

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: 2024 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2024

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: 03/25/2024
SERFF Tr Num: MUTA-134042117
SERFF Status: Assigned
State Tr Num:
State Status: Open-Assigned To Analyst
Co Tr Num: RACHEL BROWN
Effective: 07/01/2024
Date Requested:
Author(s): Rachel Brown
Reviewer(s): Courtney Miner (primary), Alyssa Metivier, Victor Woods, Cheryl DelPico
Disposition Date:
Disposition Status:
Effective Date:
State Filing Description:

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: 2024 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2024

General Information

Project Name: 2024 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing	Status of Filing in Domicile: Not Filed
Project Number: MoO RI2024	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: 9.8%	Filing Status Changed: 03/25/2024
	State Status Changed: 03/25/2024
Deemer Date:	Created By: Rachel Brown
Submitted By: Rachel Brown	Corresponding Filing Tracking Number: MUTM-126347044

Filing Description:
2024 Modernized and Standardized Pooled Medicare Supplement Annual Loss Ratio and Rate Adjustment Filing

Company and Contact

Filing Contact Information

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

Filing Company Information

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

State: Rhode Island **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Mutual of Omaha Std and Mod Med Supp
Project Name/Number: 2024 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2024

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

MUTA-134042117

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:

2024 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2024

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Neutral

Overall Percentage of Last Rate Revision:

3.100%

Effective Date of Last Rate Revision:

07/01/2023

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

MUTA-133638766

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	9.800%	9.800%	\$80,505	372	\$825,871	16.000%	0.000%

SERFF Tracking #:

MUTA-134042117

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:

2024 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2024

Rate/Rule Schedule

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: 2024 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2024

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-133638766 Percent Rate Change Request: 9.8	2024 RI Current 1990 Standardized Base Rates.pdf, 2024 RI Current 2010 Modernized Base Rates.pdf, 2024 RI Proposed 1990 Standardized Base Rates.pdf, 2024 RI Proposed 2010 Modernized Base Rates.pdf, 2024 RI Rate Schedule Summary.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-133638766 Percent Rate Change Request:	
3		MODERNIZED AND STANDARDIZED PLAN C	MM22, M182	Revised	Previous State Filing Number: MUTA-133638766 Percent Rate Change Request:	
4		MODERNIZED AND STANDARDIZED PLAN D	MM23, M278	Revised	Previous State Filing Number: MUTA-133638766 Percent Rate Change Request:	
5		MODERNIZED AND STANDARDIZED PLAN F	MM24, M183	Revised	Previous State Filing Number: MUTA-133638766 Percent Rate Change Request:	
6		MODERNIZED PLAN High F	MM34	Revised	Previous State Filing Number: MUTA-133638766 Percent Rate Change Request: 16	
7		MODERNIZED PLAN G	MM25	Revised	Previous State Filing Number: MUTA-133638766 Percent Rate Change Request: 16	
8		MODERNIZED PLAN N	MM35	Revised	Previous State Filing Number: MUTA-133638766	

SERFF Tracking #:

MUTA-134042117

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:

2024 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2024

					Percent Rate Change Request:	
9		MODERNIZED PLAN High G	MM36	Revised	Previous State Filing Number: MUTA-133638766 Percent Rate Change Request:	

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

CURRENT RATES

UNISEX

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

PRE-1999 RATE STRUCTURE

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

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

CURRENT 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.

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

CURRENT RATES

MALE TOBACCO USER

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

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

CURRENT RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

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

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

CURRENT 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

PRE-1999 RATE STRUCTURE

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

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

CURRENT RATES

UNISEX TOBACCO USER

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

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

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

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

CURRENT RATES

MALE TOBACCO USER

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

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

CURRENT RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

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

CURRENT RATES

UNISEX

ATTAINED AGE	
Thru 64	809.83
65	344.39
66	344.39
67	359.06
68	375.04
69	391.65
70	408.20
71	424.74
72	441.37
73	458.08
74	466.38
75	474.86
76	483.17
77	491.63
78	499.98
79	509.15
80 & Over	546.80

PRE-1999 RATE STRUCTURE

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

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

CURRENT RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	809.83
65	344.39
66	344.39
67	359.06
68	375.04
69	391.65
70	408.20
71	424.74
72	441.37
73	458.08
74	466.38
75	474.86
76	483.17
77	491.63
78	499.98
79	509.15
80 & Over	546.80

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

CURRENT RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	876.23
65	372.59
66	372.59
67	388.52
68	405.80
69	423.73
70	441.68
71	459.54
72	477.55
73	495.60
74	504.63
75	513.83
76	522.80
77	531.93
78	540.98
79	550.89
80 & Over	591.65

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

CURRENT RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	811.31
65	345.00
66	345.00
67	359.72
68	375.74
69	392.37
70	408.94
71	425.50
72	442.15
73	458.90
74	467.22
75	475.73
76	484.04
77	492.51
78	500.88
79	510.07
80 & Over	547.82

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

CURRENT 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

PRE-1999 RATE STRUCTURE

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

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

CURRENT 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

CURRENT 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

CURRENT 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 MM20 – RHODE ISLAND
PLAN A

CURRENT RATES

MALE TOBACCO USER

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

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

CURRENT RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

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

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

CURRENT 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

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 MM22 – RHODE ISLAND
PLAN C

CURRENT 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

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

CURRENT RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	876.23
65	372.59
66	372.59
67	388.52
68	405.80
69	423.73
70	441.68
71	459.54
72	477.55
73	495.60
74	504.63
75	513.83
76	522.80
77	531.93
78	540.98
79	550.89
80	591.65
81	591.65
82	591.65
83	591.65
84	591.65
85	591.65
86	591.65
87	591.65
88	591.65
89	591.65
90	591.65
91	591.65
92	591.65
93	591.65
94	591.65
95	591.65
96	591.65
97	591.65
98	591.65
99 & Over	591.65

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

CURRENT RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	811.31
65	345.00
66	345.00
67	359.72
68	375.74
69	392.37
70	408.94
71	425.50
72	442.15
73	458.90
74	467.22
75	475.73
76	484.04
77	492.51
78	500.88
79	510.07
80	547.82
81	547.82
82	547.82
83	547.82
84	547.82
85	547.82
86	547.82
87	547.82
88	547.82
89	547.82
90	547.82
91	547.82
92	547.82
93	547.82
94	547.82
95	547.82
96	547.82
97	547.82
98	547.82
99 & Over	547.82

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

CURRENT 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

CURRENT 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

CURRENT RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	165.11
65	70.22
66	70.22
67	70.22
68	72.49
69	74.70
70	76.93
71	79.14
72	81.29
73	83.71
74	85.97
75	88.34
76	90.60
77	92.90
78	95.32
79	97.73
80	100.07
81	102.42
82	104.77
83	107.32
84	109.81
85	112.02
86	114.29
87	116.58
88	119.00
89	121.34
90	123.62
91	125.91
92	128.19
93	130.47
94	132.62
95	134.84
96	136.98
97	139.07
98	141.14
99 & Over	143.23

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

CURRENT RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	152.87
65	65.01
66	65.01
67	65.01
68	67.11
69	69.18
70	71.23
71	73.28
72	75.28
73	77.51
74	79.61
75	81.79
76	83.89
77	86.01
78	88.24
79	90.49
80	92.65
81	94.83
82	97.00
83	99.37
84	101.67
85	103.72
86	105.82
87	107.94
88	110.17
89	112.35
90	114.46
91	116.58
92	118.68
93	120.79
94	122.78
95	124.84
96	126.83
97	128.76
98	130.68
99 & Over	132.62

TITLE VII RATE STRUCTURE

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

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

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

CURRENT RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	572.36
65	243.38
66	243.38
67	243.38
68	255.01
69	264.64
70	276.27
71	285.93
72	297.52
73	307.18
74	318.79
75	328.48
76	340.10
77	351.68
78	363.28
79	374.88
80	386.50
81	398.12
82	409.71
83	421.31
84	432.92
85	441.56
86	450.38
87	459.39
88	468.58
89	477.96
90	487.51
91	494.83
92	502.26
93	509.80
94	517.44
95	525.21
96	533.09
97	541.09
98	549.19
99 & Over	557.45

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

CURRENT RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	529.95
65	225.34
66	225.34
67	225.34
68	236.09
69	245.03
70	255.79
71	264.75
72	275.49
73	284.43
74	295.17
75	304.14
76	314.89
77	325.61
78	336.37
79	347.09
80	357.84
81	368.63
82	379.36
83	390.11
84	400.85
85	408.83
86	417.03
87	425.35
88	433.87
89	442.55
90	451.39
91	458.16
92	465.04
93	472.02
94	479.11
95	486.29
96	493.60
97	501.00
98	508.50
99 & Over	516.14

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

CURRENT 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

CURRENT 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

CURRENT RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	439.20
65	186.74
66	186.74
67	186.74
68	192.46
69	198.75
70	205.05
71	211.89
72	218.76
73	226.21
74	233.64
75	241.65
76	249.65
77	258.22
78	266.79
79	275.94
80	285.08
81	294.82
82	304.52
83	314.82
84	325.12
85	336.56
86	348.56
87	361.14
88	373.72
89	386.86
90	400.03
91	413.74
92	427.47
93	441.76
94	456.05
95	470.36
96	485.21
97	500.09
98	514.95
99 & Over	530.39

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

CURRENT RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	406.66
65	172.92
66	172.92
67	172.92
68	178.20
69	184.04
70	189.86
71	196.20
72	202.56
73	209.45
74	216.33
75	223.74
76	231.16
77	239.09
78	247.01
79	255.49
80	263.97
81	272.97
82	281.94
83	291.49
84	301.02
85	311.62
86	322.73
87	334.39
88	346.03
89	358.19
90	370.39
91	383.08
92	395.79
93	409.02
94	422.26
95	435.49
96	449.25
97	463.03
98	476.80
99 & Over	491.08

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 M181 – RHODE ISLAND
PLAN A

PROPOSED RATES

UNISEX

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

PRE-1999 RATE STRUCTURE

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

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 M181 – RHODE ISLAND
PLAN A**

PROPOSED RATES

MALE TOBACCO USER

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

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form 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

PRE-1999 RATE STRUCTURE

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

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

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

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

PROPOSED RATES

MALE TOBACCO USER

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

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

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

ATTAINED AGE	
Thru 64	809.83
65	344.39
66	344.39
67	359.06
68	375.04
69	391.65
70	408.20
71	424.74
72	441.37
73	458.08
74	466.38
75	474.86
76	483.17
77	491.63
78	499.98
79	509.15
80 & Over	546.80

PRE-1999 RATE STRUCTURE

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	809.83
65	344.39
66	344.39
67	359.06
68	375.04
69	391.65
70	408.20
71	424.74
72	441.37
73	458.08
74	466.38
75	474.86
76	483.17
77	491.63
78	499.98
79	509.15
80 & Over	546.80

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	876.23
65	372.59
66	372.59
67	388.52
68	405.80
69	423.73
70	441.68
71	459.54
72	477.55
73	495.60
74	504.63
75	513.83
76	522.80
77	531.93
78	540.98
79	550.89
80 & Over	591.65

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	811.31
65	345.00
66	345.00
67	359.72
68	375.74
69	392.37
70	408.94
71	425.50
72	442.15
73	458.90
74	467.22
75	475.73
76	484.04
77	492.51
78	500.88
79	510.07
80 & Over	547.82

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

PRE-1999 RATE STRUCTURE

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

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

PROPOSED RATES

MALE TOBACCO USER

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

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form 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

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 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

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	876.23
65	372.59
66	372.59
67	388.52
68	405.80
69	423.73
70	441.68
71	459.54
72	477.55
73	495.60
74	504.63
75	513.83
76	522.80
77	531.93
78	540.98
79	550.89
80	591.65
81	591.65
82	591.65
83	591.65
84	591.65
85	591.65
86	591.65
87	591.65
88	591.65
89	591.65
90	591.65
91	591.65
92	591.65
93	591.65
94	591.65
95	591.65
96	591.65
97	591.65
98	591.65
99 & Over	591.65

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	811.31
65	345.00
66	345.00
67	359.72
68	375.74
69	392.37
70	408.94
71	425.50
72	442.15
73	458.90
74	467.22
75	475.73
76	484.04
77	492.51
78	500.88
79	510.07
80	547.82
81	547.82
82	547.82
83	547.82
84	547.82
85	547.82
86	547.82
87	547.82
88	547.82
89	547.82
90	547.82
91	547.82
92	547.82
93	547.82
94	547.82
95	547.82
96	547.82
97	547.82
98	547.82
99 & Over	547.82

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	191.53
65	81.46
66	81.46
67	81.46
68	84.09
69	86.65
70	89.24
71	91.80
72	94.30
73	97.10
74	99.73
75	102.47
76	105.10
77	107.76
78	110.57
79	113.37
80	116.08
81	118.81
82	121.53
83	124.49
84	127.38
85	129.94
86	132.58
87	135.23
88	138.04
89	140.75
90	143.40
91	146.06
92	148.70
93	151.35
94	153.84
95	156.41
96	158.90
97	161.32
98	163.72
99 & Over	166.15

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	177.33
65	75.41
66	75.41
67	75.41
68	77.85
69	80.25
70	82.63
71	85.00
72	87.32
73	89.91
74	92.35
75	94.88
76	97.31
77	99.77
78	102.36
79	104.97
80	107.47
81	110.00
82	112.52
83	115.27
84	117.94
85	120.32
86	122.75
87	125.21
88	127.80
89	130.33
90	132.77
91	135.23
92	137.67
93	140.12
94	142.42
95	144.81
96	147.12
97	149.36
98	151.59
99 & Over	153.84

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	663.94
65	282.32
66	282.32
67	282.32
68	295.81
69	306.98
70	320.47
71	331.68
72	345.12
73	356.33
74	369.80
75	381.04
76	394.52
77	407.95
78	421.40
79	434.86
80	448.34
81	461.82
82	475.26
83	488.72
84	502.19
85	512.21
86	522.44
87	532.89
88	543.55
89	554.43
90	565.51
91	574.00
92	582.62
93	591.37
94	600.23
95	609.24
96	618.38
97	627.66
98	637.06
99 & Over	646.64

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	614.74
65	261.39
66	261.39
67	261.39
68	273.86
69	284.23
70	296.72
71	307.11
72	319.57
73	329.94
74	342.40
75	352.80
76	365.27
77	377.71
78	390.19
79	402.62
80	415.09
81	427.61
82	440.06
83	452.53
84	464.99
85	474.24
86	483.75
87	493.41
88	503.29
89	513.36
90	523.61
91	531.47
92	539.45
93	547.54
94	555.77
95	564.10
96	572.58
97	581.16
98	589.86
99 & Over	598.72

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 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	439.20
65	186.74
66	186.74
67	186.74
68	192.46
69	198.75
70	205.05
71	211.89
72	218.76
73	226.21
74	233.64
75	241.65
76	249.65
77	258.22
78	266.79
79	275.94
80	285.08
81	294.82
82	304.52
83	314.82
84	325.12
85	336.56
86	348.56
87	361.14
88	373.72
89	386.86
90	400.03
91	413.74
92	427.47
93	441.76
94	456.05
95	470.36
96	485.21
97	500.09
98	514.95
99 & Over	530.39

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	406.66
65	172.92
66	172.92
67	172.92
68	178.20
69	184.04
70	189.86
71	196.20
72	202.56
73	209.45
74	216.33
75	223.74
76	231.16
77	239.09
78	247.01
79	255.49
80	263.97
81	272.97
82	281.94
83	291.49
84	301.02
85	311.62
86	322.73
87	334.39
88	346.03
89	358.19
90	370.39
91	383.08
92	395.79
93	409.02
94	422.26
95	435.49
96	449.25
97	463.03
98	476.80
99 & Over	491.08

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.

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	05/23/2023 0023
M181	A	09/03/1992	M181N	RI BASE RATE	05/23/2023 0023
M181	A	09/03/1992	M181P	RI BASE RATE	05/23/2023 0020
M181	A	04/27/2009	M181U	RI BASE RATE	05/23/2023 0016
M182	C	09/03/1992	M182	RI BASE RATE	05/23/2023 0023
M182	C	09/03/1992	M182N	RI BASE RATE	05/23/2023 0023
M182	C	09/03/1992	M182P	RI BASE RATE	05/23/2023 0020
M182	C	04/27/2009	M182U	RI BASE RATE	05/23/2023 0016
M278	D	02/20/1997	M278	RI BASE RATE	05/23/2023 0023
M278	D	02/20/1997	M278N	RI BASE RATE	05/23/2023 0023
M278	D	02/20/1997	M278P	RI BASE RATE	05/23/2023 0020
M278	D	04/27/2009	M278U	RI BASE RATE	05/23/2023 0016
M183	F	09/03/1992	M183	RI BASE RATE	05/23/2023 0023
M183	F	09/03/1992	M183N	RI BASE RATE	05/23/2023 0023
M183	F	09/03/1992	M183P	RI BASE RATE	05/23/2023 0020
M183	F	04/27/2009	M183U	RI BASE RATE	05/23/2023 0016
MM20	A	10/28/2009	MM20	RI BASE RATE	05/23/2023 0016
MM20	A	10/28/2009	MM20U	RI BASE RATE	05/23/2023 0016
MM22	C	10/28/2009	MM20	RI BASE RATE	05/23/2023 0016
MM20	C	10/28/2009	MM22U	RI BASE RATE	05/23/2023 0016
MM23	D	10/28/2009	MM23	RI BASE RATE	05/23/2023 0016
MM23	D	10/28/2009	MM23U	RI BASE RATE	05/23/2023 0016
MM24	F	10/28/2009	MM24	RI BASE RATE	05/23/2023 0016
MM24	F	10/28/2009	MM24U	RI BASE RATE	05/23/2023 0016
MM34	High F	02/14/2017	MM34	RI BASE RATE	05/23/2023 0009
MM34	High F	02/14/2017	MM34U	RI BASE RATE	05/23/2023 0009
MM25	G	02/14/2017	MM25	RI BASE RATE	05/23/2023 0009
MM25	G	02/14/2017	MM25U	RI BASE RATE	05/23/2023 0009
MM36	High G	04/08/2019	MM36	RI BASE RATE	05/23/2023 0006
MM36	High G	04/08/2019	MM36U	RI BASE RATE	05/23/2023 0006
MM35	N	02/14/2017	MM35	RI BASE RATE	05/23/2023 0009
MM35	N	02/14/2017	MM35U	RI BASE RATE	05/23/2023 0009

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

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

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

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

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

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

MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT

AREA RATING FACTORS BY STATE AND ZIP CODE

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

MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT

AREA RATING FACTORS BY STATE AND ZIP CODE

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

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-134042117

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: 2024 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2024

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	
Attachment(s):	RI Exh 4 - Trend (MoO).pdf RI Exh 5 - Rate Adj Proposed Pooled.pdf 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
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	RI Actuarial Certification 3.25.2024.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	RI_mem24 Pooled.pdf RI 2024 Narrative Summary.pdf
Item Status:	
Status Date:	

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

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

Mutual of Omaha Insurance Company
Standardized and Modernized Medicare Supplement Plans
Trend Exhibit Normalized for Age, Selection, and Plan

All Plans Trend Calculation

Year	Incurred Claims ²	Member Months	Average Gross Claim Cost	Gross Claim Trend	Normalized Claim Trend
2018	\$627,727,469	4,318,618	\$145.35		
2019	\$611,258,391	3,944,004	\$154.98	6.6%	4.7%
2020	\$534,838,224	3,678,634	\$145.39	-6.2%	-5.3%
2021	\$559,269,067	3,584,327	\$156.03	7.3%	10.7%
2022	\$587,085,946	3,707,742	\$158.34	1.5%	5.6%
2023	\$672,930,212	4,155,179	\$161.95	2.3%	8.0%
			Average Trend:	2.2%	4.6%

Expected Claim Cost Trends¹

Plan F:	4.75%
Plan G:	4.75%
All Other Plans:	4.75%

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

2 Ultimate Incurred Claims for 2023 are estimated from claims paid through January 2024

**Mutual of Omaha Insurance Company
 Medicare Supplement
 2024 Proposed Rate Adjustments by Plan**

EXHIBIT 5

Rhode Island

PLAN	POLICY FORM	OVERALL RATE ADJUSTMENT
STANDARDIZED POLICY FORMS		
A	M181	0.00%
C	M182	0.00%
D	M278	0.00%
F	M183	0.00%
MODERNIZED POLICY FORMS		
A	MM20	0.00%
C	MM22	0.00%
D	MM23	0.00%
F	MM24	0.00%
G	MM25	16.00%
HDF	MM34	16.00%
HDG	MM36	0.00%
N	MM35	0.00%

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	4,259	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
2023	2	903	11	947	6	1,179	23	68,240	223	229,923	17	2,217	74	32,247	16	5,457	372	341,113
2023 PAID PREMIUM	\$ 5,399	\$ 1,922,512	\$ 58,191	\$ 4,482,259	\$ 27,032	\$ 4,606,066	\$ 95,776	\$ 241,469,553	\$ 489,052	\$ 434,150,517	\$ 14,103	\$ 1,826,955	\$ 127,400	\$ 38,377,362	\$ 8,919	\$ 2,801,402	\$ 825,871	\$ 729,636,627
RI 2023 Average Annual Premium	\$ 2,374		\$ 4,063		\$ 4,611		\$ 3,726		\$ 2,168		\$ 738		\$ 1,725		\$ 530		\$ 2,140	
RI 2023 Average Annual Premium after proposed	\$ 2,374		\$ 4,063		\$ 4,611		\$ 3,726		\$ 2,515		\$ 856		\$ 1,725		\$ 530		\$ 2,353	

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%
 2023 Trend Rate: 4.75%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	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	1,583	0	0	0	0	1,583	33.3%	0.0%	0.0%	0.0%	0.0%	33.3%	66.5%
2022	4,748	0	0	0	0	4,748	3,601	0	0	0	0	3,601	75.8%	0.0%	0.0%	0.0%	0.0%	75.8%	66.5%
2023	4,748	0	0	0	0	4,748	4,884	0	0	0	0	4,884	102.9%	0.0%	0.0%	0.0%	0.0%	102.9%	66.5%
2024	3,892	0	0	0	0	3,892	4,193	0	0	0	0	4,193	107.7%	0.0%	0.0%	0.0%	0.0%	107.7%	66.5%
2025	3,204	0	0	0	0	3,204	3,591	0	0	0	0	3,591	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2026	2,738	0	0	0	0	2,738	3,069	0	0	0	0	3,069	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2027	2,337	0	0	0	0	2,337	2,620	0	0	0	0	2,620	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2028	1,993	0	0	0	0	1,993	2,235	0	0	0	0	2,235	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2029	1,700	0	0	0	0	1,700	1,905	0	0	0	0	1,905	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2030	1,449	0	0	0	0	1,449	1,625	0	0	0	0	1,625	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2031	1,236	0	0	0	0	1,236	1,385	0	0	0	0	1,385	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2032	1,053	0	0	0	0	1,053	1,181	0	0	0	0	1,181	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2033	898	0	0	0	0	898	1,006	0	0	0	0	1,006	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2034	765	0	0	0	0	765	858	0	0	0	0	858	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2035	652	0	0	0	0	652	731	0	0	0	0	731	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2036	556	0	0	0	0	556	623	0	0	0	0	623	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2037	474	0	0	0	0	474	531	0	0	0	0	531	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2038	404	0	0	0	0	404	453	0	0	0	0	453	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2039	344	0	0	0	0	344	386	0	0	0	0	386	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2040	293	0	0	0	0	293	329	0	0	0	0	329	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2041	250	0	0	0	0	250	280	0	0	0	0	280	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2042	213	0	0	0	0	213	239	0	0	0	0	239	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%
2043	182	0	0	0	0	182	204	0	0	0	0	204	112.1%	0.0%	0.0%	0.0%	0.0%	112.1%	66.5%

BEFORE RATE ADJUSTMENT																
Accumulated Value	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
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total				
500,820	0	0	0	0	0	500,820	157,475	0	0	0	0	157,475	31.4%	66.8%	66.8%	66.4%
19,799	0	0	0	0	0	19,799	22,028	0	0	0	0	22,028	111.3%	139.2%	139.2%	66.5%
Lifetime Value	520,619	0	0	0	0	520,619	179,502	0	0	0	0	179,502	34.5%	70.4%	70.4%	66.4%
Lifetime Loss Ratio							34.5% 0.0% 0.0% 0.0% 0.0%									

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT															
Accumulated Value	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total			
500,820	0	0	0	0	0	500,820	157,475	0	0	0	0	157,475	31.4%	66.8%	66.8%
19,799	0	0	0	0	0	19,799	22,028	0	0	0	0	22,028	111.3%	139.2%	139.2%
Lifetime Value	520,619	0	0	0	0	520,619	179,502	0	0	0	0	179,502	34.5%	70.4%	70.4%
Lifetime Loss Ratio							34.5% 0.0% 0.0% 0.0% 0.0%								

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%
2023 Trend Rate: 4.75%
Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	
1992	372	0	0	0	0	372	16	0	0	0	0	16	4.2%	0.0%	0.0%	0.0%	0.0%	4.2%	65.0%
1993	27,289	0	0	0	0	27,289	18,791	0	0	0	0	18,791	68.9%	0.0%	0.0%	0.0%	0.0%	68.9%	65.0%
1994	84,055	0	0	0	0	84,055	62,421	0	0	0	0	62,421	74.3%	0.0%	0.0%	0.0%	0.0%	74.3%	65.0%
1995	132,659	0	0	0	0	132,659	109,355	0	0	0	0	109,355	82.4%	0.0%	0.0%	0.0%	0.0%	82.4%	65.0%
1996	253,624	0	0	0	0	253,624	271,279	0	0	0	0	271,279	107.0%	0.0%	0.0%	0.0%	0.0%	107.0%	65.0%
1997	373,777	0	0	0	0	373,777	359,838	0	0	0	0	359,838	96.3%	0.0%	0.0%	0.0%	0.0%	96.3%	65.0%
1998	316,684	0	0	0	0	316,684	262,239	0	0	0	0	262,239	82.8%	0.0%	0.0%	0.0%	0.0%	82.8%	65.0%
1999	282,544	0	0	0	0	282,544	241,604	0	0	0	0	241,604	85.5%	0.0%	0.0%	0.0%	0.0%	85.5%	65.1%
2000	315,436	0	0	0	0	315,436	264,389	0	0	0	0	264,389	83.8%	0.0%	0.0%	0.0%	0.0%	83.8%	66.1%
2001	315,022	0	0	0	0	315,022	226,284	0	0	0	0	226,284	71.8%	0.0%	0.0%	0.0%	0.0%	71.8%	66.1%
2002	302,041	0	0	0	0	302,041	203,999	0	0	0	0	203,999	67.5%	0.0%	0.0%	0.0%	0.0%	67.5%	66.1%
2003	283,028	0	0	0	0	283,028	172,147	0	0	0	0	172,147	60.8%	0.0%	0.0%	0.0%	0.0%	60.8%	66.2%
2004	286,449	0	0	0	0	286,449	185,459	0	0	0	0	185,459	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%	66.3%
2005	275,220	0	0	0	0	275,220	171,532	0	0	0	0	171,532	62.3%	0.0%	0.0%	0.0%	0.0%	62.3%	66.4%
2006	272,159	0	0	0	0	272,159	164,732	0	0	0	0	164,732	60.5%	0.0%	0.0%	0.0%	0.0%	60.5%	66.3%
2007	243,533	0	0	0	0	243,533	145,752	0	0	0	0	145,752	59.8%	0.0%	0.0%	0.0%	0.0%	59.8%	66.4%
2008	219,573	0	0	0	0	219,573	126,707	0	0	0	0	126,707	57.7%	0.0%	0.0%	0.0%	0.0%	57.7%	66.7%
2009	201,340	0	0	0	0	201,340	104,361	0	0	0	0	104,361	51.8%	0.0%	0.0%	0.0%	0.0%	51.8%	66.6%
2010	183,399	0	0	0	0	183,399	110,437	0	0	0	0	110,437	60.2%	0.0%	0.0%	0.0%	0.0%	60.2%	66.7%
2011	166,659	0	0	0	0	166,659	77,584	0	0	0	0	77,584	46.6%	0.0%	0.0%	0.0%	0.0%	46.6%	66.8%
2012	143,476	0	0	0	0	143,476	117,748	0	0	0	0	117,748	82.1%	0.0%	0.0%	0.0%	0.0%	82.1%	67.3%
2013	159,785	0	0	0	0	159,785	138,590	0	0	0	0	138,590	86.7%	0.0%	0.0%	0.0%	0.0%	86.7%	67.2%
2014	147,644	0	0	0	0	147,644	98,056	0	0	0	0	98,056	66.4%	0.0%	0.0%	0.0%	0.0%	66.4%	66.9%
2015	137,358	0	0	0	0	137,358	97,331	0	0	0	0	97,331	70.9%	0.0%	0.0%	0.0%	0.0%	70.9%	66.8%
2016	124,344	0	0	0	0	124,344	108,743	0	0	0	0	108,743	87.5%	0.0%	0.0%	0.0%	0.0%	87.5%	67.0%
2017	115,300	0	0	0	0	115,300	65,884	0	0	0	0	65,884	57.1%	0.0%	0.0%	0.0%	0.0%	57.1%	66.8%
2018	109,340	0	0	0	0	109,340	66,646	0	0	0	0	66,646	61.0%	0.0%	0.0%	0.0%	0.0%	61.0%	67.4%
2019	102,066	0	0	0	0	102,066	75,724	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	46,010	0	0	0	0	46,010	57.9%	0.0%	0.0%	0.0%	0.0%	57.9%	67.1%
2022	63,129	0	0	3,175	0	66,303	34,289	0	3,145	0	0	37,434	54.3%	0.0%	0.0%	99.1%	0.0%	56.5%	67.8%
2023	54,958	0	0	3,233	0	58,191	21,694	0	0	802	0	22,495	39.5%	0.0%	0.0%	24.8%	0.0%	38.7%	68.4%
2024	45,048	0	0	2,680	0	47,728	18,626	0	0	696	0	19,323	41.3%	0.0%	0.0%	26.0%	0.0%	40.5%	68.4%
2025	37,086	0	0	2,235	0	39,322	15,952	0	0	604	0	16,556	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2026	31,694	0	0	1,937	0	33,630	13,633	0	0	523	0	14,156	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2027	27,053	0	0	1,675	0	28,728	11,637	0	0	453	0	12,089	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2028	23,074	0	0	1,445	0	24,519	9,925	0	0	391	0	10,316	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2029	19,677	0	0	1,245	0	20,921	8,464	0	0	336	0	8,800	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2030	16,778	0	0	1,070	0	17,847	7,217	0	0	289	0	7,506	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2031	14,304	0	0	913	0	15,217	6,153	0	0	247	0	6,399	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2032	12,192	0	0	778	0	12,970	5,244	0	0	210	0	5,455	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2033	10,392	0	0	663	0	11,055	4,470	0	0	179	0	4,649	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2034	8,857	0	0	566	0	9,423	3,810	0	0	153	0	3,963	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2035	7,549	0	0	482	0	8,031	3,247	0	0	130	0	3,377	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2036	6,434	0	0	411	0	6,845	2,768	0	0	111	0	2,879	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2037	5,484	0	0	350	0	5,834	2,359	0	0	95	0	2,454	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2038	4,674	0	0	298	0	4,972	2,011	0	0	81	0	2,091	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2039	3,984	0	0	254	0	4,238	1,714	0	0	69	0	1,782	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2040	3,396	0	0	217	0	3,613	1,461	0	0	59	0	1,519	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2041	2,894	0	0	185	0	3,079	1,245	0	0	50	0	1,295	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2042	2,467	0	0	158	0	2,624	1,061	0	0	43	0	1,104	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%
2043	2,103	0	0	134	0	2,237	904	0	0	36	0	941	43.0%	0.0%	0.0%	27.0%	0.0%	42.1%	68.4%

BEFORE RATE ADJUSTMENT																		
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO					
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	RI PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio		
Accumulated Value	13,599,454	0	0	6,696	0	13,606,151	10,113,364	0	0	4,180	0	10,117,544	74.4%	70.9%	70.9%	66.0%		
Present Value	229,170	0	0	14,159	0	243,328	97,841	0	0	3,799	0	101,640	41.8%	70.3%	70.3%	68.4%		
Lifetime Value	13,828,624	0	0	20,855	0	13,849,479	10,211,205	0	0	7,979	0	10,219,184	73.8%	70.9%	70.9%	66.0%		
Lifetime Loss Ratio													73.8%	0.0%	0.0%	38.3%	0.0%	73.8%

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT																		
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO					
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	RI PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted			
Accumulated Value	13,599,454	0	0	6,696	0	13,606,151	10,113,364	0	0	4,180	0	10,117,544	74.4%	70.9%	70.9%			
Present Value	229,170	0	0	14,159	0	243,328	97,841	0	0	3,799	0	101,640	41.8%	70.3%	70.3%			
Lifetime Value	13,828,624	0	0	20,855	0	13,849,479	10,211,205	0	0	7,979	0	10,219,184	73.8%	70.9%	70.9%			
Lifetime Loss Ratio													73.8%	0.0%	0.0%	38.3%	0.0%	73.8%

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%
 2023 Trend Rate: 4.75%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	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	118,696	0	0	0	0	118,696	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	26,879	0	0	0	26,879	87.7%	0.0%	0.0%	0.0%	0.0%	87.7%	66.7%	
2022	29,639	0	0	0	0	29,639	25,072	0	0	0	25,072	84.6%	0.0%	0.0%	0.0%	0.0%	84.6%	66.8%	
2023	26,833	0	0	0	0	26,833	16,669	0	0	0	16,669	62.1%	0.0%	0.0%	0.0%	0.0%	62.1%	67.2%	
2024	22,741	0	0	0	0	22,741	14,312	0	0	0	14,312	62.9%	0.0%	0.0%	0.0%	0.0%	62.9%	67.2%	
2025	18,722	0	0	0	0	18,722	12,257	0	0	0	12,257	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2026	16,000	0	0	0	0	16,000	10,475	0	0	0	10,475	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2027	13,657	0	0	0	0	13,657	8,941	0	0	0	8,941	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2028	11,648	0	0	0	0	11,648	7,626	0	0	0	7,626	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2029	9,933	0	0	0	0	9,933	6,503	0	0	0	6,503	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2030	8,470	0	0	0	0	8,470	5,545	0	0	0	5,545	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2031	7,221	0	0	0	0	7,221	4,728	0	0	0	4,728	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2032	6,155	0	0	0	0	6,155	4,029	0	0	0	4,029	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2033	5,246	0	0	0	0	5,246	3,434	0	0	0	3,434	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2034	4,471	0	0	0	0	4,471	2,927	0	0	0	2,927	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2035	3,811	0	0	0	0	3,811	2,495	0	0	0	2,495	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2036	3,248	0	0	0	0	3,248	2,127	0	0	0	2,127	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2037	2,769	0	0	0	0	2,769	1,813	0	0	0	1,813	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2038	2,360	0	0	0	0	2,360	1,545	0	0	0	1,545	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2039	2,011	0	0	0	0	2,011	1,317	0	0	0	1,317	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2040	1,714	0	0	0	0	1,714	1,122	0	0	0	1,122	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2041	1,461	0	0	0	0	1,461	957	0	0	0	957	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2042	1,245	0	0	0	0	1,245	815	0	0	0	815	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	
2043	1,061	0	0	0	0	1,061	695	0	0	0	695	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	67.2%	

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	
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total					
Accumulated Value	4,756,797	0	0	0	0	4,756,797	3,331,250	0	0	0	0	0	3,331,250	70.0%	68.4%	68.4%	66.3%
Present Value	115,690	0	0	0	0	115,690	75,177	0	0	0	0	0	75,177	65.0%	81.1%	81.1%	67.2%
Lifetime Value	4,872,486	0	0	0	0	4,872,486	3,406,428	0	0	0	0	0	3,406,428	69.9%	68.6%	68.6%	66.3%
Lifetime Loss Ratio							69.9%						69.9%	68.6%	68.6%	66.3%	

PROPOSED RATE ADJUSTMENT: 0.00%

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	
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total				
Accumulated Value	4,756,797	0	0	0	0	4,756,797	3,331,250	0	0	0	0	0	3,331,250	70.0%	68.4%	68.4%
Present Value	115,690	0	0	0	0	115,690	75,177	0	0	0	0	0	75,177	65.0%	81.1%	81.1%
Lifetime Value	4,872,486	0	0	0	0	4,872,486	3,406,428	0	0	0	0	0	3,406,428	69.9%	68.6%	68.6%
Lifetime Loss Ratio							69.9%						69.9%	68.6%	68.6%	

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%
 2023 Trend Rate: 4.75%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	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%	65.0%	
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%	65.0%	
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%	65.0%	
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%	65.0%	
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%	65.0%	
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%	65.3%	
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%	65.5%	
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%	68.0%	
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%	66.2%	
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%	66.3%	
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%	66.5%	
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%	66.7%	
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%	66.9%	
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%	67.0%	
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%	67.1%	
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%	67.4%	
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%	67.5%	
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%	67.7%	
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%	68.4%	
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%	68.7%	
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%	68.8%	
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%	68.8%	
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%	68.7%	
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%	68.9%	
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%	68.9%	
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%	68.8%	
2019	141,887	0	0	0	0	141,887	102,683	0	0	0	102,683	72.4%	0.0%	0.0%	0.0%	0.0%	72.4%	68.8%	
2020	130,758	0	0	0	0	130,758	112,457	0	0	0	112,457	86.0%	0.0%	0.0%	0.0%	0.0%	86.0%	68.7%	
2021	115,475	0	0	0	0	115,475	62,586	0	0	0	62,586	54.2%	0.0%	0.0%	0.0%	0.0%	54.2%	68.8%	
2022	103,993	0	2,398	0	106,391	82,987	82,987	0	984	0	83,971	79.8%	0.0%	41.0%	0.0%	78.9%	68.8%	68.8%	
2023	94,074	0	2,752	0	96,827	49,670	49,670	0	810	0	50,479	52.8%	0.0%	29.4%	0.0%	52.1%	69.1%	69.1%	
2024	77,111	0	2,281	0	79,392	42,647	42,647	0	703	0	43,350	55.3%	0.0%	30.8%	0.0%	54.6%	69.1%	69.1%	
2025	63,463	0	1,903	0	65,366	36,524	36,524	0	610	0	37,135	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2026	54,252	0	1,649	0	55,900	31,214	31,214	0	529	0	31,742	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2027	46,309	0	1,426	0	47,734	26,643	26,643	0	457	0	27,101	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2028	39,497	0	1,230	0	40,727	22,725	22,725	0	394	0	23,119	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2029	33,681	0	1,060	0	34,741	19,378	19,378	0	340	0	19,718	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2030	28,719	0	911	0	29,630	16,523	16,523	0	292	0	16,815	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2031	24,485	0	777	0	25,262	14,087	14,087	0	249	0	14,337	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2032	20,869	0	663	0	21,532	12,007	12,007	0	212	0	12,220	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2033	17,788	0	565	0	18,352	10,234	10,234	0	181	0	10,415	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2034	15,161	0	481	0	15,642	8,722	8,722	0	154	0	8,877	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2035	12,922	0	410	0	13,332	7,435	7,435	0	132	0	7,566	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2036	11,014	0	350	0	11,364	6,337	6,337	0	112	0	6,449	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2037	9,387	0	298	0	9,686	5,401	5,401	0	96	0	5,497	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2038	8,001	0	254	0	8,255	4,603	4,603	0	81	0	4,685	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2039	6,820	0	217	0	7,036	3,924	3,924	0	69	0	3,993	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2040	5,813	0	185	0	5,997	3,344	3,344	0	59	0	3,403	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2041	4,954	0	157	0	5,112	2,850	2,850	0	50	0	2,901	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2042	4,223	0	134	0	4,357	2,430	2,430	0	43	0	2,472	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	
2043	3,599	0	114	0	3,713	2,071	2,071	0	37	0	2,107	57.5%	0.0%	32.1%	0.0%	56.8%	69.1%	69.1%	

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
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total				
Accumulated Value	8,059,621	0	0	5,376	0	8,064,996	5,101,983	0	0	1,879	0	5,103,862	63.3%	69.9%	69.9%	67.2%
Present Value	392,280	0	0	12,053	0	404,333	224,016	0	0	3,837	0	227,853	56.4%	85.4%	85.4%	69.1%
Lifetime Value	8,451,901	0	0	17,429	0	8,469,329	5,325,999	0	0	5,716	0	5,331,714	63.0%	70.9%	70.9%	67.3%
Lifetime Loss Ratio							63.0%	0.0%	0.0%	32.8%	0.0%	63.0%				

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
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total			
Accumulated Value	8,059,621	0	0	5,376	0	8,064,996	5,101,983	0	0	1,879	0	5,103,862	63.3%	69.9%	69.9%
Present Value	392,280	0	0	12,053	0	404,333	224,016	0	0	3,837	0	227,853	56.4%	85.4%	85.4%
Lifetime Value	8,451,901	0	0	17,429	0	8,469,329	5,325,999	0	0	5,716	0	5,331,714	63.0%	70.9%	70.9%
Lifetime Loss Ratio							63.0%	0.0%	0.0%	32.8%	0.0%	63.0%			

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%
 2023 Trend Rate: 4.75%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	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	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%	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%	68.2%	
2019	317,612	0	0	0	0	317,612	237,341	0	0	0	0	237,341	74.7%	0.0%	0.0%	0.0%	0.0%	69.6%	
2020	354,984	82,319	0	0	0	437,303	260,011	40,114	0	0	0	300,124	73.2%	48.7%	0.0%	0.0%	0.0%	70.9%	
2021	314,850	129,747	53,621	0	0	498,218	282,215	72,945	37,265	0	0	392,425	89.6%	56.2%	69.5%	0.0%	0.0%	71.9%	
2022	259,856	103,923	82,097	42,652	0	488,528	205,790	42,811	53,689	31,188	0	333,479	79.2%	41.2%	65.4%	73.1%	0.0%	72.4%	
2023	255,521	96,859	62,323	54,410	23,067	492,180	179,587	52,817	59,519	61,353	32,185	385,461	70.3%	54.5%	95.5%	112.8%	139.5%	73.1%	
2024	238,216	91,040	57,497	49,880	45,668	482,301	169,616	50,293	57,915	60,238	66,637	404,699	71.2%	55.2%	100.7%	120.8%	145.3%	83.9%	
2025	215,728	83,171	52,650	44,835	40,763	437,144	159,791	47,797	55,170	58,643	65,413	386,814	74.1%	57.5%	104.8%	130.8%	160.5%	88.5%	
2026	202,793	78,875	50,056	42,730	38,109	412,564	150,212	45,328	52,452	55,889	63,669	367,551	74.1%	57.5%	104.8%	130.8%	167.1%	89.1%	
2027	190,412	74,670	47,494	40,645	36,313	389,533	141,041	42,912	49,767	53,162	60,668	347,550	74.1%	57.5%	104.8%	130.8%	167.1%	89.2%	
2028	178,646	70,538	44,975	38,579	34,534	367,272	132,326	40,537	47,128	50,460	57,696	328,147	74.1%	57.5%	104.8%	130.8%	167.1%	89.3%	
2029	167,574	66,185	42,503	36,555	32,776	345,593	124,125	38,036	44,537	47,812	54,759	309,269	74.1%	57.5%	104.8%	130.8%	167.1%	89.5%	
2030	157,173	62,090	39,880	34,565	31,050	324,758	116,421	35,682	41,789	45,210	51,875	290,977	74.1%	57.5%	104.8%	130.8%	167.1%	89.6%	
2031	147,403	58,230	37,412	32,433	29,352	304,830	109,184	33,464	39,203	42,421	49,038	273,309	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	
2032	138,200	54,600	35,083	30,423	27,538	285,843	102,367	31,378	36,762	39,792	46,007	256,306	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	
2033	129,571	51,191	32,896	28,529	25,831	268,016	95,975	29,419	34,471	37,315	43,156	240,335	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	
2034	121,461	47,985	30,842	26,750	24,223	251,291	89,963	27,582	32,318	34,988	40,469	225,341	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	
2035	113,896	44,998	28,916	25,080	22,713	235,603	84,364	25,860	30,300	32,804	37,946	211,275	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	
2036	106,785	42,188	27,111	23,514	21,295	220,893	79,097	24,245	28,409	30,755	35,577	198,083	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	
2037	100,117	39,554	25,418	22,046	19,965	207,101	74,158	22,731	26,635	28,835	33,356	185,715	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	
2038	93,866	37,085	23,831	20,669	18,719	194,170	69,528	21,312	24,972	27,035	31,273	174,120	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	
2039	88,005	34,769	22,343	19,379	17,550	182,046	65,187	19,981	23,413	25,347	29,321	163,248	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	
2040	82,511	32,598	20,948	18,169	16,454	170,680	61,117	18,734	21,951	23,764	27,490	153,056	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	
2041	77,359	30,563	19,640	17,034	15,427	160,023	57,301	17,564	20,580	22,280	25,773	143,499	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	
2042	72,529	28,655	18,414	15,971	14,464	150,032	53,723	16,467	19,295	20,889	24,164	134,540	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	
2043	68,000	26,865	17,264	14,974	13,561	140,664	50,369	15,439	18,091	19,585	22,656	126,139	74.1%	57.5%	104.8%	130.8%	167.1%	89.7%	

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
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total				
Accumulated Value	1,929,502	450,901	211,270	101,184	23,580	2,716,436	1,481,446	227,951	159,798	96,035	32,902	1,998,132	73.6%	78.2%	78.2%	71.3%
Present Value	1,955,096	765,832	489,086	421,718	380,792	4,012,524	1,441,485	438,132	510,212	546,697	624,220	3,560,745	86.7%	82.3%	82.3%	74.0%
Lifetime Value	3,884,598	1,216,733	700,355	522,902	404,372	6,728,960	2,922,931	666,083	670,010	642,733	657,121	5,558,877	82.6%	84.9%	84.9%	72.9%
Lifetime Loss Ratio							75.2%	54.7%	95.7%	122.9%	162.5%	82.6%				

PROPOSED RATE ADJUSTMENT: **16.00%**

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	
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total				
Accumulated Value	1,929,502	450,901	211,270	101,184	23,580	2,716,436	1,481,446	227,951	159,798	96,035	32,902	1,998,132	73.6%	78.2%	78.2%	71.3%
Present Value	2,236,078	876,200	559,656	482,527	435,616	4,590,078	1,441,485	438,132	510,212	546,697	624,220	3,560,745	77.6%	80.6%	80.6%	80.6%
Lifetime Value	4,165,580	1,327,101	770,926	583,711	459,196	7,306,514	2,922,931	666,083	670,010	642,733	657,121	5,558,877	76.1%	79.4%	79.4%	79.4%
Lifetime Loss Ratio							70.2%	50.2%	86.9%	110.1%	143.1%	76.1%				

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: 64.7%
Interest Rate: 4.5%
2023 Trend Rate: 4.75%
Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	394	0	0	0	0	394	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	28.8%
2018	5,137	0	0	0	0	5,137	3,607	0	0	0	0	3,607	70.2%	0.0%	0.0%	0.0%	0.0%	70.2%	39.6%
2019	7,740	0	0	0	0	7,740	309	0	0	0	0	309	4.0%	0.0%	0.0%	0.0%	0.0%	4.0%	55.8%
2020	7,722	1,831	0	0	0	9,554	3,329	0	0	0	0	3,329	43.1%	0.0%	0.0%	0.0%	0.0%	34.8%	57.8%
2021	7,301	1,595	1,228	0	0	10,124	21,668	0	0	0	0	21,668	296.8%	0.0%	0.0%	0.0%	0.0%	214.0%	62.3%
2022	7,866	1,781	1,650	1,838	0	13,135	13,262	890	825	919	0	15,896	168.6%	50.0%	50.0%	50.0%	0.0%	121.0%	61.9%
2023	7,370	1,918	1,452	2,120	1,218	14,079	15,453	978	741	1,081	621	18,875	209.7%	51.0%	51.0%	51.0%	51.0%	134.1%	63.8%
2024	6,870	1,803	1,368	1,716	1,246	13,004	14,595	932	707	1,202	2,490	19,926	212.4%	51.7%	51.7%	70.0%	199.8%	153.2%	67.9%
2025	6,222	1,647	1,252	1,574	983	11,679	13,750	885	673	1,147	2,768	19,224	221.0%	53.7%	53.7%	72.9%	281.7%	164.6%	68.7%
2026	5,849	1,562	1,191	1,501	938	11,040	12,926	840	640	1,093	2,641	18,140	221.0%	53.7%	53.7%	72.9%	281.7%	164.3%	68.7%
2027	5,492	1,479	1,130	1,427	893	10,421	12,136	795	607	1,040	2,517	17,095	221.0%	53.7%	53.7%	72.9%	281.7%	164.0%	68.7%
2028	5,152	1,397	1,070	1,355	850	9,245	11,386	751	575	987	2,394	16,093	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2029	4,833	1,311	1,011	1,284	806	9,245	10,681	705	543	935	2,272	15,136	221.0%	53.7%	53.7%	72.9%	281.7%	163.7%	68.7%
2030	4,533	1,230	949	1,214	764	8,689	10,018	661	510	884	2,152	14,225	221.0%	53.7%	53.7%	72.9%	281.7%	163.7%	68.7%
2031	4,251	1,153	890	1,139	722	8,156	9,395	620	478	830	2,034	13,358	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2032	3,986	1,081	835	1,068	678	7,648	8,809	581	449	778	1,909	12,925	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2033	3,737	1,014	783	1,002	636	7,171	8,259	545	421	730	1,790	11,744	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2034	3,504	951	734	939	596	6,723	7,743	511	384	684	1,679	11,011	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2035	3,285	891	688	881	559	6,304	7,259	479	370	642	1,574	10,324	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2036	3,080	836	645	826	524	5,910	6,806	449	347	602	1,476	9,680	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2037	2,887	783	605	774	491	5,541	6,381	421	325	564	1,384	9,075	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2038	2,707	735	567	726	461	5,195	5,983	395	305	529	1,297	8,509	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2039	2,538	689	531	681	432	4,871	5,609	370	286	496	1,216	7,977	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2040	2,380	646	498	638	405	4,567	5,259	347	268	465	1,140	7,479	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2041	2,231	605	467	598	380	4,281	4,931	325	251	436	1,069	7,012	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2042	2,092	568	438	561	356	4,014	4,623	305	235	409	1,002	6,574	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%
2043	1,961	532	411	526	334	3,763	4,334	286	221	383	940	6,164	221.0%	53.7%	53.7%	72.9%	281.7%	163.8%	68.7%

BEFORE RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN HDF Total	National PLAN H (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total				
Accumulated Value	49,600	7,780	4,618	4,130	1,245	67,374	63,007	1,951	1,639	2,087	635	69,319	102.9%	60.3%	60.3%	58.4%
Present Value	56,387	15,169	11,634	14,775	9,470	107,435	124,038	8,116	6,226	10,716	25,679	174,775	162.7%	124.6%	124.6%	68.6%
Lifetime Value	105,987	22,949	16,253	18,905	10,715	174,809	187,045	10,068	7,864	12,803	26,314	244,095	139.6%	90.0%	90.0%	64.7%
Lifetime Loss Ratio							176.5%						43.9%			

PROPOSED RATE ADJUSTMENT: 16.00%

AFTER RATE ADJUSTMENT															
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI PLAN HDF Total	National PLAN H (From Exhibit 2A)	Credibility Weighted
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total			
Accumulated Value	49,600	7,780	4,618	4,130	1,245	67,374	63,007	1,951	1,639	2,087	635	69,319	102.9%	60.3%	60.3%
Present Value	64,491	17,355	13,313	16,910	10,818	122,887	124,038	8,116	6,226	10,716	25,679	174,775	142.2%	108.8%	108.8%
Lifetime Value	114,091	25,135	17,931	21,040	12,064	190,261	187,045	10,068	7,864	12,803	26,314	244,095	128.3%	84.3%	84.3%
Lifetime Loss Ratio							163.9%						40.1%		

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

EXHIBIT 2

State: Rhode Island
Plan: N

Pricing Target Lifetime Loss Ratio: 72.4%
Interest Rate: 4.5%
2023 Trend Rate: 4.75%
Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO			
	2019 & Prior	Issue Year					Total	2019 & Prior	Issue Year					Total	2019 & Prior	Issue Year					Total	
		2020	2021	2022	2023				2020	2021	2022	2023				2020	2021	2022		2023		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
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%	0.0%		
2017	1,898	0	0	0	0	1,898	9,221	0	0	0	0	9,221	485.9%	0.0%	0.0%	0.0%	0.0%	485.9%	66.6%	0.0%		
2018	39,366	0	0	0	0	39,366	23,966	0	0	0	0	23,966	60.9%	0.0%	0.0%	0.0%	0.0%	60.9%	67.4%	0.0%		
2019	86,234	0	0	0	0	86,234	80,740	0	0	0	0	80,740	93.6%	0.0%	0.0%	0.0%	0.0%	93.6%	69.4%	0.0%		
2020	92,025	35,517	0	0	0	127,542	65,043	30,831	0	0	0	95,875	76.7%	86.8%	0.0%	0.0%	0.0%	75.2%	70.9%	0.0%		
2021	73,579	50,386	18,745	0	0	142,711	47,775	33,428	2,308	0	0	83,511	64.9%	66.3%	12.3%	0.0%	0.0%	58.5%	73.2%	0.0%		
2022	70,511	36,016	21,455	7,505	0	135,486	45,211	47,308	7,071	1,670	0	101,260	64.1%	131.4%	33.0%	22.3%	0.0%	74.7%	74.7%	0.0%		
2023	66,888	28,623	15,893	14,121	1,348	126,873	42,342	20,974	2,778	6,271	284	72,649	63.3%	73.3%	17.5%	44.4%	21.0%	57.3%	75.2%	0.0%		
2024	62,358	26,903	14,662	12,945	2,457	119,326	39,991	19,972	2,703	6,157	587	69,410	64.1%	74.2%	18.4%	47.8%	23.9%	58.2%	75.2%	0.0%		
2025	56,471	24,578	13,426	11,636	2,193	108,304	37,875	18,981	2,575	5,994	577	65,801	66.7%	77.2%	19.2%	51.5%	26.3%	60.8%	74.6%	0.0%		
2026	53,085	23,308	12,785	11,090	2,051	102,299	35,416	18,001	2,448	5,712	561	62,138	66.7%	77.2%	19.2%	51.5%	27.4%	60.7%	73.9%	0.0%		
2027	49,844	22,066	12,111	10,549	1,954	96,524	33,254	17,041	2,323	5,434	535	58,586	66.7%	77.2%	19.2%	51.5%	27.4%	60.7%	73.1%	0.0%		
2028	46,764	20,845	11,469	10,013	1,858	90,949	31,199	16,098	2,200	5,157	509	55,163	66.7%	77.2%	19.2%	51.5%	27.4%	60.7%	72.4%	0.0%		
2029	43,866	19,558	10,839	9,487	1,764	85,514	29,265	15,105	2,079	4,887	483	51,818	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	71.8%	0.0%		
2030	41,143	18,348	10,170	8,971	1,671	80,303	27,449	14,170	1,951	4,621	457	48,647	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	71.3%	0.0%		
2031	38,586	17,208	9,541	8,417	1,579	75,331	25,743	13,289	1,830	4,336	432	45,630	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	71.1%	0.0%		
2032	36,177	16,135	8,947	7,896	1,482	70,635	24,135	12,461	1,716	4,067	405	42,784	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	70.9%	0.0%		
2033	33,918	15,127	8,389	7,404	1,390	66,228	22,628	11,683	1,609	3,814	390	40,114	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	70.9%	0.0%		
2034	31,800	14,183	7,865	6,943	1,303	62,094	21,216	10,953	1,509	3,576	357	37,810	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	70.9%	0.0%		
2035	29,815	13,297	7,374	6,509	1,222	58,217	19,891	10,269	1,414	3,353	334	35,262	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	70.9%	0.0%		
2036	27,953	12,467	6,914	6,103	1,146	54,582	18,649	9,628	1,326	3,143	314	33,060	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	70.9%	0.0%		
2037	26,208	11,689	6,482	5,722	1,074	51,174	17,485	9,027	1,243	2,947	294	30,996	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	70.9%	0.0%		
2038	24,571	10,959	6,077	5,364	1,007	47,979	16,393	8,463	1,166	2,763	276	29,061	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	70.9%	0.0%		
2039	23,037	10,275	5,698	5,029	944	44,983	15,369	7,935	1,093	2,591	258	27,246	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	70.9%	0.0%		
2040	21,599	9,633	5,342	4,715	885	42,173	14,410	7,439	1,025	2,429	242	25,545	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	70.9%	0.0%		
2041	20,250	9,032	5,008	4,421	830	39,541	13,510	6,975	961	2,277	227	23,950	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	70.9%	0.0%		
2042	18,986	8,468	4,696	4,145	776	37,073	12,667	6,539	901	2,135	213	22,455	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	70.9%	0.0%		
2043	17,801	7,939	4,403	3,886	730	34,758	11,876	6,131	844	2,002	200	21,053	66.7%	77.2%	19.2%	51.5%	27.4%	60.6%	70.9%	0.0%		

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
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total				
Accumulated Value	490,990	165,414	60,092	22,453	1,378	740,327	362,022	145,261	12,970	8,195	290	528,737	71.4%	84.7%	84.7%	72.4%
Present Value	511,787	226,311	124,722	109,450	20,489	992,760	339,865	173,989	23,814	55,876	5,502	599,047	60.3%	92.8%	92.8%	72.4%
Lifetime Value	1,002,777	391,725	184,814	131,903	21,867	1,733,086	701,887	319,251	36,784	64,071	5,792	1,127,784	65.1%	89.9%	89.9%	72.4%
Lifetime Loss Ratio							70.0%	81.5%	19.9%	48.6%	26.5%	65.1%				

PROPOSED RATE ADJUSTMENT: 0.00%

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	Target Loss Ratio
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total				
Accumulated Value	490,990	165,414	60,092	22,453	1,378	740,327	362,022	145,261	12,970	8,195	290	528,737	71.4%	84.7%	84.7%	72.4%
Present Value	511,787	226,311	124,722	109,450	20,489	992,760	339,865	173,989	23,814	55,876	5,502	599,047	60.3%	92.8%	92.8%	72.4%
Lifetime Value	1,002,777	391,725	184,814	131,903	21,867	1,733,086	701,887	319,251	36,784	64,071	5,792	1,127,784	65.1%	89.9%	89.9%	72.4%
Lifetime Loss Ratio							70.0%	81.5%	19.9%	48.6%	26.5%	65.1%				

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

EXHIBIT 2

State: Rhode Island
 Plan: High Ded G

Pricing Target Lifetime Loss Ratio: 67.4%
 Interest Rate: 4.5%
 2023 Trend Rate: 4.75%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2018	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2019	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2020	0	2,138	0	0	0	2,138	0	509	0	0	0	509	0.0%	23.8%	0.0%	0.0%	0.0%	23.8%	42.1%
2021	0	3,830	943	0	0	4,773	0	134	89	0	224	0	0.0%	3.5%	9.5%	0.0%	0.0%	4.7%	59.6%
2022	0	4,045	1,888	2,948	0	8,881	0	186	3,724	1,474	5,384	0	0.0%	4.6%	197.3%	50.0%	0.0%	60.6%	60.7%
2023	0	3,533	1,898	2,911	507	8,849	0	1,199	968	1,485	2,592	3,910	0.0%	33.9%	51.0%	51.0%	51.0%	44.2%	68.5%
2024	0	3,425	1,784	2,435	697	8,341	0	1,193	997	1,706	787	4,884	0.0%	34.8%	55.9%	70.1%	112.9%	56.2%	72.3%
2025	0	3,338	1,743	2,306	587	7,973	0	1,186	993	1,759	904	4,842	0.0%	35.5%	57.0%	76.3%	154.1%	60.7%	72.2%
2026	0	3,378	1,767	2,344	578	8,067	0	1,175	987	1,752	932	4,847	0.0%	34.8%	55.9%	74.8%	161.2%	60.1%	70.9%
2027	0	3,411	1,789	2,378	587	8,166	0	1,163	979	1,743	928	4,814	0.0%	34.1%	54.7%	73.3%	158.0%	58.9%	69.5%
2028	0	3,368	1,807	2,409	596	8,180	0	1,149	970	1,729	923	4,771	0.0%	34.1%	53.6%	71.8%	154.9%	58.3%	68.6%
2029	0	3,304	1,786	2,434	603	8,127	0	1,127	958	1,713	916	4,714	0.0%	34.1%	53.6%	70.4%	151.8%	58.0%	68.1%
2030	0	3,241	1,752	2,406	610	8,008	0	1,105	940	1,693	907	4,645	0.0%	34.1%	53.6%	70.4%	148.7%	58.0%	68.0%
2031	0	3,177	1,718	2,360	603	7,858	0	1,084	922	1,661	896	4,563	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%
2032	0	3,115	1,684	2,315	591	7,705	0	1,062	903	1,629	879	4,474	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%
2033	0	3,053	1,651	2,269	580	7,553	0	1,041	886	1,597	862	4,386	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%
2034	0	2,992	1,618	2,225	568	7,404	0	1,021	868	1,565	845	4,300	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%
2035	0	2,933	1,586	2,181	557	7,257	0	1,000	851	1,534	829	4,214	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%
2036	0	2,875	1,555	2,137	546	7,113	0	981	834	1,504	812	4,131	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%
2037	0	2,818	1,524	2,095	535	6,972	0	961	818	1,474	796	4,049	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%
2038	0	2,762	1,494	2,053	525	6,834	0	942	801	1,445	780	3,969	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%
2039	0	2,707	1,464	2,013	514	6,698	0	923	785	1,416	765	3,890	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%
2040	0	2,654	1,435	1,973	504	6,566	0	905	770	1,388	750	3,813	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%
2041	0	2,601	1,407	1,934	494	6,436	0	887	755	1,361	735	3,737	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%
2042	0	2,550	1,379	1,895	484	6,308	0	870	740	1,334	720	3,663	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%
2043	0	2,499	1,351	1,858	475	6,183	0	852	725	1,307	706	3,591	0.0%	34.1%	53.6%	70.4%	148.7%	58.1%	68.0%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	Issue Year						Issue Year						RI PLAN HDG	National PLAN Z (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio	
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total					
Accumulated Value	0	14,702	5,010	6,125	518	26,355	0	2,168	5,068	3,092	264	10,592	40.2%	43.1%	43.1%	61.4%	
Present Value	0	41,023	21,946	29,839	7,623	100,431	0	14,081	11,919	21,298	11,280	58,578	58.3%	77.8%	77.8%	69.0%	
Lifetime Value	0	55,724	26,956	35,963	8,141	126,785	0	16,249	16,987	24,390	11,545	69,170	54.6%	71.9%	71.9%	67.4%	
Lifetime Loss Ratio							0.0%						29.2%	63.0%	67.8%	141.8%	54.6%

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	Issue Year						Issue Year						RI PLAN HDG	National PLAN Z (From Exhibit 2A)	Credibility Weighted		
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total					
Accumulated Value	0	14,702	5,010	6,125	518	26,355	0	2,168	5,068	3,092	264	10,592	40.2%	43.1%	43.1%		
Present Value	0	41,023	21,946	29,839	7,623	100,431	0	14,081	11,919	21,298	11,280	58,578	58.3%	77.8%	77.8%		
Lifetime Value	0	55,724	26,956	35,963	8,141	126,785	0	16,249	16,987	24,390	11,545	69,170	54.6%	71.9%	71.9%		
Lifetime Loss Ratio							0.0%						29.2%	63.0%	67.8%	141.8%	54.6%

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

EXHIBIT 2

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

Pricing Target Lifetime Loss Ratio: 67.9%
 Interest Rate: 4.5%
 2023 Trend Rate: 4.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						Actual/Expected
	Issue Year						Issue Year						Issue Year						
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	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%	6.5%
1993	29,260	0	0	0	0	29,260	19,316	0	0	0	0	19,316	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%	101.6%
1994	88,438	0	0	0	0	88,438	64,017	0	0	0	0	64,017	72.4%	0.0%	0.0%	0.0%	0.0%	72.4%	111.4%
1995	140,703	0	0	0	0	140,703	113,035	0	0	0	0	113,035	80.3%	0.0%	0.0%	0.0%	0.0%	80.3%	123.8%
1996	297,272	0	0	0	0	297,272	297,287	0	0	0	0	297,287	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%	153.9%
1997	473,053	0	0	0	0	473,053	435,976	0	0	0	0	435,976	92.2%	0.0%	0.0%	0.0%	0.0%	92.2%	141.8%
1998	476,681	0	0	0	0	476,681	390,180	0	0	0	0	390,180	81.9%	0.0%	0.0%	0.0%	0.0%	81.9%	125.7%
1999	481,764	0	0	0	0	481,764	388,119	0	0	0	0	388,119	80.6%	0.0%	0.0%	0.0%	0.0%	80.6%	123.5%
2000	569,572	0	0	0	0	569,572	440,089	0	0	0	0	440,089	77.3%	0.0%	0.0%	0.0%	0.0%	77.3%	117.1%
2001	616,008	0	0	0	0	616,008	404,639	0	0	0	0	404,639	65.7%	0.0%	0.0%	0.0%	0.0%	65.7%	99.3%
2002	612,470	0	0	0	0	612,470	390,497	0	0	0	0	390,497	63.8%	0.0%	0.0%	0.0%	0.0%	63.8%	96.3%
2003	595,978	0	0	0	0	595,978	364,984	0	0	0	0	364,984	61.2%	0.0%	0.0%	0.0%	0.0%	61.2%	92.3%
2004	608,074	0	0	0	0	608,074	380,456	0	0	0	0	380,456	62.6%	0.0%	0.0%	0.0%	0.0%	62.6%	94.2%
2005	594,045	0	0	0	0	594,045	384,180	0	0	0	0	384,180	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%	97.1%
2006	557,809	0	0	0	0	557,809	326,414	0	0	0	0	326,414	58.5%	0.0%	0.0%	0.0%	0.0%	58.5%	87.9%
2007	529,545	0	0	0	0	529,545	314,436	0	0	0	0	314,436	59.4%	0.0%	0.0%	0.0%	0.0%	59.4%	89.2%
2008	517,343	0	0	0	0	517,343	323,010	0	0	0	0	323,010	62.4%	0.0%	0.0%	0.0%	0.0%	62.4%	93.4%
2009	502,533	0	0	0	0	502,533	282,666	0	0	0	0	282,666	56.2%	0.0%	0.0%	0.0%	0.0%	56.2%	84.1%
2010	487,041	0	0	0	0	487,041	326,976	0	0	0	0	326,976	67.1%	0.0%	0.0%	0.0%	0.0%	67.1%	100.2%
2011	455,381	0	0	0	0	455,381	254,564	0	0	0	0	254,564	55.9%	0.0%	0.0%	0.0%	0.0%	55.9%	83.1%
2012	437,365	0	0	0	0	437,365	293,428	0	0	0	0	293,428	67.1%	0.0%	0.0%	0.0%	0.0%	67.1%	99.1%
2013	448,602	0	0	0	0	448,602	296,206	0	0	0	0	296,206	66.0%	0.0%	0.0%	0.0%	0.0%	66.0%	97.6%
2014	426,058	0	0	0	0	426,058	299,824	0	0	0	0	299,824	70.4%	0.0%	0.0%	0.0%	0.0%	70.4%	104.1%
2015	417,038	0	0	0	0	417,038	274,084	0	0	0	0	274,084	65.7%	0.0%	0.0%	0.0%	0.0%	65.7%	97.3%
2016	408,474	0	0	0	0	408,474	283,281	0	0	0	0	283,281	69.4%	0.0%	0.0%	0.0%	0.0%	69.4%	102.3%
2017	399,562	0	0	0	0	399,562	281,275	0	0	0	0	281,275	70.4%	0.0%	0.0%	0.0%	0.0%	70.4%	104.2%
2018	555,674	0	0	0	0	555,674	349,010	0	0	0	0	349,010	62.8%	0.0%	0.0%	0.0%	0.0%	62.8%	92.8%
2019	717,947	0	0	0	0	717,947	544,554	0	0	0	0	544,554	75.8%	0.0%	0.0%	0.0%	0.0%	75.8%	110.5%
2020	734,515	121,806	0	0	0	856,321	512,983	71,454	0	0	0	584,037	69.8%	58.7%	0.0%	0.0%	0.0%	68.2%	98.0%
2021	626,041	185,557	74,538	0	0	886,136	488,714	106,508	39,663	0	0	634,884	78.1%	57.4%	53.2%	0.0%	0.0%	71.6%	101.1%
2022	539,741	145,765	107,080	60,515	0	853,111	410,211	91,196	65,309	39,381	0	606,098	76.0%	61.0%	61.0%	65.1%	0.0%	71.0%	99.4%
2023	510,391	130,933	81,587	79,547	26,140	828,579	330,298	75,968	64,006	71,801	33,349	575,422	64.7%	58.0%	58.0%	90.3%	127.6%	96.2%	
2024	456,237	123,171	75,312	71,937	50,069	776,728	303,981	72,390	62,323	70,702	70,602	579,907	66.6%	58.8%	62.8%	98.3%	140.8%	102.6%	
2025	400,913	112,734	69,071	64,489	44,525	691,733	279,542	68,849	59,411	68,756	69,662	546,220	69.7%	61.1%	66.0%	106.6%	156.5%	79.0%	108.3%
2026	366,411	107,123	65,779	61,249	41,675	642,238	256,944	65,344	56,528	65,499	67,803	512,118	70.1%	61.0%	65.9%	106.9%	162.7%	79.7%	109.3%
2027	335,104	101,625	62,525	58,099	39,748	597,101	236,273	61,911	53,677	62,288	64,648	478,796	70.5%	60.9%	65.8%	107.2%	162.6%	80.2%	110.1%
2028	306,776	96,148	59,321	55,030	37,838	555,114	217,422	58,535	50,872	59,119	61,521	447,469	70.9%	60.9%	65.8%	107.4%	162.6%	80.6%	110.8%
2029	281,264	90,359	56,138	52,064	35,950	515,775	200,322	54,972	48,117	56,023	58,429	417,863	71.2%	60.8%	65.7%	107.6%	162.5%	81.0%	111.4%
2030	258,265	84,908	52,750	49,137	34,094	479,155	184,797	51,618	45,189	52,990	55,391	389,986	71.6%	60.8%	65.7%	107.8%	162.5%	81.4%	112.0%
2031	237,486	79,768	49,561	46,039	32,256	445,110	170,675	48,457	42,433	49,743	52,401	363,708	71.9%	60.7%	65.6%	108.0%	162.5%	81.7%	112.4%
2032	218,631	74,931	46,549	43,142	30,288	413,541	157,772	45,482	39,830	46,689	49,201	338,974	72.2%	60.7%	65.6%	108.2%	162.4%	82.0%	112.7%
2033	201,548	70,385	43,718	40,432	28,436	384,520	146,007	42,688	37,386	43,816	46,189	316,085	72.4%	60.6%	65.5%	108.4%	162.4%	82.2%	113.0%
2034	186,039	66,120	41,059	37,904	26,691	357,813	135,259	40,067	35,089	41,121	43,350	294,886	72.7%	60.6%	65.5%	108.5%	162.4%	82.4%	113.2%
2035	171,930	62,120	38,564	35,543	25,051	333,207	125,433	37,608	32,935	38,594	40,684	275,245	73.0%	60.5%	65.4%	108.6%	162.4%	82.6%	113.5%
2036	159,070	58,366	36,224	33,340	23,511	310,511	116,406	35,303	30,915	36,228	38,179	257,031	73.2%	60.5%	65.3%	108.7%	162.4%	82.8%	113.7%
2037	147,326	54,844	34,029	31,285	22,066	289,550	108,128	33,141	29,021	33,830	34,011	245,129	73.4%	60.4%	65.3%	108.7%	162.4%	82.9%	113.8%
2038	136,584	51,540	31,969	29,366	20,711	260,169	100,516	31,112	27,243	31,934	33,627	224,432	73.6%	60.4%	65.2%	108.7%	162.4%	83.1%	114.0%
2039	126,740	48,440	30,037	27,573	19,440	252,229	93,506	29,210	25,577	29,988	31,560	209,840	73.8%	60.3%	65.2%	108.8%	162.3%	83.2%	114.1%
2040	117,705	45,531	28,224	25,897	18,248	236,604	87,042	27,425	24,013	28,164	29,622	196,267	73.9%	60.2%	65.1%	108.8%	162.3%	83.3%	114.3%
2041	109,400	42,801	26,523	24,330	17,130	220,183	81,074	25,572	22,547	26,455	27,805	183,631	74.1%	60.2%	65.0%	108.7%	162.3%	83.4%	114.4%
2042	101,755	40,239	24,926	22,864	16,082	205,866	75,557	24,182	21,171	24,852	26,100	171,862	74.3%	60.1%	64.9%	108.7%	162.3%	83.5%	114.5%
2043	94,707	37,836	23,429	21,492	15,098	192,562	70,452	22,709	19,881	23,350	24,501	160,893	74.4%	60.0%	64.9%	108.6%	162.3%	83.6%	114.6%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI Total	Weighted Credibility Standard	Credibility Weighted
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total			
Accumulated Value	29,386,783	638,797	280,990	145,963	26,721	30,479,254	20,610,547	377,331	179,474	115,468	34,091	21,316,911	69.9%	71.5%	71.5%
Present Value	3,280,209	1,048,335	647,398	601,993	416,374	5,986,299	2,324,450	634,319	552,170	642,223	666,681	4,819,843	80.4%	91.0%	91.0%
Lifetime Value	32,666,992	1,687,131	928,378	747,956	445,096	36,475,554	22,934,997	1,011,650	731,645	757,691	700,772	26,136,755	71.7%	75.3%	75.3%
Lifetime Loss Ratio							70.2%	60.0%	78.8%	101.3%	157.4%	71.7%			

PROPOSED RATE ADJUSTMENT: 9.8%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI Total	Weighted Credibility Standard	Credibility Weighted
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total			
Accumulated Value	29,386,783	638,797	280,990	145,963	26,721	30,479,254	20,610,547	377,331	179,474	115,468	34,091	21,316,911	69.9%	71.5%	71.5%
Present Value	3,569,295	1,160,888	719,637	664,937	474,547	6,589,305	2,324,450	634,319	552,170	642,223	666,681	4,819,843	73.1%	82.4%	82.4%
Lifetime Value	32,956,078	1,799,685													

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

EXHIBIT 2A

State: NATIONAL
 Plan: A

Pricing Target Lifetime Loss Ratio: 66.9%
 Interest Rate: 4.5%
 2023 Trend Rate: 4.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	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	1,848,710	0	0	0	0	1,848,710	1,347,649	0	0	0	0	1,347,649	72.9%	0.0%	0.0%	0.0%	0.0%	72.9%
2020	1,630,645	39,651	0	0	0	1,670,296	977,814	58,976	0	0	0	1,036,790	60.0%	148.7%	0.0%	0.0%	0.0%	62.1%
2021	1,451,213	96,121	141,712	0	0	1,689,046	962,063	158,273	309,850	0	0	1,430,187	66.3%	164.7%	218.6%	0.0%	0.0%	84.7%
2022	1,171,863	81,966	228,834	162,325	0	1,644,989	745,796	125,335	565,108	445,660	0	1,881,900	63.6%	152.9%	247.0%	274.5%	0.0%	114.4%
2023	1,041,986	69,829	194,410	306,544	419,265	2,032,033	638,468	121,276	454,664	698,881	671,575	2,584,863	61.3%	173.7%	233.9%	228.0%	160.2%	127.2%
2024	882,250	60,476	168,680	266,282	784,378	2,162,067	548,198	104,983	394,305	608,805	1,255,817	2,910,108	62.1%	173.6%	233.8%	227.9%	160.1%	134.6%
2025	732,035	50,621	141,521	223,841	659,679	1,807,697	469,497	90,703	341,464	528,532	1,090,155	2,518,322	64.1%	179.2%	241.3%	235.2%	165.3%	139.3%
2026	625,591	43,642	122,319	193,938	572,270	1,557,760	401,228	78,198	295,132	456,167	945,707	2,176,432	64.1%	179.2%	241.3%	235.2%	165.3%	139.7%
2027	533,996	37,560	105,507	167,704	495,723	1,340,490	342,483	67,299	254,567	394,462	819,210	1,878,021	64.1%	179.2%	241.3%	235.2%	165.3%	140.1%
2028	455,454	32,256	90,828	144,710	428,585	1,151,833	292,109	57,795	219,151	340,377	708,260	1,617,692	64.1%	179.2%	241.3%	235.2%	165.3%	140.4%
2029	388,388	27,514	78,032	124,650	369,785	988,370	249,096	49,299	188,277	293,194	611,090	1,390,956	64.1%	179.2%	241.3%	235.2%	165.3%	140.7%
2030	331,165	23,465	66,561	107,152	318,464	846,807	212,395	42,044	160,600	252,035	526,278	1,193,353	64.1%	179.2%	241.3%	235.2%	165.3%	140.9%
2031	282,345	20,006	56,766	91,401	273,678	724,195	181,084	35,846	136,965	214,986	452,267	1,021,149	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%
2032	240,651	17,053	48,393	77,942	233,424	617,463	154,344	30,556	116,762	183,329	385,746	870,737	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%
2033	205,114	14,535	41,251	66,445	199,052	526,397	131,552	26,044	99,530	156,288	328,945	742,357	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%
2034	174,825	12,389	35,159	66,639	169,692	448,703	112,125	22,198	84,832	133,222	280,424	632,801	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%
2035	149,008	10,559	29,967	48,275	144,647	382,457	95,568	18,920	72,305	113,549	239,038	539,379	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%
2036	127,004	9,000	25,542	41,146	123,287	325,979	81,455	16,126	61,628	96,781	203,739	459,729	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%
2037	108,250	7,671	21,770	35,070	105,081	277,842	69,427	13,745	52,527	82,489	173,653	391,840	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%
2038	92,264	6,538	18,555	29,891	89,564	236,813	59,174	11,715	44,770	70,308	148,009	333,977	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%
2039	78,640	5,573	15,815	25,477	76,338	201,843	50,436	9,985	38,159	59,926	126,153	284,659	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%
2040	67,027	4,750	13,480	21,715	65,065	172,037	42,988	8,510	32,524	51,077	107,524	242,623	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%
2041	57,129	4,048	11,489	18,508	55,467	146,632	36,640	7,254	27,721	43,534	91,646	206,795	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%
2042	48,693	3,450	9,793	15,775	47,268	124,979	31,230	6,183	23,628	37,105	78,112	176,258	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%
2043	41,502	2,941	8,347	13,446	40,288	106,523	26,618	5,270	20,139	31,626	66,578	150,230	64.1%	179.2%	241.3%	235.2%	165.3%	141.0%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total			
Accumulated Value	214,368,222	312,500	601,385	486,770	428,595	216,197,472	140,630,823	503,348	1,414,354	1,190,511	686,519	144,425,554	66.8%	66.8%	66.8%
Present Value	4,516,701	316,012	888,980	1,415,908	4,196,063	11,333,663	2,879,567	562,923	2,132,527	3,311,297	6,894,689	15,781,004	139.2%	139.2%	139.2%
Lifetime Value	218,884,923	628,512	1,490,365	1,902,678	4,624,658	227,531,135	143,510,390	1,066,271	3,546,881	4,501,808	7,581,208	160,206,559	70.4%	70.4%	70.4%
Lifetime Loss Ratio							65.6%	169.7%	238.0%	238.6%	163.9%		70.4%		

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

EXHIBIT 2A

State: NATIONAL
Plan: C

Pricing Target Lifetime Loss Ratio: 67.5%
Interest Rate: 4.5%
2023 Trend Rate: 4.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	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	6,537,691	0	0	0	0	6,537,691	74.2%	0.0%	0.0%	0.0%	0.0%	74.2%
2019	7,855,510	0	0	0	0	7,855,510	5,941,233	0	0	0	0	5,941,233	75.6%	0.0%	0.0%	0.0%	0.0%	75.6%
2020	7,041,069	14,438	0	0	0	7,055,507	4,519,080	38,122	0	0	0	4,557,202	64.2%	264.0%	0.0%	0.0%	0.0%	64.6%
2021	6,094,950	14,679	2,203	0	0	6,111,833	4,042,134	7,989	861	0	0	4,050,984	66.3%	54.4%	39.1%	0.0%	0.0%	66.3%
2022	5,343,209	14,606	4,535	7,098	0	5,369,449	3,333,950	8,504	3,319	5,239	0	3,351,013	62.4%	58.2%	73.2%	73.8%	0.0%	62.4%
2023	4,543,085	13,264	4,844	8,395	3,485	4,573,073	2,954,980	13,670	1,530	15,610	6,057	2,991,845	65.0%	103.1%	31.6%	185.9%	173.8%	65.4%
2024	3,745,806	11,059	4,046	7,020	6,276	3,774,208	2,537,189	11,833	1,326	13,553	11,326	2,575,228	67.7%	107.0%	32.8%	193.1%	180.5%	68.2%
2025	3,090,851	9,206	3,376	5,869	5,249	3,114,551	2,172,940	10,224	1,149	11,760	9,832	2,205,904	70.3%	111.1%	34.0%	200.4%	187.3%	70.8%
2026	2,641,418	7,937	2,918	5,085	4,554	2,661,911	1,856,978	8,814	993	10,189	8,529	1,885,503	70.3%	111.1%	34.0%	200.4%	187.3%	70.8%
2027	2,254,679	6,831	2,517	4,397	3,944	2,272,368	1,585,092	7,586	856	8,810	7,388	1,609,733	70.3%	111.1%	34.0%	200.4%	187.3%	70.8%
2028	1,923,053	5,866	2,167	3,794	3,410	1,938,290	1,351,951	6,515	737	7,602	6,387	1,373,193	70.3%	111.1%	34.0%	200.4%	187.3%	70.8%
2029	1,639,881	5,004	1,861	3,268	2,942	1,652,957	1,152,875	5,557	633	6,549	5,511	1,171,125	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2030	1,398,269	4,267	1,588	2,809	2,534	1,409,468	983,016	4,739	540	5,629	4,746	998,671	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2031	1,192,138	3,638	1,354	2,396	2,178	1,201,704	838,101	4,040	461	4,802	4,079	851,483	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2032	1,016,095	3,101	1,154	2,043	1,857	1,024,251	714,338	3,444	393	4,095	3,479	725,749	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2033	866,048	2,643	984	1,742	1,584	873,001	608,852	2,936	335	3,491	2,967	618,580	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2034	738,158	2,253	839	1,485	1,350	744,085	518,943	2,502	285	2,976	2,529	527,235	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2035	629,154	1,920	715	1,266	1,151	634,206	442,310	2,133	243	2,536	2,156	449,378	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2036	536,247	1,637	609	1,079	981	540,553	376,994	1,818	207	2,162	1,837	383,018	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2037	457,059	1,395	519	919	836	460,729	321,323	1,549	177	1,842	1,566	326,458	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2038	389,565	1,189	443	784	713	392,693	273,873	1,320	151	1,570	1,335	278,250	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2039	332,038	1,013	377	668	607	334,704	233,431	1,125	128	1,338	1,138	237,161	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2040	283,006	864	322	569	518	285,278	198,960	959	109	1,141	970	202,139	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2041	241,214	736	274	485	441	243,151	169,579	818	93	942	827	172,289	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2042	205,594	628	234	414	376	207,245	144,538	697	79	829	704	146,847	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%
2043	175,234	535	199	353	321	176,641	123,194	594	68	706	600	125,162	70.3%	111.1%	34.0%	200.4%	187.3%	70.9%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total			
Accumulated Value	1,294,293,035	62,392	12,255	16,165	3,562	1,294,387,410	917,896,804	76,447	6,071	21,554	6,191	918,007,067	70.9%	70.9%	70.9%
Present Value	19,091,004	57,530	21,227	37,160	33,422	19,240,343	13,327,314	63,451	7,174	73,959	62,180	13,534,078	70.3%	70.3%	70.9%
Lifetime Value	1,313,384,040	119,922	33,482	53,325	36,984	1,313,627,753	931,224,118	139,899	13,245	95,513	68,371	931,541,145	70.9%	70.9%	70.9%
Lifetime Loss Ratio							70.9%	116.7%	39.6%	179.1%	184.9%	70.9%			

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%
 2023 Trend Rate: 4.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	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	8,421,790	0	0	0	0	8,421,790	5,768,009	0	0	0	0	5,768,009	68.5%	0.0%	0.0%	0.0%	0.0%	68.5%
2020	7,268,123	39,657	0	0	0	7,307,779	4,592,109	26,490	0	0	0	4,618,599	63.2%	66.8%	0.0%	0.0%	0.0%	63.2%
2021	6,273,946	54,782	21,493	0	0	6,350,220	4,171,607	24,859	21,296	0	0	4,217,762	66.5%	45.4%	99.1%	0.0%	0.0%	66.4%
2022	5,369,613	51,377	25,074	6,185	0	5,452,249	3,672,411	17,473	21,605	1,977	0	3,713,466	68.4%	34.0%	86.2%	32.0%	0.0%	68.1%
2023	4,628,256	40,951	22,888	10,079	1,319	4,703,495	3,535,302	18,022	13,468	10,711	198	3,577,702	76.4%	44.0%	58.8%	106.3%	15.0%	76.1%
2024	3,834,539	34,268	19,188	8,460	2,385	3,898,839	3,035,462	15,601	11,680	9,300	370	3,072,414	79.2%	45.5%	60.9%	109.9%	15.5%	78.8%
2025	3,171,545	28,525	16,010	7,072	1,995	3,225,147	2,599,679	13,479	8,225,147	322	2,631,664	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%	
2026	2,710,378	24,593	13,837	6,127	1,730	2,756,666	2,221,666	11,621	8,743	6,991	279	2,249,300	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2027	2,313,543	21,165	11,935	5,298	1,499	2,353,441	1,896,385	10,001	7,541	6,046	242	1,920,214	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2028	1,973,259	18,176	10,275	4,572	1,296	2,007,578	1,617,458	8,589	6,492	5,217	209	1,637,964	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2029	1,682,694	15,504	8,827	3,938	1,118	1,712,082	1,379,285	7,326	5,577	4,493	180	1,396,862	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2030	1,434,774	13,223	7,530	3,385	963	1,459,875	1,176,068	6,248	4,757	3,863	155	1,191,092	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2031	1,223,262	11,273	6,422	2,888	828	1,244,672	1,002,694	5,327	4,057	3,295	133	1,015,506	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2032	1,042,622	9,609	5,474	2,463	706	1,060,875	854,626	4,541	3,459	2,810	114	865,549	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2033	888,658	8,190	4,666	2,099	602	904,216	728,423	3,870	2,948	2,395	97	737,734	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2034	757,430	6,981	3,977	1,789	513	770,691	620,857	3,299	2,513	2,042	83	628,793	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2035	645,580	5,950	3,390	1,525	437	656,883	529,175	2,812	2,142	1,740	71	535,939	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2036	550,247	5,071	2,889	1,300	373	559,881	451,031	2,396	1,826	1,483	60	456,797	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2037	468,992	4,323	2,463	1,108	318	477,203	384,427	2,043	1,556	1,264	51	389,341	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2038	399,736	3,684	2,099	944	271	406,734	327,659	1,741	1,326	1,078	44	331,847	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2039	340,707	3,140	1,789	805	231	346,672	279,273	1,484	1,130	918	37	282,843	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2040	290,395	2,676	1,525	686	197	295,479	238,033	1,265	963	783	32	241,076	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2041	247,512	2,281	1,300	585	168	251,845	202,883	1,078	821	667	27	205,476	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2042	210,962	1,944	1,108	498	143	214,655	172,923	919	700	569	23	175,133	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%
2043	179,809	1,657	944	425	122	182,957	147,387	783	597	485	20	149,271	82.0%	47.3%	63.2%	114.1%	16.1%	81.6%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total			
Accumulated Value	1,354,302,313	204,163	74,176	16,911	1,349	1,354,598,911	926,860,532	95,743	60,621	13,061	203	927,030,159	68.4%	68.4%	68.4%
Present Value	19,580,557	178,259	100,670	44,780	12,701	19,916,967	15,944,637	83,654	63,172	50,749	2,034	16,144,245	81.1%	81.1%	81.1%
Lifetime Value	1,373,882,870	382,422	174,846	61,691	14,050	1,374,515,878	942,805,168	179,396	123,793	63,810	2,236	943,174,404	68.6%	68.6%	68.6%
Lifetime Loss Ratio							68.6%	46.9%	70.8%	103.4%	15.9%	68.6%			

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

State: NATIONAL
 Plan: F

Pricing Target Lifetime Loss Ratio: 70.3%
 Interest Rate: 4.5%
 2023 Trend Rate: 4.75%

Incurred Year	EARNED PREMIUM							INCURRED CLAIMS							INCURRED LOSS RATIO					
	Issue Year							Issue Year							Issue Year					
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total		
1992	4,364,881	0	0	0	0	4,364,881	1,976,545	0	0	0	0	1,976,545	45.3%	0.0%	0.0%	0.0%	0.0%	45.3%		
1993	17,405,521	0	0	0	0	17,405,521	9,014,599	0	0	0	0	9,014,599	51.8%	0.0%	0.0%	0.0%	0.0%	51.8%		
1994	27,505,834	0	0	0	0	27,505,834	16,671,035	0	0	0	0	16,671,035	60.6%	0.0%	0.0%	0.0%	0.0%	60.6%		
1995	37,180,762	0	0	0	0	37,180,762	26,138,374	0	0	0	0	26,138,374	70.3%	0.0%	0.0%	0.0%	0.0%	70.3%		
1996	62,070,343	0	0	0	0	62,070,343	45,086,929	0	0	0	0	45,086,929	72.6%	0.0%	0.0%	0.0%	0.0%	72.6%		
1997	91,631,230	0	0	0	0	91,631,230	65,342,576	0	0	0	0	65,342,576	71.3%	0.0%	0.0%	0.0%	0.0%	71.3%		
1998	112,620,673	0	0	0	0	112,620,673	78,185,912	0	0	0	0	78,185,912	69.4%	0.0%	0.0%	0.0%	0.0%	69.4%		
1999	129,344,436	0	0	0	0	129,344,436	89,073,205	0	0	0	0	89,073,205	68.9%	0.0%	0.0%	0.0%	0.0%	68.9%		
2000	158,688,924	0	0	0	0	158,688,924	111,775,978	0	0	0	0	111,775,978	70.4%	0.0%	0.0%	0.0%	0.0%	70.4%		
2001	218,286,611	0	0	0	0	218,286,611	150,193,067	0	0	0	0	150,193,067	68.8%	0.0%	0.0%	0.0%	0.0%	68.8%		
2002	281,400,943	0	0	0	0	281,400,943	185,325,250	0	0	0	0	185,325,250	65.9%	0.0%	0.0%	0.0%	0.0%	65.9%		
2003	338,726,416	0	0	0	0	338,726,416	220,087,505	0	0	0	0	220,087,505	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%		
2004	373,732,625	0	0	0	0	373,732,625	255,652,900	0	0	0	0	255,652,900	68.4%	0.0%	0.0%	0.0%	0.0%	68.4%		
2005	392,263,731	0	0	0	0	392,263,731	279,912,445	0	0	0	0	279,912,445	71.4%	0.0%	0.0%	0.0%	0.0%	71.4%		
2006	415,149,379	0	0	0	0	415,149,379	294,286,367	0	0	0	0	294,286,367	70.9%	0.0%	0.0%	0.0%	0.0%	70.9%		
2007	406,230,402	0	0	0	0	406,230,402	282,626,371	0	0	0	0	282,626,371	69.6%	0.0%	0.0%	0.0%	0.0%	69.6%		
2008	372,114,783	0	0	0	0	372,114,783	249,430,813	0	0	0	0	249,430,813	67.0%	0.0%	0.0%	0.0%	0.0%	67.0%		
2009	336,730,527	0	0	0	0	336,730,527	219,223,057	0	0	0	0	219,223,057	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%		
2010	314,038,167	0	0	0	0	314,038,167	208,124,759	0	0	0	0	208,124,759	66.3%	0.0%	0.0%	0.0%	0.0%	66.3%		
2011	305,116,800	0	0	0	0	305,116,800	202,352,010	0	0	0	0	202,352,010	66.3%	0.0%	0.0%	0.0%	0.0%	66.3%		
2012	292,127,363	0	0	0	0	292,127,363	187,133,489	0	0	0	0	187,133,489	64.1%	0.0%	0.0%	0.0%	0.0%	64.1%		
2013	326,934,273	0	0	0	0	326,934,273	219,611,332	0	0	0	0	219,611,332	67.2%	0.0%	0.0%	0.0%	0.0%	67.2%		
2014	343,239,996	0	0	0	0	343,239,996	239,572,880	0	0	0	0	239,572,880	69.8%	0.0%	0.0%	0.0%	0.0%	69.8%		
2015	367,088,427	0	0	0	0	367,088,427	270,110,287	0	0	0	0	270,110,287	73.6%	0.0%	0.0%	0.0%	0.0%	73.6%		
2016	384,134,632	0	0	0	0	384,134,632	287,638,218	0	0	0	0	287,638,218	74.9%	0.0%	0.0%	0.0%	0.0%	74.9%		
2017	384,124,271	0	0	0	0	384,124,271	295,698,609	0	0	0	0	295,698,609	77.0%	0.0%	0.0%	0.0%	0.0%	77.0%		
2018	354,964,189	0	0	0	0	354,964,189	280,840,772	0	0	0	0	280,840,772	79.1%	0.0%	0.0%	0.0%	0.0%	79.1%		
2019	325,315,126	0	0	0	0	325,315,126	256,345,112	0	0	0	0	256,345,112	78.8%	0.0%	0.0%	0.0%	0.0%	78.8%		
2020	299,426,197	4,015,293	0	0	0	303,441,490	209,038,367	3,034,636	0	0	0	212,073,002	69.8%	75.6%	0.0%	0.0%	0.0%	69.9%		
2021	265,254,834	6,301,940	4,957,773	0	0	276,514,547	192,818,735	5,787,641	4,114,955	0	0	210,727,330	72.7%	91.8%	83.0%	0.0%	0.0%	73.3%		
2022	237,825,850	6,061,490	8,088,467	5,345,402	0	257,321,209	180,657,346	5,707,139	7,681,231	4,700,105	0	198,745,821	76.0%	94.2%	95.0%	87.9%	0.0%	77.2%		
2023	214,207,524	6,040,296	7,997,388	8,254,963	5,935,301	242,435,472	169,226,806	5,798,956	7,675,313	8,397,713	5,952,811	197,051,599	79.0%	96.0%	96.0%	101.7%	100.3%	81.3%		
2024	181,136,474	5,189,915	6,884,117	7,450,721	11,016,220	211,677,447	145,300,640	5,019,889	6,656,386	7,291,329	11,131,515	175,399,760	80.2%	96.7%	96.7%	97.9%	101.0%	82.9%		
2025	149,576,432	4,320,169	5,743,790	6,228,570	9,213,663	175,082,623	124,440,699	4,337,074	5,764,358	6,326,433	9,683,093	150,531,657	83.2%	100.4%	100.4%	101.6%	104.9%	86.0%		
2026	127,826,882	3,724,566	4,964,433	5,396,484	7,992,830	149,905,196	106,346,076	3,739,140	4,982,211	5,481,273	8,382,710	128,931,410	83.2%	100.4%	100.4%	101.6%	104.9%	86.0%		
2027	109,111,339	3,205,459	4,282,089	4,666,513	6,923,714	128,189,114	90,775,607	3,218,002	4,297,423	4,739,834	7,261,443	110,292,308	83.2%	100.4%	100.4%	101.6%	104.9%	86.0%		
2028	93,062,850	2,752,792	3,686,354	4,026,681	5,985,998	109,514,675	77,424,004	2,763,563	3,699,554	4,089,948	6,277,987	94,255,056	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2029	79,359,234	2,348,132	3,167,011	3,468,503	5,164,748	93,507,628	66,023,226	2,357,320	3,178,352	3,523,000	5,416,677	80,498,576	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2030	67,666,841	2,002,563	2,701,461	2,981,596	4,447,946	79,800,408	56,295,694	2,010,399	2,711,135	3,028,443	4,664,911	68,710,582	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2031	57,691,477	1,707,348	2,303,894	2,543,302	3,822,427	68,068,448	47,996,650	1,714,029	2,312,144	2,583,263	4,008,880	58,614,966	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2032	49,172,165	1,455,366	1,964,064	2,168,798	3,260,211	58,020,604	40,908,975	1,461,061	1,971,097	2,202,874	3,419,239	49,963,247	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2033	41,910,901	1,240,452	1,674,195	1,848,895	2,780,141	49,454,584	34,867,939	1,245,306	1,680,190	1,877,944	2,915,752	42,587,131	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2034	35,721,910	1,057,274	1,426,966	1,576,023	2,370,063	42,152,236	29,718,983	1,061,411	1,432,076	1,600,785	2,485,671	36,298,927	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2035	30,446,849	901,146	1,216,246	1,343,291	2,020,274	35,927,806	25,330,375	904,673	1,220,601	1,364,397	2,118,820	30,938,866	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2036	25,950,756	768,074	1,036,642	1,144,927	1,721,939	30,622,339	21,589,834	771,079	1,040,355	1,162,916	1,805,933	26,370,117	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2037	22,118,603	654,652	883,561	975,856	1,467,660	26,100,332	18,401,659	657,214	886,725	991,188	1,539,251	22,476,037	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2038	18,852,344	557,980	753,086	831,751	1,250,931	22,246,091	15,684,282	560,183	755,782	844,819	1,311,949	19,156,996	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2039	16,068,415	475,583	641,877	708,926	1,066,205	18,961,006	13,368,181	477,444	644,176	720,065	1,118,213	16,328,078	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2040	13,695,589	405,353	547,091	604,239	908,759	16,161,031	11,394,099	406,939	549,500	613,733	953,087	13,916,908	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2041	11,673,159	345,495	466,302	515,011	774,562	13,774,528	9,711,530	346,847	467,972	523,103	812,344	11,861,795	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2042	9,949,381	294,475	397,443	438,959	660,182	11,740,441	8,277,426	295,628	398,866	445,856	692,385	10,110,162	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		
2043	8,480,154	250,990	338,753	374,138	562,693	10,006,728	7,055,097	251,972	339,966	380,016	590,140	8,617,192	83.2%	100.4%	100.4%	101.6%	104.9%	86.1%		

	EARNED PREMIUM							INCURRED CLAIMS							LOSS RATIO		
	Issue Year							Issue Year							PLAN F Total	National PLAN F (From Exhibit 2A)	Credibility Weighted
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total					
Accumulated Value	15,185,412,057	24,369,011	22,350,371	14,148,902	6,067,376	15,252,347,716	10,593,502,885	22,025,643	20,645,239	13,605,487	6,085,275	10,655,864,530	69.9%	69.9%	69.9%		
Present Value	923,743,930	26,997,475	36,117,389	39,439,128	58,665,512	1,084,963,434	763,233,299	26,916,924	35,999,836	39,788,355	61,114,262	927,052,676	85.4%	85.4%	85.4%		
Lifetime Value	16,109,155,987	51,366,486	58,467,760	53,588,029	64,732,888	16,337,311,150	11,356,736,184	48,942,567	56,645,075	53,393,842	67,199,537	11,582,917,206	70.9%	70.9%	70.9%		
Lifetime Loss Ratio								70.5%	95.3%	96.9%	99.6%	103.8%	70.9%				

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

EXHIBIT 2A

State: NATIONAL
Plan: G

Pricing Target Lifetime Loss Ratio: 73.3%
Interest Rate: 4.5%
2023 Trend Rate: 4.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	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%	71.1%
2015	149,061,168	0	0	0	0	149,061,168	113,711,815	0	0	0	113,711,815	76.3%	0.0%	0.0%	0.0%	0.0%	76.3%	76.3%
2016	220,037,764	0	0	0	0	220,037,764	167,279,478	0	0	0	167,279,478	76.0%	0.0%	0.0%	0.0%	0.0%	76.0%	76.0%
2017	281,319,499	0	0	0	0	281,319,499	214,793,084	0	0	0	214,793,084	76.4%	0.0%	0.0%	0.0%	0.0%	76.4%	76.4%
2018	297,673,112	0	0	0	0	297,673,112	242,660,471	0	0	0	242,660,471	81.5%	0.0%	0.0%	0.0%	0.0%	81.5%	81.5%
2019	297,788,538	0	0	0	0	297,788,538	251,124,606	0	0	0	251,124,606	84.3%	0.0%	0.0%	0.0%	0.0%	84.3%	84.3%
2020	286,211,584	27,262,251	0	0	0	313,473,836	213,804,900	19,136,279	0	0	232,941,179	74.7%	70.2%	0.0%	0.0%	0.0%	74.3%	74.3%
2021	257,341,563	46,520,180	32,297,606	0	0	336,159,348	198,922,584	38,883,437	25,572,914	0	263,378,936	77.3%	83.6%	79.2%	0.0%	0.0%	78.3%	78.3%
2022	234,528,791	44,345,212	54,760,068	34,335,780	0	367,969,851	179,666,359	40,032,943	47,099,399	27,605,082	294,403,783	76.6%	90.3%	86.0%	80.4%	0.0%	80.0%	80.0%
2023	217,247,089	43,568,698	53,575,995	66,185,228	54,633,372	435,210,382	168,573,498	42,303,227	50,457,310	49,312,751	372,824,443	77.6%	97.1%	92.4%	93.9%	90.3%	85.7%	85.7%
2024	206,709,269	41,995,511	50,687,735	62,221,692	110,924,535	472,538,742	158,726,090	40,281,954	49,097,498	61,047,213	102,098,321	411,251,075	76.8%	95.9%	96.9%	98.1%	92.0%	87.0%
2025	187,583,681	38,554,145	46,642,399	56,203,816	99,496,109	428,480,150	149,115,030	38,282,994	46,769,693	59,430,704	100,222,735	393,821,157	79.5%	99.3%	100.3%	105.7%	100.7%	91.9%
2026	175,898,085	36,562,740	44,345,005	53,564,992	93,019,361	403,390,183	139,818,967	36,305,594	44,466,030	56,640,375	97,550,026	374,780,991	79.5%	99.3%	100.3%	105.7%	104.9%	92.9%
2027	164,782,910	34,613,529	42,074,928	50,951,311	88,634,862	381,057,540	130,977,774	34,370,092	42,189,757	53,876,631	92,951,972	354,366,228	79.5%	99.3%	100.3%	105.7%	104.9%	93.0%
2028	154,280,123	32,698,039	39,843,490	48,361,836	84,293,620	359,477,108	122,624,592	32,468,074	39,952,230	51,138,484	88,399,283	334,582,662	79.5%	99.3%	100.3%	105.7%	104.9%	93.1%
2029	144,445,079	30,680,577	37,653,268	45,823,720	80,001,834	338,604,479	114,803,219	30,464,801	37,756,030	48,454,645	83,898,459	315,377,153	79.5%	99.3%	100.3%	105.7%	104.9%	93.1%
2030	135,246,531	28,781,936	35,330,070	43,330,105	75,788,446	318,477,089	107,488,646	28,579,513	35,426,491	45,817,862	79,479,851	296,792,362	79.5%	99.3%	100.3%	105.7%	104.9%	93.2%
2031	126,640,814	26,992,831	33,143,699	40,656,647	71,643,265	299,077,257	100,646,018	26,802,991	33,234,153	42,990,910	75,132,772	278,806,843	79.5%	99.3%	100.3%	105.7%	104.9%	93.2%
2032	118,564,354	25,309,962	31,080,409	38,136,898	67,216,288	280,307,911	94,224,683	25,131,957	31,165,232	40,326,491	70,490,170	261,338,534	79.5%	99.3%	100.3%	105.7%	104.9%	93.2%
2033	111,017,176	23,729,678	29,142,700	35,762,767	63,050,470	262,702,790	88,224,551	23,562,788	29,222,235	37,816,052	66,121,449	244,947,074	79.5%	99.3%	100.3%	105.7%	104.9%	93.2%
2034	103,962,538	22,248,063	27,323,110	33,533,136	59,125,397	246,192,245	82,616,328	22,091,593	27,397,679	35,458,409	62,005,200	229,569,209	79.5%	99.3%	100.3%	105.7%	104.9%	93.2%
2035	97,366,541	20,858,956	25,617,131	31,439,420	55,439,222	230,721,271	77,372,994	20,712,255	25,687,045	33,244,484	58,139,483	215,156,261	79.5%	99.3%	100.3%	105.7%	104.9%	93.3%
2036	91,197,865	19,556,581	24,017,669	29,476,430	51,977,751	216,226,296	72,469,591	19,419,039	24,083,217	31,168,791	54,509,415	201,650,054	79.5%	99.3%	100.3%	105.7%	104.9%	93.3%
2037	85,427,543	18,335,522	22,518,072	27,636,004	48,732,405	202,649,547	67,883,042	18,206,569	22,579,528	29,222,698	51,105,999	188,997,835	79.5%	99.3%	100.3%	105.7%	104.9%	93.3%
2038	80,028,754	17,190,703	21,112,107	25,910,489	45,689,689	189,931,741	63,591,982	17,069,801	21,169,725	27,398,114	47,915,083	177,144,705	79.5%	99.3%	100.3%	105.7%	104.9%	93.3%
2039	74,976,638	16,117,363	19,793,925	24,292,710	42,836,952	178,017,588	59,576,616	16,004,010	19,847,946	25,687,452	44,923,398	166,039,423	79.5%	99.3%	100.3%	105.7%	104.9%	93.3%
2040	70,248,134	15,111,040	18,558,048	22,775,940	40,162,332	166,855,494	55,818,583	15,004,764	18,608,695	24,083,599	42,118,506	155,634,148	79.5%	99.3%	100.3%	105.7%	104.9%	93.3%
2041	65,821,831	14,167,549	17,399,335	21,353,874	37,654,707	156,397,296	52,300,837	14,067,908	17,446,820	22,579,886	39,488,744	145,884,196	79.5%	99.3%	100.3%	105.7%	104.9%	93.3%
2042	61,677,832	13,282,966	16,312,969	20,020,597	35,303,652	146,598,016	49,007,542	13,189,547	16,357,489	21,170,061	37,023,176	136,747,816	79.5%	99.3%	100.3%	105.7%	104.9%	93.3%
2043	57,797,632	12,453,615	15,294,432	18,770,567	33,099,390	137,415,636	45,923,973	12,366,029	15,336,173	19,848,261	34,711,552	128,185,988	79.5%	99.3%	100.3%	105.7%	104.9%	93.3%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN G Total	National PLAN G (From Exhibit 2A)	Credibility Weighted
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total			
Accumulated Value	3,791,261,648	175,644,843	149,320,470	104,337,336	55,849,096	4,276,413,393	2,917,849,530	151,740,094	130,441,907	93,050,492	50,410,078	3,343,492,101	78.2%	78.2%	78.2%
Present Value	1,684,215,457	354,803,029	433,038,872	528,353,728	3,929,337,478	1,333,113,940	350,920,368	432,529,759	554,045,102	956,395,784	3,627,004,953	92.3%	92.3%	92.3%	
Lifetime Value	5,475,477,105	530,447,872	582,359,342	632,691,064	984,775,489	8,205,750,872	4,250,963,470	502,660,462	562,971,665	647,095,594	1,006,805,863	6,970,497,054	84.9%	84.9%	84.9%
Lifetime Loss Ratio							77.6%	94.8%	96.7%	102.3%	102.2%	84.9%			

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: 64.4%
 Interest Rate: 4.5%
 2023 Trend Rate: 4.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	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	2,106,832	0	0	0	0	2,106,832	1,199,134	0	0	0	0	1,199,134	56.9%	0.0%	0.0%	0.0%	0.0%	56.9%
2020	2,009,905	180,267	0	0	0	2,190,172	1,039,280	45,577	0	0	0	1,084,857	51.7%	25.3%	0.0%	0.0%	0.0%	49.5%
2021	1,823,475	200,702	110,710	0	0	2,134,886	1,014,019	63,079	33,428	0	0	1,110,526	55.6%	31.4%	30.2%	0.0%	0.0%	52.0%
2022	1,676,388	182,531	116,914	18,530	0	1,994,363	1,318,592	94,334	102,261	45,371	0	1,560,556	78.7%	51.7%	87.5%	244.9%	0.0%	78.2%
2023	1,534,376	158,459	96,407	25,613	16,637	1,831,491	1,796,543	99,618	80,881	52,064	13,539	2,042,645	117.1%	62.9%	83.9%	203.3%	81.4%	111.5%
2024	1,380,833	143,771	87,631	20,018	16,429	1,648,683	1,696,792	94,858	77,158	57,881	54,264	1,980,952	122.9%	66.0%	88.0%	289.1%	330.3%	120.2%
2025	1,256,613	131,989	80,638	18,456	13,015	1,500,711	1,598,514	90,151	73,500	55,243	60,314	1,877,721	127.2%	68.3%	91.1%	299.3%	463.4%	125.1%
2026	1,181,281	125,172	76,666	17,589	12,419	1,413,128	1,502,685	85,494	69,879	52,649	57,554	1,768,282	127.2%	68.3%	91.1%	299.3%	463.4%	125.1%
2027	1,109,159	118,499	72,741	16,731	11,834	1,328,964	1,410,940	80,936	66,302	50,080	54,842	1,663,100	127.2%	68.3%	91.1%	299.3%	463.4%	125.1%
2028	1,040,622	111,941	68,883	15,881	11,254	1,248,581	1,323,755	76,457	62,786	47,535	52,156	1,562,689	127.2%	68.3%	91.1%	299.3%	463.4%	125.2%
2029	976,128	105,034	65,097	15,047	10,681	1,171,988	1,241,713	71,740	59,334	45,040	49,500	1,467,328	127.2%	68.3%	91.1%	299.3%	463.4%	125.2%
2030	915,541	98,534	61,080	14,228	10,119	1,099,503	1,164,642	67,300	55,673	42,589	46,893	1,377,098	127.2%	68.3%	91.1%	299.3%	463.4%	125.2%
2031	858,630	92,409	57,300	13,351	9,565	1,031,256	1,092,247	63,117	52,228	39,962	44,328	1,291,882	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%
2032	805,020	86,648	53,733	12,523	8,974	966,899	1,024,050	59,182	48,977	37,485	41,589	1,211,283	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%
2033	754,757	81,238	50,383	11,744	8,418	906,540	960,111	55,487	45,923	35,151	39,012	1,135,685	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%
2034	707,632	76,166	47,238	11,011	7,894	849,941	900,165	52,022	43,056	32,960	36,583	1,064,786	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%
2035	663,449	71,410	44,288	10,324	7,402	796,873	843,961	48,774	40,368	30,902	34,302	998,307	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%
2036	622,025	66,952	41,523	9,679	6,940	747,119	791,266	45,729	37,847	28,973	32,161	935,976	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%
2037	583,188	62,771	38,930	9,075	6,507	700,471	741,862	42,874	35,484	27,164	30,152	877,536	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%
2038	546,775	58,852	36,500	8,508	6,100	656,735	695,542	40,197	33,269	25,468	28,270	822,745	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%
2039	512,636	55,178	34,221	7,977	5,719	615,731	652,114	37,687	31,191	23,877	26,505	771,375	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%
2040	480,628	51,732	32,084	7,479	5,362	577,286	611,398	35,334	29,244	22,387	24,850	723,213	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%
2041	450,619	48,502	30,081	7,012	5,027	541,242	573,224	33,128	27,418	20,989	23,298	678,057	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%
2042	422,484	45,474	28,203	6,574	4,714	507,448	537,434	31,059	25,706	19,678	21,844	635,721	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%
2043	396,105	42,635	26,442	6,164	4,419	475,765	503,878	29,120	24,101	18,450	20,480	596,028	127.2%	68.3%	91.1%	299.3%	463.4%	125.3%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN High Ded Total	National PLAN High Ded F (From Exhibit 2A)	Credibility Weighted
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total			
Accumulated Value	14,662,051	791,315	347,034	45,978	17,007	15,863,385	8,892,144	326,192	229,238	101,690	13,840	9,563,105	60.3%	60.3%	60.3%
Present Value	11,381,897	1,214,662	748,659	173,092	125,358	13,643,668	14,420,254	826,363	679,729	516,116	559,536	17,001,998	124.6%	124.6%	124.6%
Lifetime Value	26,043,948	2,005,977	1,095,693	219,070	142,365	29,507,053	23,312,398	1,152,555	908,967	617,806	573,376	26,565,102	90.0%	90.0%	90.0%
Lifetime Loss Ratio							89.5%	57.5%	83.0%	282.0%	402.8%	90.0%			

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

EXHIBIT 2A

State: NATIONAL
 Plan: N

Pricing Target Lifetime Loss Ratio: 72.0%
 Interest Rate: 4.5%
 2023 Trend Rate: 4.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	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	9,067,012	0	0	0	9,067,012	78.6%	0.0%	0.0%	0.0%	0.0%	78.6%	
2019	13,415,208	0	0	0	0	13,415,208	11,187,321	0	0	0	11,187,321	83.4%	0.0%	0.0%	0.0%	0.0%	83.4%	
2020	13,221,867	3,474,351	0	0	0	16,696,218	10,462,903	2,270,120	0	0	12,733,024	79.1%	65.3%	0.0%	0.0%	0.0%	76.3%	
2021	11,440,000	5,347,245	4,589,956	0	0	21,377,201	10,409,440	4,167,356	3,043,266	0	17,620,062	91.0%	77.9%	66.3%	0.0%	0.0%	82.4%	
2022	9,909,886	4,711,321	7,640,857	6,021,502	0	28,283,565	8,174,242	4,028,457	5,878,156	4,058,067	22,138,921	82.5%	85.5%	76.9%	67.4%	0.0%	78.3%	
2023	8,706,268	4,357,772	6,899,606	10,184,497	8,408,645	38,556,788	7,377,714	4,115,225	5,897,317	8,319,773	6,343,462	84.7%	94.4%	85.5%	81.7%	75.4%	83.1%	
2024	8,204,279	4,140,176	6,434,029	9,437,270	15,495,010	43,710,764	6,968,076	3,918,597	5,738,385	8,168,512	13,133,658	37,927,228	84.9%	94.6%	89.2%	86.6%	84.8%	86.8%
2025	7,466,221	3,800,905	5,920,535	8,524,529	13,898,577	39,610,767	6,564,482	3,724,140	5,466,318	7,952,213	12,892,388	36,599,539	87.9%	98.0%	92.3%	93.3%	92.8%	92.4%
2026	7,018,633	3,604,580	5,628,917	8,124,294	12,993,842	37,370,266	6,170,952	3,531,780	5,197,072	7,578,848	12,548,577	35,027,229	87.9%	98.0%	92.3%	93.3%	96.6%	93.7%
2027	6,590,114	3,412,415	5,340,765	7,727,872	12,381,373	35,452,539	5,794,188	3,343,496	4,931,027	7,209,042	11,957,096	33,234,848	87.9%	98.0%	92.3%	93.3%	96.6%	93.7%
2028	6,182,898	3,223,574	5,057,519	7,335,122	11,774,947	33,574,059	5,436,153	3,158,469	4,669,511	6,842,660	11,371,450	31,478,243	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2029	5,799,705	3,024,680	4,779,504	6,950,162	11,175,428	31,729,479	5,099,241	2,963,592	4,412,825	6,483,545	10,792,476	29,157,678	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2030	5,439,726	2,837,501	4,484,609	6,571,951	10,586,862	29,920,648	4,782,738	2,780,193	4,140,554	6,130,726	10,224,078	28,058,289	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2031	5,101,589	2,661,120	4,207,083	6,166,463	10,007,823	28,144,077	4,485,440	2,607,374	3,884,320	5,752,462	9,664,881	26,394,476	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2032	4,783,060	2,495,212	3,945,180	5,784,288	9,389,420	26,397,160	4,205,382	2,444,817	3,642,510	5,395,945	9,067,669	24,756,323	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2033	4,484,419	2,339,418	3,699,218	5,424,200	8,807,498	24,754,752	3,942,809	2,292,169	3,415,417	5,060,032	8,505,688	23,216,117	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2034	4,204,424	2,193,351	3,468,249	5,086,028	8,259,206	23,211,258	3,696,631	2,149,053	3,202,168	4,744,564	7,976,185	21,768,601	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2035	3,941,912	2,056,404	3,251,701	4,768,470	7,744,286	21,762,773	3,465,824	2,014,872	3,002,234	4,448,327	7,478,909	20,410,166	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2036	3,695,790	1,928,008	3,048,674	4,470,740	7,260,754	20,403,966	3,249,427	1,889,069	2,814,782	4,170,586	7,011,947	19,135,812	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2037	3,465,035	1,807,629	2,858,323	4,191,600	6,807,413	19,129,999	3,046,542	1,771,121	2,639,035	3,910,186	6,574,141	17,941,025	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2038	3,248,888	1,694,765	2,679,857	3,929,888	6,382,377	17,935,575	2,856,325	1,660,537	2,474,261	3,666,045	6,163,670	16,820,837	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2039	3,045,849	1,588,949	2,512,535	3,684,517	5,983,879	16,815,728	2,677,984	1,556,858	2,319,775	3,437,147	5,778,827	15,770,591	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2040	2,855,674	1,489,739	2,355,659	3,454,466	5,610,262	15,765,800	2,510,778	1,459,652	2,174,935	3,222,541	5,418,013	14,785,919	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2041	2,677,374	1,369,724	2,208,578	3,238,778	5,259,973	14,781,428	2,354,012	1,368,515	2,039,138	3,021,335	5,079,328	13,862,727	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2042	2,510,206	1,309,517	2,070,681	3,036,558	4,931,555	13,858,516	2,207,034	1,283,069	1,911,820	2,832,691	4,762,563	12,997,177	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%
2043	2,353,476	1,227,754	1,941,393	2,846,964	4,623,642	12,993,229	2,069,233	1,202,958	1,792,451	2,655,826	4,465,202	12,185,670	87.9%	98.0%	92.3%	93.3%	96.6%	93.8%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN N Total	National PLAN N (From Exhibit 2A)	Credibility Weighted
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total			
Accumulated Value	139,357,432	19,509,931	20,339,397	16,843,619	8,595,758	204,646,136	122,472,357	15,810,568	15,705,183	12,839,953	6,484,619	173,312,681	84.7%	84.7%	84.7%
Present Value	67,626,024	34,978,668	54,967,627	80,136,310	129,761,406	367,470,036	59,218,451	34,137,258	50,552,930	74,134,818	123,028,225	341,071,682	92.8%	92.8%	92.8%
Lifetime Value	206,983,456	54,488,599	75,307,024	96,979,929	138,357,163	572,116,172	181,690,808	49,947,826	66,258,114	86,974,771	129,512,844	514,384,362	89.9%	89.9%	89.9%
Lifetime Loss Ratio							87.8%	91.7%	88.0%	89.7%	93.6%	89.9%			

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

EXHIBIT 2A

State: NATIONAL
 Plan: High Ded G

Pricing Target Lifetime Loss Ratio: 68.0%
 Interest Rate: 4.5%
 2023 Trend Rate: 4.75%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	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	371,471	0	0	0	371,471	0	95,064	0	0	0	95,064	0.0%	25.6%	0.0%	0.0%	0.0%	25.6%
2021	0	695,031	628,904	0	0	1,323,935	0	300,840	158,103	0	458,942	0	0.0%	43.3%	25.1%	0.0%	0.0%	34.7%
2022	0	622,462	868,678	479,936	0	1,971,076	0	309,044	366,250	140,543	815,837	0	0.0%	49.6%	42.2%	29.3%	0.0%	41.4%
2023	0	566,420	782,567	789,830	645,708	2,784,525	0	386,333	389,245	407,996	1,432,384	0	0.0%	68.2%	49.7%	51.7%	38.5%	51.4%
2024	0	547,244	733,122	658,317	884,728	2,823,411	0	384,595	401,018	468,894	757,431	2,011,939	0.0%	70.3%	54.7%	71.2%	85.6%	71.3%
2025	0	535,952	719,462	626,499	748,597	2,630,509	0	382,124	399,369	483,309	870,319	2,135,121	0.0%	71.3%	55.5%	77.1%	116.3%	81.2%
2026	0	542,365	729,706	636,779	737,355	2,646,205	0	378,858	396,957	481,555	896,901	2,154,271	0.0%	69.9%	54.4%	75.6%	121.6%	81.4%
2027	0	547,623	738,797	646,159	749,309	2,681,888	0	374,964	393,756	478,878	893,472	2,141,070	0.0%	68.5%	53.3%	74.1%	119.2%	79.8%
2028	0	540,832	746,177	654,463	760,200	2,701,672	0	370,314	389,822	475,201	888,334	2,123,671	0.0%	68.5%	52.2%	72.8%	116.9%	78.6%
2029	0	530,530	737,212	661,387	769,894	2,699,023	0	363,260	385,138	470,728	881,428	2,100,554	0.0%	68.5%	52.2%	71.2%	114.5%	77.8%
2030	0	520,321	723,168	653,823	777,888	2,675,200	0	356,270	377,801	465,345	872,961	2,072,377	0.0%	68.5%	52.2%	71.2%	112.2%	77.5%
2031	0	510,158	709,253	641,368	768,767	2,629,546	0	349,311	370,532	456,480	862,725	2,039,048	0.0%	68.5%	52.2%	71.2%	112.2%	77.5%
2032	0	500,096	695,332	628,965	754,048	2,578,440	0	342,421	363,259	447,652	846,207	1,999,540	0.0%	68.5%	52.2%	71.2%	112.2%	77.5%
2033	0	490,183	681,617	616,619	739,465	2,527,885	0	335,634	356,094	438,866	829,843	1,960,436	0.0%	68.5%	52.2%	71.2%	112.2%	77.6%
2034	0	480,467	668,106	604,457	724,951	2,477,982	0	328,982	349,036	430,210	813,554	1,921,781	0.0%	68.5%	52.2%	71.2%	112.2%	77.6%
2035	0	470,944	654,864	592,476	710,652	2,428,936	0	322,461	342,118	421,682	797,508	1,883,769	0.0%	68.5%	52.2%	71.2%	112.2%	77.6%
2036	0	461,610	641,884	580,733	696,566	2,380,793	0	316,070	335,337	413,324	781,700	1,846,431	0.0%	68.5%	52.2%	71.2%	112.2%	77.6%
2037	0	452,460	629,162	569,222	682,760	2,333,604	0	309,805	328,690	405,132	766,207	1,809,833	0.0%	68.5%	52.2%	71.2%	112.2%	77.6%
2038	0	443,492	616,691	557,940	669,227	2,287,350	0	303,664	322,175	397,102	751,020	1,773,961	0.0%	68.5%	52.2%	71.2%	112.2%	77.6%
2039	0	434,702	604,468	546,881	655,963	2,242,013	0	297,645	315,789	389,231	736,134	1,738,800	0.0%	68.5%	52.2%	71.2%	112.2%	77.6%
2040	0	426,086	592,487	536,041	642,961	2,197,575	0	291,746	309,530	381,516	721,543	1,704,336	0.0%	68.5%	52.2%	71.2%	112.2%	77.6%
2041	0	417,640	580,743	525,417	630,217	2,154,018	0	285,963	303,395	373,954	707,242	1,670,555	0.0%	68.5%	52.2%	71.2%	112.2%	77.6%
2042	0	409,363	569,233	515,003	617,726	2,111,323	0	280,295	297,382	366,542	693,224	1,637,443	0.0%	68.5%	52.2%	71.2%	112.2%	77.6%
2043	0	401,249	557,950	504,795	605,482	2,069,475	0	274,740	291,487	359,277	679,484	1,604,988	0.0%	68.5%	52.2%	71.2%	112.2%	77.6%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN High Ded Total	National PLAN High Ded G (From Exhibit 2A)	Credibility Weighted
	2019 & Prior	2020	2021	2022	2023	Total	2019 & Prior	2020	2021	2022	2023	Total			
Accumulated Value	0	2,453,195	2,430,012	1,320,099	660,076	6,863,382	0	1,171,799	965,649	567,211	254,347	2,959,006	43.1%	43.1%	43.1%
Present Value	0	6,584,033	9,056,942	8,104,339	9,721,180	33,466,493	0	4,538,735	4,791,979	5,852,835	10,857,142	26,040,693	77.8%	77.8%	77.8%
Lifetime Value	0	9,037,228	11,486,954	9,424,437	10,381,256	40,329,875	0	5,710,535	5,757,629	6,420,046	11,111,489	28,999,699	71.9%	71.9%	71.9%
Lifetime Loss Ratio							0.0% 63.2% 50.1% 68.1% 107.0%						71.9%		

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	1,583	29.3%	4,748	1,583	33.3%
A	2022	4,097	2,299	56.1%	4,748	3,601	75.8%
A	2023	5,399	4,349	80.6%	4,748	4,884	102.9%
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	46,010	57.9%
C	2022	64,489	37,431	58.0%	66,303	37,434	56.5%
C	2023	58,191	19,909	34.2%	58,191	22,495	38.7%

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	1,347,649	77.1%	1,848,710	1,347,649	72.9%
A	2020	1,613,262	1,036,790	64.3%	1,670,296	1,036,790	62.1%
A	2021	1,603,547	1,430,187	89.2%	1,689,046	1,430,187	84.7%
A	2022	1,591,198	1,812,499	113.9%	1,644,989	1,881,900	114.4%
A	2023	1,922,512	2,279,809	118.6%	2,032,033	2,584,863	127.2%
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	6,537,691	75.1%	8,816,767	6,537,691	74.2%
C	2019	7,824,903	5,941,233	75.9%	7,855,510	5,941,233	75.6%
C	2020	6,886,646	4,557,202	66.2%	7,055,507	4,557,202	64.6%
C	2021	6,060,948	4,050,984	66.8%	6,111,833	4,050,984	66.3%
C	2022	5,249,953	3,342,112	63.7%	5,369,449	3,351,013	62.4%
C	2023	4,482,259	2,659,514	59.3%	4,573,073	2,991,845	65.4%

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	26,879	87.7%
D	2022	25,493	25,070	98.3%	29,639	25,072	84.6%
D	2023	27,032	14,748	54.6%	26,833	16,669	62.1%
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	112,457	87.7%	130,758	112,457	86.0%
F	2021	115,864	62,586	54.0%	115,475	62,586	54.2%
F	2022	108,091	83,813	77.5%	106,391	83,971	78.9%
F	2023	95,776	44,982	47.0%	96,827	50,479	52.1%

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	5,768,009	69.3%	8,421,790	5,768,009	68.5%
D	2020	7,167,103	4,618,599	64.4%	7,307,779	4,618,599	63.2%
D	2021	6,243,045	4,217,762	67.6%	6,350,220	4,217,762	66.4%
D	2022	5,344,492	3,697,684	69.2%	5,452,249	3,713,466	68.1%
D	2023	4,606,066	3,157,125	68.5%	4,703,495	3,577,702	76.1%
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	219,223,057	65.8%	336,730,527	219,223,057	65.1%
F	2010	311,129,981	208,124,759	66.9%	314,038,167	208,124,759	66.3%
F	2011	302,279,008	202,352,010	66.9%	305,116,800	202,352,010	66.3%
F	2012	292,866,476	187,133,489	63.9%	292,127,363	187,133,489	64.1%
F	2013	328,007,671	219,611,332	67.0%	326,934,273	219,611,332	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	270,110,287	74.0%	367,088,427	270,110,287	73.6%
F	2016	381,236,945	287,638,218	75.4%	384,134,632	287,638,218	74.9%
F	2017	380,730,899	295,698,609	77.7%	384,124,271	295,698,609	77.0%
F	2018	351,469,468	280,840,772	79.9%	354,964,189	280,840,772	79.1%
F	2019	324,001,511	256,345,112	79.1%	325,315,126	256,345,112	78.8%
F	2020	301,155,817	212,073,002	70.4%	303,441,490	212,073,002	69.9%
F	2021	274,240,255	202,721,330	73.9%	276,514,547	202,721,330	73.3%
F	2022	255,595,134	198,696,461	77.7%	257,321,209	198,745,821	77.2%
F	2023	241,469,553	176,340,451	73.0%	242,435,472	197,051,599	81.3%

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	300,124	68.7%	437,303	300,124	68.6%
G	2021	492,329	392,425	79.7%	498,218	392,425	78.8%
G	2022	482,922	333,452	69.0%	488,528	333,479	68.3%
G	2023	489,052	339,804	69.5%	492,180	385,461	78.3%
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	309	4.2%	7,740	309	4.0%
HDF	2020	9,989	3,329	33.3%	9,554	3,329	34.8%
HDF	2021	10,117	21,668	214.2%	10,124	21,668	214.0%
HDF	2022	13,226	10,603	80.2%	13,135	15,896	121.0%
HDF	2023	14,103	12,352	87.6%	14,079	18,875	134.1%

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	113,711,815	76.3%	149,061,168	113,711,815	76.3%
G	2016	219,347,163	167,279,478	76.3%	220,037,764	167,279,478	76.0%
G	2017	280,353,960	214,793,084	76.6%	281,319,499	214,793,084	76.4%
G	2018	295,801,069	242,660,471	82.0%	297,673,112	242,660,471	81.5%
G	2019	297,044,605	251,124,606	84.5%	297,788,538	251,124,606	84.3%
G	2020	312,086,677	232,941,179	74.6%	313,473,836	232,941,179	74.3%
G	2021	334,835,856	263,378,936	78.7%	336,159,348	263,378,936	78.3%
G	2022	367,337,039	294,368,149	80.1%	367,969,851	294,403,783	80.0%
G	2023	434,150,517	326,475,922	75.2%	435,210,382	372,824,443	85.7%
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	1,199,134	56.8%	2,106,832	1,199,134	56.9%
HDF	2020	2,182,380	1,084,857	49.7%	2,190,172	1,084,857	49.5%
HDF	2021	2,127,049	1,110,526	52.2%	2,134,886	1,110,526	52.0%
HDF	2022	1,988,704	1,346,229	67.7%	1,994,363	1,560,556	78.2%
HDF	2023	1,826,955	1,663,179	91.0%	1,831,491	2,042,645	111.5%

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	83,511	58.5%
N	2022	133,926	101,253	75.6%	135,486	101,260	74.7%
N	2023	127,400	64,168	50.4%	126,873	72,649	57.3%
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	224	4.6%	4,773	224	4.7%
HDG	2022	8,762	3,910	44.6%	8,880	5,384	60.6%
HDG	2023	8,919	1,060	11.9%	8,849	3,910	44.2%

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	9,067,012	79.2%	11,534,017	9,067,012	78.6%
N	2019	13,380,113	11,187,321	83.6%	13,415,208	11,187,321	83.4%
N	2020	16,619,562	12,733,024	76.6%	16,696,218	12,733,024	76.3%
N	2021	21,341,828	17,620,062	82.6%	21,377,201	17,620,062	82.4%
N	2022	28,182,291	22,110,124	78.5%	28,283,565	22,138,921	78.3%
N	2023	38,377,362	27,951,135	72.8%	38,556,788	32,053,490	83.1%
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	458,942	34.2%	1,323,935	458,942	34.7%
HDG	2022	1,988,966	792,739	39.9%	1,971,076	815,837	41.4%
HDG	2023	2,801,402	1,187,445	42.4%	2,784,525	1,432,384	51.4%

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

EXHIBIT 3

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

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

EXHIBIT 3

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

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
D	STANDARDIZED	M278	9-96 - 05/31/10	03/01/1997	15.00%
				03/01/1998	22.00%
				03/01/1999	20.00%
				03/01/2000	16.00%
				03/01/2001	12.00%
				03/01/2002	12.00%
				06/01/2003	7.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
				05/01/2010	9.00%
				05/01/2011	8.00%
				05/01/2013	-8.30%
				07/01/2015	4.00%
				07/01/2017	5.00%
				07/01/2018	5.00%
				07/01/2019	7.50%
				07/01/2020	6.00%
				07/01/2021	5.00%
				07/01/2022	6.00%
				07/01/2023	4.00%
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%
				07/01/2023	4.00%

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
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%
				07/01/2023	4.00%
HDF	MODERNIZED	MM34	02/14/2017	07/01/2020	6.00%
				07/01/2021	5.50%
				07/01/2022	4.50%
				07/01/2023	4.00%
HDG	MODERNIZED	MM36	04/08/2019	07/01/2021	5.50%

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
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%
				07/01/2023	4.00%



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Mutual of Omaha Insurance Company

Submission:

2024 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): John Roach, ASA, MAAA, CERA

Title or business affiliation: Actuarial Associate

Date: 3/25/2024

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 **07/01/2024**. 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, John Roach, ASA, MAAA, CERA, Actuarial Associate, is attached.

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

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

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

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

Methodology and Assumptions used to Determine the Rates

Methodology

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

Assumptions

Trend:	Plan A	4.75%	Plan D	4.75%
	Plan C	4.75%	Plan F	4.75%
	Plan G	4.75%	Plan High F	4.75%
	Plan N	4.75%	Plan High G	4.75%

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

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

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

**MUTUAL OF OMAHA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

RHODE ISLAND

Modernized Plans G, HDF, and N

1st year - 180%
Renewal years - 88%

Modernized Plan HDG

1st year - 185%
Renewal years - 92%

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

Selection Pattern:

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

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

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

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

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

Rate Sheets and Rating Factors

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

MUTUAL OF OMAHA INSURANCE COMPANY

ACTUARIAL MEMORANDUM

RHODE ISLAND

Rate History

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

Inforce Counts

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

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

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

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

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

Loss Ratio Demonstration

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

- 1) The sum of the accumulated past incurred claims and the present value of projected future claims must equal or exceed the applicable ratio times the sum of accumulated past earned premiums and 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.



Rachel Brown
Lead Actuarial Analyst
Rerating
Phone: (402) 351-5234
E-mail: rachel.brown@mutualofomaha.com

March 25, 2024

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-134042117

Medicare Individual Supplement Rates Changing in 2024

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

The new rates will not go into effect before the policyholder's coverage anniversary date on or after July 1st, 2024. All policyholders will receive the rate adjustment on their next renewal, on or following their anniversary date.

There are approximately 372 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	0.0%
Plan F	M183	0.0%

2010 Modernized Forms

Plan A	MM20	0.0%
Plan C	MM22	0.0%
Plan D	MM23	0.0%
Plan F	MM24	0.0%
Plan G	MM25	16.0%
Plan HDF	MM34	16.0%
Plan HDG	MM36	0.0%
Plan N	MM35	0.0%