010	211.0%	70.9%	70.9%	64.4%
Lifetime Loss Ratio							69.2%	527.2%	50.0%	66.2%	241.5%	211.0%				

PROPOSED RATE ADJUSTMENT: 4.50%

AFTER RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN HDF Total	National PLAN H (From Exhibit 2A)	Credibility Weighted	
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total				
Accumulated Value	7,599	14,305	8,923	3,586	1,255	35,668	6,869	22,729	3,674	1,809	640	35,722	100.2%	54.5%	54.5%	
Present Value	10,080	19,639	31,103	11,505	9,899	82,226	5,100	152,186	15,735	7,889	25,378	206,288	250.9%	78.8%	78.8%	
Lifetime Value	17,679	33,944	40,025	15,092	11,154	117,894	11,969	174,915	19,410	9,699	26,018	242,010	205.3%	69.2%	69.2%	
Lifetime Loss Ratio							67.7%	515.3%	48.5%	64.3%	233.3%	205.3%				

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

EXHIBIT 2

State: Rhode Island
 Plan: N

Pricing Target Lifetime Loss Ratio: 72.4%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	1,898	0	0	0	0	1,898	9,221	0	0	0	9,221	485.9%	0.0%	0.0%	0.0%	0.0%	485.9%	0.0%	66.6%
2018	7,890	31,476	0	0	0	39,366	5,191	18,775	0	0	23,966	65.8%	59.6%	0.0%	0.0%	0.0%	60.9%	0.0%	67.4%
2019	8,152	47,084	30,998	0	0	86,234	10,882	17,298	52,560	0	80,739	133.5%	36.7%	169.6%	0.0%	0.0%	93.6%	0.0%	69.4%
2020	7,156	39,175	45,694	35,517	0	127,542	7,870	27,793	30,227	31,242	0	97,132	110.0%	70.9%	66.2%	88.0%	0.0%	76.2%	70.9%
2021	7,818	32,448	33,314	50,386	18,745	142,711	7,785	13,800	30,111	33,102	2,682	87,480	99.6%	42.5%	90.4%	65.7%	14.3%	61.3%	73.2%
2022	7,371	30,863	31,048	46,531	34,443	150,256	7,358	13,158	29,288	32,397	5,538	87,741	99.8%	42.6%	94.3%	69.6%	16.1%	58.4%	75.2%
2023	6,895	28,294	28,483	41,774	30,723	135,969	6,939	12,524	27,895	31,437	5,422	84,217	103.6%	44.3%	97.9%	75.3%	17.6%	61.9%	75.6%
2024	6,297	26,876	27,078	39,683	28,644	128,577	6,526	11,896	26,520	29,863	5,263	80,068	103.6%	44.3%	97.9%	75.3%	18.4%	62.3%	75.1%
2025	5,907	25,476	25,688	37,620	27,218	121,909	6,122	11,276	25,158	28,311	5,001	75,869	103.6%	44.3%	97.9%	75.3%	18.4%	62.2%	74.3%
2026	5,530	24,091	24,324	35,592	25,813	115,349	5,731	10,663	23,823	26,785	4,743	71,745	103.6%	44.3%	97.9%	75.3%	18.4%	62.2%	73.5%
2027	5,176	22,575	22,977	33,611	24,431	108,769	5,364	9,992	22,503	25,294	4,489	67,642	103.6%	44.3%	97.9%	75.3%	18.4%	62.2%	72.7%
2028	4,843	21,148	21,527	31,675	23,080	102,273	5,020	9,361	21,083	23,837	4,241	63,541	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	71.9%
2029	4,532	19,802	20,163	29,650	21,757	95,902	4,697	8,765	19,747	22,313	3,998	59,519	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	71.4%
2030	4,239	18,525	18,864	27,746	20,364	89,737	4,393	8,200	18,475	20,880	3,742	55,689	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	71.0%
2031	3,965	17,326	17,648	25,956	19,056	83,951	4,109	7,669	17,283	19,533	3,501	52,097	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	70.9%
2032	3,708	16,206	16,506	24,280	17,827	78,527	3,843	7,173	16,166	18,272	3,276	48,730	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	70.8%
2033	3,468	15,158	15,439	22,710	16,676	73,450	3,595	6,709	15,120	17,090	3,064	45,578	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	70.8%
2034	3,244	14,177	14,440	21,241	15,597	68,700	3,362	6,275	14,142	15,985	2,866	42,631	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	70.8%
2035	3,034	13,261	13,506	19,867	14,589	64,257	3,145	5,870	13,228	14,951	2,680	39,873	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	70.8%
2036	2,838	12,403	12,633	18,582	13,645	60,101	2,941	5,490	12,372	13,984	2,507	37,295	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	70.8%
2037	2,654	11,601	11,816	17,380	12,763	56,214	2,751	5,135	11,572	13,080	2,345	34,883	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	70.8%
2038	2,483	10,850	11,052	16,256	11,937	52,578	2,573	4,803	10,824	12,234	2,193	32,627	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	70.8%
2039	2,322	10,149	10,337	15,205	11,165	49,178	2,407	4,492	10,123	11,443	2,051	30,516	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	70.8%
2040	2,172	9,492	9,668	14,222	10,443	45,997	2,251	4,202	9,469	10,702	1,919	28,543	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	70.8%
2041	2,032	8,878	9,043	13,302	9,768	43,022	2,106	3,930	8,856	10,010	1,795	26,697	103.6%	44.3%	97.9%	75.3%	18.4%	62.1%	70.8%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	Issue Year						Issue Year						RI PLAN N Total	National PLAN N (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio	
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total					
Accumulated Value	36,253	164,299	117,473	89,449	19,163	426,636	45,809	85,009	121,745	67,212	2,742	322,517	75.6%	87.0%	87.0%	71.0%	
Present Value	60,113	259,513	262,939	386,920	283,022	1,262,508	62,031	114,377	256,420	288,614	51,020	772,462	61.7%	91.8%	91.8%	73.0%	
Lifetime Value	96,366	423,812	380,412	476,369	302,185	1,679,144	107,840	199,386	378,165	355,826	53,762	1,094,979	65.2%	90.0%	90.0%	72.4%	
Lifetime Loss Ratio							111.9%						47.0%	99.4%	74.7%	17.8%	65.2%

PROPOSED RATE ADJUSTMENT: 4.50%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	Issue Year						Issue Year						RI PLAN N Total	National PLAN N (From Exhibit 2A)	Credibility Weighted		
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total					
Accumulated Value	36,253	164,299	117,473	89,449	19,163	426,636	45,809	85,009	121,745	67,212	2,742	322,517	75.6%	87.0%	87.0%		
Present Value	62,539	270,021	273,594	402,567	294,452	1,303,173	62,031	114,377	256,420	288,614	51,020	772,462	59.3%	88.3%	88.3%		
Lifetime Value	98,792	434,320	391,067	492,016	313,615	1,729,809	107,840	199,386	378,165	355,826	53,762	1,094,979	63.3%	87.8%	87.8%		
Lifetime Loss Ratio							109.2%						45.9%	96.7%	72.3%	17.1%	63.3%

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

EXHIBIT 2

State: Rhode Island
 Plan: High Ded G

Pricing Target Lifetime Loss Ratio: 67.5%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2018	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2019	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2020	0	0	0	2,138	0	2,138	0	0	862	0	862	0	0.0%	0.0%	0.0%	40.3%	0.0%	40.3%	42.1%
2021	0	0	3,830	943	4,773	0	0	1,953	481	2,434	0	0.0%	0.0%	0.0%	51.0%	51.0%	51.0%	59.6%	59.6%
2022	0	0	3,350	1,357	4,706	0	0	2,238	1,460	3,698	0	0.0%	0.0%	0.0%	66.8%	107.6%	78.6%	71.0%	71.0%
2023	0	0	3,168	1,142	4,310	0	0	2,299	1,673	3,972	0	0.0%	0.0%	0.0%	72.8%	146.6%	92.2%	75.5%	75.5%
2024	0	0	3,210	1,121	4,331	0	0	2,283	1,720	4,003	0	0.0%	0.0%	0.0%	71.1%	153.4%	92.4%	72.5%	72.5%
2025	0	0	3,246	1,136	4,382	0	0	2,263	1,708	3,971	0	0.0%	0.0%	0.0%	69.7%	150.3%	90.6%	71.1%	71.1%
2026	0	0	3,277	1,150	4,427	0	0	2,238	1,694	3,932	0	0.0%	0.0%	0.0%	68.3%	147.3%	88.8%	69.7%	69.7%
2027	0	0	3,301	1,161	4,462	0	0	2,209	1,676	3,886	0	0.0%	0.0%	0.0%	66.9%	144.4%	87.1%	68.3%	68.3%
2028	0	0	3,252	1,170	4,422	0	0	2,177	1,655	3,832	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.7%	68.0%	68.0%
2029	0	0	3,182	1,153	4,335	0	0	2,130	1,631	3,762	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%
2030	0	0	3,113	1,128	4,242	0	0	2,084	1,596	3,681	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%
2031	0	0	3,045	1,104	4,149	0	0	2,038	1,562	3,600	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%
2032	0	0	2,978	1,080	4,057	0	0	1,993	1,527	3,521	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%
2033	0	0	2,912	1,056	3,967	0	0	1,949	1,494	3,443	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%
2034	0	0	2,847	1,032	3,880	0	0	1,906	1,461	3,367	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%
2035	0	0	2,784	1,009	3,794	0	0	1,864	1,428	3,292	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%
2036	0	0	2,722	987	3,710	0	0	1,822	1,397	3,219	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%
2037	0	0	2,662	965	3,627	0	0	1,782	1,366	3,148	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%
2038	0	0	2,603	944	3,547	0	0	1,743	1,335	3,078	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%
2039	0	0	2,545	923	3,468	0	0	1,704	1,306	3,010	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%
2040	0	0	2,489	902	3,391	0	0	1,666	1,277	2,943	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%
2041	0	0	2,434	882	3,316	0	0	1,629	1,249	2,878	0	0.0%	0.0%	0.0%	66.9%	141.5%	86.8%	68.0%	68.0%

BEFORE RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN HDG Total	National PLAN Z (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total				
Accumulated Value	0	0	0	6,199	964	7,163	0	0	0	2,918	492	3,409	47.6%	32.8%	32.8%	54.0%
Present Value	0	0	0	40,221	14,575	54,796	0	0	0	27,320	20,515	47,835	87.3%	67.4%	67.4%	69.3%
Lifetime Value	0	0	0	46,420	15,539	61,959	0	0	0	30,238	21,007	51,245	82.7%	64.1%	64.1%	67.5%
Lifetime Loss Ratio							0.0% 0.0% 0.0% 65.1% 135.2% 82.7%									

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN HDG Total	National PLAN Z (From Exhibit 2A)	Credibility Weighted	
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total				
Accumulated Value	0	0	0	6,199	964	7,163	0	0	0	2,918	492	3,409	47.6%	32.8%	32.8%	54.0%
Present Value	0	0	0	40,221	14,575	54,796	0	0	0	27,320	20,515	47,835	87.3%	67.4%	67.4%	69.3%
Lifetime Value	0	0	0	46,420	15,539	61,959	0	0	0	30,238	21,007	51,245	82.7%	64.1%	64.1%	67.5%
Lifetime Loss Ratio							0.0% 0.0% 0.0% 65.1% 135.2% 82.7%									

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

EXHIBIT 2

State: Rhode Island
 Plans: A, C, D, F, G, High Ded F, N, High Ded G

Pricing Target Lifetime Loss Ratio: 67.9%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total
1992	372	0	0	0	0	372	16	0	0	0	0	16	4.2%	0.0%	0.0%	0.0%	0.0%	4.2%
1993	29,260	0	0	0	0	29,260	19,316	0	0	0	0	19,316	66.0%	0.0%	0.0%	0.0%	0.0%	66.0%
1994	88,438	0	0	0	0	88,438	64,017	0	0	0	0	64,017	72.4%	0.0%	0.0%	0.0%	0.0%	72.4%
1995	140,703	0	0	0	0	140,703	113,035	0	0	0	0	113,035	80.3%	0.0%	0.0%	0.0%	0.0%	80.3%
1996	297,272	0	0	0	0	297,272	297,287	0	0	0	0	297,287	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
1997	473,053	0	0	0	0	473,053	435,976	0	0	0	0	435,976	92.2%	0.0%	0.0%	0.0%	0.0%	92.2%
1998	476,681	0	0	0	0	476,681	390,180	0	0	0	0	390,180	81.9%	0.0%	0.0%	0.0%	0.0%	81.9%
1999	481,764	0	0	0	0	481,764	388,119	0	0	0	0	388,119	80.6%	0.0%	0.0%	0.0%	0.0%	80.6%
2000	569,572	0	0	0	0	569,572	440,089	0	0	0	0	440,089	77.3%	0.0%	0.0%	0.0%	0.0%	77.3%
2001	616,008	0	0	0	0	616,008	404,639	0	0	0	0	404,639	65.7%	0.0%	0.0%	0.0%	0.0%	65.7%
2002	612,470	0	0	0	0	612,470	390,497	0	0	0	0	390,497	63.8%	0.0%	0.0%	0.0%	0.0%	63.8%
2003	595,978	0	0	0	0	595,978	364,984	0	0	0	0	364,984	61.2%	0.0%	0.0%	0.0%	0.0%	61.2%
2004	608,074	0	0	0	0	608,074	380,456	0	0	0	0	380,456	62.6%	0.0%	0.0%	0.0%	0.0%	62.6%
2005	594,045	0	0	0	0	594,045	384,180	0	0	0	0	384,180	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%
2006	557,809	0	0	0	0	557,809	326,414	0	0	0	0	326,414	58.5%	0.0%	0.0%	0.0%	0.0%	58.5%
2007	529,545	0	0	0	0	529,545	314,436	0	0	0	0	314,436	59.4%	0.0%	0.0%	0.0%	0.0%	59.4%
2008	517,343	0	0	0	0	517,343	323,010	0	0	0	0	323,010	62.4%	0.0%	0.0%	0.0%	0.0%	62.4%
2009	502,533	0	0	0	0	502,533	282,666	0	0	0	0	282,666	56.2%	0.0%	0.0%	0.0%	0.0%	56.2%
2010	487,041	0	0	0	0	487,041	326,976	0	0	0	0	326,976	67.1%	0.0%	0.0%	0.0%	0.0%	67.1%
2011	455,381	0	0	0	0	455,381	254,564	0	0	0	0	254,564	55.9%	0.0%	0.0%	0.0%	0.0%	55.9%
2012	437,365	0	0	0	0	437,365	293,428	0	0	0	0	293,428	67.1%	0.0%	0.0%	0.0%	0.0%	67.1%
2013	448,602	0	0	0	0	448,602	296,206	0	0	0	0	296,206	66.0%	0.0%	0.0%	0.0%	0.0%	66.0%
2014	426,058	0	0	0	0	426,058	299,824	0	0	0	0	299,824	70.4%	0.0%	0.0%	0.0%	0.0%	70.4%
2015	417,038	0	0	0	0	417,038	274,084	0	0	0	0	274,084	65.7%	0.0%	0.0%	0.0%	0.0%	65.7%
2016	408,474	0	0	0	0	408,474	283,281	0	0	0	0	283,281	69.4%	0.0%	0.0%	0.0%	0.0%	69.4%
2017	399,562	0	0	0	0	399,562	281,275	0	0	0	0	281,275	70.4%	0.0%	0.0%	0.0%	0.0%	70.4%
2018	423,400	132,274	0	0	0	555,674	266,443	83,160	0	0	0	349,603	62.9%	62.9%	0.0%	0.0%	0.0%	62.9%
2019	381,984	194,100	141,863	0	0	717,947	303,551	121,537	121,440	0	0	546,528	79.5%	62.6%	85.6%	0.0%	0.0%	76.1%
2020	345,837	175,379	213,299	121,806	0	856,321	250,297	124,492	148,010	73,468	0	596,268	72.4%	71.0%	69.4%	60.3%	0.0%	69.6%
2021	290,204	150,806	185,031	185,557	74,538	886,136	206,090	128,935	163,245	105,562	45,005	648,836	71.0%	85.5%	88.2%	56.9%	60.4%	73.2%
2022	249,920	140,784	169,067	168,092	141,464	869,307	183,372	122,944	158,701	103,747	94,807	663,371	73.4%	87.3%	93.9%	61.7%	66.9%	76.3%
2023	211,107	129,049	154,930	151,091	125,985	772,162	163,124	117,016	151,116	100,781	93,189	625,227	77.3%	90.7%	97.5%	66.7%	74.0%	81.0%
2024	184,974	122,578	147,142	143,729	117,533	715,956	145,060	111,148	143,633	95,836	90,495	586,172	78.4%	90.7%	97.6%	66.7%	77.0%	81.9%
2025	161,934	116,195	139,460	136,460	111,754	665,803	128,942	105,360	136,232	90,952	86,065	547,551	79.6%	90.7%	97.7%	66.7%	77.0%	82.2%
2026	141,735	109,877	131,947	129,309	106,057	618,924	114,635	99,631	128,977	86,146	81,696	511,085	80.9%	90.7%	97.7%	66.6%	77.0%	82.6%
2027	124,269	102,962	124,545	122,317	100,451	574,544	102,127	93,362	121,814	81,447	77,394	476,143	82.2%	90.7%	97.8%	66.6%	77.0%	82.9%
2028	109,151	96,455	116,604	115,414	94,970	532,594	91,172	87,461	114,109	76,851	73,187	442,779	83.5%	90.7%	97.9%	66.6%	77.1%	83.1%
2029	96,061	90,314	109,145	108,173	89,577	493,269	81,569	81,893	106,862	72,030	69,063	411,416	84.9%	90.7%	97.9%	66.6%	77.1%	83.4%
2030	84,685	84,490	102,058	101,362	83,890	456,484	73,114	76,611	99,968	67,495	64,710	381,897	86.3%	90.7%	98.0%	66.6%	77.2%	83.7%
2031	74,819	79,025	95,427	94,957	78,551	422,779	65,681	71,657	93,510	63,231	60,622	354,701	87.8%	90.7%	98.0%	66.6%	77.2%	83.9%
2032	66,247	73,914	89,213	88,954	73,532	391,861	59,134	67,022	87,454	59,234	56,779	329,623	89.3%	90.7%	98.0%	66.6%	77.2%	84.1%
2033	58,789	69,134	83,407	83,328	68,829	363,487	53,354	62,688	81,790	55,488	53,177	306,497	90.8%	90.7%	98.1%	66.6%	77.3%	84.3%
2034	52,288	64,663	77,983	78,062	64,422	337,418	48,241	58,633	76,494	51,982	49,801	285,152	92.3%	90.7%	98.1%	66.6%	77.3%	84.5%
2035	46,612	60,481	72,913	73,135	60,300	313,440	43,708	54,841	71,542	48,701	46,643	265,434	93.8%	90.7%	98.1%	66.6%	77.4%	84.7%
2036	41,646	56,569	68,176	68,523	56,443	291,357	39,679	51,294	66,910	45,630	43,687	247,201	95.3%	90.7%	98.1%	66.6%	77.4%	84.8%
2037	37,293	52,911	63,748	64,207	52,834	270,993	36,091	47,977	62,579	42,757	40,921	230,324	96.8%	90.7%	98.2%	66.6%	77.5%	85.0%
2038	33,471	49,489	59,609	60,168	49,458	252,194	32,888	44,874	58,528	40,067	38,332	214,690	98.3%	90.7%	98.2%	66.6%	77.5%	85.1%
2039	30,107	46,288	55,740	56,387	46,300	234,822	30,022	41,972	54,740	37,550	35,910	200,190	99.7%	90.7%	98.2%	66.6%	77.6%	85.3%
2040	27,140	43,294	52,124	52,848	43,345	218,751	27,452	39,257	51,197	35,194	33,643	186,744	101.2%	90.7%	98.2%	66.6%	77.6%	85.4%
2041	24,517	40,494	48,743	49,536	40,580	203,870	25,143	36,718	47,884	32,989	31,521	174,255	102.6%	90.7%	98.2%	66.6%	77.7%	85.5%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI Total	Weighted Credibility	
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total		Standard	Credibility Weighted
Accumulated Value	24,616,718	712,494	575,372	319,806	76,196	26,300,587	17,228,761	497,480	460,556	186,393	46,006	18,419,197	70.0%	70.8%	70.8%
Present Value	1,445,418	1,183,630	1,425,163	1,410,294	1,164,826	6,629,431	1,180,599	1,068,669	1,388,030	931,478	880,911	5,449,687	82.2%	81.5%	81.5%
Lifetime Value	26,062,136	1,896,125	2,000,535	1,730,100	1,241,122	32,930,017	18,409,361	1,566,149	1,848,586	1,117,871	926,917	23,868,884	72.5%	72.8%	72.8%
Lifetime Loss Ratio							70.6%	82.6%	92.4%	64.6%	74.7%	72.5%			

PROPOSED RATE ADJUSTMENT: 6.7%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI Total	Weighted Credibility	
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total		Standard	Credibility Weighted
Accumulated Value	24,616,718	712,494	575,372	319,806	76,196	26,300,587	17,228,761	497,480	460,556	186,393	46,006	18,419,197	70.0%	70.8%	70.8%
Present Value	1,495,201	1,276,456	1,538,155	1,513,857	1,253,818	7,077,488	1,180,599	1,068,669	1,388,030	931,478	880,911	5,449,687	77.0%	76.8%	76.8%
Lifetime Value	26,111,919	1,988,951	2,113,527	1,833,663	1,330,014	33,378,074	18,409,361	1,566,149	1,848,586	1,117,871	926,917	23,868,884	71.5%	72.0%	72.0%
Lifetime Loss Ratio							70.5%	78.7%	87.5%	61.0%	69.7%	71.5%			

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

EXHIBIT 2A

State: NATIONAL
 Plan: A

Pricing Target Lifetime Loss Ratio: 66.7%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total
1992	236,641	0	0	0	0	236,641	80,852	0	0	0	0	80,852	34.2%	0.0%	0.0%	0.0%	0.0%	34.2%
1993	836,890	0	0	0	0	836,890	379,587	0	0	0	0	379,587	45.4%	0.0%	0.0%	0.0%	0.0%	45.4%
1994	1,431,387	0	0	0	0	1,431,387	936,816	0	0	0	0	936,816	65.4%	0.0%	0.0%	0.0%	0.0%	65.4%
1995	1,537,907	0	0	0	0	1,537,907	1,359,476	0	0	0	0	1,359,476	88.4%	0.0%	0.0%	0.0%	0.0%	88.4%
1996	1,908,356	0	0	0	0	1,908,356	1,653,334	0	0	0	0	1,653,334	86.6%	0.0%	0.0%	0.0%	0.0%	86.6%
1997	2,254,471	0	0	0	0	2,254,471	1,742,523	0	0	0	0	1,742,523	77.3%	0.0%	0.0%	0.0%	0.0%	77.3%
1998	2,427,636	0	0	0	0	2,427,636	1,817,452	0	0	0	0	1,817,452	74.9%	0.0%	0.0%	0.0%	0.0%	74.9%
1999	2,803,031	0	0	0	0	2,803,031	2,080,143	0	0	0	0	2,080,143	74.2%	0.0%	0.0%	0.0%	0.0%	74.2%
2000	3,468,529	0	0	0	0	3,468,529	2,243,933	0	0	0	0	2,243,933	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%
2001	4,740,604	0	0	0	0	4,740,604	3,010,617	0	0	0	0	3,010,617	63.5%	0.0%	0.0%	0.0%	0.0%	63.5%
2002	5,824,755	0	0	0	0	5,824,755	3,468,295	0	0	0	0	3,468,295	59.5%	0.0%	0.0%	0.0%	0.0%	59.5%
2003	6,465,865	0	0	0	0	6,465,865	3,484,582	0	0	0	0	3,484,582	53.9%	0.0%	0.0%	0.0%	0.0%	53.9%
2004	6,672,585	0	0	0	0	6,672,585	3,980,226	0	0	0	0	3,980,226	59.7%	0.0%	0.0%	0.0%	0.0%	59.7%
2005	6,323,235	0	0	0	0	6,323,235	3,884,643	0	0	0	0	3,884,643	61.4%	0.0%	0.0%	0.0%	0.0%	61.4%
2006	5,705,871	0	0	0	0	5,705,871	3,467,361	0	0	0	0	3,467,361	60.8%	0.0%	0.0%	0.0%	0.0%	60.8%
2007	5,044,182	0	0	0	0	5,044,182	3,280,133	0	0	0	0	3,280,133	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%
2008	4,586,269	0	0	0	0	4,586,269	3,190,530	0	0	0	0	3,190,530	69.6%	0.0%	0.0%	0.0%	0.0%	69.6%
2009	4,146,835	0	0	0	0	4,146,835	2,638,962	0	0	0	0	2,638,962	63.6%	0.0%	0.0%	0.0%	0.0%	63.6%
2010	3,913,021	0	0	0	0	3,913,021	2,671,073	0	0	0	0	2,671,073	68.3%	0.0%	0.0%	0.0%	0.0%	68.3%
2011	3,434,909	0	0	0	0	3,434,909	2,325,528	0	0	0	0	2,325,528	67.7%	0.0%	0.0%	0.0%	0.0%	67.7%
2012	3,101,344	0	0	0	0	3,101,344	2,134,794	0	0	0	0	2,134,794	68.8%	0.0%	0.0%	0.0%	0.0%	68.8%
2013	2,820,074	0	0	0	0	2,820,074	1,825,057	0	0	0	0	1,825,057	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%
2014	2,598,923	0	0	0	0	2,598,923	1,730,239	0	0	0	0	1,730,239	66.6%	0.0%	0.0%	0.0%	0.0%	66.6%
2015	2,362,956	0	0	0	0	2,362,956	1,738,656	0	0	0	0	1,738,656	73.6%	0.0%	0.0%	0.0%	0.0%	73.6%
2016	2,377,630	0	0	0	0	2,377,630	1,704,376	0	0	0	0	1,704,376	71.7%	0.0%	0.0%	0.0%	0.0%	71.7%
2017	2,262,180	0	0	0	0	2,262,180	1,648,205	0	0	0	0	1,648,205	72.9%	0.0%	0.0%	0.0%	0.0%	72.9%
2018	2,022,794	29,597	0	0	0	2,052,391	1,360,354	47,419	0	0	0	1,407,773	67.3%	160.2%	0.0%	0.0%	0.0%	68.6%
2019	1,788,332	38,967	21,411	0	0	1,848,710	1,218,906	84,945	47,380	0	0	1,351,231	68.2%	218.0%	221.3%	0.0%	0.0%	73.1%
2020	1,557,724	27,105	45,816	39,651	0	1,670,296	906,433	32,247	70,445	63,777	0	1,072,902	58.2%	119.0%	153.8%	160.8%	0.0%	64.2%
2021	1,405,516	22,324	38,114	97,020	141,809	1,704,783	923,669	14,820	58,592	165,861	242,555	1,405,498	65.7%	66.4%	153.7%	171.0%	171.0%	82.4%
2022	1,202,969	19,234	32,841	83,462	262,862	1,601,368	793,654	12,847	50,796	143,555	452,354	1,453,205	66.0%	66.8%	154.7%	172.0%	172.1%	90.7%
2023	996,972	16,149	27,594	70,044	220,838	1,331,597	680,348	43,981	124,152	391,631	1,251,227	1,251,227	68.2%	68.8%	159.4%	177.2%	177.3%	94.0%
2024	852,471	13,945	23,848	60,490	191,046	1,141,800	581,738	9,599	38,011	107,216	338,797	1,075,361	68.2%	68.8%	159.4%	177.2%	177.3%	94.2%
2025	726,991	12,017	20,567	52,132	165,033	976,739	496,109	8,272	32,781	82,402	292,666	922,230	68.2%	68.8%	159.4%	177.2%	177.3%	94.4%
2026	618,704	10,331	17,705	44,837	142,286	833,862	422,212	7,111	28,219	79,473	252,327	789,342	68.2%	68.8%	159.4%	177.2%	177.3%	94.7%
2027	526,443	8,800	15,204	38,492	122,424	711,364	359,252	6,058	24,233	68,227	217,105	674,874	68.2%	68.8%	159.4%	177.2%	177.3%	94.9%
2028	447,852	7,495	12,949	32,978	105,141	606,415	305,621	5,159	20,640	58,452	186,455	576,326	68.2%	68.8%	159.4%	177.2%	177.3%	95.0%
2029	380,957	6,380	11,026	28,063	90,104	516,529	259,970	4,391	17,574	49,741	159,789	491,465	68.2%	68.8%	159.4%	177.2%	177.3%	95.1%
2030	323,926	5,426	9,378	23,873	76,668	439,271	221,052	3,735	14,947	42,315	135,961	418,010	68.2%	68.8%	159.4%	177.2%	177.3%	95.2%
2031	275,433	4,613	7,976	20,303	65,222	373,547	187,959	3,176	12,712	35,987	115,664	355,498	68.2%	68.8%	159.4%	177.2%	177.3%	95.2%
2032	234,199	3,923	6,782	17,266	55,469	317,638	159,821	2,700	10,809	30,603	98,368	302,301	68.2%	68.8%	159.4%	177.2%	177.3%	95.2%
2033	199,139	3,336	5,766	14,681	47,170	270,091	135,895	2,296	9,191	26,022	83,650	257,053	68.2%	68.8%	159.4%	177.2%	177.3%	95.2%
2034	169,327	2,836	4,903	12,483	40,108	229,657	115,551	1,952	7,815	22,126	71,127	218,571	68.2%	68.8%	159.4%	177.2%	177.3%	95.2%
2035	143,978	2,412	4,169	10,614	34,104	195,277	98,252	1,660	6,645	18,814	60,479	185,850	68.2%	68.8%	159.4%	177.2%	177.3%	95.2%
2036	122,424	2,051	3,545	9,025	28,998	166,043	83,544	1,411	5,650	15,997	51,425	158,028	68.2%	68.8%	159.4%	177.2%	177.3%	95.2%
2037	104,096	1,744	3,014	7,674	24,657	141,185	71,037	1,200	4,804	13,602	43,727	134,370	68.2%	68.8%	159.4%	177.2%	177.3%	95.2%
2038	88,513	1,483	2,563	6,525	20,966	120,049	60,402	1,020	4,085	11,566	37,181	114,254	68.2%	68.8%	159.4%	177.2%	177.3%	95.2%
2039	75,262	1,261	2,179	5,548	17,827	102,077	51,360	868	3,474	9,835	31,614	97,150	68.2%	68.8%	159.4%	177.2%	177.3%	95.2%
2040	63,995	1,072	1,853	4,718	15,158	86,796	43,671	738	2,954	8,362	26,882	82,606	68.2%	68.8%	159.4%	177.2%	177.3%	95.2%
2041	54,415	911	1,576	4,012	12,889	73,802	37,133	627	2,511	7,110	22,857	70,240	68.2%	68.8%	159.4%	177.2%	177.3%	95.2%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total			
Accumulated Value	193,955,097	129,802	111,807	141,536	144,965	194,483,206	127,139,566	199,741	188,041	237,682	247,952	128,012,982	65.8%	65.8%	65.8%
Present Value	6,123,108	100,668	172,772	438,763	1,392,401	8,227,713	4,151,820	68,908	273,864	773,413	2,455,758	7,723,764	93.9%	93.9%	93.9%
Lifetime Value	200,078,205	230,470	284,578	580,299	1,537,366	202,710,919	131,291,386	268,649	461,905	1,011,095	2,703,710	135,736,746	67.0%	67.0%	67.0%
Lifetime Loss Ratio							65.6%	116.6%	162.3%	174.2%	175.9%	67.0%			

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

EXHIBIT 2A

State: NATIONAL
 Plan: C

Pricing Target Lifetime Loss Ratio: 67.5%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total
1992	1,312,767	0	0	0	0	1,312,767	598,382	0	0	0	0	598,382	45.6%	0.0%	0.0%	0.0%	0.0%	45.6%
1993	4,860,205	0	0	0	0	4,860,205	2,612,032	0	0	0	0	2,612,032	53.7%	0.0%	0.0%	0.0%	0.0%	53.7%
1994	9,278,073	0	0	0	0	9,278,073	6,053,255	0	0	0	0	6,053,255	65.2%	0.0%	0.0%	0.0%	0.0%	65.2%
1995	12,715,402	0	0	0	0	12,715,402	10,045,857	0	0	0	0	10,045,857	79.0%	0.0%	0.0%	0.0%	0.0%	79.0%
1996	20,480,201	0	0	0	0	20,480,201	16,156,338	0	0	0	0	16,156,338	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%
1997	27,010,525	0	0	0	0	27,010,525	20,594,046	0	0	0	0	20,594,046	76.2%	0.0%	0.0%	0.0%	0.0%	76.2%
1998	29,290,739	0	0	0	0	29,290,739	21,156,057	0	0	0	0	21,156,057	72.2%	0.0%	0.0%	0.0%	0.0%	72.2%
1999	28,125,284	0	0	0	0	28,125,284	20,147,697	0	0	0	0	20,147,697	71.6%	0.0%	0.0%	0.0%	0.0%	71.6%
2000	26,730,190	0	0	0	0	26,730,190	19,228,538	0	0	0	0	19,228,538	71.9%	0.0%	0.0%	0.0%	0.0%	71.9%
2001	27,379,834	0	0	0	0	27,379,834	19,395,570	0	0	0	0	19,395,570	70.8%	0.0%	0.0%	0.0%	0.0%	70.8%
2002	27,660,915	0	0	0	0	27,660,915	19,040,880	0	0	0	0	19,040,880	68.8%	0.0%	0.0%	0.0%	0.0%	68.8%
2003	27,524,863	0	0	0	0	27,524,863	18,222,898	0	0	0	0	18,222,898	66.2%	0.0%	0.0%	0.0%	0.0%	66.2%
2004	26,559,245	0	0	0	0	26,559,245	18,486,500	0	0	0	0	18,486,500	69.6%	0.0%	0.0%	0.0%	0.0%	69.6%
2005	25,555,515	0	0	0	0	25,555,515	18,368,815	0	0	0	0	18,368,815	71.9%	0.0%	0.0%	0.0%	0.0%	71.9%
2006	26,444,748	0	0	0	0	26,444,748	19,384,079	0	0	0	0	19,384,079	73.3%	0.0%	0.0%	0.0%	0.0%	73.3%
2007	28,024,259	0	0	0	0	28,024,259	20,194,677	0	0	0	0	20,194,677	72.1%	0.0%	0.0%	0.0%	0.0%	72.1%
2008	26,561,621	0	0	0	0	26,561,621	18,983,053	0	0	0	0	18,983,053	71.5%	0.0%	0.0%	0.0%	0.0%	71.5%
2009	23,870,643	0	0	0	0	23,870,643	16,213,458	0	0	0	0	16,213,458	67.9%	0.0%	0.0%	0.0%	0.0%	67.9%
2010	22,103,465	0	0	0	0	22,103,465	15,643,471	0	0	0	0	15,643,471	70.8%	0.0%	0.0%	0.0%	0.0%	70.8%
2011	19,867,169	0	0	0	0	19,867,169	13,599,973	0	0	0	0	13,599,973	68.5%	0.0%	0.0%	0.0%	0.0%	68.5%
2012	17,637,182	0	0	0	0	17,637,182	12,230,240	0	0	0	0	12,230,240	69.3%	0.0%	0.0%	0.0%	0.0%	69.3%
2013	15,649,969	0	0	0	0	15,649,969	10,177,818	0	0	0	0	10,177,818	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%
2014	13,835,981	0	0	0	0	13,835,981	9,303,874	0	0	0	0	9,303,874	67.2%	0.0%	0.0%	0.0%	0.0%	67.2%
2015	12,371,503	0	0	0	0	12,371,503	8,601,605	0	0	0	0	8,601,605	69.5%	0.0%	0.0%	0.0%	0.0%	69.5%
2016	11,094,740	0	0	0	0	11,094,740	7,218,291	0	0	0	0	7,218,291	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%
2017	10,023,268	0	0	0	0	10,023,268	6,991,009	0	0	0	0	6,991,009	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%
2018	8,764,574	52,193	0	0	0	8,816,767	6,497,917	45,100	0	0	0	6,543,017	74.1%	86.4%	0.0%	0.0%	0.0%	74.2%
2019	7,760,921	74,309	20,279	0	0	7,855,510	5,802,599	125,619	19,978	0	0	5,948,196	74.8%	169.0%	98.5%	0.0%	0.0%	75.7%
2020	6,951,286	72,106	17,677	14,438	0	7,055,507	4,460,346	63,331	7,269	41,770	0	4,572,715	64.2%	87.8%	41.1%	289.3%	0.0%	64.8%
2021	6,003,345	73,537	20,401	14,679	2,203	6,114,167	4,023,045	57,864	18,705	7,036	922	4,107,572	67.0%	78.7%	91.7%	47.9%	41.8%	67.2%
2022	5,114,328	63,590	17,643	12,674	4,099	5,212,335	3,456,764	50,159	16,216	6,090	1,719	3,530,948	67.6%	78.9%	91.9%	48.1%	41.9%	67.7%
2023	4,222,204	52,899	14,687	10,538	3,412	4,303,741	2,963,257	43,401	14,040	5,267	1,488	3,027,454	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2024	3,610,241	45,679	12,693	9,101	2,952	3,680,666	2,533,765	37,477	12,134	4,548	1,287	2,589,212	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2025	3,078,827	39,364	10,947	7,843	2,550	3,139,531	2,160,804	32,296	10,465	3,920	1,112	2,208,597	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2026	2,620,229	33,839	9,424	6,746	2,198	2,672,436	1,838,948	27,763	9,008	3,371	959	1,890,050	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2027	2,229,503	28,827	8,092	5,791	1,892	2,274,105	1,564,726	23,651	7,736	2,894	825	1,599,832	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2028	1,896,668	24,550	6,892	4,962	1,624	1,934,697	1,331,133	20,142	6,589	2,480	709	1,361,052	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2029	1,613,363	20,898	5,869	4,222	1,392	1,645,743	1,132,302	17,145	5,610	2,110	607	1,157,775	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2030	1,371,835	17,773	4,992	3,592	1,185	1,399,376	962,791	14,581	4,772	1,795	517	984,456	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2031	1,166,466	15,112	4,245	3,055	1,008	1,189,885	818,657	12,398	4,058	1,527	440	837,800	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2032	991,841	12,850	3,610	2,598	857	1,011,754	696,101	10,542	3,451	1,298	374	711,766	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2033	843,358	10,926	3,069	2,209	729	860,290	591,891	8,964	2,934	1,104	318	605,211	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2034	717,103	9,290	2,610	1,878	620	731,501	503,283	7,622	2,495	939	270	514,608	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2035	609,750	7,899	2,219	1,597	527	621,992	427,939	6,481	2,121	798	230	437,569	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2036	518,468	6,717	1,887	1,358	448	528,877	363,875	5,511	1,804	679	195	372,063	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2037	440,851	5,711	1,604	1,155	381	449,702	309,401	4,686	1,534	577	166	316,364	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2038	374,853	4,856	1,364	982	324	382,380	263,082	3,984	1,304	491	141	269,003	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2039	318,736	4,129	1,160	835	275	325,136	223,698	3,388	1,109	417	120	228,732	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2040	271,020	3,511	986	710	234	276,461	190,209	2,881	943	355	102	194,490	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%
2041	230,447	2,986	839	604	199	235,074	161,734	2,449	802	302	87	165,374	70.2%	82.0%	95.6%	50.0%	43.6%	70.3%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total			
Accumulated Value	1,175,387,153	296,040	62,377	30,429	2,252	1,175,778,253	834,234,550	319,649	49,188	51,813	942	834,656,143	71.0%	71.0%	71.0%
Present Value	25,950,832	330,327	92,120	66,127	21,551	26,460,957	18,083,275	269,046	87,426	32,810	9,332	18,481,889	69.8%	69.8%	69.8%
Lifetime Value	1,201,337,985	626,367	154,498	96,556	23,803	1,202,239,210	852,317,826	588,694	136,614	84,623	10,274	853,138,031	71.0%	71.0%	71.0%
Lifetime Loss Ratio							70.9%	94.0%	88.4%	87.6%	43.2%	71.0%			

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

EXHIBIT 2A

State: NATIONAL
 Plan: D

Pricing Target Lifetime Loss Ratio: 67.5%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total
1992	34,742	0	0	0	0	34,742	27,833	0	0	0	0	27,833	80.1%	0.0%	0.0%	0.0%	0.0%	80.1%
1993	117,517	0	0	0	0	117,517	47,926	0	0	0	0	47,926	40.8%	0.0%	0.0%	0.0%	0.0%	40.8%
1994	472,866	0	0	0	0	472,866	258,726	0	0	0	0	258,726	54.7%	0.0%	0.0%	0.0%	0.0%	54.7%
1995	1,108,336	0	0	0	0	1,108,336	723,027	0	0	0	0	723,027	65.2%	0.0%	0.0%	0.0%	0.0%	65.2%
1996	1,866,151	0	0	0	0	1,866,151	1,423,550	0	0	0	0	1,423,550	76.3%	0.0%	0.0%	0.0%	0.0%	76.3%
1997	4,194,597	0	0	0	0	4,194,597	2,731,057	0	0	0	0	2,731,057	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%
1998	9,389,276	0	0	0	0	9,389,276	6,087,486	0	0	0	0	6,087,486	64.8%	0.0%	0.0%	0.0%	0.0%	64.8%
1999	17,641,338	0	0	0	0	17,641,338	11,554,163	0	0	0	0	11,554,163	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%
2000	23,680,438	0	0	0	0	23,680,438	16,182,664	0	0	0	0	16,182,664	68.3%	0.0%	0.0%	0.0%	0.0%	68.3%
2001	32,445,034	0	0	0	0	32,445,034	21,985,129	0	0	0	0	21,985,129	67.8%	0.0%	0.0%	0.0%	0.0%	67.8%
2002	41,032,201	0	0	0	0	41,032,201	26,707,875	0	0	0	0	26,707,875	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%
2003	54,127,065	0	0	0	0	54,127,065	35,278,900	0	0	0	0	35,278,900	65.2%	0.0%	0.0%	0.0%	0.0%	65.2%
2004	53,896,962	0	0	0	0	53,896,962	36,835,632	0	0	0	0	36,835,632	68.3%	0.0%	0.0%	0.0%	0.0%	68.3%
2005	48,599,671	0	0	0	0	48,599,671	33,904,834	0	0	0	0	33,904,834	69.8%	0.0%	0.0%	0.0%	0.0%	69.8%
2006	44,506,428	0	0	0	0	44,506,428	31,509,293	0	0	0	0	31,509,293	70.8%	0.0%	0.0%	0.0%	0.0%	70.8%
2007	40,229,197	0	0	0	0	40,229,197	28,971,497	0	0	0	0	28,971,497	72.0%	0.0%	0.0%	0.0%	0.0%	72.0%
2008	36,281,548	0	0	0	0	36,281,548	26,542,504	0	0	0	0	26,542,504	73.2%	0.0%	0.0%	0.0%	0.0%	73.2%
2009	33,380,517	0	0	0	0	33,380,517	24,248,619	0	0	0	0	24,248,619	72.6%	0.0%	0.0%	0.0%	0.0%	72.6%
2010	31,051,356	0	0	0	0	31,051,356	21,866,565	0	0	0	0	21,866,565	70.4%	0.0%	0.0%	0.0%	0.0%	70.4%
2011	26,947,455	0	0	0	0	26,947,455	19,023,084	0	0	0	0	19,023,084	70.6%	0.0%	0.0%	0.0%	0.0%	70.6%
2012	23,663,794	0	0	0	0	23,663,794	16,454,243	0	0	0	0	16,454,243	69.5%	0.0%	0.0%	0.0%	0.0%	69.5%
2013	20,171,469	0	0	0	0	20,171,469	13,430,843	0	0	0	0	13,430,843	66.6%	0.0%	0.0%	0.0%	0.0%	66.6%
2014	17,514,201	0	0	0	0	17,514,201	11,247,689	0	0	0	0	11,247,689	64.2%	0.0%	0.0%	0.0%	0.0%	64.2%
2015	14,824,438	0	0	0	0	14,824,438	9,954,279	0	0	0	0	9,954,279	67.1%	0.0%	0.0%	0.0%	0.0%	67.1%
2016	12,716,165	0	0	0	0	12,716,165	8,316,318	0	0	0	0	8,316,318	65.4%	0.0%	0.0%	0.0%	0.0%	65.4%
2017	11,111,718	0	0	0	0	11,111,718	7,310,541	0	0	0	0	7,310,541	65.8%	0.0%	0.0%	0.0%	0.0%	65.8%
2018	9,561,067	55,994	0	0	0	9,617,061	6,142,089	44,834	0	0	0	6,186,923	64.2%	80.1%	0.0%	0.0%	0.0%	64.3%
2019	8,312,975	81,122	27,692	0	0	8,421,790	5,692,052	70,478	11,902	0	0	5,774,433	68.5%	86.9%	43.0%	0.0%	0.0%	68.6%
2020	7,155,671	74,917	37,534	39,657	0	7,307,779	4,545,069	44,531	38,335	26,861	0	4,654,796	63.5%	59.4%	102.1%	67.7%	0.0%	63.7%
2021	6,164,652	71,242	37,898	54,782	21,493	6,350,067	4,063,560	36,763	23,819	23,636	0	4,198,110	65.9%	71.1%	97.0%	42.9%	110.0%	66.1%
2022	5,225,804	61,915	32,940	47,537	40,187	5,408,382	3,491,576	43,917	31,871	20,330	44,080	3,631,774	66.8%	70.9%	96.8%	42.8%	109.7%	67.2%
2023	4,324,333	51,714	27,531	39,686	33,585	4,476,849	2,993,099	38,000	27,595	17,582	38,163	3,114,439	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2024	3,697,568	44,655	23,794	34,272	29,054	3,829,343	2,559,282	32,813	23,849	15,184	33,015	2,664,143	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2025	3,153,299	38,482	20,521	29,537	25,098	3,266,936	2,182,565	28,276	20,568	13,086	28,519	2,273,015	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2026	2,683,609	33,081	17,665	25,404	21,639	2,781,397	1,857,467	24,308	17,706	11,255	24,588	1,935,324	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2027	2,283,431	28,181	15,169	21,809	18,618	2,367,209	1,580,483	20,708	15,204	9,662	21,156	1,647,214	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2028	1,942,546	24,000	12,920	18,684	15,990	2,014,140	1,344,539	17,635	12,950	8,278	18,169	1,401,571	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2029	1,652,388	20,429	11,001	15,900	13,703	1,713,421	1,143,705	15,011	11,026	7,044	15,571	1,192,358	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2030	1,405,018	17,374	9,357	13,526	11,660	1,456,935	972,487	12,767	9,378	5,993	13,249	1,013,874	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2031	1,194,681	14,773	7,958	11,503	9,919	1,238,834	826,902	10,855	7,976	5,097	11,271	862,101	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2032	1,015,832	12,562	6,766	9,782	8,436	1,053,378	703,111	9,230	6,782	4,334	9,586	733,043	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2033	863,757	10,681	5,753	8,318	7,174	895,683	597,852	7,849	5,767	3,685	8,151	623,304	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2034	734,449	9,082	4,892	7,073	6,100	761,595	508,351	6,674	4,903	3,133	6,931	529,993	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2035	624,499	7,722	4,160	6,014	5,186	647,581	432,249	5,674	4,169	2,664	5,893	450,650	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2036	531,009	6,566	3,537	5,114	4,410	550,636	367,539	4,825	3,545	2,264	5,011	383,186	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2037	451,514	5,583	3,007	4,348	3,750	468,203	312,517	4,103	3,014	1,926	4,261	325,821	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2038	383,921	4,748	2,557	3,697	3,188	398,111	265,732	3,488	2,563	1,638	3,623	277,044	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2039	326,446	4,037	2,174	3,144	2,711	338,512	225,951	2,966	2,179	1,393	3,081	235,570	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2040	277,576	3,432	1,849	2,673	2,305	287,835	192,125	2,522	1,853	1,184	2,620	200,304	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%
2041	236,021	2,919	1,572	2,273	1,960	244,745	163,363	2,145	1,576	1,007	2,227	170,317	69.2%	73.5%	100.2%	44.3%	113.6%	69.6%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total			
Accumulated Value	1,230,171,276	308,736	109,751	98,365	21,971	1,230,710,098	841,556,707	230,339	91,819	52,706	24,162	841,955,732	68.4%	68.4%	68.4%
Present Value	26,566,579	322,680	172,552	248,836	211,962	27,522,609	18,265,385	235,562	171,831	109,531	239,305	19,021,614	69.1%	69.1%	69.1%
Lifetime Value	1,256,737,855	631,416	282,303	347,201	233,933	1,258,232,707	859,822,092	465,901	263,650	162,237	263,467	860,977,347	68.4%	68.4%	68.4%
Lifetime Loss Ratio													68.4%		

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

EXHIBIT 2A

State: NATIONAL
 Plan: F

Pricing Target Lifetime Loss Ratio: 70.2%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS					INCURRED LOSS RATIO						
	Issue Year						Issue Year					Issue Year						
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total
1992	4,364,881	0	0	0	0	4,364,881	1,976,545	0	0	0	0	1,976,545	45.3%	0.0%	0.0%	0.0%	0.0%	45.3%
1993	17,405,521	0	0	0	0	17,405,521	9,014,599	0	0	0	0	9,014,599	51.8%	0.0%	0.0%	0.0%	0.0%	51.8%
1994	27,505,834	0	0	0	0	27,505,834	16,671,035	0	0	0	0	16,671,035	60.6%	0.0%	0.0%	0.0%	0.0%	60.6%
1995	37,180,762	0	0	0	0	37,180,762	26,138,374	0	0	0	0	26,138,374	70.3%	0.0%	0.0%	0.0%	0.0%	70.3%
1996	62,070,343	0	0	0	0	62,070,343	45,086,929	0	0	0	0	45,086,929	72.6%	0.0%	0.0%	0.0%	0.0%	72.6%
1997	91,631,230	0	0	0	0	91,631,230	65,342,576	0	0	0	0	65,342,576	71.3%	0.0%	0.0%	0.0%	0.0%	71.3%
1998	112,620,673	0	0	0	0	112,620,673	78,185,912	0	0	0	0	78,185,912	69.4%	0.0%	0.0%	0.0%	0.0%	69.4%
1999	129,344,436	0	0	0	0	129,344,436	89,073,205	0	0	0	0	89,073,205	68.9%	0.0%	0.0%	0.0%	0.0%	68.9%
2000	158,688,924	0	0	0	0	158,688,924	111,775,978	0	0	0	0	111,775,978	70.4%	0.0%	0.0%	0.0%	0.0%	70.4%
2001	218,286,611	0	0	0	0	218,286,611	150,193,067	0	0	0	0	150,193,067	68.8%	0.0%	0.0%	0.0%	0.0%	68.8%
2002	281,400,943	0	0	0	0	281,400,943	185,325,250	0	0	0	0	185,325,250	65.9%	0.0%	0.0%	0.0%	0.0%	65.9%
2003	338,726,416	0	0	0	0	338,726,416	220,087,505	0	0	0	0	220,087,505	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%
2004	373,732,625	0	0	0	0	373,732,625	255,652,900	0	0	0	0	255,652,900	68.4%	0.0%	0.0%	0.0%	0.0%	68.4%
2005	392,263,731	0	0	0	0	392,263,731	279,912,445	0	0	0	0	279,912,445	71.4%	0.0%	0.0%	0.0%	0.0%	71.4%
2006	415,149,379	0	0	0	0	415,149,379	294,286,367	0	0	0	0	294,286,367	70.9%	0.0%	0.0%	0.0%	0.0%	70.9%
2007	406,230,402	0	0	0	0	406,230,402	282,626,371	0	0	0	0	282,626,371	69.6%	0.0%	0.0%	0.0%	0.0%	69.6%
2008	372,114,783	0	0	0	0	372,114,783	249,430,813	0	0	0	0	249,430,813	67.0%	0.0%	0.0%	0.0%	0.0%	67.0%
2009	336,730,527	0	0	0	0	336,730,527	219,223,049	0	0	0	0	219,223,049	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%
2010	314,038,167	0	0	0	0	314,038,167	208,124,624	0	0	0	0	208,124,624	66.3%	0.0%	0.0%	0.0%	0.0%	66.3%
2011	305,116,800	0	0	0	0	305,116,800	202,351,542	0	0	0	0	202,351,542	66.3%	0.0%	0.0%	0.0%	0.0%	66.3%
2012	292,127,363	0	0	0	0	292,127,363	187,133,164	0	0	0	0	187,133,164	64.1%	0.0%	0.0%	0.0%	0.0%	64.1%
2013	326,934,273	0	0	0	0	326,934,273	219,611,609	0	0	0	0	219,611,609	67.2%	0.0%	0.0%	0.0%	0.0%	67.2%
2014	343,239,996	0	0	0	0	343,239,996	239,572,880	0	0	0	0	239,572,880	69.8%	0.0%	0.0%	0.0%	0.0%	69.8%
2015	367,088,427	0	0	0	0	367,088,427	270,114,828	0	0	0	0	270,114,828	73.6%	0.0%	0.0%	0.0%	0.0%	73.6%
2016	384,134,632	0	0	0	0	384,134,632	287,638,973	0	0	0	0	287,638,973	74.9%	0.0%	0.0%	0.0%	0.0%	74.9%
2017	384,124,271	0	0	0	0	384,124,271	295,653,020	0	0	0	0	295,653,020	77.0%	0.0%	0.0%	0.0%	0.0%	77.0%
2018	347,861,932	7,102,258	0	0	0	354,964,189	274,392,428	6,409,475	0	0	0	280,801,903	78.9%	90.2%	0.0%	0.0%	0.0%	79.1%
2019	312,565,438	9,883,724	2,865,963	0	0	325,315,126	245,255,728	8,535,859	2,663,466	0	0	256,455,053	78.5%	86.4%	92.9%	0.0%	0.0%	78.8%
2020	285,393,737	9,429,675	4,602,785	4,015,293	0	303,441,490	200,100,345	7,015,790	3,799,139	3,063,596	0	213,978,870	70.1%	74.4%	82.5%	76.3%	0.0%	70.5%
2021	252,296,998	8,734,942	4,232,236	6,301,979	4,957,806	276,523,961	184,258,426	6,758,056	3,499,963	5,904,279	4,133,222	204,553,946	73.0%	77.4%	82.7%	93.7%	83.4%	74.0%
2022	214,444,512	7,576,914	3,671,505	5,458,064	9,252,252	240,403,246	158,322,357	5,858,210	3,034,230	5,110,217	7,708,281	180,033,295	73.8%	77.3%	82.6%	93.6%	83.3%	74.9%
2023	177,452,010	6,328,567	3,068,674	4,556,609	7,732,361	199,138,221	135,719,371	5,068,875	2,627,173	4,419,531	6,673,533	154,508,483	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2024	151,732,258	5,464,745	2,652,122	3,935,033	6,689,210	170,473,369	116,048,314	4,376,996	2,270,553	3,816,654	5,773,226	132,285,741	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2025	129,397,816	4,709,238	2,287,237	3,391,339	5,778,399	145,564,029	98,966,420	3,771,871	1,958,164	3,289,316	4,987,136	112,972,907	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2026	110,123,752	4,048,338	1,968,920	2,916,812	4,981,944	124,039,766	84,225,174	3,242,522	1,685,645	2,829,064	4,299,743	96,282,148	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2027	93,702,186	3,448,714	1,690,789	2,504,049	4,286,520	105,632,259	71,665,583	2,762,252	1,447,530	2,428,719	3,699,547	82,003,631	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2028	79,713,724	2,937,039	1,440,073	2,145,301	3,681,362	89,917,500	60,966,886	2,352,426	1,232,885	2,080,763	3,177,256	69,810,216	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2029	67,806,885	2,500,053	1,226,174	1,825,575	3,154,866	76,513,553	51,860,262	2,002,421	1,049,760	1,770,655	2,722,856	59,405,954	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2030	57,655,896	2,126,202	1,042,918	1,553,041	2,684,415	65,062,472	44,096,553	1,702,984	892,869	1,506,321	2,316,826	50,515,553	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2031	49,024,555	1,807,900	886,963	1,320,804	2,283,669	55,323,890	37,495,105	1,448,040	759,352	1,281,070	1,970,955	42,954,522	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2032	41,685,363	1,537,249	754,180	1,123,184	1,942,175	47,042,152	31,881,923	1,231,262	645,674	1,089,395	1,676,224	36,524,478	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2033	35,444,881	1,307,116	641,276	955,039	1,651,585	39,999,898	27,109,059	1,046,937	549,014	926,308	1,425,426	31,056,743	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2034	30,138,626	1,111,435	545,274	812,065	1,404,336	34,011,737	23,050,713	890,206	466,824	787,635	1,212,034	26,407,412	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2035	25,626,741	945,049	463,644	690,495	1,194,101	28,920,030	19,599,920	756,938	396,938	669,723	1,030,587	22,454,106	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2036	21,790,305	803,571	394,235	587,125	1,015,338	24,590,574	16,665,726	643,621	337,515	569,462	876,303	19,092,628	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2037	18,528,201	683,273	335,216	499,230	863,338	20,909,257	14,170,793	547,268	286,987	484,211	745,117	16,234,377	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2038	15,754,448	580,984	285,033	424,493	734,092	17,779,049	12,049,363	465,340	244,024	411,723	633,570	13,804,020	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2039	13,395,938	494,008	242,362	360,945	624,195	15,117,448	10,245,521	395,676	207,493	350,086	538,722	11,737,497	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2040	11,390,507	420,053	206,079	306,910	530,751	12,854,299	8,711,721	336,442	176,430	297,677	458,073	9,980,342	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%
2041	9,685,298	357,169	175,228	260,964	451,295	10,929,954	7,407,538	286,075	150,018	253,113	389,497	8,486,241	76.5%	80.1%	85.6%	97.0%	86.3%	77.6%

	EARNED PREMIUM						INCURRED CLAIMS					LOSS RATIO			
	Issue Year						Issue Year					PLAN F Total	National PLAN F (From Exhibit 2A)	Credibility Weighted	
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021				Total
Accumulated Value	13,421,812,183	38,321,261	12,442,702	10,731,565	5,068,129	13,488,375,840	9,327,398,417	31,408,914	10,609,585	9,308,362	4,225,196	9,382,950,474	69.6%	69.6%	69.6%
Present Value	1,090,178,040	39,488,396	19,232,769	28,570,879	48,800,500	1,226,270,586	828,227,317	31,422,340	16,359,017	27,531,717	41,847,035	945,387,426	77.1%	77.1%	77.1%
Lifetime Value	14,511,990,224	77,809,657	31,675,472	39,302,444	53,868,629	14,714,646,425	10,155,625,734	62,831,254	26,968,601	36,840,079	46,072,232	10,328,337,900	70.2%	70.2%	70.2%
Lifetime Loss Ratio							70.0%	80.7%	85.1%	93.7%	85.5%	70.2%			

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

State: NATIONAL
 Plan: G

Pricing Target Lifetime Loss Ratio: 74.1%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	1,046,219	0	0	0	0	1,046,219	1,082,008	0	0	0	1,082,008	103.4%	0.0%	0.0%	0.0%	0.0%	103.4%	
2011	3,901,473	0	0	0	0	3,901,473	4,028,432	0	0	0	4,028,432	103.3%	0.0%	0.0%	0.0%	0.0%	103.3%	
2012	8,270,101	0	0	0	0	8,270,101	6,476,335	0	0	0	6,476,335	78.3%	0.0%	0.0%	0.0%	0.0%	78.3%	
2013	31,438,220	0	0	0	0	31,438,220	22,705,442	0	0	0	22,705,442	72.2%	0.0%	0.0%	0.0%	0.0%	72.2%	
2014	67,882,138	0	0	0	0	67,882,138	49,734,337	0	0	0	49,734,337	73.3%	0.0%	0.0%	0.0%	0.0%	73.3%	
2015	127,451,532	0	0	0	0	127,451,532	98,562,680	0	0	0	98,562,680	77.3%	0.0%	0.0%	0.0%	0.0%	77.3%	
2016	200,429,868	0	0	0	0	200,429,868	154,130,349	0	0	0	154,130,349	76.9%	0.0%	0.0%	0.0%	0.0%	76.9%	
2017	264,157,272	0	0	0	0	264,157,272	203,609,858	0	0	0	203,609,858	77.1%	0.0%	0.0%	0.0%	0.0%	77.1%	
2018	265,758,484	16,570,479	0	0	0	282,328,963	219,065,224	13,241,771	0	0	232,306,995	82.4%	79.9%	0.0%	0.0%	0.0%	82.3%	
2019	249,350,101	24,084,689	10,756,407	0	0	284,191,197	212,327,401	20,979,001	8,800,339	0	242,106,741	85.2%	87.1%	81.8%	0.0%	0.0%	85.2%	
2020	230,417,764	22,665,540	21,374,686	27,262,251	0	301,708,241	172,914,273	18,069,451	16,960,068	19,278,513	0	227,222,305	75.0%	79.8%	79.3%	70.7%	75.3%	
2021	205,911,439	21,170,855	20,066,462	46,520,490	32,297,768	325,967,014	159,873,423	18,056,718	16,694,393	39,017,833	25,508,987	259,151,353	77.6%	85.3%	83.2%	83.9%	79.0%	
2022	199,706,447	20,714,682	19,237,952	44,194,131	66,296,634	350,149,847	151,106,745	17,217,680	16,238,598	38,187,518	52,673,135	275,423,676	75.7%	83.1%	84.4%	86.4%	79.5%	
2023	181,781,950	19,031,980	17,687,163	39,761,865	59,265,232	317,528,190	142,487,289	16,387,547	15,466,124	37,055,362	51,567,168	262,963,491	78.4%	86.1%	87.4%	93.2%	82.8%	
2024	170,978,081	18,077,619	16,814,876	37,771,656	55,253,738	298,895,969	134,018,825	15,565,791	14,703,373	35,200,623	50,052,853	249,541,465	78.4%	86.1%	87.4%	93.2%	83.5%	
2025	160,391,796	17,136,203	15,951,589	35,808,121	52,503,355	281,791,063	125,720,910	14,755,182	13,948,492	33,370,741	47,561,356	235,356,681	78.4%	86.1%	87.4%	93.2%	83.5%	
2026	150,151,229	16,204,416	15,104,753	33,877,507	49,793,314	265,131,219	117,693,982	13,952,864	13,207,996	31,571,540	45,106,405	221,532,787	78.4%	86.1%	87.4%	93.2%	83.6%	
2027	140,536,877	15,184,711	14,268,148	31,991,792	47,126,998	249,108,526	110,157,905	13,074,844	12,476,447	29,814,181	42,691,061	208,214,437	78.4%	86.1%	87.4%	93.2%	83.6%	
2028	131,512,296	14,224,985	13,367,664	30,149,259	44,521,114	233,775,317	103,084,110	12,248,468	11,689,039	28,097,065	40,330,462	195,449,146	78.4%	86.1%	87.4%	93.2%	83.6%	
2029	123,055,135	13,319,376	12,520,322	28,221,541	41,969,251	219,085,624	96,455,081	11,468,691	10,948,101	26,300,563	38,018,799	183,191,234	78.4%	86.1%	87.4%	93.2%	83.6%	
2030	115,096,564	12,460,397	11,714,026	26,409,293	39,281,913	204,962,193	90,216,864	10,729,064	10,243,055	24,611,671	35,584,413	171,385,067	78.4%	86.1%	87.4%	93.2%	83.6%	
2031	107,652,712	11,654,523	10,958,578	24,706,134	36,759,423	191,731,370	84,382,102	10,035,164	9,582,471	23,024,442	33,299,359	160,323,537	78.4%	86.1%	87.4%	93.2%	83.6%	
2032	100,690,290	10,900,768	10,249,834	23,110,540	34,388,774	179,340,207	78,924,703	9,386,141	8,962,726	21,537,457	31,151,852	149,962,880	78.4%	86.1%	87.4%	93.2%	83.6%	
2033	94,178,162	10,195,763	9,586,927	21,615,870	32,167,848	167,744,570	73,820,261	8,779,094	8,383,063	20,144,525	29,139,976	140,266,919	78.4%	86.1%	87.4%	93.2%	83.6%	
2034	88,087,204	9,536,353	8,966,894	20,217,867	30,087,398	156,895,717	69,045,947	8,211,307	7,840,890	18,841,681	27,255,353	131,195,179	78.4%	86.1%	87.4%	93.2%	83.6%	
2035	82,390,178	8,919,591	8,386,962	18,910,280	28,141,500	146,748,511	64,580,412	7,680,242	7,333,782	17,623,099	25,492,617	122,710,152	78.4%	86.1%	87.4%	93.2%	83.6%	
2036	77,061,607	8,342,718	7,844,537	17,687,260	26,321,453	137,257,575	60,403,684	7,183,524	6,859,470	16,483,328	23,843,886	114,773,892	78.4%	86.1%	87.4%	93.2%	83.6%	
2037	72,077,659	7,803,154	7,337,192	16,543,340	24,619,117	128,380,463	56,497,085	6,718,931	6,415,835	15,417,271	22,301,787	107,350,909	78.4%	86.1%	87.4%	93.2%	83.6%	
2038	67,416,048	7,298,486	6,862,661	15,473,402	23,026,880	120,077,477	52,843,145	6,284,385	6,000,892	14,420,161	20,859,422	100,408,006	78.4%	86.1%	87.4%	93.2%	83.6%	
2039	63,055,926	6,826,458	6,418,819	14,472,662	21,537,620	112,311,486	49,425,523	5,877,943	5,612,785	13,487,540	19,510,342	93,914,134	78.4%	86.1%	87.4%	93.2%	83.6%	
2040	58,977,794	6,384,958	6,003,683	13,536,645	20,144,678	105,047,758	46,228,936	5,497,788	5,249,779	12,615,235	18,248,514	87,840,253	78.4%	86.1%	87.4%	93.2%	83.6%	
2041	55,163,415	5,972,012	5,615,396	12,661,165	18,841,824	98,253,811	43,239,087	5,142,220	4,910,251	11,799,347	17,068,294	82,159,199	78.4%	86.1%	87.4%	93.2%	83.6%	

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN G Total	National PLAN G (From Exhibit 2A)	Credibility Weighted
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total			
Accumulated Value	1,952,667,843	92,058,488	55,354,226	76,678,686	33,016,471	2,209,775,713	1,536,721,524	76,627,987	45,007,581	60,480,418	26,076,623	1,744,914,133	79.0%	79.0%	79.0%
Present Value	1,631,875,637	174,515,732	163,236,426	368,190,134	545,811,372	2,883,629,301	1,273,811,142	149,662,032	142,167,380	340,195,098	485,229,006	2,391,064,658	82.9%	82.9%	82.9%
Lifetime Value	3,584,543,480	266,574,220	218,590,652	444,868,820	578,827,843	5,093,405,015	2,810,532,665	228,290,019	187,174,961	400,675,516	511,305,629	4,135,978,791	81.2%	81.2%	81.2%
Lifetime Loss Ratio							78.4%						81.2%		

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

State: NATIONAL
 Plan: High Ded F

Pricing Target Lifetime Loss Ratio: 64.4%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	141,395	0	0	0	0	141,395	28,217	0	0	0	0	28,217	20.0%	0.0%	0.0%	0.0%	0.0%	20.0%
2017	1,271,423	0	0	0	0	1,271,423	416,956	0	0	0	0	416,956	32.8%	0.0%	0.0%	0.0%	0.0%	32.8%
2018	1,491,849	443,014	0	0	0	1,934,864	800,295	181,359	0	0	0	981,654	53.6%	40.9%	0.0%	0.0%	0.0%	50.7%
2019	1,321,205	543,364	242,263	0	0	2,106,832	912,531	190,127	114,657	0	0	1,217,315	69.1%	35.0%	47.3%	0.0%	0.0%	57.8%
2020	1,187,813	480,567	341,525	180,267	0	2,190,172	838,692	273,585	197,032	95,486	0	1,404,795	70.6%	56.9%	57.7%	53.0%	0.0%	64.1%
2021	1,084,022	442,168	297,285	200,702	110,710	2,134,886	664,527	297,285	162,303	102,358	67,577	1,339,195	61.3%	77.4%	54.6%	51.0%	61.0%	62.7%
2022	993,913	409,002	275,013	159,190	111,009	1,948,127	628,087	326,519	154,776	113,433	270,116	1,492,932	63.2%	79.8%	56.3%	71.3%	243.3%	76.6%
2023	906,949	376,710	253,471	146,550	87,859	1,771,539	592,260	310,776	147,413	107,912	299,430	1,457,791	65.3%	82.5%	58.2%	73.6%	340.8%	82.3%
2024	853,046	357,820	240,970	139,215	83,607	1,674,658	557,060	295,192	140,143	102,511	284,938	1,379,844	65.3%	82.5%	58.2%	73.6%	340.8%	82.4%
2025	800,229	339,186	228,599	131,978	79,445	1,579,437	522,569	279,819	132,948	97,182	270,754	1,303,273	65.3%	82.5%	58.2%	73.6%	340.8%	82.5%
2026	749,137	320,742	216,463	124,862	75,345	1,486,549	489,204	264,604	125,890	91,942	256,779	1,228,420	65.3%	82.5%	58.2%	73.6%	340.8%	82.6%
2027	701,169	300,559	204,474	117,912	71,310	1,395,423	457,880	247,953	118,918	86,824	243,029	1,154,605	65.3%	82.5%	58.2%	73.6%	340.8%	82.7%
2028	656,143	281,563	191,569	111,121	67,367	1,307,763	428,477	232,282	111,413	81,824	229,591	1,083,586	65.3%	82.5%	58.2%	73.6%	340.8%	82.9%
2029	613,949	263,637	179,426	104,016	63,506	1,224,534	400,923	217,494	104,351	76,592	216,431	1,015,791	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%
2030	574,241	246,635	167,871	97,337	59,439	1,145,524	374,994	203,468	97,630	71,674	202,573	950,338	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%
2031	537,103	230,684	157,045	91,059	55,622	1,071,513	350,741	190,308	91,334	67,051	189,565	888,999	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%
2032	502,365	215,765	146,888	85,178	52,035	1,002,232	328,057	178,000	85,427	62,721	177,339	831,544	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%
2033	469,875	201,810	137,388	79,670	48,675	937,418	306,840	166,488	79,902	58,665	165,886	777,781	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%
2034	439,486	188,758	128,503	74,517	45,527	876,790	286,995	155,720	74,735	54,870	155,158	727,478	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%
2035	411,062	176,550	120,192	69,698	42,582	820,084	268,434	145,649	69,901	51,322	145,123	680,428	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%
2036	384,477	165,132	112,418	65,190	39,828	767,045	251,073	136,229	65,380	48,002	135,737	636,422	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%
2037	359,611	154,542	105,148	60,974	37,252	717,437	234,835	127,419	61,152	44,898	126,958	595,261	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%
2038	336,353	144,463	98,347	57,030	34,843	671,037	219,647	119,178	57,197	41,994	118,747	556,763	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%
2039	314,600	135,120	91,987	53,342	32,590	627,637	205,441	111,470	53,498	39,278	111,067	520,754	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%
2040	294,253	126,381	86,037	49,892	30,482	587,045	192,154	104,261	50,038	36,738	103,884	487,075	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%
2041	275,222	118,207	80,473	46,665	28,510	549,078	179,727	97,518	46,801	34,362	97,165	455,573	65.3%	82.5%	58.2%	73.6%	340.8%	83.0%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN High Ded Total	National PLAN High Ded F (From Exhibit 2A)	Credibility Weighted
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total			
Accumulated Value	7,322,315	2,088,748	939,180	397,739	113,173	10,861,165	4,071,762	1,066,118	504,389	206,639	69,080	5,917,989	54.5%	54.5%	54.5%
Present Value	8,139,367	3,453,289	2,338,639	1,353,422	834,650	16,119,365	5,294,698	2,838,213	1,355,051	992,886	2,738,687	13,219,535	82.0%	82.0%	82.0%
Lifetime Value	15,461,682	5,542,037	3,277,819	1,751,161	947,823	26,980,521	9,366,460	3,904,331	1,859,440	1,199,525	2,807,768	19,137,524	70.9%	70.9%	70.9%
Lifetime Loss Ratio							60.6%	70.4%	56.7%	68.5%	296.2%	70.9%			

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

EXHIBIT 2A

State: NATIONAL
 Plan: N

Pricing Target Lifetime Loss Ratio: 72.0%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	1,153,152	0	0	0	0	1,153,152	1,423,356	0	0	0	1,423,356	123.4%	0.0%	0.0%	0.0%	0.0%	123.4%	
2011	8,620,486	0	0	0	0	8,620,486	10,156,225	0	0	0	10,156,225	117.8%	0.0%	0.0%	0.0%	0.0%	117.8%	
2012	6,608,325	0	0	0	0	6,608,325	6,736,392	0	0	0	6,736,392	101.9%	0.0%	0.0%	0.0%	0.0%	101.9%	
2013	4,672,644	0	0	0	0	4,672,644	4,323,075	0	0	0	4,323,075	92.5%	0.0%	0.0%	0.0%	0.0%	92.5%	
2014	3,711,931	0	0	0	0	3,711,931	3,104,612	0	0	0	3,104,612	83.6%	0.0%	0.0%	0.0%	0.0%	83.6%	
2015	3,053,184	0	0	0	0	3,053,184	2,460,825	0	0	0	2,460,825	80.6%	0.0%	0.0%	0.0%	0.0%	80.6%	
2016	3,170,326	0	0	0	0	3,170,326	2,275,017	0	0	0	2,275,017	71.8%	0.0%	0.0%	0.0%	0.0%	71.8%	
2017	8,057,511	0	0	0	0	8,057,511	5,634,583	0	0	0	5,634,583	69.9%	0.0%	0.0%	0.0%	0.0%	69.9%	
2018	9,043,118	2,490,899	0	0	0	11,534,017	6,913,449	2,154,524	0	0	9,067,973	76.4%	86.5%	0.0%	0.0%	0.0%	78.6%	
2019	7,932,890	3,619,739	1,862,579	0	0	13,415,208	6,253,952	3,356,588	1,583,608	0	11,194,148	78.8%	92.7%	85.0%	0.0%	0.0%	83.4%	
2020	6,848,875	3,157,193	3,215,799	3,474,351	0	16,696,218	5,402,443	2,730,931	2,475,650	2,296,082	12,905,106	78.9%	86.5%	77.0%	66.1%	0.0%	77.3%	
2021	5,968,771	2,716,566	2,755,164	5,347,245	4,589,956	21,377,702	4,868,858	2,620,905	3,181,388	4,188,307	3,088,182	81.6%	96.5%	115.5%	78.3%	67.3%	84.0%	
2022	5,599,178	2,570,916	2,554,837	4,913,354	8,391,226	24,029,511	4,601,874	2,499,120	3,094,529	4,099,178	6,376,742	20,671,443	82.2%	97.2%	121.1%	83.4%	76.0%	86.0%
2023	5,096,628	2,362,074	2,348,889	4,420,590	7,501,255	21,729,436	4,339,373	2,378,628	2,947,321	3,977,649	6,242,851	19,885,822	85.1%	100.7%	125.5%	90.0%	83.2%	91.5%
2024	4,793,719	2,243,628	2,233,048	4,199,325	6,993,516	20,463,236	4,081,471	2,259,351	2,801,967	3,778,555	6,059,524	18,980,867	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2025	4,496,911	2,126,788	2,118,402	3,981,026	6,645,398	19,368,525	3,828,762	2,141,692	2,658,112	3,582,129	5,757,898	17,968,593	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2026	4,209,796	2,011,143	2,005,940	3,766,387	6,302,386	18,295,652	3,584,306	2,025,237	2,516,998	3,388,997	5,460,695	16,976,233	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2027	3,940,238	1,884,587	1,894,837	3,556,739	5,964,908	17,241,309	3,354,799	1,897,794	2,377,590	3,200,356	5,168,287	15,998,826	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2028	3,687,216	1,765,474	1,775,251	3,351,893	5,635,078	16,214,912	3,139,371	1,777,847	2,227,536	3,016,035	4,882,507	15,043,296	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2029	3,450,102	1,653,078	1,662,723	3,137,576	5,312,087	15,215,565	2,937,487	1,664,663	2,086,339	2,823,192	4,602,652	14,114,332	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2030	3,226,967	1,546,470	1,555,645	2,936,096	4,971,948	14,237,126	2,747,506	1,557,307	1,951,981	2,641,901	4,307,939	13,206,633	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2031	3,018,263	1,446,452	1,455,320	2,746,745	4,652,674	13,319,454	2,569,811	1,456,589	1,826,096	2,471,522	4,031,304	12,355,322	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2032	2,823,058	1,352,903	1,361,198	2,569,352	4,352,619	12,459,129	2,403,609	1,362,384	1,707,993	2,311,904	3,771,322	11,557,212	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2033	2,640,477	1,265,404	1,273,162	2,403,179	4,071,514	11,653,737	2,248,156	1,274,272	1,597,529	2,162,382	3,527,759	10,810,098	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2034	2,469,705	1,183,564	1,190,821	2,247,754	3,808,190	10,900,033	2,102,757	1,191,859	1,494,209	2,022,530	3,299,602	10,110,957	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2035	2,309,977	1,107,018	1,113,805	2,102,381	3,561,896	10,195,076	1,966,761	1,114,775	1,397,571	1,891,723	3,086,200	9,457,032	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2036	2,160,579	1,035,421	1,041,769	1,966,410	3,331,531	9,535,711	1,839,561	1,042,678	1,307,184	1,769,377	2,886,601	8,845,400	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2037	2,020,844	968,456	974,393	1,839,233	3,116,064	8,918,990	1,720,588	975,243	1,222,642	1,654,942	2,699,910	8,273,325	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2038	1,890,146	905,821	911,374	1,720,281	2,914,533	8,342,156	1,609,309	912,169	1,143,568	1,547,909	2,525,294	7,738,249	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2039	1,767,902	847,237	852,431	1,609,022	2,726,036	7,802,628	1,505,228	853,175	1,069,607	1,447,799	2,361,971	7,237,779	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2040	1,653,563	792,442	797,301	1,504,958	2,549,730	7,297,995	1,407,877	797,996	1,000,431	1,354,162	2,209,211	6,769,677	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%
2041	1,546,619	741,191	745,735	1,407,626	2,384,827	6,825,998	1,316,823	746,385	935,728	1,266,582	2,066,331	6,331,849	85.1%	100.7%	125.5%	90.0%	86.6%	92.8%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN N	National PLAN N (From Exhibit 2A)	Credibility Weighted
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total			
Accumulated Value	88,342,824	13,096,289	8,331,006	9,177,722	4,692,094	123,639,935	78,159,641	11,856,979	7,664,626	6,734,305	3,156,902	107,572,451	87.0%	87.0%	87.0%
Present Value	45,752,963	21,659,286	21,678,109	40,934,137	69,083,848	199,108,343	38,793,227	21,723,216	27,092,304	36,517,702	58,743,045	182,869,494	91.8%	91.8%	91.8%
Lifetime Value	134,095,787	34,755,574	30,009,115	50,111,859	73,775,942	322,748,278	116,952,868	33,580,195	34,756,930	43,252,006	61,899,947	290,441,945	90.0%	90.0%	90.0%
Lifetime Loss Ratio							87.2%	96.6%	115.8%	86.3%	83.9%	90.0%			

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

State: NATIONAL
 Plan: High Ded G

Pricing Target Lifetime Loss Ratio: 67.7%
 Interest Rate: 4.5%
 2020 Trend Rate: 4.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2018	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2019	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2020	0	0	0	371,471	0	371,471	0	0	110,236	0	110,236	0	0.0%	0.0%	0.0%	29.7%	0.0%	29.7%
2021	0	0	0	695,031	628,904	1,323,935	0	0	275,842	170,870	446,712	0	0.0%	0.0%	0.0%	39.7%	27.2%	33.7%
2022	0	0	0	586,886	873,407	1,460,293	0	0	316,014	518,774	834,788	0	0.0%	0.0%	0.0%	53.8%	59.4%	57.2%
2023	0	0	0	559,241	740,401	1,299,642	0	0	324,669	594,497	919,166	0	0.0%	0.0%	0.0%	58.1%	80.3%	70.7%
2024	0	0	0	566,568	727,260	1,293,828	0	0	322,437	610,957	933,394	0	0.0%	0.0%	0.0%	56.9%	84.0%	72.1%
2025	0	0	0	572,986	737,002	1,309,988	0	0	319,570	606,933	926,503	0	0.0%	0.0%	0.0%	55.8%	82.4%	70.7%
2026	0	0	0	578,458	745,640	1,324,098	0	0	316,083	601,769	917,852	0	0.0%	0.0%	0.0%	54.6%	80.7%	69.3%
2027	0	0	0	582,616	753,054	1,335,669	0	0	312,057	595,435	907,491	0	0.0%	0.0%	0.0%	53.6%	79.1%	67.9%
2028	0	0	0	574,018	758,761	1,332,779	0	0	307,451	588,079	895,530	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2029	0	0	0	561,739	747,783	1,309,522	0	0	300,875	579,570	880,445	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2030	0	0	0	549,561	731,715	1,281,276	0	0	294,352	567,117	861,469	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2031	0	0	0	537,488	715,852	1,253,340	0	0	287,886	554,822	842,708	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2032	0	0	0	525,629	700,126	1,225,756	0	0	281,534	542,634	824,167	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2033	0	0	0	513,981	684,679	1,198,660	0	0	275,295	530,661	805,956	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2034	0	0	0	502,591	669,506	1,172,098	0	0	269,194	518,902	788,096	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2035	0	0	0	491,454	654,670	1,146,124	0	0	263,229	507,403	770,632	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2036	0	0	0	480,563	640,162	1,120,726	0	0	257,396	496,159	753,555	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2037	0	0	0	469,914	625,976	1,095,890	0	0	251,692	485,164	736,856	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2038	0	0	0	459,501	612,105	1,071,605	0	0	246,115	474,412	720,527	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2039	0	0	0	449,318	598,540	1,047,859	0	0	240,661	463,899	704,560	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2040	0	0	0	439,361	585,277	1,024,638	0	0	235,328	453,619	688,947	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%
2041	0	0	0	429,625	572,307	1,001,932	0	0	230,113	443,567	673,680	0	0.0%	0.0%	0.0%	53.6%	77.5%	67.2%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN High Ded	National PLAN High Ded G (From Exhibit 2A)	Credibility Weighted
	2017 & Prior	2018	2019	2020	2021	Total	2017 & Prior	2018	2019	2020	2021	Total			
Accumulated Value	0	0	0	1,107,323	642,899	1,750,221	0	0	0	399,740	174,672	574,412	32.8%	32.8%	32.8%
Present Value	0	0	0	7,095,444	9,446,379	16,541,822	0	0	0	3,858,561	7,287,841	11,146,402	67.4%	67.4%	67.4%
Lifetime Value	0	0	0	8,202,766	10,089,277	18,292,044	0	0	0	4,258,301	7,462,513	11,720,814	64.1%	64.1%	64.1%
Lifetime Loss Ratio							0.0%						64.1%		

RHODE ISLAND ONLY EXPERIENCE

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
A	1992	-	-	0.0%	-	-	0.0%
A	1993	-	-	0.0%	-	-	0.0%
A	1994	136	-	0.0%	85	-	0.0%
A	1995	272	71	26.0%	272	71	26.0%
A	1996	846	14	1.7%	685	14	2.1%
A	1997	708	43	6.0%	751	43	5.7%
A	1998	1,805	404	22.4%	1,459	404	27.6%
A	1999	8,431	2,815	33.4%	6,970	2,815	40.4%
A	2000	11,472	7,403	64.5%	10,999	7,403	67.3%
A	2001	13,136	5,311	40.4%	12,969	5,311	41.0%
A	2002	11,117	2,880	25.9%	11,992	2,880	24.0%
A	2003	10,895	4,280	39.3%	10,462	4,280	40.9%
A	2004	9,244	1,717	18.6%	9,516	1,717	18.0%
A	2005	11,744	3,199	27.2%	11,177	3,199	28.6%
A	2006	12,823	4,038	31.5%	12,623	4,038	32.0%
A	2007	12,002	3,020	25.2%	11,972	3,020	25.2%
A	2008	12,428	2,474	19.9%	12,246	2,474	20.2%
A	2009	13,115	3,079	23.5%	13,045	3,079	23.6%
A	2010	12,404	5,871	47.3%	12,870	5,871	45.6%
A	2011	11,582	5,312	45.9%	10,909	5,312	48.7%
A	2012	10,541	2,466	23.4%	11,076	2,466	22.3%
A	2013	11,240	758	6.7%	11,207	758	6.8%
A	2014	11,421	453	4.0%	11,334	453	4.0%
A	2015	12,337	848	6.9%	11,593	848	7.3%
A	2016	11,449	1,100	9.6%	11,987	1,100	9.2%
A	2017	12,100	3,133	25.9%	12,100	3,133	25.9%
A	2018	12,100	5,861	48.4%	12,100	5,861	48.4%
A	2019	12,100	4,884	40.4%	12,100	4,884	40.4%
A	2020	4,748	1,900	40.0%	6,905	4,281	62.0%
A	2021	5,399	1,225	22.7%	4,748	2,712	57.1%
C	1992	1,458	16	1.1%	372	16	4.2%
C	1993	35,908	18,791	52.3%	27,289	18,791	68.9%
C	1994	87,068	62,421	71.7%	84,055	62,421	74.3%
C	1995	140,670	109,355	77.7%	132,659	109,355	82.4%
C	1996	271,401	271,279	100.0%	253,624	271,279	107.0%
C	1997	373,111	359,838	96.4%	373,777	359,838	96.3%
C	1998	317,434	262,239	82.6%	316,684	262,239	82.8%
C	1999	275,693	241,604	87.6%	282,544	241,604	85.5%
C	2000	315,054	264,389	83.9%	315,436	264,389	83.8%
C	2001	308,720	226,284	73.3%	315,022	226,284	71.8%
C	2002	300,431	203,999	67.9%	302,041	203,999	67.5%
C	2003	279,088	172,147	61.7%	283,028	172,147	60.8%
C	2004	281,983	185,459	65.8%	286,449	185,459	64.7%
C	2005	275,747	171,532	62.2%	275,220	171,532	62.3%
C	2006	272,355	164,732	60.5%	272,159	164,732	60.5%
C	2007	239,106	145,752	61.0%	243,533	145,752	59.8%
C	2008	218,058	126,570	58.1%	219,573	126,707	57.7%
C	2009	197,793	104,361	52.8%	201,340	104,361	51.8%
C	2010	181,044	110,437	61.0%	183,399	110,437	60.2%
C	2011	162,118	77,584	47.9%	166,659	77,584	46.6%
C	2012	141,860	117,748	83.0%	143,476	117,748	82.1%
C	2013	159,787	138,590	86.7%	159,785	138,590	86.7%
C	2014	141,698	98,056	69.2%	147,644	98,056	66.4%
C	2015	136,825	97,331	71.1%	137,358	97,331	70.9%
C	2016	124,201	108,743	87.6%	124,344	108,743	87.5%
C	2017	114,549	65,884	57.5%	115,300	65,884	57.1%
C	2018	108,783	66,646	61.3%	109,340	66,646	61.0%
C	2019	100,447	75,699	75.4%	102,066	75,699	74.2%
C	2020	91,061	40,988	45.0%	95,037	40,992	43.1%
C	2021	79,726	39,897	50.0%	79,440	44,706	56.3%

NATIONAL EXPERIENCE

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
A	1992	324,053	80,852	25.0%	236,641	80,852	34.2%
A	1993	898,668	379,587	42.2%	836,890	379,587	45.4%
A	1994	1,453,774	936,816	64.4%	1,431,387	936,816	65.4%
A	1995	1,576,148	1,359,476	86.3%	1,537,907	1,359,476	88.4%
A	1996	1,998,565	1,653,334	82.7%	1,908,356	1,653,334	86.6%
A	1997	2,289,688	1,742,523	76.1%	2,254,471	1,742,523	77.3%
A	1998	2,506,342	1,817,452	72.5%	2,427,636	1,817,452	74.9%
A	1999	2,882,581	2,080,143	72.2%	2,803,031	2,080,143	74.2%
A	2000	3,600,400	2,243,933	62.3%	3,468,529	2,243,933	64.7%
A	2001	4,906,999	3,010,617	61.4%	4,740,604	3,010,617	63.5%
A	2002	5,967,995	3,468,295	58.1%	5,824,755	3,468,295	59.5%
A	2003	6,544,943	3,484,582	53.2%	6,465,865	3,484,582	53.9%
A	2004	6,691,051	3,980,226	59.5%	6,672,585	3,980,226	59.7%
A	2005	6,269,341	3,884,643	62.0%	6,323,235	3,884,643	61.4%
A	2006	5,666,615	3,467,361	61.2%	5,705,871	3,467,361	60.8%
A	2007	5,078,942	3,280,133	64.6%	5,044,182	3,280,133	65.0%
A	2008	4,615,028	3,190,530	69.1%	4,586,269	3,190,530	69.6%
A	2009	4,238,421	2,638,962	62.3%	4,146,835	2,638,962	63.6%
A	2010	3,957,713	2,671,073	67.5%	3,913,021	2,671,073	68.3%
A	2011	3,478,369	2,325,528	66.9%	3,434,909	2,325,528	67.7%
A	2012	3,134,097	2,134,794	68.1%	3,101,344	2,134,794	68.8%
A	2013	2,906,101	1,825,057	62.8%	2,820,074	1,825,057	64.7%
A	2014	2,553,730	1,730,239	67.8%	2,598,923	1,730,239	66.6%
A	2015	2,391,906	1,738,656	72.7%	2,362,956	1,738,656	73.6%
A	2016	2,286,667	1,704,376	74.5%	2,377,630	1,704,376	71.7%
A	2017	2,140,467	1,648,205	77.0%	2,262,180	1,648,205	72.9%
A	2018	1,955,774	1,407,773	72.0%	2,052,391	1,407,773	68.6%
A	2019	1,747,189	1,351,231	77.3%	1,848,710	1,351,231	73.1%
A	2020	1,613,262	1,036,357	64.2%	1,670,296	1,072,902	64.2%
A	2021	1,464,158	1,003,439	68.5%	1,562,974	1,162,943	74.4%
C	1992	1,793,529	598,382	33.4%	1,312,767	598,382	45.6%
C	1993	5,244,602	2,612,032	49.8%	4,860,205	2,612,032	53.7%
C	1994	9,634,968	6,053,255	62.8%	9,278,073	6,053,255	65.2%
C	1995	13,231,913	10,045,857	75.9%	12,715,402	10,045,857	79.0%
C	1996	21,389,601	16,156,338	75.5%	20,480,201	16,156,338	78.9%
C	1997	27,044,360	20,594,046	76.1%	27,010,525	20,594,046	76.2%
C	1998	29,590,256	21,156,057	71.5%	29,290,739	21,156,057	72.2%
C	1999	27,624,130	20,147,697	72.9%	28,125,284	20,147,697	71.6%
C	2000	26,468,582	19,228,538	72.6%	26,730,190	19,228,538	71.9%
C	2001	27,336,192	19,395,570	71.0%	27,379,834	19,395,570	70.8%
C	2002	27,610,732	19,040,880	69.0%	27,660,915	19,040,880	68.8%
C	2003	27,279,713	18,222,898	66.8%	27,524,863	18,222,898	66.2%
C	2004	26,304,263	18,486,500	70.3%	26,559,245	18,486,500	69.6%
C	2005	25,494,444	18,368,815	72.1%	25,555,515	18,368,815	71.9%
C	2006	26,510,645	19,384,079	73.1%	26,444,748	19,384,079	73.3%
C	2007	28,070,293	20,194,677	71.9%	28,024,259	20,194,677	72.1%
C	2008	26,121,692	18,983,053	72.7%	26,561,621	18,983,053	71.5%
C	2009	23,564,049	16,213,458	68.8%	23,870,643	16,213,458	67.9%
C	2010	21,847,550	15,643,471	71.6%	22,103,465	15,643,471	70.8%
C	2011	19,575,536	13,599,973	69.5%	19,867,169	13,599,973	68.5%
C	2012	17,313,143	12,230,240	70.6%	17,637,182	12,230,240	69.3%
C	2013	15,471,088	10,177,818	65.8%	15,649,969	10,177,818	65.0%
C	2014	13,219,558	9,303,874	70.4%	13,835,981	9,303,874	67.2%
C	2015	12,207,320	8,601,605	70.5%	12,371,503	8,601,605	69.5%
C	2016	11,019,515	7,218,291	65.5%	11,094,740	7,218,291	65.1%
C	2017	9,877,670	6,991,009	70.8%	10,023,268	6,991,009	69.7%
C	2018	8,700,064	6,543,017	75.2%	8,816,767	6,543,017	74.2%
C	2019	7,824,903	5,948,196	76.0%	7,855,510	5,948,196	75.7%
C	2020	6,886,646	4,554,975	66.1%	7,055,507	4,572,715	64.8%
C	2021	6,058,651	3,658,454	60.4%	6,111,964	4,106,650	67.2%

RHODE ISLAND ONLY EXPERIENCE

<u>Plan</u>	<u>Year</u>	<u>Paid Premium</u>	<u>Paid Claims</u>	<u>Paid Loss Ratio</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Incurred Loss Ratio</u>
D	1992	-	-	0.0%	-	-	0.0%
	1993	-	-	0.0%	-	-	0.0%
	1994	-	-	0.0%	-	-	0.0%
	1995	-	-	0.0%	-	-	0.0%
	1996	-	-	0.0%	-	-	0.0%
	1997	16,229	7,004	43.2%	10,975	7,004	63.8%
	1998	53,197	30,837	58.0%	44,121	30,837	69.9%
	1999	69,550	38,829	55.8%	66,458	38,829	58.4%
	2000	109,943	68,398	62.2%	104,099	68,398	65.7%
	2001	135,338	77,973	57.6%	133,447	77,973	58.4%
	2002	147,700	72,248	48.9%	142,772	72,248	50.6%
	2003	131,562	83,970	63.8%	134,536	83,970	62.4%
	2004	133,731	72,085	53.9%	132,414	72,085	54.4%
	2005	128,275	79,365	61.9%	131,794	79,365	60.2%
	2006	116,460	76,233	65.5%	117,270	76,233	65.0%
	2007	118,756	85,369	71.9%	118,696	85,369	71.9%
	2008	120,583	120,071	99.6%	122,006	120,071	98.4%
	2009	124,764	110,072	88.2%	125,510	110,072	87.7%
	2010	120,748	131,770	109.1%	121,307	131,770	108.6%
	2011	101,369	67,573	66.7%	104,487	67,573	64.7%
	2012	103,700	68,484	66.0%	101,486	68,484	67.5%
	2013	93,652	56,549	60.4%	97,103	56,549	58.2%
	2014	81,626	66,444	81.4%	83,697	66,444	79.4%
	2015	74,272	61,198	82.4%	78,447	61,198	78.0%
	2016	72,252	60,458	83.7%	73,201	60,458	82.6%
	2017	73,844	84,909	115.0%	72,354	84,909	117.4%
	2018	56,015	48,007	85.7%	62,005	48,007	77.4%
	2019	50,876	43,517	85.5%	50,307	43,517	86.5%
	2020	47,298	28,815	60.9%	47,083	28,817	61.2%
	2021	29,707	24,720	83.2%	30,647	27,794	90.7%

F	1992	-	-	0.0%	-	-	0.0%
	1993	2,317	525	22.7%	1,971	525	26.6%
	1994	4,791	1,596	33.3%	4,298	1,596	37.1%
	1995	9,720	3,610	37.1%	7,773	3,610	46.4%
	1996	55,276	25,994	47.0%	42,964	25,994	60.5%
	1997	89,035	69,092	77.6%	87,550	69,092	78.9%
	1998	122,280	96,700	79.1%	114,416	96,700	84.5%
	1999	126,853	104,872	82.7%	125,793	104,872	83.4%
	2000	148,817	99,899	67.1%	139,038	99,899	71.9%
	2001	148,785	95,070	63.9%	154,570	95,070	61.5%
	2002	157,909	111,370	70.5%	155,666	111,370	71.5%
	2003	162,844	104,587	64.2%	167,951	104,587	62.3%
	2004	185,774	121,195	65.2%	179,695	121,195	67.4%
	2005	171,958	130,083	75.6%	175,855	130,083	74.0%
	2006	147,029	81,410	55.4%	155,758	81,410	52.3%
	2007	159,986	80,295	50.2%	155,344	80,295	51.7%
	2008	158,698	73,759	46.5%	163,517	73,759	45.1%
	2009	156,749	65,154	41.6%	162,638	65,154	40.1%
	2010	168,990	78,898	46.7%	169,465	78,898	46.6%
	2011	174,136	104,096	59.8%	173,325	104,096	60.1%
	2012	181,469	104,731	57.7%	181,326	104,731	57.8%
	2013	179,624	100,309	55.8%	180,507	100,309	55.6%
	2014	180,063	134,871	74.9%	183,383	134,871	73.5%
	2015	189,126	114,707	60.7%	189,640	114,707	60.5%
	2016	188,569	112,980	59.9%	198,943	112,980	56.8%
	2017	178,391	103,865	58.2%	178,143	103,865	58.3%
	2018	153,987	82,706	53.7%	161,199	82,706	51.3%
	2019	144,316	102,924	71.3%	141,887	102,924	72.5%
	2020	128,224	112,947	88.1%	130,758	113,964	87.2%
	2021	115,864	51,346	44.3%	115,475	58,142	50.4%

NATIONAL EXPERIENCE

<u>Plan</u>	<u>Year</u>	<u>Paid Premium</u>	<u>Paid Claims</u>	<u>Paid Loss Ratio</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Incurred Loss Ratio</u>
D	1992	47,791	27,833	58.2%	34,742	27,833	80.1%
	1993	140,357	47,926	34.1%	117,517	47,926	40.8%
	1994	540,392	258,726	47.9%	472,866	258,726	54.7%
	1995	1,170,207	723,027	61.8%	1,108,336	723,027	65.2%
	1996	1,900,668	1,423,550	74.9%	1,866,151	1,423,550	76.3%
	1997	4,703,568	2,731,057	58.1%	4,194,597	2,731,057	65.1%
	1998	10,072,677	6,087,486	60.4%	9,389,276	6,087,486	64.8%
	1999	18,406,306	11,554,163	62.8%	17,641,338	11,554,163	65.5%
	2000	24,178,508	16,182,664	66.9%	23,680,438	16,182,664	68.3%
	2001	33,319,415	21,985,129	66.0%	32,445,034	21,985,129	67.8%
	2002	41,813,699	26,707,875	63.9%	41,032,201	26,707,875	65.1%
	2003	53,988,715	35,278,900	65.3%	54,127,065	35,278,900	65.2%
	2004	53,396,747	36,835,632	69.0%	53,896,962	36,835,632	68.3%
	2005	48,159,995	33,904,834	70.4%	48,599,671	33,904,834	69.8%
	2006	44,064,631	31,509,293	71.5%	44,506,428	31,509,293	70.8%
	2007	39,825,416	28,971,497	72.7%	40,229,197	28,971,497	72.0%
	2008	35,814,891	26,542,504	74.1%	36,281,548	26,542,504	73.2%
	2009	33,011,565	24,248,619	73.5%	33,380,517	24,248,619	72.6%
	2010	30,605,427	21,866,565	71.4%	31,051,356	21,866,565	70.4%
	2011	26,431,362	19,023,084	72.0%	26,947,455	19,023,084	70.6%
	2012	23,208,797	16,454,243	70.9%	23,663,794	16,454,243	69.5%
	2013	19,969,339	13,430,843	67.3%	20,171,469	13,430,843	66.6%
	2014	16,838,002	11,247,689	66.8%	17,514,201	11,247,689	64.2%
	2015	14,617,277	9,954,279	68.1%	14,824,438	9,954,279	67.1%
	2016	12,575,728	8,316,318	66.1%	12,716,165	8,316,318	65.4%
	2017	10,997,980	7,310,541	66.5%	11,111,718	7,310,541	65.8%
	2018	9,477,053	6,186,923	65.3%	9,617,061	6,186,923	64.3%
	2019	8,326,993	5,774,433	69.3%	8,421,790	5,774,433	68.6%
	2020	7,167,103	4,614,452	64.4%	7,307,779	4,654,796	63.7%
	2021	6,222,360	3,679,418	59.1%	6,328,574	4,174,474	66.0%

F	1992	6,232,367	1,976,545	31.7%	4,364,881	1,976,545	45.3%
	1993	18,981,000	9,014,599	47.5%	17,405,521	9,014,599	51.8%
	1994	28,742,353	16,671,035	58.0%	27,505,834	16,671,035	60.6%
	1995	39,343,042	26,138,374	66.4%	37,180,762	26,138,374	70.3%
	1996	66,385,511	45,086,929	67.9%	62,070,343	45,086,929	72.6%
	1997	94,165,570	65,342,576	69.4%	91,631,230	65,342,576	71.3%
	1998	116,069,151	78,185,912	67.4%	112,620,673	78,185,912	69.4%
	1999	130,845,537	89,073,205	68.1%	129,344,436	89,073,205	68.9%
	2000	162,190,708	111,775,978	68.9%	158,688,924	111,775,978	70.4%
	2001	224,313,457	150,193,067	67.0%	218,286,611	150,193,067	68.8%
	2002	286,724,844	185,325,250	64.6%	281,400,943	185,325,250	65.9%
	2003	341,446,433	220,087,505	64.5%	338,726,416	220,087,505	65.0%
	2004	374,350,763	255,652,900	68.3%	373,732,625	255,652,900	68.4%
	2005	393,566,593	279,912,445	71.1%	392,263,731	279,912,445	71.4%
	2006	414,327,909	294,286,367	71.0%	415,149,379	294,286,367	70.9%
	2007	404,092,258	282,626,371	69.9%	406,230,402	282,626,371	69.6%
	2008	367,855,802	249,430,813	67.8%	372,114,783	249,430,813	67.0%
	2009	333,213,592	219,223,049	65.8%	336,730,527	219,223,049	65.1%
	2010	311,129,981	208,124,624	66.9%	314,038,167	208,124,624	66.3%
	2011	302,279,008	202,351,542	66.9%	305,116,800	202,351,542	66.3%
	2012	292,866,476	187,133,164	63.9%	292,127,363	187,133,164	64.1%
	2013	328,007,671	219,611,609	67.0%	326,934,273	219,611,609	67.2%
	2014	332,439,711	239,572,880	72.1%	343,239,996	239,572,880	69.8%
	2015	365,167,222	270,114,828	74.0%	367,088,427	270,114,828	73.6%
	2016	381,236,945	287,638,973	75.4%	384,134,632	287,638,973	74.9%
	2017	380,730,899	295,653,020	77.7%	384,124,271	295,653,020	77.0%
	2018	351,469,468	280,801,903	79.9%	354,964,189	280,801,903	79.1%
	2019	324,001,511	256,455,053	79.2%	325,315,126	256,455,053	78.8%
	2020	301,155,817	212,116,454	70.4%	303,441,490	213,978,870	70.5%
	2021	269,295,292	178,315,787	66.2%	271,566,156	200,420,724	73.8%

RHODE ISLAND ONLY EXPERIENCE

<u>Plan</u>	<u>Year</u>	<u>Paid Premium</u>	<u>Paid Claims</u>	<u>Paid Loss Ratio</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Incurred Loss Ratio</u>
G	1992	-	-	0.0%	-	-	0.0%
G	1993	-	-	0.0%	-	-	0.0%
G	1994	-	-	0.0%	-	-	0.0%
G	1995	-	-	0.0%	-	-	0.0%
G	1996	-	-	0.0%	-	-	0.0%
G	1997	-	-	0.0%	-	-	0.0%
G	1998	-	-	0.0%	-	-	0.0%
G	1999	-	-	0.0%	-	-	0.0%
G	2000	-	-	0.0%	-	-	0.0%
G	2001	-	-	0.0%	-	-	0.0%
G	2002	-	-	0.0%	-	-	0.0%
G	2003	-	-	0.0%	-	-	0.0%
G	2004	-	-	0.0%	-	-	0.0%
G	2005	-	-	0.0%	-	-	0.0%
G	2006	-	-	0.0%	-	-	0.0%
G	2007	-	-	0.0%	-	-	0.0%
G	2008	-	-	0.0%	-	-	0.0%
G	2009	-	-	0.0%	-	-	0.0%
G	2010	-	-	0.0%	-	-	0.0%
G	2011	-	-	0.0%	-	-	0.0%
G	2012	-	-	0.0%	-	-	0.0%
G	2013	-	-	0.0%	-	-	0.0%
G	2014	-	-	0.0%	-	-	0.0%
G	2015	-	-	0.0%	-	-	0.0%
G	2016	-	-	0.0%	-	-	0.0%
G	2017	22,392	14,264	63.7%	19,373	14,264	73.6%
G	2018	166,304	118,812	71.4%	166,527	118,812	71.3%
G	2019	312,871	237,187	75.8%	317,612	237,187	74.7%
G	2020	437,061	301,351	68.9%	437,303	303,733	69.5%
G	2021	440,387	319,080	72.5%	444,597	362,027	81.4%
HDF	1992	-	-	0.0%	-	-	0.0%
HDF	1993	-	-	0.0%	-	-	0.0%
HDF	1994	-	-	0.0%	-	-	0.0%
HDF	1995	-	-	0.0%	-	-	0.0%
HDF	1996	-	-	0.0%	-	-	0.0%
HDF	1997	-	-	0.0%	-	-	0.0%
HDF	1998	-	-	0.0%	-	-	0.0%
HDF	1999	-	-	0.0%	-	-	0.0%
HDF	2000	-	-	0.0%	-	-	0.0%
HDF	2001	-	-	0.0%	-	-	0.0%
HDF	2002	-	-	0.0%	-	-	0.0%
HDF	2003	-	-	0.0%	-	-	0.0%
HDF	2004	-	-	0.0%	-	-	0.0%
HDF	2005	-	-	0.0%	-	-	0.0%
HDF	2006	-	-	0.0%	-	-	0.0%
HDF	2007	-	-	0.0%	-	-	0.0%
HDF	2008	-	-	0.0%	-	-	0.0%
HDF	2009	-	-	0.0%	-	-	0.0%
HDF	2010	-	-	0.0%	-	-	0.0%
HDF	2011	-	-	0.0%	-	-	0.0%
HDF	2012	-	-	0.0%	-	-	0.0%
HDF	2013	-	-	0.0%	-	-	0.0%
HDF	2014	-	-	0.0%	-	-	0.0%
HDF	2015	-	-	0.0%	-	-	0.0%
HDF	2016	-	-	0.0%	-	-	0.0%
HDF	2017	876	-	0.0%	394	-	0.0%
HDF	2018	5,390	3,607	66.9%	5,137	3,607	70.2%
HDF	2019	7,354	1,578	21.5%	7,740	1,578	20.4%
HDF	2020	9,989	3,329	33.3%	9,554	6,488	67.9%
HDF	2021	8,984	16,491	183.6%	8,896	21,699	243.9%

NATIONAL EXPERIENCE

<u>Plan</u>	<u>Year</u>	<u>Paid Premium</u>	<u>Paid Claims</u>	<u>Paid Loss Ratio</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Incurred Loss Ratio</u>
G	1992	-	-	0.0%	-	-	0.0%
G	1993	-	-	0.0%	-	-	0.0%
G	1994	-	-	0.0%	-	-	0.0%
G	1995	-	-	0.0%	-	-	0.0%
G	1996	-	-	0.0%	-	-	0.0%
G	1997	-	-	0.0%	-	-	0.0%
G	1998	-	-	0.0%	-	-	0.0%
G	1999	-	-	0.0%	-	-	0.0%
G	2000	-	-	0.0%	-	-	0.0%
G	2001	-	-	0.0%	-	-	0.0%
G	2002	-	-	0.0%	-	-	0.0%
G	2003	4,125	39	0.9%	609	39	6.4%
G	2004	6,242,023	2,963,835	47.5%	5,317,565	2,963,835	55.7%
G	2005	29,013,920	18,109,135	62.4%	27,063,849	18,109,135	66.9%
G	2006	55,382,657	39,372,186	71.1%	54,102,632	39,372,186	72.8%
G	2007	67,224,506	50,977,018	75.8%	66,641,528	50,977,018	76.5%
G	2008	65,812,620	51,709,513	78.6%	65,714,460	51,709,513	78.7%
G	2009	61,026,416	48,770,219	79.9%	61,382,418	48,770,219	79.5%
G	2010	53,745,823	42,002,765	78.2%	54,327,076	42,002,765	77.3%
G	2011	44,708,719	33,344,557	74.6%	45,240,005	33,344,557	73.7%
G	2012	42,895,526	29,755,451	69.4%	42,388,704	29,755,451	70.2%
G	2013	60,867,474	41,819,694	68.7%	60,002,005	41,819,694	69.7%
G	2014	90,825,159	66,015,643	72.7%	92,819,448	66,015,643	71.1%
G	2015	149,049,951	113,711,919	76.3%	149,061,168	113,711,919	76.3%
G	2016	219,347,163	167,278,638	76.3%	220,037,764	167,278,638	76.0%
G	2017	280,353,960	214,775,789	76.6%	281,319,499	214,775,789	76.3%
G	2018	295,801,069	242,617,847	82.0%	297,673,112	242,617,847	81.5%
G	2019	297,044,605	251,237,386	84.6%	297,788,538	251,237,386	84.4%
G	2020	312,086,677	232,943,718	74.6%	313,473,836	234,797,322	74.9%
G	2021	302,534,083	211,930,901	70.1%	303,871,117	240,629,540	79.2%
HDF	1992	-	-	0.0%	-	-	0.0%
HDF	1993	-	-	0.0%	-	-	0.0%
HDF	1994	-	-	0.0%	-	-	0.0%
HDF	1995	-	-	0.0%	-	-	0.0%
HDF	1996	-	-	0.0%	-	-	0.0%
HDF	1997	-	-	0.0%	-	-	0.0%
HDF	1998	-	-	0.0%	-	-	0.0%
HDF	1999	-	-	0.0%	-	-	0.0%
HDF	2000	-	-	0.0%	-	-	0.0%
HDF	2001	-	-	0.0%	-	-	0.0%
HDF	2002	-	-	0.0%	-	-	0.0%
HDF	2003	-	-	0.0%	-	-	0.0%
HDF	2004	-	-	0.0%	-	-	0.0%
HDF	2005	-	-	0.0%	-	-	0.0%
HDF	2006	-	-	0.0%	-	-	0.0%
HDF	2007	-	-	0.0%	-	-	0.0%
HDF	2008	-	-	0.0%	-	-	0.0%
HDF	2009	-	-	0.0%	-	-	0.0%
HDF	2010	-	-	0.0%	-	-	0.0%
HDF	2011	-	-	0.0%	-	-	0.0%
HDF	2012	-	-	0.0%	-	-	0.0%
HDF	2013	-	-	0.0%	-	-	0.0%
HDF	2014	-	-	0.0%	-	-	0.0%
HDF	2015	-	-	0.0%	-	-	0.0%
HDF	2016	172,958	28,217	16.3%	141,395	28,217	20.0%
HDF	2017	1,298,681	416,956	32.1%	1,271,423	416,956	32.8%
HDF	2018	1,928,558	981,654	50.9%	1,934,864	981,654	50.7%
HDF	2019	2,111,570	1,217,315	57.6%	2,106,832	1,217,315	57.8%
HDF	2020	2,182,380	1,080,031	49.5%	2,190,172	1,404,795	64.1%
HDF	2021	2,017,851	842,921	41.8%	2,024,177	1,271,618	62.8%

RHODE ISLAND ONLY EXPERIENCE

<u>Plan</u>	<u>Year</u>	<u>Paid Premium</u>	<u>Paid Claims</u>	<u>Paid Loss Ratio</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Incurred Loss Ratio</u>
N	1992	-	-	0.0%	-	-	0.0%
N	1993	-	-	0.0%	-	-	0.0%
N	1994	-	-	0.0%	-	-	0.0%
N	1995	-	-	0.0%	-	-	0.0%
N	1996	-	-	0.0%	-	-	0.0%
N	1997	-	-	0.0%	-	-	0.0%
N	1998	-	-	0.0%	-	-	0.0%
N	1999	-	-	0.0%	-	-	0.0%
N	2000	-	-	0.0%	-	-	0.0%
N	2001	-	-	0.0%	-	-	0.0%
N	2002	-	-	0.0%	-	-	0.0%
N	2003	-	-	0.0%	-	-	0.0%
N	2004	-	-	0.0%	-	-	0.0%
N	2005	-	-	0.0%	-	-	0.0%
N	2006	-	-	0.0%	-	-	0.0%
N	2007	-	-	0.0%	-	-	0.0%
N	2008	-	-	0.0%	-	-	0.0%
N	2009	-	-	0.0%	-	-	0.0%
N	2010	-	-	0.0%	-	-	0.0%
N	2011	-	-	0.0%	-	-	0.0%
N	2012	-	-	0.0%	-	-	0.0%
N	2013	-	-	0.0%	-	-	0.0%
N	2014	-	-	0.0%	-	-	0.0%
N	2015	-	-	0.0%	-	-	0.0%
N	2016	-	-	0.0%	-	-	0.0%
N	2017	1,898	9,221	485.9%	1,898	9,221	485.9%
N	2018	40,696	23,966	58.9%	39,366	23,966	60.9%
N	2019	85,969	80,739	93.9%	86,234	80,739	93.6%
N	2020	127,778	95,863	75.0%	127,542	97,132	76.2%
N	2021	123,602	74,171	60.0%	123,965	84,798	68.4%

<u>Plan</u>	<u>Year</u>	<u>Paid Premium</u>	<u>Paid Claims</u>	<u>Paid Loss Ratio</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Incurred Loss Ratio</u>
HDG	1992	-	-	0.0%	-	-	0.0%
HDG	1993	-	-	0.0%	-	-	0.0%
HDG	1994	-	-	0.0%	-	-	0.0%
HDG	1995	-	-	0.0%	-	-	0.0%
HDG	1996	-	-	0.0%	-	-	0.0%
HDG	1997	-	-	0.0%	-	-	0.0%
HDG	1998	-	-	0.0%	-	-	0.0%
HDG	1999	-	-	0.0%	-	-	0.0%
HDG	2000	-	-	0.0%	-	-	0.0%
HDG	2001	-	-	0.0%	-	-	0.0%
HDG	2002	-	-	0.0%	-	-	0.0%
HDG	2003	-	-	0.0%	-	-	0.0%
HDG	2004	-	-	0.0%	-	-	0.0%
HDG	2005	-	-	0.0%	-	-	0.0%
HDG	2006	-	-	0.0%	-	-	0.0%
HDG	2007	-	-	0.0%	-	-	0.0%
HDG	2008	-	-	0.0%	-	-	0.0%
HDG	2009	-	-	0.0%	-	-	0.0%
HDG	2010	-	-	0.0%	-	-	0.0%
HDG	2011	-	-	0.0%	-	-	0.0%
HDG	2012	-	-	0.0%	-	-	0.0%
HDG	2013	-	-	0.0%	-	-	0.0%
HDG	2014	-	-	0.0%	-	-	0.0%
HDG	2015	-	-	0.0%	-	-	0.0%
HDG	2016	-	-	0.0%	-	-	0.0%
HDG	2017	-	-	0.0%	-	-	0.0%
HDG	2018	-	-	0.0%	-	-	0.0%
HDG	2019	-	-	0.0%	-	-	0.0%
HDG	2020	2,079	862	41.5%	2,138	862	40.3%
HDG	2021	3,831	-	0.0%	3,830	1,953	51.0%

NATIONAL EXPERIENCE

<u>Plan</u>	<u>Year</u>	<u>Paid Premium</u>	<u>Paid Claims</u>	<u>Paid Loss Ratio</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Incurred Loss Ratio</u>
N	1992	-	-	0.0%	-	-	0.0%
N	1993	-	-	0.0%	-	-	0.0%
N	1994	-	-	0.0%	-	-	0.0%
N	1995	-	-	0.0%	-	-	0.0%
N	1996	-	-	0.0%	-	-	0.0%
N	1997	-	-	0.0%	-	-	0.0%
N	1998	-	-	0.0%	-	-	0.0%
N	1999	-	-	0.0%	-	-	0.0%
N	2000	-	-	0.0%	-	-	0.0%
N	2001	-	-	0.0%	-	-	0.0%
N	2002	-	-	0.0%	-	-	0.0%
N	2003	-	-	0.0%	-	-	0.0%
N	2004	-	-	0.0%	-	-	0.0%
N	2005	-	-	0.0%	-	-	0.0%
N	2006	-	-	0.0%	-	-	0.0%
N	2007	-	-	0.0%	-	-	0.0%
N	2008	-	-	0.0%	-	-	0.0%
N	2009	-	-	0.0%	-	-	0.0%
N	2010	1,538,316	1,423,356	92.5%	1,153,152	1,423,356	123.4%
N	2011	8,487,446	10,156,225	119.7%	8,620,486	10,156,225	117.8%
N	2012	6,385,120	6,736,392	105.5%	6,608,325	6,736,392	101.9%
N	2013	4,573,429	4,323,075	94.5%	4,672,644	4,323,075	92.5%
N	2014	3,533,260	3,104,612	87.9%	3,711,931	3,104,612	83.6%
N	2015	3,008,103	2,460,825	81.8%	3,053,184	2,460,825	80.6%
N	2016	3,219,909	2,275,017	70.7%	3,170,326	2,275,017	71.8%
N	2017	8,037,293	5,634,583	70.1%	8,057,511	5,634,583	69.9%
N	2018	11,448,906	9,067,973	79.2%	11,534,017	9,067,973	78.6%
N	2019	13,380,113	11,194,148	83.7%	13,415,208	11,194,148	83.4%
N	2020	16,619,562	12,737,509	76.6%	16,696,218	12,905,106	77.3%
N	2021	16,723,604	13,046,322	78.0%	16,787,745	14,859,459	88.5%

<u>Plan</u>	<u>Year</u>	<u>Paid Premium</u>	<u>Paid Claims</u>	<u>Paid Loss Ratio</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Incurred Loss Ratio</u>
HDG	1992	-	-	0.0%	-	-	0.0%
HDG	1993	-	-	0.0%	-	-	0.0%
HDG	1994	-	-	0.0%	-	-	0.0%
HDG	1995	-	-	0.0%	-	-	0.0%
HDG	1996	-	-	0.0%	-	-	0.0%
HDG	1997	-	-	0.0%	-	-	0.0%
HDG	1998	-	-	0.0%	-	-	0.0%
HDG	1999	-	-	0.0%	-	-	0.0%
HDG	2000	-	-	0.0%	-	-	0.0%
HDG	2001	-	-	0.0%	-	-	0.0%
HDG	2002	-	-	0.0%	-	-	0.0%
HDG	2003	-	-	0.0%	-	-	0.0%
HDG	2004	-	-	0.0%	-	-	0.0%
HDG	2005	-	-	0.0%	-	-	0.0%
HDG	2006	-	-	0.0%	-	-	0.0%
HDG	2007	-	-	0.0%	-	-	0.0%
HDG	2008	-	-	0.0%	-	-	0.0%
HDG	2009	-	-	0.0%	-	-	0.0%
HDG	2010	-	-	0.0%	-	-	0.0%
HDG	2011	-	-	0.0%	-	-	0.0%
HDG	2012	-	-	0.0%	-	-	0.0%
HDG	2013	-	-	0.0%	-	-	0.0%
HDG	2014	-	-	0.0%	-	-	0.0%
HDG	2015	-	-	0.0%	-	-	0.0%
HDG	2016	-	-	0.0%	-	-	0.0%
HDG	2017	-	-	0.0%	-	-	0.0%
HDG	2018	-	-	0.0%	-	-	0.0%
HDG	2019	-	-	0.0%	-	-	0.0%
HDG	2020	410,326	95,156	23.2%	371,471	110,236	29.7%
HDG	2021	690,453	239,181	34.6%	695,031	275,842	39.7%

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
A	STANDARDIZED	M181	9-92 - 05/31/10	08/01/1993	10.00%
				11/01/1994	-14.00%
				11/01/1996	29.50%
				02/01/1997	15.00%
				03/01/1998	25.00%
				03/01/1999	25.00%
				03/01/2000	17.00%
				03/01/2001	13.00%
				03/01/2002	13.00%
				06/01/2003	8.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
	07/01/2015	4.00%			
A	MODERNIZED	MM20	12/01/2009	07/01/2015	4.00%

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
C	STANDARDIZED	M182	9-92 - 05/31/10	08/01/1993	10.00%
				07/01/1994	10.00%
				11/01/1994	-14.00%
				11/01/1996	17.50%
				02/01/1997	15.00%
				03/01/1998	25.00%
				03/01/1999	22.00%
				03/01/2000	15.00%
				03/01/2001	11.00%
				03/01/2002	11.00%
				06/01/2003	6.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
				07/01/2014	4.00%
				07/01/2015	4.00%
				07/01/2017	5.00%
				07/01/2018	5.00%
07/01/2019	2.50%				
07/01/2020	6.00%				
C	MODERNIZED	MM22	12/01/2009	07/01/2014	4.00%
				07/01/2015	4.00%
				07/01/2017	5.00%
				07/01/2018	5.00%
				07/01/2019	2.50%
				07/01/2020	6.00%

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
D	STANDARDIZED	M278	9-96 - 05/31/10	03/01/1997	15.00%
				03/01/1998	22.00%
				03/01/1999	20.00%
				03/01/2000	16.00%
				03/01/2001	12.00%
				03/01/2002	12.00%
				06/01/2003	7.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
				05/01/2010	9.00%
				05/01/2011	8.00%
				05/01/2013	-8.30%
				07/01/2015	4.00%
				07/01/2017	5.00%
				07/01/2018	5.00%
				07/01/2019	7.50%
07/01/2020	6.00%				
07/01/2021	5.00%				
D	MODERNIZED	MM23	12/01/2009	05/01/2011	8.00%
				07/01/2015	4.00%
				07/01/2017	5.00%
				07/01/2018	5.00%
				07/01/2019	7.50%
				07/01/2020	6.00%
				07/01/2021	5.00%

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
F	STANDARDIZED	M183	9-92 - 05/31/10	08/01/1993	10.00%
				07/01/1994	10.00%
				11/01/1994	-14.00%
				11/01/1996	11.50%
				02/01/1997	15.00%
				03/01/1998	22.00%
				03/01/1999	20.00%
				03/01/2000	15.00%
				03/01/2001	11.00%
				03/01/2002	11.00%
				06/01/2003	6.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
				07/01/2014	4.00%
07/01/2015	4.00%				
07/01/2017	3.00%				
07/01/2018	5.00%				
07/01/2021	5.00%				
F	MODERNIZED	MM24	12/01/2009	07/01/2014	4.00%
				07/01/2015	4.00%
				07/01/2017	3.00%
				07/01/2018	5.00%
				07/01/2021	5.00%
G	MODERNIZED	MM25	02/14/2017	07/01/2019	5.00%
				07/01/2020	6.00%
				07/01/2021	2.00%
HDF	MODERNIZED	MM34	02/14/2017	07/01/2020	6.00%
				07/01/2021	5.50%
HDG	MODERNIZED	MM36	04/08/2019	07/01/2021	5.50%
N	MODERNIZED	MM35	02/14/2017	07/01/2019	5.00%
				07/01/2020	6.00%
				07/01/2021	5.00%

Mutual of Omaha Insurance Company
Standardized and Modernized Medicare Supplement Plans
Trend Exhibit Normalized for Age, Gender, Area, and COVID-19*
1st Year Durational Policies Removed
Part B Deductible Removed

All Plans Trend Calculation

Year	Incurred Claims	Member Months	Average Gross Claim Cost	Gross Claim Trend	Normalized Claim Trend
2018	\$596,396,587	4,318,596	\$138.10		
2019	\$580,530,641	3,944,060	\$147.19	6.6%	4.1%
2020	\$507,974,174	3,677,905	\$138.12	-6.2%	4.6%
Average Trend:				0.2%	4.3%

Expected Claim Cost Trends¹

Plan F:	4.50%
Plan G:	4.50%
All Other Plans:	4.50%

¹ Expected claim cost trends contain a 0.25% PAD, rounded to a quarter percent

*Normalized 2020 claims to adjust for delayed health care claim costs as a result of COVID-19

**Mutual of Omaha Insurance Company
 Medicare Supplement
 2022 Proposed Rate Adjustments by Plan**

EXHIBIT 5

Rhode Island

PLAN	POLICY FORM	OVERALL RATE ADJUSTMENT
STANDARDIZED POLICY FORMS		
A	M181	0.00%
C	M182	0.00%
D	M278	10.00%
F	M183	0.00%
MODERNIZED POLICY FORMS		
A	MM20	0.00%
C	MM22	0.00%
D	MM23	10.00%
F	MM24	0.00%
G	MM25	10.00%
HDF	MM34	4.50%
HDG	MM36	0.00%
N	MM35	4.50%



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Mutual of Omaha Insurance Company

Submission:

2022 Modernized and Standardized Pooled Medicare Supplement Annual Loss Ratio

and Rate Adjustment filing

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

Signature of qualified actuary: _____

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

Title or business affiliation: Senior Actuary

Date: 4/20/2022

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

Reset Form

**MUTUAL OF OMAHA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

RHODE ISLAND

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

Scope and Purpose of the Filing

This filing has been prepared to demonstrate loss ratio compliance and to request approval for the proposed rate changes outlined in **Exhibit 5**. The proposed increase will be implemented effective **07/01/2022**. A rate revision is needed to bring the expected future lifetime loss ratios in line with the weighted target lifetime loss ratios.

General Description

Issuer Name: Mutual of Omaha Insurance Company

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

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

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

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

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

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

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

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

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

**MUTUAL OF OMAHA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

RHODE ISLAND

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

Target Loss Ratio: The originally filed and target lifetime loss ratio is 65% for the agency sold policy forms sold prior to 3/1/99. The target loss ratios for policies sold 3/1/99 to 12/31/13 is 67.7% for Plan A, 70.5% for Plan C, 67.7% for Plan D, and 70.5% for Plan F. The target loss ratios for policies sold 1/1/14 and after is 66.7% for Plan A, 69.5% for Plan C, 66.7% for Plan D, 69.5% for Plan F, 73% for Plan G, 65% for Plan High Ded F, 65% for Plan High Ded G, and 71.5% for Plan N*.

* Plan N policies issued prior to July 1, 2019 are rated to a 73% target loss ratio.

Domicile State Approval: A filing will be submitted to Nebraska, our state of domicile, in the near future.

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

Methodology and Assumptions used to Determine the Rates

Methodology

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

Assumptions

Trend:	Plan A	4.5%	Plan D	4.5%
	Plan C	4.5%	Plan F	4.5%
	Plan G	4.5%	Plan High F	4.5%
	Plan N	4.5%	Plan High G	4.5%

Support for the trend is displayed in **Exhibit 4**.

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

Non-Drug Plans	
1st year -	158%
Renewal years -	80%

**MUTUAL OF OMAHA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

RHODE ISLAND

Modernized Plans G, HDF, and N

1st year - 180%
Renewal years - 88%

Modernized Plan HDG

1st year - 185%
Renewal years - 92%

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

Selection Pattern:

	Plans A, C, D, and F	Plans G and N	Plan HDF	Plan HDG
Year 1	0.930	0.900	0.419	0.555
Year 2	1.010	0.953	0.859	0.841
Year 3	1.010	0.980	1.000	0.968
Year 4+	1.010	1.000	1.000	1.000

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

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

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

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

Rate Sheets and Rating Factors

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

MUTUAL OF OMAHA INSURANCE COMPANY

ACTUARIAL MEMORANDUM

RHODE ISLAND

Rate History

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

Inforce Counts

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

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

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

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

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

Loss Ratio Demonstration

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

- 1) The sum of the accumulated past incurred claims and the present value of projected future claims must equal or exceed the applicable ratio times the sum of accumulated past earned premiums and projected future earned premiums. (For plans with a target loss ratio of 65%, it is assumed that any shortfalls in meeting lifetime loss ratios on past years of issue will be refunded to policyholders through the refund requirements. Thus, it would not be appropriate to factor any shortfalls into future rating.)
- 2) The ratio of the present value of future claims to the present value of future premium equals or exceeds the applicable ratio.
- 3) Policies in force less than three years will generate their applicable lifetime loss ratio in the third policy year.
- 4) Currently targeted loss ratios should not be lower than the anticipated loss ratio originally filed.

**MUTUAL OF OMAHA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

RHODE ISLAND

The company appreciates any effort to expedite this filing and welcomes all email and phone calls.



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Actuarial Analyst II
Rerating
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E-mail: rachel.brown@mutualofomaha.com

April 20, 2022

Mutual of Omaha Insurance Company – Narrative Summary

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

NAIC Company Code: 71412
Individual 1990 Standardized and 2010 Modernized Medicare Supplement Plans
SERFF Tracking #: MUTA-133232902

Medicare Individual Supplement Rates Changing in 2022

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

The new rates will not go into effect before the policyholder's coverage anniversary date on or after July 1st, 2022. All policyholders will receive the rate adjustment on their next renewal, on or following their anniversary date.

There are approximately 452 policyholders affected by the proposed rate adjustment.

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

Below are the proposed increases by plan and form.

1990 Standardized Forms

Plan A	M181	0.0%
Plan C	M182	0.0%
Plan D	M278	10.0%
Plan F	M183	0.0%

2010 Modernized Forms

Plan A	MM20	0.0%
Plan C	MM22	0.0%
Plan D	MM23	10.0%
Plan F	MM24	0.0%
Plan G	MM25	10.0%
Plan HDF	MM34	4.5%
Plan HDG	MM36	0.0%
Plan N	MM35	4.5%