

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: 2025 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2025

Filing at a Glance

Company: Mutual of Omaha Insurance Company
Product Name: Mutual of Omaha Std and Mod Med Supp
State: Rhode Island
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 04/11/2025
SERFF Tr Num: MUTA-134494420
SERFF Status: Assigned
State Tr Num:
State Status: Open-Assigned To Analyst
Co Tr Num: TRAVIS COLLINS

Effective: 08/01/2025
Date Requested:
Author(s): Travis Collins
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
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General Information

Project Name: 2025 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing
 Project Number: MoO RI2025
 Requested Filing Mode: Review & Approval
 Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments: A filing will be submitted to Nebraska, our state of domicile, in the near future.
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 12.4%
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 04/14/2025
 State Status Changed: 04/14/2025
 Deemer Date:
 Submitted By: Travis Collins
 Created By: Travis Collins
 Corresponding Filing Tracking Number: MUTM-126347044

Filing Description:
 2025 Modernized and Standardized Pooled Medicare Supplement Annual Loss Ratio and Rate Adjustment Filing

Company and Contact

Filing Contact Information

Travis Collins, travis.collins@mutualofomaha.com
 Mutual of Omaha Plaza 402-351-2120 [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
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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: Rhode Island Filing Company: Mutual of Omaha Insurance Company
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Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Neutral
 Overall Percentage of Last Rate Revision: 5.500%
 Effective Date of Last Rate Revision: 07/01/2024
 Filing Method of Last Filing: SERFF
 SERFF Tracking Number of Last Filing: MUTA-134042117

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	12.400%	12.400%	\$91,943	328	\$742,455	20.000%	0.000%

SERFF Tracking #:

MUTA-134494420

State Tracking #:

Company Tracking #:

TRAVIS COLLINS

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:

2025 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2025

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: 2025 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2025

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-134042117 Percent Rate Change Request: 12.4	2025 RI Current 1990 Standardized Base Rates.pdf, 2025 RI Current 2010 Modernized Base Rates.pdf, 2025 RI Proposed 1990 Standardized Base Rates.pdf, 2025 RI Proposed 2010 Modernized Base Rates.pdf, 2025 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-134042117 Percent Rate Change Request:	
3		MODERNIZED AND STANDARDIZED PLAN C	MM22, M182	Revised	Previous State Filing Number: MUTA-134042117 Percent Rate Change Request:	
4		MODERNIZED AND STANDARDIZED PLAN D	MM23, M278	Revised	Previous State Filing Number: MUTA-134042117 Percent Rate Change Request:	
5		MODERNIZED AND STANDARDIZED PLAN F	MM24, M183	Revised	Previous State Filing Number: MUTA-134042117 Percent Rate Change Request:	
6		MODERNIZED PLAN High F	MM34	Revised	Previous State Filing Number: MUTA-134042117 Percent Rate Change Request: 15	
7		MODERNIZED PLAN G	MM25	Revised	Previous State Filing Number: MUTA-134042117 Percent Rate Change Request: 20	
8		MODERNIZED PLAN N	MM35	Revised	Previous State Filing Number: MUTA-134042117	

SERFF Tracking #:

MUTA-134494420

State Tracking #:

Company Tracking #:

TRAVIS COLLINS

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:

2025 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2025

					Percent Rate Change Request:	
9		MODERNIZED PLAN High G	MM36	Revised	Previous State Filing Number: MUTA-134042117 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

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.

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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.

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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.

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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

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

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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

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FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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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.

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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

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

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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

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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

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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

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

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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

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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

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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	179.97
65	76.54
66	76.54
67	76.54
68	79.01
69	81.42
70	83.85
71	86.26
72	88.61
73	91.24
74	93.71
75	96.29
76	98.75
77	101.26
78	103.90
79	106.53
80	109.08
81	111.64
82	114.20
83	116.98
84	119.69
85	122.10
86	124.58
87	127.07
88	129.71
89	132.26
90	134.75
91	137.24
92	139.73
93	142.21
94	144.56
95	146.98
96	149.31
97	151.59
98	153.84
99 & Over	156.12

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	166.63
65	70.86
66	70.86
67	70.86
68	73.15
69	75.41
70	77.64
71	79.88
72	82.06
73	84.49
74	86.77
75	89.15
76	91.44
77	93.75
78	96.18
79	98.63
80	100.99
81	103.36
82	105.73
83	108.31
84	110.82
85	113.05
86	115.34
87	117.65
88	120.09
89	122.46
90	124.76
91	127.07
92	129.36
93	131.66
94	133.83
95	136.08
96	138.24
97	140.35
98	142.44
99 & Over	144.56

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	623.87
65	265.28
66	265.28
67	265.28
68	277.96
69	288.46
70	301.13
71	311.66
72	324.30
73	334.83
74	347.48
75	358.04
76	370.71
77	383.33
78	395.98
79	408.62
80	421.29
81	433.95
82	446.58
83	459.23
84	471.88
85	481.30
86	490.91
87	500.74
88	510.75
89	520.98
90	531.39
91	539.36
92	547.46
93	555.68
94	564.01
95	572.48
96	581.07
97	589.79
98	598.62
99 & Over	607.62

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	577.65
65	245.62
66	245.62
67	245.62
68	257.34
69	267.08
70	278.81
71	288.58
72	300.28
73	310.03
74	321.74
75	331.51
76	343.23
77	354.91
78	366.64
79	378.33
80	390.05
81	401.81
82	413.50
83	425.22
84	436.93
85	445.62
86	454.56
87	463.63
88	472.92
89	482.38
90	492.02
91	499.39
92	506.89
93	514.50
94	522.23
95	530.06
96	538.02
97	546.09
98	554.27
99 & Over	562.59

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

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

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

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

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	206.97
65	88.02
66	88.02
67	88.02
68	90.86
69	93.63
70	96.43
71	99.20
72	101.90
73	104.93
74	107.77
75	110.73
76	113.56
77	116.45
78	119.49
79	122.51
80	125.44
81	128.39
82	131.33
83	134.53
84	137.64
85	140.42
86	143.27
87	146.13
88	149.17
89	152.10
90	154.96
91	157.83
92	160.69
93	163.54
94	166.24
95	169.03
96	171.71
97	174.33
98	176.92
99 & Over	179.54

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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	191.62
65	81.49
66	81.49
67	81.49
68	84.12
69	86.72
70	89.29
71	91.86
72	94.37
73	97.16
74	99.79
75	102.52
76	105.16
77	107.81
78	110.61
79	113.42
80	116.14
81	118.86
82	121.59
83	124.56
84	127.44
85	130.01
86	132.64
87	135.30
88	138.10
89	140.83
90	143.47
91	146.13
92	148.76
93	151.41
94	153.90
95	156.49
96	158.98
97	161.40
98	163.81
99 & Over	166.24

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	748.64
65	318.34
66	318.34
67	318.34
68	333.55
69	346.15
70	361.36
71	373.99
72	389.16
73	401.80
74	416.98
75	429.65
76	444.85
77	460.00
78	475.18
79	490.34
80	505.55
81	520.74
82	535.90
83	551.08
84	566.26
85	577.56
86	589.09
87	600.89
88	612.90
89	625.18
90	637.67
91	647.23
92	656.95
93	666.82
94	676.81
95	686.98
96	697.28
97	707.75
98	718.34
99 & Over	729.14

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	693.18
65	294.74
66	294.74
67	294.74
68	308.81
69	320.50
70	334.57
71	346.30
72	360.34
73	372.04
74	386.09
75	397.81
76	411.88
77	425.89
78	439.97
79	454.00
80	468.06
81	482.17
82	496.20
83	510.26
84	524.32
85	534.74
86	545.47
87	556.36
88	567.50
89	578.86
90	590.42
91	599.27
92	608.27
93	617.40
94	626.68
95	636.07
96	645.62
97	655.31
98	665.12
99 & Over	675.11

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.

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

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

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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

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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

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SUMMARY OF RATE SCHEDULES

STATE: RHODE ISLAND

<u>FORM</u>	<u>PLAN</u>	<u>DATE APPROVED</u>	<u>PROPOSED RATE SCHEDULE</u>		
M181	A	09/03/1992	M181	RI BASE RATE	06/18/2024 0024
M181	A	09/03/1992	M181N	RI BASE RATE	06/18/2024 0024
M181	A	09/03/1992	M181P	RI BASE RATE	06/18/2024 0021
M181	A	04/27/2009	M181U	RI BASE RATE	06/18/2024 0017
M182	C	09/03/1992	M182	RI BASE RATE	06/18/2024 0024
M182	C	09/03/1992	M182N	RI BASE RATE	06/18/2024 0024
M182	C	09/03/1992	M182P	RI BASE RATE	06/18/2024 0021
M182	C	04/27/2009	M182U	RI BASE RATE	06/18/2024 0017
M278	D	02/20/1997	M278	RI BASE RATE	06/18/2024 0024
M278	D	02/20/1997	M278N	RI BASE RATE	06/18/2024 0024
M278	D	02/20/1997	M278P	RI BASE RATE	06/18/2024 0021
M278	D	04/27/2009	M278U	RI BASE RATE	06/18/2024 0017
M183	F	09/03/1992	M183	RI BASE RATE	06/18/2024 0024
M183	F	09/03/1992	M183N	RI BASE RATE	06/18/2024 0024
M183	F	09/03/1992	M183P	RI BASE RATE	06/18/2024 0021
M183	F	04/27/2009	M183U	RI BASE RATE	06/18/2024 0017
MM20	A	10/28/2009	MM20	RI BASE RATE	06/18/2024 0017
MM20	A	10/28/2009	MM20U	RI BASE RATE	06/18/2024 0017
MM22	C	10/28/2009	MM20	RI BASE RATE	06/18/2024 0017
MM20	C	10/28/2009	MM22U	RI BASE RATE	06/18/2024 0017
MM23	D	10/28/2009	MM23	RI BASE RATE	06/18/2024 0017
MM23	D	10/28/2009	MM23U	RI BASE RATE	06/18/2024 0017
MM24	F	10/28/2009	MM24	RI BASE RATE	06/18/2024 0017
MM24	F	10/28/2009	MM24U	RI BASE RATE	06/18/2024 0017
MM34	High F	02/14/2017	MM34	RI BASE RATE	06/18/2024 0010
MM34	High F	02/14/2017	MM34U	RI BASE RATE	06/18/2024 0010
MM25	G	02/14/2017	MM25	RI BASE RATE	06/18/2024 0010
MM25	G	02/14/2017	MM25U	RI BASE RATE	06/18/2024 0010
MM36	High G	04/08/2019	MM36	RI BASE RATE	06/18/2024 0007
MM36	High G	04/08/2019	MM36U	RI BASE RATE	06/18/2024 0007
MM35	N	02/14/2017	MM35	RI BASE RATE	06/18/2024 0010
MM35	N	02/14/2017	MM35U	RI BASE RATE	06/18/2024 0010

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

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
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

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
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

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
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

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
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

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AREA RATING FACTORS BY STATE AND ZIP CODE

State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
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-134494420

State Tracking #:

Company Tracking #:

TRAVIS COLLINS

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:

2025 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2025

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	
Attachment(s):	2025 RI Exh 1 - Pooled Inforce.pdf 2025 RI Exh 2 - Pooled State Experience.pdf 2025 RI Exh 2A - Pooled National Experience.pdf 2025 RI Exh 2B - Pooled Paid vs Incurred Experience.pdf 2025 RI Exh 3 - Rate Adj History Pooled.pdf 2025 RI Exh 4 - Trend (MoO).pdf 2025 RI Exh 5 - Rate Adj Proposed Pooled.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	2025 RI Actuarial Certification.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	2025 RI Memo Pooled.pdf 2025 RI Narrative Summary.pdf
Item Status:	
Status Date:	

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

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

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

EXHIBIT 1

State: Rhode Island

INFORCE COUNTS BY PLAN

Calendar Year	Plan A		Plan C		Plan D		Plan F		Plan G		Plan High Ded F		Plan N		Plan High Ded G		Total All Plans	
	State	National	State	National	State	National	State	National	State	National	State	National	State	National	State	National	State	National
1992	0	865	5	3,087	0	114	0	11,592	0	0	0	0	0	0	0	0	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	0	2,568	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	0	1,130	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	66,240	223	229,923	17	2,217	74	32,247	16	5,457	372	341,113
2024	2	1,087	8	808	6	992	20	63,629	195	257,209	16	2,045	65	39,789	16	7,179	328	372,738

2024 PAID PREMIUM	\$ 4,097	\$ 2,389,786	\$ 48,608	\$ 3,814,699	\$ 28,318	\$ 3,931,495	\$ 73,536	\$ 234,209,308	\$ 451,526	\$ 510,882,648	\$ 10,920	\$ 1,684,393	\$ 117,171	\$ 50,109,842	\$ 8,279	\$ 3,593,467	\$ 742,455	\$ 810,615,637
RI 2024 Average Annual Premium	\$ 2,374		\$ 4,059		\$ 4,651		\$ 3,713		\$ 2,422		\$ 831	\$ 833	\$ 1,781		\$ 534		\$ 2,296	
RI 2024 Average Annual Premium after proposed	\$ 2,374		\$ 4,059		\$ 4,651		\$ 3,713		\$ 2,906		\$ 956	\$ 833	\$ 1,781		\$ 534		\$ 2,577	

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%
 2024 Trend Rate: 7.75%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected
	Issue Year					Total	Issue Year					Total	Issue Year					Total		
	2020 & Prior	2021	2022	2023	2024		2020 & Prior	2021	2022	2023	2024		2020 & Prior	2021	2022	2023	2024			
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%		
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%		
1994	85	0	0	0	0	85	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1,900	0	0	0	1,900	27.5%	0.0%	0.0%	0.0%	0.0%	27.5%	66.9%		
2021	4,748	0	0	0	0	4,748	1,541	0	0	0	1,541	32.4%	0.0%	0.0%	0.0%	0.0%	32.4%	66.5%		
2022	4,748	0	0	0	0	4,748	2,299	0	0	0	2,299	48.4%	0.0%	0.0%	0.0%	0.0%	48.4%	66.5%		
2023	4,748	0	0	0	0	4,748	4,704	0	0	0	4,704	99.1%	0.0%	0.0%	0.0%	0.0%	99.1%	66.5%		
2024	4,748	0	0	0	0	4,748	2,874	0	0	0	2,874	60.5%	0.0%	0.0%	0.0%	0.0%	60.5%	66.5%		
2025	3,889	0	0	0	0	3,889	2,536	0	0	0	2,536	65.2%	0.0%	0.0%	0.0%	0.0%	65.2%	66.5%		
2026	3,204	0	0	0	0	3,204	2,233	0	0	0	2,233	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2027	2,818	0	0	0	0	2,818	1,964	0	0	0	1,964	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2028	2,476	0	0	0	0	2,476	1,726	0	0	0	1,726	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2029	2,172	0	0	0	0	2,172	1,514	0	0	0	1,514	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2030	1,905	0	0	0	0	1,905	1,328	0	0	0	1,328	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2031	1,671	0	0	0	0	1,671	1,165	0	0	0	1,165	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2032	1,465	0	0	0	0	1,465	1,021	0	0	0	1,021	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2033	1,285	0	0	0	0	1,285	895	0	0	0	895	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2034	1,126	0	0	0	0	1,126	785	0	0	0	785	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2035	987	0	0	0	0	987	688	0	0	0	688	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2036	866	0	0	0	0	866	603	0	0	0	603	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2037	759	0	0	0	0	759	529	0	0	0	529	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2038	665	0	0	0	0	665	464	0	0	0	464	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2039	583	0	0	0	0	583	407	0	0	0	407	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2040	512	0	0	0	0	512	357	0	0	0	357	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2041	448	0	0	0	0	448	313	0	0	0	313	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2042	393	0	0	0	0	393	274	0	0	0	274	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2043	345	0	0	0	0	345	240	0	0	0	240	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		
2044	302	0	0	0	0	302	211	0	0	0	211	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	66.5%		

BEFORE RATE ADJUSTMENT																
Accumulated Value	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year					Total	Issue Year					Total	RI PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2020 & Prior	2021	2022	2023	2024		2020 & Prior	2021	2022	2023	2024					
Present Value	528,211	0	0	0	0	528,211	165,745	0	0	0	0	165,745	31.4%	67.8%	67.8%	66.4%
Lifetime Value	21,855	0	0	0	0	21,855	15,063	0	0	0	0	15,063	68.9%	181.2%	181.2%	66.5%
Lifetime Loss Ratio	550,066	0	0	0	0	550,066	180,808	0	0	0	0	180,808	32.9%	75.0%	75.0%	66.4%

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT																
Accumulated Value	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year					Total	Issue Year					Total	RI PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted	
	2020 & Prior	2021	2022	2023	2024		2020 & Prior	2021	2022	2023	2024					
Present Value	528,211	0	0	0	0	528,211	165,745	0	0	0	0	165,745	31.4%	67.8%	67.8%	66.4%
Lifetime Value	21,855	0	0	0	0	21,855	15,063	0	0	0	0	15,063	68.9%	181.2%	181.2%	66.5%
Lifetime Loss Ratio	550,066	0	0	0	0	550,066	180,808	0	0	0	0	180,808	32.9%	75.0%	75.0%	66.4%

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%
 2024 Trend Rate: 7.75%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected
	Issue Year						Issue Year						Issue Year							
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total		
1992	372	0	0	0	0	372	16	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	18,791	68.9%	0.0%	0.0%	0.0%	0.0%	68.9%	105.9%		
1994	84,055	0	0	0	0	84,055	62,421	0	0	0	62,421	74.3%	0.0%	0.0%	0.0%	0.0%	74.3%	114.2%		
1995	132,659	0	0	0	0	132,659	109,355	0	0	0	109,355	82.4%	0.0%	0.0%	0.0%	0.0%	82.4%	126.8%		
1996	253,624	0	0	0	0	253,624	271,279	0	0	0	271,279	107.0%	0.0%	0.0%	0.0%	0.0%	107.0%	164.6%		
1997	373,777	0	0	0	0	373,777	359,838	0	0	0	359,838	96.3%	0.0%	0.0%	0.0%	0.0%	96.3%	148.1%		
1998	316,684	0	0	0	0	316,684	262,239	0	0	0	262,239	82.8%	0.0%	0.0%	0.0%	0.0%	82.8%	127.4%		
1999	282,544	0	0	0	0	282,544	241,604	0	0	0	241,604	85.5%	0.0%	0.0%	0.0%	0.0%	85.5%	131.3%		
2000	315,436	0	0	0	0	315,436	264,389	0	0	0	264,389	83.8%	0.0%	0.0%	0.0%	0.0%	83.8%	126.9%		
2001	315,022	0	0	0	0	315,022	226,284	0	0	0	226,284	71.8%	0.0%	0.0%	0.0%	0.0%	71.8%	108.6%		
2002	302,041	0	0	0	0	302,041	203,999	0	0	0	203,999	67.5%	0.0%	0.0%	0.0%	0.0%	67.5%	102.2%		
2003	283,028	0	0	0	0	283,028	172,147	0	0	0	172,147	60.8%	0.0%	0.0%	0.0%	0.0%	60.8%	91.9%		
2004	286,449	0	0	0	0	286,449	185,459	0	0	0	185,459	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%	97.7%		
2005	275,220	0	0	0	0	275,220	171,532	0	0	0	171,532	62.3%	0.0%	0.0%	0.0%	0.0%	62.3%	93.8%		
2006	272,159	0	0	0	0	272,159	164,732	0	0	0	164,732	60.5%	0.0%	0.0%	0.0%	0.0%	60.5%	91.3%		
2007	243,533	0	0	0	0	243,533	145,752	0	0	0	145,752	59.8%	0.0%	0.0%	0.0%	0.0%	59.8%	90.2%		
2008	219,573	0	0	0	0	219,573	126,707	0	0	0	126,707	57.7%	0.0%	0.0%	0.0%	0.0%	57.7%	86.5%		
2009	201,340	0	0	0	0	201,340	104,361	0	0	0	104,361	51.8%	0.0%	0.0%	0.0%	0.0%	51.8%	77.8%		
2010	183,399	0	0	0	0	183,399	110,437	0	0	0	110,437	60.2%	0.0%	0.0%	0.0%	0.0%	60.2%	90.2%		
2011	166,659	0	0	0	0	166,659	77,584	0	0	0	77,584	46.6%	0.0%	0.0%	0.0%	0.0%	46.6%	69.7%		
2012	143,476	0	0	0	0	143,476	117,748	0	0	0	117,748	82.1%	0.0%	0.0%	0.0%	0.0%	82.1%	122.0%		
2013	159,785	0	0	0	0	159,785	138,590	0	0	0	138,590	86.7%	0.0%	0.0%	0.0%	0.0%	86.7%	129.0%		
2014	147,644	0	0	0	0	147,644	98,056	0	0	0	98,056	66.4%	0.0%	0.0%	0.0%	0.0%	66.4%	99.3%		
2015	137,358	0	0	0	0	137,358	97,331	0	0	0	97,331	70.9%	0.0%	0.0%	0.0%	0.0%	70.9%	106.1%		
2016	124,344	0	0	0	0	124,344	106,743	0	0	0	106,743	87.5%	0.0%	0.0%	0.0%	0.0%	87.5%	130.5%		
2017	115,300	0	0	0	0	115,300	65,884	0	0	0	65,884	57.1%	0.0%	0.0%	0.0%	0.0%	57.1%	85.5%		
2018	109,340	0	0	0	0	109,340	66,646	0	0	0	66,646	61.0%	0.0%	0.0%	0.0%	0.0%	61.0%	90.4%		
2019	102,066	0	0	0	0	102,066	75,724	0	0	0	75,724	74.2%	0.0%	0.0%	0.0%	0.0%	74.2%	110.6%		
2020	95,037	0	0	0	0	95,037	40,980	0	0	0	40,980	43.1%	0.0%	0.0%	0.0%	0.0%	43.1%	64.6%		
2021	79,440	0	0	0	0	79,440	46,010	0	0	0	46,010	57.9%	0.0%	0.0%	0.0%	0.0%	57.9%	86.4%		
2022	63,129	0	3,175	0	0	66,303	34,272	0	3,145	0	37,416	54.3%	0.0%	99.0%	0.0%	0.0%	57.8%	83.3%		
2023	54,958	0	3,233	0	0	58,191	23,387	0	699	0	24,086	42.6%	0.0%	21.6%	0.0%	0.0%	41.4%	60.6%		
2024	48,037	0	3,290	0	0	51,327	23,255	0	2,715	0	25,970	48.4%	0.0%	82.5%	0.0%	0.0%	50.6%	74.4%		
2025	39,344	0	2,726	0	0	42,070	20,523	0	2,424	0	22,947	52.2%	0.0%	88.9%	0.0%	0.0%	54.5%	80.2%		
2026	32,415	0	2,273	0	0	34,688	18,073	0	2,161	0	20,234	55.8%	0.0%	95.0%	0.0%	0.0%	58.3%	85.7%		
2027	28,509	0	2,022	0	0	30,531	15,895	0	1,922	0	17,817	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.8%		
2028	25,046	0	1,796	0	0	26,842	13,965	0	1,707	0	15,671	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.8%		
2029	21,972	0	1,591	0	0	23,564	12,251	0	1,513	0	13,763	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2030	19,273	0	1,407	0	0	20,681	10,746	0	1,338	0	12,084	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2031	16,903	0	1,235	0	0	18,138	9,424	0	1,174	0	10,598	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2032	14,824	0	1,083	0	0	15,907	8,265	0	1,030	0	9,295	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2033	12,967	0	950	0	0	13,917	7,246	0	903	0	8,149	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2034	11,395	0	833	0	0	12,228	6,353	0	792	0	7,145	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2035	9,990	0	730	0	0	10,720	5,570	0	694	0	6,264	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2036	8,759	0	640	0	0	9,399	4,883	0	609	0	5,492	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2037	7,679	0	561	0	0	8,240	4,281	0	534	0	4,815	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2038	6,733	0	492	0	0	7,225	3,754	0	468	0	4,222	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2039	5,903	0	432	0	0	6,334	3,291	0	410	0	3,701	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2040	5,175	0	378	0	0	5,553	2,885	0	360	0	3,245	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2041	4,537	0	332	0	0	4,869	2,530	0	315	0	2,845	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2042	3,978	0	291	0	0	4,269	2,216	0	276	0	2,494	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2043	3,488	0	255	0	0	3,743	1,945	0	242	0	2,187	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		
2044	3,058	0	224	0	0	3,281	1,705	0	212	0	1,917	55.8%	0.0%	95.0%	0.0%	0.0%	58.4%	85.9%		

BEFORE RATE ADJUSTMENT												LOSS RATIO					
EARNED PREMIUM						INCURRED CLAIMS						RI PLAN C		National PLAN C		Credibility	Target
Issue Year						Issue Year						Total		(From Exhibit 2A)		Weighted	Loss Ratio
2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	Total	Total	Total	Total	Total	Total
Accumulated Value	14,260,536	0	10,361	0	0	14,270,896	10,594,029	0	7,033	0	0	10,601,061	74.3%	70.9%	70.9%	70.9%	66.0%
Present Value	221,116	0	15,827	0	0	236,943	121,900	0	14,880	0	0	136,780	57.7%	81.3%	81.3%	81.3%	68.0%
Lifetime Value	14,481,651	0	26,188	0	0	14,507,839	10,715,929	0	21,913	0	0	10,737,841	74.0%	71.1%	71.1%	71.1%	66.0%
Lifetime Loss Ratio							74.0%	0.0%	83.7%	0.0%	0.0%	74.0%					

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT												LOSS RATIO					
EARNED PREMIUM						INCURRED CLAIMS						RI PLAN C		National PLAN C		Credibility	Target
Issue Year						Issue Year						Total		(From Exhibit 2A)		Weighted	Loss Ratio
2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	Total	Total	Total	Total	Total	Total
Accumulated Value	14,260,536	0	10,361	0	0	14,270,896	10,594,029	0	7,033	0	0	10,601,061	74.3%	70.9%	70.9%	70.9%	66.0%
Present Value	221,116	0	15,827	0	0	236,943	121,900	0	14,880	0	0	136,780	57.7%	81.3%	81.3%	81.3%	68.0%
Lifetime Value	14,481,651	0	26,188	0	0	14,507,839	10,715,929	0	21,913	0	0	10,737,841	74.0%	71.1%	71.1%	71.1%	66.0%
Lifetime Loss Ratio							74.0%	0.0%	83.7%	0.0%	0.0%	74.0%					

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%
 2024 Trend Rate: 7.75%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected
	Issue Year						Issue Year						Issue Year							
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	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%	98.2%	
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%	107.5%	
1999	65,458	0	0	0	0	65,458	38,829	0	0	0	38,829	58.4%	0.0%	0.0%	0.0%	0.0%	58.4%	65.1%	89.8%	
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%	99.9%	
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%	88.3%	
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%	76.2%	
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%	94.0%	
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%	82.0%	
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%	90.6%	
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%	97.8%	
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%	108.2%	
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%	148.2%	
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%	68.4%	132.0%	
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%	163.5%	
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%	97.4%	
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%	101.4%	
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%	87.9%	
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%	119.6%	
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%	117.9%	
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%	124.5%	
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%	177.7%	
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%	116.8%	
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%	130.4%	
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%	91.8%	
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%	131.5%	
2022	29,639	0	0	0	0	29,639	25,070	0	0	0	25,070	84.6%	0.0%	0.0%	0.0%	0.0%	84.6%	66.8%	126.5%	
2023	26,833	0	0	0	0	26,833	16,596	0	0	0	16,596	61.8%	0.0%	0.0%	0.0%	0.0%	61.8%	67.2%	92.1%	
2024	28,179	0	0	0	0	28,179	12,443	0	0	0	12,443	44.2%	0.0%	0.0%	0.0%	0.0%	44.2%	67.2%	65.7%	
2025	23,080	0	0	0	0	23,080	10,981	0	0	0	10,981	47.6%	0.0%	0.0%	0.0%	0.0%	47.6%	67.2%	70.8%	
2026	19,015	0	0	0	0	19,015	9,670	0	0	0	9,670	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2027	16,724	0	0	0	0	16,724	8,505	0	0	0	8,505	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2028	14,693	0	0	0	0	14,693	7,472	0	0	0	7,472	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2029	12,889	0	0	0	0	12,889	6,555	0	0	0	6,555	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2030	11,306	0	0	0	0	11,306	5,750	0	0	0	5,750	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2031	9,915	0	0	0	0	9,915	5,042	0	0	0	5,042	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2032	8,696	0	0	0	0	8,696	4,422	0	0	0	4,422	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2033	7,624	0	0	0	0	7,624	3,877	0	0	0	3,877	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2034	6,684	0	0	0	0	6,684	3,369	0	0	0	3,369	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2035	5,860	0	0	0	0	5,860	2,980	0	0	0	2,980	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2036	5,138	0	0	0	0	5,138	2,613	0	0	0	2,613	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2037	4,505	0	0	0	0	4,505	2,291	0	0	0	2,291	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2038	3,949	0	0	0	0	3,949	2,008	0	0	0	2,008	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2039	3,463	0	0	0	0	3,463	1,761	0	0	0	1,761	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2040	3,036	0	0	0	0	3,036	1,544	0	0	0	1,544	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2041	2,662	0	0	0	0	2,662	1,354	0	0	0	1,354	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2042	2,334	0	0	0	0	2,334	1,187	0	0	0	1,187	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2043	2,046	0	0	0	0	2,046	1,040	0	0	0	1,040	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	
2044	1,794	0	0	0	0	1,794	912	0	0	0	912	50.9%	0.0%	0.0%	0.0%	0.0%	50.9%	67.2%	75.7%	

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total				
Accumulated Value	4,999,659	0	0	0	0	4,999,659	3,493,796	0	0	0	0	3,493,796	69.9%	66.5%	66.5%	66.3%
Present Value	129,711	0	0	0	0	129,711	65,223	0	0	0	0	65,223	50.3%	89.0%	89.0%	67.2%
Lifetime Value	5,129,370	0	0	0	0	5,129,370	3,559,019	0	0	0	0	3,559,019	69.4%	68.7%	68.7%	66.3%
Lifetime Loss Ratio							69.4%	0.0%	0.0%	0.0%	0.0%	69.4%				

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
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total			
Accumulated Value	4,999,659	0	0	0	0	4,999,659	3,493,796	0	0	0	0	3,493,796	69.9%	68.5%	68.5%
Present Value	129,711	0	0	0	0	129,711	65,223	0	0	0	0	65,223	50.3%	89.0%	89.0%
Lifetime Value	5,129,370	0	0	0	0	5,129,370	3,559,019	0	0	0	0	3,559,019	69.4%	68.7%	68.7%
Lifetime Loss Ratio							69.4%	0.0%	0.0%	0.0%	0.0%	69.4%			

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%
 2024 Trend Rate: 7.75%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected
	Issue Year						Issue Year						Issue Year							
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total		
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1993	1,971	0	0	0	0	1,971	525	0	0	0	0	525	26.6%	0.0%	0.0%	0.0%	0.0%	26.6%	65.0%	
1994	4,298	0	0	0	0	4,298	1,596	0	0	0	0	1,596	37.1%	0.0%	0.0%	0.0%	0.0%	37.1%	65.0%	
1995	7,773	0	0	0	0	7,773	3,610	0	0	0	0	3,610	46.4%	0.0%	0.0%	0.0%	0.0%	46.4%	65.0%	
1996	42,964	0	0	0	0	42,964	25,994	0	0	0	0	25,994	60.5%	0.0%	0.0%	0.0%	0.0%	60.5%	65.0%	
1997	87,550	0	0	0	0	87,550	69,092	0	0	0	0	69,092	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	65.0%	
1998	114,416	0	0	0	0	114,416	96,700	0	0	0	0	96,700	84.5%	0.0%	0.0%	0.0%	0.0%	84.5%	65.3%	
1999	125,793	0	0	0	0	125,793	104,872	0	0	0	0	104,872	83.4%	0.0%	0.0%	0.0%	0.0%	83.4%	65.5%	
2000	139,038	0	0	0	0	139,038	99,899	0	0	0	0	99,899	71.9%	0.0%	0.0%	0.0%	0.0%	71.9%	66.0%	
2001	154,570	0	0	0	0	154,570	95,070	0	0	0	0	95,070	61.5%	0.0%	0.0%	0.0%	0.0%	61.5%	66.2%	
2002	155,666	0	0	0	0	155,666	111,370	0	0	0	0	111,370	71.5%	0.0%	0.0%	0.0%	0.0%	71.5%	66.3%	
2003	167,951	0	0	0	0	167,951	104,587	0	0	0	0	104,587	62.3%	0.0%	0.0%	0.0%	0.0%	62.3%	66.5%	
2004	179,695	0	0	0	0	179,695	121,195	0	0	0	0	121,195	67.4%	0.0%	0.0%	0.0%	0.0%	67.4%	66.7%	
2005	175,855	0	0	0	0	175,855	130,083	0	0	0	0	130,083	74.0%	0.0%	0.0%	0.0%	0.0%	74.0%	66.9%	
2006	155,758	0	0	0	0	155,758	81,410	0	0	0	0	81,410	52.3%	0.0%	0.0%	0.0%	0.0%	52.3%	67.0%	
2007	155,344	0	0	0	0	155,344	80,295	0	0	0	0	80,295	51.7%	0.0%	0.0%	0.0%	0.0%	51.7%	67.1%	
2008	163,517	0	0	0	0	163,517	73,759	0	0	0	0	73,759	45.1%	0.0%	0.0%	0.0%	0.0%	45.1%	67.4%	
2009	162,638	0	0	0	0	162,638	65,154	0	0	0	0	65,154	40.1%	0.0%	0.0%	0.0%	0.0%	40.1%	67.5%	
2010	169,465	0	0	0	0	169,465	78,898	0	0	0	0	78,898	46.6%	0.0%	0.0%	0.0%	0.0%	46.6%	67.7%	
2011	173,325	0	0	0	0	173,325	104,096	0	0	0	0	104,096	60.1%	0.0%	0.0%	0.0%	0.0%	60.1%	68.4%	
2012	181,326	0	0	0	0	181,326	104,731	0	0	0	0	104,731	57.8%	0.0%	0.0%	0.0%	0.0%	57.8%	68.7%	
2013	180,507	0	0	0	0	180,507	100,309	0	0	0	0	100,309	55.6%	0.0%	0.0%	0.0%	0.0%	55.6%	68.8%	
2014	183,383	0	0	0	0	183,383	134,871	0	0	0	0	134,871	73.5%	0.0%	0.0%	0.0%	0.0%	73.5%	68.8%	
2015	189,640	0	0	0	0	189,640	114,707	0	0	0	0	114,707	60.5%	0.0%	0.0%	0.0%	0.0%	60.5%	68.7%	
2016	196,943	0	0	0	0	196,943	112,980	0	0	0	0	112,980	56.8%	0.0%	0.0%	0.0%	0.0%	56.8%	68.9%	
2017	178,143	0	0	0	0	178,143	103,865	0	0	0	0	103,865	58.3%	0.0%	0.0%	0.0%	0.0%	58.3%	68.9%	
2018	161,199	0	0	0	0	161,199	82,706	0	0	0	0	82,706	51.3%	0.0%	0.0%	0.0%	0.0%	51.3%	68.8%	
2019	141,887	0	0	0	0	141,887	102,683	0	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	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	0	62,586	54.2%	0.0%	0.0%	0.0%	0.0%	54.2%	68.8%	
2022	103,993	0	2,398	0	0	106,391	82,798	0	984	0	0	83,782	79.6%	0.0%	41.0%	0.0%	0.0%	78.7%	68.8%	
2023	94,074	0	2,752	0	0	96,827	49,711	0	729	0	0	50,441	52.8%	0.0%	26.5%	0.0%	0.0%	52.1%	69.1%	
2024	73,459	0	2,779	0	0	76,239	36,584	0	581	0	0	37,165	49.8%	0.0%	20.9%	0.0%	0.0%	48.7%	69.2%	
2025	60,166	0	2,303	0	0	62,469	32,286	0	518	0	0	32,804	53.7%	0.0%	22.5%	0.0%	0.0%	52.5%	69.2%	
2026	49,570	0	1,920	0	0	51,490	28,432	0	462	0	0	28,894	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2027	43,597	0	1,709	0	0	45,305	25,006	0	411	0	0	25,417	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2028	38,302	0	1,517	0	0	39,819	21,969	0	365	0	0	22,334	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2029	33,600	0	1,344	0	0	34,945	19,272	0	323	0	0	19,596	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2030	29,473	0	1,189	0	0	30,662	16,905	0	286	0	0	17,191	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2031	25,848	0	1,043	0	0	26,891	14,826	0	251	0	0	15,077	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2032	22,869	0	915	0	0	23,584	13,002	0	220	0	0	13,222	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2033	19,875	0	803	0	0	20,677	11,400	0	193	0	0	11,593	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2034	17,425	0	704	0	0	18,129	9,994	0	169	0	0	10,164	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2035	15,277	0	617	0	0	15,894	8,763	0	148	0	0	8,911	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2036	13,394	0	541	0	0	13,935	7,682	0	130	0	0	7,813	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2037	11,743	0	474	0	0	12,217	6,736	0	114	0	0	6,850	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2038	10,296	0	416	0	0	10,711	5,905	0	100	0	0	6,005	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2039	9,027	0	365	0	0	9,391	5,177	0	88	0	0	5,265	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2040	7,914	0	320	0	0	8,234	4,539	0	77	0	0	4,616	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2041	6,939	0	280	0	0	7,219	3,980	0	67	0	0	4,047	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2042	6,083	0	246	0	0	6,329	3,489	0	59	0	0	3,548	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2043	5,333	0	215	0	0	5,549	3,059	0	52	0	0	3,111	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	
2044	4,676	0	189	0	0	4,865	2,682	0	45	0	0	2,727	57.4%	0.0%	24.1%	0.0%	0.0%	56.1%	69.2%	

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN F Total	National PLAN F (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total				
Accumulated Value	8,497,398	0	8,458	0	0	8,505,856	5,368,804	0	2,471	0	0	5,371,274	63.1%	70.1%	70.1%	67.3%
Present Value	338,136	0	13,370	0	0	351,506	191,770	0	3,182	0	0	194,952	55.5%	92.4%	92.4%	69.2%
Lifetime Value	8,835,534	0	21,829	0	0	8,857,363	5,560,574	0	5,653	0	0	5,566,226	62.8%	71.6%	71.6%	67.3%
Lifetime Loss Ratio							62.9%						62.8%	71.6%	71.6%	67.3%

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	
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total				
Accumulated Value	8,497,398	0	8,458	0	0	8,505,856	5,368,804	0	2,471	0	0	5,371,274	63.1%	70.1%	70.1%	67.3%
Present Value	338,136	0	13,370	0	0	351,506	191,770	0	3,182	0	0	194,952	55.5%	92.4%	92.4%	69.2%
Lifetime Value	8,835,534	0	21,829	0	0	8,857,363	5,560,574	0	5,653	0	0	5,566,226	62.8%	71.6%	71.6%	67.3%
Lifetime Loss Ratio							62.9%						62.8%	71.6%	71.6%	67.3%

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

EXHIBIT 2

State: Rhode Island
Plan: G

Pricing Target Lifetime Loss Ratio: 73.0%
Interest Rate: 4.5%
2024 Trend Rate: 7.75%
Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected
	Issue Year						Issue Year						Issue Year							
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total		
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2017	19,373	0	0	0	0	19,373	14,264	0	0	0	14,264	0	73.0%	0.0%	0.0%	0.0%	0.0%	73.0%	66.6%	
2018	166,527	0	0	0	0	166,527	118,804	0	0	0	118,804	0	71.3%	0.0%	0.0%	0.0%	0.0%	71.3%	68.2%	
2019	317,612	0	0	0	0	317,612	237,341	0	0	0	237,341	0	74.7%	0.0%	0.0%	0.0%	0.0%	74.7%	69.5%	
2020	437,303	0	0	0	0	437,303	300,116	0	0	0	300,116	0	68.6%	0.0%	0.0%	0.0%	0.0%	68.6%	70.9%	
2021	444,597	53,621	0	0	0	498,218	355,082	37,219	0	0	392,301	0	79.9%	69.4%	0.0%	0.0%	0.0%	78.7%	109.6%	
2022	363,779	82,097	42,652	0	0	488,528	248,575	53,686	30,229	0	332,489	0	68.3%	65.4%	70.9%	0.0%	0.0%	68.1%	72.4%	
2023	352,380	62,323	54,410	23,067	0	492,180	224,687	57,438	58,187	26,543	366,855	0	63.8%	92.2%	106.9%	115.1%	0.0%	74.5%	73.1%	
2024	338,450	50,471	41,547	21,699	0	452,166	260,301	41,723	64,918	9,934	376,877	0	76.9%	82.7%	156.3%	45.8%	0.0%	83.3%	73.7%	
2025	329,280	49,578	40,059	20,773	0	439,689	252,692	40,895	65,022	10,032	368,641	0	76.7%	82.5%	162.3%	48.3%	0.0%	83.8%	73.9%	
2026	298,416	45,375	36,751	18,692	0	399,234	244,778	40,006	63,762	10,045	368,591	0	82.0%	88.2%	173.5%	53.7%	0.0%	89.8%	74.0%	
2027	288,702	44,298	35,966	18,322	0	387,289	236,810	39,057	62,400	9,846	348,113	0	82.0%	88.2%	173.5%	53.7%	0.0%	89.9%	74.0%	
2028	279,003	43,163	35,126	17,926	0	375,218	228,855	38,056	60,943	9,633	337,486	0	82.0%	88.2%	173.5%	53.7%	0.0%	89.9%	74.0%	
2029	269,233	41,967	34,243	17,502	0	362,945	220,841	37,001	59,410	9,406	326,657	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2030	259,780	40,505	33,313	17,057	0	350,655	213,087	35,712	57,797	9,166	315,762	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2031	250,609	39,087	32,153	16,587	0	338,436	205,565	34,462	55,784	8,914	304,724	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2032	241,762	37,707	31,027	16,010	0	326,506	198,308	33,245	53,831	8,604	293,987	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2033	233,159	36,369	29,929	15,447	0	314,904	191,251	32,065	51,925	8,301	283,543	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2034	224,862	35,075	28,867	14,901	0	303,704	184,445	30,924	50,062	8,008	273,459	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2035	216,860	33,826	27,839	14,372	0	292,898	177,881	29,824	48,300	7,723	263,729	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2036	209,143	32,623	26,849	13,860	0	282,475	171,551	28,763	46,581	7,449	254,344	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2037	201,700	31,462	25,893	13,367	0	272,423	165,447	27,739	44,924	7,184	245,293	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2038	194,523	30,342	24,972	12,891	0	262,728	159,559	26,752	43,325	6,928	236,564	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2039	187,600	29,262	24,083	12,433	0	253,379	153,881	25,800	41,783	6,681	228,146	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2040	180,925	28,221	23,226	11,990	0	244,362	148,405	24,882	40,296	6,444	220,027	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2041	174,486	27,217	22,400	11,564	0	235,666	143,124	23,996	38,862	6,214	212,197	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2042	168,277	26,248	21,603	11,152	0	227,280	138,031	23,142	37,479	5,993	204,646	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2043	162,289	25,314	20,834	10,755	0	219,192	133,119	22,319	36,146	5,780	197,363	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	
2044	156,514	24,413	20,092	10,372	0	211,392	128,382	21,525	34,859	5,574	190,340	0	82.0%	88.2%	173.5%	53.7%	0.0%	90.0%	74.0%	

BEFORE RATE ADJUSTMENT																
Accumulated Value	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
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total				
Present Value	3,171,919	490,917	401,686	206,524	0	4,271,046	2,584,772	430,073	692,526	109,879	0	3,817,250	74.3%	100.3%	100.3%	74.0%
Lifetime Value	6,005,421	763,288	549,894	253,346	0	7,571,950	4,628,812	637,432	854,792	148,389	0	6,269,425	82.8%	90.5%	90.5%	73.0%
Lifetime Loss Ratio							77.1%						83.5%	155.4%	58.6%	82.8%

PROPOSED RATE ADJUSTMENT: 20.00%

AFTER RATE ADJUSTMENT																	
Accumulated Value	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	
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total					
Present Value	3,748,439	580,388	474,982	244,178	0	5,047,988	2,584,772	430,073	692,526	109,879	0	3,817,250	75.6%	84.7%	84.7%	74.0%	
Lifetime Value	6,581,941	852,758	623,191	291,001	0	8,348,891	4,628,812	637,432	854,792	148,389	0	6,269,425	75.1%	82.5%	82.5%	75.1%	
Lifetime Loss Ratio							70.3%						74.7%	137.2%	51.0%	0.0%	75.1%

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%
 2024 Trend Rate: 7.75%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected
	2020 & Prior	Issue Year					2020 & Prior	Issue Year					2020 & Prior	Issue Year						
		2021	2022	2023	2024	Total		2021	2022	2023	2024	Total		2021	2022	2023	2024	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%	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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
2018	5,137	0	0	0	0	5,137	3,607	0	0	0	3,607	70.2%	0.0%	0.0%	0.0%	0.0%	70.2%	39.6%	177.2%	0.0%
2019	7,740	0	0	0	0	7,740	309	0	0	0	309	4.0%	0.0%	0.0%	0.0%	0.0%	4.0%	55.8%	7.2%	0.0%
2020	9,554	0	0	0	0	9,554	3,329	0	0	0	3,329	34.8%	0.0%	0.0%	0.0%	0.0%	34.8%	57.8%	60.3%	0.0%
2021	8,896	1,228	0	0	0	10,124	21,668	0	0	0	21,668	243.6%	0.0%	0.0%	0.0%	0.0%	214.0%	62.3%	343.4%	0.0%
2022	9,647	1,650	1,838	0	0	13,135	10,771	0	0	0	10,771	111.7%	0.0%	0.0%	0.0%	0.0%	82.0%	61.9%	132.5%	0.0%
2023	9,288	1,452	2,120	1,218	0	14,079	12,608	7	469	0	13,084	135.7%	0.5%	22.1%	0.0%	0.0%	92.9%	63.8%	145.7%	0.0%
2024	6,635	1,214	1,640	1,314	0	10,804	3,384	619	12,865	670	17,538	51.0%	51.0%	784.3%	51.0%	0.0%	162.3%	67.5%	240.4%	0.0%
2025	6,455	1,193	1,614	1,111	0	10,373	3,285	607	12,633	767	17,291	50.9%	50.9%	782.5%	69.0%	0.0%	166.7%	68.7%	242.6%	0.0%
2026	5,850	1,092	1,481	1,021	0	9,443	3,182	594	12,388	752	16,916	54.4%	54.4%	836.4%	73.7%	0.0%	179.1%	68.7%	260.7%	0.0%
2027	5,659	1,066	1,449	1,001	0	9,175	3,078	580	12,123	738	16,519	54.4%	54.4%	836.4%	73.7%	0.0%	180.0%	68.7%	262.1%	0.0%
2028	5,469	1,038	1,416	979	0	8,902	2,975	565	11,840	722	16,101	54.4%	54.4%	836.4%	73.7%	0.0%	180.9%	68.7%	263.3%	0.0%
2029	5,278	1,010	1,380	956	0	8,623	2,871	549	11,542	705	15,667	54.4%	54.4%	836.4%	73.7%	0.0%	181.7%	68.7%	264.5%	0.0%
2030	5,092	974	1,342	931	0	8,341	2,770	530	11,229	687	15,216	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2031	4,913	940	1,296	906	0	8,055	2,672	511	10,838	668	14,689	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2032	4,739	907	1,250	874	0	7,771	2,578	493	10,458	645	14,174	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2033	4,571	875	1,206	844	0	7,496	2,486	476	10,066	622	13,672	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2034	4,408	844	1,163	814	0	7,229	2,396	459	9,730	600	13,187	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2035	4,251	814	1,122	785	0	6,972	2,312	443	9,384	579	12,717	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2036	4,100	785	1,082	757	0	6,723	2,230	427	9,050	558	12,265	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2037	3,954	757	1,043	730	0	6,484	2,151	412	8,728	538	11,826	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2038	3,813	730	1,006	704	0	6,253	2,074	397	8,417	519	11,407	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2039	3,677	704	971	679	0	6,031	2,000	383	8,118	501	11,001	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2040	3,547	679	936	655	0	5,816	1,929	369	7,829	483	10,610	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2041	3,420	655	903	631	0	5,609	1,860	356	7,550	466	10,232	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2042	3,299	631	871	609	0	5,410	1,794	343	7,282	449	9,868	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2043	3,181	609	840	587	0	5,217	1,730	331	7,023	433	9,517	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%
2044	3,068	587	810	566	0	5,032	1,669	319	6,773	418	9,178	54.4%	54.4%	836.4%	73.7%	0.0%	182.4%	68.7%	265.5%	0.0%

BEFORE RATE ADJUSTMENT																		
Accumulated Value	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO					
	2020 & Prior	Issue Year					Total	2020 & Prior	Issue Year					Total	RI PLAN HDF Total	National PLAN H (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
		2021	2022	2023	2024	2025			2021	2022	2023	2024	2025					
Present Value	62,178	11,810	16,188	11,255	0	101,432	33,599	6,383	134,546	8,246	0	182,774	180.2%	112.5%	112.5%	68.7%		
Lifetime Value	128,922	17,878	22,180	13,901	0	182,881	97,081	7,023	148,198	8,931	0	261,233	142.8%	85.0%	85.0%	64.7%		
Lifetime Loss Ratio							75.3%						39.3%	668.1%	64.3%	0.0%	142.8%	

PROPOSED RATE ADJUSTMENT: 15.00%

AFTER RATE ADJUSTMENT																	
Accumulated Value	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	2020 & Prior	Issue Year					Total	2020 & Prior	Issue Year					Total	RI PLAN HDF Total	National PLAN H (From Exhibit 2A)	Credibility Weighted
		2021	2022	2023	2024	2025			2021	2022	2023	2024	2025				
Present Value	70,654	13,425	18,403	12,797	0	115,280	33,599	6,383	134,546	8,246	0	182,774	158.5%	98.8%	98.8%	68.7%	
Lifetime Value	137,399	19,492	24,396	15,443	0	196,729	97,081	7,023	148,198	8,931	0	261,233	132.6%	80.0%	80.0%	68.7%	
Lifetime Loss Ratio							70.7%						36.0%	607.5%	57.8%	0.0%	132.8%

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: 72.3%
Interest Rate: 4.5%
2024 Trend Rate: 7.75%
Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/ Expected
	Issue Year						Issue Year						Issue Year							
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total		
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2017	1,898	0	0	0	0	1,898	9,221	0	0	0	9,221	485,996	0.0%	0.0%	0.0%	0.0%	0.0%	485,996	729.6%	
2018	39,366	0	0	0	0	39,366	23,966	0	0	0	23,966	60,9%	0.0%	0.0%	0.0%	0.0%	60,9%	67.4%	90.4%	
2019	86,234	0	0	0	0	86,234	80,740	0	0	0	80,740	93.6%	0.0%	0.0%	0.0%	0.0%	93.6%	69.4%	134.9%	
2020	127,542	0	0	0	0	127,542	95,875	0	0	0	95,875	75.2%	0.0%	0.0%	0.0%	0.0%	75.2%	70.9%	106.0%	
2021	123,965	18,745	0	0	0	142,711	81,203	2,308	0	0	83,511	65.5%	12.3%	0.0%	0.0%	0.0%	58.5%	73.2%	79.9%	
2022	106,527	21,455	7,505	0	0	135,486	91,650	7,070	1,670	0	100,390	86.0%	33.0%	22.3%	0.0%	0.0%	74.1%	74.7%	99.3%	
2023	95,511	15,893	14,121	1,348	0	126,873	59,027	5,326	6,292	223	70,868	61.8%	33.5%	44.6%	16.5%	0.0%	55.9%	75.2%	74.3%	
2024	91,894	11,792	12,714	2,297	0	118,496	53,505	1,361	3,109	1,171	59,147	58.4%	11.5%	24.5%	51.0%	0.0%	49.9%	75.1%	66.5%	
2025	82,611	10,726	11,352	2,036	0	106,725	51,941	1,334	3,114	1,183	57,572	62.9%	12.4%	27.4%	56.1%	0.0%	53.9%	74.6%	72.3%	
2026	74,868	9,817	10,414	1,832	0	96,931	50,315	1,305	3,054	1,184	55,858	67.2%	13.3%	29.3%	64.6%	0.0%	57.6%	73.9%	75.0%	
2027	72,430	9,584	10,192	1,796	0	94,002	48,677	1,274	2,988	1,161	54,100	67.2%	13.3%	29.3%	64.6%	0.0%	57.6%	73.1%	75.7%	
2028	69,997	9,338	9,954	1,757	0	91,047	47,042	1,241	2,918	1,136	52,337	67.2%	13.3%	29.3%	64.6%	0.0%	57.5%	72.4%	79.4%	
2029	67,546	9,080	9,703	1,716	0	88,045	45,394	1,207	2,845	1,109	50,555	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.8%	79.9%	
2030	65,174	8,763	9,440	1,672	0	85,500	43,800	1,165	2,768	1,081	48,814	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.4%	80.4%	
2031	62,874	8,457	9,111	1,626	0	82,067	42,254	1,124	2,671	1,051	47,101	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.1%	80.7%	
2032	60,654	8,158	8,792	1,569	0	79,174	40,763	1,084	2,578	1,014	45,439	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.8%	
2033	58,496	7,869	8,481	1,514	0	76,359	39,312	1,046	2,487	979	43,823	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.9%	
2034	56,414	7,588	8,180	1,461	0	73,643	37,913	1,009	2,398	941	42,264	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.9%	
2035	54,407	7,318	7,889	1,409	0	71,023	36,564	973	2,313	911	40,760	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.9%	
2036	52,470	7,058	7,608	1,359	0	68,495	35,263	938	2,231	878	39,310	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.9%	
2037	50,603	6,807	7,337	1,310	0	66,508	34,008	905	2,151	847	37,911	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.9%	
2038	48,803	6,565	7,076	1,264	0	63,707	32,798	873	2,075	817	36,562	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.9%	
2039	47,066	6,331	6,825	1,219	0	61,440	31,631	842	2,001	788	35,261	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.9%	
2040	45,391	6,106	6,582	1,175	0	59,254	30,505	812	1,930	760	34,006	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.9%	
2041	43,776	5,888	6,347	1,133	0	57,145	29,419	783	1,861	733	32,796	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.9%	
2042	42,218	5,679	6,122	1,093	0	55,112	28,372	755	1,795	707	31,629	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.9%	
2043	40,716	5,477	5,904	1,054	0	53,150	27,363	728	1,731	682	30,503	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.9%	
2044	39,267	5,282	5,694	1,017	0	51,259	26,389	702	1,669	657	29,418	67.2%	13.3%	29.3%	64.6%	0.0%	57.4%	71.0%	80.9%	

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO					
	Issue Year						Issue Year						RI PLAN N Total	National PLAN N (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio		
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total						
Accumulated Value	779,676	74,850	36,460	3,788	0	894,774	579,254	17,666	11,764	1,435	0	610,120	68.2%	86.1%	86.1%	72.8%		
Present Value	795,782	106,212	113,827	20,244	0	1,036,064	531,305	14,029	33,164	12,956	0	591,455	57.1%	103.6%	103.6%	72.0%		
Lifetime Value	1,575,458	181,062	150,286	24,031	0	1,930,838	1,110,559	31,695	44,929	14,392	0	1,201,575	62.2%	98.0%	98.0%	72.3%		
Lifetime Loss Ratio													70.5%	17.5%	29.9%	59.9%	0.0%	62.2%

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			
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total						
Accumulated Value	779,676	74,850	36,460	3,788	0	894,774	579,254	17,666	11,764	1,435	0	610,120	68.2%	86.1%	86.1%			
Present Value	795,782	106,212	113,827	20,244	0	1,036,064	531,305	14,029	33,164	12,956	0	591,455	57.1%	103.6%	103.6%			
Lifetime Value	1,575,458	181,062	150,286	24,031	0	1,930,838	1,110,559	31,695	44,929	14,392	0	1,201,575	62.2%	98.0%	98.0%			
Lifetime Loss Ratio													70.5%	17.5%	29.9%	59.9%	0.0%	62.2%

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

EXHIBIT 2

State: Rhode Island
 Plan: High Ded G

Pricing Target Lifetime Loss Ratio: 67.5%
 Interest Rate: 4.5%
 2024 Trend Rate: 7.75%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected
	Issue Year						Issue Year						Issue Year							
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	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%	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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	0.0%
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%	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%	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%	0.0%
2020	2,138	0	0	0	0	2,138	509	0	0	0	509	23.8%	0.0%	0.0%	0.0%	0.0%	23.8%	42.1%	56.5%	
2021	3,830	943	0	0	0	4,773	134	89	0	0	224	3.5%	9.5%	0.0%	0.0%	0.0%	4.7%	59.6%	7.9%	
2022	4,045	1,888	2,948	0	0	8,880	320	3,799	194	0	4,313	7.9%	201.3%	6.6%	0.0%	0.0%	48.6%	60.7%	80.0%	
2023	3,533	1,898	2,911	507	0	8,849	1,325	1,349	198	21	2,892	37.5%	71.1%	6.8%	4.1%	0.0%	32.7%	68.5%	47.7%	
2024	2,781	1,941	3,155	507	0	8,384	1,418	990	501	259	3,168	51.0%	51.0%	15.9%	51.0%	0.0%	37.8%	72.3%	52.3%	
2025	2,673	1,863	2,968	424	0	7,947	1,459	1,014	531	306	3,291	53.9%	53.9%	17.9%	72.1%	0.0%	41.4%	72.4%	57.2%	
2026	2,585	1,838	2,904	402	0	7,729	1,458	1,037	545	324	3,364	56.4%	56.4%	18.8%	80.6%	0.0%	43.5%	71.1%	61.3%	
2027	2,667	1,915	3,032	420	0	8,034	1,474	1,059	557	332	3,422	55.3%	55.3%	18.4%	79.0%	0.0%	42.6%	69.6%	61.2%	
2028	2,695	1,990	3,159	438	0	8,283	1,490	1,078	569	340	3,477	55.3%	54.2%	18.0%	77.4%	0.0%	42.0%	68.7%	61.1%	
2029	2,719	2,023	3,285	457	0	8,483	1,503	1,096	580	347	3,526	55.3%	54.2%	17.7%	75.9%	0.0%	41.6%	68.1%	61.0%	
2030	2,742	2,041	3,341	475	0	8,599	1,516	1,106	590	353	3,565	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2031	2,766	2,059	3,371	483	0	8,679	1,529	1,116	595	359	3,599	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2032	2,789	2,077	3,401	487	0	8,754	1,542	1,125	600	362	3,630	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2033	2,812	2,094	3,430	491	0	8,826	1,555	1,135	605	365	3,660	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2034	2,836	2,112	3,458	496	0	8,901	1,568	1,144	611	370	3,691	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2035	2,859	2,129	3,487	500	0	8,975	1,580	1,154	616	372	3,721	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2036	2,883	2,146	3,516	504	0	9,049	1,594	1,163	621	375	3,752	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2037	2,906	2,164	3,545	508	0	9,123	1,607	1,173	626	378	3,783	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2038	2,930	2,182	3,574	512	0	9,199	1,620	1,182	631	381	3,814	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2039	2,955	2,200	3,603	516	0	9,274	1,633	1,192	636	384	3,846	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2040	2,979	2,218	3,633	521	0	9,351	1,647	1,202	641	387	3,877	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2041	3,004	2,237	3,663	525	0	9,428	1,660	1,212	647	390	3,909	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2042	3,028	2,255	3,693	529	0	9,506	1,674	1,222	652	394	3,942	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2043	3,053	2,274	3,724	534	0	9,584	1,688	1,232	657	397	3,974	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	
2044	3,078	2,292	3,755	538	0	9,663	1,702	1,242	663	400	4,007	55.3%	54.2%	17.7%	74.4%	0.0%	41.5%	68.0%	61.0%	

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN HDG Total	National PLAN Z (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total				
Accumulated Value	18,206	7,219	9,626	1,060	0	36,111	3,999	6,799	940	286	0	12,024	33.3%	49.0%	49.0%	64.0%
Present Value	37,411	27,592	44,772	6,361	0	116,135	20,671	15,003	7,970	4,779	0	48,423	41.7%	94.6%	94.6%	68.6%
Lifetime Value	55,617	34,811	54,397	7,420	0	152,246	24,669	21,802	8,910	5,066	0	60,448	39.7%	86.8%	86.8%	67.5%
Lifetime Loss Ratio							44.4%	62.6%	16.4%	68.3%	0.0%	39.7%				

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI PLAN HDG Total	National PLAN Z (From Exhibit 2A)	Credibility Weighted
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total			
Accumulated Value	18,206	7,219	9,626	1,060	0	36,111	3,999	6,799	940	286	0	12,024	33.3%	49.0%	49.0%
Present Value	37,411	27,592	44,772	6,361	0	116,135	20,671	15,003	7,970	4,779	0	48,423	41.7%	94.6%	94.6%
Lifetime Value	55,617	34,811	54,397	7,420	0	152,246	24,669	21,802	8,910	5,066	0	60,448	39.7%	86.8%	86.8%
Lifetime Loss Ratio							44.4%	62.6%	16.4%	68.3%	0.0%	39.7%			

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

EXHIBIT 2

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

Pricing Target Lifetime Loss Ratio: 68.0%
 Interest Rate: 4.5%
 2024 Trend Rate: 7.75%

Incurred Year	EARNED PREMIUM							INCURRED CLAIMS							INCURRED LOSS RATIO							Actual/Expected
	Issue Year							Issue Year							Issue Year							
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total				
1992	372	0	0	0	0	372	16	0	0	0	0	16	4.2%	0.0%	0.0%	0.0%	0.0%	4.2%				
1993	29,260	0	0	0	0	29,260	19,316	0	0	0	0	19,316	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	856,321	0	0	0	0	856,321	583,980	0	0	0	0	583,980	68.2%	0.0%	0.0%	0.0%	0.0%	68.2%	98.0%			
2021	811,598	74,538	0	0	0	886,136	595,101	39,616	0	0	0	634,718	73.3%	53.1%	0.0%	0.0%	0.0%	71.6%	101.1%			
2022	685,506	107,090	60,515	0	0	853,111	495,754	64,555	36,222	0	0	596,531	72.3%	59.9%	59.9%	0.0%	0.0%	69.9%	97.9%			
2023	641,325	81,567	79,547	26,140	0	828,579	392,045	64,120	66,574	26,787	0	549,525	61.1%	78.8%	102.5%	0.0%	0.0%	68.3%	91.9%			
2024	593,983	65,418	65,126	25,817	0	750,343	393,764	44,693	84,688	12,034	0	535,180	66.3%	68.3%	130.0%	46.6%	0.0%	71.3%	98.1%			
2025	547,497	63,380	61,020	24,344	0	696,242	375,683	43,851	84,241	12,287	0	516,062	68.6%	69.2%	138.1%	50.5%	0.0%	74.1%	101.7%			
2026	485,921	58,122	55,744	21,946	0	621,735	358,140	42,942	82,371	12,306	0	495,759	73.7%	73.9%	147.8%	56.1%	0.0%	79.7%	109.4%			
2027	461,106	56,863	54,370	21,539	0	593,878	341,409	41,969	80,402	12,077	0	475,858	74.0%	73.8%	147.9%	56.1%	0.0%	80.1%	110.0%			
2028	437,681	55,530	52,968	21,100	0	567,279	325,491	40,940	78,342	11,830	0	456,604	74.4%	73.7%	147.9%	56.1%	0.0%	80.5%	110.6%			
2029	415,409	54,079	51,547	20,630	0	541,665	310,200	39,853	76,213	11,566	0	437,832	74.7%	73.7%	147.9%	56.1%	0.0%	80.8%	111.2%			
2030	394,747	52,284	50,033	20,135	0	517,199	295,901	38,513	74,007	11,287	0	419,709	75.0%	73.7%	147.9%	56.1%	0.0%	81.2%	111.6%			
2031	375,498	50,543	48,209	19,602	0	493,852	282,476	37,213	71,313	10,992	0	401,995	75.2%	73.6%	147.9%	56.1%	0.0%	81.4%	112.0%			
2032	357,599	48,849	46,469	18,940	0	471,857	269,901	35,949	68,717	10,625	0	385,191	75.5%	73.6%	147.9%	56.1%	0.0%	81.6%	112.3%			
2033	340,818	47,206	44,798	18,296	0	451,119	258,022	34,722	66,202	10,268	0	369,213	75.7%	73.6%	147.8%	56.1%	0.0%	81.8%	112.5%			
2034	325,150	45,618	43,205	17,670	0	431,643	246,855	33,536	63,782	9,920	0	354,094	75.9%	73.5%	147.6%	56.1%	0.0%	82.0%	112.7%			
2035	310,492	44,088	41,684	17,065	0	413,329	236,339	32,393	61,455	9,584	0	339,771	76.1%	73.5%	147.4%	56.2%	0.0%	82.2%	112.9%			
2036	296,752	42,612	40,236	16,480	0	396,080	226,420	31,291	59,221	9,260	0	326,192	76.3%	73.4%	147.2%	56.2%	0.0%	82.4%	113.1%			
2037	283,850	41,190	38,855	15,915	0	379,810	217,049	30,228	57,076	8,946	0	313,300	76.5%	73.4%	146.9%	56.2%	0.0%	82.5%	113.2%			
2038	271,712	39,819	37,537	15,371	0	364,439	208,182	29,204	55,016	8,645	0	301,047	76.6%	73.3%	146.6%	56.2%	0.0%	82.6%	113.3%			
2039	260,274	38,498	36,278	14,847	0	349,896	199,781	28,217	53,036	8,354	0	289,387	76.8%	73.3%	146.2%	56.3%	0.0%	82.7%	113.4%			
2040	249,478	37,224	35,075	14,341	0	336,118	191,811	27,265	51,133	8,073	0	278,282	76.9%	73.2%	145.8%	56.3%	0.0%	82.8%	113.5%			
2041	239,272	35,997	33,925	13,853	0	323,047	184,240	26,347	49,303	7,803	0	267,693	77.0%	73.2%	145.3%	56.3%	0.0%	83.0%	113.6%			
2042	229,610	34,814	32,825	13,383	0	310,632	177,039	25,463	47,543	7,542	0	257,588	77.1%	73.1%	144.8%	56.4%	0.0%	82.9%	113.7%			
2043	220,451	33,674	31,771	12,930	0	298,826	170,184	24,610	45,851	7,291	0	247,937	77.2%	73.1%	144.3%	56.4%	0.0%	83.0%	113.7%			
2044	211,757	32,575	30,763	12,494	0	287,588	163,651	23,788	44,222	7,049	0	238,711	77.3%	73.0%	143.8%	56.4%	0.0%	83.0%	113.8%			

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM							INCURRED CLAIMS							LOSS RATIO		
	Issue Year							Issue Year							RI Total	Weighted Credibility	
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	Standard	Credibility Weighted			
Accumulated Value	31,983,931	360,508	219,106	54,315	0	32,617,860	22,313,148	232,463	198,126	40,917	0	22,784,655	69.9%	72.1%	72.1%		
Present Value	4,778,109	636,531	605,669	244,364	0	6,264,693	3,564,303	465,488	886,268	135,861	0	5,051,921	80.6%	99.4%	99.4%		
Lifetime Value	36,762,040	997,039	824,775	298,699	0	38,882,553	25,877,451	697,952	1,084,394	176,778	0	27,836,575	71.6%	78.4%	78.4%		
Lifetime Loss Ratio							70.4%	70.0%	131.5%	59.2%	0.0%	71.6%					

PROPOSED RATE ADJUSTMENT: 12.3%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM							INCURRED CLAIMS							LOSS RATIO		
	Issue Year							Issue Year							RI Total	Weighted Credibility	
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	Standard	Credibility Weighted			
Accumulated Value	31,983,931	360,508	219,106	54,315	0	32,617,860	22,313,148	232,463	198,126	40,917	0	22,784,655	69.9%	72.1%	72.1%		
Present Value	5,363,105	727,616	681,181	283,580	0	7,055,482	3,564,303	465,488	886,268	135,861	0	5,051,921	71.6%	87.4%	87.4%		
Lifetime Value	37,347,036	1,088,124	900,287	337,895	0	39,673,342	25,877,451	697,952	1,084,394	176,778	0</						

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: 67.1%
 Interest Rate: 4.5%
 2024 Trend Rate: 7.75%

Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected
	Issue Year						Issue Year						Issue Year							
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	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%	65.3%	
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%	65.2%	
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%	65.2%	
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%	100.4%	
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%	132.8%	
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%	118.5%	
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%	114.6%	
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%	113.4%	
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%	98.3%	
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%	96.1%	
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%	89.8%	
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%	81.2%	
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%	89.6%	
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%	92.4%	
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%	88.1%	
2007	5,044,162	0	0	0	0	5,044,162	3,280,133	0	0	0	0	3,280,133	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%	96.8%	
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%	103.3%	
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%	94.3%	
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%	100.9%	
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%	102.0%	
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%	103.7%	
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%	96.8%	
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%	99.4%	
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%	109.5%	
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%	106.3%	
2017	2,262,160	0	0	0	0	2,262,160	1,648,205	0	0	0	0	1,648,205	72.9%	0.0%	0.0%	0.0%	0.0%	72.9%	107.5%	
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%	100.7%	
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%	106.6%	
2020	1,670,296	0	0	0	0	1,670,296	1,035,575	0	0	0	0	1,035,575	62.0%	0.0%	0.0%	0.0%	0.0%	62.0%	90.2%	
2021	1,547,334	141,712	0	0	0	1,689,046	1,116,841	309,850	0	0	0	1,426,691	72.2%	218.6%	0.0%	0.0%	0.0%	84.5%	121.7%	
2022	1,241,443	228,834	162,325	0	0	1,632,603	843,758	564,988	405,527	0	0	1,814,273	68.0%	246.9%	249.8%	0.0%	0.0%	111.1%	70.3%	
2023	1,110,333	194,409	306,543	419,264	0	2,030,549	753,444	474,798	682,206	753,508	0	2,663,956	67.9%	244.2%	222.5%	179.7%	0.0%	131.2%	71.0%	
2024	1,001,583	171,220	254,551	595,773	465,055	2,488,181	766,077	392,815	572,724	1,221,669	996,147	3,949,432	76.5%	229.4%	225.0%	205.1%	214.2%	158.7%	71.7%	
2025	845,897	151,019	224,931	526,652	685,133	2,633,632	676,075	350,018	511,264	1,090,989	1,915,363	4,543,709	79.9%	231.8%	227.3%	207.2%	216.4%	172.5%	73.1%	
2026	708,078	127,664	190,606	446,756	751,002	2,224,108	565,364	311,280	455,782	973,630	1,709,655	4,045,711	84.1%	243.8%	239.1%	217.9%	227.6%	181.9%	247.5%	
2027	622,754	113,304	169,576	398,122	669,892	1,973,648	523,622	276,265	405,495	867,636	1,525,008	3,589,028	84.1%	243.8%	239.1%	217.9%	227.6%	182.3%	248.6%	
2028	547,120	100,363	150,560	354,095	596,734	1,748,872	460,028	244,714	360,023	771,686	1,358,463	3,194,914	84.1%	243.8%	239.1%	217.9%	227.6%	182.7%	251.2%	
2029	479,965	88,711	133,430	314,295	530,588	1,546,988	403,563	216,301	319,600	684,950	1,207,862	2,831,756	84.1%	243.8%	239.1%	217.9%	227.6%	183.0%	253.6%	
2030	421,012	77,837	118,007	278,454	470,859	1,366,169	353,994	189,789	282,181	606,840	1,071,909	2,504,714	84.1%	243.8%	239.1%	217.9%	227.6%	183.3%	255.9%	
2031	369,227	68,283	103,543	246,172	417,083	1,204,307	310,452	166,494	247,594	536,488	949,488	2,210,516	84.1%	243.8%	239.1%	217.9%	227.6%	183.6%	257.9%	
2032	323,812	59,884	90,834	215,999	368,657	1,059,185	272,266	146,015	217,204	470,730	839,247	1,945,462	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	259.1%	
2033	283,899	52,508	79,653	189,468	323,439	929,967	238,707	128,030	190,469	412,911	736,308	1,706,424	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	259.8%	
2034	249,905	46,036	69,842	166,147	283,711	814,641	209,284	112,249	167,008	362,087	645,868	1,496,496	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	260.2%	
2035	218,225	40,362	61,233	145,682	248,790	714,292	183,488	98,413	146,423	317,487	566,370	1,312,181	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	260.7%	
2036	191,327	35,387	53,686	127,725	218,146	626,270	160,871	86,283	128,375	278,354	496,608	1,150,490	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	261.1%	
2037	167,744	31,025	47,068	111,982	191,257	549,076	141,042	75,647	112,551	244,044	435,396	1,008,681	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	261.6%	
2038	147,068	27,201	41,267	98,179	167,683	481,397	123,657	66,323	98,678	213,963	381,730	884,351	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	262.0%	
2039	128,940	23,848	36,180	86,077	147,014	422,060	108,415	58,148	86,515	187,590	334,678	775,346	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	262.3%	
2040	113,047	20,909	31,721	75,467	128,893	370,037	95,052	50,981	75,851	164,468	293,425	679,777	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	262.7%	
2041	99,113	18,331	27,811	66,165	113,006	324,426	83,336	44,697	66,502	144,196	257,258	595,988	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	263.0%	
2042	86,896	16,072	24,383	58,010	99,077	284,438	73,064	39,186	58,305	126,222	225,548	522,527	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	263.4%	
2043	76,186	14,091	21,377	50,860	86,865	249,378	64,058	34,357	51,118	110,839	197,747	458,120	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	263.5%	
2044	66,795	12,354	18,742	44,591	76,158	218,640	56,162	30,122	44,817	97,177	173,373	401,652	84.1%	243.8%	239.1%	217.9%	227.6%	183.7%	263.4%	

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total				
Accumulated Value	225,349,816	803,476	768,889	1,056,911	475,404	228,454,496	148,225,486	1,900,931	1,766,936	2,053,791	1,018,313	154,965,460	67.8%	67.8%	67.8%	66.7%
Present Value	4,816,848	880,018	1,323,516	3,121,304	5,278,092	15,419,777	4,015,684	2,127,916	3,138,806	6,746,804	11,918,096	27,947,307	181.2%	181.2%	181.2%	72.1%
Lifetime Value	230,166,664	1,683,494	2,092,405	4,178,215	5,753,496	243,874,273	152,241,171	4,028,847	4,905,744	8,800,596	12,936,409	182,912,767	75.0%	75.0%	75.0%	67.1%
Lifetime Loss Ratio							66.1%	239.3%	234.5%	210.6%	224.8%	75.0%				

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

EXHIBIT 2A

State: NATIONAL
Plan: C

Pricing Target Lifetime Loss Ratio: 67.5%
Interest Rate: 4.5%
2024 Trend Rate: 7.75%

Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected
	Issue Year						Issue Year						Issue Year							
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	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%	65.3%	
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%	65.2%	
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%	65.3%	
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%	100.0%	
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%	120.8%	
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%	116.7%	
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%	110.5%	
1999	28,125,284	0	0	0	0	28,125,284	20,147,697	0	0	0	0	20,147,697	71.8%	0.0%	0.0%	0.0%	0.0%	71.8%	109.3%	
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%	110.0%	
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%	106.6%	
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%	102.8%	
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%	98.4%	
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%	103.1%	
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%	106.2%	
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%	106.7%	
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%	103.3%	
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%	102.2%	
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%	97.0%	
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%	101.0%	
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%	98.8%	
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%	100.1%	
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%	92.9%	
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%	96.1%	
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%	99.1%	
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%	92.7%	
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%	99.2%	
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%	105.4%	
2019	7,855,510	0	0	0	0	7,855,510	5,941,282	0	0	0	0	5,941,282	75.6%	0.0%	0.0%	0.0%	0.0%	75.6%	107.2%	
2020	7,055,507	0	0	0	0	7,055,507	4,555,188	0	0	0	0	4,555,188	64.6%	0.0%	0.0%	0.0%	0.0%	64.6%	91.0%	
2021	6,109,630	2,203	0	0	0	6,111,833	4,048,026	861	0	0	0	4,048,887	66.3%	39.1%	0.0%	0.0%	0.0%	66.2%	93.2%	
2022	5,357,815	4,535	7,098	0	0	5,369,449	3,336,254	3,319	5,238	0	0	3,344,811	62.3%	73.2%	73.8%	0.0%	0.0%	62.3%	71.1%	
2023	4,557,035	4,844	8,395	3,485	0	4,573,758	2,959,816	1,525	14,592	6,846	0	2,982,778	65.0%	31.5%	173.8%	196.5%	0.0%	65.2%	91.7%	
2024	3,851,321	5,027	8,736	4,925	3,050	3,873,059	2,774,361	3,135	10,425	34,517	2,973	2,825,411	72.0%	62.4%	119.3%	700.9%	97.5%	73.0%	102.5%	
2025	3,207,498	4,315	7,512	4,236	5,648	3,229,209	2,448,417	2,793	9,306	30,825	5,716	2,497,058	76.3%	64.7%	123.9%	727.6%	101.2%	77.3%	108.6%	
2026	2,660,918	3,615	6,309	3,562	4,749	2,679,152	2,156,123	2,484	8,296	27,509	5,102	2,199,515	81.0%	68.7%	131.5%	772.4%	107.4%	82.1%	115.3%	
2027	2,340,274	3,208	5,613	3,174	4,236	2,356,505	1,896,307	2,205	7,381	24,515	4,551	1,934,958	81.0%	68.7%	131.5%	772.4%	107.4%	82.1%	115.3%	
2028	2,056,048	2,842	4,983	2,823	3,774	2,070,470	1,666,001	1,953	6,553	21,803	4,054	1,700,365	81.0%	68.7%	131.5%	772.4%	107.4%	82.1%	115.3%	
2029	1,803,684	2,512	4,416	2,506	3,355	1,816,473	1,461,512	1,726	5,808	19,353	3,605	1,492,003	81.0%	68.7%	131.5%	772.4%	107.4%	82.1%	115.4%	
2030	1,582,139	2,204	3,906	2,220	2,978	1,593,447	1,281,996	1,515	5,136	17,146	3,199	1,308,992	81.0%	68.7%	131.5%	772.4%	107.4%	82.1%	115.4%	
2031	1,387,534	1,933	3,427	1,962	2,638	1,397,495	1,124,309	1,329	4,507	15,158	2,834	1,148,136	81.0%	68.7%	131.5%	772.4%	107.4%	82.1%	115.4%	
2032	1,216,866	1,696	3,006	1,722	2,331	1,225,621	986,018	1,165	3,954	13,300	2,505	1,006,941	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.4%	
2033	1,066,675	1,467	2,636	1,510	2,045	1,074,554	864,461	1,022	3,467	11,667	2,198	892,634	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.4%	
2034	935,372	1,303	2,312	1,325	1,794	942,106	757,926	896	3,040	10,231	1,928	774,019	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.4%	
2035	820,079	1,143	2,027	1,161	1,573	825,983	664,504	785	2,665	8,970	1,690	678,615	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.4%	
2036	718,966	1,002	1,777	1,018	1,380	724,173	582,597	689	1,777	7,865	1,482	594,969	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.4%	
2037	630,373	878	1,558	893	1,210	634,911	510,786	604	2,049	6,895	1,299	521,634	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.4%	
2038	552,673	770	1,366	783	1,060	556,652	447,827	529	1,796	6,045	1,139	457,337	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.3%	
2039	484,551	675	1,198	686	930	488,039	392,628	464	1,575	5,300	999	400,966	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.3%	
2040	424,825	592	1,050	602	815	427,884	344,233	407	1,381	4,647	876	351,543	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.3%	
2041	372,461	519	920	527	715	375,143	301,803	357	1,211	4,074	768	306,212	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.3%	
2042	326,552	455	807	462	627	328,903	264,602	313	1,061	3,572	673	270,222	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.3%	
2043	286,301	399	708	405	549	288,362	231,988	274	930	3,132	590	236,914	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.2%	
2044	251,012	350	620	355	482	252,819	203,393	240	816	2,746	517	207,712	81.0%	68.7%	131.5%	772.4%	107.4%	82.2%	115.2%	

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	Issue Year						Issue Year						PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio	
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total					
Accumulated Value	1,356,539,176	17,946	25,823	8,757	3,117	1,356,594,819	962,096,947	9,543	32,092	42,599	3,039	962,184,220	70.9%	70.9%	70.9%	67.4%	
Present Value	18,129,488	24,955	43,872	24,920	33,428	18,256,663	14,542,875	16,981	57,135	190,627	35,570	14,843,187	81.3%	81.3%	81.3%	71.2%	
Lifetime Value	1,374,668,664	42,901	69,695	33,677	36,546	1,374,851,482	976,639,822	26,523	89,227	233,225	38,609	977,027,407	71.1%	71.1%	71.1%	67.5%	
Lifetime Loss Ratio							71.0%						61.8%	128.0%	692.5%	105.6%	71.1%

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%
 2024 Trend Rate: 7.75%

Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected
	Issue Year						Issue Year						Issue Year							
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total		
1992	34,742	0	0	0	0	34,742	27,833	0	0	0	27,833	80.1%	0.0%	0.0%	0.0%	0.0%	80.1%	65.3%		
1993	117,517	0	0	0	0	117,517	47,926	0	0	0	47,926	40.8%	0.0%	0.0%	0.0%	0.0%	40.8%	65.4%		
1994	472,866	0	0	0	0	472,866	258,726	0	0	0	258,726	54.7%	0.0%	0.0%	0.0%	0.0%	54.7%	65.1%		
1995	1,108,336	0	0	0	0	1,108,336	723,027	0	0	0	723,027	65.2%	0.0%	0.0%	0.0%	0.0%	65.2%	64.3%		
1996	1,866,151	0	0	0	0	1,866,151	1,423,550	0	0	0	1,423,550	76.3%	0.0%	0.0%	0.0%	0.0%	76.3%	65.0%		
1997	4,194,597	0	0	0	0	4,194,597	2,731,057	0	0	0	2,731,057	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%	100.1%		
1998	9,389,276	0	0	0	0	9,389,276	6,087,486	0	0	0	6,087,486	64.8%	0.0%	0.0%	0.0%	0.0%	64.8%	99.6%		
1999	17,641,338	0	0	0	0	17,641,338	11,554,163	0	0	0	11,554,163	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%	100.1%		
2000	23,680,438	0	0	0	0	23,680,438	16,182,672	0	0	0	16,182,672	68.3%	0.0%	0.0%	0.0%	0.0%	68.3%	103.5%		
2001	32,445,034	0	0	0	0	32,445,034	21,985,129	0	0	0	21,985,129	67.8%	0.0%	0.0%	0.0%	0.0%	67.8%	101.8%		
2002	41,032,201	0	0	0	0	41,032,201	26,707,875	0	0	0	26,707,875	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%	97.4%		
2003	54,127,065	0	0	0	0	54,127,065	35,278,900	0	0	0	35,278,900	65.2%	0.0%	0.0%	0.0%	0.0%	65.2%	97.8%		
2004	53,896,962	0	0	0	0	53,896,962	36,835,632	0	0	0	36,835,632	68.3%	0.0%	0.0%	0.0%	0.0%	68.3%	102.0%		
2005	48,599,671	0	0	0	0	48,599,671	33,904,834	0	0	0	33,904,834	69.8%	0.0%	0.0%	0.0%	0.0%	69.8%	67.1%		
2006	44,506,428	0	0	0	0	44,506,428	31,509,293	0	0	0	31,509,293	70.8%	0.0%	0.0%	0.0%	0.0%	70.8%	68.1%		
2007	40,229,197	0	0	0	0	40,229,197	28,971,497	0	0	0	28,971,497	72.0%	0.0%	0.0%	0.0%	0.0%	72.0%	68.8%		
2008	36,281,548	0	0	0	0	36,281,548	26,542,504	0	0	0	26,542,504	73.2%	0.0%	0.0%	0.0%	0.0%	73.2%	69.1%		
2009	33,380,517	0	0	0	0	33,380,517	24,248,619	0	0	0	24,248,619	72.6%	0.0%	0.0%	0.0%	0.0%	72.6%	104.7%		
2010	31,051,356	0	0	0	0	31,051,356	21,866,565	0	0	0	21,866,565	70.4%	0.0%	0.0%	0.0%	0.0%	70.4%	101.1%		
2011	26,947,455	0	0	0	0	26,947,455	19,023,084	0	0	0	19,023,084	70.6%	0.0%	0.0%	0.0%	0.0%	70.6%	104.9%		
2012	23,663,794	0	0	0	0	23,663,794	16,454,243	0	0	0	16,454,243	69.5%	0.0%	0.0%	0.0%	0.0%	69.5%	67.3%		
2013	20,171,469	0	0	0	0	20,171,469	13,430,843	0	0	0	13,430,843	66.6%	0.0%	0.0%	0.0%	0.0%	66.6%	97.3%		
2014	17,514,201	0	0	0	0	17,514,201	11,247,689	0	0	0	11,247,689	64.2%	0.0%	0.0%	0.0%	0.0%	64.2%	68.5%		
2015	14,824,438	0	0	0	0	14,824,438	9,954,279	0	0	0	9,954,279	67.1%	0.0%	0.0%	0.0%	0.0%	67.1%	68.5%		
2016	12,716,165	0	0	0	0	12,716,165	8,316,318	0	0	0	8,316,318	65.4%	0.0%	0.0%	0.0%	0.0%	65.4%	95.5%		
2017	11,111,718	0	0	0	0	11,111,718	7,310,594	0	0	0	7,310,594	65.8%	0.0%	0.0%	0.0%	0.0%	65.8%	96.0%		
2018	9,617,061	0	0	0	0	9,617,061	6,184,774	0	0	0	6,184,774	64.3%	0.0%	0.0%	0.0%	0.0%	64.3%	93.6%		
2019	8,421,790	0	0	0	0	8,421,790	5,768,021	0	0	0	5,768,021	68.5%	0.0%	0.0%	0.0%	0.0%	68.5%	99.6%		
2020	7,307,779	0	0	0	0	7,307,779	4,617,678	0	0	0	4,617,678	63.2%	0.0%	0.0%	0.0%	0.0%	63.2%	91.6%		
2021	6,328,727	21,493	0	0	0	6,350,220	4,186,195	21,296	0	0	4,207,492	66.1%	99.1%	0.0%	0.0%	0.0%	66.3%	96.1%		
2022	5,420,990	25,074	6,185	0	0	5,452,249	3,674,153	21,638	2,066	0	3,697,856	67.8%	86.3%	33.4%	0.0%	0.0%	67.9%	97.9%		
2023	4,669,205	22,888	10,079	1,319	0	4,703,492	3,544,955	13,366	9,946	302	3,568,569	75.9%	58.4%	98.7%	22.9%	0.0%	75.9%	109.3%		
2024	3,929,468	21,691	10,459	3,348	9,128	3,974,096	3,164,332	15,808	3,076	3,697	3,196,971	80.5%	72.9%	29.4%	110.4%	110.2%	80.4%	115.8%		
2025	3,288,215	18,203	8,793	2,816	16,530	3,334,557	2,792,572	14,086	2,745	3,302	19,340	2,832,045	84.9%	77.4%	31.2%	117.2%	117.0%	84.9%	122.2%	
2026	2,738,182	15,250	7,385	2,367	13,900	2,777,085	2,459,193	12,527	2,947	17,263	2,494,378	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.5%		
2027	2,408,228	13,535	6,570	2,110	12,398	2,442,841	2,162,857	11,118	2,177	2,626	15,398	2,194,176	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.5%	
2028	2,115,749	11,989	5,833	1,876	11,044	2,146,493	1,900,178	9,848	1,933	2,335	13,716	1,928,012	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.6%	
2029	1,856,057	10,597	5,170	1,666	9,820	1,883,309	1,666,946	8,705	1,713	2,073	12,196	1,691,633	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.6%	
2030	1,628,079	9,298	4,572	1,476	8,715	1,652,140	1,462,197	7,638	1,515	1,837	10,823	1,484,009	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.6%	
2031	1,427,824	8,157	4,012	1,305	7,719	1,449,016	1,282,345	6,700	1,330	1,624	9,587	1,301,585	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.6%	
2032	1,252,200	7,154	3,519	1,145	6,823	1,270,840	1,124,615	5,876	1,166	1,425	8,474	1,141,556	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.6%	
2033	1,087,854	6,272	3,086	1,004	5,986	1,114,203	985,985	5,152	1,023	1,250	7,435	1,000,854	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.6%	
2034	962,533	5,499	2,706	880	5,251	976,869	864,461	4,517	897	1,096	6,521	877,493	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.6%	
2035	843,891	4,821	2,372	772	4,605	856,462	757,908	3,960	786	961	5,719	769,334	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.6%	
2036	739,873	4,227	2,080	677	4,037	750,895	664,489	3,472	689	842	5,014	674,507	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.6%	
2037	648,677	3,706	1,824	593	3,540	658,340	582,584	3,044	604	739	4,396	591,367	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.6%	
2038	568,721	3,249	1,599	520	3,103	577,193	510,775	2,669	530	648	3,854	518,475	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.7%	
2039	498,620	2,849	1,402	456	2,721	506,048	447,817	2,340	465	568	3,379	454,568	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.7%	
2040	437,161	2,498	1,229	400	2,386	443,673	392,619	2,052	407	498	2,963	398,538	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.7%	
2041	383,276	2,190	1,078	351	2,092	388,986	344,225	1,799	357	436	2,598	349,415	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.7%	
2042	336,034	1,920	945	307	1,834	341,039	301,796	1,577	313	383	2,277	306,346	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.7%	
2043	294,614	1,683	828	270	1,608	299,003	264,596	1,383	275	335	1,997	268,586	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.8%	
2044	258,300	1,476	726	236	1,410	262,148	231,982	1,212	241	294	1,751	235,480	89.8%	82.1%	33.1%	124.5%	124.2%	89.8%	69.8%	

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO					
	Issue Year						Issue Year						PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio		
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total						
Accumulated Value	1,419,476,172	96,688	28,364	4,832	9,331	1,419,618,388	971,864,485	79,437	16,075	4,102	10,282	971,974,380	68.5%	68.5%	68.5%	67.5%		
Present Value	18,643,761	105,284	51,356	16,565	97,831	18,914,797	16,587,058	85,635	16,855	20,419	120,338	16,830,305	89.0%	89.0%	89.0%	69.6%		
Lifetime Value	1,438,119,933	204,972	79,720	21,397	107,163	1,438,533,185	988,451,543	165,072	32,930	24,520	130,620	988,804,685	68.7%	68.7%	68.7%	67.5%		
Lifetime Loss Ratio													68.7%	80.5%	41.3%	114.6%	121.9%	68.7%

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

EXHIBIT 2A

State: NATIONAL
 Plan: F

Pricing Target Lifetime Loss Ratio: 70.4%
 Interest Rate: 4.5%
 2024 Trend Rate: 7.75%

Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected
	Issue Year						Issue Year						Issue Year							
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	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%	65.3%	
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%	65.2%	
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%	65.2%	
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%	92.9%	
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%	65.3%	
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%	109.2%	
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%	106.2%	
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%	104.9%	
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%	105.5%	
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%	101.4%	
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%	96.2%	
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%	94.4%	
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%	99.1%	
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%	103.3%	
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%	102.5%	
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%	99.3%	
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%	96.2%	
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%	93.2%	
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%	94.8%	
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%	96.6%	
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%	93.9%	
2013	326,934,273	0	0	0	0	326,934,273	219,611,357	0	0	0	0	219,611,357	67.2%	0.0%	0.0%	0.0%	0.0%	67.2%	98.4%	
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%	100.1%	
2015	367,088,427	0	0	0	0	367,088,427	270,110,263	0	0	0	0	270,110,263	73.6%	0.0%	0.0%	0.0%	0.0%	73.6%	103.7%	
2016	394,134,632	0	0	0	0	394,134,632	287,638,218	0	0	0	0	287,638,218	74.9%	0.0%	0.0%	0.0%	0.0%	74.9%	103.7%	
2017	384,124,271	0	0	0	0	384,124,271	295,708,529	0	0	0	0	295,708,529	77.0%	0.0%	0.0%	0.0%	0.0%	77.0%	104.6%	
2018	354,964,189	0	0	0	0	354,964,189	280,860,531	0	0	0	0	280,860,531	79.1%	0.0%	0.0%	0.0%	0.0%	79.1%	105.9%	
2019	325,315,126	0	0	0	0	325,315,126	256,351,721	0	0	0	0	256,351,721	78.8%	0.0%	0.0%	0.0%	0.0%	78.8%	104.4%	
2020	303,441,490	0	0	0	0	303,441,490	212,081,775	0	0	0	0	212,081,775	69.9%	0.0%	0.0%	0.0%	0.0%	69.9%	92.0%	
2021	271,556,774	4,957,773	0	0	0	276,514,547	198,580,249	4,114,681	0	0	0	202,694,931	73.1%	83.0%	0.0%	0.0%	0.0%	73.3%	96.2%	
2022	243,887,340	8,088,467	5,345,402	0	0	257,321,209	186,345,559	7,686,753	4,682,857	0	0	198,715,169	76.4%	95.0%	87.6%	0.0%	0.0%	77.2%	101.3%	
2023	220,247,646	7,997,387	8,254,961	5,935,298	0	242,435,292	174,696,171	7,681,987	6,076,823	0	0	196,832,538	79.3%	96.1%	101.5%	102.4%	0.0%	81.2%	76.3%	
2024	203,116,059	7,863,741	8,458,973	9,337,870	6,160,009	234,936,652	169,772,951	7,378,655	8,408,822	9,568,557	6,165,526	201,294,511	83.6%	93.8%	99.4%	102.9%	100.1%	85.7%	76.4%	
2025	175,470,222	6,947,159	7,486,747	8,267,821	11,743,172	209,915,121	149,827,278	6,574,746	7,506,448	8,545,028	11,854,902	184,308,402	85.4%	94.6%	100.3%	103.4%	101.0%	87.8%	76.7%	
2026	145,568,892	5,820,294	6,287,558	6,950,908	9,874,607	174,502,259	131,940,778	5,847,089	6,691,851	7,625,827	10,581,697	162,687,242	90.6%	100.5%	106.4%	109.7%	107.2%	93.2%	76.8%	
2027	128,027,637	5,165,600	5,593,853	6,194,202	8,808,125	153,789,416	116,041,729	5,189,380	5,953,541	6,795,646	9,438,849	143,419,145	90.6%	100.5%	106.4%	109.7%	107.2%	93.3%	76.8%	
2028	112,478,732	4,575,643	4,966,558	5,509,195	7,846,197	135,376,324	101,948,508	4,596,707	5,285,911	6,044,126	8,408,040	126,283,292	90.6%	100.5%	106.4%	109.7%	107.2%	93.3%	76.8%	
2029	98,672,800	4,044,387	4,401,474	4,889,969	6,976,470	118,965,099	89,435,083	4,063,006	4,684,491	5,364,775	7,476,034	111,023,389	90.6%	100.5%	106.4%	109.7%	107.2%	93.3%	76.8%	
2030	86,552,938	3,548,665	3,892,716	4,332,335	6,191,122	104,517,776	78,449,879	3,565,002	4,143,020	4,752,995	6,634,449	97,545,346	90.6%	100.5%	106.4%	109.7%	107.2%	93.3%	76.8%	
2031	75,906,823	3,113,093	3,415,585	3,830,075	5,484,041	91,749,617	68,800,450	3,127,425	3,635,210	4,201,967	5,876,737	85,641,788	90.6%	100.5%	106.4%	109.7%	107.2%	93.3%	76.9%	
2032	66,570,193	2,730,179	2,996,348	3,360,622	4,847,315	80,504,656	60,337,912	2,742,748	3,189,014	3,686,931	5,194,417	75,151,022	90.6%	100.5%	106.4%	109.7%	107.2%	93.3%	77.1%	
2033	58,364,764	2,393,893	2,627,535	2,947,841	4,252,761	70,886,794	52,900,673	2,404,914	2,796,487	3,234,070	4,557,288	65,993,432	90.6%	100.5%	106.4%	109.7%	107.2%	93.4%	77.2%	
2034	51,170,735	2,098,822	2,363,892	2,584,999	3,730,400	61,868,847	46,380,146	2,108,484	2,452,034	2,835,997	3,997,522	57,774,163	90.6%	100.5%	106.4%	109.7%	107.2%	93.4%	77.4%	
2035	44,863,440	1,840,122	2,019,915	2,266,595	3,271,234	54,261,306	40,663,339	1,848,593	2,149,796	2,486,677	3,505,478	50,653,883	90.6%	100.5%	106.4%	109.7%	107.2%	93.4%	77.6%	
2036	39,333,582	1,613,309	1,770,940	1,987,215	2,868,305	47,573,350	35,651,184	1,620,736	1,884,813	2,180,170	3,073,695	44,410,597	90.6%	100.5%	106.4%	109.7%	107.2%	93.4%	77.7%	
2037	34,485,332	1,414,453	1,552,655	1,742,271	2,514,758	41,709,469	31,256,826	1,420,964	1,652,491	1,911,442	2,694,832	38,936,556	90.6%	100.5%	106.4%	109.7%	107.2%	93.4%	77.9%	
2038	30,234,677	1,240,107	1,361,275	1,527,519	2,204,789	36,568,368	27,404,116	1,245,816	1,448,806	1,675,838	2,362,668	34,137,244	90.6%	100.5%	106.4%	109.7%	107.2%	93.4%	78.0%	
2039	26,507,957	1,087,252	1,193,484	1,339,238	1,933,028	32,060,958	24,026,290	1,092,257	1,270,226	1,469,275	2,071,446	29,929,494	90.6%	100.5%	106.4%	109.7%	107.2%	93.4%	78.0%	
2040	23,240,591	953,238	1,046,376	1,174,163	1,694,763	28,109,131	21,064,814	957,626	1,113,658	1,288,172	1,816,120	26,240,391	90.6%	100.5%	106.4%	109.7%	107.2%	93.4%	78.1%	
2041	20,375,961	835,742	917,400	1,029,436	1,485,867	24,644,405	18,468,370	839,589	976,389	1,129,392	1,592,265	23,006,005	90.6%	100.5%	106.4%	109.7%	107.2%	93.4%	78.1%	
2042	17,864,424	732,728	804,321	902,548	1,302,719	21,606,741	16,191,562	736,102	856,039	990,184	1,396,003	20,170,290	90.6%	100.5%	106.4%	109.7%	107.2%	93.4%	78.2%	
2043	15,662,459	642,412	705,181	791,300	1,142,146	18,943,498	14,196,144	645,370	750,524	868,134	1,223,932	17,684,104	90.6%	100.5%	106.4%	109.7%	107.2%	93.4%	78.4%	
2044	13,731,907	563,229	618,260	693,765	1,001,366	16,608,526	12,446,330	565,822	658,015	761,128	1,073,070	15,504,365	90.6%	100.5%	106.4%	109.7%	107.2%	93.4%	78.5%	

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						PLAN F Total	National PLAN F (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total				
Accumulated Value	16,101,856,912	31,394,865	23,432,805	15,886,065	6,297,084	16,178,867,730	11,266,433,650	29,130,098	22,772,887	16						

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: 73.2%
 Interest Rate: 4.5%
 2024 Trend Rate: 7.75%

Year	EARNED PREMIUM							INCURRED CLAIMS							INCURRED LOSS RATIO							TARGET LOSS RATIO	Actual/Expected
	Issue Year							Issue Year							Issue Year								
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	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%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	0.0%	67.7%	9.4%		
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%	0.0%	0.0%	67.7%	82.3%		
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%	0.0%	0.0%	67.7%	98.9%		
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%	0.0%	0.0%	67.6%	107.6%		
2007	65,641,528	0	0	0	0	65,641,528	50,977,016	0	0	0	50,977,016	76.5%	0.0%	0.0%	0.0%	0.0%	76.5%	0.0%	0.0%	69.2%	110.5%		
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%	0.0%	0.0%	70.0%	112.5%		
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%	0.0%	0.0%	70.0%	113.5%		
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%	0.0%	0.0%	70.1%	110.3%		
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%	0.0%	0.0%	70.6%	104.4%		
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%	0.0%	0.0%	70.1%	100.1%		
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%	0.0%	0.0%	69.9%	99.7%		
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%	0.0%	0.0%	70.5%	100.9%		
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%	0.0%	0.0%	70.2%	108.6%		
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%	0.0%	0.0%	70.5%	107.9%		
2017	281,319,499	0	0	0	0	281,319,499	214,812,090	0	0	0	214,812,090	76.4%	0.0%	0.0%	0.0%	0.0%	76.4%	0.0%	0.0%	71.9%	106.2%		
2018	297,673,112	0	0	0	0	297,673,112	242,667,154	0	0	0	242,667,154	81.5%	0.0%	0.0%	0.0%	0.0%	81.5%	0.0%	0.0%	73.7%	110.6%		
2019	297,788,538	0	0	0	0	297,788,538	251,126,269	0	0	0	251,126,269	84.3%	0.0%	0.0%	0.0%	0.0%	84.3%	0.0%	0.0%	75.0%	112.4%		
2020	313,473,836	0	0	0	0	313,473,836	232,954,272	0	0	0	232,954,272	74.3%	0.0%	0.0%	0.0%	0.0%	74.3%	0.0%	0.0%	75.5%	98.5%		
2021	303,861,743	32,297,606	0	0	0	336,159,348	237,729,712	25,567,750	0	0	263,297,462	78.2%	79.2%	0.0%	0.0%	0.0%	78.3%	0.0%	0.0%	75.4%	103.9%		
2022	278,874,003	54,760,068	34,335,780	0	0	367,969,851	219,681,506	47,083,290	27,589,291	0	294,354,087	78.8%	86.0%	80.4%	0.0%	0.0%	80.0%	0.0%	0.0%	75.0%	106.6%		
2023	260,815,598	53,575,985	66,185,213	54,633,360	0	435,210,156	210,490,980	49,906,387	61,999,752	49,772,475	372,169,594	80.7%	93.2%	93.7%	91.1%	0.0%	85.5%	0.0%	0.0%	74.3%	115.1%		
2024	247,597,352	53,795,893	65,864,185	92,862,510	51,277,344	511,397,284	206,210,299	52,594,553	66,807,812	92,055,912	468,301,469	83.3%	97.8%	101.6%	99.1%	98.5%	91.6%	0.0%	0.0%	74.0%	123.8%		
2025	243,037,153	53,519,442	64,315,490	90,036,628	107,341,469	558,250,161	199,713,214	51,550,780	67,014,532	92,961,796	468,301,469	82.2%	96.3%	104.2%	103.2%	100.2%	92.9%	0.0%	0.0%	74.6%	124.7%		
2026	222,249,622	49,531,520	59,667,353	81,922,476	96,958,391	510,330,361	193,045,434	50,429,960	65,716,356	93,083,101	468,301,469	86.9%	101.8%	110.1%	113.6%	112.0%	100.1%	0.0%	0.0%	74.7%	134.0%		
2027	214,615,080	48,355,974	58,392,692	80,305,418	93,206,899	494,876,063	186,398,287	49,233,091	64,312,472	91,244,631	468,301,469	86.9%	101.8%	110.1%	113.6%	116.6%	101.0%	0.0%	0.0%	74.5%	135.6%		
2028	207,053,783	47,116,626	57,028,998	78,567,028	91,300,633	481,057,509	179,817,211	47,971,263	62,810,519	89,269,437	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.1%	0.0%	0.0%	74.1%	136.5%		
2029	199,495,143	45,810,755	55,594,392	76,708,824	89,327,597	466,937,711	173,240,638	46,641,705	61,230,484	87,159,245	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.2%	0.0%	0.0%	73.8%	137.2%		
2030	192,220,131	44,215,294	54,085,182	74,758,323	87,199,090	452,478,020	166,912,313	45,017,304	59,568,272	84,941,910	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.2%	0.0%	0.0%	73.5%	137.7%		
2031	185,197,364	42,667,013	52,201,545	72,700,520	84,964,205	437,730,647	160,804,737	43,440,939	57,493,675	82,603,792	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.3%	0.0%	0.0%	73.3%	138.2%		
2032	178,451,679	41,160,811	50,373,611	70,168,563	82,609,361	422,764,025	154,939,254	41,907,417	55,480,427	79,726,932	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.3%	0.0%	0.0%	73.2%	138.4%		
2033	171,918,998	39,699,974	48,590,580	67,704,827	79,724,473	407,636,852	149,260,036	40,420,082	53,516,534	76,927,585	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.3%	0.0%	0.0%	73.1%	138.6%		
2034	165,641,262	38,287,220	46,866,054	65,308,337	76,925,213	393,028,066	143,803,328	38,981,702	51,617,277	74,204,646	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.3%	0.0%	0.0%	73.1%	138.7%		
2035	159,606,630	36,924,739	45,198,288	62,990,481	74,202,358	378,922,496	138,558,694	37,594,508	49,780,436	71,571,052	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.3%	0.0%	0.0%	73.0%	138.8%		
2036	153,804,020	35,610,744	43,589,872	60,748,916	71,568,845	365,322,397	133,516,384	36,256,678	48,008,960	69,024,140	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.3%	0.0%	0.0%	73.0%	138.9%		
2037	148,223,048	34,343,508	42,038,692	58,587,119	69,022,011	352,214,378	128,667,263	34,966,456	46,500,524	66,567,862	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.4%	0.0%	0.0%	72.9%	139.0%		
2038	142,853,958	33,121,367	40,542,713	56,502,250	66,565,809	339,586,097	124,002,761	33,722,147	44,652,884	64,198,993	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.4%	0.0%	0.0%	72.9%	139.1%		
2039	137,687,574	31,942,717	39,099,969	54,491,574	64,197,013	327,418,447	119,514,821	32,522,118	43,063,876	61,914,421	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.4%	0.0%	0.0%	72.8%	139.2%		
2040	132,715,248	30,806,011	37,708,566	52,552,448	61,912,512	315,694,785	115,195,859	31,364,793	41,531,414	59,711,148	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.4%	0.0%	0.0%	72.7%	139.4%		
2041	127,928,815	29,709,755	36,366,677	50,682,329	59,709,307	304,396,893	111,038,716	30,248,653	40,053,487	57,586,281	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.4%	0.0%	0.0%	72.6%	139.6%		
2042	123,320,558	28,652,510	35,072,541	48,878,758	57,584,505	293,508,872	107,036,635	29,172,231	38,628,152	55,537,028	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.4%	0.0%	0.0%	72.6%	139.7%		
2043	118,883,168	27,632,888	47,139,370	55,535,315	63,061,198	283,824,123	103,183,218	28,134,114	37,253,539	53,560,700	468,301,469	86.8%	101.8%	110.1%	113.6%	116.6%	101.4%	0.0%	0.0%	72.6%	139.8%		
2044	114,609,717	26,649,550	32,620,787	45,461,878	53,559,048	272,900,98																	

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: 64.6%
 Interest Rate: 4.5%
 2024 Trend Rate: 7.75%

Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected	
	Issue Year						Issue Year						Issue Year								
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	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%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	0.0%
2016	141,395	0	0	0	0	141,395	28,217	0	0	0	28,217	0	20.0%	0.0%	0.0%	0.0%	0.0%	20.0%	0.0%	75.3%	75.3%
2017	1,271,423	0	0	0	0	1,271,423	416,956	0	0	0	416,956	0	32.8%	0.0%	0.0%	0.0%	0.0%	32.8%	0.0%	38.9%	84.3%
2018	1,934,864	0	0	0	0	1,934,864	978,516	0	0	0	978,516	0	50.6%	0.0%	0.0%	0.0%	0.0%	50.6%	0.0%	50.6%	90.4%
2019	2,106,832	0	0	0	0	2,106,832	1,199,134	0	0	0	1,199,134	0	56.9%	0.0%	0.0%	0.0%	0.0%	56.9%	0.0%	63.4%	89.7%
2020	2,190,172	0	0	0	0	2,190,172	1,079,899	0	0	0	1,079,899	0	49.3%	0.0%	0.0%	0.0%	0.0%	49.3%	0.0%	65.7%	75.1%
2021	2,024,177	110,710	0	0	0	2,134,886	1,073,981	32,664	0	0	1,106,645	0	53.1%	29.5%	0.0%	0.0%	0.0%	51.8%	0.0%	67.2%	77.2%
2022	1,858,918	116,914	18,530	0	0	1,994,363	1,225,593	93,492	40,320	0	1,359,404	0	65.9%	80.0%	217.6%	0.0%	0.0%	68.2%	0.0%	69.1%	98.6%
2023	1,692,835	96,407	25,613	16,637	0	1,831,491	1,847,774	88,346	47,163	12,963	1,996,246	0	109.2%	91.6%	184.1%	77.9%	0.0%	109.0%	0.0%	69.2%	157.6%
2024	1,558,623	82,437	22,216	17,448	6,940	1,687,664	1,528,820	75,739	58,607	13,174	1,679,880	0	98.1%	91.9%	263.8%	75.5%	51.0%	109.0%	0.0%	69.0%	144.3%
2025	1,424,827	76,089	20,543	13,861	6,965	1,542,284	1,484,128	74,236	57,550	15,064	1,645,564	0	104.2%	97.6%	280.1%	108.7%	209.4%	106.7%	0.0%	68.8%	155.0%
2026	1,305,749	70,419	19,058	12,873	5,556	1,413,655	1,437,647	72,622	56,435	14,788	1,607,671	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.1%	0.0%	68.5%	164.9%
2027	1,263,245	68,748	18,651	12,619	5,452	1,368,714	1,390,849	70,899	55,229	14,496	1,618,470	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.1%	0.0%	68.2%	165.9%
2028	1,220,806	66,986	18,215	12,346	5,342	1,323,695	1,344,124	69,081	53,939	14,182	1,602,299	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.1%	0.0%	67.7%	167.0%
2029	1,178,058	65,129	17,757	12,054	5,225	1,278,223	1,297,057	67,167	52,582	13,847	1,567,331	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.4%	167.9%
2030	1,136,694	62,861	17,275	11,747	5,100	1,233,678	1,251,515	64,828	51,155	13,494	1,530,304	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.2%	168.5%
2031	1,096,567	60,660	16,673	11,424	4,970	1,190,294	1,207,335	62,558	49,373	13,123	1,479,300	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.1%	168.8%
2032	1,057,857	58,518	16,089	11,026	4,832	1,148,323	1,164,715	60,349	47,645	12,666	1,449,872	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%
2033	1,020,212	56,442	15,520	10,639	4,663	1,107,476	1,123,267	58,207	45,958	12,221	1,399,246	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%
2034	983,907	54,433	14,969	10,262	4,499	1,068,071	1,083,295	56,136	44,327	11,788	1,350,047	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%
2035	948,894	52,496	14,436	9,898	4,340	1,030,065	1,044,745	54,138	42,750	11,370	1,302,233	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%
2036	915,127	50,628	13,923	9,546	4,186	993,410	1,007,567	52,212	41,228	10,985	1,254,533	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%
2037	882,561	48,826	13,427	9,206	4,037	958,058	971,712	50,354	39,761	10,575	1,211,313	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%
2038	851,155	47,089	12,949	8,879	3,894	923,965	937,133	48,562	38,346	10,199	1,168,212	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%
2039	820,866	45,413	12,489	8,563	3,755	891,085	903,784	46,834	36,982	9,836	1,126,702	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%
2040	791,655	43,797	12,044	8,258	3,621	859,375	871,622	45,167	35,666	9,486	1,086,606	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%
2041	763,483	42,238	11,616	7,964	3,492	828,794	840,605	43,560	34,396	9,148	1,049,979	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%
2042	736,314	40,735	11,202	7,681	3,368	799,300	810,691	42,010	33,172	8,823	1,016,906	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%
2043	710,112	39,286	10,804	7,407	3,248	770,857	781,842	40,515	31,992	8,509	974,606	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%
2044	684,842	37,888	10,419	7,144	3,133	743,425	754,020	39,073	30,853	8,206	940,040	0	110.1%	103.1%	296.1%	114.9%	300.0%	113.2%	0.0%	67.0%	169.0%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						PLAN High Ded Total	National PLAN High Ded F (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total				
Accumulated Value	17,742,074	446,922	70,757	35,608	7,095	18,302,456	10,925,507	314,272	155,304	27,315	3,618	11,426,017	62.4%	62.4%	62.4%	
Present Value	13,863,445	761,031	208,074	141,802	62,707	15,037,059	15,181,054	780,700	612,942	162,049	181,978	16,918,722	112.5%	112.5%	67.5%	
Lifetime Value	31,605,520	1,207,953	278,830	177,410	69,802	33,339,515	26,106,561	1,094,972	768,246	189,364	185,596	28,344,739	85.0%	85.0%	64.6%	
Lifetime Loss Ratio							82.6%	90.6%	275.5%	106.7%	265.9%	85.0%				

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: 71.9%
 Interest Rate: 4.5%
 2024 Trend Rate: 7.75%

Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected
	Issue Year						Issue Year						Issue Year							
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	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	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%	64.0%	192.9%	
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%	64.7%	182.1%	
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%	66.4%	153.5%	
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%	67.4%	137.3%	
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%	68.0%	123.1%	
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%	68.6%	117.6%	
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%	66.0%	105.5%	
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%	68.0%	102.9%	
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%	71.2%	110.5%	
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%	73.0%	114.3%	
2020	16,696,218	0	0	0	0	16,696,218	12,732,766	0	0	0	12,732,766	76.3%	0.0%	0.0%	0.0%	0.0%	76.3%	71.9%	106.1%	
2021	16,787,245	4,589,956	0	0	0	21,377,201	14,573,456	3,042,686	0	0	17,616,143	86.8%	66.3%	0.0%	0.0%	0.0%	82.4%	71.3%	115.5%	
2022	14,621,206	7,640,857	6,021,502	0	0	28,283,565	12,201,563	5,876,699	4,027,841	0	22,106,103	83.5%	76.9%	66.9%	0.0%	0.0%	78.2%	71.2%	109.8%	
2023	13,064,035	6,899,606	10,184,497	8,408,645	0	38,556,783	11,546,532	5,969,333	8,316,969	6,371,500	32,204,334	88.4%	86.5%	81.7%	75.8%	0.0%	83.5%	71.5%	116.8%	
2024	11,950,266	6,563,500	9,492,702	13,559,176	8,670,524	50,236,168	11,433,656	6,554,542	8,976,731	11,850,863	7,360,635	46,176,426	95.7%	99.9%	94.6%	87.4%	84.9%	91.9%	127.5%	
2025	11,649,148	6,459,985	9,170,429	13,006,056	16,534,501	56,820,119	11,099,418	6,424,462	8,991,049	11,967,482	15,670,048	54,152,459	95.3%	99.5%	98.0%	92.0%	94.8%	95.3%	129.4%	
2026	10,675,585	5,978,628	8,507,674	11,834,088	14,935,128	51,931,104	10,751,796	6,284,781	8,816,878	11,983,098	15,816,613	53,653,167	100.7%	105.1%	103.6%	101.3%	105.9%	103.3%	143.0%	
2027	10,328,078	5,836,736	8,325,927	11,600,355	14,357,262	50,448,357	10,401,809	6,135,623	8,628,525	11,746,422	15,829,603	52,741,982	100.7%	105.1%	103.6%	101.3%	110.3%	104.5%	140.9%	
2028	9,981,111	5,687,142	8,131,483	11,349,239	14,068,248	49,217,223	10,052,365	5,978,369	8,427,015	11,492,144	15,510,952	51,460,844	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	142.0%	
2029	9,631,604	5,529,519	7,926,931	11,089,960	13,759,708	47,928,722	9,700,362	5,812,674	8,215,028	11,220,488	15,170,770	50,119,325	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	143.0%	
2030	9,293,422	5,336,941	7,711,740	10,799,060	13,431,840	46,573,004	9,359,766	5,610,235	7,992,017	10,935,038	14,809,279	48,706,335	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	143.9%	
2031	8,965,352	5,150,058	7,443,161	10,501,804	13,087,586	45,147,963	9,029,354	5,413,782	7,713,677	10,634,039	14,429,722	47,220,575	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	144.7%	
2032	8,648,863	4,968,254	7,182,525	10,136,056	12,724,854	43,660,553	8,710,806	5,222,668	7,443,568	10,263,685	14,029,792	45,670,320	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	145.1%	
2033	8,341,067	4,791,926	6,928,292	9,780,162	12,280,476	42,121,943	8,400,632	5,037,311	7,180,095	9,903,310	13,539,843	44,061,191	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	145.4%	
2034	8,044,263	4,621,402	6,682,400	9,433,982	11,849,288	40,631,336	8,101,689	4,858,054	6,925,266	9,552,771	13,064,437	42,502,217	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	145.6%	
2035	7,758,001	4,456,946	6,444,601	9,099,161	11,429,869	39,188,579	7,813,384	4,685,177	6,678,825	9,213,734	12,602,006	40,993,126	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	145.9%	
2036	7,481,527	4,298,342	6,215,265	8,775,360	11,024,212	37,795,106	7,535,339	4,518,451	6,441,154	8,885,856	12,154,749	39,538,549	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	146.1%	
2037	7,215,677	4,145,382	5,994,090	8,463,082	10,631,907	36,450,138	7,267,188	4,357,658	6,211,940	8,569,646	11,222,212	38,128,645	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	146.4%	
2038	6,958,901	3,997,865	5,780,786	8,161,917	10,253,562	35,153,031	7,008,579	4,202,588	5,990,884	8,264,689	11,305,068	36,771,808	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	146.7%	
2039	6,711,263	3,855,598	5,575,072	7,871,468	9,888,681	33,902,083	6,759,174	4,053,035	5,777,693	7,970,583	10,902,769	35,463,254	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	147.2%	
2040	6,472,438	3,718,394	5,376,679	7,591,356	9,536,785	32,695,651	6,518,643	3,908,805	5,572,090	7,686,944	10,514,785	34,201,267	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	147.2%	
2041	6,242,111	3,586,072	5,165,346	7,321,212	9,197,411	31,532,151	6,286,672	3,769,707	5,373,802	7,413,398	10,140,608	32,984,188	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	147.4%	
2042	6,019,981	3,458,459	5,000,821	7,060,681	8,870,114	30,410,055	6,062,556	3,635,559	5,182,572	7,149,586	9,779,747	31,810,420	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	147.7%	
2043	5,805,755	3,335,387	4,822,863	6,809,421	8,554,464	29,327,889	5,847,201	3,506,185	4,998,146	6,895,163	9,431,727	30,678,421	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	147.8%	
2044	5,599,153	3,216,694	4,651,237	6,567,102	8,250,047	28,284,233	5,639,124	3,381,414	4,820,283	6,649,793	9,096,092	29,586,706	100.7%	105.1%	103.6%	101.3%	110.3%	104.6%	147.7%	

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						PLAN N Total	National PLAN N (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2020 & Prior	2021	2022	2023	2024	Total	2020 & Prior	2021	2022	2023	2024	Total				
Accumulated Value	178,232,576	27,964,223	27,305,520	22,843,467	8,863,465	265,209,251	156,245,514	23,186,941	22,557,500	18,920,951	7,524,427	228,435,333	86.1%	86.1%	86.1%	70.5%
Present Value	113,345,237	64,612,115	92,886,388	130,613,315	163,655,051	565,112,106	113,535,273	67,562,416	95,760,753	131,081,782	177,325,005	585,265,230	103.6%	103.6%	103.6%	72.6%
Lifetime Value	291,577,813	92,576,339	120,191,908	153,456,782	172,518,516	830,321,357	269,780,787	90,749,358	118,318,253	150,002,733	184,849,432	813,700,562	98.0%	98.0%	98.0%	71.9%
Lifetime Loss Ratio							92.5%	98.0%	98.4%	97.7%	107.1%	98.0%				

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: 68.3%
 Interest Rate: 4.5%
 2024 Trend Rate: 7.75%

Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO	Actual/Expected	
	2020 & Prior	Issue Year					2020 & Prior	Issue Year					2020 & Prior	Issue Year							
		2021	2022	2023	2024	Total		2021	2022	2023	2024	Total		2021	2022	2023	2024	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%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	0.0%	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%	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%	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%	0.0%	0.0%
2020	371,471	0	0	0	0	371,471	95,064	0	0	0	95,064	25.6%	0.0%	0.0%	0.0%	0.0%	25.6%	47.4%	54.0%	0.0%	0.0%
2021	695,031	628,904	0	0	0	1,323,935	300,514	158,103	0	0	458,617	43.2%	25.1%	0.0%	0.0%	0.0%	34.6%	54.9%	63.1%	0.0%	0.0%
2022	622,462	868,678	479,936	0	0	1,971,076	305,222	357,154	132,823	0	795,199	49.0%	41.1%	27.7%	0.0%	0.0%	40.3%	60.6%	66.5%	0.0%	0.0%
2023	566,420	782,567	789,830	645,708	0	2,784,525	405,549	412,620	436,317	265,534	1,520,020	71.6%	52.7%	55.2%	41.1%	0.0%	54.6%	61.5%	88.8%	0.0%	0.0%
2024	531,613	712,721	700,467	936,447	682,068	3,563,316	356,238	415,769	429,808	502,119	386,411	2,090,344	67.0%	58.3%	61.4%	53.6%	56.7%	58.7%	62.2%	94.3%	0.0%
2025	512,731	693,658	681,225	785,880	940,692	3,594,386	361,543	426,041	455,797	593,535	1,209,541	3,046,458	70.5%	61.4%	68.9%	75.5%	128.6%	84.6%	67.9%	124.9%	0.0%
2026	501,401	685,041	654,221	753,367	801,540	3,395,570	366,139	435,722	467,285	629,243	1,429,052	3,327,451	73.0%	63.6%	71.4%	83.5%	178.3%	98.0%	69.6%	140.7%	0.0%
2027	517,364	713,647	683,003	787,583	811,800	3,513,396	370,322	444,717	478,089	644,852	1,514,303	3,452,282	71.6%	62.3%	70.0%	81.9%	186.5%	98.3%	69.7%	141.0%	0.0%
2028	522,710	741,635	711,800	821,993	848,342	3,646,480	374,148	453,015	488,147	659,569	1,551,267	3,526,146	71.6%	61.1%	68.6%	80.2%	182.9%	96.7%	69.5%	139.2%	0.0%
2029	527,334	753,857	740,075	856,401	885,149	3,762,816	377,458	460,480	497,498	673,250	1,586,210	3,594,896	71.6%	61.1%	67.2%	78.6%	179.2%	95.5%	69.4%	137.7%	0.0%
2030	531,946	760,675	752,711	890,161	922,021	3,857,515	380,760	464,645	505,992	685,946	1,618,796	3,656,139	71.6%	61.1%	67.2%	77.1%	175.6%	94.8%	69.4%	136.6%	0.0%
2031	536,494	767,404	759,519	905,007	958,182	3,926,605	384,015	468,755	510,568	697,386	1,649,003	3,709,727	71.6%	61.1%	67.2%	77.1%	172.1%	94.5%	69.4%	136.1%	0.0%
2032	541,080	773,964	766,238	913,192	973,972	3,968,445	387,297	472,763	515,085	703,693	1,676,177	3,755,015	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	136.0%	0.0%
2033	545,544	780,427	772,712	921,179	982,684	4,002,547	390,493	476,710	519,437	709,848	1,691,170	3,787,659	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	135.6%	0.0%
2034	550,046	786,867	779,165	929,963	991,280	4,036,319	393,715	480,644	523,775	715,846	1,705,963	3,819,943	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	135.2%	0.0%
2035	554,584	793,359	785,594	936,720	999,655	4,069,912	396,964	484,610	528,066	721,824	1,720,377	3,851,871	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	134.9%	0.0%
2036	559,160	799,905	792,076	944,449	1,008,003	4,103,593	400,239	488,608	532,454	727,780	1,734,743	3,883,824	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	134.5%	0.0%
2037	563,774	806,506	798,611	952,242	1,016,320	4,137,453	403,542	492,640	536,847	733,785	1,749,057	3,915,870	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	134.2%	0.0%
2038	568,426	813,160	805,201	960,099	1,024,706	4,171,592	406,871	496,705	541,277	739,839	1,763,489	3,948,181	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	133.9%	0.0%
2039	573,116	819,870	811,845	968,021	1,033,161	4,206,013	410,228	500,803	545,743	745,944	1,778,040	3,980,759	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	133.6%	0.0%
2040	577,845	826,635	818,543	976,008	1,041,686	4,240,718	413,613	504,935	550,246	752,099	1,792,711	4,013,605	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	133.2%	0.0%
2041	582,613	833,455	825,297	984,062	1,050,281	4,275,709	417,026	509,102	554,786	758,305	1,807,503	4,046,722	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	132.9%	0.0%
2042	587,420	840,332	832,107	992,181	1,058,947	4,310,989	420,467	513,302	559,364	764,562	1,822,417	4,080,112	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	132.5%	0.0%
2043	592,267	847,266	838,973	1,000,368	1,067,685	4,348,560	423,937	517,538	563,979	770,870	1,837,454	4,113,778	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	132.1%	0.0%
2044	597,154	854,257	845,896	1,008,622	1,076,495	4,382,424	427,435	521,808	568,633	777,231	1,852,615	4,147,722	71.6%	61.1%	67.2%	77.1%	172.1%	94.6%	69.6%	131.7%	0.0%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	2020 & Prior	Issue Year					2020 & Prior	Issue Year					PLAN High Ded Total	National PLAN High Ded G		Credibility Weighted	Target Loss Ratio
		2021	2022	2023	2024	Total		2021	2022	2023	2024	Total		(From Exhibit 2A)			
Accumulated Value	3,107,031	3,267,944	2,095,557	1,647,065	697,246	10,814,842	1,604,676	1,448,940	1,053,743	796,950	395,010	5,299,219	49.0%			49.0%	60.0%
Present Value	7,251,244	10,274,574	10,079,506	11,915,983	12,712,061	52,233,368	5,191,776	6,302,261	6,837,767	9,283,442	21,783,093	49,398,338	94.6%			94.6%	70.0%
Lifetime Value	10,358,275	13,542,518	12,175,063	13,563,048	13,409,307	63,048,211	6,796,352	7,751,201	7,891,509	10,080,392	22,178,102	54,697,557	86.6%			86.6%	68.3%
Lifetime Loss Ratio							65.6%	57.2%	64.8%	74.3%	165.4%	86.8%					

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	1,900	40.0%	6,905	1,900	27.5%
A	2021	5,399	1,541	28.5%	4,748	1,541	32.4%
A	2022	4,097	2,299	56.1%	4,748	2,299	48.4%
A	2023	5,399	4,704	87.1%	4,748	4,704	99.1%
A	2024	4,097	2,541	62.0%	4,748	2,874	60.5%
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	37,416	58.0%	66,303	37,416	56.4%
C	2023	58,191	24,086	41.4%	58,191	24,086	41.4%
C	2024	48,608	23,128	47.6%	51,327	25,970	50.6%

NATIONAL 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	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	1,035,575	64.2%	1,670,296	1,035,575	62.0%
A	2021	1,603,547	1,426,691	89.0%	1,689,046	1,426,691	84.5%
A	2022	1,591,198	1,814,273	114.0%	1,644,989	1,814,273	110.3%
A	2023	1,922,512	2,661,305	138.4%	2,031,993	2,663,956	131.1%
A	2024	2,389,786	3,524,026	147.5%	2,488,181	3,949,432	158.7%
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	5,941,282	75.9%	7,855,510	5,941,282	75.6%
C	2020	6,886,646	4,555,188	66.1%	7,055,507	4,555,188	64.6%
C	2021	6,060,948	4,048,887	66.8%	6,111,833	4,048,887	66.2%
C	2022	5,249,953	3,344,811	63.7%	5,369,449	3,344,811	62.3%
C	2023	4,482,259	2,976,269	66.4%	4,573,758	2,982,778	65.2%
C	2024	3,814,699	2,528,157	66.3%	3,873,059	2,825,411	73.0%

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	25,070	84.6%
D	2023	27,032	16,596	61.4%	26,833	16,596	61.8%
D	2024	28,318	10,935	38.6%	28,179	12,443	44.2%
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	83,782	77.5%	106,391	83,782	78.7%
F	2023	95,776	50,441	52.7%	96,827	50,441	52.1%
F	2024	73,536	33,197	45.1%	76,239	37,165	48.7%

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	16,182,672	66.9%	23,680,438	16,182,672	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	5,768,021	69.3%	8,421,790	5,768,021	68.5%
D	2020	7,167,103	4,617,678	64.4%	7,307,779	4,617,678	63.2%
D	2021	6,243,045	4,207,492	67.4%	6,350,220	4,207,492	66.3%
D	2022	5,344,492	3,697,856	69.2%	5,439,863	3,697,856	68.0%
D	2023	4,606,066	3,567,650	77.5%	4,702,048	3,568,569	75.9%
D	2024	3,931,495	2,806,159	71.4%	3,974,096	3,196,971	80.4%
F	1992	6,232,367	1,976,545	31.7%	4,364,881	1,976,545	45.3%
F	1993	18,981,000	9,014,599	47.5%	17,405,521	9,014,599	51.8%
F	1994	28,742,353	16,671,035	58.0%	27,505,834	16,671,035	60.6%
F	1995	39,343,042	26,138,374	66.4%	37,180,762	26,138,374	70.3%
F	1996	66,385,511	45,086,929	67.9%	62,070,343	45,086,929	72.3%
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	219,611,357	67.0%	326,934,273	219,611,357	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	270,110,263	74.0%	367,088,427	270,110,263	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	295,708,529	77.7%	384,124,271	295,708,529	77.0%
F	2018	351,469,468	280,860,531	79.9%	354,964,189	280,860,531	79.1%
F	2019	324,001,511	256,351,721	79.1%	325,315,126	256,351,721	78.8%
F	2020	301,155,817	212,081,775	70.4%	303,441,490	212,081,775	69.9%
F	2021	274,240,255	202,694,931	73.9%	276,514,547	202,694,931	73.3%
F	2022	255,595,134	198,715,169	77.7%	257,321,209	198,715,169	77.2%
F	2023	241,469,553	196,607,664	81.4%	242,435,292	196,832,538	81.2%
F	2024	234,209,308	179,461,069	76.6%	234,936,652	201,294,511	85.7%

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	300,116	68.7%	437,303	300,116	68.6%
G	2021	492,329	392,301	79.7%	498,218	392,301	78.7%
G	2022	482,922	332,489	68.8%	488,528	332,489	68.1%
G	2023	489,052	366,855	75.0%	492,180	366,855	74.5%
G	2024	451,526	334,837	74.2%	452,166	376,877	83.3%
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	10,771	81.4%	13,135	10,771	82.0%
HDF	2023	14,103	12,872	91.3%	14,079	13,084	92.9%
HDF	2024	10,920	11,571	106.0%	10,804	17,538	162.3%

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	214,812,090	76.6%	281,319,499	214,812,090	76.4%
G	2018	295,801,069	242,667,154	82.0%	297,673,112	242,667,154	81.5%
G	2019	297,044,605	251,126,269	84.5%	297,788,538	251,126,269	84.3%
G	2020	312,086,677	232,954,272	74.6%	313,473,836	232,954,272	74.3%
G	2021	334,835,856	263,297,462	78.6%	336,159,348	263,297,462	78.3%
G	2022	367,337,039	294,354,087	80.1%	367,969,851	294,354,087	80.0%
G	2023	434,150,517	372,082,182	85.7%	435,210,156	372,169,594	85.5%
G	2024	510,882,648	409,932,959	80.2%	511,397,284	468,301,469	91.6%
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	1,079,899	49.5%	2,190,172	1,079,899	49.3%
HDF	2021	2,127,049	1,106,645	52.0%	2,134,886	1,106,645	51.8%
HDF	2022	1,988,704	1,359,404	68.4%	1,994,363	1,359,404	68.2%
HDF	2023	1,826,955	1,971,012	107.9%	1,831,491	1,996,246	109.0%
HDF	2024	1,684,393	1,355,314	80.5%	1,687,664	1,679,880	99.5%

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	100,390	75.0%	135,486	100,390	74.1%
N	2023	127,400	70,868	55.6%	126,873	70,868	55.9%
N	2024	117,171	51,091	43.6%	118,496	59,147	49.9%
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	4,313	49.2%	8,880	4,313	48.6%
HDG	2023	8,919	1,264	14.2%	8,849	2,892	32.7%
HDG	2024	8,279	423	5.1%	8,384	3,168	37.8%

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	12,732,766	76.6%	16,696,218	12,732,766	76.3%
N	2021	21,341,828	17,616,143	82.5%	21,377,201	17,616,143	82.4%
N	2022	28,182,291	22,106,103	78.4%	28,283,565	22,106,103	78.2%
N	2023	38,377,362	32,184,864	83.9%	38,556,783	32,204,334	83.5%
N	2024	50,109,842	40,478,927	80.8%	50,236,168	46,176,426	91.9%
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	458,617	34.1%	1,323,935	458,617	34.6%
HDG	2022	1,988,966	795,199	40.0%	1,971,076	795,199	40.3%
HDG	2023	2,801,402	1,506,250	53.8%	2,784,525	1,520,020	54.6%
HDG	2024	3,593,467	1,772,986	49.3%	3,563,316	2,090,344	58.7%

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

EXHIBIT 3

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

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

EXHIBIT 3

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

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
D	STANDARDIZED	M278	9-96 - 05/31/10	03/01/1997	15.00%
				03/01/1998	22.00%
				03/01/1999	20.00%
				03/01/2000	16.00%
				03/01/2001	12.00%
				03/01/2002	12.00%
				06/01/2003	7.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
				05/01/2010	9.00%
				05/01/2011	8.00%
				05/01/2013	-8.30%
				07/01/2015	4.00%
				07/01/2017	5.00%
				07/01/2018	5.00%
				07/01/2019	7.50%
				07/01/2020	6.00%
				07/01/2021	5.00%
				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%
				08/01/2024	9.00%
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%
				08/01/2024	9.00%
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%

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
2021	\$559,120,649	3,584,296	\$155.99		
2022	\$587,242,960	3,707,623	\$158.39	1.5%	5.6%
2023	\$671,672,632	4,154,798	\$161.66	2.1%	7.6%
2024	\$775,772,595	4,556,068	\$170.27	5.3%	9.0%
Average Trend:				3.0%	7.4%

Expected Claim Cost Trends¹

Plan F:	7.75%
Plan G:	7.75%
All Other Plans:	7.75%

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

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

**Mutual of Omaha Insurance Company
Medicare Supplement
2025 Proposed Rate Adjustments by Plan**

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	20.00%
HDF	MM34	15.00%
HDG	MM36	0.00%
N	MM35	0.00%



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Mutual of Omaha Insurance Company

Submission:

2025 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: 4/11/2025

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 **07/01/2025**. 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 were closed effective 05/23/2023.

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	7.75%	Plan D	7.75%
	Plan C	7.75%	Plan F	7.75%
	Plan G	7.75%	Plan High F	7.75%
	Plan N	7.75%	Plan High G	7.75%

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%
2,500 - 4,999	88%
1,000 - 2,499	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.

Respectfully submitted,



Travis Collins
Lead Actuarial Analyst

April 11, 2025

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 2025

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, 2025. All policyholders will receive the rate adjustment on their next renewal, on or following their anniversary date.

There are approximately 328 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	20.0%
Plan HDF	MM34	15.0%
Plan HDG	MM36	0.0%
Plan N	MM35	0.0%