

**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:** 2023 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2023

## 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: 04/14/2023  
SERFF Tr Num: MUTA-133638766  
SERFF Status: Assigned  
State Tr Num:  
State Status: Open-Pending Actuary Review  
Co Tr Num: RACHEL BROWN  
  
Effective: 07/01/2023  
Date Requested:  
Author(s): Rachel Brown  
Reviewer(s): Victor Woods (primary), Charles DeWeese, Bela Gorman, Alyssa Metivier, Courtney Miner, Jennifer Smagula  
  
Disposition Date:  
Disposition Status:  
Effective Date:  
  
State Filing Description:

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## General Information

Project Name: 2023 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing	Status of Filing in Domicile: Not Filed
Project Number: MoO RI2023	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: A filing will be submitted to Nebraska, our state of domicile, in the near future.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 6.2%	Filing Status Changed: 04/17/2023
	State Status Changed: 04/17/2023
Deemer Date:	Created By: Rachel Brown
Submitted By: Rachel Brown	Corresponding Filing Tracking Number: MUTM-126347044

Filing Description:  
2023 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	

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## Filing Fees

### State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

MUTA-133638766

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:

2023 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2023

## Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Neutral

Overall Percentage of Last Rate Revision:

4.400%

Effective Date of Last Rate Revision:

07/01/2022

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

MUTA-133232902

## 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	6.200%	6.200%	\$52,445	403	\$841,006	8.000%	0.000%

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: 2023 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2023

## 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-133232902 Percent Rate Change Request: 6.2	RI 2023 Rate Schedule Summary.pdf, RI 2023 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-133232902 Percent Rate Change Request:	
3		MODERNIZED AND STANDARDIZED PLAN C	MM22, M182	Revised	Previous State Filing Number: MUTA-133232902 Percent Rate Change Request:	
4		MODERNIZED AND STANDARDIZED PLAN D	MM23, M278	Revised	Previous State Filing Number: MUTA-133232902 Percent Rate Change Request: 8	
5		MODERNIZED AND STANDARDIZED PLAN F	MM24, M183	Revised	Previous State Filing Number: MUTA-133232902 Percent Rate Change Request:	
6		MODERNIZED PLAN High F	MM34	Revised	Previous State Filing Number: MUTA-133232902 Percent Rate Change Request: 8	
7		MODERNIZED PLAN G	MM25	Revised	Previous State Filing Number: MUTA-133232902 Percent Rate Change Request: 8	
8		MODERNIZED PLAN N	MM35	Revised	Previous State Filing Number: MUTA-133232902 Percent Rate Change Request: 8	
9		MODERNIZED PLAN High G	MM36	Revised	Previous State Filing Number: MUTA-133232902 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	08/11/2022 0022
M181	A	09/03/1992	M181N	RI BASE RATE	08/11/2022 0022
M181	A	09/03/1992	M181P	RI BASE RATE	08/11/2022 0019
M181	A	04/27/2009	M181U	RI BASE RATE	08/11/2022 0015
M182	C	09/03/1992	M182	RI BASE RATE	08/11/2022 0022
M182	C	09/03/1992	M182N	RI BASE RATE	08/11/2022 0022
M182	C	09/03/1992	M182P	RI BASE RATE	08/11/2022 0019
M182	C	04/27/2009	M182U	RI BASE RATE	08/11/2022 0015
M278	D	02/20/1997	M278	RI BASE RATE	08/11/2022 0022
M278	D	02/20/1997	M278N	RI BASE RATE	08/11/2022 0022
M278	D	02/20/1997	M278P	RI BASE RATE	08/11/2022 0019
M278	D	04/27/2009	M278U	RI BASE RATE	08/11/2022 0015
M183	F	09/03/1992	M183	RI BASE RATE	08/11/2022 0022
M183	F	09/03/1992	M183N	RI BASE RATE	08/11/2022 0022
M183	F	09/03/1992	M183P	RI BASE RATE	08/11/2022 0019
M183	F	04/27/2009	M183U	RI BASE RATE	08/11/2022 0015
MM20	A	10/28/2009	MM20	RI BASE RATE	08/11/2022 0015
MM20	A	10/28/2009	MM20U	RI BASE RATE	08/11/2022 0015
MM22	C	10/28/2009	MM20	RI BASE RATE	08/11/2022 0015
MM20	C	10/28/2009	MM22U	RI BASE RATE	08/11/2022 0015
MM23	D	10/28/2009	MM23	RI BASE RATE	08/11/2022 0015
MM23	D	10/28/2009	MM23U	RI BASE RATE	08/11/2022 0015
MM24	F	10/28/2009	MM24	RI BASE RATE	08/11/2022 0015
MM24	F	10/28/2009	MM24U	RI BASE RATE	08/11/2022 0015
MM34	High F	02/14/2017	MM34	RI BASE RATE	08/11/2022 0008
MM34	High F	02/14/2017	MM34U	RI BASE RATE	08/11/2022 0008
MM25	G	02/14/2017	MM25	RI BASE RATE	08/11/2022 0008
MM25	G	02/14/2017	MM25U	RI BASE RATE	08/11/2022 0008
MM36	High G	04/08/2019	MM36	RI BASE RATE	08/11/2022 0005
MM36	High G	04/08/2019	MM36U	RI BASE RATE	08/11/2022 0005
MM35	N	02/14/2017	MM35	RI BASE RATE	08/11/2022 0008
MM35	N	02/14/2017	MM35U	RI BASE RATE	08/11/2022 0008

**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

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

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 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.

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**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.

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**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

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**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

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**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

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**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

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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

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**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

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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	840.97
65	357.63
66	357.63
67	372.87
68	389.47
69	406.72
70	423.90
71	441.07
72	458.34
73	475.70
74	484.32
75	493.13
76	501.76
77	510.54
78	519.21
79	528.74
80 & Over	567.83

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	840.97
65	357.63
66	357.63
67	372.87
68	389.47
69	406.72
70	423.90
71	441.07
72	458.34
73	475.70
74	484.32
75	493.13
76	501.76
77	510.54
78	519.21
79	528.74
80 & Over	567.83

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	909.93
65	386.92
66	386.92
67	403.47
68	421.41
69	440.02
70	458.67
71	477.22
72	495.91
73	514.66
74	524.04
75	533.60
76	542.91
77	552.39
78	561.78
79	572.08
80 & Over	614.40

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 M278 – RHODE ISLAND**  
**PLAN D**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	842.52
65	358.27
66	358.27
67	373.55
68	390.19
69	407.46
70	424.67
71	441.86
72	459.15
73	476.55
74	485.19
75	494.02
76	502.65
77	511.46
78	520.15
79	529.69
80 & Over	568.89

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	909.93
65	386.92
66	386.92
67	403.47
68	421.41
69	440.02
70	458.67
71	477.22
72	495.91
73	514.66
74	524.04
75	533.60
76	542.91
77	552.39
78	561.78
79	572.08
80	614.40
81	614.40
82	614.40
83	614.40
84	614.40
85	614.40
86	614.40
87	614.40
88	614.40
89	614.40
90	614.40
91	614.40
92	614.40
93	614.40
94	614.40
95	614.40
96	614.40
97	614.40
98	614.40
99 & Over	614.40

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 MM23 – RHODE ISLAND**  
**PLAN D**

**PROPOSED RATES**

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	842.52
65	358.27
66	358.27
67	373.55
68	390.19
69	407.46
70	424.67
71	441.86
72	459.15
73	476.55
74	485.19
75	494.02
76	502.65
77	511.46
78	520.15
79	529.69
80	568.89
81	568.89
82	568.89
83	568.89
84	568.89
85	568.89
86	568.89
87	568.89
88	568.89
89	568.89
90	568.89
91	568.89
92	568.89
93	568.89
94	568.89
95	568.89
96	568.89
97	568.89
98	568.89
99 & Over	568.89

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	171.46
65	72.92
66	72.92
67	72.92
68	75.28
69	77.58
70	79.89
71	82.19
72	84.41
73	86.93
74	89.27
75	91.74
76	94.09
77	96.48
78	98.98
79	101.49
80	103.92
81	106.36
82	108.80
83	111.45
84	114.04
85	116.33
86	118.68
87	121.07
88	123.57
89	126.00
90	128.38
91	130.76
92	133.12
93	135.49
94	137.72
95	140.02
96	142.25
97	144.42
98	146.57
99 & Over	148.74

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	158.75
65	67.51
66	67.51
67	67.51
68	69.69
69	71.84
70	73.97
71	76.10
72	78.17
73	80.49
74	82.67
75	84.93
76	87.11
77	89.32
78	91.64
79	93.97
80	96.22
81	98.47
82	100.73
83	103.19
84	105.58
85	107.71
86	109.89
87	112.09
88	114.40
89	116.67
90	118.86
91	121.07
92	123.25
93	125.43
94	127.50
95	129.64
96	131.71
97	133.71
98	135.70
99 & Over	137.72

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	594.38
65	252.74
66	252.74
67	252.74
68	264.82
69	274.82
70	286.89
71	296.92
72	308.97
73	319.00
74	331.05
75	341.12
76	353.18
77	365.20
78	377.25
79	389.30
80	401.36
81	413.43
82	425.47
83	437.52
84	449.57
85	458.55
86	467.70
87	477.06
88	486.60
89	496.35
90	506.26
91	513.86
92	521.58
93	529.41
94	537.34
95	545.41
96	553.60
97	561.90
98	570.32
99 & Over	578.89

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	550.34
65	234.00
66	234.00
67	234.00
68	245.17
69	254.46
70	265.63
71	274.94
72	286.08
73	295.37
74	306.53
75	315.84
76	327.00
77	338.14
78	349.30
79	360.44
80	371.61
81	382.81
82	393.95
83	405.12
84	416.26
85	424.56
86	433.07
87	441.71
88	450.55
89	459.57
90	468.75
91	475.78
92	482.92
93	490.18
94	497.53
95	505.00
96	512.59
97	520.27
98	528.06
99 & Over	535.99

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	456.09
65	193.92
66	193.92
67	193.92
68	199.86
69	206.40
70	212.93
71	220.04
72	227.18
73	234.91
74	242.62
75	250.95
76	259.25
77	268.15
78	277.05
79	286.56
80	296.05
81	306.16
82	316.23
83	326.93
84	337.63
85	349.51
86	361.96
87	375.03
88	388.10
89	401.74
90	415.41
91	429.66
92	443.91
93	458.75
94	473.59
95	488.45
96	503.87
97	519.33
98	534.75
99 & Over	550.79

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	422.30
65	179.57
66	179.57
67	179.57
68	185.06
69	191.12
70	197.16
71	203.74
72	210.35
73	217.50
74	224.65
75	232.34
76	240.05
77	248.28
78	256.51
79	265.31
80	274.13
81	283.47
82	292.79
83	302.70
84	312.60
85	323.60
86	335.15
87	347.25
88	359.34
89	371.96
90	384.63
91	397.82
92	411.02
93	424.75
94	438.50
95	452.24
96	466.53
97	480.84
98	495.14
99 & Over	509.97

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	72207	BD	0.83	California	954	C	0.85	Colorado	811	QQ	0.78
Arkansas	72209	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	AU	0.68
Colorado	80497	QQ	0.78	Florida	339	BU	1.06	Indiana	463	QQ	0.78
Colorado	80498	QQ	0.78	Florida	340	R	1.60	Indiana	464	QQ	0.78
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	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
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	A	0.75	Kentucky	426	C	0.85	Michigan	493	BF	0.87
Iowa	501	AU	0.68	Kentucky	427	C	0.85	Michigan	494	BF	0.87
Iowa	502	A	0.75	Louisiana	700	BG	0.88	Michigan	495	BF	0.87
Iowa	503	AU	0.68	Louisiana	701	BR	1.02	Michigan	496	BF	0.87
Iowa	504	AU	0.68	Louisiana	703	BG	0.88	Michigan	497	BF	0.87
Iowa	505	A	0.75	Louisiana	704	BR	1.02	Michigan	498	BF	0.87
Iowa	506	AU	0.68	Louisiana	705	RR	0.82	Michigan	499	BF	0.87
Iowa	507	AU	0.68	Louisiana	706	RR	0.82	Minnesota	556	BC	0.81
Iowa	508	AU	0.68	Louisiana	707	BG	0.88	Minnesota	557	BC	0.81
Iowa	509	AU	0.68	Louisiana	708	BG	0.88	Minnesota	558	BC	0.81
Iowa	510	A	0.75	Louisiana	710	RR	0.82	Minnesota	559	BC	0.81
Iowa	511	A	0.75	Louisiana	711	RR	0.82	Minnesota	560	BC	0.81
Iowa	512	AU	0.68	Louisiana	712	RR	0.82	Minnesota	561	BC	0.81
Iowa	513	A	0.75	Louisiana	713	RR	0.82	Minnesota	562	BC	0.81
Iowa	514	AU	0.68	Louisiana	714	RR	0.82	Minnesota	563	BC	0.81
Iowa	515	A	0.75	Maine	039	A	0.75	Minnesota	564	BC	0.81
Iowa	516	A	0.75	Maine	040	A	0.75	Minnesota	565	BC	0.81
Iowa	520	AU	0.68	Maine	041	A	0.75	Minnesota	566	BC	0.81
Iowa	521	AU	0.68	Maine	042	A	0.75	Minnesota	567	BC	0.81
Iowa	522	AU	0.68	Maine	043	A	0.75	Minnesota	55001	BF	0.87
Iowa	523	AU	0.68	Maine	044	A	0.75	Minnesota	55002	BC	0.81
Iowa	524	AU	0.68	Maine	045	A	0.75	Minnesota	55003	BF	0.87
Iowa	525	AU	0.68	Maine	046	A	0.75	Minnesota	55005	BL	0.94
Iowa	526	AU	0.68	Maine	047	A	0.75	Minnesota	55006	BC	0.81
Iowa	527	AU	0.68	Maine	048	A	0.75	Minnesota	55007	BC	0.81
Iowa	528	AU	0.68	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

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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	BO	0.98
Ohio	437	SS	0.86	Pennsylvania	170	C	0.85	Texas	754	BO	0.98
Ohio	438	SS	0.86	Pennsylvania	171	C	0.85	Texas	755	BI	0.91
Ohio	439	SS	0.86	Pennsylvania	172	C	0.85	Texas	756	BI	0.91
Ohio	440	E	0.95	Pennsylvania	173	C	0.85	Texas	757	BO	0.98
Ohio	441	E	0.95	Pennsylvania	174	C	0.85	Texas	758	BO	0.98
Ohio	442	E	0.95	Pennsylvania	175	C	0.85	Texas	759	BI	0.91
Ohio	443	E	0.95	Pennsylvania	176	C	0.85	Texas	760	BO	0.98
Ohio	444	E	0.95	Pennsylvania	177	C	0.85	Texas	761	BO	0.98
Ohio	445	E	0.95	Pennsylvania	178	C	0.85	Texas	762	BI	0.91
Ohio	446	SS	0.86	Pennsylvania	179	C	0.85	Texas	763	BI	0.91
Ohio	447	SS	0.86	Pennsylvania	180	C	0.85	Texas	764	BI	0.91
Ohio	448	SS	0.86	Pennsylvania	181	C	0.85	Texas	765	BI	0.91
Ohio	449	SS	0.86	Pennsylvania	182	C	0.85	Texas	766	BI	0.91
Ohio	450	D	0.90	Pennsylvania	183	C	0.85	Texas	767	BI	0.91
Ohio	451	D	0.90	Pennsylvania	184	C	0.85	Texas	768	BI	0.91
Ohio	452	D	0.90	Pennsylvania	185	C	0.85	Texas	769	BI	0.91
Ohio	453	D	0.90	Pennsylvania	186	C	0.85	Texas	770	BB	1.21
Ohio	454	D	0.90	Pennsylvania	187	C	0.85	Texas	771	BB	1.21
Ohio	455	SS	0.86	Pennsylvania	188	C	0.85	Texas	772	BB	1.21
Ohio	456	SS	0.86	Pennsylvania	189	CA	1.13	Texas	773	BB	1.21
Ohio	457	SS	0.86	Pennsylvania	190	CA	1.13	Texas	774	BO	0.98
Ohio	458	SS	0.86	Pennsylvania	191	CA	1.13	Texas	775	BB	1.21
Ohio	459	D	0.90	Pennsylvania	192	CA	1.13	Texas	776	BO	0.98
Oklahoma	730	SS	0.86	Pennsylvania	193	CA	1.13	Texas	777	BO	0.98
Oklahoma	731	SS	0.86	Pennsylvania	194	CA	1.13	Texas	778	BI	0.91
Oklahoma	734	PP	0.74	Pennsylvania	195	C	0.85	Texas	779	BO	0.98
Oklahoma	735	PP	0.74	Pennsylvania	196	C	0.85	Texas	780	BI	0.91
Oklahoma	736	PP	0.74	Puerto Rico	006	W	0.70	Texas	781	BI	0.91
Oklahoma	737	PP	0.74	Puerto Rico	007	W	0.70	Texas	782	BO	0.98
Oklahoma	738	PP	0.74	Puerto Rico	009	W	0.70	Texas	783	BI	0.91
Oklahoma	739	PP	0.74	Rhode Island	028	B	0.80	Texas	784	BO	0.98
Oklahoma	740	PP	0.74	Rhode Island	029	B	0.80	Texas	785	BI	0.91
Oklahoma	741	SS	0.86	South Carolina	290	AW	0.72	Texas	786	BI	0.91
Oklahoma	743	PP	0.74	South Carolina	291	AW	0.72	Texas	787	BI	0.91
Oklahoma	744	PP	0.74	South Carolina	292	AW	0.72	Texas	788	BI	0.91
Oklahoma	745	PP	0.74	South Carolina	293	AW	0.72	Texas	789	BI	0.91
Oklahoma	746	PP	0.74	South Carolina	294	BA	0.79	Texas	790	BI	0.91
Oklahoma	747	PP	0.74	South Carolina	295	BA	0.79	Texas	791	BI	0.91
Oklahoma	748	PP	0.74	South Carolina	296	AW	0.72	Texas	792	BI	0.91
Oklahoma	749	PP	0.74	South Carolina	297	AW	0.72	Texas	793	BO	0.98
Oregon	970	A	0.75	South Carolina	298	BA	0.79	Texas	794	BO	0.98
Oregon	971	A	0.75	South Carolina	299	BA	0.79	Texas	795	BI	0.91
Oregon	972	A	0.75	South Dakota	570	AU	0.68	Texas	796	BI	0.91
Oregon	973	AW	0.72	South Dakota	571	AU	0.68	Texas	797	BI	0.91
Oregon	974	AW	0.72	South Dakota	572	AU	0.68	Texas	798	BI	0.91
Oregon	975	AW	0.72	South Dakota	573	AU	0.68	Texas	799	BI	0.91
Oregon	976	AW	0.72	South Dakota	574	AU	0.68	Texas	885	BI	0.91
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	BO	0.98	Virginia	202	AU	0.68
Pennsylvania	166	C	0.85	Texas	750	BO	0.98	Virginia	203	AU	0.68
Pennsylvania	167	C	0.85	Texas	751	BO	0.98	Virginia	204	AU	0.68
Pennsylvania	168	C	0.85	Texas	752	BO	0.98	Virginia	205	AU	0.68

NB MOO 2010											
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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

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	
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									
Wisconsin	53192	W	0.70									
Wisconsin	53194	QQ	0.78									
Wisconsin	53195	W	0.70									
Wisconsin	53199	W	0.70									
Wyoming	820	B	0.80									
Wyoming	821	B	0.80									
Wyoming	822	B	0.80									
Wyoming	823	B	0.80									
Wyoming	824	B	0.80									
Wyoming	825	B	0.80									
Wyoming	826	B	0.80									
Wyoming	827	B	0.80									
Wyoming	828	B	0.80									
Wyoming	829	B	0.80									
Wyoming	830	B	0.80									
Wyoming	831	B	0.80									
Wyoming	834	B	0.80									



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

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
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-133638766

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: 2023 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2023

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A&H Experience
<b>Comments:</b>	
<b>Attachment(s):</b>	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
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Certification - Life & A&H
<b>Comments:</b>	
<b>Attachment(s):</b>	RI 2023 Actuarial Certification.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum - A&H Rate Revision Filing
<b>Comments:</b>	
<b>Attachment(s):</b>	RI_mem23 Pooled.pdf RI 2023 Narrative Summary.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

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

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	5	15,658
1993	0	1,574	85	6,479	0	200	6	23,253	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	164	46,686
1995	1	2,924	300	16,885	0	1,822	30	50,276	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	614	110,278
1997	1	3,042	412	25,742	37	6,543	122	93,465	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	466	138,728
1999	12	3,139	219	18,673	73	18,990	107	105,614	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	420	179,812
2001	10	4,466	171	16,089	92	27,000	93	170,971	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	332	249,822
2003	6	4,605	134	13,761	72	33,798	87	215,734	0	11	0	0	0	0	0	0	299	267,909
2004	6	4,395	123	12,433	68	29,965	84	219,941	0	9,452	0	0	0	0	0	0	281	276,186
2005	7	3,893	111	12,063	60	25,725	72	226,145	0	29,264	0	0	0	0	0	0	250	297,090
2006	7	3,290	103	12,811	53	21,799	63	212,425	0	42,982	0	0	0	0	0	0	226	293,307
2007	6	2,798	86	12,695	52	17,892	60	176,192	0	41,392	0	0	0	0	0	0	204	250,969
2008	6	2,407	74	10,281	49	14,910	60	142,310	0	35,130	0	0	0	0	0	0	189	205,038
2009	6	2,098	63	8,504	50	12,983	60	118,661	0	28,625	0	0	0	0	0	0	179	170,871
2010	6	1,890	60	7,183	43	10,921	61	105,795	0	21,786	0	0	2,163	0	0	0	170	149,738
2011	5	1,625	53	6,079	36	8,871	66	98,320	0	16,215	0	0	4,293	0	0	0	160	135,403
2012	5	1,444	54	5,067	33	7,167	66	107,831	0	21,537	0	0	2,568	0	0	0	158	145,614
2013	5	1,299	51	4,299	29	5,788	65	123,651	0	35,999	0	0	1,590	0	0	0	150	172,586
2014	5	1,164	43	3,612	26	4,783	68	132,999	0	67,557	0	0	1,130	0	0	0	142	211,245
2015	5	1,068	37	3,237	23	3,962	65	143,149	0	110,398	0	0	823	0	0	0	130	262,637
2016	5	980	33	2,842	22	3,394	62	146,712	0	154,260	0	725	0	2,285	0	0	122	311,198
2017	5	894	31	2,490	21	2,990	54	139,707	45	175,260	3	2,386	7	6,247	0	0	166	329,974
2018	5	784	27	2,178	15	2,631	46	121,192	140	169,018	12	2,942	49	7,904	0	0	294	306,649
2019	5	687	24	1,899	14	2,275	43	105,454	224	159,262	15	3,060	80	8,905	0	0	405	281,542
2020	2	650	19	1,609	11	1,967	36	91,278	277	160,222	17	2,976	110	11,880	8	1,417	480	271,999
2021	2	691	17	1,338	7	1,661	32	80,008	269	169,469	16	2,702	99	16,516	10	2,941	452	275,326
2022	2	740	12	1,121	6	1,393	27	73,068	251	191,115	20	2,454	85	23,428	16	4,113	419	297,432

<b>2022 PAID PREMIUM</b>	\$ 4,097	\$ 1,591,198	\$ 64,489	\$ 5,249,953	\$ 25,493	\$ 5,344,492	\$ 108,091	\$ 255,595,134	\$ 482,922	\$ 367,337,039	\$ 13,226	\$ 1,988,704	\$ 133,926	\$ 28,182,291	\$ 8,762	\$ 1,988,966	\$ 841,006	\$ 667,277,776
<b>RI 2022 Average Annual Premium</b>	\$ 2,374		\$ 4,035		\$ 4,382		\$ 3,665		\$ 1,995		\$ 694		\$ 1,590		\$ 521		\$ 2,002	
<b>RI 2022 Average Annual Premium after proposed</b>	\$ 2,374		\$ 4,035		\$ 4,733		\$ 3,665		\$ 2,154		\$ 750		\$ 1,718		\$ 521		\$ 2,149	

**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%  
 2022 Trend Rate: 2.75%  
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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%	0.0%	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	11,967	0	0	0	0	11,967	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	5,275	0	0	0	0	5,275	43.6%	0.0%	0.0%	0.0%	0.0%	43.6%	66.9%
2019	12,100	0	0	0	0	12,100	4,189	0	0	0	0	4,189	34.6%	0.0%	0.0%	0.0%	0.0%	34.6%	66.9%
2020	6,905	0	0	0	0	6,905	1,948	0	0	0	0	1,948	28.2%	0.0%	0.0%	0.0%	0.0%	28.2%	66.9%
2021	4,748	0	0	0	0	4,748	2,843	0	0	0	0	2,843	59.9%	0.0%	0.0%	0.0%	0.0%	59.9%	66.5%
2022	4,748	0	0	0	0	4,748	3,519	0	0	0	0	3,519	74.1%	0.0%	0.0%	0.0%	0.0%	74.1%	66.5%
2023	3,899	0	0	0	0	3,899	2,969	0	0	0	0	2,969	76.2%	0.0%	0.0%	0.0%	0.0%	76.2%	66.5%
2024	3,206	0	0	0	0	3,206	2,499	0	0	0	0	2,499	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2025	2,692	0	0	0	0	2,692	2,098	0	0	0	0	2,098	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2026	2,255	0	0	0	0	2,255	1,757	0	0	0	0	1,757	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2027	1,887	0	0	0	0	1,887	1,471	0	0	0	0	1,471	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2028	1,578	0	0	0	0	1,578	1,230	0	0	0	0	1,230	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2029	1,320	0	0	0	0	1,320	1,029	0	0	0	0	1,029	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2030	1,104	0	0	0	0	1,104	861	0	0	0	0	861	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2031	923	0	0	0	0	923	719	0	0	0	0	719	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2032	772	0	0	0	0	772	602	0	0	0	0	602	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2033	645	0	0	0	0	645	503	0	0	0	0	503	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2034	539	0	0	0	0	539	420	0	0	0	0	420	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2035	451	0	0	0	0	451	352	0	0	0	0	352	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2036	377	0	0	0	0	377	294	0	0	0	0	294	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2037	315	0	0	0	0	315	246	0	0	0	0	246	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2038	264	0	0	0	0	264	205	0	0	0	0	205	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2039	220	0	0	0	0	220	172	0	0	0	0	172	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2040	184	0	0	0	0	184	144	0	0	0	0	144	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2041	154	0	0	0	0	154	120	0	0	0	0	120	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	66.5%
2042	129	0	0	0	0	129	100	0	0	0	0	100	77.9%	0.0%	0.0%	0.0%	0.0%	77.9%	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	
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total					
Accumulated Value	474,609	0	0	0	0	474,609	147,177	0	0	0	0	0	147,177	31.0%	66.2%	66.2%	66.4%
Present Value	18,689	0	0	0	0	18,689	14,498	0	0	0	0	0	14,498	77.6%	120.0%	120.0%	66.5%
Lifetime Value	493,298	0	0	0	0	493,298	161,676	0	0	0	0	0	161,676	32.8%	68.2%	68.2%	66.4%
Lifetime Loss Ratio							32.8%	0.0%	0.0%	0.0%	0.0%	0.0%	32.8%				

**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
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total			
Accumulated Value	474,609	0	0	0	0	474,609	147,177	0	0	0	0	0	147,177	31.0%	66.2%
Present Value	18,689	0	0	0	0	18,689	14,498	0	0	0	0	0	14,498	77.6%	120.0%
Lifetime Value	493,298	0	0	0	0	493,298	161,676	0	0	0	0	0	161,676	32.8%	68.2%
Lifetime Loss Ratio							32.8%	0.0%	0.0%	0.0%	0.0%	0.0%	32.8%		

**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%  
 2022 Trend Rate: 2.75%  
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	59.9%	0.0%	0.0%	0.0%	0.0%	59.9%	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	75,724	0	0	0	0	75,724	74.2%	0.0%	0.0%	0.0%	0.0%	74.2%	67.1%
2020	95,037	0	0	0	0	95,037	40,980	0	0	0	0	40,980	43.1%	0.0%	0.0%	0.0%	0.0%	43.1%	66.8%
2021	79,440	0	0	0	0	79,440	46,013	0	0	0	0	46,013	57.9%	0.0%	0.0%	0.0%	0.0%	57.9%	67.1%
2022	63,129	0	0	3,175	66,303	37,885	0	0	0	3,642	41,527	60.0%	0.0%	0.0%	0.0%	114.7%	62.6%	67.8%	
2023	51,836	0	0	5,668	57,505	31,964	0	0	0	6,682	38,645	61.7%	0.0%	0.0%	0.0%	117.9%	67.2%	67.9%	
2024	42,630	0	0	4,717	47,348	26,902	0	0	0	5,691	32,593	63.1%	0.0%	0.0%	0.0%	120.6%	68.8%	67.9%	
2025	35,788	0	0	4,015	39,803	22,584	0	0	0	4,843	27,428	63.1%	0.0%	0.0%	0.0%	120.6%	68.9%	67.9%	
2026	29,980	0	0	3,412	33,392	18,919	0	0	0	4,116	23,035	63.1%	0.0%	0.0%	0.0%	120.6%	69.0%	67.9%	
2027	25,085	0	0	2,894	27,979	15,830	0	0	0	3,491	19,321	63.1%	0.0%	0.0%	0.0%	120.6%	69.1%	67.9%	
2028	20,985	0	0	2,449	23,434	13,242	0	0	0	2,955	16,197	63.1%	0.0%	0.0%	0.0%	120.6%	69.1%	67.9%	
2029	17,551	0	0	2,070	19,621	11,076	0	0	0	2,497	13,572	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2030	14,680	0	0	1,745	16,425	9,264	0	0	0	2,105	11,369	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2031	12,273	0	0	1,460	13,733	7,745	0	0	0	1,761	9,506	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2032	10,261	0	0	1,221	11,482	6,475	0	0	0	1,473	7,948	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2033	8,579	0	0	1,021	9,600	5,414	0	0	0	1,232	6,646	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2034	7,172	0	0	854	8,026	4,526	0	0	0	1,030	5,556	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2035	5,996	0	0	714	6,710	3,784	0	0	0	861	4,645	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2036	5,013	0	0	597	5,610	3,164	0	0	0	720	3,884	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2037	4,191	0	0	499	4,690	2,645	0	0	0	602	3,247	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2038	3,504	0	0	417	3,921	2,211	0	0	0	503	2,715	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2039	2,930	0	0	349	3,279	1,849	0	0	0	421	2,270	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2040	2,449	0	0	292	2,741	1,546	0	0	0	352	1,898	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2041	2,048	0	0	244	2,292	1,292	0	0	0	294	1,586	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	
2042	1,712	0	0	204	1,916	1,080	0	0	0	246	1,326	63.1%	0.0%	0.0%	0.0%	120.6%	69.2%	67.9%	

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
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total				
Accumulated Value	12,960,070	0	0	0	3,245	12,963,315	9,660,319	0	0	0	3,723	9,664,042	74.5%	70.9%	70.9%	66.0%
Present Value	248,478	0	0	0	28,269	276,746	156,071	0	0	0	33,949	190,020	68.7%	64.8%	64.8%	67.9%
Lifetime Value	13,208,547	0	0	0	31,514	13,240,061	9,816,391	0	0	0	37,672	9,854,063	74.4%	70.8%	70.8%	66.0%
Lifetime Loss Ratio							74.3%	0.0%	0.0%	0.0%	119.5%	74.4%				

**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	
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total				
Accumulated Value	12,960,070	0	0	0	3,245	12,963,315	9,660,319	0	0	0	3,723	9,664,042	74.5%	70.9%	70.9%	66.0%
Present Value	248,478	0	0	0	28,269	276,746	156,071	0	0	0	33,949	190,020	68.7%	64.8%	64.8%	67.9%
Lifetime Value	13,208,547	0	0	0	31,514	13,240,061	9,816,391	0	0	0	37,672	9,854,063	74.4%	70.8%	70.8%	66.0%
Lifetime Loss Ratio							74.3%	0.0%	0.0%	0.0%	119.5%	74.4%				

**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%  
 2022 Trend Rate: 2.75%  
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	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	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	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	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	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	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	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	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	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	76,233	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%	66.5%	
2007	116,696	0	0	0	0	116,696	85,369	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	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	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	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	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	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	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	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	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	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	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	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	43,567	0	0	0	43,567	86.6%	0.0%	0.0%	0.0%	0.0%	86.6%	66.4%	
2020	47,083	0	0	0	0	47,083	28,815	0	0	0	28,815	61.2%	0.0%	0.0%	0.0%	0.0%	61.2%	66.7%	
2021	30,647	0	0	0	0	30,647	26,880	0	0	0	26,880	87.7%	0.0%	0.0%	0.0%	0.0%	87.7%	66.7%	
2022	29,639	0	0	0	0	29,639	24,118	0	0	0	24,118	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2023	25,574	0	0	0	0	25,574	20,348	0	0	0	20,348	79.6%	0.0%	0.0%	0.0%	0.0%	79.6%	66.8%	
2024	21,032	0	0	0	0	21,032	17,126	0	0	0	17,126	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2025	17,656	0	0	0	0	17,656	14,378	0	0	0	14,378	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2026	14,791	0	0	0	0	14,791	12,044	0	0	0	12,044	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2027	12,376	0	0	0	0	12,376	10,077	0	0	0	10,077	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2028	10,353	0	0	0	0	10,353	8,430	0	0	0	8,430	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2029	8,659	0	0	0	0	8,659	7,051	0	0	0	7,051	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2030	7,242	0	0	0	0	7,242	5,897	0	0	0	5,897	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2031	6,055	0	0	0	0	6,055	4,931	0	0	0	4,931	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2032	5,062	0	0	0	0	5,062	4,122	0	0	0	4,122	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2033	4,232	0	0	0	0	4,232	3,446	0	0	0	3,446	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2034	3,538	0	0	0	0	3,538	2,881	0	0	0	2,881	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2035	2,958	0	0	0	0	2,958	2,409	0	0	0	2,409	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2036	2,473	0	0	0	0	2,473	2,014	0	0	0	2,014	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2037	2,068	0	0	0	0	2,068	1,684	0	0	0	1,684	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2038	1,729	0	0	0	0	1,729	1,408	0	0	0	1,408	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2039	1,445	0	0	0	0	1,445	1,177	0	0	0	1,177	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2040	1,208	0	0	0	0	1,208	984	0	0	0	984	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2041	1,010	0	0	0	0	1,010	823	0	0	0	823	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	
2042	845	0	0	0	0	845	688	0	0	0	688	81.4%	0.0%	0.0%	0.0%	0.0%	81.4%	66.8%	

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
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total				
Accumulated Value	4,525,710	0	0	0	0	4,525,710	3,170,521	0	0	0	0	3,170,521	70.1%	68.4%	68.4%	66.2%
Present Value	122,588	0	0	0	0	122,588	99,357	0	0	0	0	99,357	81.0%	70.2%	70.2%	66.8%
Lifetime Value	4,648,298	0	0	0	0	4,648,298	3,269,878	0	0	0	0	3,269,878	70.3%	68.4%	68.4%	66.3%
Lifetime Loss Ratio							70.3%	0.0%	0.0%	0.0%	0.0%	70.3%				

**PROPOSED RATE ADJUSTMENT: 8.00%**

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
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total			
Accumulated Value	4,525,710	0	0	0	0	4,525,710	3,170,521	0	0	0	0	3,170,521	70.1%	68.4%	68.4%
Present Value	130,685	0	0	0	0	130,685	99,357	0	0	0	0	99,357	76.0%	65.8%	65.8%
Lifetime Value	4,656,395	0	0	0	0	4,656,395	3,269,878	0	0	0	0	3,269,878	70.2%	68.4%	68.4%
Lifetime Loss Ratio							70.2%	0.0%	0.0%	0.0%	0.0%	70.2%			

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%  
 2022 Trend Rate: 2.75%  
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	1,971	0	0	0	0	1,971	525	0	0	0	525	26.6%	0.0%	0.0%	0.0%	0.0%	26.6%		
1994	4,298	0	0	0	0	4,298	1,596	0	0	0	1,596	37.1%	0.0%	0.0%	0.0%	0.0%	37.1%		
1995	7,773	0	0	0	0	7,773	3,610	0	0	0	3,610	46.4%	0.0%	0.0%	0.0%	0.0%	46.4%		
1996	42,964	0	0	0	0	42,964	25,994	0	0	0	25,994	60.5%	0.0%	0.0%	0.0%	0.0%	60.5%		
1997	87,550	0	0	0	0	87,550	69,092	0	0	0	69,092	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%		
1998	114,416	0	0	0	0	114,416	96,700	0	0	0	96,700	84.5%	0.0%	0.0%	0.0%	0.0%	84.5%		
1999	125,793	0	0	0	0	125,793	104,872	0	0	0	104,872	83.4%	0.0%	0.0%	0.0%	0.0%	83.4%		
2000	139,038	0	0	0	0	139,038	99,899	0	0	0	99,899	71.9%	0.0%	0.0%	0.0%	0.0%	71.9%		
2001	154,570	0	0	0	0	154,570	95,070	0	0	0	95,070	61.5%	0.0%	0.0%	0.0%	0.0%	61.5%		
2002	155,666	0	0	0	0	155,666	111,370	0	0	0	111,370	71.5%	0.0%	0.0%	0.0%	0.0%	71.5%		
2003	167,951	0	0	0	0	167,951	104,587	0	0	0	104,587	62.3%	0.0%	0.0%	0.0%	0.0%	62.3%		
2004	179,695	0	0	0	0	179,695	121,195	0	0	0	121,195	67.4%	0.0%	0.0%	0.0%	0.0%	67.4%		
2005	175,855	0	0	0	0	175,855	130,083	0	0	0	130,083	74.0%	0.0%	0.0%	0.0%	0.0%	74.0%		
2006	155,758	0	0	0	0	155,758	81,410	0	0	0	81,410	52.3%	0.0%	0.0%	0.0%	0.0%	52.3%		
2007	155,344	0	0	0	0	155,344	80,295	0	0	0	80,295	51.7%	0.0%	0.0%	0.0%	0.0%	51.7%		
2008	163,517	0	0	0	0	163,517	73,759	0	0	0	73,759	45.1%	0.0%	0.0%	0.0%	0.0%	45.1%		
2009	162,638	0	0	0	0	162,638	65,154	0	0	0	65,154	40.1%	0.0%	0.0%	0.0%	0.0%	40.1%		
2010	169,465	0	0	0	0	169,465	78,898	0	0	0	78,898	46.6%	0.0%	0.0%	0.0%	0.0%	46.6%		
2011	173,325	0	0	0	0	173,325	104,096	0	0	0	104,096	60.1%	0.0%	0.0%	0.0%	0.0%	60.1%		
2012	181,326	0	0	0	0	181,326	104,731	0	0	0	104,731	57.8%	0.0%	0.0%	0.0%	0.0%	57.8%		
2013	180,507	0	0	0	0	180,507	100,309	0	0	0	100,309	55.6%	0.0%	0.0%	0.0%	0.0%	55.6%		
2014	183,383	0	0	0	0	183,383	134,871	0	0	0	134,871	73.5%	0.0%	0.0%	0.0%	0.0%	73.5%		
2015	189,640	0	0	0	0	189,640	114,707	0	0	0	114,707	60.5%	0.0%	0.0%	0.0%	0.0%	60.5%		
2016	196,943	0	0	0	0	196,943	112,980	0	0	0	112,980	56.8%	0.0%	0.0%	0.0%	0.0%	56.8%		
2017	178,143	0	0	0	0	178,143	103,865	0	0	0	103,865	58.3%	0.0%	0.0%	0.0%	0.0%	58.3%		
2018	161,199	0	0	0	0	161,199	82,706	0	0	0	82,706	51.3%	0.0%	0.0%	0.0%	0.0%	51.3%		
2019	141,564	323	0	0	0	141,887	102,683	0	0	0	102,683	72.5%	0.0%	0.0%	0.0%	0.0%	72.4%		
2020	128,506	2,252	0	0	0	130,758	112,039	422	0	0	112,461	87.2%	18.7%	0.0%	0.0%	0.0%	86.0%		
2021	113,105	2,370	0	0	0	115,475	63,763	465	0	0	64,228	56.4%	19.6%	0.0%	0.0%	0.0%	55.6%		
2022	101,414	2,579	0	2,398	106,391	76,408	380	0	1,160	77,568	75.3%	14.7%	0.0%	0.0%	48.4%	73.3%			
2023	83,273	2,136	0	0	4,282	89,691	64,465	323	0	2,128	66,916	77.4%	15.1%	0.0%	0.0%	49.7%	74.6%		
2024	68,484	1,773	0	0	3,564	73,821	54,257	275	0	1,812	56,344	79.2%	15.5%	0.0%	0.0%	50.8%	76.3%		
2025	57,493	1,503	0	0	3,033	62,029	45,549	233	0	1,542	47,324	79.2%	15.5%	0.0%	0.0%	50.8%	76.3%		
2026	48,162	1,272	0	0	2,578	52,011	38,157	197	0	1,311	39,664	79.2%	15.5%	0.0%	0.0%	50.8%	76.3%		
2027	40,298	1,073	0	0	2,186	43,558	31,926	166	0	1,112	33,204	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2028	33,711	899	0	0	1,850	36,461	26,708	139	0	941	27,788	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2029	28,196	753	0	0	1,564	30,512	22,338	117	0	795	23,250	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2030	23,582	630	0	0	1,318	25,530	18,683	98	0	670	19,451	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2031	19,716	527	0	0	1,103	21,346	15,620	82	0	561	16,263	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2032	16,484	440	0	0	923	17,847	13,059	68	0	469	13,597	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2033	13,761	368	0	0	772	14,921	10,918	57	0	392	11,368	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2034	11,522	308	0	0	645	12,475	9,128	48	0	328	9,504	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2035	9,633	257	0	0	539	10,430	7,632	40	0	274	7,946	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2036	8,054	215	0	0	451	8,720	6,381	33	0	229	6,643	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2037	6,733	180	0	0	377	7,290	5,335	28	0	192	5,554	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2038	5,630	150	0	0	315	6,095	4,460	23	0	160	4,644	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2039	4,707	126	0	0	264	5,096	3,729	19	0	134	3,882	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2040	3,935	105	0	0	220	4,260	3,117	16	0	112	3,246	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2041	3,290	88	0	0	184	3,562	2,606	14	0	94	2,714	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		
2042	2,751	73	0	0	154	2,978	2,179	11	0	78	2,269	79.2%	15.5%	0.0%	0.0%	50.8%	76.2%		

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
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total				
Accumulated Value	7,612,470	8,059	0	0	2,452	7,622,981	4,827,757	1,357	0	0	1,186	4,830,299	63.4%	69.7%	69.7%	67.2%
Present Value	399,173	10,476	0	0	21,356	431,005	314,771	1,616	0	0	10,810	327,197	75.9%	80.2%	80.2%	68.8%
Lifetime Value	8,011,644	18,535	0	0	23,807	8,053,986	5,142,528	2,973	0	0	11,996	5,157,496	64.0%	70.5%	70.5%	67.3%
Lifetime Loss Ratio							64.2%	16.0%	0.0%	0.0%	50.4%	64.0%				

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
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total			
Accumulated Value	7,612,470	8,059	0	0	2,452	7,622,981	4,827,757	1,357	0	0	1,186	4,830,299	63.4%	69.7%	69.7%
Present Value	399,173	10,476	0	0	21,356	431,005	314,771	1,616	0	0	10,810	327,197	75.9%	80.2%	80.2%
Lifetime Value	8,011,644	18,535	0	0	23,807	8,053,986	5,142,528	2,973	0	0	11,996	5,157,496	64.0%	70.5%	70.5%
Lifetime Loss Ratio							64.2%	16.0%	0.0%	0.0%	50.4%	64.0%			

**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: 72.9%  
 Interest Rate: 4.5%  
 2022 Trend Rate: 2.75%  
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	16,373	0	0	0	0	19,373	14,264	0	0	0	0	14,264	73.6%	0.0%	0.0%	0.0%	0.0%	73.6%	66.6%
2018	166,527	0	0	0	0	166,527	118,804	0	0	0	0	118,804	71.3%	0.0%	0.0%	0.0%	0.0%	71.3%	68.2%
2019	208,572	109,041	0	0	0	317,612	168,418	68,922	0	0	0	237,341	80.7%	63.2%	0.0%	0.0%	0.0%	74.7%	69.6%
2020	192,879	162,105	82,319	0	0	437,303	145,213	114,813	40,114	0	0	300,140	75.3%	70.8%	48.7%	0.0%	0.0%	68.6%	70.9%
2021	169,198	145,652	129,747	53,621	0	498,218	159,639	129,151	74,297	38,078	0	401,165	94.4%	88.7%	57.3%	71.0%	0.0%	80.5%	71.9%
2022	138,001	121,854	103,923	82,097	42,652	488,528	145,832	68,547	44,237	56,272	34,104	348,993	105.7%	95.3%	42.6%	68.5%	80.0%	71.4%	72.4%
2023	130,980	116,658	97,390	76,450	85,836	507,314	135,343	64,168	42,202	54,168	69,275	365,157	103.3%	55.0%	43.3%	70.9%	80.7%	72.0%	73.4%
2024	118,491	106,513	88,878	68,480	76,409	458,769	125,302	59,959	39,415	51,697	66,717	343,090	105.7%	56.3%	44.3%	75.5%	87.3%	74.8%	73.9%
2025	109,421	99,323	82,846	63,981	70,085	425,657	115,711	55,912	36,740	48,301	63,710	320,374	105.7%	56.3%	44.3%	75.5%	90.9%	75.3%	74.0%
2026	100,828	92,449	77,067	59,663	65,519	395,525	106,624	52,042	34,177	45,041	59,560	297,444	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2027	92,801	85,849	71,558	55,522	61,126	366,856	98,136	48,327	31,734	41,915	55,566	275,678	105.7%	56.3%	44.3%	75.5%	90.9%	75.1%	74.0%
2028	85,396	79,084	66,308	51,569	56,912	339,268	90,305	44,518	29,406	38,931	51,735	254,895	105.7%	56.3%	44.3%	75.5%	90.9%	75.1%	74.0%
2029	78,566	72,831	61,029	47,799	52,895	313,119	83,082	40,988	27,065	36,085	48,084	235,314	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2030	72,283	67,039	56,159	43,993	49,062	288,535	76,438	37,738	24,905	33,212	44,600	216,892	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2031	66,476	61,665	51,657	40,479	45,151	265,428	70,297	34,713	22,909	30,559	41,045	199,528	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2032	61,135	56,711	47,512	37,234	41,544	244,137	64,649	31,924	21,070	28,109	37,768	183,519	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2033	56,224	52,155	43,895	34,246	38,214	224,534	59,456	29,359	19,377	25,853	34,739	168,785	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2034	51,707	47,985	40,185	31,495	35,148	206,499	54,670	27,001	17,821	23,776	31,951	155,228	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2035	47,553	44,112	36,956	28,965	32,324	189,909	50,286	24,832	16,389	21,866	29,384	142,757	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2036	43,732	40,568	33,987	26,638	29,727	174,652	46,246	22,837	15,072	20,110	27,023	131,288	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2037	40,219	37,309	31,257	24,498	27,339	160,621	42,531	21,002	13,861	18,494	24,852	120,741	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2038	36,988	34,311	28,746	22,530	25,143	147,717	39,114	19,315	12,748	17,008	22,856	111,041	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2039	34,016	31,555	26,436	20,720	23,123	135,850	35,972	17,763	11,724	15,642	21,020	102,120	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2040	31,284	29,020	24,312	19,055	21,265	124,936	33,082	16,336	10,782	14,385	19,331	93,916	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2041	28,770	26,688	22,359	17,524	19,557	114,899	30,424	15,024	9,916	13,229	17,778	86,371	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	74.0%
2042	26,459	24,544	20,563	16,116	17,985	105,668	27,980	13,817	9,119	12,167	16,350	79,432	105.7%	56.3%	44.3%	75.5%	90.9%	75.2%	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
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total				
Accumulated Value	1,008,131	588,324	336,733	141,205	43,601	2,117,994	841,188	416,609	169,369	98,202	34,863	1,560,230	73.7%	77.6%	77.6%	71.0%
Present Value	976,594	894,772	748,043	582,989	647,439	3,849,837	1,029,634	502,222	330,770	436,646	577,423	2,876,696	74.7%	82.4%	82.4%	73.9%
Lifetime Value	1,984,725	1,483,096	1,084,777	724,194	691,040	5,967,831	1,870,822	918,831	500,139	534,847	612,286	4,436,926	74.3%	79.7%	79.7%	72.9%
Lifetime Loss Ratio							94.3%	62.0%	46.1%	73.9%	88.6%	74.3%				

**PROPOSED RATE ADJUSTMENT: 8.00%**

**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
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total			
Accumulated Value	1,008,131	588,324	336,733	141,205	43,601	2,117,994	841,188	416,609	169,369	98,202	34,863	1,560,230	73.7%	77.6%	77.6%
Present Value	1,045,961	958,551	801,373	624,515	693,494	4,123,895	1,029,634	502,222	330,770	436,646	577,423	2,876,696	69.8%	76.8%	76.8%
Lifetime Value	2,054,092	1,546,875	1,138,106	765,720	737,095	6,241,889	1,870,822	918,831	500,139	534,847	612,286	4,436,926	71.1%	77.2%	77.2%
Lifetime Loss Ratio							91.1%	59.4%	43.9%	69.8%	83.1%	71.1%			



**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%  
 2022 Trend Rate: 2.75%  
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	394	0	0	0	0	394	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	28.8%	
2018	5,137	0	0	0	0	5,137	3,607	0	0	0	3,607	70.2%	0.0%	0.0%	0.0%	0.0%	70.2%	39.6%	
2019	6,239	1,501	0	0	0	7,740	1,566	12	0	0	1,578	25.1%	0.8%	0.0%	0.0%	0.0%	20.4%	55.8%	
2020	4,475	3,248	1,831	0	0	9,554	4,160	325	10	0	4,495	93.0%	10.0%	0.5%	0.0%	0.0%	47.0%	57.8%	
2021	3,605	3,696	1,595	1,228	0	10,124	21,814	1,848	797	614	25,073	605.0%	50.0%	50.0%	50.0%	50.0%	247.7%	62.3%	
2022	3,866	4,001	1,781	1,650	1,838	13,135	12,032	2,040	908	842	937	311.2%	51.0%	51.0%	51.0%	51.0%	127.6%	61.9%	
2023	3,625	3,784	1,683	1,341	1,888	12,321	11,166	1,910	850	917	3,685	18,528	308.0%	50.5%	50.5%	68.4%	195.2%	150.4%	67.3%
2024	3,279	3,455	1,536	1,226	1,484	10,980	10,338	1,785	793	858	4,019	17,793	315.3%	51.7%	51.7%	70.0%	270.7%	162.0%	68.7%
2025	3,028	3,222	1,432	1,145	1,390	10,217	9,547	1,664	740	802	3,752	16,515	315.3%	51.7%	51.7%	70.0%	270.7%	161.6%	68.7%
2026	2,790	2,999	1,332	1,068	1,299	9,488	8,797	1,549	688	748	3,517	15,299	315.3%	51.7%	51.7%	70.0%	270.7%	161.2%	68.7%
2027	2,568	2,785	1,237	994	1,212	8,796	8,097	1,438	639	696	3,281	14,151	315.3%	51.7%	51.7%	70.0%	270.7%	160.9%	68.7%
2028	2,363	2,565	1,146	923	1,128	8,126	7,450	1,325	592	646	3,055	13,069	315.3%	51.7%	51.7%	70.0%	270.7%	160.8%	68.7%
2029	2,174	2,362	1,055	856	1,049	7,496	6,855	1,220	545	599	2,840	12,058	315.3%	51.7%	51.7%	70.0%	270.7%	160.9%	68.7%
2030	2,000	2,174	971	788	973	6,906	6,306	1,123	501	551	2,634	11,116	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%
2031	1,840	2,000	893	725	895	6,353	5,800	1,033	461	507	2,424	10,225	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%
2032	1,692	1,840	821	667	824	5,843	5,334	950	424	467	2,230	9,405	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%
2033	1,556	1,692	755	613	758	5,374	4,905	874	390	429	2,051	8,650	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%
2034	1,431	1,556	694	564	697	4,942	4,511	804	359	395	1,887	7,955	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%
2035	1,316	1,431	639	519	641	4,545	4,149	739	330	363	1,735	7,316	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%
2036	1,210	1,316	587	477	589	4,180	3,815	680	303	334	1,596	6,728	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%
2037	1,113	1,210	540	439	542	3,844	3,509	625	279	307	1,468	6,188	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%
2038	1,024	1,113	497	403	499	3,535	3,227	575	257	282	1,350	5,691	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%
2039	941	1,024	457	371	458	3,251	2,968	529	236	260	1,241	5,234	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%
2040	866	941	420	341	422	2,990	2,729	486	217	239	1,142	4,813	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%
2041	796	866	386	314	388	2,750	2,510	447	200	220	1,050	4,426	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%
2042	732	796	355	289	357	2,529	2,308	411	184	202	966	4,071	315.3%	51.7%	51.7%	70.0%	270.7%	161.0%	68.7%

**BEFORE RATE ADJUSTMENT**

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN HDF	National PLAN H	Credibility	Target
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	Total	(From Exhibit 2A)	Weighted	Loss Ratio
Accumulated Value	26,841	13,414	5,568	2,999	1,879	50,700	46,470	4,436	1,791	1,516	958	55,171	108.8%	55.2%	55.2%	57.0%
Present Value	27,027	29,023	12,928	10,410	12,991	92,379	84,949	14,948	6,658	7,267	33,776	147,599	159.8%	87.5%	87.5%	68.5%
Lifetime Value	53,868	42,437	18,496	13,409	14,869	143,079	131,419	19,384	8,450	8,784	34,734	202,771	141.7%	71.5%	71.5%	64.4%
Lifetime Loss Ratio							244.0%	45.7%	45.7%	65.5%	233.6%	141.7%				

**PROPOSED RATE ADJUSTMENT: 8.00%**

**AFTER RATE ADJUSTMENT**

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI PLAN HDF	National PLAN H	Credibility
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	Total	(From Exhibit 2A)	Weighted
Accumulated Value	26,841	13,414	5,568	2,999	1,879	50,700	46,470	4,436	1,791	1,516	958	55,171	108.8%	55.2%	55.2%
Present Value	28,947	31,092	13,849	11,153	13,904	98,945	84,949	14,948	6,658	7,267	33,776	147,599	149.2%	81.6%	81.6%
Lifetime Value	55,788	44,506	19,418	14,152	15,782	149,646	131,419	19,384	8,450	8,784	34,734	202,771	135.5%	69.0%	69.0%
Lifetime Loss Ratio							235.6%	43.6%	43.5%	62.1%	220.1%	135.5%			

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: 72.5%  
 Interest Rate: 4.5%  
 2022 Trend Rate: 2.75%  
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	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%	66.6%	
2018	39,366	0	0	0	0	39,366	23,966	0	0	0	23,966	60.9%	0.0%	0.0%	0.0%	0.0%	60.9%	67.4%	
2019	55,236	30,998	0	0	0	86,234	28,180	52,560	0	0	80,740	51.0%	169.6%	0.0%	0.0%	0.0%	93.6%	69.4%	
2020	46,331	45,694	35,517	0	0	127,542	35,210	29,833	30,831	0	95,875	76.0%	65.3%	86.8%	0.0%	0.0%	75.2%	70.9%	
2021	40,265	33,314	50,386	18,745	0	142,711	20,483	28,667	34,390	2,375	85,915	50.9%	86.1%	68.3%	12.7%	0.0%	60.2%	73.2%	
2022	37,932	32,579	36,016	21,455	7,505	135,486	16,494	29,071	42,679	7,820	98,146	43.5%	89.2%	118.5%	36.5%	27.7%	72.4%	74.7%	
2023	35,570	30,815	33,346	19,739	13,740	133,210	15,307	27,214	40,716	7,528	4,228	94,994	43.0%	88.3%	122.1%	38.1%	30.8%	71.3%	75.4%
2024	32,178	28,135	30,432	17,681	12,231	120,657	14,172	25,429	38,027	7,185	88,884	44.0%	90.4%	125.0%	40.6%	33.3%	33.7%	75.2%	
2025	29,715	26,236	28,367	16,520	11,219	112,056	13,087	23,712	35,446	6,713	3,899	82,847	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	74.5%
2026	27,381	24,420	26,388	15,405	10,488	104,082	12,059	22,071	32,974	6,260	3,635	76,999	44.0%	90.4%	125.0%	40.6%	34.7%	74.0%	73.7%
2027	25,201	22,677	24,502	14,336	9,785	96,500	11,099	20,496	30,617	5,825	3,392	71,428	44.0%	90.4%	125.0%	40.6%	34.7%	74.0%	72.9%
2028	23,190	20,890	22,704	13,315	9,110	89,209	10,214	18,881	28,370	5,410	3,158	66,032	44.0%	90.4%	125.0%	40.6%	34.7%	74.0%	72.2%
2029	21,336	19,238	20,896	12,341	8,467	82,279	9,397	17,388	26,112	5,015	2,935	60,846	44.0%	90.4%	125.0%	40.6%	34.7%	74.0%	71.6%
2030	19,629	17,708	19,229	11,359	7,854	75,779	8,645	16,005	24,028	4,616	2,722	56,016	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	71.2%
2031	18,052	16,289	17,687	10,451	7,228	69,708	7,951	14,722	22,102	4,247	2,505	51,527	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	70.9%
2032	16,602	14,980	16,268	9,614	6,650	64,114	7,312	13,539	20,328	3,906	2,305	47,391	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	70.9%
2033	15,268	13,777	14,961	8,942	6,117	58,966	6,725	12,451	18,695	3,593	2,120	43,564	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	70.9%
2034	14,042	12,670	13,769	8,132	5,626	54,229	6,184	11,451	17,193	3,304	1,950	40,063	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	70.9%
2035	12,914	11,652	12,654	7,479	5,174	49,872	5,687	10,531	15,812	3,039	1,793	36,863	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	70.9%
2036	11,876	10,716	11,637	6,878	4,759	45,866	5,231	9,685	14,542	2,795	1,649	33,901	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	70.9%
2037	10,922	9,855	10,702	6,325	4,376	42,181	4,810	8,907	13,373	2,570	1,517	31,178	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	70.9%
2038	10,045	9,063	9,843	5,817	4,025	38,792	4,424	8,191	12,299	2,364	1,395	28,673	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	70.9%
2039	9,238	8,335	9,052	5,350	3,701	35,676	4,068	7,533	11,311	2,174	1,283	26,370	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	70.9%
2040	8,495	7,686	8,325	4,920	3,404	32,810	3,742	6,928	10,402	1,999	1,180	24,251	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	70.9%
2041	7,813	7,050	7,656	4,525	3,131	30,174	3,441	6,372	9,567	1,839	1,085	22,303	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	70.9%
2042	7,185	6,483	7,041	4,161	2,879	27,750	3,165	5,860	8,798	1,691	998	20,511	44.0%	90.4%	125.0%	40.6%	34.7%	73.9%	70.9%

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
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total				
Accumulated Value	248,352	156,063	130,291	41,957	7,672	584,335	151,883	154,959	114,784	10,531	2,128	434,286	74.3%	85.5%	85.5%	71.8%
Present Value	265,208	236,354	256,130	150,526	103,639	1,011,857	116,453	212,995	319,124	60,683	35,243	744,499	73.6%	84.6%	84.6%	72.9%
Lifetime Value	513,560	392,417	386,421	192,483	111,311	1,596,192	268,337	367,954	433,908	71,214	37,371	1,178,784	73.8%	85.0%	85.0%	72.5%
Lifetime Loss Ratio							52.3%	93.8%	112.3%	37.0%	33.6%	73.8%				

PROPOSED RATE ADJUSTMENT: 8.00%

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
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total			
Accumulated Value	248,352	156,063	130,291	41,957	7,672	584,335	151,883	154,959	114,784	10,531	2,128	434,286	74.3%	85.5%	85.5%
Present Value	284,046	253,201	274,390	161,248	111,011	1,083,896	116,453	212,995	319,124	60,683	35,243	744,499	68.7%	78.9%	78.9%
Lifetime Value	532,398	409,264	404,682	203,205	118,683	1,668,231	268,337	367,954	433,908	71,214	37,371	1,178,784	70.7%	81.4%	81.4%
Lifetime Loss Ratio							50.4%	89.9%	107.2%	35.0%	31.5%	70.7%			

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: 67.6%  
Interest Rate: 4.5%  
2022 Trend Rate: 2.75%  
Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	2018 & Prior	Issue Year					2018 & Prior	Issue Year					2018 & Prior	Issue Year					
		2019	2020	2021	2022	Total		2019	2020	2021	2022	Total		2019	2020	2021	2022	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%		
1993	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%		
1995	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%		
1997	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%		
1999	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%		
2001	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%		
2003	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%		
2005	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%		
2007	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%		
2009	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%		
2011	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%		
2013	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%		
2015	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%		
2017	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%		
2019	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	2,138	0	0	2,138	0	0	509	0	0	509	0.0%	0.0%	23.8%	0.0%	23.8%	42.1%	
2021	0	0	3,830	943	0	4,773	0	0	1,915	472	0	2,386	0.0%	0.0%	50.0%	50.0%	50.0%	59.6%	
2022	0	0	4,045	1,888	2,948	8,880	0	0	247	3,783	1,503	5,533	0.0%	0.0%	6.1%	200.4%	51.0%	60.7%	
2023	0	0	3,800	1,578	4,054	9,432	0	0	250	4,262	4,490	9,002	0.0%	0.0%	6.6%	270.1%	110.8%	95.4%	70.2%
2024	0	0	3,699	1,489	3,404	8,592	0	0	244	4,307	5,062	9,612	0.0%	0.0%	6.6%	289.2%	148.7%	111.9%	72.7%
2025	0	0	3,678	1,484	3,289	8,451	0	0	238	4,207	5,118	9,562	0.0%	0.0%	6.5%	283.5%	155.6%	113.1%	72.1%
2026	0	0	3,651	1,476	3,280	8,407	0	0	231	4,101	5,002	9,334	0.0%	0.0%	6.3%	277.8%	152.5%	111.0%	70.8%
2027	0	0	3,616	1,466	3,254	8,346	0	0	224	3,990	4,878	9,093	0.0%	0.0%	6.2%	272.2%	149.5%	109.0%	69.2%
2028	0	0	3,503	1,452	3,243	8,198	0	0	217	3,874	4,749	8,840	0.0%	0.0%	6.2%	266.8%	146.4%	107.8%	68.5%
2029	0	0	3,370	1,407	3,215	7,992	0	0	209	3,754	4,614	8,578	0.0%	0.0%	6.2%	266.8%	143.5%	107.3%	68.0%
2030	0	0	3,242	1,354	3,117	7,713	0	0	201	3,613	4,474	8,288	0.0%	0.0%	6.2%	266.8%	143.5%	107.4%	68.0%
2031	0	0	3,118	1,303	2,999	7,420	0	0	194	3,475	4,305	7,973	0.0%	0.0%	6.2%	266.8%	143.5%	107.5%	68.0%
2032	0	0	2,998	1,253	2,885	7,136	0	0	186	3,342	4,141	7,669	0.0%	0.0%	6.2%	266.8%	143.5%	107.5%	68.0%
2033	0	0	2,883	1,204	2,774	6,861	0	0	179	3,215	3,982	7,374	0.0%	0.0%	6.2%	266.8%	143.5%	107.5%	68.0%
2034	0	0	2,771	1,158	2,668	6,597	0	0	172	3,089	3,829	7,081	0.0%	0.0%	6.2%	266.8%	143.5%	107.5%	68.0%
2035	0	0	2,665	1,113	2,565	6,343	0	0	165	2,970	3,681	6,817	0.0%	0.0%	6.2%	266.8%	143.5%	107.5%	68.0%
2036	0	0	2,562	1,070	2,466	6,098	0	0	159	2,856	3,540	6,555	0.0%	0.0%	6.2%	266.8%	143.5%	107.5%	68.0%
2037	0	0	2,463	1,029	2,371	5,863	0	0	153	2,746	3,403	6,302	0.0%	0.0%	6.2%	266.8%	143.5%	107.5%	68.0%
2038	0	0	2,368	990	2,280	5,638	0	0	147	2,640	3,272	6,059	0.0%	0.0%	6.2%	266.8%	143.5%	107.5%	68.0%
2039	0	0	2,277	951	2,192	5,420	0	0	141	2,538	3,146	5,826	0.0%	0.0%	6.2%	266.8%	143.5%	107.5%	68.0%
2040	0	0	2,189	915	2,107	5,211	0	0	136	2,441	3,025	5,601	0.0%	0.0%	6.2%	266.8%	143.5%	107.5%	68.0%
2041	0	0	2,105	880	2,026	5,011	0	0	131	2,346	2,908	5,385	0.0%	0.0%	6.2%	266.8%	143.5%	107.5%	68.0%
2042	0	0	2,024	846	1,948	4,817	0	0	126	2,256	2,796	5,178	0.0%	0.0%	6.2%	266.8%	143.5%	107.5%	68.0%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	2018 & Prior	Issue Year					2018 & Prior	Issue Year					RI PLAN HDG Total	National PLAN Z (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
		2019	2020	2021	2022	Total		2019	2020	2021	2022	Total				
Accumulated Value	0	0	10,613	2,937	3,013	16,563	0	0	2,866	4,371	1,537	8,774	53.0%	36.4%	36.4%	57.7%
Present Value	0	0	41,141	16,992	39,109	97,242	0	0	2,594	46,121	55,842	104,556	107.5%	54.6%	54.6%	69.2%
Lifetime Value	0	0	51,754	19,929	42,123	113,806	0	0	5,460	50,491	57,378	113,330	99.6%	51.7%	51.7%	67.6%
Lifetime Loss Ratio							0.0%	0.0%	10.6%	253.4%	136.2%	99.6%				

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	2018 & Prior	Issue Year					2018 & Prior	Issue Year					RI PLAN HDG Total	National PLAN Z (From Exhibit 2A)	Credibility Weighted
		2019	2020	2021	2022	Total		2019	2020	2021	2022	Total			
Accumulated Value	0	0	10,613	2,937	3,013	16,563	0	0	2,866	4,371	1,537	8,774	53.0%	36.4%	36.4%
Present Value	0	0	41,141	16,992	39,109	97,242	0	0	2,594	46,121	55,842	104,556	107.5%	54.6%	54.6%
Lifetime Value	0	0	51,754	19,929	42,123	113,806	0	0	5,460	50,491	57,378	113,330	99.6%	51.7%	51.7%
Lifetime Loss Ratio							0.0%	0.0%	10.6%	253.4%	136.2%	99.6%			



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

State: NATIONAL  
Plan: A

Pricing Target Lifetime Loss Ratio: 66.7%  
Interest Rate: 4.5%  
2022 Trend Rate: 2.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	2,052,391	0	0	0	0	2,052,391	1,406,502	0	0	0	0	1,406,502	68.5%	0.0%	0.0%	0.0%	0.0%	68.5%
2019	1,827,299	21,411	0	0	0	1,848,710	1,301,309	47,380	0	0	0	1,348,689	71.2%	22.1%	0.0%	0.0%	0.0%	73.0%
2020	1,584,829	45,816	39,651	0	0	1,670,296	911,141	68,612	59,514	0	0	1,039,267	57.5%	149.8%	150.1%	0.0%	0.0%	62.2%
2021	1,413,639	37,574	96,121	141,712	0	1,689,046	928,301	60,473	159,677	341,805	0	1,490,255	65.7%	169.9%	166.1%	241.2%	0.0%	88.2%
2022	1,141,473	18,047	81,968	228,835	162,326	1,632,649	752,082	49,368	127,740	537,580	347,570	1,814,340	65.9%	273.6%	155.8%	234.9%	214.1%	111.1%
2023	1,021,516	25,740	69,269	193,607	295,982	1,606,114	634,532	42,013	108,614	457,622	637,655	1,880,437	62.1%	163.2%	156.8%	236.4%	215.4%	117.1%
2024	844,423	21,504	57,839	161,959	247,910	1,333,635	534,051	35,688	92,218	389,256	543,075	1,594,288	63.2%	166.0%	159.4%	240.3%	219.1%	119.5%
2025	708,901	18,229	49,013	137,563	210,996	1,124,702	448,341	30,254	78,146	330,623	462,210	1,349,574	63.2%	166.0%	159.4%	240.3%	219.1%	120.0%
2026	593,846	15,425	41,449	116,616	179,318	946,655	375,575	25,600	66,086	280,279	392,817	1,140,356	63.2%	166.0%	159.4%	240.3%	219.1%	120.5%
2027	496,879	13,022	34,987	98,658	152,087	795,633	314,249	21,611	55,784	237,116	333,163	961,924	63.2%	166.0%	159.4%	240.3%	219.1%	120.9%
2028	415,664	10,905	29,473	83,303	128,728	668,073	262,885	18,098	46,991	200,211	281,994	810,180	63.2%	166.0%	159.4%	240.3%	219.1%	121.3%
2029	347,655	9,130	24,660	70,193	108,767	560,406	219,873	15,152	39,318	168,704	238,266	681,314	63.2%	166.0%	159.4%	240.3%	219.1%	121.6%
2030	290,774	7,640	20,630	58,732	91,713	469,488	183,898	12,679	32,892	141,157	200,908	571,535	63.2%	166.0%	159.4%	240.3%	219.1%	121.7%
2031	243,103	6,389	17,251	49,127	76,730	392,600	153,749	10,603	27,505	118,073	168,086	478,016	63.2%	166.0%	159.4%	240.3%	219.1%	121.8%
2032	203,248	5,341	14,424	41,081	64,182	328,277	128,543	8,864	22,998	98,735	140,598	399,739	63.2%	166.0%	159.4%	240.3%	219.1%	121.8%
2033	169,927	4,466	12,059	34,350	53,670	274,472	107,469	7,411	19,227	82,557	117,571	334,236	63.2%	166.0%	159.4%	240.3%	219.1%	121.8%
2034	142,068	3,733	10,082	28,718	44,876	229,478	89,850	6,196	16,075	69,022	98,306	279,449	63.2%	166.0%	159.4%	240.3%	219.1%	121.8%
2035	118,777	3,121	8,429	24,010	37,519	191,857	75,120	5,180	13,440	57,706	82,189	233,635	63.2%	166.0%	159.4%	240.3%	219.1%	121.8%
2036	99,304	2,610	7,047	20,074	31,368	160,403	62,804	4,331	11,236	48,246	68,715	195,332	63.2%	166.0%	159.4%	240.3%	219.1%	121.8%
2037	83,024	2,182	5,892	16,783	26,225	134,106	52,508	3,621	9,394	40,336	57,449	163,309	63.2%	166.0%	159.4%	240.3%	219.1%	121.8%
2038	69,413	1,824	4,926	14,031	21,962	112,120	43,900	3,027	7,854	33,723	48,031	136,535	63.2%	166.0%	159.4%	240.3%	219.1%	121.8%
2039	58,033	1,525	4,119	11,731	18,331	93,739	36,703	2,531	6,567	28,194	40,157	114,151	63.2%	166.0%	159.4%	240.3%	219.1%	121.8%
2040	48,519	1,275	3,443	9,808	15,326	78,371	30,685	2,116	5,490	23,572	33,573	95,437	63.2%	166.0%	159.4%	240.3%	219.1%	121.8%
2041	40,564	1,066	2,879	8,200	12,813	65,522	25,655	1,769	4,590	19,708	28,069	79,791	63.2%	166.0%	159.4%	240.3%	219.1%	121.8%
2042	33,914	891	2,407	6,856	10,713	54,780	21,449	1,479	3,837	16,477	23,467	66,709	63.2%	166.0%	159.4%	240.3%	219.1%	121.8%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total			
Accumulated Value	203,970,423	134,710	230,736	385,312	165,938	204,887,118	133,792,253	246,933	367,594	914,677	355,304	135,676,761	66.2%	66.2%	66.2%
Present Value	4,916,723	126,921	341,802	962,888	1,483,729	7,832,063	3,098,288	209,952	543,179	2,306,699	3,239,782	9,397,898	120.0%	120.0%	120.0%
Lifetime Value	208,887,145	261,631	572,538	1,348,200	1,649,667	212,719,181	136,890,541	456,884	910,773	3,221,375	3,595,086	145,074,659	68.2%	68.2%	68.2%
Lifetime Loss Ratio							65.5%	174.6%	159.1%	238.9%	217.9%	68.2%			

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

State: NATIONAL  
 Plan: C

Pricing Target Lifetime Loss Ratio: 67.5%  
 Interest Rate: 4.5%  
 2022 Trend Rate: 2.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	10,177,730	0	0	0	0	10,177,730	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	6,991,175	0	0	0	0	6,991,175	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%
2018	8,816,767	0	0	0	0	8,816,767	6,537,673	0	0	0	0	6,537,673	74.2%	0.0%	0.0%	0.0%	0.0%	74.2%
2019	7,835,230	20,279	0	0	0	7,855,510	5,923,739	19,972	0	0	0	5,943,711	75.6%	98.5%	0.0%	0.0%	0.0%	75.7%
2020	7,023,392	17,677	14,438	0	0	7,055,507	4,512,189	7,788	38,122	0	0	4,558,099	64.2%	44.1%	264.0%	0.0%	0.0%	64.6%
2021	6,074,549	20,401	14,679	2,203	0	6,111,833	4,031,323	18,938	8,011	861	0	4,059,133	66.4%	92.8%	54.6%	39.1%	0.0%	66.4%
2022	5,323,159	20,055	14,606	4,535	7,098	5,369,453	3,342,138	17,190	8,245	3,576	4,886	3,376,034	62.8%	85.7%	56.5%	78.9%	68.8%	62.9%
2023	4,435,267	17,125	12,461	3,873	13,067	4,481,793	2,819,764	3,444,793	7,011	3,044	8,964	2,853,412	63.6%	85.4%	56.3%	78.6%	68.6%	63.7%
2024	3,652,438	14,233	10,352	3,224	10,889	3,691,135	2,373,243	12,426	5,952	2,589	7,635	2,401,845	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2025	3,066,253	12,066	8,772	2,738	9,268	3,099,097	1,992,358	10,534	5,044	2,199	6,498	2,016,633	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2026	2,568,601	10,210	7,419	2,321	7,876	2,596,426	1,668,998	8,914	4,266	1,864	5,522	1,689,564	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2027	2,149,184	8,619	6,262	1,964	6,680	2,172,708	1,396,474	7,525	3,601	1,577	4,684	1,413,860	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2028	1,797,898	7,218	5,275	1,658	5,654	1,817,703	1,168,219	6,302	3,033	1,332	3,964	1,182,850	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2029	1,503,735	6,043	4,414	1,397	4,777	1,520,366	977,081	5,276	2,538	1,122	3,350	989,367	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2030	1,257,701	5,057	3,692	1,169	4,028	1,271,648	817,216	4,415	2,123	939	2,824	827,517	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2031	1,051,509	4,229	3,088	978	3,370	1,063,173	683,239	3,692	1,775	785	2,363	691,854	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2032	879,121	3,535	2,582	818	2,819	888,874	571,226	3,087	1,484	657	1,977	578,430	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2033	734,994	2,956	2,158	684	2,357	743,149	477,577	2,581	1,241	549	1,653	483,600	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2034	614,497	2,471	1,805	572	1,971	621,315	399,281	2,157	1,038	459	1,382	404,317	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2035	513,754	2,066	1,509	478	1,648	519,454	333,821	1,804	867	384	1,155	338,032	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2036	429,527	1,727	1,261	400	1,378	434,293	279,094	1,508	725	321	966	282,614	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2037	359,109	1,444	1,055	334	1,152	363,093	233,338	1,261	606	268	808	236,281	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2038	300,235	1,207	882	279	963	303,566	195,084	1,054	507	224	675	197,544	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2039	251,013	1,009	737	233	805	253,799	163,101	881	424	188	565	165,158	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2040	209,861	844	616	195	673	212,190	136,361	737	354	157	472	138,081	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2041	175,456	706	515	163	563	177,403	114,006	616	296	131	395	115,444	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%
2042	146,691	590	431	136	471	148,319	95,315	515	248	110	330	96,518	65.0%	87.3%	57.5%	80.3%	70.1%	65.1%

Accumulated Value	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO					
	Issue Year						Issue Year						PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted			
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total						
Present Value	1,234,028,057	85,685	46,730	6,989	7,256	1,234,174,718	875,448,189	69,795	59,542	4,575	4,995	875,587,096	70.9%	70.9%	70.9%			
Lifetime Value	1,255,311,140	169,778	107,968	26,174	72,492	1,255,687,552	889,216,503	142,899	94,603	19,918	50,541	889,524,464	70.8%	70.8%	70.8%			
Lifetime Loss Ratio													70.8%	84.2%	87.6%	76.1%	69.7%	70.8%

**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%  
 2022 Trend Rate: 2.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	7,310,594	0	0	0	0	7,310,594	65.8%	0.0%	0.0%	0.0%	0.0%	65.8%
2018	9,617,061	0	0	0	0	9,617,061	6,184,774	0	0	0	0	6,184,774	64.3%	0.0%	0.0%	0.0%	0.0%	64.3%
2019	8,394,097	27,692	0	0	0	8,421,790	5,757,460	11,902	0	0	0	5,769,362	68.6%	43.0%	0.0%	0.0%	0.0%	68.5%
2020	7,230,589	37,534	39,657	0	0	7,307,779	4,555,691	38,332	26,490	0	0	4,620,514	63.0%	102.1%	66.8%	0.0%	0.0%	63.2%
2021	6,236,047	37,898	54,782	21,493	0	6,350,220	3,631,615	33,631	24,861	21,181	0	4,233,288	66.6%	88.7%	45.4%	98.6%	0.0%	66.7%
2022	5,333,340	36,277	51,377	25,074	6,185	5,452,253	3,674,418	14,431	18,230	18,793	2,240	3,728,111	68.9%	39.8%	35.5%	75.0%	36.2%	68.4%
2023	4,449,471	30,368	42,970	20,996	11,161	4,554,966	3,100,109	12,281	15,500	15,998	4,109	3,147,997	69.7%	40.4%	36.1%	76.2%	36.8%	69.1%
2024	3,669,226	25,240	35,697	17,474	9,301	3,756,937	2,609,194	10,432	13,161	13,608	3,499	2,649,893	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2025	3,080,347	21,396	30,249	14,842	7,916	3,154,750	2,190,441	8,843	11,152	11,558	2,978	2,224,973	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2026	2,580,407	18,105	25,581	12,582	6,728	2,643,402	1,834,933	7,483	9,431	9,798	2,531	1,864,176	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2027	2,159,062	15,284	21,593	10,644	5,706	2,212,290	1,535,313	6,317	7,961	8,289	2,147	1,560,027	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2028	1,806,162	12,800	18,190	8,988	4,830	1,850,969	1,284,365	5,290	6,706	6,999	1,817	1,305,178	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2029	1,510,647	10,716	15,220	7,573	4,081	1,548,237	1,074,224	4,429	5,611	5,898	1,535	1,091,697	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2030	1,263,483	8,967	12,732	6,337	3,441	1,294,959	898,465	3,706	4,694	4,935	1,295	913,094	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2031	1,056,342	7,498	10,647	5,300	2,879	1,082,667	751,167	3,099	3,925	4,128	1,083	763,402	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2032	883,162	6,269	8,902	4,432	2,408	905,173	628,018	2,591	3,282	3,452	906	638,249	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2033	738,373	5,241	7,443	3,706	2,014	756,776	525,058	2,166	2,744	2,886	758	533,612	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2034	617,321	4,382	6,223	3,098	1,684	632,708	438,978	1,811	2,294	2,413	633	446,130	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2035	516,115	3,664	5,202	2,590	1,408	528,979	367,010	1,514	1,918	2,017	530	372,990	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2036	431,501	3,063	4,349	2,166	1,177	442,256	306,841	1,266	1,604	1,687	443	311,840	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2037	360,759	2,561	3,636	1,811	984	369,751	256,537	1,058	1,341	1,410	370	260,716	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2038	301,615	2,141	3,040	1,514	823	309,133	214,479	885	1,121	1,179	309	217,973	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2039	252,167	1,790	2,542	1,266	688	258,452	179,317	740	937	986	259	182,238	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2040	210,626	1,497	2,125	1,058	575	216,081	149,919	619	783	824	216	152,361	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2041	176,262	1,251	1,777	885	481	180,656	125,340	517	655	689	181	127,382	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%
2042	147,365	1,046	1,485	740	402	151,038	104,792	432	548	576	151	106,499	71.1%	41.3%	36.9%	77.9%	37.6%	70.5%

Accumulated Value	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total			
Present Value	1,291,303,796	151,774	155,311	48,592	6,323	1,291,665,796	883,419,403	107,354	74,765	41,839	2,289	883,645,650	68.4%	68.4%	68.4%
Lifetime Value	21,374,864	149,124	211,164	103,992	55,721	21,894,864	15,137,179	61,370	77,518	80,640	20,876	15,377,582	70.2%	70.2%	70.2%
	1,312,678,660	300,898	366,476	152,584	62,044	1,313,560,661	898,556,582	168,724	152,283	122,479	23,165	899,023,232	68.4%	68.4%	68.4%
Lifetime Loss Ratio							68.5%	56.1%	41.6%	80.3%	37.3%	68.4%			





**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: 73.1%  
 Interest Rate: 4.5%  
 2022 Trend Rate: 2.75%

Incurred	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	609	0	0	0	0	609	39	0	0	0	39	6.4%	0.0%	0.0%	0.0%	0.0%	6.4%	
2004	5,317,565	0	0	0	0	5,317,565	2,963,835	0	0	0	2,963,835	55.7%	0.0%	0.0%	0.0%	0.0%	55.7%	
2005	27,063,849	0	0	0	0	27,063,849	18,109,135	0	0	0	18,109,135	66.9%	0.0%	0.0%	0.0%	0.0%	66.9%	
2006	54,102,632	0	0	0	0	54,102,632	39,372,186	0	0	0	39,372,186	72.8%	0.0%	0.0%	0.0%	0.0%	72.8%	
2007	66,641,528	0	0	0	0	66,641,528	50,977,018	0	0	0	50,977,018	76.5%	0.0%	0.0%	0.0%	0.0%	76.5%	
2008	65,714,460	0	0	0	0	65,714,460	51,709,513	0	0	0	51,709,513	78.7%	0.0%	0.0%	0.0%	0.0%	78.7%	
2009	61,382,418	0	0	0	0	61,382,418	48,770,219	0	0	0	48,770,219	79.5%	0.0%	0.0%	0.0%	0.0%	79.5%	
2010	54,327,076	0	0	0	0	54,327,076	42,002,765	0	0	0	42,002,765	77.3%	0.0%	0.0%	0.0%	0.0%	77.3%	
2011	45,240,005	0	0	0	0	45,240,005	33,344,557	0	0	0	33,344,557	73.7%	0.0%	0.0%	0.0%	0.0%	73.7%	
2012	42,388,704	0	0	0	0	42,388,704	29,755,451	0	0	0	29,755,451	70.2%	0.0%	0.0%	0.0%	0.0%	70.2%	
2013	60,002,005	0	0	0	0	60,002,005	41,819,694	0	0	0	41,819,694	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	
2014	92,819,448	0	0	0	0	92,819,448	66,015,643	0	0	0	66,015,643	71.1%	0.0%	0.0%	0.0%	0.0%	71.1%	
2015	149,061,168	0	0	0	0	149,061,168	113,711,818	0	0	0	113,711,818	76.3%	0.0%	0.0%	0.0%	0.0%	76.3%	
2016	220,037,764	0	0	0	0	220,037,764	167,279,686	0	0	0	167,279,686	76.0%	0.0%	0.0%	0.0%	0.0%	76.0%	
2017	281,319,499	0	0	0	0	281,319,499	214,799,574	0	0	0	214,799,574	76.4%	0.0%	0.0%	0.0%	0.0%	76.4%	
2018	297,673,112	0	0	0	0	297,673,112	242,659,705	0	0	0	242,659,705	81.5%	0.0%	0.0%	0.0%	0.0%	81.5%	
2019	287,032,131	10,756,407	0	0	0	297,788,538	242,292,998	8,790,814	0	0	251,083,813	84.4%	81.7%	0.0%	0.0%	0.0%	84.3%	
2020	264,836,899	21,374,686	27,262,251	0	0	313,473,836	196,963,818	16,825,078	19,138,844	0	232,927,740	74.4%	78.7%	70.2%	0.0%	0.0%	74.3%	
2021	237,275,348	20,066,215	46,520,180	32,297,606	0	336,159,348	186,531,857	16,944,532	39,789,200	26,194,075	269,459,664	78.6%	84.4%	85.5%	81.1%	0.0%	80.2%	
2022	215,342,528	19,186,474	44,345,225	54,760,080	34,335,792	367,970,099	165,900,491	16,735,984	40,456,619	47,608,335	26,682,164	297,383,593	77.0%	87.2%	91.2%	86.9%	77.7%	80.8%
2023	205,967,809	18,614,292	42,114,029	51,676,413	70,025,723	388,398,266	153,432,261	15,666,860	38,596,042	45,828,184	54,199,089	307,722,437	74.5%	84.2%	91.6%	88.7%	77.4%	79.2%
2024	186,243,897	17,044,066	38,542,803	46,420,872	62,512,751	350,764,390	141,598,771	14,639,118	36,046,704	43,737,479	52,197,689	288,219,760	76.0%	85.9%	93.5%	94.2%	83.5%	82.2%
2025	171,480,410	15,893,617	35,927,280	43,371,478	57,338,663	324,011,448	130,382,602	13,650,999	33,600,566	40,864,358	49,845,288	268,343,813	76.0%	85.9%	93.5%	94.2%	86.9%	82.8%
2026	157,588,306	14,793,516	33,421,028	40,443,967	53,603,186	299,850,002	119,828,932	12,706,124	31,256,623	38,106,073	46,597,986	248,493,739	76.0%	85.9%	93.5%	94.2%	86.9%	82.9%
2027	144,685,680	13,737,457	31,032,192	37,637,262	50,009,283	277,101,875	110,021,900	11,799,077	29,022,493	35,461,612	43,473,757	229,778,840	76.0%	85.9%	93.5%	94.2%	86.9%	82.9%
2028	132,842,362	12,654,931	28,755,179	34,957,273	46,561,380	255,771,124	101,020,918	10,869,298	26,892,943	32,936,541	40,476,448	212,196,148	76.0%	85.9%	93.5%	94.2%	86.9%	83.0%
2029	121,968,827	11,654,277	26,465,841	32,401,736	43,275,412	235,766,092	92,756,182	10,009,837	24,751,866	30,528,729	37,619,911	195,666,525	76.0%	85.9%	93.5%	94.2%	86.9%	83.0%
2030	112,005,704	10,727,477	24,353,981	29,822,077	40,139,172	217,048,412	85,182,770	9,213,811	22,776,775	28,098,190	34,893,534	180,165,080	76.1%	85.9%	93.5%	94.2%	86.9%	83.0%
2031	102,833,065	9,867,591	22,401,831	27,439,709	36,939,870	199,482,066	78,209,672	8,475,257	20,951,049	25,853,536	32,112,336	165,601,850	76.1%	85.9%	93.5%	94.2%	86.9%	83.0%
2032	94,425,916	9,074,847	20,604,134	25,240,215	33,988,888	183,334,000	71,818,039	7,794,370	19,269,774	23,781,185	29,547,008	152,210,376	76.1%	85.9%	93.5%	94.2%	86.9%	83.0%
2033	86,718,073	8,345,790	18,948,836	23,214,744	31,264,429	168,491,872	65,957,671	7,168,184	17,721,676	21,872,798	27,178,598	139,898,927	76.1%	85.9%	93.5%	94.2%	86.9%	83.0%
2034	79,649,439	7,675,305	17,426,521	21,349,714	28,755,529	154,856,506	60,582,973	6,592,306	16,297,949	20,115,577	24,997,577	128,586,381	76.1%	85.9%	93.5%	94.2%	86.9%	83.0%
2035	73,165,385	7,058,685	16,026,506	19,634,516	26,445,362	142,330,454	55,652,493	6,062,692	14,988,601	18,499,528	22,989,317	118,192,631	76.1%	85.9%	93.5%	94.2%	86.9%	83.0%
2036	67,216,210	6,491,603	14,738,965	18,057,115	24,320,790	130,824,683	51,128,504	5,575,626	13,784,444	17,013,310	21,142,397	108,644,282	76.1%	85.9%	93.5%	94.2%	86.9%	83.0%
2037	61,756,655	5,970,079	13,554,864	16,606,439	22,366,902	120,254,939	46,976,649	5,127,690	12,677,027	15,646,492	19,443,855	99,871,713	76.1%	85.9%	93.5%	94.2%	86.9%	83.0%
2038	56,745,469	5,490,454	12,465,891	15,272,308	20,569,986	110,544,107	43,165,606	4,715,741	11,658,578	14,389,481	17,881,771	91,811,177	76.1%	85.9%	93.5%	94.2%	86.9%	83.1%
2039	52,145,032	5,049,361	11,464,404	14,045,359	18,917,430	101,621,585	39,666,806	4,336,887	10,721,949	13,233,456	16,445,182	84,404,280	76.1%	85.9%	93.5%	94.2%	86.9%	83.1%
2040	47,921,007	4,643,704	10,543,374	12,916,980	17,397,639	93,422,704	36,454,167	3,988,469	9,860,567	12,170,304	15,124,006	77,597,514	76.1%	85.9%	93.5%	94.2%	86.9%	83.1%
2041	44,042,036	4,270,638	9,696,339	11,879,254	15,999,944	85,888,210	33,503,869	3,668,043	9,068,387	11,192,564	13,908,971	71,341,835	76.1%	85.9%	93.5%	94.2%	86.9%	83.1%
2042	40,479,463	3,927,542	8,917,353	10,924,896	14,714,538	78,963,791	30,794,140	3,373,359	8,339,849	10,293,374	12,791,550	65,592,272	76.1%	85.9%	93.5%	94.2%	86.9%	83.1%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO					
	Issue Year						Issue Year						PLAN G Total	National PLAN G (From Exhibit 2A)	Credibility Weighted			
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total						
Accumulated Value	3,338,025,421	77,458,322	125,460,909	90,480,663	35,099,846	3,666,525,162	2,570,892,779	64,246,730	105,227,013	76,649,655	27,275,907	2,844,292,084	77.6%	77.6%	77.6%			
Present Value	1,519,838,315	143,128,444	324,280,397	395,051,707	529,497,165	2,911,796,027	1,152,669,208	122,618,830	302,506,031	369,416,690	451,760,814	2,398,971,573	82.4%	82.4%	82.4%			
Lifetime Value	4,857,863,737	220,586,766	449,741,306	485,532,370	564,597,011	6,578,321,189	3,723,561,987	186,865,560	407,733,044	446,066,345	479,036,721	5,243,263,657	79.7%	79.7%	79.7%			
Lifetime Loss Ratio													76.7%	84.7%	90.7%	91.9%	84.8%	79.7%

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

**EXHIBIT 2A**

State: NATIONAL  
 Plan: High Ded F

Pricing Target Lifetime Loss Ratio: 60.7%  
 Interest Rate: 4.5%  
 2022 Trend Rate: 2.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	1,934,864	0	0	0	0	1,934,864	978,516	0	0	0	0	978,516	50.6%	0.0%	0.0%	0.0%	0.0%	50.6%
2019	1,864,569	242,263	0	0	0	2,106,832	1,093,075	114,156	0	0	0	1,207,231	58.6%	47.1%	0.0%	0.0%	0.0%	57.3%
2020	1,668,380	341,525	180,267	0	0	2,190,172	887,528	154,307	51,384	0	0	1,093,219	53.2%	45.2%	28.5%	0.0%	0.0%	49.9%
2021	1,526,190	297,285	200,702	110,710	0	2,134,886	1,040,304	158,488	100,351	67,609	0	1,366,753	68.2%	53.3%	50.0%	61.1%	0.0%	64.0%
2022	1,406,757	269,631	182,531	116,914	18,530	1,994,363	1,008,954	263,386	97,046	105,182	35,564	1,510,133	71.7%	97.7%	53.2%	90.0%	191.9%	75.7%
2023	1,284,961	248,422	168,027	92,536	18,544	1,812,490	936,381	246,561	90,768	114,643	139,843	1,528,196	72.9%	99.3%	54.0%	123.9%	754.1%	84.3%
2024	1,165,751	227,466	153,778	84,845	14,621	1,646,461	866,911	230,386	84,772	107,268	152,497	1,441,835	74.4%	101.3%	55.1%	126.4%	1043.0%	87.6%
2025	1,076,524	212,112	143,343	79,271	13,688	1,524,938	800,558	214,836	79,020	100,222	142,769	1,337,403	74.4%	101.3%	55.1%	126.4%	1043.0%	87.7%
2026	991,985	197,431	133,344	73,920	12,796	1,409,475	737,690	199,966	73,507	93,457	133,468	1,238,087	74.4%	101.3%	55.1%	126.4%	1043.0%	87.8%
2027	913,008	183,337	123,813	68,791	11,938	1,300,886	678,959	185,691	68,253	86,971	124,519	1,144,393	74.4%	101.3%	55.1%	126.4%	1043.0%	88.0%
2028	840,154	168,890	114,728	63,892	11,115	1,198,779	624,781	171,058	63,245	80,778	115,934	1,055,796	74.4%	101.3%	55.1%	126.4%	1043.0%	88.1%
2029	772,961	155,535	105,594	59,221	10,331	1,103,642	574,813	157,532	58,210	74,873	107,752	973,180	74.4%	101.3%	55.1%	126.4%	1043.0%	88.2%
2030	711,143	143,166	97,168	54,507	9,582	1,015,565	528,842	145,004	53,565	68,912	99,943	896,266	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%
2031	654,011	131,690	89,379	50,152	8,818	934,051	486,355	133,381	49,271	63,407	91,977	824,392	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%
2032	601,469	121,111	82,207	46,132	8,114	859,032	447,283	122,666	45,317	58,324	84,630	758,220	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%
2033	553,148	111,381	75,602	42,430	7,463	790,025	411,349	112,811	41,677	53,644	77,846	697,326	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%
2034	508,709	102,433	69,529	39,021	6,864	726,556	378,302	103,748	38,328	49,334	71,599	641,311	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%
2035	467,840	94,203	63,943	35,887	6,313	668,186	347,910	95,413	35,249	45,371	65,847	589,789	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%
2036	430,255	86,635	58,806	33,003	5,806	614,505	319,959	87,748	32,417	41,726	60,557	542,407	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%
2037	395,689	79,675	54,081	30,352	5,399	565,137	294,254	80,698	29,813	38,374	55,692	498,831	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%
2038	363,900	73,274	49,737	27,914	4,910	519,735	270,614	74,215	27,418	35,291	51,218	458,756	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%
2039	334,665	67,388	45,741	25,671	4,516	477,980	248,874	68,253	25,215	32,456	47,103	421,900	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%
2040	307,778	61,974	42,068	23,609	4,153	439,580	228,880	62,769	23,189	29,848	43,319	388,005	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%
2041	283,052	56,995	36,687	21,712	3,819	404,265	210,492	57,727	21,326	27,450	39,839	356,834	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%
2042	260,312	52,416	35,579	19,968	3,513	371,787	193,581	53,089	19,613	25,245	36,638	328,166	74.4%	101.3%	55.1%	126.4%	1043.0%	88.3%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN High Ded Total	National PLAN High Ded F (From Exhibit 2A)	Credibility Weighted
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total			
Accumulated Value	11,272,622	1,257,074	602,230	237,782	18,942	13,388,649	6,170,216	743,980	263,767	179,746	36,356	7,394,065	55.2%	55.2%	55.2%
Present Value	9,604,479	1,910,157	1,293,817	720,173	127,906	13,656,533	7,123,613	1,929,742	711,414	908,209	1,281,688	11,954,665	87.5%	87.5%	87.5%
Lifetime Value	20,877,101	3,167,231	1,896,047	957,955	146,848	27,045,182	13,293,829	2,673,722	975,181	1,087,955	1,318,044	19,348,730	71.5%	71.5%	71.5%
Lifetime Loss Ratio							63.7%	84.4%	51.4%	113.6%	897.6%	71.5%			

**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: 71.7%  
 Interest Rate: 4.5%  
 2022 Trend Rate: 2.75%

Incurred	EARNED PREMIUM							INCURRED CLAIMS							INCURRED LOSS RATIO						
	Issue Year							Issue Year							Issue Year						
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	5,634,663	0	0	0	5,634,663	69.9%	0.0%	0.0%	0.0%	0.0%	69.9%				
2018	11,534,017	0	0	0	0	11,534,017	9,067,039	0	0	0	9,067,039	78.6%	0.0%	0.0%	0.0%	0.0%	78.6%				
2019	11,552,629	1,862,579	0	0	0	13,415,208	9,606,777	1,582,868	0	0	11,189,645	83.2%	85.0%	0.0%	0.0%	0.0%	83.4%				
2020	10,006,068	3,215,799	3,474,351	0	0	16,696,218	8,026,281	2,439,559	2,270,550	0	12,736,391	80.2%	75.9%	65.4%	0.0%	0.0%	76.3%				
2021	8,684,836	2,755,164	5,347,245	4,589,956	0	21,377,201	7,597,991	3,123,449	4,286,262	3,198,159	18,205,861	87.5%	113.4%	80.2%	69.7%	0.0%	85.2%				
2022	7,470,608	2,439,284	4,711,321	7,640,857	6,021,502	28,283,572	5,925,172	2,349,905	4,084,999	5,906,608	4,006,575	22,273,259	79.3%	96.3%	86.7%	77.3%	66.5%	78.7%			
2023	6,991,603	2,302,676	4,353,531	7,015,997	11,002,836	31,666,643	5,498,979	2,199,789	3,897,133	5,685,751	8,138,496	25,420,148	78.7%	95.5%	89.5%	81.0%	74.0%	80.3%			
2024	6,342,968	2,108,432	3,984,356	6,302,463	9,822,355	28,560,575	5,091,012	2,055,483	3,639,720	5,426,364	7,837,968	24,050,547	80.3%	97.5%	91.4%	86.1%	79.8%	84.2%			
2025	5,857,474	1,966,116	3,713,977	5,888,454	9,009,373	26,435,394	4,701,343	1,916,741	3,392,728	5,069,906	7,484,733	22,565,450	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2026	5,397,488	1,830,028	3,454,893	5,490,992	8,422,434	24,595,835	4,332,148	1,784,071	3,156,054	4,727,694	6,997,120	20,997,088	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2027	4,967,768	1,699,388	3,207,948	5,109,931	7,857,740	22,842,775	3,987,245	1,656,712	2,930,469	4,399,605	6,527,988	19,502,019	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2028	4,571,362	1,565,475	2,972,562	4,746,075	7,315,986	21,171,459	3,669,080	1,526,161	2,715,443	4,086,328	6,077,914	18,074,927	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2029	4,205,760	1,441,689	2,735,902	4,399,115	6,799,676	19,582,142	3,375,640	1,405,484	2,499,254	3,787,598	5,648,979	16,716,955	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2030	3,869,398	1,327,040	2,517,589	4,048,880	6,306,893	18,069,799	3,105,668	1,293,714	2,299,824	3,486,049	5,239,588	15,424,844	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2031	3,558,538	1,220,668	2,315,786	3,725,431	5,804,200	16,624,622	2,856,164	1,190,013	2,115,476	3,207,563	4,821,966	14,191,182	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2032	3,272,651	1,122,601	2,129,949	3,426,810	5,340,525	15,292,538	2,626,705	1,094,410	1,945,714	2,950,453	4,436,758	13,054,040	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2033	3,009,732	1,032,414	1,958,833	3,151,816	4,912,443	14,065,239	2,415,680	1,006,487	1,789,399	2,713,686	4,081,119	12,006,371	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2034	2,767,936	949,471	1,801,464	2,898,605	4,518,230	12,935,707	2,221,609	925,628	1,645,642	2,495,673	3,753,618	11,042,170	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2035	2,545,565	873,193	1,656,737	2,665,737	4,155,244	11,896,476	2,043,129	851,264	1,513,434	2,295,175	3,452,059	10,155,062	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2036	2,341,059	803,042	1,523,638	2,451,576	3,821,419	10,940,735	1,878,988	782,875	1,391,848	2,110,785	3,174,727	9,339,223	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2037	2,152,983	738,527	1,401,232	2,254,621	3,514,413	10,061,776	1,728,033	719,981	1,280,029	1,941,208	2,919,675	8,588,927	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2038	1,980,016	679,195	1,288,659	2,073,489	3,232,072	9,253,431	1,589,206	662,139	1,177,194	1,785,255	2,685,114	7,998,908	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2039	1,820,945	624,630	1,185,131	1,906,909	2,972,413	8,510,027	1,461,532	608,944	1,082,620	1,641,831	2,469,397	7,264,324	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2040	1,674,654	574,448	1,089,920	1,753,711	2,733,615	7,826,347	1,344,115	560,022	995,644	1,509,929	2,271,010	6,680,722	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2041	1,540,115	528,298	1,002,357	1,612,821	2,514,001	7,197,593	1,236,132	515,031	915,656	1,388,624	2,088,561	6,144,005	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			
2042	1,416,385	485,856	921,830	1,483,250	2,312,031	6,619,351	1,136,823	473,654	842,094	1,277,065	1,920,770	5,650,406	80.3%	97.5%	91.4%	86.1%	83.1%	85.4%			

	EARNED PREMIUM							INCURRED CLAIMS							LOSS RATIO		
	Issue Year							Issue Year							PLAN N Total	National PLAN N (From Exhibit 2A)	Credibility Weighted
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total					
	Accumulated Value	113,640,185	11,199,466	14,406,878	12,714,122	6,155,495	158,116,147	100,115,026	10,308,683	11,289,388	9,454,490	4,095,731	135,263,318	85.5%	85.5%	85.5%	
Present Value	52,258,932	17,705,666	33,522,435	53,635,332	83,197,574	240,319,937	41,834,029	17,216,948	30,544,740	45,832,305	67,836,081	203,264,104	84.6%	84.6%	84.6%		
Lifetime Value	165,899,117	28,905,131	47,929,313	66,349,454	89,353,069	398,436,084	141,949,055	27,525,631	41,834,128	55,286,796	71,931,812	338,527,423	85.0%	85.0%	85.0%		
Lifetime Loss Ratio								85.6%	95.2%	87.3%	83.3%	80.5%	85.0%				

**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: 65.2%  
 Interest Rate: 4.5%  
 2022 Trend Rate: 2.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	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	371,471	0	0	371,471	0	0	95,064	0	0	95,064	0.0%	0.0%	25.6%	0.0%	0.0%	25.6%
2021	0	0	695,031	628,904	0	1,323,935	0	0	303,660	181,015	0	484,674	0.0%	0.0%	43.7%	28.8%	0.0%	36.6%
2022	0	0	622,462	868,678	479,936	1,971,076	0	0	288,023	366,281	103,809	758,113	0.0%	0.0%	46.3%	42.2%	21.6%	38.5%
2023	0	0	590,180	732,786	665,989	1,988,955	0	0	290,928	412,716	310,042	1,013,686	0.0%	0.0%	49.3%	56.3%	46.6%	51.0%
2024	0	0	577,025	694,705	561,796	1,833,526	0	0	284,063	417,040	349,516	1,050,619	0.0%	0.0%	49.2%	60.0%	62.2%	57.3%
2025	0	0	573,789	692,221	542,899	1,808,909	0	0	276,822	407,356	353,383	1,037,560	0.0%	0.0%	48.2%	58.8%	65.1%	57.4%
2026	0	0	569,568	688,606	541,272	1,799,446	0	0	269,216	397,126	345,377	1,011,719	0.0%	0.0%	47.3%	57.7%	63.8%	56.2%
2027	0	0	564,055	683,806	538,706	1,786,567	0	0	261,336	386,365	336,867	984,568	0.0%	0.0%	46.3%	56.5%	62.5%	55.1%
2028	0	0	546,425	677,385	535,211	1,759,021	0	0	253,167	375,165	327,898	956,231	0.0%	0.0%	46.3%	55.4%	61.3%	54.4%
2029	0	0	525,781	656,404	530,546	1,712,732	0	0	243,603	363,545	318,610	925,758	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2030	0	0	505,818	631,606	514,465	1,651,889	0	0	234,354	349,811	308,953	893,117	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2031	0	0	486,422	607,565	494,980	1,588,968	0	0	225,367	336,496	297,251	859,115	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2032	0	0	467,724	584,267	476,140	1,528,131	0	0	216,704	323,593	285,937	826,234	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2033	0	0	449,700	561,808	457,882	1,469,389	0	0	208,353	311,154	274,973	794,479	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2034	0	0	432,370	540,158	440,280	1,412,809	0	0	200,324	299,163	264,402	763,890	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2035	0	0	415,709	519,343	423,314	1,358,366	0	0	192,604	287,635	254,214	734,453	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2036	0	0	399,689	499,330	407,001	1,306,021	0	0	185,182	276,551	244,417	706,150	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2037	0	0	384,287	480,088	391,318	1,255,693	0	0	178,046	265,894	234,999	678,939	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2038	0	0	369,479	461,588	376,238	1,207,304	0	0	171,185	255,647	225,943	652,775	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2039	0	0	355,241	443,800	361,739	1,160,780	0	0	164,589	245,796	217,236	627,621	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2040	0	0	341,551	426,698	347,800	1,116,049	0	0	158,246	236,324	208,865	603,435	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2041	0	0	328,389	410,255	334,397	1,073,042	0	0	152,148	227,217	200,816	580,181	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%
2042	0	0	315,735	394,446	321,511	1,031,692	0	0	146,285	218,461	193,078	557,824	0.0%	0.0%	46.3%	55.4%	60.1%	54.1%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN High Ded Total	National PLAN High Ded G (From Exhibit 2A)	Credibility Weighted
	2018 & Prior	2019	2020	2021	2022	Total	2018 & Prior	2019	2020	2021	2022	Total			
Accumulated Value	0	0	1,793,465	1,559,838	490,615	3,843,918	0	0	724,941	567,801	106,119	1,398,860	36.4%	36.4%	36.4%
Present Value	0	0	6,415,683	7,922,509	6,451,904	20,790,096	0	0	3,019,643	4,466,012	3,855,966	11,341,621	54.6%	54.6%	54.6%
Lifetime Value	0	0	8,209,149	9,482,347	6,942,519	24,634,014	0	0	3,744,583	5,033,813	3,962,085	12,740,481	51.7%	51.7%	51.7%
Lifetime Loss Ratio									0.0%	0.0%	45.6%	53.1%	57.1%	51.7%	

**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	5,275	43.6%	12,100	5,275	43.6%
A	2019	12,100	4,189	34.6%	12,100	4,189	34.6%
A	2020	4,748	1,948	41.0%	6,905	1,948	28.2%
A	2021	5,399	1,541	28.5%	4,748	2,843	59.9%
A	2022	4,097	1,951	47.6%	4,748	3,519	74.1%
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	126,707	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	75,724	75.4%	102,066	75,724	74.2%
C	2020	91,061	40,980	45.0%	95,037	40,980	43.1%
C	2021	79,726	46,010	57.7%	79,440	46,013	57.9%
C	2022	64,489	36,916	57.2%	66,303	41,527	62.6%

**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	1,406,502	71.9%	2,052,391	1,406,502	68.5%
A	2019	1,747,189	1,348,689	77.2%	1,848,710	1,348,689	73.0%
A	2020	1,613,262	1,039,267	64.4%	1,670,296	1,039,267	62.2%
A	2021	1,603,547	1,430,717	89.2%	1,689,046	1,490,255	88.2%
A	2022	1,591,198	1,557,838	97.9%	1,645,035	1,814,340	110.3%
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	10,177,730	65.8%	15,649,969	10,177,730	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	6,991,175	70.8%	10,023,268	6,991,175	69.7%
C	2018	8,700,064	6,537,673	75.1%	8,816,767	6,537,673	74.2%
C	2019	7,824,903	5,943,711	76.0%	7,855,510	5,943,711	75.7%
C	2020	6,886,646	4,558,099	66.2%	7,055,507	4,558,099	64.6%
C	2021	6,060,948	4,045,365	66.7%	6,111,833	4,059,133	66.4%
C	2022	5,249,953	3,010,468	57.3%	5,369,453	3,376,034	62.9%

**RHODE ISLAND ONLY EXPERIENCE**

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
D	1992	-	-	0.0%	-	-	0.0%
D	1993	-	-	0.0%	-	-	0.0%
D	1994	-	-	0.0%	-	-	0.0%
D	1995	-	-	0.0%	-	-	0.0%
D	1996	-	-	0.0%	-	-	0.0%
D	1997	16,229	7,004	43.2%	10,975	7,004	63.8%
D	1998	53,197	30,837	58.0%	44,121	30,837	69.9%
D	1999	69,550	38,829	55.8%	66,458	38,829	58.4%
D	2000	109,943	68,398	62.2%	104,099	68,398	65.7%
D	2001	135,338	77,973	57.6%	133,447	77,973	58.4%
D	2002	147,700	72,248	48.9%	142,772	72,248	50.6%
D	2003	131,562	83,970	63.8%	134,536	83,970	62.4%
D	2004	133,731	72,085	53.9%	132,414	72,085	54.4%
D	2005	128,275	79,365	61.9%	131,794	79,365	60.2%
D	2006	116,460	76,233	65.5%	117,270	76,233	65.0%
D	2007	118,756	85,369	71.9%	118,696	85,369	71.9%
D	2008	120,583	120,071	99.6%	122,006	120,071	98.4%
D	2009	124,764	110,072	88.2%	125,510	110,072	87.7%
D	2010	120,748	131,770	109.1%	121,307	131,770	108.6%
D	2011	101,369	67,573	66.7%	104,487	67,573	64.7%
D	2012	103,700	68,484	66.0%	101,486	68,484	67.5%
D	2013	93,652	56,549	60.4%	97,103	56,549	58.2%
D	2014	81,626	66,444	81.4%	83,697	66,444	79.4%
D	2015	74,272	61,198	82.4%	78,447	61,198	78.0%
D	2016	72,252	60,458	83.7%	73,201	60,458	82.6%
D	2017	73,844	84,909	115.0%	72,354	84,909	117.4%
D	2018	56,015	48,007	85.7%	62,005	48,007	77.4%
D	2019	50,876	43,567	85.6%	50,307	43,567	86.6%
D	2020	47,298	28,815	60.9%	47,083	28,815	61.2%
D	2021	29,707	26,879	90.5%	30,647	26,880	87.7%
D	2022	25,493	21,422	84.0%	29,639	24,118	81.4%
F	1992	-	-	0.0%	-	-	0.0%
F	1993	2,317	525	22.7%	1,971	525	26.6%
F	1994	4,791	1,596	33.3%	4,298	1,596	37.1%
F	1995	9,720	3,610	37.1%	7,773	3,610	46.4%
F	1996	55,276	25,994	47.0%	42,964	25,994	60.5%
F	1997	89,035	69,092	77.6%	87,550	69,092	78.9%
F	1998	122,280	96,700	79.1%	114,416	96,700	84.5%
F	1999	126,853	104,872	82.7%	125,793	104,872	83.4%
F	2000	148,817	99,899	67.1%	139,038	99,899	71.9%
F	2001	148,785	95,070	63.9%	154,570	95,070	61.5%
F	2002	157,909	111,370	70.5%	155,666	111,370	71.5%
F	2003	162,844	104,587	64.2%	167,951	104,587	62.3%
F	2004	185,774	121,195	65.2%	179,695	121,195	67.4%
F	2005	171,958	130,083	75.6%	175,855	130,083	74.0%
F	2006	147,029	81,410	55.4%	155,758	81,410	52.3%
F	2007	159,986	80,295	50.2%	155,344	80,295	51.7%
F	2008	158,698	73,759	46.5%	163,517	73,759	45.1%
F	2009	156,749	65,154	41.6%	162,638	65,154	40.1%
F	2010	168,990	78,898	46.7%	169,465	78,898	46.6%
F	2011	174,136	104,096	59.8%	173,325	104,096	60.1%
F	2012	181,469	104,731	57.7%	181,326	104,731	57.8%
F	2013	179,624	100,309	55.8%	180,507	100,309	55.6%
F	2014	180,063	134,871	74.9%	183,383	134,871	73.5%
F	2015	189,126	114,707	60.7%	189,640	114,707	60.5%
F	2016	188,569	112,980	59.9%	198,943	112,980	56.8%
F	2017	178,391	103,865	58.2%	178,143	103,865	58.3%
F	2018	153,987	82,706	53.7%	161,199	82,706	51.3%
F	2019	144,316	102,683	71.2%	141,887	102,683	72.4%
F	2020	128,224	112,461	87.7%	130,758	112,461	86.0%
F	2021	115,864	62,640	54.1%	115,475	64,228	55.6%
F	2022	108,091	67,931	62.8%	106,391	77,948	73.3%

**NATIONAL EXPERIENCE**

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
D	1992	47,791	27,833	58.2%	34,742	27,833	80.1%
D	1993	140,357	47,926	34.1%	117,517	47,926	40.8%
D	1994	540,392	258,726	47.9%	472,866	258,726	54.7%
D	1995	1,170,207	723,027	61.8%	1,108,336	723,027	65.2%
D	1996	1,900,668	1,423,550	74.9%	1,866,151	1,423,550	76.3%
D	1997	4,703,568	2,731,057	58.1%	4,194,597	2,731,057	65.1%
D	1998	10,072,677	6,087,486	60.4%	9,389,276	6,087,486	64.8%
D	1999	18,406,306	11,554,163	62.8%	17,641,338	11,554,163	65.5%
D	2000	24,178,508	16,182,664	66.9%	23,680,438	16,182,664	68.3%
D	2001	33,319,415	21,985,129	66.0%	32,445,034	21,985,129	67.8%
D	2002	41,813,699	26,707,875	63.9%	41,032,201	26,707,875	65.1%
D	2003	53,988,715	35,278,900	65.3%	54,127,065	35,278,900	65.2%
D	2004	53,396,747	36,835,632	69.0%	53,896,962	36,835,632	68.3%
D	2005	48,159,995	33,904,834	70.4%	48,599,671	33,904,834	69.8%
D	2006	44,064,631	31,509,293	71.5%	44,506,428	31,509,293	70.8%
D	2007	39,825,416	28,971,497	72.7%	40,229,197	28,971,497	72.0%
D	2008	35,814,891	26,542,504	74.1%	36,281,548	26,542,504	73.2%
D	2009	33,011,565	24,248,619	73.5%	33,380,517	24,248,619	72.6%
D	2010	30,605,427	21,866,565	71.4%	31,051,356	21,866,565	70.4%
D	2011	26,431,362	19,023,084	72.0%	26,947,455	19,023,084	70.6%
D	2012	23,208,797	16,454,243	70.9%	23,663,794	16,454,243	69.5%
D	2013	19,969,339	13,430,843	67.3%	20,171,469	13,430,843	66.6%
D	2014	16,838,002	11,247,689	66.8%	17,514,201	11,247,689	64.2%
D	2015	14,617,277	9,954,279	68.1%	14,824,438	9,954,279	67.1%
D	2016	12,575,728	8,316,318	66.1%	12,716,165	8,316,318	65.4%
D	2017	10,997,980	7,310,594	66.5%	11,111,718	7,310,594	65.8%
D	2018	9,477,053	6,184,774	65.3%	9,617,061	6,184,774	64.3%
D	2019	8,326,993	5,769,362	69.3%	8,421,790	5,769,362	68.5%
D	2020	7,167,103	4,620,514	64.5%	7,307,779	4,620,514	63.2%
D	2021	6,243,045	4,216,087	67.5%	6,350,220	4,233,288	66.7%
D	2022	5,344,492	3,281,527	61.4%	5,452,253	3,728,111	68.4%
F	1992	6,232,367	1,976,545	31.7%	4,364,881	1,976,545	45.3%
F	1993	18,981,000	9,014,599	47.5%	17,405,521	9,014,599	51.8%
F	1994	28,742,353	16,671,035	58.0%	27,505,834	16,671,035	60.6%
F	1995	39,343,042	26,138,374	66.4%	37,180,762	26,138,374	70.3%
F	1996	66,385,511	45,086,929	67.9%	62,070,343	45,086,929	72.6%
F	1997	94,165,570	65,342,576	69.4%	91,631,230	65,342,576	71.3%
F	1998	116,069,151	78,185,912	67.4%	112,620,673	78,185,912	69.4%
F	1999	130,845,537	89,073,205	68.1%	129,344,436	89,073,205	68.9%
F	2000	162,190,708	111,775,978	68.9%	158,688,924	111,775,978	70.4%
F	2001	224,313,457	150,193,067	67.0%	218,286,611	150,193,067	68.8%
F	2002	286,724,844	185,325,250	64.6%	281,400,943	185,325,250	65.9%
F	2003	341,446,433	220,087,505	64.5%	338,726,416	220,087,505	65.0%
F	2004	374,350,763	255,652,900	68.3%	373,732,625	255,652,900	68.4%
F	2005	393,566,593	279,912,445	71.1%	392,263,731	279,912,445	71.4%
F	2006	414,327,909	294,286,367	71.0%	415,149,379	294,286,367	70.9%
F	2007	404,092,258	282,626,371	69.9%	406,230,402	282,626,371	69.6%
F	2008	367,855,802	249,430,813	67.8%	372,114,783	249,430,813	67.0%
F	2009	333,213,592	219,223,049	65.8%	336,730,527	219,223,049	65.1%
F	2010	311,129,981	208,124,624	66.9%	314,038,167	208,124,624	66.3%
F	2011	302,279,008	202,351,542	66.9%	305,116,800	202,351,542	66.3%
F	2012	292,866,476	187,133,164	63.9%	292,127,363	187,133,164	64.1%
F	2013	328,007,671	219,611,349	67.0%	326,934,273	219,611,349	67.2%
F	2014	332,439,711	239,572,880	72.1%	343,239,996	239,572,880	69.8%
F	2015	365,167,222	270,117,667	74.0%	367,088,427	270,117,667	73.6%
F	2016	381,236,945	287,638,078	75.4%	384,134,632	287,638,078	74.9%
F	2017	380,730,899	295,699,436	77.7%	384,124,271	295,699,436	77.0%
F	2018	351,469,468	280,826,614	79.9%	354,964,189	280,826,614	79.1%
F	2019	324,001,511	256,349,757	79.1%	325,315,126	256,349,757	78.8%
F	2020	301,155,817	212,104,504	70.4%	303,441,490	212,104,504	69.9%
F	2021	274,240,255	202,677,346	73.9%	276,514,547	207,765,604	75.1%
F	2022	255,595,134	175,875,578	68.8%	257,321,429	200,843,665	78.1%

RHODE ISLAND ONLY EXPERIENCE							
Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
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	118,804	71.4%	166,527	118,804	71.3%
G	2019	312,871	237,341	75.9%	317,612	237,341	74.7%
G	2020	437,061	300,140	68.7%	437,303	300,140	68.6%
G	2021	492,329	392,108	79.6%	498,218	401,165	80.5%
G	2022	482,922	300,022	62.1%	488,528	348,993	71.4%
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	4,495	45.0%	9,554	4,495	47.0%
HDF	2021	10,117	21,668	214.2%	10,124	25,073	247.7%
HDF	2022	13,226	10,194	77.1%	13,135	16,759	127.6%

NATIONAL EXPERIENCE							
Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
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	113,711,818	76.3%	149,061,168	113,711,818	76.3%
G	2016	219,347,163	167,279,686	76.3%	220,037,764	167,279,686	76.0%
G	2017	280,353,960	214,799,574	76.6%	281,319,499	214,799,574	76.4%
G	2018	295,801,069	242,659,705	82.0%	297,673,112	242,659,705	81.5%
G	2019	297,044,605	251,083,813	84.5%	297,788,538	251,083,813	84.3%
G	2020	312,086,677	232,927,740	74.6%	313,473,836	232,927,740	74.3%
G	2021	334,835,856	263,416,268	78.7%	336,159,348	269,459,664	80.2%
G	2022	367,337,039	256,795,767	69.9%	367,970,099	297,383,593	80.8%
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	978,516	50.7%	1,934,864	978,516	50.6%
HDF	2019	2,111,570	1,207,231	57.2%	2,106,832	1,207,231	57.3%
HDF	2020	2,182,380	1,093,219	50.1%	2,190,172	1,093,219	49.9%
HDF	2021	2,127,049	1,098,893	51.7%	2,134,886	1,366,753	64.0%
HDF	2022	1,988,704	1,116,445	56.1%	1,994,363	1,510,133	75.7%

RHODE ISLAND ONLY EXPERIENCE							
Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
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	80,740	93.9%	86,234	80,740	93.6%
N	2020	127,778	95,875	75.0%	127,542	95,875	75.2%
N	2021	141,541	83,511	59.0%	142,711	85,915	60.2%
N	2022	133,926	84,468	63.1%	135,486	98,146	72.4%
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	509	24.5%	2,138	509	23.8%
HDG	2021	4,831	-	0.0%	4,773	2,386	50.0%
HDG	2022	8,762	3,571	40.8%	8,880	5,533	62.3%

NATIONAL EXPERIENCE							
Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
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	5,634,663	70.1%	8,057,511	5,634,663	69.9%
N	2018	11,448,906	9,067,039	79.2%	11,534,017	9,067,039	78.6%
N	2019	13,380,113	11,189,645	83.6%	13,415,208	11,189,645	83.4%
N	2020	16,619,562	12,736,391	76.6%	16,696,218	12,736,391	76.3%
N	2021	21,341,828	17,669,718	82.8%	21,377,201	18,205,861	85.2%
N	2022	28,182,291	18,965,372	67.3%	28,283,572	22,273,259	78.7%
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	95,064	23.2%	371,471	95,064	25.6%
HDG	2021	1,343,444	459,085	34.2%	1,323,935	484,674	36.6%
HDG	2022	1,988,966	611,284	30.7%	1,971,076	758,113	38.5%



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

**EXHIBIT 3**

<b>PLAN</b>	<b>TYPE</b>	<b>POLICY FORM</b>	<b>ISSUE DATES</b>	<b>IMPLEMENTATION DATES</b>	<b>INCREASE AMOUNT</b>
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%

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

**EXHIBIT 3**

<b>PLAN</b>	<b>TYPE</b>	<b>POLICY FORM</b>	<b>ISSUE DATES</b>	<b>IMPLEMENTATION DATES</b>	<b>INCREASE AMOUNT</b>
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%

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

**EXHIBIT 3**

<b>PLAN</b>	<b>TYPE</b>	<b>POLICY FORM</b>	<b>ISSUE DATES</b>	<b>IMPLEMENTATION DATES</b>	<b>INCREASE AMOUNT</b>
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%				
07/01/2022	6.00%				
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%
				07/01/2022	6.00%

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

**EXHIBIT 3**

<b>PLAN</b>	<b>TYPE</b>	<b>POLICY FORM</b>	<b>ISSUE DATES</b>	<b>IMPLEMENTATION DATES</b>	<b>INCREASE AMOUNT</b>
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%
				07/01/2022	6.00%
HDF	MODERNIZED	MM34	02/14/2017	07/01/2020	6.00%
				07/01/2021	5.50%
				07/01/2022	4.50%
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%
				07/01/2022	4.50%

Mutual of Omaha Insurance Company  
Standardized and Modernized Medicare Supplement Plans  
Trend Exhibit Normalized for Age, Gender, Area, Selection, and COVID-19\*

All Plans Trend Calculation

Year	Incurred Claims	Member Months	Average Gross Claim Cost	Gross Claim Trend	Normalized Claim Trend
2018	\$627,673,899	4,318,551	\$145.34		
2019	\$611,210,878	3,943,985	\$154.97	6.6%	3.0%
2020	\$534,850,807	3,678,649	\$145.39	-6.2%	5.3%
2021	\$559,327,058	3,584,395	\$156.05	7.3%	1.3%
2022	\$580,006,774	3,707,946	\$156.42	0.2%	0.7%
Average Trend:				2.0%	2.6%

Expected Claim Cost Trends<sup>1</sup>

Plan F:	2.75%
Plan G:	2.75%
All Other Plans:	2.75%

<sup>1</sup> Expected claim cost trends contain a 0.25% PAD, rounded to a quarter percent

\*Normalized 2020-2021 claims to adjust for delayed health care claim costs as a result of COVID-19

**Mutual of Omaha Insurance Company  
 Medicare Supplement  
 2023 Proposed Rate Adjustments by Plan**

**EXHIBIT 5**

**Rhode Island**

PLAN	POLICY FORM	OVERALL RATE ADJUSTMENT
<b>STANDARDIZED POLICY FORMS</b>		
A	M181	0.00%
C	M182	0.00%
D	M278	8.00%
F	M183	0.00%
<b>MODERNIZED POLICY FORMS</b>		
A	MM20	0.00%
C	MM22	0.00%
D	MM23	8.00%
F	MM24	0.00%
G	MM25	8.00%
HDF	MM34	8.00%
HDG	MM36	0.00%
N	MM35	8.00%



## RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Mutual of Omaha Insurance Company

Submission:

2023 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): Chris Haire, FSA, MAAA, CERA

Title or business affiliation: VP and Actuary

Date: 4/14/2023

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 **07/01/2023**. 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, Chris Haire, FSA, MAAA, CERA, VP and 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**

<b>Trend:</b>	<b>Plan A</b>	<b>2.75%</b>	<b>Plan D</b>	<b>2.75%</b>
	<b>Plan C</b>	<b>2.75%</b>	<b>Plan F</b>	<b>2.75%</b>
	<b>Plan G</b>	<b>2.75%</b>	<b>Plan High F</b>	<b>2.75%</b>
	<b>Plan N</b>	<b>2.75%</b>	<b>Plan High G</b>	<b>2.75%</b>

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:

<b>Non-Drug Plans</b>	
<b>1<sup>st</sup> year -</b>	<b>158%</b>
<b>Renewal years -</b>	<b>80%</b>

**MUTUAL OF OMAHA INSURANCE COMPANY  
ACTUARIAL MEMORANDUM**

**RHODE ISLAND**

**Modernized Plans G, HDF, and N**

1<sup>st</sup> year - 180%  
Renewal years - 88%

**Modernized Plan HDG**

1<sup>st</sup> year - 185%  
Renewal years - 92%

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

**Selection Pattern:**

	<b>Plans A, C, D, and F</b>	<b>Plans G and N</b>	<b>Plan HDF</b>	<b>Plan HDG</b>
<b>Year 1</b>	0.930	0.900	0.419	0.555
<b>Year 2</b>	1.010	0.953	0.859	0.841
<b>Year 3</b>	1.010	0.980	1.000	0.968
<b>Year 4+</b>	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 the present value of 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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April 14, 2023

## 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-133638766

### Medicare Individual Supplement Rates Changing in 2023

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 1<sup>st</sup>, 2023. All policyholders will receive the rate adjustment on their next renewal, on or following their anniversary date.

There are approximately 419 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	8.0%
Plan F	M183	0.0%

#### **2010 Modernized Forms**

Plan A	MM20	0.0%
Plan C	MM22	0.0%
Plan D	MM23	8.0%
Plan F	MM24	0.0%
Plan G	MM25	8.0%
Plan HDF	MM34	8.0%
Plan HDG	MM36	0.0%
Plan N	MM35	8.0%