

**State:** Rhode Island **Filing Company:** USAA Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2017 Med Supp Rates  
**Project Name/Number:** 2017 Med Supp Rates/Ann Rates/21614

### Filing at a Glance

Company: USAA Life Insurance Company  
 Product Name: 2017 Med Supp Rates  
 State: Rhode Island  
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
 Sub-TOI: MS08I.012 Multi-Plan 2010  
 Filing Type: Rate  
 Date Submitted: 12/29/2016  
 SERFF Tr Num: UNSA-130806114  
 SERFF Status: Assigned  
 State Tr Num:  
 State Status: Open-Pending Actuary Review  
 Co Tr Num: 21614  
 Implementation: 08/01/2017  
 Date Requested:  
 Author(s): Brian Jenkins, Susan Markey, Rosanna Vidaurri, Jo Ann Balderas-Kelley, Chris Wick, Irene Perez, Neresia Torres, Olga E. Garcia, Marianne O'Connell, Ruth Gott, Robert Buss, Yvette Alvarado, Scott Przybyla, Raquel Verastegui, Christine Haag, Sonya Ryals, Marylee Williams, Courtney Hughes  
 Reviewer(s): Linda Johnson (primary), Charles DeWeese, Maria Casale  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:  
 State Filing Description:

State: Rhode Island Filing Company: USAA Life Insurance Company  
 TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
 Product Name: 2017 Med Supp Rates  
 Project Name/Number: 2017 Med Supp Rates/Ann Rates/21614

**General Information**

Project Name: 2017 Med Supp Rates/Ann Rates Status of Filing in Domicile: Pending  
 Project Number: 21614 Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments: Filing concurrently in Texas for Texas specific rates  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: 3.9% Filing Status Changed: 12/30/2016  
 State Status Changed: 01/05/2017  
 Deemer Date: Created By: Neresa Torres  
 Submitted By: Courtney Hughes Corresponding Filing Tracking Number:

Filing Description:

RE: USAA Life Insurance Company / NAIC #200-69663 / FEIN #74-1472662  
 Individual Standardized Medicare Supplement  
 Annual Rate Filing / Rate Adjustment for policies:  
 - MSM91984ST 06-10, MSM91985ST 06-10, MSM97660RI 08-12 (2010 plans A, F, & N; currently sold)  
 - LIM19799-A 1-92, LIM19799-D 1-92, LIM19799-F 1-92, LIM19799-G 1-92 (1990 plans; closed block)

In compliance with Minimum Standards for Medicare Supplement Policies, we are submitting the annual filing of our premium rates, along with rate adjustment requests, for our 2010 plans (currently sold) and our 1990 plans (closed block).

The filing includes an Actuarial Memorandum with accompanying exhibits in support of our requests.

Please refer to the Actuarial Memorandum for specific details.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company contact. The Company's response will be submitted to your attention as soon as we receive it.

**Company and Contact**

**Filing Contact Information**

Neresa Torres, Third Party Filer ntorres@perrknight.com  
 9800 Fredericksburg Road 800-531-8722 [Phone]  
 San Antonio, TX 78288

**Filing Company Information**

USAA Life Insurance Company	CoCode: 69663	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type: Life
San Antonio, TX 78288	Group Name:	State ID Number:
(800) 531-8000 ext. [Phone]	FEIN Number: 74-1472662	

**Filing Fees**

Fee Required? Yes

**State:** Rhode Island **Filing Company:** USAA Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2017 Med Supp Rates  
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Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation: Texas filing fee - retaliatory  
Per Company: Yes

Company	Amount	Date Processed	Transaction #
USAA Life Insurance Company	\$100.00	12/29/2016	118273205

SERFF Tracking #:

UNSA-130806114

State Tracking #:

Company Tracking #:

21614

State: Rhode Island

Filing Company:

USAA Life Insurance Company

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

Product Name: 2017 Med Supp Rates

Project Name/Number: 2017 Med Supp Rates/Ann Rates/21614

### Rate Information

Rate data applies to filing.

Filing Method: Review & Approval

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 5.000%

Effective Date of Last Rate Revision: 08/01/2016

Filing Method of Last Filing: Review & Approval

### 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):
USAA Life Insurance Company	3.900%	3.900%	\$50,672	611	\$1,365,007	5.000%	0.000%

State: Rhode Island

Filing Company:

USAA Life Insurance Company

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

Product Name: 2017 Med Supp Rates

Project Name/Number: 2017 Med Supp Rates/Ann Rates/21614

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RI (1990 Plan A) Annual Filing - Rate Sheets	LIM19799-A 1-92	Revised	Previous State Filing Number: UNSA-130361258 Percent Rate Change Request:	RI (1990 Plan A) Annual Filing - Rate Sheets.pdf,
2		RI (1990 Plan D) Annual Filing - Rate Sheets	LIM19799-D 1-92	Revised	Previous State Filing Number: UNSA-130361258 Percent Rate Change Request:	RI (1990 Plan D) Annual Filing - Rate Sheets.pdf,
3		RI (1990 Plan F) Annual Filing - Rate Sheets	LIM19799-F 1-92	Revised	Previous State Filing Number: UNSA-130361258 Percent Rate Change Request: 4	RI (1990 Plan F) Annual Filing - Rate Sheets.pdf,
4		RI (1990 Plan G) Annual Filing - Rate Sheets	LIM19799-G 1-92	Revised	Previous State Filing Number: UNSA-130361258 Percent Rate Change Request: 3	RI (1990 Plan G) Annual Filing - Rate Sheets.pdf,
5		RI (2010 Plan A) Annual Filing - Rate Sheets (rev)	MSM91984ST 06-10	Revised	Previous State Filing Number: UNSA-130361258 Percent Rate Change Request:	RI (2010 Plan A) Annual Filing - Rate Sheets.pdf,
6		RI (2010 Plan F) Annual Filing - Rate Sheets (rev)	MSM91985ST 06-10	Revised	Previous State Filing Number: UNSA-130361258 Percent Rate Change Request: 4	RI (2010 Plan F) Annual Filing - Rate Sheets.pdf,
7		RI (2010 Plan N) Annual Filing - Rate Sheets	MSM97660RI 08-12	Revised	Previous State Filing Number: UNSA-130361258 Percent Rate Change Request: 5	RI (2010 Plan N) Annual Filing - Rate Sheets.pdf,

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan A (Attained Age)  
Policy Form(s): LIM19799-A 1-92  
Rates Effective 6/1/2013**

Average annualized premium in-force as of 9/30/2016: 2,204

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	141.44	432.64	154.53	472.68
70-74	156.23	477.88	171.70	525.20
75-79	167.79	513.24	184.11	563.16
80-84	178.33	545.48	195.33	597.48
85+	189.04	578.24	207.91	635.96

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan A (Attained Age)  
Policy Form(s): LIM19799-A 1-92  
Rates Effective 6/1/2013**

Average annualized premium in-force as of 9/30/2016: 0

<u>Age</u>	<u>Non-Smoker</u>		<u>Smoker</u>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	115.77	354.12	126.31	386.36
66	115.77	354.12	126.31	386.36
67	120.36	368.16	131.41	401.96
68	124.78	381.68	136.51	417.56
69	129.88	397.28	141.95	434.20
70	134.98	412.88	147.56	451.36
71	140.76	430.56	153.34	469.04
72	146.37	447.72	159.63	488.28
73	152.32	465.92	166.09	508.04
74	156.74	479.44	170.85	522.60
75	161.33	493.48	176.46	539.76
76	166.26	508.56	181.56	555.36
77	171.02	523.12	187.00	572.00
78	176.63	540.28	192.78	589.68
79	181.73	555.88	198.56	607.36
80	187.17	572.52	204.51	625.56
81	190.74	583.44	208.42	637.52
82	194.82	595.92	212.67	650.52
83	198.73	607.88	216.92	663.52
84	202.30	618.80	221.17	676.52
85+	206.55	631.80	225.42	689.52

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan A (Attained Age)  
Policy Form(s): LIM19799-A 1-92  
Rates Effective 8/1/2017**

Proposed Rate Increase(s): 0.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 9/30/2016: 2,204

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	141.44	432.64	154.53	472.68
70-74	156.23	477.88	171.70	525.20
75-79	167.79	513.24	184.11	563.16
80-84	178.33	545.48	195.33	597.48
85+	189.04	578.24	207.91	635.96

Modal Factors: Monthly = 0.085; Quarterly = 0.260



**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan A (Attained Age)  
Policy Form(s): LIM19799-A 1-92  
Rates Effective 8/1/2017**

Proposed Rate Increase(s): 0.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 9/30/2016: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	115.77	354.12	126.31	386.36
66	115.77	354.12	126.31	386.36
67	120.36	368.16	131.41	401.96
68	124.78	381.68	136.51	417.56
69	129.88	397.28	141.95	434.20
70	134.98	412.88	147.56	451.36
71	140.76	430.56	153.34	469.04
72	146.37	447.72	159.63	488.28
73	152.32	465.92	166.09	508.04
74	156.74	479.44	170.85	522.60
75	161.33	493.48	176.46	539.76
76	166.26	508.56	181.56	555.36
77	171.02	523.12	187.00	572.00
78	176.63	540.28	192.78	589.68
79	181.73	555.88	198.56	607.36
80	187.17	572.52	204.51	625.56
81	190.74	583.44	208.42	637.52
82	194.82	595.92	212.67	650.52
83	198.73	607.88	216.92	663.52
84	202.30	618.80	221.17	676.52
85+	206.55	631.80	225.42	689.52

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rates Effective 8/1/2016**

Average annualized premium in-force as of 9/30/2016: 2,542

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	166.43	509.08	182.58	558.48
70-74	184.11	563.16	202.30	618.80
75-79	198.39	606.84	217.43	665.08
80-84	210.63	644.28	231.71	708.76
85+	223.21	682.76	245.31	750.36

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rates Effective 8/1/2016**

Average annualized premium in-force as of 9/30/2016: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	136.00	416.00	149.60	457.60
66	136.00	416.00	149.60	457.60
67	141.61	433.16	155.55	475.80
68	147.22	450.32	161.33	493.48
69	153.00	468.00	167.96	513.76
70	159.46	487.76	174.59	534.04
71	165.41	505.96	181.73	555.88
72	172.38	527.28	189.21	578.76
73	179.01	547.56	196.35	600.60
74	184.62	564.72	202.64	619.84
75	189.89	580.84	208.42	637.52
76	195.50	598.00	214.88	657.28
77	201.79	617.24	221.00	676.00
78	207.40	634.40	227.97	697.32
79	213.69	653.64	234.43	717.08
80	220.15	673.40	241.74	739.44
81	224.40	686.40	246.33	753.48
82	228.82	699.92	251.09	768.04
83	233.41	713.96	256.36	784.16
84	238.00	728.00	261.46	799.76
85+	242.76	742.56	266.90	816.40

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rates Effective 8/1/2017**

Proposed Rate Increase(s): 0.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 9/30/2016: 2,542

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	166.43	509.08	182.58	558.48
70-74	184.11	563.16	202.30	618.80
75-79	198.39	606.84	217.43	665.08
80-84	210.63	644.28	231.71	708.76
85+	223.21	682.76	245.31	750.36

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rates Effective 8/1/2017**

Proposed Rate Increase(s): 0.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 9/30/2016: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	136.00	416.00	149.60	457.60
66	136.00	416.00	149.60	457.60
67	141.61	433.16	155.55	475.80
68	147.22	450.32	161.33	493.48
69	153.00	468.00	167.96	513.76
70	159.46	487.76	174.59	534.04
71	165.41	505.96	181.73	555.88
72	172.38	527.28	189.21	578.76
73	179.01	547.56	196.35	600.60
74	184.62	564.72	202.64	619.84
75	189.89	580.84	208.42	637.52
76	195.50	598.00	214.88	657.28
77	201.79	617.24	221.00	676.00
78	207.40	634.40	227.97	697.32
79	213.69	653.64	234.43	717.08
80	220.15	673.40	241.74	739.44
81	224.40	686.40	246.33	753.48
82	228.82	699.92	251.09	768.04
83	233.41	713.96	256.36	784.16
84	238.00	728.00	261.46	799.76
85+	242.76	742.56	266.90	816.40

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rates Effective 8/1/2016**

Average annualized premium in-force as of 9/30/2016: 2,512

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	173.57	530.92	191.25	585.00
70-74	191.76	586.56	210.46	643.76
75-79	206.72	632.32	226.10	691.60
80-84	218.79	669.24	240.21	734.76
85+	232.39	710.84	255.34	781.04

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rates Effective 8/1/2016**

Average annualized premium in-force as of 9/30/2016: 2,217

<u>Age</u>	<u>Non-Smoker</u>		<u>Smoker</u>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	141.78	433.68	156.23	477.88
66	141.78	433.68	156.23	477.88
67	147.39	450.84	162.01	495.56
68	153.34	469.04	168.64	515.84
69	159.46	487.76	175.10	535.60
70	165.75	507.00	182.41	557.96
71	172.38	527.28	189.55	579.80
72	179.35	548.60	197.37	603.72
73	186.49	570.44	205.02	627.12
74	191.93	587.08	211.31	646.36
75	197.71	604.76	217.43	665.08
76	203.49	622.44	224.23	685.88
77	209.95	642.20	230.69	705.64
78	216.07	660.92	237.83	727.48
79	222.70	681.20	244.97	749.32
80	228.99	700.44	252.28	771.68
81	233.41	713.96	257.38	787.28
82	238.17	728.52	262.14	801.84
83	243.10	743.60	267.58	818.48
84	247.86	758.16	272.68	834.08
85+	252.96	773.76	278.46	851.76

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rates Effective 8/1/2017**

Proposed Rate Increase(s): 4.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 9/30/2016: 2,613

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	180.54	552.24	198.90	608.40
70-74	199.41	609.96	218.96	669.76
75-79	215.05	657.80	235.11	719.16
80-84	227.46	695.76	249.90	764.40
85+	241.74	739.44	265.54	812.24

Modal Factors: Monthly = 0.085; Quarterly = 0.260



**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rates Effective 8/1/2017**

Proposed Rate Increase(s): 4.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 9/30/2016: 2,306

<u>Age</u>	<u>Non-Smoker</u>		<u>Smoker</u>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	147.39	450.84	162.52	497.12
66	147.39	450.84	162.52	497.12
67	153.34	469.04	168.47	515.32
68	159.46	487.76	175.44	536.64
69	165.92	507.52	182.07	556.92
70	172.38	527.28	189.72	580.32
71	179.35	548.60	197.20	603.20
72	186.49	570.44	205.19	627.64
73	193.97	593.32	213.18	652.08
74	199.58	610.48	219.81	672.36
75	205.70	629.20	226.10	691.60
76	211.65	647.40	233.24	713.44
77	218.28	667.68	239.87	733.72
78	224.74	687.44	247.35	756.60
79	231.54	708.24	254.83	779.48
80	238.17	728.52	262.31	802.36
81	242.76	742.56	267.75	819.00
82	247.69	757.64	272.68	834.08
83	252.79	773.24	278.29	851.24
84	257.72	788.32	283.56	867.36
85+	263.16	804.96	289.68	886.08

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan G (Attained Age)  
Policy Form(s): LIM19799-G 1-92  
Rates Effective 8/1/2016**

Average annualized premium in-force as of 9/30/2016: 2,627

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	173.57	530.92	191.25	585.00
70-74	191.76	586.56	210.46	643.76
75-79	206.72	632.32	226.10	691.60
80-84	218.79	669.24	240.21	734.76
85+	232.39	710.84	255.34	781.04

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan G (Attained Age)  
Policy Form(s): LIM19799-G 1-92  
Rates Effective 8/1/2016**

Average annualized premium in-force as of 9/30/2016: 0

<u>Age</u>	<u>Non-Smoker</u>		<u>Smoker</u>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	141.78	433.68	156.23	477.88
66	141.78	433.68	156.23	477.88
67	147.39	450.84	162.01	495.56
68	153.34	469.04	168.64	515.84
69	159.46	487.76	175.10	535.60
70	165.75	507.00	182.41	557.96
71	172.38	527.28	189.55	579.80
72	179.35	548.60	197.37	603.72
73	186.49	570.44	205.02	627.12
74	191.93	587.08	211.31	646.36
75	197.71	604.76	217.43	665.08
76	203.49	622.44	224.23	685.88
77	209.95	642.20	230.69	705.64
78	216.07	660.92	237.83	727.48
79	222.70	681.20	244.97	749.32
80	228.99	700.44	252.28	771.68
81	233.41	713.96	257.38	787.28
82	238.17	728.52	262.14	801.84
83	243.10	743.60	267.58	818.48
84	247.86	758.16	272.68	834.08
85+	252.96	773.76	278.46	851.76

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan G (Attained Age)  
Policy Form(s): LIM19799-G 1-92  
Rates Effective 8/1/2017**

Proposed Rate Increase(s): 3.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 9/30/2016: 2,705

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	178.84	547.04	197.03	602.68
70-74	197.54	604.24	216.75	663.00
75-79	212.84	651.04	232.90	712.40
80-84	225.42	689.52	247.35	756.60
85+	239.36	732.16	262.99	804.44

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
1990 Plan G (Attained Age)  
Policy Form(s): LIM19799-G 1-92  
Rates Effective 8/1/2017**

Proposed Rate Increase(s): 3.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 9/30/2016: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	146.03	446.68	160.99	492.44
66	146.03	446.68	160.99	492.44
67	151.81	464.36	166.94	510.64
68	157.93	483.08	173.74	531.44
69	164.22	502.32	180.37	551.72
70	170.68	522.08	187.85	574.60
71	177.48	542.88	195.16	596.96
72	184.79	565.24	203.32	621.92
73	192.10	587.60	211.14	645.84
74	197.71	604.76	217.60	665.60
75	203.66	622.96	223.89	684.84
76	209.61	641.16	231.03	706.68
77	216.24	661.44	237.66	726.96
78	222.53	680.68	244.97	749.32
79	229.33	701.48	252.28	771.68
80	235.79	721.24	259.93	795.08
81	240.38	735.28	265.03	810.68
82	245.31	750.36	269.96	825.76
83	250.41	765.96	275.57	842.92
84	255.34	781.04	280.84	859.04
85+	260.61	797.16	286.79	877.24

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
2010 Plan A (Attained Age)  
Policy Form(s): MSM91984ST 06-10  
Rates Effective 6/1/2013**

Average annualized premium in-force as of 9/30/2016: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	115.77	354.12	126.31	386.36
66	115.77	354.12	126.31	386.36
67	120.36	368.16	131.41	401.96
68	124.78	381.68	136.51	417.56
69	129.88	397.28	141.95	434.20
70	134.98	412.88	147.56	451.36
71	140.76	430.56	153.34	469.04
72	146.37	447.72	159.63	488.28
73	152.32	465.92	166.09	508.04
74	156.74	479.44	170.85	522.60
75	161.33	493.48	176.46	539.76
76	166.26	508.56	181.56	555.36
77	171.02	523.12	187.00	572.00
78	176.63	540.28	192.78	589.68
79	181.73	555.88	198.56	607.36
80	187.17	572.52	204.51	625.56
81	190.74	583.44	208.42	637.52
82	194.82	595.92	212.67	650.52
83	198.73	607.88	216.92	663.52
84	202.30	618.80	221.17	676.52
85+	206.55	631.80	225.42	689.52

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
2010 Plan A (Attained Age)  
Policy Form(s): MSM91984ST 06-10  
Rates Effective 8/1/2017**

Proposed Rate Increase(s): 0.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 9/30/2016: 0

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	115.77	354.12	126.31	386.36
66	115.77	354.12	126.31	386.36
67	120.36	368.16	131.41	401.96
68	124.78	381.68	136.51	417.56
69	129.88	397.28	141.95	434.20
70	134.98	412.88	147.56	451.36
71	140.76	430.56	153.34	469.04
72	146.37	447.72	159.63	488.28
73	152.32	465.92	166.09	508.04
74	156.74	479.44	170.85	522.60
75	161.33	493.48	176.46	539.76
76	166.26	508.56	181.56	555.36
77	171.02	523.12	187.00	572.00
78	176.63	540.28	192.78	589.68
79	181.73	555.88	198.56	607.36
80	187.17	572.52	204.51	625.56
81	190.74	583.44	208.42	637.52
82	194.82	595.92	212.67	650.52
83	198.73	607.88	216.92	663.52
84	202.30	618.80	221.17	676.52
85+	206.55	631.80	225.42	689.52

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
2010 Plan F (Attained Age)  
Policy Form(s): MSM91985ST 06-10  
Rates Effective 8/1/2016**

Average annualized premium in-force as of 9/30/2016: 2,035

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	141.78	433.68	156.23	477.88
66	141.78	433.68	156.23	477.88
67	147.39	450.84	162.01	495.56
68	153.34	469.04	168.64	515.84
69	159.46	487.76	175.10	535.60
70	165.75	507.00	182.41	557.96
71	172.38	527.28	189.55	579.80
72	179.35	548.60	197.37	603.72
73	186.49	570.44	205.02	627.12
74	191.93	587.08	211.31	646.36
75	197.71	604.76	217.43	665.08
76	203.49	622.44	224.23	685.88
77	209.95	642.20	230.69	705.64
78	216.07	660.92	237.83	727.48
79	222.70	681.20	244.97	749.32
80	228.99	700.44	252.28	771.68
81	233.41	713.96	257.38	787.28
82	238.17	728.52	262.14	801.84
83	243.10	743.60	267.58	818.48
84	247.86	758.16	272.68	834.08
85+	252.96	773.76	278.46	851.76

Modal Factors: Monthly = 0.085; Quarterly = 0.260



**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
2010 Plan F (Attained Age)  
Policy Form(s): MSM91985ST 06-10  
Rates Effective 8/1/2017**

Proposed Rate Increase(s): 4.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 9/30/2016: 2,116

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	147.39	450.84	162.52	497.12
66	147.39	450.84	162.52	497.12
67	153.34	469.04	168.47	515.32
68	159.46	487.76	175.44	536.64
69	165.92	507.52	182.07	556.92
70	172.38	527.28	189.72	580.32
71	179.35	548.60	197.20	603.20
72	186.49	570.44	205.19	627.64
73	193.97	593.32	213.18	652.08
74	199.58	610.48	219.81	672.36
75	205.70	629.20	226.10	691.60
76	211.65	647.40	233.24	713.44
77	218.28	667.68	239.87	733.72
78	224.74	687.44	247.35	756.60
79	231.54	708.24	254.83	779.48
80	238.17	728.52	262.31	802.36
81	242.76	742.56	267.75	819.00
82	247.69	757.64	272.68	834.08
83	252.79	773.24	278.29	851.24
84	257.72	788.32	283.56	867.36
85+	263.16	804.96	289.68	886.08

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
2010 Plan N (Attained Age)  
Policy Form(s): MSM97660RI 08-12  
Rates Effective 8/1/2016**

Average annualized premium in-force as of 9/30/2016: 1,509

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	106.42	325.52	117.30	358.80
66	106.42	325.52	117.30	358.80
67	110.67	338.52	121.72	372.32
68	115.09	352.04	126.48	386.88
69	119.68	366.08	131.58	402.48
70	124.44	380.64	136.85	418.60
71	129.37	395.72	142.29	435.24
72	134.81	412.36	148.24	453.44
73	139.91	427.96	154.02	471.12
74	143.99	440.44	158.61	485.16
75	148.58	454.48	163.37	499.72
76	152.83	467.48	168.30	514.80
77	157.42	481.52	173.23	529.88
78	162.01	495.56	178.50	546.00
79	167.28	511.68	183.94	562.64
80	171.87	525.72	189.21	578.76
81	175.27	536.12	193.12	590.72
82	178.84	547.04	196.86	602.16
83	182.58	558.48	200.77	614.12
84	185.98	568.88	204.68	626.08
85+	189.72	580.32	209.10	639.60

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company  
Proposed Rate Schedule**

**Rhode Island  
2010 Plan N (Attained Age)  
Policy Form(s): MSM97660RI 08-12  
Rates Effective 8/1/2017**

Proposed Rate Increase(s): 5.0% (Ages 65+)

Proposed average annualized premium based on the  
distribution of policies in-force as of 9/30/2016: 1,584

<u>Age</u>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	111.69	341.64	123.25	377.00
66	111.69	341.64	123.25	377.00
67	116.28	355.68	127.84	391.04
68	120.87	369.72	132.77	406.12
69	125.63	384.28	138.21	422.76
70	130.73	399.88	143.65	439.40
71	135.83	415.48	149.43	457.08
72	141.61	433.16	155.72	476.32
73	146.88	449.28	161.67	494.52
74	151.13	462.28	166.60	509.60
75	156.06	477.36	171.53	524.68
76	160.48	490.88	176.80	540.80
77	165.24	505.44	181.90	556.40
78	170.17	520.52	187.51	573.56
79	175.61	537.16	193.12	590.72
80	180.54	552.24	198.73	607.88
81	184.11	563.16	202.81	620.36
82	187.85	574.60	206.72	632.32
83	191.76	586.56	210.80	644.80
84	195.33	597.48	214.88	657.28
85+	199.24	609.44	219.64	671.84

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**State:** Rhode Island **Filing Company:** USAA Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2017 Med Supp Rates  
**Project Name/Number:** 2017 Med Supp Rates/Ann Rates/21614

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A&H Experience
<b>Comments:</b>	Experience is shown in Exhibit 3 of the Actuarial Memorandum.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Actuarial Certification - Life & A&H
<b>Comments:</b>	
<b>Attachment(s):</b>	RI Actuarial Certification (1990 Plans ADFG).pdf RI Actuarial Certification (2010 Plans AFN).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Actuarial Memorandum - A&H Rate Revision Filing
<b>Comments:</b>	
<b>Attachment(s):</b>	RI (1990 Plans ADFG) Annual Filing - Memo.pdf RI (2010 Plans AFN) Annual Filing - Memo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	*Medicare Supplement-Individual
<b>Comments:</b>	Not applicable this is a rate filing only and filing for the Calculation of Benchmark Ratio is filed separately by May 31 st each year.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Premium Rate Sheets - Life & A&H
<b>Comments:</b>	Rate sheets are attached on the Rate/Rule Schedule.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Letter of Authorization
<b>Comments:</b>	
<b>Attachment(s):</b>	z Letter of Authorization 2016.pdf

**SERFF Tracking #:**

UNSA-130806114

**State Tracking #:**

**Company Tracking #:**

21614

**State:**

Rhode Island

**Filing Company:**

USAA Life Insurance Company

**TOI/Sub-TOI:**

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

**Product Name:**

2017 Med Supp Rates

**Project Name/Number:**

2017 Med Supp Rates/Ann Rates/21614

**Item Status:**

**Status Date:**



## RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: USAA Life Insurance Company

Submission:

Rate filing for policy forms LIM19799-A 1-92, LIM19799-D 1-92, LIM19799-F 1-92, and LIM19799-G 1-92 (no longer sold).

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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: *Christopher J. Pailes*

Name (typed or printed): Christopher J. Pailes, ASA, CERA, MAAA

Title or business affiliation: Associate Life Actuary

Date: 11/29/2016

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



## RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: USAA Life Insurance Company

Submission:

Rate filing for policy forms MSM91984ST 06-10, MSM91985ST 06-10, and  
MSM97660RI 08-12 (currently sold).

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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: *Christopher J. Pailes*

Name (typed or printed): Christopher J. Pailes, ASA, CERA, MAAA

Title or business affiliation: Associate Life Actuary

Date: 11/29/2016

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

## USAA Life Insurance Company

### Actuarial Memorandum

Rhode Island - 1990 Plans

#### Purpose and Scope of Filing

The purpose of this filing is to demonstrate loss ratio compliance and to request approval for the proposed rate revisions.

This rate filing is not intended to be used for other purposes.

The requested rate revisions shown below are proposed in order to meet the minimum loss ratio requirements of the state as well as to achieve USAA's target loss ratio.

1990 Plan A: 0.0% (Ages 65+)

1990 Plan D: 0.0% (Ages 65+)

1990 Plan F: 4.0% (Ages 65+)

1990 Plan G: 3.0% (Ages 65+)

#### General Description of Policy and Benefits

Issuer Name

USAA Life Insurance Company

Form Number(s)

The following are addressed by this filing:

1990 Plan A: LIM19799-A 1-92

1990 Plan D: LIM19799-D 1-92

1990 Plan F: LIM19799-F 1-92

1990 Plan G: LIM19799-G 1-92

Policy Type

Standardized Individual Medicare Supplement

Benefit Description

These policy forms contain the NAIC prescribed standardized benefit packages with no new or innovative benefits.

Renewal Provision

These policy forms are guaranteed renewable for life, subject to the Company's right to change premiums by class.

Marketing Method

Active policy forms are marketed using captive, salaried and licensed agents who interact with consumers primarily by telephone, mail or internet. Our agents are dedicated salaried employees who do not receive any commission.

Open or Closed Block?

This is a closed block.

Underwriting Method

The majority of policies sold do not undergo underwriting for one of the following reasons:

- Policies sold within six months of a beneficiary enrolling in Medicare Part B are not subject to underwriting.
- Policies sold to beneficiaries who are eligible under guarantee issue regulations are not underwritten.

This policy uses limited underwriting when none of the conditions stated above apply. All underwriting questions require a yes/no response.

All applicants are allocated to the smoker or non-smoker class dependent upon their answer to the application's smoking question.



## USAA Life Insurance Company

<u>Pre-Existing Condition Exclusion</u>	The Medicare Supplement policies we offer do not contain nor do we apply any pre-existing condition limitations/exclusions.
<u>Issue-Age Limits</u>	Over age 64
<u>Premium Basis</u>	Premiums vary by smoking class and attained age.

### **Methodology and Assumptions Used to Determine Rates**

General Method Using the assumptions discussed below, 30 year projections of earned premiums and incurred claims were developed and used to determine the expected future loss ratio, lifetime loss ratio, and third year durational loss ratio. Rates were set such that each of these loss ratios satisfy the minimum requirements of your state, unless noted otherwise.

Provision for Trend

- The observed claim trend was calculated by taking the ratio of incurred claim costs PMPM for a recent 12 month period to incurred claim costs PMPM for the 12 month period ending 12 months earlier (the incurred claim costs include an estimate for unpaid claims). The claim trend assumption was then developed by analyzing these ratios for the most recent months. This trend assumption was then adjusted for future Part B deductibles known for 2017 and anticipated for years 2018+. The resulting trend assumption:

	2016	2017	2018+
Plans A, B, D, G, N	2.8%	2.9%	3.0%
Plans C, F	4.1%	3.9%	3.4%

- The premium trend assumption is set equal to the claim trend assumption for 2018+. For 2017, the premium trend is set to zero and is instead reflected in the proposed rate changes. All previously approved rate changes are reflected in the projection.

Provision for Aging

- Claim aging is incorporated using the claim aging implied under the internally developed manual claim cost assumption, as described in the 'Morbidity Assumption' section below.
- Premium aging is based upon the current premium schedule.

Provision for Wear-Off of Selection No selection wear-off is assumed.

Future Rate Revisions Proposed rate changes in the projections are assumed to be implemented 8/1/2017. However, the actual implementation date may differ due to the timing of state approval, business constraints, or any state requirements.

Commissions None. USAA does not pay any commissions. All sales are made through dedicated salaried employees.

Lapse Rate Assumption The experience for the period from 2005 to 2014 was analyzed to develop the combined lapse and mortality assumption. The combined lapse and mortality assumption is based on attained age and it is shown in the table below.

Attained Age	Combined Lapse and Mortality
0 - 64	6.75%
65 - 69	4.45%
70 - 74	4.70%
75 - 79	5.30%
80 - 84	7.50%
85 - 89	11.55%
90 - 100	19.30%
101 - 109	46.85%
110	100.00%

## USAA Life Insurance Company

### Morbidity Assumption

Manual claim costs that differ by plan, gender, attained age, and state were developed using USAA's 2014 nationwide claims experience. The state-level area factors were further refined using Medicare data published by CMS.

The projection basis is calculated as the credibility weighted average of actual experience from the past 12 months (10/1/2015 to 9/30/2016) and the manual rate.

The credibility method used is the same as the CMS suggested credibility method for Medicare Advantage.

Z: Credibility applied to historical experience

$N_p$ : Member months of historical experience available

$N_F$ : Member months of historical experience needed for full credibility (24,000)

$$Z = \begin{cases} 0\% , & N_p \leq 0.20^2 * N_F \\ \sqrt{N_p/N_F} , & 0.20^2 * N_F < N_p < 0.90^2 * N_F \\ 100\% , & N_p \geq 0.90^2 * N_F \end{cases}$$

### Interest Rate Assumption

The interest rate used for purposes of computing present values is 3.5%.

### Pre-Funding

Pre-funding is not applicable for attained age rates.

## Rates and Rating Factors

### Rating Factors

Rates are 10% higher for members that indicate on the application that they smoke.

### Modal Factors

Mode	Factor
------	--------

Monthly	0.085
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Quarterly	0.260
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Semi-Annual and Annual payment modes are not offered at this time

### Current Rates

The current rates and average annualized premium in-force are shown in the attached current rate schedule.

### Proposed Rates

The proposed rates and corresponding average annualized premium in-force are shown in the attached proposed rate schedule.

### Rate Change History

Rate changes implemented during the last five years are shown in Exhibit 1.

## Exposures Since Inception and Current In-Force Counts

Exhibit 2 contains Rhode Island and nationwide totals by plan for policies in-force as of 9/30/2016 as well as life years exposed by calendar year through 9/30/2016.

## Historical Incurred Claims and Earned Premium

Exhibit 3 contains historical experience by calendar year, duration, and plan for both Rhode Island and nationwide through 9/30/2016 with claims runout through 10/31/2016.

Incurred claims include an estimate for unpaid claims with claims assumed complete after 24 months.

## USAA Life Insurance Company

### Loss Ratio Projection

#### Definition of Loss Ratio

The loss ratio is calculated as incurred claims divided by earned premiums.

- Incurred claims include only paid claims and liabilities for unpaid claims.
- Earned premiums include modal loadings.
- Active life reserves are excluded from the calculation.

#### Current Target Lifetime Loss Ratio

77%

#### Minimum Required Loss Ratio

65% (3rd Year, Future, and Lifetime)

#### Base Period

Actual experience for Rhode Island is from the 12 month period 10/1/2015 to 9/30/2016 with claims runout through 10/31/2016.

The manual rate is based upon nationwide experience for 1/1/2014 to 12/31/2014 trended forward to the same period as the actual experience.

#### Projection Period Start Date

10/1/2016

#### Experience Basis

State and nationwide data was used to develop the projections.

Incurred claims include an estimate for unpaid claims with claims assumed complete after 24 months.

#### Methods and Assumptions

The method and assumptions used to develop the loss ratio projections are the same as those used to determine rates.

#### Projections

The resulting Rhode Island and nationwide loss ratio projections can be found in Exhibit 4.

## USAA Life Insurance Company

### Loss Ratio Demonstration

#### Loss Ratio Tests

	Projected Loss Ratios			Exceeds Minimum?			
	3rd Year	Future	Lifetime	Min	65%	65%	77%
					3rd Year	Future	Lifetime
1990 & 2010 Plan A	N/A	78.2%	66.3%		N/A	Y	N
1990 Plan D	N/A	94.5%	69.9%		N/A	Y	N
1990 & 2010 Plan F	N/A	79.0%	77.0%		N/A	Y	Y
1990 Plan G	N/A	87.5%	77.1%		N/A	Y	Y

#### Comments

- 1990 & 2010 Plan A: fails the Lifetime Loss Ratio test; however, no rate increase is proposed.
- 1990 Plan D: fails the Lifetime Loss Ratio test; however, no rate increase is proposed.

## USAA Life Insurance Company

### Actuarial Certification

I, Christopher Pailes, am Associate Life Actuary for USAA Life Insurance Company. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

I hereby certify that, to the best of my knowledge and judgment, the following items are true with respect to the filing:

- The assumptions present my best judgment as to the expected value for each assumption and are consistent with USAA's business plan at the time of the filing.
- Unless noted in the Actuarial Memorandum, the anticipated lifetime loss ratios, future loss ratios, and third-year loss ratios all exceed the applicable ratios.
- The filed rates maintain the proper relationship between policies that had different rating methodologies.
- The filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board.
- The filing is in compliance with applicable laws and regulations in the state.
- The rates are reasonable in relationship to the benefits, adequate, and equitable.



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Christopher J. Pailes, ASA, CERA, MAAA  
Associate Life Actuary  
USAA Life Insurance Company  
9800 Fredericksburg Rd, San Antonio, TX 78288  
210-498-5542

\_\_\_\_\_  
11/29/2016

Date

**Exhibit 1  
Rate Change History**

**Rhode Island  
1990 Plan A (Attained Age)  
Policy Form(s): LIM19799-A 1-92  
Rate Change Percentages for Prior 5 Years**

<u>Age</u>	<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>
65-69	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
70-74	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
75-79	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
80-84	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
85+	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-

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	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date
65	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
66	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
67	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
68	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
69	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
70	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
71	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
72	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
73	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
74	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
75	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
76	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
77	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
78	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
79	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
80	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
81	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
82	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
83	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
84	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
85+	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 1  
Rate Change History**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rate Change Percentages for Prior 5 Years**

<u>Age</u>	<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>
65-69	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
70-74	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
75-79	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
80-84	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
85+	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016



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	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date
65	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
66	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
67	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
68	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
69	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
70	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
71	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
72	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
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76	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
77	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
78	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
79	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
80	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
81	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
82	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
83	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
84	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
85+	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016

**Exhibit 1  
Rate Change History**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rate Change Percentages for Prior 5 Years**

<u>Age</u>	<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>
65-69	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
70-74	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
75-79	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
80-84	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
85+	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016

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65	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
66	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
67	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
68	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
69	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
70	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
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75	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
76	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
77	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
78	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
79	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
80	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
81	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
82	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
83	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
84	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
85+	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016

**Exhibit 1  
Rate Change History**

**Rhode Island  
1990 Plan G (Attained Age)  
Policy Form(s): LIM19799-G 1-92  
Rate Change Percentages for Prior 5 Years**

<u>Age</u>	<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>
65-69	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
70-74	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
75-79	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
80-84	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
85+	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016

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Age	<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date
65	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
66	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
67	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
68	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
69	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
70	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
71	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
72	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
73	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
74	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
75	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
76	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
77	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
78	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
79	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
80	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
81	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
82	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
83	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
84	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
85+	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016

## Exhibit 2 - Exposures Since Inception and Current In-Force Counts

Rhode Island - 1990 Plans

### POLICIES IN-FORCE AS OF 9/30/2016

#### Rhode Island

<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
4	15	182	17

#### Nationwide

<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
1,069	3,891	36,896	3,319

### LIFE YEARS EXPOSED BY CALENDAR YEAR THROUGH 9/30/2016

#### Calendar

#### Rhode Island

<u>Year</u>	<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
1992	0	0	0	0
1993	1	2	0	7
1994	2	5	0	18
1995	5	5	5	20
1996	5	6	12	19
1997	7	11	17	18
1998	9	16	34	21
1999	9	21	49	21
2000	9	39	109	33
2001	11	43	134	61
2002	9	30	103	32
2003	7	24	95	30
2004	7	23	90	28
2005	8	24	97	30
2006	7	24	126	32
2007	7	23	160	30
2008	7	23	180	29
2009	5	20	204	28
2010	5	19	232	27
2011	5	17	224	25
2012	5	16	218	23
2013	5	16	211	22
2014	5	15	201	22
2015	5	15	187	21
2016	3	11	137	14

#### Nationwide

<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
116	144	0	547
617	1,095	84	3,870
1,139	2,039	1,610	5,621
1,566	2,767	3,756	6,189
1,985	3,761	6,698	6,826
2,486	4,814	10,485	7,555
3,102	6,306	16,873	7,887
3,925	8,593	27,039	8,866
4,885	11,565	43,279	11,239
6,536	13,005	57,347	24,345
3,788	9,448	45,701	15,314
3,693	9,233	41,844	13,762
3,634	8,936	39,120	11,967
3,496	8,704	39,056	11,229
3,179	8,198	40,471	10,157
2,870	7,717	41,657	9,171
2,657	7,296	43,873	8,394
2,457	6,916	47,337	7,638
2,262	6,601	52,562	6,926
2,005	6,022	49,677	6,111
1,741	5,543	46,566	5,437
1,570	5,109	44,064	4,877
1,383	4,673	41,618	4,312
1,224	4,317	39,441	3,825
823	3,003	28,130	2,579

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1993	Total	621	0	0	0	0.0%
1994	Total	967	458	0	458	47.4%
1995	Total	2,424	81	0	81	3.3%
1996	Total	2,649	1,006	0	1,006	38.0%
1997	Total	3,313	9,833	0	9,833	296.8%
1998	Total	3,885	2,883	0	2,883	74.2%
1999	Total	4,618	2,261	0	2,261	49.0%
2000	Total	5,292	22,342	0	22,342	422.2%
2001	Total	6,992	4,480	0	4,480	64.1%
2002	Total	7,256	6,035	0	6,035	83.2%
2003	Total	9,104	2,896	0	2,896	31.8%
2004	Total	7,699	2,151	0	2,151	27.9%
2005	Total	9,993	6,247	0	6,247	62.5%
2006	1	315	0	0	0	0.0%
2006	2	0	2,190	0	2,190	0.0%
2006	3	0	0	0	0	0.0%
2006	4	0	0	0	0	0.0%
2006	5	941	0	0	0	0.0%
2006	6	1,377	1,214	0	1,214	88.2%
2006	7	0	0	0	0	0.0%
2006	8	1,259	0	0	0	0.0%
2006	9	2,599	432	0	432	16.6%
2006	10	0	0	0	0	0.0%
2006	11	0	0	0	0	0.0%
2006	12	1,141	0	0	0	0.0%
2006	13	909	482	0	482	53.0%
2006	14	683	63	0	63	9.2%
2006	Total	9,224	4,381	0	4,381	47.5%
2007	6	1,000	0	0	0	0.0%
2007	7	1,526	555	0	555	36.4%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	8	0	0	0	0	0.0%
2007	9	1,259	0	0	0	0.0%
2007	10	2,696	1,072	0	1,072	39.8%
2007	11	0	0	0	0	0.0%
2007	12	0	0	0	0	0.0%
2007	13	1,165	0	0	0	0.0%
2007	14	925	550	0	550	59.5%
2007	15	707	71	0	71	10.0%
2007	Total	9,277	2,248	0	2,248	24.2%
2008	7	1,112	0	0	0	0.0%
2008	8	1,624	1,325	0	1,325	81.6%
2008	9	0	0	0	0	0.0%
2008	10	1,347	0	0	0	0.0%
2008	11	2,885	1,213	0	1,213	42.0%
2008	12	0	0	0	0	0.0%
2008	13	0	0	0	0	0.0%
2008	14	1,239	0	0	0	0.0%
2008	15	984	89	0	89	9.0%
2008	16	816	92	0	92	11.3%
2008	Total	10,006	2,719	0	2,719	27.2%
2009	8	124	0	0	0	0.0%
2009	9	0	171	0	171	0.0%
2009	10	0	0	0	0	0.0%
2009	11	1,415	0	0	0	0.0%
2009	12	3,142	4,253	0	4,253	135.4%
2009	13	0	0	0	0	0.0%
2009	14	0	0	0	0	0.0%
2009	15	1,301	0	0	0	0.0%
2009	16	1,083	340	0	340	31.4%
2009	17	858	82	0	82	9.6%
2009	Total	7,923	4,846	0	4,846	61.2%
2010	12	1,618	390	0	390	24.1%
2010	13	3,485	1,061	0	1,061	30.5%
2010	14	0	0	0	0	0.0%
2010	15	0	0	0	0	0.0%
2010	16	1,407	1,017	0	1,017	72.3%
2010	17	1,163	21	0	21	1.8%
2010	18	922	185	0	185	20.0%
2010	Total	8,594	2,674	0	2,674	31.1%
2011	13	1,731	1,834	0	1,834	106.0%



**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	14	3,804	1,132	0	1,132	29.8%
2011	15	0	0	0	0	0.0%
2011	16	0	0	0	0	0.0%
2011	17	1,586	39	0	39	2.5%
2011	18	1,257	104	0	104	8.3%
2011	19	1,015	1,066	0	1,066	105.0%
2011	Total	9,393	4,176	0	4,176	44.5%
2012	14	1,893	308	0	308	16.3%
2012	15	3,972	1,286	0	1,286	32.4%
2012	16	0	0	0	0	0.0%
2012	17	0	0	0	0	0.0%
2012	18	1,710	63	0	63	3.7%
2012	19	1,360	389	0	389	28.6%
2012	20	1,045	612	0	612	58.6%
2012	Total	9,981	2,658	0	2,658	26.6%
2013	15	1,953	1,125	0	1,125	57.6%
2013	16	4,136	1,637	0	1,637	39.6%
2013	17	0	0	0	0	0.0%
2013	18	0	0	0	0	0.0%
2013	19	1,768	49	0	49	2.8%
2013	20	1,405	251	0	251	17.9%
2013	21	1,156	277	0	277	24.0%
2013	Total	10,418	3,340	0	3,340	32.1%
2014	16	2,033	1,759	0	1,759	86.5%
2014	17	4,301	981	0	981	22.8%
2014	18	0	0	0	0	0.0%
2014	19	0	0	0	0	0.0%
2014	20	1,822	124	0	124	6.8%
2014	21	1,513	497	0	497	32.8%
2014	22	1,156	277	0	277	23.9%
2014	Total	10,825	3,637	0	3,637	33.6%
2015	17	2,140	879	1	880	41.1%
2015	18	4,408	1,366	5	1,372	31.1%
2015	19	0	0	0	0	0.0%
2015	20	0	0	0	0	0.0%
2015	21	1,783	97	0	97	5.4%
2015	22	1,534	359	1	360	23.5%
2015	23	1,156	361	1	362	31.3%
2015	Total	11,022	3,063	9	3,072	27.9%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	18	2,140	997	17	1,014	47.4%
2016	19	2,771	731	57	788	28.4%
2016	20	0	0	0	0	0.0%
2016	21	0	0	0	0	0.0%
2016	22	1,701	15	4	19	1.1%
2016	23	687	367	8	375	54.5%
2016	Total	7,300	2,110	86	2,196	30.1%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	219	0	0	0	0.0%
1993	Total	1,489	1,341	0	1,341	90.1%
1994	Total	3,805	940	0	940	24.7%
1995	Total	3,871	112	0	112	2.9%
1996	Total	4,537	2,722	0	2,722	60.0%
1997	Total	8,864	6,163	0	6,163	69.5%
1998	Total	12,861	4,557	0	4,557	35.4%
1999	Total	19,289	27,310	0	27,310	141.6%
2000	Total	37,101	36,952	0	36,952	99.6%
2001	Total	44,098	31,642	0	31,642	71.8%
2002	Total	39,124	40,478	0	40,478	103.5%
2003	Total	41,964	21,796	0	21,796	51.9%
2004	Total	42,024	17,762	0	17,762	42.3%
2005	Total	40,163	17,447	0	17,447	43.4%
2006	1	3,123	124	0	124	4.0%
2006	2	2,472	348	0	348	14.1%
2006	3	1,224	285	0	285	23.3%
2006	4	930	930	0	930	100.0%
2006	5	4,984	1,116	0	1,116	22.4%
2006	6	6,154	2,671	0	2,671	43.4%
2006	7	14,258	14,188	0	14,188	99.5%
2006	8	3,884	1,449	0	1,449	37.3%
2006	9	1,846	104	0	104	5.6%
2006	10	2,048	8,256	0	8,256	403.1%
2006	Total	40,924	29,471	0	29,471	72.0%
2007	1	1,766	234	0	234	13.2%
2007	2	3,212	118	0	118	3.7%
2007	3	2,544	3,858	0	3,858	151.7%
2007	4	1,387	0	0	0	0.0%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	5	836	189	0	189	22.6%
2007	6	5,205	2,928	0	2,928	56.3%
2007	7	6,492	3,248	0	3,248	50.0%
2007	8	13,469	8,298	0	8,298	61.6%
2007	9	3,150	772	0	772	24.5%
2007	10	1,614	55	0	55	3.4%
2007	11	853	2,511	0	2,511	294.4%
2007	Total	40,528	22,211	0	22,211	54.8%
2008	1	249	0	0	0	0.0%
2008	2	1,781	280	0	280	15.7%
2008	3	3,330	294	0	294	8.8%
2008	4	2,672	11,769	0	11,769	440.4%
2008	5	1,405	825	0	825	58.7%
2008	6	853	759	0	759	89.0%
2008	7	5,267	2,682	0	2,682	50.9%
2008	8	6,554	4,872	0	4,872	74.3%
2008	9	12,218	4,024	0	4,024	32.9%
2008	10	3,186	1,350	0	1,350	42.4%
2008	11	1,465	492	0	492	33.6%
2008	12	937	1,666	0	1,666	177.8%
2008	Total	39,917	29,013	0	29,013	72.7%
2009	2	254	0	0	0	0.0%
2009	3	1,862	347	0	347	18.6%
2009	4	3,454	808	0	808	23.4%
2009	5	1,706	2,598	0	2,598	152.3%
2009	6	853	0	0	0	0.0%
2009	7	896	1,835	0	1,835	204.7%
2009	8	5,203	1,810	0	1,810	34.8%
2009	9	5,432	3,682	0	3,682	67.8%
2009	10	10,800	13,522	0	13,522	125.2%
2009	11	3,319	1,665	0	1,665	50.2%
2009	12	1,581	129	0	129	8.2%
2009	13	985	1,228	0	1,228	124.7%
2009	Total	36,344	27,624	0	27,624	76.0%
2010	3	267	28	0	28	10.4%
2010	4	2,003	420	0	420	21.0%
2010	5	3,856	502	0	502	13.0%
2010	6	1,912	361	0	361	18.9%
2010	7	919	360	0	360	39.2%
2010	8	964	422	0	422	43.7%
2010	9	5,218	1,256	0	1,256	24.1%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	10	5,872	1,313	0	1,313	22.4%
2010	11	10,879	1,146	0	1,146	10.5%
2010	12	2,722	661	0	661	24.3%
2010	13	1,677	345	0	345	20.6%
2010	14	1,059	745	0	745	70.4%
2010	Total	37,348	7,558	0	7,558	20.2%
2011	4	287	8	0	8	2.6%
2011	5	2,075	104	0	104	5.0%
2011	6	3,934	716	0	716	18.2%
2011	7	1,951	177	0	177	9.1%
2011	8	964	767	0	767	79.6%
2011	9	1,038	375	0	375	36.1%
2011	10	5,232	7,903	0	7,903	151.0%
2011	11	4,636	3,154	0	3,154	68.0%
2011	12	9,184	1,062	0	1,062	11.6%
2011	13	2,942	900	0	900	30.6%
2011	14	1,793	1,110	0	1,110	61.9%
2011	15	1,059	1,457	0	1,457	137.6%
2011	Total	35,095	17,731	0	17,731	50.5%
2012	5	287	0	0	0	0.0%
2012	6	2,121	16	0	16	0.8%
2012	7	4,044	2,079	0	2,079	51.4%
2012	8	2,007	162	0	162	8.1%
2012	9	1,046	145	0	145	13.9%
2012	10	1,085	610	0	610	56.2%
2012	11	5,234	4,631	0	4,631	88.5%
2012	12	4,468	2,124	0	2,124	47.5%
2012	13	8,338	583	0	583	7.0%
2012	14	3,115	2,202	0	2,202	70.7%
2012	15	1,827	1,839	0	1,839	100.7%
2012	16	1,107	849	0	849	76.7%
2012	Total	34,680	15,241	0	15,241	43.9%
2013	6	300	112	0	112	37.3%
2013	7	2,386	957	0	957	40.1%
2013	8	4,225	4,668	0	4,668	110.5%
2013	9	2,096	341	0	341	16.2%
2013	10	1,093	769	0	769	70.4%
2013	11	1,133	1,196	0	1,196	105.5%
2013	12	5,469	3,380	0	3,380	61.8%
2013	13	4,668	1,265	0	1,265	27.1%
2013	14	8,848	4,594	0	4,594	51.9%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	15	3,254	204	0	204	6.3%
2013	16	1,908	2,126	0	2,126	111.4%
2013	17	1,227	464	0	464	37.8%
2013	Total	36,605	20,076	0	20,076	54.8%
2014	7	347	0	0	0	0.0%
2014	8	1,613	2,249	0	2,249	139.4%
2014	9	2,382	1,898	0	1,898	79.7%
2014	10	2,283	179	0	179	7.8%
2014	11	1,133	1,454	0	1,454	128.3%
2014	12	1,133	1,757	0	1,757	155.0%
2014	13	5,587	4,432	0	4,432	79.3%
2014	14	4,750	1,266	0	1,266	26.6%
2014	15	9,137	2,147	0	2,147	23.5%
2014	16	3,316	1,723	0	1,723	52.0%
2014	17	2,030	503	0	503	24.8%
2014	18	1,227	2,629	0	2,629	214.2%
2014	Total	34,939	20,236	0	20,236	57.9%
2015	8	347	25	0	25	7.2%
2015	9	1,798	460	1	461	25.6%
2015	10	2,526	474	1	475	18.8%
2015	11	2,290	2,997	18	3,015	131.7%
2015	12	1,133	2,056	1	2,057	181.5%
2015	13	1,133	2,332	6	2,338	206.3%
2015	14	5,727	1,569	1	1,571	27.4%
2015	15	4,762	4,311	9	4,320	90.7%
2015	16	9,276	1,180	2	1,182	12.7%
2015	17	3,410	437	1	438	12.8%
2015	18	2,030	1,151	1	1,152	56.8%
2015	19	1,227	619	1	621	50.6%
2015	Total	35,659	17,610	43	17,654	49.5%
2016	9	347	0	0	0	0.0%
2016	10	1,259	387	42	428	34.0%
2016	11	2,122	1,570	162	1,733	81.6%
2016	12	1,526	80	4	85	5.5%
2016	13	1,133	3,715	72	3,787	334.2%
2016	14	621	368	73	441	71.0%
2016	15	4,529	792	65	856	18.9%
2016	16	3,733	1,336	94	1,430	38.3%
2016	17	7,292	956	59	1,015	13.9%
2016	18	2,637	477	70	547	20.7%
2016	19	1,450	575	12	587	40.5%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	20	644	453	50	503	78.1%
2016	Total	27,293	10,709	703	11,412	41.8%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1995	Total	4,883	602	0	602	12.3%
1996	Total	11,922	5,183	0	5,183	43.5%
1997	Total	16,644	18,778	0	18,778	112.8%
1998	Total	33,888	20,705	0	20,705	61.1%
1999	Total	54,819	41,430	0	41,430	75.6%
2000	Total	125,193	89,730	0	89,730	71.7%
2001	Total	165,004	120,188	0	120,188	72.8%
2002	Total	158,265	94,723	0	94,723	59.9%
2003	Total	185,231	70,083	0	70,083	37.8%
2004	Total	188,341	72,974	0	72,974	38.7%
2005	Total	172,552	98,021	0	98,021	56.8%
2006	1	45,849	18,024	0	18,024	39.3%
2006	2	19,789	22,498	0	22,498	113.7%
2006	3	10,292	3,823	0	3,823	37.1%
2006	4	12,212	2,077	0	2,077	17.0%
2006	5	19,382	14,734	0	14,734	76.0%
2006	6	29,906	10,860	0	10,860	36.3%
2006	7	42,423	49,835	0	49,835	117.5%
2006	8	5,380	10,923	0	10,923	203.0%
2006	9	8,379	8,280	0	8,280	98.8%
2006	10	2,351	2,402	0	2,402	102.2%
2006	11	3,916	0	0	0	0.0%
2006	12	1,182	2,601	0	2,601	220.1%
2006	Total	201,061	146,057	0	146,057	72.6%
2007	1	57,288	30,876	0	30,876	53.9%
2007	2	43,053	40,152	0	40,152	93.3%
2007	3	18,542	23,524	0	23,524	126.9%
2007	4	10,378	6,823	0	6,823	65.7%
2007	5	12,326	4,920	0	4,920	39.9%
2007	6	19,861	8,487	0	8,487	42.7%
2007	7	30,466	26,693	0	26,693	87.6%
2007	8	42,750	52,557	0	52,557	122.9%



**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	9	5,432	10,035	0	10,035	184.7%
2007	10	8,380	9,565	0	9,565	114.1%
2007	11	2,351	1,679	0	1,679	71.4%
2007	12	4,096	0	0	0	0.0%
2007	13	1,183	9,986	0	9,986	844.4%
2007	Total	256,105	225,297	0	225,297	88.0%
2008	1	32,845	10,108	0	10,108	30.8%
2008	2	57,738	53,722	0	53,722	93.0%
2008	3	43,607	27,526	0	27,526	63.1%
2008	4	19,302	26,140	0	26,140	135.4%
2008	5	10,628	2,849	0	2,849	26.8%
2008	6	12,992	2,186	0	2,186	16.8%
2008	7	20,809	12,234	0	12,234	58.8%
2008	8	30,807	35,381	0	35,381	114.8%
2008	9	43,514	45,064	0	45,064	103.6%
2008	10	5,621	14,982	0	14,982	266.5%
2008	11	8,671	9,115	0	9,115	105.1%
2008	12	2,425	2,484	0	2,484	102.4%
2008	13	4,169	0	0	0	0.0%
2008	14	1,242	1,556	0	1,556	125.3%
2008	Total	294,370	243,347	0	243,347	82.7%
2009	1	46,189	28,912	0	28,912	62.6%
2009	2	29,669	26,731	0	26,731	90.1%
2009	3	55,743	56,766	0	56,766	101.8%
2009	4	44,608	24,704	0	24,704	55.4%
2009	5	20,518	29,252	0	29,252	142.6%
2009	6	10,924	5,372	0	5,372	49.2%
2009	7	12,982	2,965	0	2,965	22.8%
2009	8	22,221	6,725	0	6,725	30.3%
2009	9	32,270	15,794	0	15,794	48.9%
2009	10	46,402	79,638	0	79,638	171.6%
2009	11	6,131	11,685	0	11,685	190.6%
2009	12	9,117	11,714	0	11,714	128.5%
2009	13	2,548	2,172	0	2,172	85.2%
2009	14	4,379	0	0	0	0.0%
2009	15	1,315	1,577	0	1,577	120.0%
2009	Total	345,016	304,007	0	304,007	88.1%
2010	1	54,135	42,214	0	42,214	78.0%
2010	2	47,367	39,589	0	39,589	83.6%
2010	3	30,296	24,500	0	24,500	80.9%
2010	4	55,886	37,261	0	37,261	66.7%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	5	46,643	30,362	0	30,362	65.1%
2010	6	21,268	26,688	0	26,688	125.5%
2010	7	12,134	3,267	0	3,267	26.9%
2010	8	14,121	3,766	0	3,766	26.7%
2010	9	23,366	8,943	0	8,943	38.3%
2010	10	34,346	23,356	0	23,356	68.0%
2010	11	47,269	39,085	0	39,085	82.7%
2010	12	6,649	5,857	0	5,857	88.1%
2010	13	9,522	11,237	0	11,237	118.0%
2010	14	2,784	3,924	0	3,924	141.0%
2010	15	4,800	908	0	908	18.9%
2010	16	1,413	305	0	305	21.5%
2010	Total	411,999	301,263	0	301,263	73.1%
2011	1	1,801	302	0	302	16.7%
2011	2	57,342	58,884	0	58,884	102.7%
2011	3	51,342	61,825	0	61,825	120.4%
2011	4	30,582	35,985	0	35,985	117.7%
2011	5	56,014	41,798	0	41,798	74.6%
2011	6	49,844	37,852	0	37,852	75.9%
2011	7	19,482	8,364	0	8,364	42.9%
2011	8	13,202	5,337	0	5,337	40.4%
2011	9	15,301	12,776	0	12,776	83.5%
2011	10	24,246	29,181	0	29,181	120.4%
2011	11	38,354	25,545	0	25,545	66.6%
2011	12	51,171	53,869	0	53,869	105.3%
2011	13	7,271	8,022	0	8,022	110.3%
2011	14	7,662	15,367	0	15,367	200.6%
2011	15	2,522	9,359	0	9,359	371.1%
2011	16	5,164	799	0	799	15.5%
2011	17	1,620	277	0	277	17.1%
2011	Total	432,921	405,542	0	405,542	93.7%
2012	2	1,988	453	0	453	22.8%
2012	3	61,323	60,051	0	60,051	97.9%
2012	4	54,861	48,901	0	48,901	89.1%
2012	5	32,108	23,231	0	23,231	72.4%
2012	6	57,503	41,954	0	41,954	73.0%
2012	7	51,008	30,806	0	30,806	60.4%
2012	8	19,995	19,198	0	19,198	96.0%
2012	9	13,714	4,015	0	4,015	29.3%
2012	10	16,046	8,049	0	8,049	50.2%
2012	11	25,639	16,194	0	16,194	63.2%
2012	12	38,020	33,291	0	33,291	87.6%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	13	51,858	51,747	0	51,747	99.8%
2012	14	6,082	2,010	0	2,010	33.0%
2012	15	4,191	1,009	0	1,009	24.1%
2012	16	2,395	3,788	0	3,788	158.2%
2012	17	5,612	1,492	0	1,492	26.6%
2012	18	1,620	281	0	281	17.3%
2012	Total	443,962	346,472	0	346,472	78.0%
2013	3	2,015	1,335	0	1,335	66.2%
2013	4	65,039	65,726	0	65,726	101.1%
2013	5	58,329	43,810	0	43,810	75.1%
2013	6	34,077	34,077	0	34,077	100.0%
2013	7	59,014	37,083	0	37,083	62.8%
2013	8	48,425	29,368	0	29,368	60.6%
2013	9	17,751	13,359	0	13,359	75.3%
2013	10	14,070	5,820	0	5,820	41.4%
2013	11	16,863	6,480	0	6,480	38.4%
2013	12	24,156	27,465	0	27,465	113.7%
2013	13	38,040	36,866	0	36,866	96.9%
2013	14	48,734	53,880	0	53,880	110.6%
2013	15	6,404	6,296	0	6,296	98.3%
2013	16	4,314	587	0	587	13.6%
2013	17	2,457	3,003	0	3,003	122.2%
2013	18	5,717	6,802	0	6,802	119.0%
2013	19	1,692	1,111	0	1,111	65.6%
2013	Total	447,097	373,067	0	373,067	83.4%
2014	4	2,188	4,250	0	4,250	194.3%
2014	5	67,418	32,478	0	32,478	48.2%
2014	6	60,150	54,049	0	54,049	89.9%
2014	7	31,074	46,083	0	46,083	148.3%
2014	8	58,087	27,566	0	27,566	47.5%
2014	9	48,701	30,079	0	30,079	61.8%
2014	10	18,206	21,387	0	21,387	117.5%
2014	11	14,797	6,114	0	6,114	41.3%
2014	12	15,822	29,659	0	29,659	187.5%
2014	13	22,773	27,170	0	27,170	119.3%
2014	14	38,066	22,623	0	22,623	59.4%
2014	15	45,779	53,447	0	53,447	116.7%
2014	16	6,635	1,727	0	1,727	26.0%
2014	17	4,377	1,521	0	1,521	34.7%
2014	18	2,501	8,039	0	8,039	321.4%
2014	19	5,860	1,018	0	1,018	17.4%
2014	20	1,704	865	0	865	50.8%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	Total	444,137	368,074	1	368,075	82.9%
2015	5	2,111	1,179	0	1,179	55.9%
2015	6	69,623	52,109	63	52,172	74.9%
2015	7	57,084	46,860	101	46,962	82.3%
2015	8	26,473	24,019	65	24,084	91.0%
2015	9	53,971	23,030	48	23,078	42.8%
2015	10	46,431	22,878	46	22,925	49.4%
2015	11	18,752	18,570	66	18,636	99.4%
2015	12	15,173	7,314	16	7,330	48.3%
2015	13	15,354	17,321	32	17,352	113.0%
2015	14	20,817	7,739	12	7,750	37.2%
2015	15	32,998	17,361	21	17,382	52.7%
2015	16	43,511	40,127	50	40,177	92.3%
2015	17	6,710	10,813	42	10,854	161.8%
2015	18	4,493	2,318	4	2,322	51.7%
2015	19	-423	0	0	0	0.0%
2015	20	6,002	892	1	893	14.9%
2015	21	1,705	2,353	14	2,367	138.8%
2015	Total	420,787	294,883	579	295,462	70.2%
2016	6	2,195	791	7	798	36.4%
2016	7	60,243	39,485	2,081	41,566	69.0%
2016	8	41,366	33,174	1,980	35,154	85.0%
2016	9	19,557	26,426	1,377	27,803	142.2%
2016	10	41,996	23,665	1,892	25,557	60.9%
2016	11	33,528	20,836	897	21,733	64.8%
2016	12	13,146	6,940	545	7,486	56.9%
2016	13	10,825	3,328	238	3,566	32.9%
2016	14	11,655	8,275	412	8,688	74.5%
2016	15	16,410	12,288	798	13,086	79.7%
2016	16	25,591	9,659	353	10,012	39.1%
2016	17	29,641	20,920	1,610	22,530	76.0%
2016	18	3,474	3,549	410	3,958	114.0%
2016	19	3,363	1,710	181	1,890	56.2%
2016	20	0	0	0	0	0.0%
2016	21	3,028	752	20	773	25.5%
2016	22	711	452	48	500	70.3%
2016	Total	316,728	212,249	12,849	225,099	71.1%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	655	0	0	0	0.0%
1993	Total	5,860	562	0	562	9.6%
1994	Total	15,443	6,257	0	6,257	40.5%
1995	Total	17,844	17,581	0	17,581	98.5%
1996	Total	17,734	7,424	0	7,424	41.9%
1997	Total	16,423	9,148	0	9,148	55.7%
1998	Total	19,624	11,637	0	11,637	59.3%
1999	Total	21,361	19,974	0	19,974	93.5%
2000	Total	32,381	29,413	0	29,413	90.8%
2001	Total	63,521	58,797	0	58,797	92.6%
2002	Total	46,334	30,550	0	30,550	65.9%
2003	Total	53,430	51,735	0	51,735	96.8%
2004	Total	55,258	47,382	0	47,382	85.7%
2005	Total	50,197	33,443	0	33,443	66.6%
2006	1	6,400	19	0	19	0.3%
2006	2	5,247	38,224	0	38,224	728.5%
2006	3	1,696	175	0	175	10.3%
2006	4	5,554	0	0	0	0.0%
2006	5	6,050	9,281	0	9,281	153.4%
2006	6	9,736	3,123	0	3,123	32.1%
2006	7	5,938	8,137	0	8,137	137.0%
2006	8	2,149	549	0	549	25.6%
2006	9	1,858	939	0	939	50.5%
2006	10	1,429	392	0	392	27.4%
2006	11	0	0	0	0	0.0%
2006	12	411	0	0	0	0.0%
2006	13	4,161	2,283	0	2,283	54.9%
2006	14	1,029	1,521	0	1,521	147.8%
2006	Total	51,657	64,643	0	64,643	125.1%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	1	296	0	0	0	0.0%
2007	2	7,005	172	0	172	2.5%
2007	3	5,623	9,611	0	9,611	170.9%
2007	4	1,794	2,398	0	2,398	133.6%
2007	5	5,872	0	0	0	0.0%
2007	6	6,561	5,023	0	5,023	76.6%
2007	7	8,609	2,591	0	2,591	30.1%
2007	8	6,389	9,773	0	9,773	153.0%
2007	9	2,277	178	0	178	7.8%
2007	10	1,963	820	0	820	41.8%
2007	11	0	0	0	0	0.0%
2007	12	0	0	0	0	0.0%
2007	13	444	0	0	0	0.0%
2007	14	3,974	3,866	0	3,866	97.3%
2007	15	641	2,210	0	2,210	344.5%
2007	Total	51,447	36,642	0	36,642	71.2%
2008	2	333	0	0	0	0.0%
2008	3	7,210	75	0	75	1.0%
2008	4	5,003	4,764	0	4,764	95.2%
2008	5	1,889	1,494	0	1,494	79.1%
2008	6	6,430	0	0	0	0.0%
2008	7	7,304	7,114	0	7,114	97.4%
2008	8	9,070	4,022	0	4,022	44.3%
2008	9	7,238	5,657	0	5,657	78.2%
2008	10	2,396	925	0	925	38.6%
2008	11	2,065	756	0	756	36.6%
2008	12	0	0	0	0	0.0%
2008	13	0	0	0	0	0.0%
2008	14	470	0	0	0	0.0%
2008	15	4,635	2,992	0	2,992	64.6%
2008	16	703	2,159	0	2,159	307.2%
2008	Total	54,747	29,958	0	29,958	54.7%
2009	3	346	0	0	0	0.0%
2009	4	6,912	217	0	217	3.1%
2009	5	5,326	4,712	0	4,712	88.5%
2009	6	2,153	1,887	0	1,887	87.6%
2009	7	6,837	0	0	0	0.0%
2009	8	7,640	6,661	0	6,661	87.2%
2009	9	9,059	1,833	0	1,833	20.2%
2009	10	5,270	5,213	0	5,213	98.9%
2009	11	2,506	253	0	253	10.1%
2009	12	2,185	633	0	633	29.0%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	13	0	0	0	0	0.0%
2009	14	0	0	0	0	0.0%
2009	15	489	0	0	0	0.0%
2009	16	5,015	5,502	0	5,502	109.7%
2009	17	746	1,866	0	1,866	250.3%
2009	Total	54,484	28,777	0	28,777	52.8%
2010	4	364	0	0	0	0.0%
2010	5	7,530	3,223	0	3,223	42.8%
2010	6	4,872	1,883	0	1,883	38.6%
2010	7	2,345	1,340	0	1,340	57.1%
2010	8	7,351	3,318	0	3,318	45.1%
2010	9	8,315	2,990	0	2,990	36.0%
2010	10	10,283	5,115	0	5,115	49.7%
2010	11	5,883	2,136	0	2,136	36.3%
2010	12	2,883	70	0	70	2.4%
2010	13	2,478	207	0	207	8.4%
2010	14	0	0	0	0	0.0%
2010	15	0	0	0	0	0.0%
2010	16	546	246	0	246	45.1%
2010	17	5,538	10,687	0	10,687	193.0%
2010	18	809	250	0	250	30.8%
2010	Total	59,196	31,464	0	31,464	53.2%
2011	5	391	0	0	0	0.0%
2011	6	6,797	1,974	0	1,974	29.0%
2011	7	3,260	478	0	478	14.7%
2011	8	2,080	329	0	329	15.8%
2011	9	7,910	2,414	0	2,414	30.5%
2011	10	8,609	3,742	0	3,742	43.5%
2011	11	7,869	7,832	0	7,832	99.5%
2011	12	5,635	928	0	928	16.5%
2011	13	3,002	1,821	0	1,821	60.7%
2011	14	2,556	364	0	364	14.2%
2011	15	0	0	0	0	0.0%
2011	16	0	0	0	0	0.0%
2011	17	587	71	0	71	12.0%
2011	18	5,754	6,196	0	6,196	107.7%
2011	19	826	86	0	86	10.4%
2011	Total	55,276	26,234	0	26,234	47.5%
2012	6	399	0	0	0	0.0%
2012	7	7,128	5,806	0	5,806	81.5%
2012	8	1,697	1,345	0	1,345	79.3%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	9	2,099	91	0	91	4.3%
2012	10	8,015	6,289	0	6,289	78.5%
2012	11	6,824	3,274	0	3,274	48.0%
2012	12	8,115	748	0	748	9.2%
2012	13	5,692	1,666	0	1,666	29.3%
2012	14	3,028	843	0	843	27.8%
2012	15	2,572	487	0	487	18.9%
2012	16	0	0	0	0	0.0%
2012	17	0	0	0	0	0.0%
2012	18	599	451	0	451	75.3%
2012	19	5,807	2,248	0	2,248	38.7%
2012	20	826	1,150	0	1,150	139.2%
2012	Total	52,801	24,399	0	24,399	46.2%
2013	7	424	0	0	0	0.0%
2013	8	7,375	3,799	0	3,799	51.5%
2013	9	1,772	481	0	481	27.1%
2013	10	2,152	8,490	0	8,490	394.4%
2013	11	6,301	7,083	0	7,083	112.4%
2013	12	7,509	5,119	0	5,119	68.2%
2013	13	8,339	2,616	0	2,616	31.4%
2013	14	5,849	1,755	0	1,755	30.0%
2013	15	3,111	2,628	0	2,628	84.5%
2013	16	2,651	453	0	453	17.1%
2013	17	0	0	0	0	0.0%
2013	18	0	0	0	0	0.0%
2013	19	599	99	0	99	16.6%
2013	20	5,949	5,708	0	5,708	96.0%
2013	21	1,529	2,133	0	2,133	139.6%
2013	Total	53,558	40,364	0	40,364	75.4%
2014	8	443	4	0	4	1.0%
2014	9	7,528	3,353	0	3,353	44.5%
2014	10	1,783	588	0	588	33.0%
2014	11	2,362	22,319	0	22,319	945.0%
2014	12	6,612	5,993	0	5,993	90.6%
2014	13	7,626	4,094	0	4,094	53.7%
2014	14	8,477	1,108	0	1,108	13.1%
2014	15	6,581	9,149	0	9,149	139.0%
2014	16	3,161	369	0	369	11.7%
2014	17	2,709	7,450	0	7,450	275.0%
2014	18	0	0	0	0	0.0%
2014	19	0	0	0	0	0.0%
2014	20	625	119	0	119	19.0%



**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	21	5,637	6,829	0	6,829	121.1%
2014	22	885	1,268	0	1,268	143.2%
2014	Total	54,430	62,644	0	62,644	115.1%
2015	9	443	2,892	1	2,893	653.5%
2015	10	6,771	2,734	4	2,738	40.4%
2015	11	1,783	1,258	5	1,262	70.8%
2015	12	2,362	1,205	1	1,206	51.0%
2015	13	6,612	1,907	2	1,909	28.9%
2015	14	7,652	1,817	3	1,820	23.8%
2015	15	7,839	1,396	3	1,400	17.9%
2015	16	4,984	5,256	10	5,266	105.7%
2015	17	3,052	799	1	801	26.2%
2015	18	417	40	0	40	9.5%
2015	19	0	0	0	0	0.0%
2015	20	0	0	0	0	0.0%
2015	21	664	366	0	366	55.2%
2015	22	6,419	14,022	16	14,038	218.7%
2015	23	885	6,810	27	6,837	772.2%
2015	Total	49,883	40,501	73	40,574	81.3%
2016	11	4,868	1,416	77	1,493	30.7%
2016	12	610	198	29	227	37.2%
2016	13	1,791	5,301	254	5,555	310.2%
2016	14	6,541	5,206	117	5,323	81.4%
2016	15	4,315	2,336	54	2,390	55.4%
2016	16	5,742	3,534	374	3,908	68.1%
2016	17	3,147	565	36	601	19.1%
2016	18	2,333	1,347	39	1,386	59.4%
2016	19	0	0	0	0	0.0%
2016	20	0	0	0	0	0.0%
2016	21	0	0	0	0	0.0%
2016	22	664	175	2	177	26.7%
2016	23	4,223	8,182	163	8,346	197.6%
2016	Total	34,235	28,261	1,146	29,407	85.9%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	54,266	13,289	0	13,289	24.5%
1993	Total	290,787	123,936	0	123,936	42.6%
1994	Total	586,336	280,396	0	280,396	47.8%
1995	Total	812,230	437,977	0	437,977	53.9%
1996	Total	1,041,447	672,049	0	672,049	64.5%
1997	Total	1,314,759	895,365	0	895,365	68.1%
1998	Total	1,653,672	1,392,351	0	1,392,351	84.2%
1999	Total	2,198,412	2,082,244	0	2,082,244	94.7%
2000	Total	2,921,443	2,824,276	0	2,824,276	96.7%
2001	Total	4,450,371	4,681,034	0	4,681,034	105.2%
2002	Total	3,509,755	3,853,191	0	3,853,191	109.8%
2003	Total	4,318,038	4,749,453	0	4,749,453	110.0%
2004	Total	4,847,819	5,819,951	0	5,819,951	120.1%
2005	Total	5,216,625	6,398,034	0	6,398,034	122.6%
2006	1	412,495	229,852	0	229,852	55.7%
2006	2	614,863	734,372	0	734,372	119.4%
2006	3	736,639	1,044,899	0	1,044,899	141.8%
2006	4	600,793	813,638	0	813,638	135.4%
2006	5	704,753	622,890	0	622,890	88.4%
2006	6	824,441	678,989	0	678,989	82.4%
2006	7	382,927	502,683	0	502,683	131.3%
2006	8	377,653	217,868	0	217,868	57.7%
2006	9	299,317	254,125	0	254,125	84.9%
2006	10	185,049	208,430	0	208,430	112.6%
2006	11	123,389	99,140	0	99,140	80.3%
2006	12	74,671	46,822	0	46,822	62.7%
2006	13	66,280	48,052	0	48,052	72.5%
2006	14	66,607	64,411	0	64,411	96.7%
2006	15	17,767	37,698	0	37,698	212.2%
2006	Total	5,487,644	5,603,869	0	5,603,869	102.1%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	1	206,565	95,173	0	95,173	46.1%
2007	2	441,422	490,566	0	490,566	111.1%
2007	3	658,341	682,759	0	682,759	103.7%
2007	4	776,183	900,466	0	900,466	116.0%
2007	5	559,851	653,838	0	653,838	116.8%
2007	6	623,845	591,742	0	591,742	94.9%
2007	7	731,572	522,939	0	522,939	71.5%
2007	8	352,175	331,562	0	331,562	94.1%
2007	9	329,212	191,075	0	191,075	58.0%
2007	10	262,606	249,333	0	249,333	94.9%
2007	11	177,801	202,475	0	202,475	113.9%
2007	12	119,451	88,131	0	88,131	73.8%
2007	13	72,152	34,207	0	34,207	47.4%
2007	14	59,178	43,578	0	43,578	73.6%
2007	15	61,992	45,440	0	45,440	73.3%
2007	16	16,598	30,227	0	30,227	182.1%
2007	Total	5,448,945	5,153,511	0	5,153,511	94.6%
2008	1	148,687	75,738	0	75,738	50.9%
2008	2	182,773	184,197	0	184,197	100.8%
2008	3	369,853	326,755	0	326,755	88.3%
2008	4	573,746	495,618	0	495,618	86.4%
2008	5	693,543	630,063	0	630,063	90.8%
2008	6	478,619	577,323	0	577,323	120.6%
2008	7	550,614	454,655	0	454,655	82.6%
2008	8	677,234	449,803	0	449,803	66.4%
2008	9	326,539	318,962	0	318,962	97.7%
2008	10	314,383	196,628	0	196,628	62.5%
2008	11	260,467	192,575	0	192,575	73.9%
2008	12	170,196	184,064	0	184,064	108.1%
2008	13	116,578	101,078	0	101,078	86.7%
2008	14	63,463	38,242	0	38,242	60.3%
2008	15	53,896	36,564	0	36,564	67.8%
2008	16	58,570	47,701	0	47,701	81.4%
2008	17	15,096	34,963	0	34,963	231.6%
2008	Total	5,054,254	4,344,929	0	4,344,929	86.0%
2009	1	143,863	153,213	0	153,213	106.5%
2009	2	141,748	142,593	0	142,593	100.6%
2009	3	172,105	161,947	0	161,947	94.1%
2009	4	339,287	246,320	0	246,320	72.6%
2009	5	527,865	509,696	0	509,696	96.6%
2009	6	582,108	568,070	0	568,070	97.6%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	7	440,483	489,597	0	489,597	111.2%
2009	8	510,728	420,842	0	420,842	82.4%
2009	9	600,954	397,128	0	397,128	66.1%
2009	10	311,349	244,493	0	244,493	78.5%
2009	11	302,061	201,013	0	201,013	66.5%
2009	12	238,042	167,251	0	167,251	70.3%
2009	13	161,121	160,525	0	160,525	99.6%
2009	14	106,931	57,952	0	57,952	54.2%
2009	15	62,075	30,699	0	30,699	49.5%
2009	16	50,874	36,132	0	36,132	71.0%
2009	17	51,228	43,857	0	43,857	85.6%
2009	18	15,026	1,734	0	1,734	11.5%
2009	Total	4,757,847	4,033,062	0	4,033,062	84.8%
2010	1	127,703	308,202	0	308,202	241.3%
2010	2	135,490	212,985	0	212,985	157.2%
2010	3	142,271	149,085	0	149,085	104.8%
2010	4	158,094	148,542	0	148,542	94.0%
2010	5	272,160	373,126	0	373,126	137.1%
2010	6	448,539	456,985	0	456,985	101.9%
2010	7	514,690	453,182	0	453,182	88.0%
2010	8	365,988	355,357	0	355,357	97.1%
2010	9	449,565	350,280	0	350,280	77.9%
2010	10	550,923	432,394	0	432,394	78.5%
2010	11	302,550	196,363	0	196,363	64.9%
2010	12	270,303	165,036	0	165,036	61.1%
2010	13	223,888	148,285	0	148,285	66.2%
2010	14	154,465	86,169	0	86,169	55.8%
2010	15	95,939	41,701	0	41,701	43.5%
2010	16	56,901	37,070	0	37,070	65.1%
2010	17	45,005	33,358	0	33,358	74.1%
2010	18	43,512	47,044	0	47,044	108.1%
2010	19	9,902	8,865	0	8,865	89.5%
2010	Total	4,367,887	4,004,030	0	4,004,030	91.7%
2011	1	13,572	40,580	0	40,580	299.0%
2011	2	122,250	259,785	0	259,785	212.5%
2011	3	136,688	225,159	0	225,159	164.7%
2011	4	143,047	142,380	0	142,380	99.5%
2011	5	142,205	117,255	0	117,255	82.5%
2011	6	200,517	218,177	0	218,177	108.8%
2011	7	297,977	264,403	0	264,403	88.7%
2011	8	394,689	376,368	0	376,368	95.4%
2011	9	272,422	238,217	0	238,217	87.4%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	10	425,182	293,131	0	293,131	68.9%
2011	11	500,154	315,866	0	315,866	63.2%
2011	12	282,971	170,748	0	170,748	60.3%
2011	13	265,799	206,604	0	206,604	77.7%
2011	14	225,791	141,878	0	141,878	62.8%
2011	15	139,555	76,196	0	76,196	54.6%
2011	16	96,748	47,944	0	47,944	49.6%
2011	17	51,884	35,729	0	35,729	68.9%
2011	18	44,291	43,230	0	43,230	97.6%
2011	19	41,485	32,027	0	32,027	77.2%
2011	20	9,447	12,662	0	12,662	134.0%
2011	Total	3,806,674	3,258,339	0	3,258,339	85.6%
2012	2	14,998	33,095	0	33,095	220.7%
2012	3	121,230	230,072	0	230,072	189.8%
2012	4	132,879	169,225	0	169,225	127.4%
2012	5	128,261	121,818	0	121,818	95.0%
2012	6	120,995	115,479	0	115,479	95.4%
2012	7	134,184	142,003	0	142,003	105.8%
2012	8	191,679	175,873	0	175,873	91.8%
2012	9	245,057	196,979	0	196,979	80.4%
2012	10	245,233	159,906	0	159,906	65.2%
2012	11	393,126	247,113	0	247,113	62.9%
2012	12	453,837	271,891	0	271,891	59.9%
2012	13	277,583	142,844	0	142,844	51.5%
2012	14	265,453	178,498	0	178,498	67.2%
2012	15	206,421	104,751	0	104,751	50.7%
2012	16	140,190	100,107	0	100,107	71.4%
2012	17	93,960	44,245	0	44,245	47.1%
2012	18	48,564	36,967	0	36,967	76.1%
2012	19	43,870	34,300	0	34,300	78.2%
2012	20	37,967	29,075	0	29,075	76.6%
2012	21	9,510	17,637	0	17,637	185.4%
2012	Total	3,304,998	2,551,876	0	2,551,876	77.2%
2013	3	13,625	29,543	0	29,543	216.8%
2013	4	121,990	243,798	0	243,798	199.9%
2013	5	133,076	129,241	0	129,241	97.1%
2013	6	125,560	98,412	0	98,412	78.4%
2013	7	119,903	127,244	0	127,244	106.1%
2013	8	120,445	127,490	0	127,490	105.8%
2013	9	180,891	163,329	0	163,329	90.3%
2013	10	237,487	213,831	0	213,831	90.0%
2013	11	239,581	168,348	0	168,348	70.3%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	12	392,050	264,824	0	264,824	67.5%
2013	13	430,303	313,246	0	313,246	72.8%
2013	14	271,278	145,592	0	145,592	53.7%
2013	15	265,068	186,706	0	186,706	70.4%
2013	16	201,930	100,164	0	100,164	49.6%
2013	17	139,101	82,732	0	82,732	59.5%
2013	18	91,696	44,459	0	44,459	48.5%
2013	19	45,510	37,215	0	37,215	81.8%
2013	20	39,917	17,536	0	17,536	43.9%
2013	21	36,855	24,068	0	24,068	65.3%
2013	22	8,238	10,370	0	10,370	125.9%
2013	Total	3,214,503	2,528,150	0	2,528,150	78.6%
2014	4	15,298	24,281	0	24,281	158.7%
2014	5	113,718	181,679	0	181,679	159.8%
2014	6	122,993	121,874	0	121,874	99.1%
2014	7	113,957	98,422	0	98,422	86.4%
2014	8	101,267	98,888	0	98,888	97.7%
2014	9	118,455	120,135	0	120,135	101.4%
2014	10	170,674	148,185	0	148,185	86.8%
2014	11	191,767	187,932	1	187,932	98.0%
2014	12	216,337	147,646	0	147,646	68.2%
2014	13	359,321	225,964	0	225,964	62.9%
2014	14	399,582	237,250	0	237,251	59.4%
2014	15	250,808	133,347	0	133,348	53.2%
2014	16	245,575	174,172	1	174,173	70.9%
2014	17	181,505	82,038	0	82,039	45.2%
2014	18	124,256	80,550	0	80,550	64.8%
2014	19	83,398	37,341	0	37,341	44.8%
2014	20	39,568	18,120	0	18,120	45.8%
2014	21	27,478	12,326	0	12,326	44.9%
2014	22	32,862	21,829	0	21,829	66.4%
2014	23	8,304	8,953	0	8,953	107.8%
2014	Total	2,917,123	2,160,931	4	2,160,935	74.1%
2015	5	14,132	23,461	6	23,467	166.1%
2015	6	108,821	183,916	326	184,242	169.3%
2015	7	117,007	85,511	191	85,702	73.2%
2015	8	92,434	65,662	134	65,796	71.2%
2015	9	86,999	85,037	113	85,150	97.9%
2015	10	113,624	120,437	258	120,695	106.2%
2015	11	164,162	114,398	174	114,572	69.8%
2015	12	175,416	220,513	412	220,925	125.9%
2015	13	200,906	138,482	301	138,783	69.1%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	14	322,428	244,229	482	244,711	75.9%
2015	15	326,797	187,249	363	187,611	57.4%
2015	16	219,478	129,851	250	130,101	59.3%
2015	17	224,324	183,075	458	183,533	81.8%
2015	18	154,793	76,853	197	77,049	49.8%
2015	19	95,296	54,282	91	54,373	57.1%
2015	20	72,606	44,666	88	44,754	61.6%
2015	21	36,891	17,371	40	17,411	47.2%
2015	22	24,737	11,020	18	11,037	44.6%
2015	23	31,765	24,469	48	24,517	77.2%
2015	24	8,508	6,520	19	6,539	76.9%
2015	Total	2,591,125	2,017,002	3,967	2,020,970	78.0%
2016	6	11,587	29,617	346	29,963	258.6%
2016	7	75,843	105,967	7,714	113,681	149.9%
2016	8	81,916	54,593	3,370	57,964	70.8%
2016	9	58,510	33,606	2,114	35,720	61.0%
2016	10	62,334	63,666	4,411	68,077	109.2%
2016	11	81,612	72,723	3,918	76,642	93.9%
2016	12	120,785	125,574	5,911	131,485	108.9%
2016	13	120,688	115,825	6,420	122,245	101.3%
2016	14	144,084	101,263	7,584	108,848	75.5%
2016	15	213,019	142,003	8,351	150,354	70.6%
2016	16	231,814	133,462	9,431	142,893	61.6%
2016	17	154,000	114,363	6,076	120,439	78.2%
2016	18	151,320	105,303	7,262	112,565	74.4%
2016	19	96,881	49,376	3,116	52,492	54.2%
2016	20	64,040	34,714	3,158	37,872	59.1%
2016	21	45,097	12,447	1,473	13,920	30.9%
2016	22	25,469	8,259	486	8,744	34.3%
2016	23	13,997	5,419	219	5,638	40.3%
2016	24	19,703	8,884	542	9,426	47.8%
2016	25	2,410	1,909	270	2,179	90.4%
2016	Total	1,775,110	1,318,974	82,173	1,401,148	78.9%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	105,283	30,942	0	30,942	29.4%
1993	Total	843,732	353,622	0	353,622	41.9%
1994	Total	1,711,450	829,968	0	829,968	48.5%
1995	Total	2,343,131	1,255,445	0	1,255,445	53.6%
1996	Total	3,200,006	2,003,092	0	2,003,092	62.6%
1997	Total	4,168,174	2,787,732	0	2,787,732	66.9%
1998	Total	5,498,740	4,028,802	0	4,028,802	73.3%
1999	Total	7,904,225	5,808,292	0	5,808,292	73.5%
2000	Total	10,946,706	8,621,672	0	8,621,672	78.8%
2001	Total	14,091,412	11,199,564	0	11,199,564	79.5%
2002	Total	12,735,426	9,693,281	0	9,693,281	76.1%
2003	Total	14,820,621	10,535,384	0	10,535,384	71.1%
2004	Total	15,445,452	10,812,991	0	10,812,991	70.0%
2005	Total	15,261,593	11,330,904	0	11,330,904	74.2%
2006	1	673,786	251,309	0	251,309	37.3%
2006	2	845,886	432,811	0	432,811	51.2%
2006	3	1,086,013	663,668	0	663,668	61.1%
2006	4	1,449,479	836,108	0	836,108	57.7%
2006	5	2,157,154	1,387,641	0	1,387,641	64.3%
2006	6	2,251,390	1,786,401	0	1,786,401	79.3%
2006	7	1,867,615	1,388,821	0	1,388,821	74.4%
2006	8	1,437,106	1,243,861	0	1,243,861	86.6%
2006	9	1,007,779	840,530	0	840,530	83.4%
2006	10	665,935	558,947	0	558,947	83.9%
2006	11	540,346	508,822	0	508,822	94.2%
2006	12	326,610	243,344	0	243,344	74.5%
2006	13	354,022	241,276	0	241,276	68.2%
2006	14	280,659	288,938	0	288,938	102.9%
2006	15	37,461	68,915	0	68,915	184.0%
2006	Total	14,981,242	10,741,391	0	10,741,391	71.7%



**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	1	460,787	128,502	0	128,502	27.9%
2007	2	650,388	487,739	0	487,739	75.0%
2007	3	780,326	469,176	0	469,176	60.1%
2007	4	1,028,872	649,565	0	649,565	63.1%
2007	5	1,384,778	956,073	0	956,073	69.0%
2007	6	2,020,298	1,274,313	0	1,274,313	63.1%
2007	7	2,108,024	1,480,465	0	1,480,465	70.2%
2007	8	1,701,580	1,313,879	0	1,313,879	77.2%
2007	9	1,344,437	1,087,548	0	1,087,548	80.9%
2007	10	928,369	782,625	0	782,625	84.3%
2007	11	625,617	471,971	0	471,971	75.4%
2007	12	510,773	362,316	0	362,316	70.9%
2007	13	303,144	273,947	0	273,947	90.4%
2007	14	331,635	175,977	0	175,977	53.1%
2007	15	261,803	322,155	0	322,155	123.1%
2007	16	37,829	88,783	0	88,783	234.7%
2007	Total	14,478,660	10,325,034	0	10,325,034	71.3%
2008	1	348,101	85,133	0	85,133	24.5%
2008	2	449,534	292,158	0	292,158	65.0%
2008	3	617,801	439,079	0	439,079	71.1%
2008	4	726,049	476,421	0	476,421	65.6%
2008	5	984,136	619,398	0	619,398	62.9%
2008	6	1,321,508	959,818	0	959,818	72.6%
2008	7	1,897,959	1,282,100	0	1,282,100	67.6%
2008	8	1,919,786	1,561,683	0	1,561,683	81.3%
2008	9	1,565,239	1,294,309	0	1,294,309	82.7%
2008	10	1,239,567	1,032,043	0	1,032,043	83.3%
2008	11	857,193	671,657	0	671,657	78.4%
2008	12	585,384	487,809	0	487,809	83.3%
2008	13	476,326	430,957	0	430,957	90.5%
2008	14	286,724	260,341	0	260,341	90.8%
2008	15	303,915	211,475	0	211,475	69.6%
2008	16	242,014	297,651	0	297,651	123.0%
2008	17	35,432	79,398	0	79,398	224.1%
2008	Total	13,856,666	10,481,430	0	10,481,430	75.6%
2009	1	391,035	161,003	0	161,003	41.2%
2009	2	338,037	187,534	0	187,534	55.5%
2009	3	430,903	333,027	0	333,027	77.3%
2009	4	560,025	447,967	0	447,967	80.0%
2009	5	679,319	610,882	0	610,882	89.9%
2009	6	932,057	606,354	0	606,354	65.1%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	7	1,251,868	844,844	0	844,844	67.5%
2009	8	1,764,867	1,412,624	0	1,412,624	80.0%
2009	9	1,753,582	1,260,248	0	1,260,248	71.9%
2009	10	1,443,210	1,349,826	0	1,349,826	93.5%
2009	11	1,162,563	895,297	0	895,297	77.0%
2009	12	814,274	757,883	0	757,883	93.1%
2009	13	557,803	442,531	0	442,531	79.3%
2009	14	460,711	361,164	0	361,164	78.4%
2009	15	271,176	281,333	0	281,333	103.7%
2009	16	283,646	235,982	0	235,982	83.2%
2009	17	231,188	264,714	0	264,714	114.5%
2009	18	33,913	4,306	0	4,306	12.7%
2009	Total	13,360,177	10,457,519	0	10,457,519	78.3%
2010	1	366,522	248,673	0	248,673	67.8%
2010	2	388,314	278,194	0	278,194	71.6%
2010	3	328,577	197,376	0	197,376	60.1%
2010	4	422,830	351,071	0	351,071	83.0%
2010	5	560,910	451,917	0	451,917	80.6%
2010	6	677,201	475,423	0	475,423	70.2%
2010	7	940,693	620,714	0	620,714	66.0%
2010	8	1,232,750	932,902	0	932,902	75.7%
2010	9	1,708,574	1,404,391	0	1,404,391	82.2%
2010	10	1,707,445	1,302,207	0	1,302,207	76.3%
2010	11	1,427,156	1,152,456	0	1,152,456	80.8%
2010	12	1,158,104	775,498	0	775,498	67.0%
2010	13	804,065	655,179	0	655,179	81.5%
2010	14	562,840	608,629	0	608,629	108.1%
2010	15	463,526	381,337	0	381,337	82.3%
2010	16	276,479	247,985	0	247,985	89.7%
2010	17	264,294	222,122	0	222,122	84.0%
2010	18	215,676	183,903	0	183,903	85.3%
2010	19	28,182	21,371	0	21,371	75.8%
2010	Total	13,534,140	10,511,346	0	10,511,346	77.7%
2011	1	32,355	17,224	0	17,224	53.2%
2011	2	364,281	248,928	0	248,928	68.3%
2011	3	386,320	271,130	0	271,130	70.2%
2011	4	324,907	207,767	0	207,767	63.9%
2011	5	414,026	298,620	0	298,620	72.1%
2011	6	537,313	397,024	0	397,024	73.9%
2011	7	692,135	480,319	0	480,319	69.4%
2011	8	898,147	597,776	0	597,776	66.6%
2011	9	1,165,453	867,301	0	867,301	74.4%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	10	1,588,391	1,268,051	0	1,268,051	79.8%
2011	11	1,627,421	1,183,602	0	1,183,602	72.7%
2011	12	1,349,524	1,052,511	0	1,052,511	78.0%
2011	13	1,120,452	839,308	0	839,308	74.9%
2011	14	766,806	601,047	0	601,047	78.4%
2011	15	530,499	393,500	0	393,500	74.2%
2011	16	455,021	297,878	0	297,878	65.5%
2011	17	259,048	194,044	0	194,044	74.9%
2011	18	253,033	202,957	0	202,957	80.2%
2011	19	193,231	138,285	0	138,285	71.6%
2011	20	25,368	23,159	0	23,159	91.3%
2011	Total	12,983,728	9,580,431	0	9,580,431	73.8%
2012	2	30,395	27,867	0	27,867	91.7%
2012	3	352,624	278,712	0	278,712	79.0%
2012	4	388,314	307,303	0	307,303	79.1%
2012	5	326,988	232,689	0	232,689	71.2%
2012	6	402,298	266,025	0	266,025	66.1%
2012	7	524,331	451,582	0	451,582	86.1%
2012	8	663,298	444,205	0	444,205	67.0%
2012	9	856,531	658,730	0	658,730	76.9%
2012	10	1,113,940	815,245	0	815,245	73.2%
2012	11	1,536,018	1,208,651	0	1,208,651	78.7%
2012	12	1,546,129	1,156,596	0	1,156,596	74.8%
2012	13	1,267,458	1,022,760	0	1,022,760	80.7%
2012	14	1,048,218	854,013	0	854,013	81.5%
2012	15	722,016	496,995	0	496,995	68.8%
2012	16	510,803	385,458	0	385,458	75.5%
2012	17	425,815	323,537	0	323,537	76.0%
2012	18	235,762	158,964	0	158,964	67.4%
2012	19	233,926	158,192	0	158,192	67.6%
2012	20	176,405	151,612	0	151,612	85.9%
2012	21	24,482	16,005	0	16,005	65.4%
2012	Total	12,385,750	9,415,139	0	9,415,139	76.0%
2013	3	29,678	24,980	0	24,980	84.2%
2013	4	339,853	240,670	0	240,670	70.8%
2013	5	380,504	284,940	0	284,940	74.9%
2013	6	318,205	212,229	0	212,229	66.7%
2013	7	393,055	320,117	0	320,117	81.4%
2013	8	499,310	375,413	0	375,413	75.2%
2013	9	638,747	528,110	0	528,110	82.7%
2013	10	852,826	597,334	0	597,334	70.0%
2013	11	1,076,792	830,921	0	830,921	77.2%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	12	1,497,147	1,274,129	0	1,274,129	85.1%
2013	13	1,507,184	1,189,942	0	1,189,942	79.0%
2013	14	1,207,072	1,044,587	0	1,044,587	86.5%
2013	15	1,011,078	765,562	0	765,562	75.7%
2013	16	705,581	509,561	0	509,561	72.2%
2013	17	491,066	330,653	0	330,653	67.3%
2013	18	409,232	305,546	0	305,546	74.7%
2013	19	229,064	175,076	0	175,076	76.4%
2013	20	218,222	182,393	0	182,393	83.6%
2013	21	166,473	111,654	0	111,654	67.1%
2013	22	21,361	15,296	0	15,296	71.6%
2013	Total	11,992,452	9,319,111	0	9,319,111	77.7%
2014	4	28,889	12,536	0	12,536	43.4%
2014	5	335,151	252,040	0	252,040	75.2%
2014	6	365,733	298,686	0	298,686	81.7%
2014	7	306,733	204,363	0	204,363	66.6%
2014	8	383,593	367,467	1	367,469	95.8%
2014	9	478,828	352,083	1	352,084	73.5%
2014	10	627,019	483,334	1	483,335	77.1%
2014	11	834,301	502,369	1	502,371	60.2%
2014	12	1,052,968	706,948	1	706,950	67.1%
2014	13	1,412,381	1,215,719	2	1,215,722	86.1%
2014	14	1,430,872	1,092,077	2	1,092,079	76.3%
2014	15	1,109,203	1,047,342	3	1,047,345	94.4%
2014	16	952,298	755,352	2	755,354	79.3%
2014	17	665,210	473,828	1	473,829	71.2%
2014	18	463,146	395,927	2	395,929	85.5%
2014	19	398,937	321,165	1	321,166	80.5%
2014	20	219,257	188,031	0	188,031	85.8%
2014	21	198,876	130,521	0	130,521	65.6%
2014	22	151,712	95,592	0	95,592	63.0%
2014	23	16,425	16,383	0	16,383	99.7%
2014	Total	11,431,530	8,911,765	20	8,911,785	78.0%
2015	5	24,574	17,836	5	17,840	72.6%
2015	6	310,717	261,365	394	261,759	84.2%
2015	7	347,460	252,870	548	253,418	72.9%
2015	8	292,414	193,700	373	194,072	66.4%
2015	9	350,905	277,081	483	277,565	79.1%
2015	10	457,592	333,414	657	334,071	73.0%
2015	11	602,222	441,326	884	442,210	73.4%
2015	12	800,529	479,860	893	480,754	60.1%
2015	13	970,999	817,752	1,515	819,267	84.4%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	14	1,331,250	1,085,671	2,110	1,087,781	81.7%
2015	15	1,321,368	911,512	1,828	913,339	69.1%
2015	16	1,025,538	930,389	1,701	932,090	90.9%
2015	17	907,865	650,806	1,329	652,135	71.8%
2015	18	620,349	478,582	1,208	479,790	77.3%
2015	19	426,827	369,276	688	369,963	86.7%
2015	20	355,238	242,954	507	243,461	68.5%
2015	21	196,347	159,107	322	159,429	81.2%
2015	22	172,828	115,029	216	115,245	66.7%
2015	23	132,123	101,099	163	101,262	76.6%
2015	24	15,914	12,184	41	12,225	76.8%
2015	Total	10,663,057	8,131,812	15,865	8,147,677	76.4%
2016	6	24,862	6,728	87	6,815	27.4%
2016	7	257,357	213,457	10,114	223,571	86.9%
2016	8	247,260	158,105	9,809	167,914	67.9%
2016	9	224,130	138,529	7,739	146,268	65.3%
2016	10	271,078	227,952	11,907	239,859	88.5%
2016	11	334,033	238,723	14,818	253,541	75.9%
2016	12	472,880	347,029	20,450	367,479	77.7%
2016	13	609,328	422,375	22,240	444,615	73.0%
2016	14	708,904	512,056	29,289	541,345	76.4%
2016	15	986,771	749,902	46,956	796,857	80.8%
2016	16	925,525	607,943	38,990	646,933	69.9%
2016	17	740,367	548,297	35,204	583,501	78.8%
2016	18	627,527	438,002	29,844	467,846	74.6%
2016	19	432,528	246,240	17,931	264,171	61.1%
2016	20	289,973	233,451	14,431	247,882	85.5%
2016	21	229,242	182,072	14,455	196,527	85.7%
2016	22	140,011	99,482	5,905	105,387	75.3%
2016	23	121,700	81,079	5,058	86,137	70.8%
2016	24	85,567	59,979	3,827	63,806	74.6%
2016	25	5,249	534	62	596	11.4%
2016	Total	7,734,291	5,511,935	339,115	5,851,050	75.7%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1993	Total	62,031	26,450	0	26,450	42.6%
1994	Total	1,611,930	749,007	0	749,007	46.5%
1995	Total	3,836,018	2,043,441	0	2,043,441	53.3%
1996	Total	6,978,299	4,016,027	0	4,016,027	57.6%
1997	Total	11,003,810	6,773,499	0	6,773,499	61.6%
1998	Total	17,451,768	11,898,950	0	11,898,950	68.2%
1999	Total	29,752,778	20,537,281	0	20,537,281	69.0%
2000	Total	47,822,019	37,403,364	0	37,403,364	78.2%
2001	Total	71,845,464	54,871,054	0	54,871,054	76.4%
2002	Total	72,284,484	48,467,598	0	48,467,598	67.1%
2003	Total	79,105,975	49,003,590	0	49,003,590	61.9%
2004	Total	76,752,384	48,464,986	0	48,464,986	63.1%
2005	Total	75,162,044	51,495,455	0	51,495,455	68.5%
2006	1	8,254,256	2,735,719	0	2,735,719	33.1%
2006	2	5,026,224	4,062,562	0	4,062,562	80.8%
2006	3	3,648,230	2,292,786	0	2,292,786	62.8%
2006	4	4,931,940	2,740,494	0	2,740,494	55.6%
2006	5	10,018,865	5,695,569	0	5,695,569	56.8%
2006	6	15,900,882	10,965,484	0	10,965,484	69.0%
2006	7	12,300,175	9,408,587	0	9,408,587	76.5%
2006	8	7,660,398	6,210,401	0	6,210,401	81.1%
2006	9	4,491,464	3,640,280	0	3,640,280	81.0%
2006	10	2,640,380	2,183,799	0	2,183,799	82.7%
2006	11	1,906,942	1,954,584	0	1,954,584	102.5%
2006	12	1,324,094	1,057,997	0	1,057,997	79.9%
2006	13	809,577	830,267	0	830,267	102.6%
2006	14	43,088	167,225	0	167,225	388.1%
2006	15	1,531	1,783	0	1,783	116.5%
2006	16	523	0	0	0	0.0%
2006	Total	78,958,569	53,947,537	0	53,947,537	68.3%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	1	7,192,747	2,327,794	0	2,327,794	32.4%
2007	2	7,858,008	5,192,796	0	5,192,796	66.1%
2007	3	4,757,734	4,011,660	0	4,011,660	84.3%
2007	4	3,495,644	2,379,158	0	2,379,158	68.1%
2007	5	4,734,036	2,641,025	0	2,641,025	55.8%
2007	6	9,346,703	5,523,028	0	5,523,028	59.1%
2007	7	14,969,430	10,510,835	0	10,510,835	70.2%
2007	8	11,458,693	9,213,267	0	9,213,267	80.4%
2007	9	7,222,183	6,275,233	0	6,275,233	86.9%
2007	10	4,275,335	3,539,310	0	3,539,310	82.8%
2007	11	2,512,881	2,353,985	0	2,353,985	93.7%
2007	12	1,835,363	1,654,989	0	1,654,989	90.2%
2007	13	1,244,777	1,052,297	0	1,052,297	84.5%
2007	14	738,192	791,398	0	791,398	107.2%
2007	15	38,521	161,257	0	161,257	418.6%
2007	16	1,573	0	0	0	0.0%
2007	17	567	0	0	0	0.0%
2007	Total	81,682,386	57,628,032	0	57,628,032	70.6%
2008	1	7,786,017	2,961,733	0	2,961,733	38.0%
2008	2	6,744,653	4,773,090	0	4,773,090	70.8%
2008	3	7,393,978	5,123,590	0	5,123,590	69.3%
2008	4	4,484,891	4,214,578	0	4,214,578	94.0%
2008	5	3,315,442	2,404,854	0	2,404,854	72.5%
2008	6	4,464,510	2,697,862	0	2,697,862	60.4%
2008	7	8,787,264	5,291,655	0	5,291,655	60.2%
2008	8	13,567,377	10,211,423	0	10,211,423	75.3%
2008	9	10,572,842	8,987,251	0	8,987,251	85.0%
2008	10	6,717,397	6,416,560	0	6,416,560	95.5%
2008	11	4,023,141	3,871,121	0	3,871,121	96.2%
2008	12	2,387,607	2,320,402	0	2,320,402	97.2%
2008	13	1,693,634	1,741,835	0	1,741,835	102.8%
2008	14	1,124,391	1,123,563	0	1,123,563	99.9%
2008	15	667,786	764,265	0	764,265	114.4%
2008	16	36,820	176,917	0	176,917	480.5%
2008	17	1,640	0	0	0	0.0%
2008	18	539	0	0	0	0.0%
2008	Total	83,769,930	63,080,699	0	63,080,699	75.3%
2009	1	10,042,397	4,589,593	0	4,589,593	45.7%
2009	2	7,432,179	5,784,996	0	5,784,996	77.8%
2009	3	6,384,965	4,819,863	0	4,819,863	75.5%
2009	4	7,002,035	5,310,404	0	5,310,404	75.8%
2009	5	4,282,280	4,309,149	0	4,309,149	100.6%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	6	3,198,503	2,450,275	0	2,450,275	76.6%
2009	7	4,316,643	2,737,123	0	2,737,123	63.4%
2009	8	8,260,741	5,365,954	0	5,365,954	65.0%
2009	9	12,607,653	10,379,030	0	10,379,030	82.3%
2009	10	9,930,205	8,821,698	0	8,821,698	88.8%
2009	11	6,385,862	5,998,970	0	5,998,970	93.9%
2009	12	3,884,296	3,765,566	0	3,765,566	96.9%
2009	13	2,253,012	2,288,500	0	2,288,500	101.6%
2009	14	1,584,689	1,844,736	0	1,844,736	116.4%
2009	15	1,032,358	1,036,732	0	1,036,732	100.4%
2009	16	633,603	709,615	0	709,615	112.0%
2009	17	36,994	135,304	0	135,304	365.7%
2009	18	1,650	0	0	0	0.0%
2009	19	555	0	0	0	0.0%
2009	Total	89,270,619	70,347,508	0	70,347,508	78.8%
2010	1	13,919,130	12,778,120	0	12,778,120	91.8%
2010	2	10,269,068	7,405,124	0	7,405,124	72.1%
2010	3	7,562,299	5,153,808	0	5,153,808	68.2%
2010	4	6,485,180	4,539,417	0	4,539,417	70.0%
2010	5	7,168,184	5,370,362	0	5,370,362	74.9%
2010	6	4,411,152	3,127,009	0	3,127,009	70.9%
2010	7	3,356,340	2,324,555	0	2,324,555	69.3%
2010	8	4,387,043	3,197,286	0	3,197,286	72.9%
2010	9	8,255,175	6,530,281	0	6,530,281	79.1%
2010	10	12,660,870	10,143,494	0	10,143,494	80.1%
2010	11	10,159,545	8,493,030	0	8,493,030	83.6%
2010	12	6,561,468	5,171,405	0	5,171,405	78.8%
2010	13	3,913,078	3,175,363	0	3,175,363	81.1%
2010	14	2,274,663	1,954,072	0	1,954,072	85.9%
2010	15	1,591,839	1,360,856	0	1,360,856	85.5%
2010	16	1,041,615	908,935	0	908,935	87.3%
2010	17	636,105	500,788	0	500,788	78.7%
2010	18	34,700	21,021	0	21,021	60.6%
2010	19	1,766	333	0	333	18.9%
2010	20	605	0	0	0	0.0%
2010	Total	104,689,826	82,155,258	0	82,155,258	78.5%
2011	1	1,111,463	1,300,324	0	1,300,324	117.0%
2011	2	13,852,838	11,853,642	0	11,853,642	85.6%
2011	3	10,268,725	7,010,081	0	7,010,081	68.3%
2011	4	7,687,596	5,405,287	0	5,405,287	70.3%
2011	5	6,585,614	4,475,872	0	4,475,872	68.0%
2011	6	7,331,212	5,127,770	0	5,127,770	69.9%



**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	7	4,570,285	3,091,607	0	3,091,607	67.6%
2011	8	3,428,090	2,277,797	0	2,277,797	66.4%
2011	9	4,478,765	3,231,435	0	3,231,435	72.2%
2011	10	8,227,007	6,295,037	0	6,295,037	76.5%
2011	11	12,719,583	10,130,182	0	10,130,182	79.6%
2011	12	10,229,134	8,310,267	0	8,310,267	81.2%
2011	13	6,590,007	5,262,151	0	5,262,151	79.9%
2011	14	3,962,025	3,114,049	0	3,114,049	78.6%
2011	15	2,303,188	1,994,362	0	1,994,362	86.6%
2011	16	1,626,467	1,421,476	0	1,421,476	87.4%
2011	17	1,051,213	849,327	0	849,327	80.8%
2011	18	625,691	512,632	0	512,632	81.9%
2011	19	37,136	16,876	0	16,876	45.4%
2011	20	1,896	695	0	695	36.7%
2011	21	666	39	0	39	5.8%
2011	Total	106,688,598	81,680,908	0	81,680,908	76.6%
2012	2	1,129,330	1,310,210	0	1,310,210	116.0%
2012	3	13,840,246	11,278,815	0	11,278,815	81.5%
2012	4	10,369,295	7,009,821	0	7,009,821	67.6%
2012	5	7,663,780	5,279,011	0	5,279,011	68.9%
2012	6	6,665,888	4,583,074	0	4,583,074	68.8%
2012	7	7,507,916	5,085,555	0	5,085,555	67.7%
2012	8	4,588,581	2,915,779	0	2,915,779	63.5%
2012	9	3,452,726	2,392,003	0	2,392,003	69.3%
2012	10	4,494,212	3,204,841	0	3,204,841	71.3%
2012	11	8,167,533	6,293,792	0	6,293,792	77.1%
2012	12	12,594,946	9,624,020	0	9,624,020	76.4%
2012	13	10,058,388	7,436,623	0	7,436,623	73.9%
2012	14	6,497,550	4,962,544	0	4,962,544	76.4%
2012	15	3,926,687	2,920,631	0	2,920,631	74.4%
2012	16	2,293,772	1,871,501	0	1,871,501	81.6%
2012	17	1,606,306	1,311,269	0	1,311,269	81.6%
2012	18	1,008,315	864,592	0	864,592	85.7%
2012	19	603,737	512,078	0	512,078	84.8%
2012	20	35,841	23,915	0	23,915	66.7%
2012	21	1,998	5,368	0	5,368	268.7%
2012	22	666	317	0	317	47.6%
2012	Total	106,507,713	78,885,758	0	78,885,758	74.1%
2013	3	1,101,898	1,191,472	0	1,191,472	108.1%
2013	4	13,500,846	10,842,195	0	10,842,195	80.3%
2013	5	10,207,908	6,847,298	0	6,847,298	67.1%
2013	6	7,555,165	5,362,772	0	5,362,772	71.0%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	7	6,615,172	4,498,424	0	4,498,424	68.0%
2013	8	7,322,637	5,351,937	0	5,351,937	73.1%
2013	9	4,470,788	2,928,275	0	2,928,275	65.5%
2013	10	3,348,603	2,362,997	0	2,362,997	70.6%
2013	11	4,332,102	3,037,022	0	3,037,022	70.1%
2013	12	7,810,584	5,987,959	0	5,987,959	76.7%
2013	13	11,905,609	9,231,045	0	9,231,045	77.5%
2013	14	9,503,095	7,264,256	0	7,264,256	76.4%
2013	15	6,242,453	4,888,401	0	4,888,401	78.3%
2013	16	3,749,582	3,022,618	0	3,022,618	80.6%
2013	17	2,210,412	1,632,643	0	1,632,643	73.9%
2013	18	1,516,572	1,260,339	0	1,260,339	83.1%
2013	19	926,079	775,532	0	775,532	83.7%
2013	20	558,067	390,304	0	390,304	69.9%
2013	21	34,460	36,024	0	36,024	104.5%
2013	22	2,118	1,604	0	1,604	75.7%
2013	23	726	393	0	393	54.1%
2013	Total	102,914,875	76,913,509	0	76,913,509	74.7%
2014	4	1,095,135	1,105,253	0	1,105,253	100.9%
2014	5	13,243,083	10,102,689	16	10,102,704	76.3%
2014	6	9,991,104	6,656,543	14	6,656,558	66.6%
2014	7	7,467,800	4,959,409	10	4,959,419	66.4%
2014	8	6,368,336	4,422,776	7	4,422,783	69.4%
2014	9	7,068,486	4,949,132	10	4,949,142	70.0%
2014	10	4,326,265	3,064,702	7	3,064,709	70.8%
2014	11	3,236,744	2,344,185	6	2,344,190	72.4%
2014	12	4,250,241	3,042,971	5	3,042,976	71.6%
2014	13	7,408,153	5,426,291	7	5,426,299	73.2%
2014	14	11,309,552	8,492,812	18	8,492,831	75.1%
2014	15	8,894,789	6,904,391	16	6,904,407	77.6%
2014	16	5,970,256	4,692,154	12	4,692,165	78.6%
2014	17	3,617,384	2,824,316	7	2,824,322	78.1%
2014	18	2,106,612	1,755,195	4	1,755,199	83.3%
2014	19	1,408,904	1,171,687	2	1,171,690	83.2%
2014	20	843,606	681,533	2	681,535	80.8%
2014	21	512,725	403,809	2	403,811	78.8%
2014	22	30,386	24,131	0	24,132	79.4%
2014	23	2,179	796	0	796	36.5%
2014	24	726	210	0	210	29.0%
2014	Total	99,152,465	73,024,986	145	73,025,131	73.6%
2015	5	1,040,632	993,355	240	993,595	95.5%
2015	6	12,849,461	10,139,491	16,369	10,155,859	79.0%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	7	9,853,303	6,865,382	14,169	6,879,552	69.8%
2015	8	7,274,550	4,938,877	9,200	4,948,078	68.0%
2015	9	6,145,428	4,151,119	7,718	4,158,837	67.7%
2015	10	6,857,130	5,141,495	9,145	5,150,640	75.1%
2015	11	4,240,637	3,275,711	6,917	3,282,627	77.4%
2015	12	3,186,256	2,274,153	4,022	2,278,174	71.5%
2015	13	4,093,652	3,215,331	5,468	3,220,799	78.7%
2015	14	7,000,764	5,630,838	9,147	5,639,985	80.6%
2015	15	10,626,956	8,228,275	14,905	8,243,180	77.6%
2015	16	8,369,182	6,962,142	13,280	6,975,421	83.3%
2015	17	5,622,408	4,364,668	8,750	4,373,418	77.8%
2015	18	3,398,409	2,813,531	5,646	2,819,177	83.0%
2015	19	1,931,225	1,662,408	3,398	1,665,806	86.3%
2015	20	1,286,742	1,194,974	2,368	1,197,343	93.1%
2015	21	779,520	684,920	1,450	686,370	88.1%
2015	22	454,720	340,529	751	341,280	75.1%
2015	23	26,902	10,286	44	10,329	38.4%
2015	24	2,179	1,343	1	1,344	61.7%
2015	25	726	446	2	448	61.6%
2015	Total	95,040,783	72,889,274	132,989	73,022,263	76.8%
2016	6	1,046,988	1,071,051	12,277	1,083,328	103.5%
2016	7	10,346,450	7,790,307	439,862	8,230,169	79.5%
2016	8	7,142,599	4,971,453	319,837	5,291,290	74.1%
2016	9	5,369,383	3,997,993	232,925	4,230,918	78.8%
2016	10	4,515,627	3,461,392	195,530	3,656,922	81.0%
2016	11	5,110,403	3,603,086	211,378	3,814,464	74.6%
2016	12	2,999,455	2,175,035	145,276	2,320,311	77.4%
2016	13	2,318,430	1,644,479	95,150	1,739,629	75.0%
2016	14	3,082,505	2,242,395	128,058	2,370,453	76.9%
2016	15	5,376,494	4,321,511	238,682	4,560,194	84.8%
2016	16	7,821,506	5,880,174	348,470	6,228,644	79.6%
2016	17	5,935,986	4,651,779	280,622	4,932,402	83.1%
2016	18	3,808,657	2,952,707	187,987	3,140,693	82.5%
2016	19	2,269,369	1,828,442	113,438	1,941,880	85.6%
2016	20	1,267,958	1,050,330	68,923	1,119,253	88.3%
2016	21	851,318	709,590	43,646	753,236	88.5%
2016	22	520,334	400,757	25,189	425,946	81.9%
2016	23	279,640	195,543	15,691	211,235	75.5%
2016	24	3,007	3,193	828	4,020	133.7%
2016	25	2,275	824	40	864	38.0%
2016	Total	70,068,384	52,952,041	3,103,808	56,055,849	80.0%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	438,343	165,420	0	165,420	37.7%
1993	Total	3,382,036	1,558,157	0	1,558,157	46.1%
1994	Total	5,325,586	2,338,103	0	2,338,103	43.9%
1995	Total	5,895,021	3,052,125	0	3,052,125	51.8%
1996	Total	6,475,640	3,769,418	0	3,769,418	58.2%
1997	Total	7,186,308	4,436,615	0	4,436,615	61.7%
1998	Total	7,602,190	5,160,939	0	5,160,939	67.9%
1999	Total	8,906,235	6,052,574	0	6,052,574	68.0%
2000	Total	11,644,950	8,119,470	0	8,119,470	69.7%
2001	Total	29,828,330	24,483,477	0	24,483,477	82.1%
2002	Total	22,397,450	16,827,018	0	16,827,018	75.1%
2003	Total	24,456,196	16,433,005	0	16,433,005	67.2%
2004	Total	23,195,765	15,637,441	0	15,637,441	67.4%
2005	Total	21,452,992	15,598,375	0	15,598,375	72.7%
2006	1	535,522	177,681	0	177,681	33.2%
2006	2	671,151	428,281	0	428,281	63.8%
2006	3	886,405	406,495	0	406,495	45.9%
2006	4	1,604,461	937,795	0	937,795	58.4%
2006	5	2,882,916	2,245,044	0	2,245,044	77.9%
2006	6	7,520,250	3,926,382	0	3,926,382	52.2%
2006	7	1,494,626	3,212,122	0	3,212,122	214.9%
2006	8	736,868	537,273	0	537,273	72.9%
2006	9	562,383	403,333	0	403,333	71.7%
2006	10	445,517	343,261	0	343,261	77.0%
2006	11	375,921	231,871	0	231,871	61.7%
2006	12	368,352	204,906	0	204,906	55.6%
2006	13	687,881	304,551	0	304,551	44.3%
2006	14	1,006,272	755,118	0	755,118	75.0%
2006	15	145,336	322,025	0	322,025	221.6%
2006	Total	19,923,860	14,436,138	0	14,436,138	72.5%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	1	329,305	89,033	0	89,033	27.0%
2007	2	486,451	309,290	0	309,290	63.6%
2007	3	603,409	350,646	0	350,646	58.1%
2007	4	795,523	400,217	0	400,217	50.3%
2007	5	1,414,043	856,319	0	856,319	60.6%
2007	6	2,520,286	2,067,964	0	2,067,964	82.1%
2007	7	6,870,932	3,521,442	0	3,521,442	51.3%
2007	8	1,387,281	3,437,281	0	3,437,281	247.8%
2007	9	706,968	547,748	0	547,748	77.5%
2007	10	534,609	380,116	0	380,116	71.1%
2007	11	428,092	338,615	0	338,615	79.1%
2007	12	351,315	181,139	0	181,139	51.6%
2007	13	348,876	193,742	0	193,742	55.5%
2007	14	635,455	327,806	0	327,806	51.6%
2007	15	923,934	671,716	0	671,716	72.7%
2007	16	134,130	337,127	0	337,127	251.3%
2007	Total	18,470,611	14,010,201	0	14,010,201	75.9%
2008	1	240,615	76,860	0	76,860	31.9%
2008	2	303,551	155,368	0	155,368	51.2%
2008	3	443,182	254,304	0	254,304	57.4%
2008	4	559,554	272,386	0	272,386	48.7%
2008	5	745,365	419,490	0	419,490	56.3%
2008	6	1,273,397	788,005	0	788,005	61.9%
2008	7	2,244,842	1,614,492	0	1,614,492	71.9%
2008	8	6,086,792	3,456,812	0	3,456,812	56.8%
2008	9	1,266,641	2,859,288	0	2,859,288	225.7%
2008	10	678,555	588,272	0	588,272	86.7%
2008	11	500,735	332,342	0	332,342	66.4%
2008	12	416,268	316,197	0	316,197	76.0%
2008	13	331,618	228,498	0	228,498	68.9%
2008	14	324,067	190,208	0	190,208	58.7%
2008	15	574,625	302,411	0	302,411	52.6%
2008	16	834,772	753,351	0	753,351	90.2%
2008	17	117,242	304,907	0	304,907	260.1%
2008	Total	16,941,821	12,913,191	0	12,913,191	76.2%
2009	1	181,495	71,862	0	71,862	39.6%
2009	2	223,563	146,970	0	146,970	65.7%
2009	3	284,807	141,415	0	141,415	49.7%
2009	4	405,334	281,286	0	281,286	69.4%
2009	5	532,331	292,341	0	292,341	54.9%
2009	6	685,258	403,349	0	403,349	58.9%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	7	1,188,334	696,207	0	696,207	58.6%
2009	8	2,020,629	1,618,695	0	1,618,695	80.1%
2009	9	5,602,978	3,226,436	0	3,226,436	57.6%
2009	10	1,207,591	2,871,736	0	2,871,736	237.8%
2009	11	663,397	562,296	0	562,296	84.8%
2009	12	502,964	364,766	0	364,766	72.5%
2009	13	403,696	318,553	0	318,553	78.9%
2009	14	316,845	247,750	0	247,750	78.2%
2009	15	311,695	216,122	0	216,122	69.3%
2009	16	555,516	353,049	0	353,049	63.6%
2009	17	785,892	653,937	0	653,937	83.2%
2009	18	109,161	25,743	0	25,743	23.6%
2009	Total	15,981,486	12,492,513	0	12,492,513	78.2%
2010	1	145,808	87,323	0	87,323	59.9%
2010	2	175,076	130,897	0	130,897	74.8%
2010	3	210,138	112,664	0	112,664	53.6%
2010	4	278,454	187,384	0	187,384	67.3%
2010	5	393,827	233,761	0	233,761	59.4%
2010	6	513,009	335,501	0	335,501	65.4%
2010	7	676,262	424,612	0	424,612	62.8%
2010	8	1,156,166	788,623	0	788,623	68.2%
2010	9	1,859,279	1,521,347	0	1,521,347	81.8%
2010	10	5,235,322	4,557,885	0	4,557,885	87.1%
2010	11	1,189,991	1,175,586	0	1,175,586	98.8%
2010	12	682,609	444,154	0	444,154	65.1%
2010	13	498,099	310,631	0	310,631	62.4%
2010	14	401,967	312,237	0	312,237	77.7%
2010	15	323,506	219,330	0	219,330	67.8%
2010	16	313,291	167,211	0	167,211	53.4%
2010	17	547,709	371,597	0	371,597	67.8%
2010	18	745,735	524,595	0	524,595	70.3%
2010	19	104,943	74,517	0	74,517	71.0%
2010	Total	15,451,191	11,979,855	0	11,979,855	77.5%
2011	1	6,058	6,900	0	6,900	113.9%
2011	2	132,919	132,744	0	132,744	99.9%
2011	3	175,203	103,084	0	103,084	58.8%
2011	4	202,536	138,563	0	138,563	68.4%
2011	5	269,945	190,744	0	190,744	70.7%
2011	6	384,169	242,336	0	242,336	63.1%
2011	7	501,631	332,510	0	332,510	66.3%
2011	8	641,694	409,681	0	409,681	63.8%
2011	9	1,056,763	712,847	0	712,847	67.5%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	10	1,677,010	1,089,731	0	1,089,731	65.0%
2011	11	4,748,907	4,239,024	0	4,239,024	89.3%
2011	12	1,130,162	904,495	0	904,495	80.0%
2011	13	663,198	466,203	0	466,203	70.3%
2011	14	483,235	347,177	0	347,177	71.8%
2011	15	380,882	314,499	0	314,499	82.6%
2011	16	304,463	207,419	0	207,419	68.1%
2011	17	294,141	190,534	0	190,534	64.8%
2011	18	524,654	351,423	0	351,423	67.0%
2011	19	711,725	540,979	0	540,979	76.0%
2011	20	100,719	83,647	0	83,647	83.0%
2011	Total	14,390,014	11,004,542	0	11,004,542	76.5%
2012	2	4,970	3,641	0	3,641	73.3%
2012	3	127,301	98,908	0	98,908	77.7%
2012	4	169,253	103,945	0	103,945	61.4%
2012	5	193,070	114,846	0	114,846	59.5%
2012	6	256,225	168,847	0	168,847	65.9%
2012	7	370,849	238,303	0	238,303	64.3%
2012	8	479,675	291,645	0	291,645	60.8%
2012	9	609,210	344,876	0	344,876	56.6%
2012	10	983,424	738,783	0	738,783	75.1%
2012	11	1,475,639	980,198	0	980,198	66.4%
2012	12	4,309,346	3,724,092	0	3,724,092	86.4%
2012	13	1,041,144	735,124	0	735,124	70.6%
2012	14	633,923	452,764	0	452,764	71.4%
2012	15	468,740	340,097	0	340,097	72.6%
2012	16	366,470	258,969	0	258,969	70.7%
2012	17	295,291	239,803	0	239,803	81.2%
2012	18	282,342	186,219	0	186,219	66.0%
2012	19	497,267	370,822	0	370,822	74.6%
2012	20	664,248	509,752	0	509,752	76.7%
2012	21	90,197	85,013	0	85,013	94.3%
2012	Total	13,318,583	9,986,648	0	9,986,648	75.0%
2013	3	4,835	4,220	0	4,220	87.3%
2013	4	128,064	94,447	0	94,447	73.7%
2013	5	155,159	163,111	0	163,111	105.1%
2013	6	176,046	100,144	0	100,144	56.9%
2013	7	234,925	146,401	0	146,401	62.3%
2013	8	351,568	210,857	0	210,857	60.0%
2013	9	464,218	288,657	0	288,657	62.2%
2013	10	592,461	385,935	0	385,935	65.1%
2013	11	882,758	594,957	0	594,957	67.4%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	12	1,344,829	893,419	0	893,419	66.4%
2013	13	3,867,411	3,244,066	0	3,244,066	83.9%
2013	14	982,946	779,126	0	779,126	79.3%
2013	15	608,628	399,043	0	399,043	65.6%
2013	16	456,953	263,931	0	263,931	57.8%
2013	17	362,866	339,022	0	339,022	93.4%
2013	18	271,906	235,417	0	235,417	86.6%
2013	19	256,144	167,393	0	167,393	65.4%
2013	20	466,810	322,174	0	322,174	69.0%
2013	21	636,913	476,946	0	476,946	74.9%
2013	22	81,927	75,950	0	75,950	92.7%
2013	Total	12,327,367	9,185,218	0	9,185,218	74.5%
2014	4	5,085	6,056	0	6,056	119.1%
2014	5	125,451	168,714	0	168,714	134.5%
2014	6	136,824	121,743	0	121,743	89.0%
2014	7	166,279	99,144	0	99,144	59.6%
2014	8	214,487	138,076	0	138,076	64.4%
2014	9	322,647	202,620	1	202,621	62.8%
2014	10	453,159	286,629	0	286,629	63.3%
2014	11	573,392	373,907	1	373,907	65.2%
2014	12	839,511	496,784	1	496,784	59.2%
2014	13	1,197,189	853,372	2	853,374	71.3%
2014	14	3,452,402	2,941,519	4	2,941,523	85.2%
2014	15	879,171	636,058	5	636,063	72.3%
2014	16	565,050	365,490	1	365,492	64.7%
2014	17	444,544	327,265	0	327,266	73.6%
2014	18	342,160	269,718	1	269,718	78.8%
2014	19	252,749	176,817	1	176,818	70.0%
2014	20	247,085	161,680	0	161,681	65.4%
2014	21	457,748	340,513	0	340,513	74.4%
2014	22	588,526	476,646	1	476,647	81.0%
2014	23	70,021	58,837	0	58,837	84.0%
2014	Total	11,333,478	8,501,587	18	8,501,605	75.0%
2015	5	4,660	7,439	1	7,440	159.6%
2015	6	118,181	97,037	144	97,180	82.2%
2015	7	129,215	88,483	138	88,621	68.6%
2015	8	159,282	69,455	83	69,538	43.7%
2015	9	201,960	108,291	186	108,477	53.7%
2015	10	302,094	152,082	263	152,345	50.4%
2015	11	421,634	243,807	494	244,301	57.9%
2015	12	538,117	299,289	599	299,887	55.7%
2015	13	776,608	489,098	851	489,949	63.1%



**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	14	1,044,457	671,251	1,313	672,564	64.4%
2015	15	2,927,041	2,351,920	3,773	2,355,693	80.5%
2015	16	778,611	641,577	1,610	643,187	82.6%
2015	17	530,769	370,984	728	371,711	70.0%
2015	18	408,001	261,641	545	262,187	64.3%
2015	19	283,918	229,410	440	229,850	81.0%
2015	20	231,648	175,883	419	176,301	76.1%
2015	21	220,532	173,487	296	173,783	78.8%
2015	22	413,590	377,820	651	378,470	91.5%
2015	23	519,421	398,833	969	399,802	77.0%
2015	24	61,040	53,469	183	53,652	87.9%
2015	Total	10,070,778	7,261,253	13,686	7,274,939	72.2%
2016	6	5,042	4,877	56	4,932	97.8%
2016	7	99,384	62,253	4,043	66,296	66.7%
2016	8	89,544	52,635	3,732	56,368	62.9%
2016	9	124,627	56,332	4,498	60,829	48.8%
2016	10	141,203	67,111	4,538	71,649	50.7%
2016	11	227,565	107,739	7,252	114,990	50.5%
2016	12	315,311	175,889	10,240	186,128	59.0%
2016	13	382,072	242,263	14,699	256,962	67.3%
2016	14	555,117	364,028	20,871	384,899	69.3%
2016	15	723,778	565,308	35,161	600,469	83.0%
2016	16	2,000,640	1,495,609	96,764	1,592,373	79.6%
2016	17	473,452	331,818	20,201	352,018	74.4%
2016	18	363,531	224,265	15,009	239,273	65.8%
2016	19	268,370	171,641	11,140	182,780	68.1%
2016	20	181,444	149,896	8,296	158,191	87.2%
2016	21	154,069	96,558	6,676	103,234	67.0%
2016	22	163,845	127,761	7,269	135,030	82.4%
2016	23	307,244	220,554	12,175	232,729	75.7%
2016	24	335,256	253,570	18,767	272,338	81.2%
2016	25	18,830	22,595	2,980	25,575	135.8%
2016	Total	6,930,324	4,792,701	304,365	5,097,066	73.5%

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 Plan A

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	1.0	0	621	0.0%	621	0.0%	2.225
	1994	2.4	458	967	47.4%	967	47.4%	2.150
	1995	5.3	81	2,424	3.3%	2,424	3.3%	2.077
	1996	5.4	1,006	2,649	38.0%	2,649	38.0%	2.007
	1997	6.7	9,833	3,313	296.8%	3,313	296.8%	1.939
	1998	8.7	2,883	3,885	74.2%	3,885	74.2%	1.874
	1999	9.0	2,261	4,618	49.0%	4,618	49.0%	1.810
	2000	9.1	22,342	5,292	422.2%	5,292	422.2%	1.749
	2001	11.4	4,480	6,992	64.1%	6,992	64.1%	1.690
	2002	8.7	6,035	7,256	83.2%	7,256	83.2%	1.633
	2003	7.5	2,896	9,104	31.8%	9,104	31.8%	1.577
	2004	7.0	2,151	7,699	27.9%	7,699	27.9%	1.524
	2005	7.7	6,247	9,993	62.5%	9,993	62.5%	1.473
	2006	7.3	4,381	9,224	47.5%	9,224	47.5%	1.423
	2007	7.0	2,248	9,277	24.2%	9,277	24.2%	1.375
	2008	7.0	2,719	10,006	27.2%	10,006	27.2%	1.328
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.283
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.240
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.198
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.157
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.118
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.080
	2015	5.0	3,072	11,022	27.9%	11,022	27.9%	1.044
	2016 Q1-Q3	3.3	2,196	7,300	30.1%	7,300	30.1%	1.013
<i>Projected</i>	2016 Q4	1.0	1,630	2,177	74.9%	2,177	74.9%	0.996
	2017	3.7	6,089	8,216	74.1%	8,216	74.1%	0.975
	2018	3.4	5,787	7,623	75.9%	7,623	75.9%	0.942
	2019	3.0	5,444	7,089	76.8%	7,089	76.8%	0.910
	2020	2.6	5,047	6,426	78.5%	6,426	78.5%	0.879
	2021	2.3	4,558	5,708	79.9%	5,708	79.9%	0.849
	2022	1.9	4,007	4,990	80.3%	4,990	80.3%	0.821
	2023	1.6	3,512	4,344	80.9%	4,344	80.9%	0.793
	2024	1.3	3,004	3,691	81.4%	3,691	81.4%	0.766
	2025	1.1	2,497	3,068	81.4%	3,068	81.4%	0.740
	2026	0.9	2,076	2,550	81.4%	2,550	81.4%	0.715
	2027	0.7	1,725	2,120	81.4%	2,120	81.4%	0.691
	2028	0.6	1,434	1,762	81.4%	1,762	81.4%	0.667
	2029	0.5	1,192	1,465	81.4%	1,465	81.4%	0.645
	2030	0.4	991	1,217	81.4%	1,217	81.4%	0.623
	2031	0.3	807	994	81.2%	994	81.2%	0.602
	2032	0.2	611	760	80.5%	760	80.5%	0.582
	2033	0.2	441	557	79.2%	557	79.2%	0.562
	2034	0.1	319	407	78.3%	407	78.3%	0.543
	2035	0.1	203	261	77.9%	261	77.9%	0.525
	2036	0.0	111	143	77.9%	143	77.9%	0.507
2037	0.0	61	78	77.9%	78	77.9%	0.490	
2038	0.0	33	43	77.9%	43	77.9%	0.473	
2039	0.0	18	23	77.9%	23	77.9%	0.457	
2040	0.0	9	12	77.2%	12	77.2%	0.442	
2041	0.0	4	6	75.6%	6	75.6%	0.427	
2042	0.0	2	3	75.6%	3	75.6%	0.412	
2043	0.0	1	1	75.6%	1	75.6%	0.398	
2044	0.0	0	0	0.0%	0	0.0%	0.385	
2045	0.0	0	0	0.0%	0	0.0%	0.372	
2046	0.0	0	0	0.0%	0	0.0%	0.359	
<b>Accumulated Value - Historical</b>			<b>148,922</b>	<b>234,646</b>	<b>63.5%</b>	<b>234,646</b>	<b>63.5%</b>	
<b>Present Value - Future</b>			<b>42,993</b>	<b>54,962</b>	<b>78.2%</b>	<b>54,962</b>	<b>78.2%</b>	
<b>Lifetime Total</b>			<b>191,915</b>	<b>289,609</b>	<b>66.3%</b>	<b>289,609</b>	<b>66.3%</b>	

**Exhibit 4 - Loss Ratio Projection (Projection Based Upon In-Force Policies Only)**

Rhode Island - 1990 & 2010 Plan A

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	1.0	0	621	0.0%	621	0.0%	2.225
	1994	2.4	458	967	47.4%	967	47.4%	2.150
	1995	5.3	81	2,424	3.3%	2,424	3.3%	2.077
	1996	5.4	1,006	2,649	38.0%	2,649	38.0%	2.007
	1997	6.7	9,833	3,313	296.8%	3,313	296.8%	1.939
	1998	8.7	2,883	3,885	74.2%	3,885	74.2%	1.874
	1999	9.0	2,261	4,618	49.0%	4,618	49.0%	1.810
	2000	9.1	22,342	5,292	422.2%	5,292	422.2%	1.749
	2001	11.4	4,480	6,992	64.1%	6,992	64.1%	1.690
	2002	8.7	6,035	7,256	83.2%	7,256	83.2%	1.633
	2003	7.5	2,896	9,104	31.8%	9,104	31.8%	1.577
	2004	7.0	2,151	7,699	27.9%	7,699	27.9%	1.524
	2005	7.7	6,247	9,993	62.5%	9,993	62.5%	1.473
	2006	7.3	4,381	9,224	47.5%	9,224	47.5%	1.423
	2007	7.0	2,248	9,277	24.2%	9,277	24.2%	1.375
	2008	7.0	2,719	10,006	27.2%	10,006	27.2%	1.328
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.283
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.240
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.198
2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.157	
2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.118	
2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.080	
2015	5.0	3,072	11,022	27.9%	11,022	27.9%	1.044	
2016 Q1-Q3	3.3	2,196	7,300	30.1%	7,300	30.1%	1.013	
<i>Projected</i>	2016 Q4	1.0	1,630	2,177	74.9%	2,177	74.9%	0.996
	2017	3.7	6,089	8,216	74.1%	8,216	74.1%	0.975
	2018	3.4	5,787	7,623	75.9%	7,623	75.9%	0.942
	2019	3.0	5,444	7,089	76.8%	7,089	76.8%	0.910
	2020	2.6	5,047	6,426	78.5%	6,426	78.5%	0.879
	2021	2.3	4,558	5,708	79.9%	5,708	79.9%	0.849
	2022	1.9	4,007	4,990	80.3%	4,990	80.3%	0.821
	2023	1.6	3,512	4,344	80.9%	4,344	80.9%	0.793
	2024	1.3	3,004	3,691	81.4%	3,691	81.4%	0.766
	2025	1.1	2,497	3,068	81.4%	3,068	81.4%	0.740
	2026	0.9	2,076	2,550	81.4%	2,550	81.4%	0.715
	2027	0.7	1,725	2,120	81.4%	2,120	81.4%	0.691
	2028	0.6	1,434	1,762	81.4%	1,762	81.4%	0.667
	2029	0.5	1,192	1,465	81.4%	1,465	81.4%	0.645
	2030	0.4	991	1,217	81.4%	1,217	81.4%	0.623
	2031	0.3	807	994	81.2%	994	81.2%	0.602
	2032	0.2	611	760	80.5%	760	80.5%	0.582
	2033	0.2	441	557	79.2%	557	79.2%	0.562
	2034	0.1	319	407	78.3%	407	78.3%	0.543
	2035	0.1	203	261	77.9%	261	77.9%	0.525
2036	0.0	111	143	77.9%	143	77.9%	0.507	
2037	0.0	61	78	77.9%	78	77.9%	0.490	
2038	0.0	33	43	77.9%	43	77.9%	0.473	
2039	0.0	18	23	77.9%	23	77.9%	0.457	
2040	0.0	9	12	77.2%	12	77.2%	0.442	
2041	0.0	4	6	75.6%	6	75.6%	0.427	
2042	0.0	2	3	75.6%	3	75.6%	0.412	
2043	0.0	1	1	75.6%	1	75.6%	0.398	
2044	0.0	0	0	0.0%	0	0.0%	0.385	
2045	0.0	0	0	0.0%	0	0.0%	0.372	
2046	0.0	0	0	0.0%	0	0.0%	0.359	
<b>Accumulated Value - Historical</b>			<b>148,922</b>	<b>234,646</b>	<b>63.5%</b>	<b>234,646</b>	<b>63.5%</b>	
<b>Present Value - Future</b>			<b>42,993</b>	<b>54,962</b>	<b>78.2%</b>	<b>54,962</b>	<b>78.2%</b>	
<b>Lifetime Total</b>			<b>191,915</b>	<b>289,609</b>	<b>66.3%</b>	<b>289,609</b>	<b>66.3%</b>	

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 Plan D

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.1	0	219	0.0%	219	0.0%	2.303
	1993	1.7	1,341	1,489	90.1%	1,489	90.1%	2.225
	1994	4.6	940	3,805	24.7%	3,805	24.7%	2.150
	1995	5.0	112	3,871	2.9%	3,871	2.9%	2.077
	1996	5.5	2,722	4,537	60.0%	4,537	60.0%	2.007
	1997	11.0	6,163	8,864	69.5%	8,864	69.5%	1.939
	1998	16.2	4,557	12,861	35.4%	12,861	35.4%	1.874
	1999	21.1	27,310	19,289	141.6%	19,289	141.6%	1.810
	2000	39.2	36,952	37,101	99.6%	37,101	99.6%	1.749
	2001	42.7	31,642	44,098	71.8%	44,098	71.8%	1.690
	2002	29.5	40,478	39,124	103.5%	39,124	103.5%	1.633
	2003	24.4	21,796	41,964	51.9%	41,964	51.9%	1.577
	2004	22.5	17,762	42,024	42.3%	42,024	42.3%	1.524
	2005	24.0	17,447	40,163	43.4%	40,163	43.4%	1.473
	2006	24.3	29,471	40,924	72.0%	40,924	72.0%	1.423
	2007	23.3	22,211	40,528	54.8%	40,528	54.8%	1.375
	2008	22.5	29,013	39,917	72.7%	39,917	72.7%	1.328
	2009	19.8	27,624	36,344	76.0%	36,344	76.0%	1.283
	2010	18.6	7,558	37,348	20.2%	37,348	20.2%	1.240
	2011	16.7	17,731	35,095	50.5%	35,095	50.5%	1.198
2012	16.0	15,241	34,680	43.9%	34,680	43.9%	1.157	
2013	16.0	20,076	36,605	54.8%	36,605	54.8%	1.118	
2014	15.0	20,236	34,939	57.9%	34,939	57.9%	1.080	
2015	15.0	17,654	35,659	49.5%	35,659	49.5%	1.044	
	2016 Q1-Q3	11.3	11,412	27,293	41.8%	27,293	41.8%	1.013
<i>Projected</i>	2016 Q4	3.7	8,408	9,430	89.2%	9,430	89.2%	0.996
	2017	14.0	31,545	35,768	88.2%	35,768	88.2%	0.975
	2018	12.8	30,282	33,310	90.9%	33,310	90.9%	0.942
	2019	11.6	28,906	31,488	91.8%	31,488	91.8%	0.910
	2020	10.4	27,256	29,372	92.8%	29,372	92.8%	0.879
	2021	9.2	25,386	26,956	94.2%	26,956	94.2%	0.849
	2022	8.1	23,420	24,465	95.7%	24,465	95.7%	0.821
	2023	7.1	21,426	22,071	97.1%	22,071	97.1%	0.793
	2024	6.1	19,387	19,697	98.4%	19,697	98.4%	0.766
	2025	5.2	17,125	17,225	99.4%	17,225	99.4%	0.740
	2026	4.3	14,756	14,747	100.1%	14,747	100.1%	0.715
	2027	3.5	12,555	12,554	100.0%	12,554	100.0%	0.691
	2028	2.9	10,716	10,705	100.1%	10,705	100.1%	0.667
	2029	2.4	9,151	9,097	100.6%	9,097	100.6%	0.645
	2030	2.0	7,769	7,694	101.0%	7,694	101.0%	0.623
	2031	1.6	6,522	6,454	101.0%	6,454	101.0%	0.602
	2032	1.3	5,443	5,381	101.2%	5,381	101.2%	0.582
	2033	1.0	4,457	4,399	101.3%	4,399	101.3%	0.562
	2034	0.8	3,572	3,525	101.3%	3,525	101.3%	0.543
	2035	0.6	2,788	2,748	101.5%	2,748	101.5%	0.525
2036	0.4	2,058	2,026	101.6%	2,026	101.6%	0.507	
2037	0.3	1,446	1,428	101.3%	1,428	101.3%	0.490	
2038	0.2	1,003	995	100.8%	995	100.8%	0.473	
2039	0.1	724	721	100.4%	721	100.4%	0.457	
2040	0.1	534	535	99.9%	535	99.9%	0.442	
2041	0.1	382	386	98.9%	386	98.9%	0.427	
2042	0.0	266	274	97.3%	274	97.3%	0.412	
2043	0.0	188	195	96.0%	195	96.0%	0.398	
2044	0.0	117	123	95.4%	123	95.4%	0.385	
2045	0.0	62	65	95.1%	65	95.1%	0.372	
2046	0.0	33	34	94.8%	34	94.8%	0.359	
<b>Accumulated Value - Historical</b>			<b>620,959</b>	<b>983,659</b>	<b>63.1%</b>	<b>983,659</b>	<b>63.1%</b>	
<b>Present Value - Future</b>			<b>256,507</b>	<b>271,442</b>	<b>94.5%</b>	<b>271,442</b>	<b>94.5%</b>	
<b>Lifetime Total</b>			<b>877,465</b>	<b>1,255,101</b>	<b>69.9%</b>	<b>1,255,101</b>	<b>69.9%</b>	

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 Plan F

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	0.0	0	0	0.0%	0	0.0%	2.225
	1994	0.0	0	0	0.0%	0	0.0%	2.150
	1995	4.6	602	4,883	12.3%	4,883	12.3%	2.077
	1996	12.2	5,183	11,922	43.5%	11,922	43.5%	2.007
	1997	17.1	18,778	16,644	112.8%	16,644	112.8%	1.939
	1998	34.2	20,705	33,888	61.1%	33,888	61.1%	1.874
	1999	49.1	41,430	54,819	75.6%	54,819	75.6%	1.810
	2000	109.4	89,730	125,193	71.7%	125,193	71.7%	1.749
	2001	134.4	120,188	165,004	72.8%	165,004	72.8%	1.690
	2002	103.4	94,723	158,265	59.9%	158,265	59.9%	1.633
	2003	94.5	70,083	185,231	37.8%	185,231	37.8%	1.577
	2004	90.3	72,974	188,341	38.7%	188,341	38.7%	1.524
	2005	97.3	98,021	172,552	56.8%	172,552	56.8%	1.473
	2006	126.0	146,057	201,061	72.6%	201,061	72.6%	1.423
	2007	159.9	225,297	256,105	88.0%	256,105	88.0%	1.375
	2008	179.8	243,347	294,370	82.7%	294,370	82.7%	1.328
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.283
	2010	232.3	301,263	411,999	73.1%	411,999	73.1%	1.240
	2011	224.1	405,542	432,921	93.7%	432,921	93.7%	1.198
	2012	217.5	346,472	443,962	78.0%	443,962	78.0%	1.157
	2013	210.5	373,067	447,097	83.4%	447,097	83.4%	1.118
	2014	201.1	368,075	444,137	82.9%	444,137	82.9%	1.080
	2015	187.1	295,462	420,787	70.2%	420,787	70.2%	1.044
	2016 Q1-Q3	137.3	225,099	316,728	71.1%	316,728	71.1%	1.013
<i>Projected</i>	2016 Q4	45.1	78,759	108,810	72.4%	108,810	72.4%	0.996
	2017	173.6	331,814	422,699	78.5%	429,805	77.2%	0.975
	2018	162.8	330,169	408,116	80.9%	424,441	77.8%	0.942
	2019	152.4	327,540	401,728	81.5%	417,797	78.4%	0.910
	2020	141.9	322,660	394,139	81.9%	409,905	78.7%	0.879
	2021	131.1	315,173	382,596	82.4%	397,900	79.2%	0.849
	2022	120.6	306,345	368,926	83.0%	383,683	79.8%	0.821
	2023	110.7	296,772	354,700	83.7%	368,888	80.5%	0.793
	2024	101.1	285,902	339,336	84.3%	352,909	81.0%	0.766
	2025	91.4	272,413	321,160	84.8%	334,006	81.6%	0.740
	2026	81.6	256,142	299,596	85.5%	311,580	82.2%	0.715
	2027	72.3	238,649	277,336	86.1%	288,429	82.7%	0.691
	2028	63.8	221,092	255,525	86.5%	265,746	83.2%	0.667
	2029	55.9	203,290	233,121	87.2%	242,446	83.8%	0.645
	2030	48.4	184,513	209,208	88.2%	217,577	84.8%	0.623
	2031	41.3	165,041	184,753	89.3%	192,143	85.9%	0.602
	2032	34.9	146,231	161,846	90.4%	168,320	86.9%	0.582
	2033	29.4	128,702	140,974	91.3%	146,613	87.8%	0.562
	2034	24.5	111,541	121,383	91.9%	126,239	88.4%	0.543
	2035	19.9	94,285	102,348	92.1%	106,442	88.6%	0.525
	2036	15.9	77,843	84,563	92.1%	87,945	88.5%	0.507
	2037	12.6	63,556	69,054	92.0%	71,816	88.5%	0.490
	2038	9.9	51,596	56,121	91.9%	58,366	88.4%	0.473
	2039	7.8	41,867	45,693	91.6%	47,520	88.1%	0.457
	2040	6.1	33,850	37,024	91.4%	38,505	87.9%	0.442
	2041	4.7	27,019	29,535	91.5%	30,716	88.0%	0.427
	2042	3.5	21,099	22,987	91.8%	23,907	88.3%	0.412
	2043	2.6	16,202	17,581	92.2%	18,284	88.6%	0.398
	2044	1.9	12,189	13,261	91.9%	13,792	88.4%	0.385
	2045	1.3	8,546	9,434	90.6%	9,812	87.1%	0.372
	2046	0.8	5,275	5,905	89.3%	6,141	85.9%	0.359
	<b>Accumulated Value - Historical</b>		<b>4,885,226</b>	<b>6,573,727</b>	<b>74.3%</b>	<b>6,573,727</b>	<b>74.3%</b>	
	<b>Present Value - Future</b>		<b>3,743,164</b>	<b>4,464,503</b>	<b>83.8%</b>	<b>4,629,197</b>	<b>80.9%</b>	
	<b>Lifetime Total</b>		<b>8,628,390</b>	<b>11,038,231</b>	<b>78.2%</b>	<b>11,202,924</b>	<b>77.0%</b>	

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 & 2010 Plan F

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	0.0	0	0	0.0%	0	0.0%	2.225
	1994	0.0	0	0	0.0%	0	0.0%	2.150
	1995	4.6	602	4,883	12.3%	4,883	12.3%	2.077
	1996	12.2	5,183	11,922	43.5%	11,922	43.5%	2.007
	1997	17.1	18,778	16,644	112.8%	16,644	112.8%	1.939
	1998	34.2	20,705	33,888	61.1%	33,888	61.1%	1.874
	1999	49.1	41,430	54,819	75.6%	54,819	75.6%	1.810
	2000	109.4	89,730	125,193	71.7%	125,193	71.7%	1.749
	2001	134.4	120,188	165,004	72.8%	165,004	72.8%	1.690
	2002	103.4	94,723	158,265	59.9%	158,265	59.9%	1.633
	2003	94.5	70,083	185,231	37.8%	185,231	37.8%	1.577
	2004	90.3	72,974	188,341	38.7%	188,341	38.7%	1.524
	2005	97.3	98,021	172,552	56.8%	172,552	56.8%	1.473
	2006	126.0	146,057	201,061	72.6%	201,061	72.6%	1.423
	2007	159.9	225,297	256,105	88.0%	256,105	88.0%	1.375
	2008	179.8	243,347	294,370	82.7%	294,370	82.7%	1.328
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.283
	2010	243.8	322,825	429,891	75.1%	429,891	75.1%	1.240
	2011	298.2	484,688	555,822	87.2%	555,822	87.2%	1.198
2012	353.6	501,027	677,643	73.9%	677,643	73.9%	1.157	
2013	396.4	575,561	781,471	73.7%	781,471	73.7%	1.118	
2014	439.3	710,505	884,352	80.3%	884,352	80.3%	1.080	
2015	487.9	694,168	990,910	70.1%	990,910	70.1%	1.044	
2016 Q1-Q3	407.2	630,154	845,014	74.6%	845,014	74.6%	1.013	
<i>Projected</i>	2016 Q4	135.8	211,378	294,170	71.9%	294,170	71.9%	0.996
	2017	525.4	900,247	1,157,697	77.8%	1,177,271	76.5%	0.975
	2018	497.6	909,206	1,141,835	79.6%	1,187,509	76.6%	0.942
	2019	470.7	916,287	1,146,483	79.9%	1,192,343	76.8%	0.910
	2020	443.8	918,925	1,147,289	80.1%	1,193,180	77.0%	0.879
	2021	416.6	916,255	1,140,815	80.3%	1,186,448	77.2%	0.849
	2022	390.2	910,817	1,130,232	80.6%	1,175,442	77.5%	0.821
	2023	365.2	903,800	1,117,988	80.8%	1,162,707	77.7%	0.793
	2024	341.0	893,951	1,102,700	81.1%	1,146,808	78.0%	0.766
	2025	316.1	877,043	1,078,014	81.4%	1,121,135	78.2%	0.740
	2026	290.6	852,089	1,042,197	81.8%	1,083,884	78.6%	0.715
	2027	266.2	824,046	1,003,652	82.1%	1,043,798	78.9%	0.691
	2028	243.5	795,532	965,278	82.4%	1,003,889	79.2%	0.667
	2029	221.8	764,562	922,860	82.8%	959,775	79.7%	0.645
	2030	199.6	725,506	868,441	83.5%	903,179	80.3%	0.623
	2031	177.3	677,692	803,741	84.3%	835,890	81.1%	0.602
	2032	156.8	629,303	740,234	85.0%	769,843	81.7%	0.582
	2033	138.4	583,596	680,321	85.8%	707,534	82.5%	0.562
	2034	121.2	536,799	619,114	86.7%	643,879	83.4%	0.543
	2035	104.1	483,886	551,209	87.8%	573,257	84.4%	0.525
2036	87.7	426,319	480,804	88.7%	500,036	85.3%	0.507	
2037	73.5	373,143	416,867	89.5%	433,542	86.1%	0.490	
2038	61.4	325,808	360,218	90.4%	374,626	87.0%	0.473	
2039	50.7	281,156	307,940	91.3%	320,257	87.8%	0.457	
2040	41.2	237,678	258,868	91.8%	269,223	88.3%	0.442	
2041	32.9	196,845	214,185	91.9%	222,752	88.4%	0.427	
2042	26.1	160,668	175,236	91.7%	182,246	88.2%	0.412	
2043	20.6	130,896	143,070	91.5%	148,793	88.0%	0.398	
2044	16.3	106,850	117,037	91.3%	121,719	87.8%	0.385	
2045	12.7	86,407	94,882	91.1%	98,677	87.6%	0.372	
2046	9.6	67,139	73,686	91.1%	76,633	87.6%	0.359	
<b>Accumulated Value - Historical</b>			<b>6,608,636</b>	<b>8,993,502</b>	<b>73.5%</b>	<b>8,993,502</b>	<b>73.5%</b>	
<b>Present Value - Future</b>			<b>12,549,511</b>	<b>15,315,074</b>	<b>81.9%</b>	<b>15,889,907</b>	<b>79.0%</b>	
<b>Lifetime Total</b>			<b>19,158,147</b>	<b>24,308,575</b>	<b>78.8%</b>	<b>24,883,409</b>	<b>77.0%</b>	

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 Plan G

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.1	0	655	0.0%	655	0.0%	2.303
	1993	6.5	562	5,860	9.6%	5,860	9.6%	2.225
	1994	17.7	6,257	15,443	40.5%	15,443	40.5%	2.150
	1995	19.6	17,581	17,844	98.5%	17,844	98.5%	2.077
	1996	18.5	7,424	17,734	41.9%	17,734	41.9%	2.007
	1997	17.9	9,148	16,423	55.7%	16,423	55.7%	1.939
	1998	20.6	11,637	19,624	59.3%	19,624	59.3%	1.874
	1999	21.2	19,974	21,361	93.5%	21,361	93.5%	1.810
	2000	32.6	29,413	32,381	90.8%	32,381	90.8%	1.749
	2001	60.8	58,797	63,521	92.6%	63,521	92.6%	1.690
	2002	31.8	30,550	46,334	65.9%	46,334	65.9%	1.633
	2003	29.5	51,735	53,430	96.8%	53,430	96.8%	1.577
	2004	28.5	47,382	55,258	85.7%	55,258	85.7%	1.524
	2005	30.5	33,443	50,197	66.6%	50,197	66.6%	1.473
	2006	31.7	64,643	51,657	125.1%	51,657	125.1%	1.423
	2007	30.0	36,642	51,447	71.2%	51,447	71.2%	1.375
	2008	29.4	29,958	54,747	54.7%	54,747	54.7%	1.328
	2009	28.4	28,777	54,484	52.8%	54,484	52.8%	1.283
	2010	27.4	31,464	59,196	53.2%	59,196	53.2%	1.240
	2011	24.9	26,234	55,276	47.5%	55,276	47.5%	1.198
2012	22.8	24,399	52,801	46.2%	52,801	46.2%	1.157	
2013	22.0	40,364	53,558	75.4%	53,558	75.4%	1.118	
2014	21.9	62,644	54,430	115.1%	54,430	115.1%	1.080	
2015	20.6	40,574	49,883	81.3%	49,883	81.3%	1.044	
2016 Q1-Q3	13.7	29,407	34,235	85.9%	34,235	85.9%	1.013	
<i>Projected</i>	2016 Q4	4.2	9,487	11,037	86.0%	11,037	86.0%	0.996
	2017	15.8	35,253	41,693	84.6%	42,217	83.5%	0.975
	2018	14.2	33,307	38,287	87.0%	39,435	84.5%	0.942
	2019	12.8	31,426	35,734	87.9%	36,806	85.4%	0.910
	2020	11.4	29,380	33,096	88.8%	34,089	86.2%	0.879
	2021	10.1	27,135	30,318	89.5%	31,228	86.9%	0.849
	2022	8.9	24,948	27,771	89.8%	28,605	87.2%	0.821
	2023	7.8	22,825	25,175	90.7%	25,930	88.0%	0.793
	2024	6.8	20,775	22,580	92.0%	23,257	89.3%	0.766
	2025	5.8	18,673	20,026	93.2%	20,627	90.5%	0.740
	2026	4.9	16,448	17,458	94.2%	17,981	91.5%	0.715
	2027	4.1	14,263	15,003	95.1%	15,453	92.3%	0.691
	2028	3.3	12,057	12,586	95.8%	12,964	93.0%	0.667
	2029	2.7	10,002	10,395	96.2%	10,707	93.4%	0.645
	2030	2.1	8,268	8,566	96.5%	8,823	93.7%	0.623
	2031	1.7	6,730	6,971	96.5%	7,180	93.7%	0.602
	2032	1.3	5,433	5,626	96.6%	5,795	93.8%	0.582
	2033	1.0	4,407	4,561	96.6%	4,698	93.8%	0.562
	2034	0.8	3,602	3,727	96.7%	3,839	93.8%	0.543
	2035	0.7	2,934	3,036	96.6%	3,127	93.8%	0.525
2036	0.5	2,314	2,399	96.5%	2,471	93.6%	0.507	
2037	0.4	1,756	1,829	96.0%	1,883	93.2%	0.490	
2038	0.3	1,277	1,335	95.7%	1,375	92.9%	0.473	
2039	0.2	844	879	96.0%	905	93.2%	0.457	
2040	0.1	514	530	97.0%	546	94.2%	0.442	
2041	0.1	301	308	97.6%	318	94.8%	0.427	
2042	0.0	165	169	97.6%	174	94.8%	0.412	
2043	0.0	90	92	97.6%	95	94.8%	0.398	
2044	0.0	48	50	97.6%	51	94.7%	0.385	
2045	0.0	25	26	97.3%	26	94.4%	0.372	
2046	0.0	13	13	97.1%	13	94.3%	0.359	
<b>Accumulated Value - Historical</b>			<b>1,048,280</b>	<b>1,402,767</b>	<b>74.7%</b>	<b>1,402,767</b>	<b>74.7%</b>	
<b>Present Value - Future</b>			<b>278,883</b>	<b>310,468</b>	<b>89.8%</b>	<b>318,744</b>	<b>87.5%</b>	
<b>Lifetime Total</b>			<b>1,327,163</b>	<b>1,713,235</b>	<b>77.5%</b>	<b>1,721,511</b>	<b>77.1%</b>	

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 1990 Plan A

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	115.9	13,289	54,266	24.5%	54,266	24.5%	2.303
	1993	617.5	123,936	290,787	42.6%	290,787	42.6%	2.225
	1994	1,138.8	280,396	586,336	47.8%	586,336	47.8%	2.150
	1995	1,566.1	437,977	812,230	53.9%	812,230	53.9%	2.077
	1996	1,984.9	672,049	1,041,447	64.5%	1,041,447	64.5%	2.007
	1997	2,486.1	895,365	1,314,759	68.1%	1,314,759	68.1%	1.939
	1998	3,102.3	1,392,351	1,653,672	84.2%	1,653,672	84.2%	1.874
	1999	3,925.1	2,082,244	2,198,412	94.7%	2,198,412	94.7%	1.810
	2000	4,884.5	2,824,276	2,921,443	96.7%	2,921,443	96.7%	1.749
	2001	6,535.7	4,681,034	4,450,371	105.2%	4,450,371	105.2%	1.690
	2002	3,787.7	3,853,191	3,509,755	109.8%	3,509,755	109.8%	1.633
	2003	3,693.1	4,749,453	4,318,038	110.0%	4,318,038	110.0%	1.577
	2004	3,634.3	5,819,951	4,847,819	120.1%	4,847,819	120.1%	1.524
	2005	3,496.4	6,398,034	5,216,625	122.6%	5,216,625	122.6%	1.473
	2006	3,178.7	5,603,869	5,487,644	102.1%	5,487,644	102.1%	1.423
2007	2,869.5	5,153,511	5,448,945	94.6%	5,448,945	94.6%	1.375	
2008	2,657.2	4,344,929	5,054,254	86.0%	5,054,254	86.0%	1.328	
2009	2,456.8	4,033,062	4,757,847	84.8%	4,757,847	84.8%	1.283	
2010	2,261.7	4,004,030	4,367,887	91.7%	4,367,887	91.7%	1.240	
2011	2,004.5	3,258,339	3,806,674	85.6%	3,806,674	85.6%	1.198	
2012	1,741.3	2,551,876	3,304,998	77.2%	3,304,998	77.2%	1.157	
2013	1,569.5	2,528,150	3,214,503	78.6%	3,214,503	78.6%	1.118	
2014	1,383.2	2,160,935	2,917,123	74.1%	2,917,123	74.1%	1.080	
2015	1,223.6	2,020,970	2,591,125	78.0%	2,591,125	78.0%	1.044	
2016 Q1-Q3	823.1	1,401,148	1,775,110	78.9%	1,775,110	78.9%	1.013	
<i>Projected</i>	2016 Q4	264.1	437,896	562,403	77.9%	562,403	77.9%	0.996
	2017	996.3	1,634,754	2,129,079	76.8%	2,133,689	76.6%	0.975
	2018	903.5	1,557,063	1,973,847	78.9%	1,978,520	78.7%	0.942
	2019	815.2	1,474,444	1,839,838	80.1%	1,844,500	79.9%	0.910
	2020	731.1	1,388,507	1,701,878	81.6%	1,707,017	81.3%	0.879
	2021	651.2	1,299,214	1,559,096	83.3%	1,565,078	83.0%	0.849
	2022	577.2	1,209,029	1,422,318	85.0%	1,428,715	84.6%	0.821
	2023	509.9	1,121,357	1,296,372	86.5%	1,302,770	86.1%	0.793
	2024	447.8	1,034,063	1,171,643	88.3%	1,178,301	87.8%	0.766
	2025	389.6	944,539	1,046,257	90.3%	1,053,495	89.7%	0.740
	2026	335.8	854,383	926,496	92.2%	933,917	91.5%	0.715
	2027	288.2	768,897	818,488	93.9%	825,729	93.1%	0.691
	2028	247.0	691,539	724,428	95.5%	731,684	94.5%	0.667
	2029	210.5	619,273	639,543	96.8%	646,904	95.7%	0.645
	2030	178.1	551,013	560,616	98.3%	567,990	97.0%	0.623
	2031	150.0	488,387	489,426	99.8%	496,747	98.3%	0.602
	2032	126.1	432,712	426,770	101.4%	434,035	99.7%	0.582
	2033	106.0	384,168	373,187	102.9%	380,410	101.0%	0.562
2034	89.2	341,940	327,179	104.5%	334,328	102.3%	0.543	
2035	74.7	303,811	285,478	106.4%	292,471	103.9%	0.525	
2036	62.1	268,646	247,612	108.5%	254,389	105.6%	0.507	
2037	51.5	237,260	214,784	110.5%	221,334	107.2%	0.490	
2038	43.0	210,759	188,025	112.1%	194,355	108.4%	0.473	
2039	36.1	188,407	165,628	113.8%	171,703	109.7%	0.457	
2040	30.3	168,480	145,526	115.8%	151,294	111.4%	0.442	
2041	25.4	150,715	128,007	117.7%	133,467	112.9%	0.427	
2042	21.4	135,282	113,149	119.6%	118,312	114.3%	0.412	
2043	18.2	121,974	100,896	120.9%	105,761	115.3%	0.398	
2044	15.6	110,383	90,468	122.0%	95,017	116.2%	0.385	
2045	13.3	99,991	80,946	123.5%	85,141	117.4%	0.372	
2046	11.4	90,457	72,235	125.2%	76,075	118.9%	0.359	
<b>Accumulated Value - Historical</b>			<b>102,722,937</b>	<b>108,847,053</b>	<b>94.4%</b>	<b>108,847,053</b>	<b>94.4%</b>	
<b>Present Value - Future</b>			<b>14,779,240</b>	<b>17,099,056</b>	<b>86.4%</b>	<b>17,213,358</b>	<b>85.9%</b>	
<b>Lifetime Total</b>			<b>117,502,177</b>	<b>125,946,110</b>	<b>93.3%</b>	<b>126,060,411</b>	<b>93.2%</b>	



**Exhibit 4 - Loss Ratio Projection**

Nationwide - 1990 & 2010 Plan A

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	115.9	13,289	54,266	24.5%	54,266	24.5%	2.303
	1993	617.5	123,936	290,787	42.6%	290,787	42.6%	2.225
	1994	1,138.8	280,396	586,336	47.8%	586,336	47.8%	2.150
	1995	1,566.1	437,977	812,230	53.9%	812,230	53.9%	2.077
	1996	1,984.9	672,049	1,041,447	64.5%	1,041,447	64.5%	2.007
	1997	2,486.1	895,365	1,314,759	68.1%	1,314,759	68.1%	1.939
	1998	3,102.3	1,392,351	1,653,672	84.2%	1,653,672	84.2%	1.874
	1999	3,925.1	2,082,244	2,198,412	94.7%	2,198,412	94.7%	1.810
	2000	4,884.5	2,824,276	2,921,443	96.7%	2,921,443	96.7%	1.749
	2001	6,535.7	4,681,034	4,450,371	105.2%	4,450,371	105.2%	1.690
	2002	3,787.7	3,853,191	3,509,755	109.8%	3,509,755	109.8%	1.633
	2003	3,693.1	4,749,453	4,318,038	110.0%	4,318,038	110.0%	1.577
	2004	3,634.3	5,819,951	4,847,819	120.1%	4,847,819	120.1%	1.524
	2005	3,496.4	6,398,034	5,216,625	122.6%	5,216,625	122.6%	1.473
	2006	3,178.7	5,603,869	5,487,644	102.1%	5,487,644	102.1%	1.423
	2007	2,869.5	5,153,511	5,448,945	94.6%	5,448,945	94.6%	1.375
	2008	2,657.2	4,344,929	5,054,254	86.0%	5,054,254	86.0%	1.328
	2009	2,456.8	4,033,062	4,757,847	84.8%	4,757,847	84.8%	1.283
	2010	2,280.3	4,071,432	4,393,095	92.7%	4,393,095	92.7%	1.240
	2011	2,136.3	3,792,178	4,028,428	94.1%	4,028,428	94.1%	1.198
2012	1,978.1	3,690,229	3,805,758	97.0%	3,805,758	97.0%	1.157	
2013	1,858.1	3,954,315	3,867,857	102.2%	3,867,857	102.2%	1.118	
2014	1,709.2	3,943,928	3,721,042	106.0%	3,721,042	106.0%	1.080	
2015	1,592.8	4,168,334	3,512,449	118.7%	3,512,449	118.7%	1.044	
	2016 Q1-Q3	1,153.8	3,280,378	2,603,386	126.0%	2,603,386	126.0%	1.013
<i>Projected</i>	2016 Q4	374.7	1,047,517	846,188	123.8%	846,188	123.8%	0.996
	2017	1,421.7	3,905,939	3,221,682	121.2%	3,264,841	119.6%	0.975
	2018	1,302.5	3,746,697	3,019,436	124.1%	3,075,633	121.8%	0.942
	2019	1,189.4	3,585,781	2,849,131	125.9%	2,903,447	123.5%	0.910
	2020	1,082.0	3,424,496	2,676,887	127.9%	2,729,813	125.4%	0.879
	2021	979.9	3,262,497	2,501,483	130.4%	2,553,329	127.8%	0.849
	2022	885.0	3,101,920	2,331,635	133.0%	2,382,158	130.2%	0.821
	2023	797.9	2,946,113	2,171,086	135.7%	2,220,161	132.7%	0.793
	2024	717.1	2,793,399	2,013,132	138.8%	2,060,797	135.5%	0.766
	2025	641.2	2,641,098	1,857,467	142.2%	1,904,096	138.7%	0.740
	2026	570.6	2,490,180	1,707,456	145.8%	1,752,972	142.1%	0.715
	2027	507.1	2,345,701	1,559,596	150.4%	1,602,491	146.4%	0.691
	2028	450.9	2,212,763	1,418,590	156.0%	1,457,757	151.8%	0.667
	2029	400.6	2,090,149	1,296,649	161.2%	1,333,032	156.8%	0.645
	2030	355.3	1,975,432	1,193,126	165.6%	1,228,101	160.9%	0.623
	2031	315.0	1,867,852	1,098,116	170.1%	1,131,424	165.1%	0.602
	2032	279.4	1,768,138	1,004,104	176.1%	1,034,536	170.9%	0.582
	2033	248.3	1,677,831	914,754	183.4%	941,836	178.1%	0.562
	2034	221.2	1,597,686	839,428	190.3%	864,250	184.9%	0.543
	2035	197.2	1,524,609	776,134	196.4%	799,924	190.6%	0.525
2036	175.7	1,455,915	720,072	202.2%	743,318	195.9%	0.507	
2037	156.6	1,391,985	671,030	207.4%	693,964	200.6%	0.490	
2038	140.1	1,332,859	627,794	212.3%	650,375	204.9%	0.473	
2039	125.8	1,277,312	589,834	216.6%	612,153	208.7%	0.457	
2040	113.1	1,224,525	556,699	220.0%	578,916	211.5%	0.442	
2041	101.9	1,174,794	527,967	222.5%	550,135	213.5%	0.427	
2042	92.0	1,127,850	501,860	224.7%	524,018	215.2%	0.412	
2043	83.3	1,081,783	477,552	226.5%	499,690	216.5%	0.398	
2044	75.4	1,034,580	454,167	227.8%	476,179	217.3%	0.385	
2045	68.2	986,917	431,249	228.9%	453,000	217.9%	0.372	
2046	61.8	940,839	409,480	229.8%	430,963	218.3%	0.359	
<b>Accumulated Value - Historical</b>			<b>112,430,293</b>	<b>113,123,652</b>	<b>99.4%</b>	<b>113,123,652</b>	<b>99.4%</b>	
<b>Present Value - Future</b>			<b>44,291,979</b>	<b>30,503,989</b>	<b>145.2%</b>	<b>31,208,243</b>	<b>141.9%</b>	
<b>Lifetime Total</b>			<b>156,722,272</b>	<b>143,627,641</b>	<b>109.1%</b>	<b>144,331,895</b>	<b>108.6%</b>	

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 1990 Plan D

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	144.0	30,942	105,283	29.4%	105,283	29.4%	2.303
	1993	1,094.9	353,622	843,732	41.9%	843,732	41.9%	2.225
	1994	2,038.6	829,968	1,711,450	48.5%	1,711,450	48.5%	2.150
	1995	2,767.2	1,255,445	2,343,131	53.6%	2,343,131	53.6%	2.077
	1996	3,761.0	2,003,092	3,200,006	62.6%	3,200,006	62.6%	2.007
	1997	4,814.1	2,787,732	4,168,174	66.9%	4,168,174	66.9%	1.939
	1998	6,305.9	4,028,802	5,498,740	73.3%	5,498,740	73.3%	1.874
	1999	8,592.8	5,808,292	7,904,225	73.5%	7,904,225	73.5%	1.810
	2000	11,564.9	8,621,672	10,946,706	78.8%	10,946,706	78.8%	1.749
	2001	13,005.1	11,199,564	14,091,412	79.5%	14,091,412	79.5%	1.690
	2002	9,447.6	9,693,281	12,735,426	76.1%	12,735,426	76.1%	1.633
	2003	9,233.3	10,535,384	14,820,621	71.1%	14,820,621	71.1%	1.577
	2004	8,936.4	10,812,991	15,445,452	70.0%	15,445,452	70.0%	1.524
	2005	8,704.3	11,330,904	15,261,593	74.2%	15,261,593	74.2%	1.473
	2006	8,197.8	10,741,391	14,981,242	71.7%	14,981,242	71.7%	1.423
	2007	7,716.5	10,325,034	14,478,660	71.3%	14,478,660	71.3%	1.375
	2008	7,295.6	10,481,430	13,856,666	75.6%	13,856,666	75.6%	1.328
	2009	6,915.6	10,457,519	13,360,177	78.3%	13,360,177	78.3%	1.283
	2010	6,600.9	10,511,346	13,534,140	77.7%	13,534,140	77.7%	1.240
	2011	6,022.2	9,580,431	12,983,728	73.8%	12,983,728	73.8%	1.198
2012	5,542.5	9,415,139	12,385,750	76.0%	12,385,750	76.0%	1.157	
2013	5,108.8	9,319,111	11,992,452	77.7%	11,992,452	77.7%	1.118	
2014	4,672.9	8,911,785	11,431,530	78.0%	11,431,530	78.0%	1.080	
2015	4,317.1	8,147,677	10,663,057	76.4%	10,663,057	76.4%	1.044	
2016 Q1-Q3	3,002.8	5,851,050	7,734,291	75.7%	7,734,291	75.7%	1.013	
<i>Projected</i>	2016 Q4	961.0	2,060,529	2,550,241	80.8%	2,550,241	80.8%	0.996
	2017	3,616.4	7,662,808	9,618,815	79.7%	9,732,917	78.7%	0.975
	2018	3,265.6	7,235,666	8,856,778	81.7%	9,110,568	79.4%	0.942
	2019	2,930.8	6,784,491	8,211,255	82.6%	8,449,469	80.3%	0.910
	2020	2,609.8	6,305,607	7,543,230	83.6%	7,764,451	81.2%	0.879
	2021	2,308.6	5,818,450	6,864,258	84.8%	7,067,961	82.3%	0.849
	2022	2,035.9	5,350,308	6,226,744	85.9%	6,414,042	83.4%	0.821
	2023	1,790.2	4,906,052	5,636,908	87.0%	5,808,983	84.5%	0.793
	2024	1,562.6	4,463,001	5,063,759	88.1%	5,220,814	85.5%	0.766
	2025	1,347.0	4,001,879	4,487,085	89.2%	4,628,587	86.5%	0.740
	2026	1,147.1	3,537,319	3,922,361	90.2%	4,048,299	87.4%	0.715
	2027	970.7	3,104,559	3,404,719	91.2%	3,516,246	88.3%	0.691
	2028	816.4	2,707,599	2,935,646	92.2%	3,033,878	89.2%	0.667
	2029	680.2	2,337,992	2,504,496	93.4%	2,590,035	90.3%	0.645
	2030	560.7	1,997,640	2,113,451	94.5%	2,186,870	91.3%	0.623
	2031	458.3	1,689,511	1,767,962	95.6%	1,830,306	92.3%	0.602
	2032	373.4	1,421,288	1,474,515	96.4%	1,527,381	93.1%	0.582
	2033	304.1	1,195,427	1,229,790	97.2%	1,274,624	93.8%	0.562
	2034	246.7	1,002,270	1,022,002	98.1%	1,059,893	94.6%	0.543
	2035	197.2	827,794	837,028	98.9%	868,656	95.3%	0.525
2036	154.0	667,424	668,555	99.8%	694,396	96.1%	0.507	
2037	118.7	532,151	525,864	101.2%	546,779	97.3%	0.490	
2038	91.9	427,235	415,892	102.7%	432,922	98.7%	0.473	
2039	71.5	344,223	330,066	104.3%	343,931	100.1%	0.457	
2040	55.1	275,064	258,842	106.3%	270,010	101.9%	0.442	
2041	41.8	217,415	199,661	108.9%	208,512	104.3%	0.427	
2042	31.5	170,057	152,618	111.4%	159,530	106.6%	0.412	
2043	23.9	133,650	117,855	113.4%	123,278	108.4%	0.398	
2044	18.4	106,845	92,428	115.6%	96,728	110.5%	0.385	
2045	14.1	85,816	72,502	118.4%	75,890	113.1%	0.372	
2046	10.7	68,600	56,559	121.3%	59,181	115.9%	0.359	
<b>Accumulated Value - Historical</b>			<b>259,061,108</b>	<b>351,091,704</b>	<b>73.8%</b>	<b>351,091,704</b>	<b>73.8%</b>	
<b>Present Value - Future</b>			<b>61,769,971</b>	<b>71,952,036</b>	<b>85.8%</b>	<b>73,921,024</b>	<b>83.6%</b>	
<b>Lifetime Total</b>			<b>320,831,079</b>	<b>423,043,741</b>	<b>75.8%</b>	<b>425,012,728</b>	<b>75.5%</b>	

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 1990 Plan F

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	84.0	26,450	62,031	42.6%	62,031	42.6%	2.225
	1994	1,609.6	749,007	1,611,930	46.5%	1,611,930	46.5%	2.150
	1995	3,755.7	2,043,441	3,836,018	53.3%	3,836,018	53.3%	2.077
	1996	6,697.8	4,016,027	6,978,299	57.6%	6,978,299	57.6%	2.007
	1997	10,485.0	6,773,499	11,003,810	61.6%	11,003,810	61.6%	1.939
	1998	16,873.4	11,898,950	17,451,768	68.2%	17,451,768	68.2%	1.874
	1999	27,038.7	20,537,281	29,752,778	69.0%	29,752,778	69.0%	1.810
	2000	43,279.4	37,403,364	47,822,019	78.2%	47,822,019	78.2%	1.749
	2001	57,347.1	54,871,054	71,845,464	76.4%	71,845,464	76.4%	1.690
	2002	45,700.7	48,467,598	72,284,484	67.1%	72,284,484	67.1%	1.633
	2003	41,844.1	49,003,590	79,105,975	61.9%	79,105,975	61.9%	1.577
	2004	39,119.7	48,464,986	76,752,384	63.1%	76,752,384	63.1%	1.524
	2005	39,056.5	51,495,455	75,162,044	68.5%	75,162,044	68.5%	1.473
	2006	40,471.3	53,947,537	78,958,569	68.3%	78,958,569	68.3%	1.423
	2007	41,656.7	57,628,032	81,682,386	70.6%	81,682,386	70.6%	1.375
	2008	43,872.7	63,080,699	83,769,930	75.3%	83,769,930	75.3%	1.328
	2009	47,336.8	70,347,508	89,270,619	78.8%	89,270,619	78.8%	1.283
	2010	52,561.9	82,155,258	104,689,826	78.5%	104,689,826	78.5%	1.240
	2011	49,676.8	81,680,908	106,688,598	76.6%	106,688,598	76.6%	1.198
	2012	46,566.2	78,885,758	106,507,713	74.1%	106,507,713	74.1%	1.157
2013	44,064.4	76,913,509	102,914,875	74.7%	102,914,875	74.7%	1.118	
2014	41,618.3	73,025,131	99,152,465	73.6%	99,152,465	73.6%	1.080	
2015	39,441.0	73,022,263	95,040,783	76.8%	95,040,783	76.8%	1.044	
	2016 Q1-Q3	28,129.7	56,055,849	70,068,384	80.0%	70,068,384	80.0%	1.013
<i>Projected</i>	2016 Q4	9,139.3	17,369,195	23,452,033	74.1%	23,452,033	74.1%	0.996
	2017	34,907.7	72,462,008	90,248,137	80.3%	91,244,580	79.4%	0.975
	2018	32,311.4	70,901,181	85,916,315	82.5%	87,866,052	80.7%	0.942
	2019	29,762.3	68,912,700	82,701,891	83.3%	84,562,811	81.5%	0.910
	2020	27,217.3	66,409,904	79,053,804	84.0%	80,815,953	82.2%	0.879
	2021	24,717.9	63,512,942	74,721,816	85.0%	76,375,531	83.2%	0.849
	2022	22,402.9	60,617,610	70,404,354	86.1%	71,952,380	84.2%	0.821
	2023	20,287.2	57,812,536	66,376,394	87.1%	67,825,005	85.2%	0.793
	2024	18,286.3	54,875,979	62,350,341	88.0%	63,698,817	86.1%	0.766
	2025	16,292.6	51,441,576	57,856,514	88.9%	59,095,673	87.0%	0.740
	2026	14,334.4	47,499,702	52,887,294	89.8%	54,010,264	87.9%	0.715
	2027	12,560.9	43,648,981	48,131,081	90.7%	49,144,159	88.8%	0.691
	2028	10,983.4	40,053,132	43,750,302	91.5%	44,661,435	89.7%	0.667
	2029	9,527.8	36,480,087	39,434,503	92.5%	40,245,920	90.6%	0.645
	2030	8,147.6	32,765,123	34,952,021	93.7%	35,664,228	91.9%	0.623
	2031	6,878.3	29,009,709	30,527,471	95.0%	31,145,029	93.1%	0.602
	2032	5,790.2	25,593,105	26,588,315	96.3%	27,122,444	94.4%	0.582
	2033	4,871.7	22,584,515	23,150,864	97.6%	23,612,876	95.6%	0.562
	2034	4,062.0	19,743,197	19,974,018	98.8%	20,370,285	96.9%	0.543
	2035	3,320.7	16,887,115	16,887,863	100.0%	17,220,815	98.1%	0.525
2036	2,655.8	14,097,139	13,966,067	100.9%	14,238,459	99.0%	0.507	
2037	2,099.7	11,652,203	11,419,903	102.0%	11,639,433	100.1%	0.490	
2038	1,665.1	9,672,970	9,368,973	103.2%	9,546,601	101.3%	0.473	
2039	1,328.4	8,082,514	7,733,297	104.5%	7,877,710	102.6%	0.457	
2040	1,058.2	6,748,377	6,372,526	105.9%	6,489,396	104.0%	0.442	
2041	830.9	5,565,390	5,175,177	107.5%	5,268,535	105.6%	0.427	
2042	640.0	4,523,958	4,124,978	109.7%	4,198,114	107.8%	0.412	
2043	494.0	3,695,564	3,299,533	112.0%	3,356,676	110.1%	0.398	
2044	382.6	3,033,086	2,648,804	114.5%	2,693,550	112.6%	0.385	
2045	286.2	2,426,918	2,051,606	118.3%	2,085,195	116.4%	0.372	
2046	201.0	1,861,843	1,489,703	125.0%	1,513,013	123.1%	0.359	
<b>Accumulated Value - Historical</b>			<b>1,469,825,366</b>	<b>2,032,727,895</b>	<b>72.3%</b>	<b>2,032,727,895</b>	<b>72.3%</b>	
<b>Present Value - Future</b>			<b>737,330,389</b>	<b>846,389,062</b>	<b>87.1%</b>	<b>863,199,078</b>	<b>85.4%</b>	
<b>Lifetime Total</b>			<b>2,207,155,754</b>	<b>2,879,116,956</b>	<b>76.7%</b>	<b>2,895,926,973</b>	<b>76.2%</b>	

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 1990 & 2010 Plan F

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	84.0	26,450	62,031	42.6%	62,031	42.6%	2.225
	1994	1,609.6	749,007	1,611,930	46.5%	1,611,930	46.5%	2.150
	1995	3,755.7	2,043,441	3,836,018	53.3%	3,836,018	53.3%	2.077
	1996	6,697.8	4,016,027	6,978,299	57.6%	6,978,299	57.6%	2.007
	1997	10,485.0	6,773,499	11,003,810	61.6%	11,003,810	61.6%	1.939
	1998	16,873.4	11,898,950	17,451,768	68.2%	17,451,768	68.2%	1.874
	1999	27,038.7	20,537,281	29,752,778	69.0%	29,752,778	69.0%	1.810
	2000	43,279.4	37,403,364	47,822,019	78.2%	47,822,019	78.2%	1.749
	2001	57,347.1	54,871,054	71,845,464	76.4%	71,845,464	76.4%	1.690
	2002	45,700.7	48,467,598	72,284,484	67.1%	72,284,484	67.1%	1.633
	2003	41,844.1	49,003,590	79,105,975	61.9%	79,105,975	61.9%	1.577
	2004	39,119.7	48,464,986	76,752,384	63.1%	76,752,384	63.1%	1.524
	2005	39,056.5	51,495,455	75,162,044	68.5%	75,162,044	68.5%	1.473
	2006	40,471.3	53,947,537	78,958,569	68.3%	78,958,569	68.3%	1.423
	2007	41,656.7	57,628,032	81,682,386	70.6%	81,682,386	70.6%	1.375
	2008	43,872.7	63,080,699	83,769,930	75.3%	83,769,930	75.3%	1.328
	2009	47,336.8	70,347,508	89,270,619	78.8%	89,270,619	78.8%	1.283
	2010	53,764.0	83,711,378	106,750,706	78.4%	106,750,706	78.4%	1.240
	2011	59,518.8	95,033,533	124,961,484	76.1%	124,961,484	76.1%	1.198
2012	65,680.7	105,427,170	143,777,399	73.3%	143,777,399	73.3%	1.157	
2013	73,496.3	118,541,201	161,376,790	73.5%	161,376,790	73.5%	1.118	
2014	83,722.1	134,244,219	183,785,372	73.0%	183,785,372	73.0%	1.080	
2015	96,710.2	159,085,166	210,391,022	75.6%	210,391,022	75.6%	1.044	
	2016 Q1-Q3	84,340.9	147,113,184	185,567,748	79.3%	185,567,748	79.3%	1.013
<i>Projected</i>	2016 Q4	28,492.1	47,390,029	64,627,437	73.3%	64,627,437	73.3%	0.996
	2017	109,842.8	200,391,362	252,715,947	79.3%	252,715,947	77.8%	0.975
	2018	103,392.6	200,201,053	246,606,395	81.2%	256,138,159	78.2%	0.942
	2019	97,140.9	199,365,312	243,486,532	81.9%	252,911,303	78.8%	0.910
	2020	90,909.4	197,531,231	239,382,483	82.5%	248,664,841	79.4%	0.879
	2021	84,742.8	194,794,512	233,987,872	83.2%	243,091,225	80.1%	0.849
	2022	78,944.0	191,929,165	228,463,942	84.0%	237,386,561	80.9%	0.821
	2023	73,554.4	189,121,348	223,104,433	84.8%	231,847,183	81.6%	0.793
	2024	68,429.3	186,023,810	217,483,240	85.5%	226,036,951	82.3%	0.766
	2025	63,210.3	181,540,386	210,258,159	86.3%	218,561,608	83.1%	0.740
	2026	57,930.1	175,513,520	201,424,340	87.1%	209,417,800	83.8%	0.715
	2027	53,018.2	169,399,824	192,779,034	87.9%	200,472,207	84.5%	0.691
	2028	48,517.3	163,528,835	184,620,379	88.6%	192,028,385	85.2%	0.667
	2029	44,253.4	157,363,800	176,253,820	89.3%	183,367,286	85.8%	0.645
	2030	39,904.2	149,695,837	165,951,967	90.2%	172,688,272	86.7%	0.623
	2031	35,562.1	140,561,295	154,021,586	91.3%	160,310,041	87.7%	0.602
	2032	31,643.2	131,774,518	142,713,186	92.3%	148,576,502	88.7%	0.582
	2033	28,160.4	123,613,905	132,271,556	93.5%	137,739,094	89.7%	0.562
	2034	24,939.8	115,419,155	121,894,844	94.7%	126,966,443	90.9%	0.543
	2035	21,712.0	105,904,721	110,173,003	96.1%	114,783,269	92.3%	0.525
2036	18,538.8	95,020,107	97,475,129	97.5%	101,574,652	93.5%	0.507	
2037	15,748.1	84,789,934	85,781,662	98.8%	89,410,556	94.8%	0.490	
2038	13,372.7	75,696,546	75,492,529	100.3%	78,704,045	96.2%	0.473	
2039	11,283.4	67,117,548	66,043,063	101.6%	68,866,553	97.5%	0.457	
2040	9,352.4	58,327,000	56,794,644	102.7%	59,230,057	98.5%	0.442	
2041	7,590.6	49,410,597	47,863,392	103.2%	49,919,546	99.0%	0.427	
2042	6,111.8	41,532,935	40,048,562	103.7%	41,774,344	99.4%	0.412	
2043	4,937.9	35,062,978	33,651,861	104.2%	35,106,275	99.9%	0.398	
2044	4,003.9	29,726,432	28,389,869	104.7%	29,619,930	100.4%	0.385	
2045	3,236.3	25,152,634	23,877,635	105.3%	24,916,388	100.9%	0.372	
2046	2,552.5	20,864,109	19,611,851	106.4%	20,469,777	101.9%	0.359	
<b>Accumulated Value - Historical</b>			<b>1,813,252,404</b>	<b>2,494,549,577</b>	<b>72.7%</b>	<b>2,494,549,577</b>	<b>72.7%</b>	
<b>Present Value - Future</b>			<b>2,693,540,311</b>	<b>3,111,217,963</b>	<b>86.6%</b>	<b>3,227,672,407</b>	<b>83.5%</b>	
<b>Lifetime Total</b>			<b>4,506,792,716</b>	<b>5,605,767,540</b>	<b>80.4%</b>	<b>5,722,221,984</b>	<b>78.8%</b>	

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 1990 Plan G

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	547.4	165,420	438,343	37.7%	438,343	37.7%	2.303
	1993	3,869.7	1,558,157	3,382,036	46.1%	3,382,036	46.1%	2.225
	1994	5,620.7	2,338,103	5,325,586	43.9%	5,325,586	43.9%	2.150
	1995	6,188.6	3,052,125	5,895,021	51.8%	5,895,021	51.8%	2.077
	1996	6,826.1	3,769,418	6,475,640	58.2%	6,475,640	58.2%	2.007
	1997	7,554.6	4,436,615	7,186,308	61.7%	7,186,308	61.7%	1.939
	1998	7,887.3	5,160,939	7,602,190	67.9%	7,602,190	67.9%	1.874
	1999	8,866.3	6,052,574	8,906,235	68.0%	8,906,235	68.0%	1.810
	2000	11,238.8	8,119,470	11,644,950	69.7%	11,644,950	69.7%	1.749
	2001	24,345.0	24,483,477	29,828,330	82.1%	29,828,330	82.1%	1.690
	2002	15,314.1	16,827,018	22,397,450	75.1%	22,397,450	75.1%	1.633
	2003	13,762.4	16,433,005	24,456,196	67.2%	24,456,196	67.2%	1.577
	2004	11,967.0	15,637,441	23,195,765	67.4%	23,195,765	67.4%	1.524
	2005	11,228.5	15,598,375	21,452,992	72.7%	21,452,992	72.7%	1.473
	2006	10,157.1	14,436,138	19,923,860	72.5%	19,923,860	72.5%	1.423
	2007	9,170.6	14,010,201	18,470,611	75.9%	18,470,611	75.9%	1.375
	2008	8,394.4	12,913,191	16,941,821	76.2%	16,941,821	76.2%	1.328
	2009	7,637.5	12,492,513	15,981,486	78.2%	15,981,486	78.2%	1.283
	2010	6,926.2	11,979,855	15,451,191	77.5%	15,451,191	77.5%	1.240
	2011	6,111.4	11,004,542	14,390,014	76.5%	14,390,014	76.5%	1.198
	2012	5,436.8	9,986,648	13,318,583	75.0%	13,318,583	75.0%	1.157
	2013	4,876.6	9,185,218	12,327,367	74.5%	12,327,367	74.5%	1.118
	2014	4,311.8	8,501,605	11,333,478	75.0%	11,333,478	75.0%	1.080
	2015	3,825.1	7,274,939	10,070,778	72.2%	10,070,778	72.2%	1.044
	2016 Q1-Q3	2,579.1	5,097,066	6,930,324	73.5%	6,930,324	73.5%	1.013
<i>Projected</i>	2016 Q4	817.3	1,781,031	2,247,232	79.3%	2,247,232	79.3%	0.996
	2017	3,031.5	6,492,437	8,356,478	77.7%	8,380,579	77.5%	0.975
	2018	2,673.9	5,954,622	7,518,517	79.2%	7,563,496	78.7%	0.942
	2019	2,349.5	5,439,606	6,829,117	79.7%	6,870,322	79.2%	0.910
	2020	2,053.4	4,939,575	6,167,158	80.1%	6,204,709	79.6%	0.879
	2021	1,784.8	4,461,972	5,530,847	80.7%	5,564,883	80.2%	0.849
	2022	1,547.3	4,020,978	4,944,763	81.3%	4,975,540	80.8%	0.821
	2023	1,338.5	3,617,579	4,413,554	82.0%	4,441,287	81.5%	0.793
	2024	1,149.3	3,230,771	3,909,345	82.6%	3,934,173	82.1%	0.766
	2025	968.9	2,826,893	3,398,052	83.2%	3,419,978	82.7%	0.740
	2026	801.0	2,417,152	2,894,739	83.5%	2,913,808	83.0%	0.715
	2027	658.0	2,051,471	2,449,595	83.7%	2,466,055	83.2%	0.691
	2028	537.6	1,733,898	2,060,426	84.2%	2,074,397	83.6%	0.667
	2029	435.4	1,452,949	1,717,321	84.6%	1,728,955	84.0%	0.645
	2030	350.6	1,208,414	1,423,169	84.9%	1,432,821	84.3%	0.623
	2031	280.9	998,486	1,173,811	85.1%	1,181,791	84.5%	0.602
	2032	224.5	823,016	966,177	85.2%	972,765	84.6%	0.582
	2033	179.0	677,253	793,903	85.3%	799,343	84.7%	0.562
	2034	142.1	554,396	649,057	85.4%	653,529	84.8%	0.543
	2035	111.3	447,927	523,499	85.6%	527,125	85.0%	0.525
2036	85.0	352,754	411,915	85.6%	414,751	85.1%	0.507	
2037	63.4	270,786	316,668	85.5%	318,819	84.9%	0.490	
2038	47.1	206,905	242,706	85.2%	244,345	84.7%	0.473	
2039	34.9	157,935	185,464	85.2%	186,698	84.6%	0.457	
2040	25.3	118,307	138,770	85.3%	139,668	84.7%	0.442	
2041	17.9	86,783	101,604	85.4%	102,236	84.9%	0.427	
2042	12.4	62,917	73,281	85.9%	73,706	85.4%	0.412	
2043	8.6	45,953	52,929	86.8%	53,208	86.4%	0.398	
2044	5.9	33,819	38,139	88.7%	38,324	88.2%	0.385	
2045	4.1	25,035	27,390	91.4%	27,509	91.0%	0.372	
2046	2.8	18,994	20,045	94.8%	20,118	94.4%	0.359	
<b>Accumulated Value - Historical</b>			<b>352,572,344</b>	<b>494,513,119</b>	<b>71.3%</b>	<b>494,513,119</b>	<b>71.3%</b>	
<b>Present Value - Future</b>			<b>46,154,709</b>	<b>57,081,892</b>	<b>80.9%</b>	<b>57,398,409</b>	<b>80.4%</b>	
<b>Lifetime Total</b>			<b>398,727,053</b>	<b>551,595,012</b>	<b>72.3%</b>	<b>551,911,529</b>	<b>72.2%</b>	

## USAA Life Insurance Company

### Actuarial Memorandum

Rhode Island - 2010 Plans

#### Purpose and Scope of Filing

The purpose of this filing is to demonstrate loss ratio compliance and to request approval for the proposed rate revisions. This rate filing is not intended to be used for other purposes.

The requested rate revisions shown below are proposed in order to meet the minimum loss ratio requirements of the state as well as to achieve USAA's target loss ratio.

2010 Plan A: 0.0% (Ages 65+)

2010 Plan F: 4.0% (Ages 65+)

2010 Plan N: 5.0% (Ages 65+)

#### General Description of Policy and Benefits

Issuer Name USAA Life Insurance Company

Form Number(s) The following are addressed by this filing:

2010 Plan A: MSM91984ST 06-10

2010 Plan F: MSM91985ST 06-10

2010 Plan N: MSM97660RI 08-12

Policy Type Standardized Individual Medicare Supplement

Benefit Description These policy forms contain the NAIC prescribed standardized benefit packages with no new or innovative benefits.

Renewal Provision These policy forms are guaranteed renewable for life, subject to the Company's right to change premiums by class.

Marketing Method Active policy forms are marketed using captive, salaried and licensed agents who interact with consumers primarily by telephone, mail or internet. Our agents are dedicated salaried employees who do not receive any commission.

Open or Closed Block? This is an open block.

Underwriting Method The majority of policies sold do not undergo underwriting for one of the following reasons:

- Policies sold within six months of a beneficiary enrolling in Medicare Part B are not subject to underwriting.
- Policies sold to beneficiaries who are eligible under guarantee issue regulations are not underwritten.

This policy uses limited underwriting when none of the conditions stated above apply. All underwriting questions require a yes/no response.

All applicants are allocated to the smoker or non-smoker class dependent upon their answer to the application's smoking question.

## USAA Life Insurance Company

<u>Pre-Existing Condition Exclusion</u>	The Medicare Supplement policies we offer do not contain nor do we apply any pre-existing condition limitations/exclusions.
<u>Issue-Age Limits</u>	Over age 64
<u>Premium Basis</u>	Premiums vary by smoking class and attained age.

### **Methodology and Assumptions Used to Determine Rates**

General Method Using the assumptions discussed below, 30 year projections of earned premiums and incurred claims were developed and used to determine the expected future loss ratio, lifetime loss ratio, and third year durational loss ratio. Rates were set such that each of these loss ratios satisfy the minimum requirements of your state, unless noted otherwise.

Provision for Trend

- The observed claim trend was calculated by taking the ratio of incurred claim costs PMPM for a recent 12 month period to incurred claim costs PMPM for the 12 month period ending 12 months earlier (the incurred claim costs include an estimate for unpaid claims). The claim trend assumption was then developed by analyzing these ratios for the most recent months. This trend assumption was then adjusted for future Part B deductibles known for 2017 and anticipated for years 2018+. The resulting trend assumption:

	2016	2017	2018+
Plans A, B, D, G, N	2.8%	2.9%	3.0%
Plans C, F	4.1%	3.9%	3.4%

- The premium trend assumption is set equal to the claim trend assumption for 2018+. For 2017, the premium trend is set to zero and is instead reflected in the proposed rate changes. All previously approved rate changes are reflected in the projection.

Provision for Aging

- Claim aging is incorporated using the claim aging implied under the internally developed manual claim cost assumption, as described in the 'Morbidity Assumption' section below.
- Premium aging is based upon the current premium schedule.

Provision for Wear-Off of Selection No selection wear-off is assumed.

Future Rate Revisions Proposed rate changes in the projections are assumed to be implemented 8/1/2017. However, the actual implementation date may differ due to the timing of state approval, business constraints, or any state requirements.

Commissions None. USAA does not pay any commissions. All sales are made through dedicated salaried employees.

Lapse Rate Assumption The experience for the period from 2005 to 2014 was analyzed to develop the combined lapse and mortality assumption. The combined lapse and mortality assumption is based on attained age and it is shown in the table below.

Attained Age	Combined Lapse and Mortality
0 - 64	6.75%
65 - 69	4.45%
70 - 74	4.70%
75 - 79	5.30%
80 - 84	7.50%
85 - 89	11.55%
90 - 100	19.30%
101 - 109	46.85%
110	100.00%

## USAA Life Insurance Company

### Morbidity Assumption

Manual claim costs that differ by plan, gender, attained age, and state were developed using USAA's 2014 nationwide claims experience. The state-level area factors were further refined using Medicare data published by CMS.

The projection basis is calculated as the credibility weighted average of actual experience from the past 12 months (10/1/2015 to 9/30/2016) and the manual rate.

The credibility method used is the same as the CMS suggested credibility method for Medicare Advantage.

Z: Credibility applied to historical experience

$N_p$ : Member months of historical experience available

$N_F$ : Member months of historical experience needed for full credibility (24,000)

$$Z = \begin{cases} 0\% , & N_p \leq 0.20^2 * N_F \\ \sqrt{N_p/N_F} , & 0.20^2 * N_F < N_p < 0.90^2 * N_F \\ 100\% , & N_p \geq 0.90^2 * N_F \end{cases}$$

### Interest Rate Assumption

The interest rate used for purposes of computing present values is 3.5%.

### Pre-Funding

Pre-funding is not applicable for attained age rates.

## Rates and Rating Factors

### Rating Factors

Rates are 10% higher for members that indicate on the application that they smoke.

### Modal Factors

Mode	Factor
------	--------

Monthly	0.085
---------	-------

Quarterly	0.260
-----------	-------

Semi-Annual and Annual payment modes are not offered at this time

### Current Rates

The current rates and average annualized premium in-force are shown in the attached current rate schedule.

### Proposed Rates

The proposed rates and corresponding average annualized premium in-force are shown in the attached proposed rate schedule.

### Rate Change History

Rate changes implemented during the last five years are shown in Exhibit 1.

## Exposures Since Inception and Current In-Force Counts

Exhibit 2 contains Rhode Island and nationwide totals by plan for policies in-force as of 9/30/2016 as well as life years exposed by calendar year through 9/30/2016.

## Historical Incurred Claims and Earned Premium

Exhibit 3 contains historical experience by calendar year, duration, and plan for both Rhode Island and nationwide through 9/30/2016 with claims runout through 10/31/2016.

Incurred claims include an estimate for unpaid claims with claims assumed complete after 24 months.



## USAA Life Insurance Company

### Loss Ratio Projection

#### Definition of Loss Ratio

The loss ratio is calculated as incurred claims divided by earned premiums.

- Incurred claims include only paid claims and liabilities for unpaid claims.
- Earned premiums include modal loadings.
- Active life reserves are excluded from the calculation.

#### Current Target Lifetime Loss Ratio

77%

#### Minimum Required Loss Ratio

65% (3rd Year, Future, and Lifetime)

#### Base Period

Actual experience for Rhode Island is from the 12 month period 10/1/2015 to 9/30/2016 with claims runout through 10/31/2016.

The manual rate is based upon nationwide experience for 1/1/2014 to 12/31/2014 trended forward to the same period as the actual experience.

#### Projection Period Start Date

10/1/2016

#### Experience Basis

State and nationwide data was used to develop the projections.

Incurred claims include an estimate for unpaid claims with claims assumed complete after 24 months.

#### Methods and Assumptions

The method and assumptions used to develop the loss ratio projections are the same as those used to determine rates.

#### Projections

The resulting Rhode Island and nationwide loss ratio projections can be found in Exhibit 4. Projected durational loss ratios are reported in Exhibit 5.

## USAA Life Insurance Company

### Loss Ratio Demonstration

#### Loss Ratio Tests

	Projected Loss Ratios			Exceeds Minimum?			
	3rd Year	Future	Lifetime	Min	65%	65%	77%
					3rd Year	Future	Lifetime
<b>1990 &amp; 2010 Plan A</b>	62.7%	78.2%	66.3%		N	Y	N
<b>1990 &amp; 2010 Plan F</b>	74.8%	79.0%	77.0%		Y	Y	Y
<b>2010 Plan N</b>	73.0%	80.5%	78.9%		Y	Y	Y

#### Comments

- 1990 & 2010 Plan A: fails the 3rd Year Loss Ratio test; however, no rate increase is proposed.
- 1990 & 2010 Plan A: fails the Lifetime Loss Ratio test; however, no rate increase is proposed.

## USAA Life Insurance Company

### Actuarial Certification

I, Christopher Pailes, am Associate Life Actuary for USAA Life Insurance Company. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

I hereby certify that, to the best of my knowledge and judgment, the following items are true with respect to the filing:

- The assumptions present my best judgment as to the expected value for each assumption and are consistent with USAA's business plan at the time of the filing.
- Unless noted in the Actuarial Memorandum, the anticipated lifetime loss ratios, future loss ratios, and third-year loss ratios all exceed the applicable ratios.
- The filed rates maintain the proper relationship between policies that had different rating methodologies.
- The filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board.
- The filing is in compliance with applicable laws and regulations in the state.
- The rates are reasonable in relationship to the benefits, adequate, and equitable.



\_\_\_\_\_  
Christopher J. Pailes, ASA, CERA, MAAA

Associate Life Actuary

USAA Life Insurance Company

9800 Fredericksburg Rd, San Antonio, TX 78288

210-498-5542

\_\_\_\_\_  
11/29/2016

Date

**Exhibit 1  
Rate Change History**

**Rhode Island  
2010 Plan A (Attained Age)  
Policy Form(s): MSM91984ST 06-10  
Rate Change Percentages for Prior 5 Years**

Age	<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date
65	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
66	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
67	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
68	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
69	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
70	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
71	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
72	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
73	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
74	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
75	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
76	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
77	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
78	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
79	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
80	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
81	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
82	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
83	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
84	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
85+	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 1  
Rate Change History**

**Rhode Island  
2010 Plan F (Attained Age)  
Policy Form(s): MSM91985ST 06-10  
Rate Change Percentages for Prior 5 Years**

Age	<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date
65	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
66	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
67	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
68	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
69	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
70	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
71	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
72	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
73	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
74	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
75	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
76	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
77	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
78	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
79	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
80	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
81	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
82	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
83	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
84	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
85+	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016

**Exhibit 1  
Rate Change History**

**Rhode Island  
2010 Plan N (Attained Age)  
Policy Form(s): MSM97660RI 08-12  
Rate Change Percentages for Prior 5 Years**

Age	<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date
65	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
66	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
67	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
68	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
69	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
70	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
71	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
72	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
73	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
74	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
75	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
76	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
77	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
78	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
79	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
80	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
81	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
82	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
83	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
84	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016
85+	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016

**Exhibit 2 - Exposures Since Inception and Current In-Force Counts**

Rhode Island - 2010 Plans

**POLICIES IN-FORCE AS OF 9/30/2016**

**Rhode Island**

<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
0	365	28

**Nationwide**

<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
446	77,918	7,923

**LIFE YEARS EXPOSED BY CALENDAR YEAR THROUGH 9/30/2016**

**Calendar**

**Rhode Island**

<u>Year</u>	<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
<b>2010</b>	0	12	0
<b>2011</b>	0	74	0
<b>2012</b>	0	136	0
<b>2013</b>	0	186	0
<b>2014</b>	0	238	6
<b>2015</b>	0	301	17
<b>2016</b>	0	270	19

**Nationwide**

<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
19	1,202	0
132	9,842	0
237	19,115	0
289	29,432	281
326	42,104	2,169
369	57,269	4,880
331	56,211	5,504

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 2010 Plan A

Calendar		Earned	Paid	Claim	Incurred	Loss
Year	Duration	Premium	Claims	Reserve	Claims	Ratio



**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	17,892	21,562	0	21,562	120.5%
2010	Total	17,892	21,562	0	21,562	120.5%
2011	1	104,315	71,424	0	71,424	68.5%
2011	2	18,585	7,722	0	7,722	41.5%
2011	Total	122,901	79,146	0	79,146	64.4%
2012	1	104,966	66,866	0	66,866	63.7%
2012	2	109,911	80,208	0	80,208	73.0%
2012	3	18,803	7,481	0	7,481	39.8%
2012	Total	233,681	154,555	0	154,555	66.1%
2013	1	93,991	45,861	0	45,861	48.8%
2013	2	110,305	66,642	0	66,642	60.4%
2013	3	110,728	80,659	0	80,659	72.8%
2013	4	19,350	9,333	0	9,333	48.2%
2013	Total	334,374	202,494	0	202,494	60.6%
2014	1	104,827	94,670	0	94,670	90.3%
2014	2	95,548	68,962	0	68,962	72.2%
2014	3	105,476	86,139	0	86,139	81.7%
2014	4	114,817	77,276	0	77,276	67.3%
2014	5	19,547	15,384	0	15,384	78.7%
2014	Total	440,215	342,429	0	342,430	77.8%
2015	1	132,030	88,159	153	88,312	66.9%
2015	2	105,558	50,955	89	51,044	48.4%
2015	3	91,794	61,240	113	61,353	66.8%
2015	4	104,785	75,189	200	75,389	71.9%
2015	5	117,324	107,082	207	107,290	91.4%
2015	6	18,632	15,261	58	15,319	82.2%
2015	Total	570,123	397,886	820	398,706	69.9%
2016	1	99,427	61,108	2,944	64,052	64.4%
2016	2	105,486	77,878	5,238	83,117	78.8%
2016	3	76,003	55,472	3,022	58,494	77.0%
2016	4	69,697	45,685	1,728	47,413	68.0%
2016	5	81,732	61,978	3,704	65,682	80.4%
2016	6	88,494	72,944	4,774	77,718	87.8%
2016	7	7,447	7,197	1,382	8,579	115.2%
2016	Total	528,287	382,262	22,794	405,056	76.7%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Rhode Island - 2010 Plan N

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	1	8,738	11,522	0	11,522	131.9%
2014	Total	8,738	11,522	0	11,522	131.9%
2015	1	15,911	3,006	8	3,014	18.9%
2015	2	8,000	4,868	12	4,880	61.0%
2015	Total	23,911	7,874	19	7,894	33.0%
2016	1	11,323	3,326	85	3,410	30.1%
2016	2	10,461	8,983	213	9,196	87.9%
2016	3	5,719	4,644	669	5,313	92.9%
2016	Total	27,503	16,953	966	17,919	65.2%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 2010 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	25,208	67,403	0	67,403	267.4%
2010	Total	25,208	67,403	0	67,403	267.4%
2011	1	198,726	490,840	0	490,840	247.0%
2011	2	23,028	43,000	0	43,000	186.7%
2011	Total	221,754	533,840	0	533,840	240.7%
2012	1	293,507	679,162	0	679,162	231.4%
2012	2	184,700	424,584	0	424,584	229.9%
2012	3	22,554	34,606	0	34,606	153.4%
2012	Total	500,760	1,138,352	0	1,138,352	227.3%
2013	1	188,769	492,213	0	492,213	260.7%
2013	2	262,532	552,640	0	552,640	210.5%
2013	3	178,087	336,679	0	336,679	189.1%
2013	4	23,967	44,633	0	44,633	186.2%
2013	Total	653,355	1,426,165	0	1,426,165	218.3%
2014	1	253,078	664,009	2	664,011	262.4%
2014	2	163,690	370,253	2	370,254	226.2%
2014	3	218,702	465,246	1	465,247	212.7%
2014	4	148,541	245,994	1	245,996	165.6%
2014	5	19,909	37,486	0	37,486	188.3%
2014	Total	803,919	1,782,988	6	1,782,993	221.8%
2015	1	240,431	576,202	1,266	577,468	240.2%
2015	2	199,624	524,545	911	525,457	263.2%
2015	3	137,592	304,946	701	305,646	222.1%
2015	4	189,988	363,649	594	364,243	191.7%
2015	5	133,988	316,174	607	316,781	236.4%
2015	6	19,701	57,609	161	57,770	293.2%
2015	Total	921,324	2,143,125	4,239	2,147,365	233.1%
2016	1	270,093	718,370	44,240	762,610	282.4%
2016	2	123,175	239,788	14,837	254,625	206.7%
2016	3	114,969	282,811	17,735	300,546	261.4%
2016	4	87,063	164,976	11,193	176,168	202.3%
2016	5	153,886	248,966	13,976	262,942	170.9%
2016	6	73,923	102,240	6,397	108,637	147.0%
2016	7	5,166	11,827	1,875	13,703	265.2%
2016	Total	828,276	1,768,978	110,253	1,879,231	226.9%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	2,060,880	1,556,119	0	1,556,119	75.5%
2010	Total	2,060,880	1,556,119	0	1,556,119	75.5%
2011	1	16,129,025	12,000,280	0	12,000,280	74.4%
2011	2	2,143,861	1,352,346	0	1,352,346	63.1%
2011	Total	18,272,886	13,352,625	0	13,352,625	73.1%
2012	1	18,915,754	13,929,318	0	13,929,318	73.6%
2012	2	16,262,243	11,258,485	0	11,258,485	69.2%
2012	3	2,091,689	1,353,609	0	1,353,609	64.7%
2012	Total	37,269,686	26,541,412	0	26,541,412	71.2%
2013	1	21,913,141	16,237,494	0	16,237,494	74.1%
2013	2	18,428,572	12,876,089	0	12,876,089	69.9%
2013	3	16,003,009	11,117,142	0	11,117,142	69.5%
2013	4	2,117,193	1,396,967	0	1,396,967	66.0%
2013	Total	58,461,915	41,627,692	0	41,627,692	71.2%
2014	1	27,698,733	20,603,319	45	20,603,363	74.4%
2014	2	21,207,051	15,482,295	32	15,482,328	73.0%
2014	3	17,944,932	12,693,017	24	12,693,041	70.7%
2014	4	15,734,798	11,114,982	26	11,115,008	70.6%
2014	5	2,047,392	1,325,339	9	1,325,348	64.7%
2014	Total	84,632,907	61,218,953	136	61,219,089	72.3%
2015	1	33,044,059	25,059,730	46,719	25,106,449	76.0%
2015	2	26,694,491	19,918,659	37,727	19,956,386	74.8%
2015	3	20,507,983	15,186,624	28,247	15,214,871	74.2%
2015	4	17,636,514	13,040,406	24,074	13,064,480	74.1%
2015	5	15,448,104	11,315,784	23,366	11,339,151	73.4%
2015	6	2,019,088	1,376,123	5,445	1,381,568	68.4%
2015	Total	115,350,240	85,897,326	165,578	86,062,903	74.6%
2016	1	31,659,201	24,442,703	1,484,990	25,927,693	81.9%
2016	2	24,240,503	17,962,513	1,057,963	19,020,476	78.5%
2016	3	19,474,379	14,555,821	858,482	15,414,302	79.2%
2016	4	15,266,268	11,142,042	668,208	11,810,250	77.4%
2016	5	13,172,810	9,403,479	557,073	9,960,552	75.6%
2016	6	11,027,597	7,928,433	514,140	8,442,573	76.6%
2016	7	658,607	413,310	68,179	481,489	73.1%
2016	Total	115,499,364	85,848,300	5,209,035	91,057,335	78.8%

**Exhibit 3 - Historical Experience by Duration As Of 9/30/16 (Runout Through 10/31/16)**

Nationwide - 2010 Plan N

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	1	389,593	233,946	0	233,946	60.0%
2013	Total	389,593	233,946	0	233,946	60.0%
2014	1	2,653,286	1,648,076	5	1,648,082	62.1%
2014	2	371,649	206,013	1	206,014	55.4%
2014	Total	3,024,935	1,854,089	7	1,854,095	61.3%
2015	1	3,980,889	2,472,699	4,832	2,477,531	62.2%
2015	2	2,484,268	1,675,142	3,494	1,678,635	67.6%
2015	3	347,405	232,107	853	232,960	67.1%
2015	Total	6,812,562	4,379,948	9,179	4,389,126	64.4%
2016	1	3,205,870	1,891,771	127,359	2,019,130	63.0%
2016	2	2,789,339	1,731,522	114,436	1,845,957	66.2%
2016	3	1,719,851	1,011,152	72,390	1,083,542	63.0%
2016	4	121,823	79,822	12,454	92,276	75.7%
2016	Total	7,836,883	4,714,267	326,638	5,040,905	64.3%

**Exhibit 4 - Loss Ratio Projection (Based Upon New Business Assumption)**

Rhode Island - 2010 Plan A

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	0.0	0	0	0.0%	0	0.0%	2.225
	1994	0.0	0	0	0.0%	0	0.0%	2.150
	1995	0.0	0	0	0.0%	0	0.0%	2.077
	1996	0.0	0	0	0.0%	0	0.0%	2.007
	1997	0.0	0	0	0.0%	0	0.0%	1.939
	1998	0.0	0	0	0.0%	0	0.0%	1.874
	1999	0.0	0	0	0.0%	0	0.0%	1.810
	2000	0.0	0	0	0.0%	0	0.0%	1.749
	2001	0.0	0	0	0.0%	0	0.0%	1.690
	2002	0.0	0	0	0.0%	0	0.0%	1.633
	2003	0.0	0	0	0.0%	0	0.0%	1.577
	2004	0.0	0	0	0.0%	0	0.0%	1.524
	2005	0.0	0	0	0.0%	0	0.0%	1.473
	2006	0.0	0	0	0.0%	0	0.0%	1.423
	2007	0.0	0	0	0.0%	0	0.0%	1.375
	2008	0.0	0	0	0.0%	0	0.0%	1.328
	2009	0.0	0	0	0.0%	0	0.0%	1.283
	2010	0.0	0	0	0.0%	0	0.0%	1.240
	2011	0.0	0	0	0.0%	0	0.0%	1.198
	2012	0.0	0	0	0.0%	0	0.0%	1.157
2013	0.0	0	0	0.0%	0	0.0%	1.118	
2014	0.0	0	0	0.0%	0	0.0%	1.080	
2015	0.0	0	0	0.0%	0	0.0%	1.044	
2016 Q1-Q3	0.0	0	0	0.0%	0	0.0%	1.013	
<i>Projected</i>	2016 Q4	0.2	249	392	63.4%	392	63.4%	0.996
	2017	1.0	974	1,555	62.6%	1,555	62.6%	0.975
	2018	0.9	992	1,550	64.0%	1,550	64.0%	0.942
	2019	0.9	1,007	1,567	64.2%	1,567	64.2%	0.910
	2020	0.8	1,018	1,581	64.4%	1,581	64.4%	0.879
	2021	0.8	1,026	1,591	64.5%	1,591	64.5%	0.849
	2022	0.7	1,033	1,602	64.5%	1,602	64.5%	0.821
	2023	0.7	1,040	1,612	64.5%	1,612	64.5%	0.793
	2024	0.7	1,044	1,615	64.6%	1,615	64.6%	0.766
	2025	0.6	1,042	1,603	65.0%	1,603	65.0%	0.740
	2026	0.6	1,032	1,581	65.3%	1,581	65.3%	0.715
	2027	0.5	1,022	1,559	65.5%	1,559	65.5%	0.691
	2028	0.5	1,012	1,539	65.7%	1,539	65.7%	0.667
	2029	0.5	999	1,517	65.9%	1,517	65.9%	0.645
	2030	0.4	977	1,479	66.1%	1,479	66.1%	0.623
	2031	0.4	943	1,416	66.6%	1,416	66.6%	0.602
	2032	0.4	905	1,348	67.1%	1,348	67.1%	0.582
	2033	0.3	869	1,285	67.6%	1,285	67.6%	0.562
2034	0.3	834	1,223	68.2%	1,223	68.2%	0.543	
2035	0.3	790	1,151	68.7%	1,151	68.7%	0.525	
2036	0.2	730	1,051	69.4%	1,051	69.4%	0.507	
2037	0.2	666	942	70.7%	942	70.7%	0.490	
2038	0.2	609	845	72.0%	845	72.0%	0.473	
2039	0.2	558	760	73.4%	760	73.4%	0.457	
2040	0.1	506	676	74.8%	676	74.8%	0.442	
2041	0.1	439	579	75.9%	579	75.9%	0.427	
2042	0.1	363	479	75.8%	479	75.8%	0.412	
2043	0.1	301	397	75.8%	397	75.8%	0.398	
2044	0.1	249	329	75.8%	329	75.8%	0.385	
2045	0.0	206	272	75.8%	272	75.8%	0.372	
2046	0.0	168	221	75.8%	221	75.8%	0.359	
<b>Accumulated Value - Historical</b>			<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>Present Value - Future</b>			<b>16,030</b>	<b>24,260</b>	<b>66.1%</b>	<b>24,260</b>	<b>66.1%</b>	
<b>Lifetime Total</b>			<b>16,030</b>	<b>24,260</b>	<b>66.1%</b>	<b>24,260</b>	<b>66.1%</b>	

**Exhibit 4 - Loss Ratio Projection (Projection Based Upon In-Force Policies Only)**

Rhode Island - 1990 & 2010 Plan A

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	1.0	0	621	0.0%	621	0.0%	2.225
	1994	2.4	458	967	47.4%	967	47.4%	2.150
	1995	5.3	81	2,424	3.3%	2,424	3.3%	2.077
	1996	5.4	1,006	2,649	38.0%	2,649	38.0%	2.007
	1997	6.7	9,833	3,313	296.8%	3,313	296.8%	1.939
	1998	8.7	2,883	3,885	74.2%	3,885	74.2%	1.874
	1999	9.0	2,261	4,618	49.0%	4,618	49.0%	1.810
	2000	9.1	22,342	5,292	422.2%	5,292	422.2%	1.749
	2001	11.4	4,480	6,992	64.1%	6,992	64.1%	1.690
	2002	8.7	6,035	7,256	83.2%	7,256	83.2%	1.633
	2003	7.5	2,896	9,104	31.8%	9,104	31.8%	1.577
	2004	7.0	2,151	7,699	27.9%	7,699	27.9%	1.524
	2005	7.7	6,247	9,993	62.5%	9,993	62.5%	1.473
	2006	7.3	4,381	9,224	47.5%	9,224	47.5%	1.423
	2007	7.0	2,248	9,277	24.2%	9,277	24.2%	1.375
	2008	7.0	2,719	10,006	27.2%	10,006	27.2%	1.328
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.283
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.240
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.198
2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.157	
2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.118	
2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.080	
2015	5.0	3,072	11,022	27.9%	11,022	27.9%	1.044	
2016 Q1-Q3	3.3	2,196	7,300	30.1%	7,300	30.1%	1.013	
<i>Projected</i>	2016 Q4	1.0	1,630	2,177	74.9%	2,177	74.9%	0.996
	2017	3.7	6,089	8,216	74.1%	8,216	74.1%	0.975
	2018	3.4	5,787	7,623	75.9%	7,623	75.9%	0.942
	2019	3.0	5,444	7,089	76.8%	7,089	76.8%	0.910
	2020	2.6	5,047	6,426	78.5%	6,426	78.5%	0.879
	2021	2.3	4,558	5,708	79.9%	5,708	79.9%	0.849
	2022	1.9	4,007	4,990	80.3%	4,990	80.3%	0.821
	2023	1.6	3,512	4,344	80.9%	4,344	80.9%	0.793
	2024	1.3	3,004	3,691	81.4%	3,691	81.4%	0.766
	2025	1.1	2,497	3,068	81.4%	3,068	81.4%	0.740
	2026	0.9	2,076	2,550	81.4%	2,550	81.4%	0.715
	2027	0.7	1,725	2,120	81.4%	2,120	81.4%	0.691
	2028	0.6	1,434	1,762	81.4%	1,762	81.4%	0.667
	2029	0.5	1,192	1,465	81.4%	1,465	81.4%	0.645
	2030	0.4	991	1,217	81.4%	1,217	81.4%	0.623
	2031	0.3	807	994	81.2%	994	81.2%	0.602
	2032	0.2	611	760	80.5%	760	80.5%	0.582
	2033	0.2	441	557	79.2%	557	79.2%	0.562
	2034	0.1	319	407	78.3%	407	78.3%	0.543
	2035	0.1	203	261	77.9%	261	77.9%	0.525
2036	0.0	111	143	77.9%	143	77.9%	0.507	
2037	0.0	61	78	77.9%	78	77.9%	0.490	
2038	0.0	33	43	77.9%	43	77.9%	0.473	
2039	0.0	18	23	77.9%	23	77.9%	0.457	
2040	0.0	9	12	77.2%	12	77.2%	0.442	
2041	0.0	4	6	75.6%	6	75.6%	0.427	
2042	0.0	2	3	75.6%	3	75.6%	0.412	
2043	0.0	1	1	75.6%	1	75.6%	0.398	
2044	0.0	0	0	0.0%	0	0.0%	0.385	
2045	0.0	0	0	0.0%	0	0.0%	0.372	
2046	0.0	0	0	0.0%	0	0.0%	0.359	
<b>Accumulated Value - Historical</b>			<b>148,922</b>	<b>234,646</b>	<b>63.5%</b>	<b>234,646</b>	<b>63.5%</b>	
<b>Present Value - Future</b>			<b>42,993</b>	<b>54,962</b>	<b>78.2%</b>	<b>54,962</b>	<b>78.2%</b>	
<b>Lifetime Total</b>			<b>191,915</b>	<b>289,609</b>	<b>66.3%</b>	<b>289,609</b>	<b>66.3%</b>	

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 2010 Plan F

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	0.0	0	0	0.0%	0	0.0%	2.225
	1994	0.0	0	0	0.0%	0	0.0%	2.150
	1995	0.0	0	0	0.0%	0	0.0%	2.077
	1996	0.0	0	0	0.0%	0	0.0%	2.007
	1997	0.0	0	0	0.0%	0	0.0%	1.939
	1998	0.0	0	0	0.0%	0	0.0%	1.874
	1999	0.0	0	0	0.0%	0	0.0%	1.810
	2000	0.0	0	0	0.0%	0	0.0%	1.749
	2001	0.0	0	0	0.0%	0	0.0%	1.690
	2002	0.0	0	0	0.0%	0	0.0%	1.633
	2003	0.0	0	0	0.0%	0	0.0%	1.577
	2004	0.0	0	0	0.0%	0	0.0%	1.524
	2005	0.0	0	0	0.0%	0	0.0%	1.473
	2006	0.0	0	0	0.0%	0	0.0%	1.423
	2007	0.0	0	0	0.0%	0	0.0%	1.375
	2008	0.0	0	0	0.0%	0	0.0%	1.328
	2009	0.0	0	0	0.0%	0	0.0%	1.283
	2010	11.5	21,562	17,892	120.5%	17,892	120.5%	1.240
	2011	74.2	79,146	122,901	64.4%	122,901	64.4%	1.198
	2012	136.1	154,555	233,681	66.1%	233,681	66.1%	1.157
	2013	185.9	202,494	334,375	60.6%	334,375	60.6%	1.118
	2014	238.3	342,430	440,215	77.8%	440,215	77.8%	1.080
	2015	300.8	398,706	570,124	69.9%	570,124	69.9%	1.044
	2016 Q1-Q3	269.8	405,056	528,287	76.7%	528,287	76.7%	1.013
<i>Projected</i>	2016 Q4	90.7	132,619	185,360	71.5%	185,360	71.5%	0.996
	2017	351.8	568,433	734,997	77.3%	747,466	76.0%	0.975
	2018	334.7	579,038	733,719	78.9%	763,068	75.9%	0.942
	2019	318.3	588,748	744,755	79.1%	774,546	76.0%	0.910
	2020	301.9	596,265	753,149	79.2%	783,275	76.1%	0.879
	2021	285.5	601,082	758,219	79.3%	788,547	76.2%	0.849
	2022	269.6	604,472	761,306	79.4%	791,758	76.3%	0.821
	2023	254.5	607,029	763,288	79.5%	793,819	76.5%	0.793
	2024	239.9	608,049	763,364	79.7%	793,898	76.6%	0.766
	2025	224.7	604,630	756,855	79.9%	787,129	76.8%	0.740
	2026	209.0	595,947	742,600	80.3%	772,304	77.2%	0.715
	2027	193.9	585,397	726,316	80.6%	755,368	77.5%	0.691
	2028	179.7	574,440	709,753	80.9%	738,143	77.8%	0.667
	2029	165.9	561,273	689,739	81.4%	717,329	78.2%	0.645
	2030	151.2	540,993	659,233	82.1%	685,602	78.9%	0.623
	2031	136.0	512,651	618,988	82.8%	643,748	79.6%	0.602
	2032	121.8	483,072	578,388	83.5%	601,523	80.3%	0.582
	2033	109.0	454,894	539,347	84.3%	560,921	81.1%	0.562
	2034	96.7	425,258	497,731	85.4%	517,640	82.2%	0.543
	2035	84.1	389,600	448,861	86.8%	466,815	83.5%	0.525
	2036	71.8	348,475	396,241	87.9%	412,091	84.6%	0.507
	2037	60.9	309,587	347,813	89.0%	361,726	85.6%	0.490
	2038	51.5	274,212	304,096	90.2%	316,260	86.7%	0.473
	2039	42.9	239,289	262,247	91.2%	272,737	87.7%	0.457
	2040	35.1	203,828	221,844	91.9%	230,717	88.3%	0.442
	2041	28.3	169,826	184,650	92.0%	192,036	88.4%	0.427
	2042	22.5	139,569	152,249	91.7%	158,339	88.1%	0.412
	2043	18.0	114,694	125,489	91.4%	130,509	87.9%	0.398
	2044	14.4	94,661	103,776	91.2%	107,927	87.7%	0.385
	2045	11.4	77,862	85,448	91.1%	88,866	87.6%	0.372
	2046	8.8	61,864	67,781	91.3%	70,493	87.8%	0.359
	<b>Accumulated Value - Historical</b>		<b>1,723,410</b>	<b>2,419,774</b>	<b>71.2%</b>	<b>2,419,774</b>	<b>71.2%</b>	
	<b>Present Value - Future</b>		<b>8,806,347</b>	<b>10,850,570</b>	<b>81.2%</b>	<b>11,260,711</b>	<b>78.2%</b>	
	<b>Lifetime Total</b>		<b>10,529,757</b>	<b>13,270,345</b>	<b>79.3%</b>	<b>13,680,485</b>	<b>77.0%</b>	



**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 1990 & 2010 Plan F

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	0.0	0	0	0.0%	0	0.0%	2.225
	1994	0.0	0	0	0.0%	0	0.0%	2.150
	1995	4.6	602	4,883	12.3%	4,883	12.3%	2.077
	1996	12.2	5,183	11,922	43.5%	11,922	43.5%	2.007
	1997	17.1	18,778	16,644	112.8%	16,644	112.8%	1.939
	1998	34.2	20,705	33,888	61.1%	33,888	61.1%	1.874
	1999	49.1	41,430	54,819	75.6%	54,819	75.6%	1.810
	2000	109.4	89,730	125,193	71.7%	125,193	71.7%	1.749
	2001	134.4	120,188	165,004	72.8%	165,004	72.8%	1.690
	2002	103.4	94,723	158,265	59.9%	158,265	59.9%	1.633
	2003	94.5	70,083	185,231	37.8%	185,231	37.8%	1.577
	2004	90.3	72,974	188,341	38.7%	188,341	38.7%	1.524
	2005	97.3	98,021	172,552	56.8%	172,552	56.8%	1.473
	2006	126.0	146,057	201,061	72.6%	201,061	72.6%	1.423
	2007	159.9	225,297	256,105	88.0%	256,105	88.0%	1.375
	2008	179.8	243,347	294,370	82.7%	294,370	82.7%	1.328
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.283
	2010	243.8	322,825	429,891	75.1%	429,891	75.1%	1.240
	2011	298.2	484,688	555,822	87.2%	555,822	87.2%	1.198
	2012	353.6	501,027	677,643	73.9%	677,643	73.9%	1.157
	2013	396.4	575,561	781,471	73.7%	781,471	73.7%	1.118
	2014	439.3	710,505	884,352	80.3%	884,352	80.3%	1.080
	2015	487.9	694,168	990,910	70.1%	990,910	70.1%	1.044
	2016 Q1-Q3	407.2	630,154	845,014	74.6%	845,014	74.6%	1.013
<i>Projected</i>	2016 Q4	135.8	211,378	294,170	71.9%	294,170	71.9%	0.996
	2017	525.4	900,247	1,157,697	77.8%	1,177,271	76.5%	0.975
	2018	497.6	909,206	1,141,835	79.6%	1,187,509	76.6%	0.942
	2019	470.7	916,287	1,146,483	79.9%	1,192,343	76.8%	0.910
	2020	443.8	918,925	1,147,289	80.1%	1,193,180	77.0%	0.879
	2021	416.6	916,255	1,140,815	80.3%	1,186,448	77.2%	0.849
	2022	390.2	910,817	1,130,232	80.6%	1,175,442	77.5%	0.821
	2023	365.2	903,800	1,117,988	80.8%	1,162,707	77.7%	0.793
	2024	341.0	893,951	1,102,700	81.1%	1,146,808	78.0%	0.766
	2025	316.1	877,043	1,078,014	81.4%	1,121,135	78.2%	0.740
	2026	290.6	852,089	1,042,197	81.8%	1,083,884	78.6%	0.715
	2027	266.2	824,046	1,003,652	82.1%	1,043,798	78.9%	0.691
	2028	243.5	795,532	965,278	82.4%	1,003,889	79.2%	0.667
	2029	221.8	764,562	922,860	82.8%	959,775	79.7%	0.645
	2030	199.6	725,506	868,441	83.5%	903,179	80.3%	0.623
	2031	177.3	677,692	803,741	84.3%	835,890	81.1%	0.602
	2032	156.8	629,303	740,234	85.0%	769,843	81.7%	0.582
	2033	138.4	583,596	680,321	85.8%	707,534	82.5%	0.562
	2034	121.2	536,799	619,114	86.7%	643,879	83.4%	0.543
	2035	104.1	483,886	551,209	87.8%	573,257	84.4%	0.525
	2036	87.7	426,319	480,804	88.7%	500,036	85.3%	0.507
	2037	73.5	373,143	416,867	89.5%	433,542	86.1%	0.490
	2038	61.4	325,808	360,218	90.4%	374,626	87.0%	0.473
	2039	50.7	281,156	307,940	91.3%	320,257	87.8%	0.457
	2040	41.2	237,678	258,868	91.8%	269,223	88.3%	0.442
	2041	32.9	196,845	214,185	91.9%	222,752	88.4%	0.427
	2042	26.1	160,668	175,236	91.7%	182,246	88.2%	0.412
	2043	20.6	130,896	143,070	91.5%	148,793	88.0%	0.398
	2044	16.3	106,850	117,037	91.3%	121,719	87.8%	0.385
	2045	12.7	86,407	94,882	91.1%	98,677	87.6%	0.372
	2046	9.6	67,139	73,686	91.1%	76,633	87.6%	0.359
	<b>Accumulated Value - Historical</b>		<b>6,608,636</b>	<b>8,993,502</b>	<b>73.5%</b>	<b>8,993,502</b>	<b>73.5%</b>	
	<b>Present Value - Future</b>		<b>12,549,511</b>	<b>15,315,074</b>	<b>81.9%</b>	<b>15,889,907</b>	<b>79.0%</b>	
	<b>Lifetime Total</b>		<b>19,158,147</b>	<b>24,308,575</b>	<b>78.8%</b>	<b>24,883,409</b>	<b>77.0%</b>	

**Exhibit 4 - Loss Ratio Projection**

Rhode Island - 2010 Plan N

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	0.0	0	0	0.0%	0	0.0%	2.225
	1994	0.0	0	0	0.0%	0	0.0%	2.150
	1995	0.0	0	0	0.0%	0	0.0%	2.077
	1996	0.0	0	0	0.0%	0	0.0%	2.007
	1997	0.0	0	0	0.0%	0	0.0%	1.939
	1998	0.0	0	0	0.0%	0	0.0%	1.874
	1999	0.0	0	0	0.0%	0	0.0%	1.810
	2000	0.0	0	0	0.0%	0	0.0%	1.749
	2001	0.0	0	0	0.0%	0	0.0%	1.690
	2002	0.0	0	0	0.0%	0	0.0%	1.633
	2003	0.0	0	0	0.0%	0	0.0%	1.577
	2004	0.0	0	0	0.0%	0	0.0%	1.524
	2005	0.0	0	0	0.0%	0	0.0%	1.473
	2006	0.0	0	0	0.0%	0	0.0%	1.423
	2007	0.0	0	0	0.0%	0	0.0%	1.375
	2008	0.0	0	0	0.0%	0	0.0%	1.328
	2009	0.0	0	0	0.0%	0	0.0%	1.283
	2010	0.0	0	0	0.0%	0	0.0%	1.240
	2011	0.0	0	0	0.0%	0	0.0%	1.198
	2012	0.0	0	0	0.0%	0	0.0%	1.157
	2013	0.0	0	0	0.0%	0	0.0%	1.118
	2014	6.3	11,522	8,738	131.9%	8,738	131.9%	1.080
	2015	17.0	7,894	23,911	33.0%	23,911	33.0%	1.044
	2016 Q1-Q3	19.0	17,919	27,503	65.2%	27,503	65.2%	1.013
<i>Projected</i>	2016 Q4	7.0	8,441	10,545	80.1%	10,545	80.1%	0.996
	2017	27.0	33,088	41,843	79.1%	42,729	77.4%	0.975
	2018	25.8	33,758	41,790	80.8%	43,879	76.9%	0.942
	2019	24.5	34,342	42,377	81.0%	44,496	77.2%	0.910
	2020	23.3	34,798	42,839	81.2%	44,981	77.4%	0.879
	2021	22.1	35,142	43,162	81.4%	45,320	77.5%	0.849
	2022	20.9	35,410	43,348	81.7%	45,515	77.8%	0.821
	2023	19.8	35,617	43,411	82.0%	45,581	78.1%	0.793
	2024	18.6	35,636	43,205	82.5%	45,366	78.6%	0.766
	2025	17.4	35,385	42,638	83.0%	44,769	79.0%	0.740
	2026	16.3	34,971	41,870	83.5%	43,963	79.5%	0.715
	2027	15.2	34,478	41,038	84.0%	43,090	80.0%	0.691
	2028	14.1	33,917	40,137	84.5%	42,144	80.5%	0.667
	2029	13.0	33,015	38,730	85.2%	40,667	81.2%	0.645
	2030	11.8	31,652	36,705	86.2%	38,540	82.1%	0.623
	2031	10.7	30,087	34,537	87.1%	36,264	83.0%	0.602
	2032	9.6	28,510	32,457	87.8%	34,079	83.7%	0.582
	2033	8.7	26,948	30,415	88.6%	31,936	84.4%	0.562
	2034	7.7	25,018	27,919	89.6%	29,315	85.3%	0.543
	2035	6.6	22,607	24,948	90.6%	26,196	86.3%	0.525
	2036	5.7	20,316	22,131	91.8%	23,237	87.4%	0.507
	2037	4.9	18,295	19,655	93.1%	20,638	88.6%	0.490
	2038	4.2	16,421	17,389	94.4%	18,258	89.9%	0.473
	2039	3.5	14,402	15,060	95.6%	15,813	91.1%	0.457
	2040	2.9	12,155	12,657	96.0%	13,289	91.5%	0.442
	2041	2.3	10,051	10,465	96.0%	10,989	91.5%	0.427
	2042	1.9	8,260	8,602	96.0%	9,032	91.5%	0.412
	2043	1.5	6,775	7,055	96.0%	7,407	91.5%	0.398
	2044	1.2	5,559	5,789	96.0%	6,078	91.5%	0.385
	2045	0.9	4,462	4,657	95.8%	4,890	91.2%	0.372
	2046	0.7	3,492	3,663	95.3%	3,847	90.8%	0.359
	<b>Accumulated Value - Historical</b>		<b>38,842</b>	<b>62,263</b>	<b>62.4%</b>	<b>62,263</b>	<b>62.4%</b>	
	<b>Present Value - Future</b>		<b>517,086</b>	<b>613,717</b>	<b>84.3%</b>	<b>642,703</b>	<b>80.5%</b>	
	<b>Lifetime Total</b>		<b>555,929</b>	<b>675,979</b>	<b>82.2%</b>	<b>704,965</b>	<b>78.9%</b>	

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 2010 Plan A

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	0.0	0	0	0.0%	0	0.0%	2.225
	1994	0.0	0	0	0.0%	0	0.0%	2.150
	1995	0.0	0	0	0.0%	0	0.0%	2.077
	1996	0.0	0	0	0.0%	0	0.0%	2.007
	1997	0.0	0	0	0.0%	0	0.0%	1.939
	1998	0.0	0	0	0.0%	0	0.0%	1.874
	1999	0.0	0	0	0.0%	0	0.0%	1.810
	2000	0.0	0	0	0.0%	0	0.0%	1.749
	2001	0.0	0	0	0.0%	0	0.0%	1.690
	2002	0.0	0	0	0.0%	0	0.0%	1.633
	2003	0.0	0	0	0.0%	0	0.0%	1.577
	2004	0.0	0	0	0.0%	0	0.0%	1.524
	2005	0.0	0	0	0.0%	0	0.0%	1.473
	2006	0.0	0	0	0.0%	0	0.0%	1.423
	2007	0.0	0	0	0.0%	0	0.0%	1.375
	2008	0.0	0	0	0.0%	0	0.0%	1.328
	2009	0.0	0	0	0.0%	0	0.0%	1.283
	2010	18.6	67,403	25,208	267.4%	25,208	267.4%	1.240
	2011	131.8	533,840	221,754	240.7%	221,754	240.7%	1.198
	2012	236.8	1,138,352	500,760	227.3%	500,760	227.3%	1.157
	2013	288.6	1,426,165	653,355	218.3%	653,355	218.3%	1.118
	2014	325.9	1,782,993	803,919	221.8%	803,919	221.8%	1.080
	2015	369.2	2,147,365	921,324	233.1%	921,324	233.1%	1.044
	2016 Q1-Q3	330.7	1,879,231	828,276	226.9%	828,276	226.9%	1.013
<i>Projected</i>	2016 Q4	110.6	609,622	283,785	214.8%	283,785	214.8%	0.996
	2017	425.4	2,271,184	1,092,603	207.9%	1,131,151	200.8%	0.975
	2018	399.0	2,189,634	1,045,589	209.4%	1,097,112	199.6%	0.942
	2019	374.2	2,111,337	1,009,293	209.2%	1,058,947	199.4%	0.910
	2020	350.8	2,035,988	975,008	208.8%	1,022,795	199.1%	0.879
	2021	328.7	1,963,283	942,387	208.3%	988,251	198.7%	0.849
	2022	307.8	1,892,891	909,317	208.2%	953,443	198.5%	0.821
	2023	288.0	1,824,756	874,714	208.6%	917,391	198.9%	0.793
	2024	269.3	1,759,335	841,489	209.1%	882,496	199.4%	0.766
	2025	251.6	1,696,559	811,210	209.1%	850,601	199.5%	0.740
	2026	234.8	1,635,797	780,960	209.5%	819,055	199.7%	0.715
	2027	218.8	1,576,804	741,108	212.8%	776,762	203.0%	0.691
	2028	203.9	1,521,224	694,162	219.1%	726,072	209.5%	0.667
	2029	190.1	1,470,876	657,106	223.8%	686,128	214.4%	0.645
	2030	177.2	1,424,419	632,510	225.2%	660,112	215.8%	0.623
	2031	164.9	1,379,465	608,690	226.6%	634,677	217.3%	0.602
	2032	153.2	1,335,425	577,334	231.3%	600,500	222.4%	0.582
	2033	142.2	1,293,663	541,566	238.9%	561,426	230.4%	0.562
	2034	132.0	1,255,746	512,249	245.1%	529,922	237.0%	0.543
	2035	122.5	1,220,797	490,656	248.8%	507,453	240.6%	0.525
	2036	113.5	1,187,269	472,460	251.3%	488,930	242.8%	0.507
	2037	105.1	1,154,725	456,246	253.1%	472,629	244.3%	0.490
	2038	97.1	1,122,099	439,769	255.2%	456,020	246.1%	0.473
	2039	89.7	1,088,905	424,206	256.7%	440,449	247.2%	0.457
	2040	82.9	1,056,045	411,173	256.8%	427,622	247.0%	0.442
	2041	76.6	1,024,079	399,959	256.0%	416,668	245.8%	0.427
	2042	70.7	992,567	388,711	255.3%	405,706	244.7%	0.412
	2043	65.1	959,810	376,656	254.8%	393,929	243.7%	0.398
	2044	59.9	924,197	363,699	254.1%	381,162	242.5%	0.385
	2045	54.9	886,926	350,304	253.2%	367,859	241.1%	0.372
	2046	50.3	850,381	337,244	252.2%	354,888	239.6%	0.359
	<b>Accumulated Value - Historical</b>		<b>9,707,356</b>	<b>4,276,598</b>	<b>227.0%</b>	<b>4,276,598</b>	<b>227.0%</b>	
	<b>Present Value - Future</b>		<b>29,512,739</b>	<b>13,404,933</b>	<b>220.2%</b>	<b>13,994,885</b>	<b>210.9%</b>	
	<b>Lifetime Total</b>		<b>39,220,095</b>	<b>17,681,531</b>	<b>221.8%</b>	<b>18,271,484</b>	<b>214.7%</b>	

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 1990 & 2010 Plan A

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	115.9	13,289	54,266	24.5%	54,266	24.5%	2.303
	1993	617.5	123,936	290,787	42.6%	290,787	42.6%	2.225
	1994	1,138.8	280,396	586,336	47.8%	586,336	47.8%	2.150
	1995	1,566.1	437,977	812,230	53.9%	812,230	53.9%	2.077
	1996	1,984.9	672,049	1,041,447	64.5%	1,041,447	64.5%	2.007
	1997	2,486.1	895,365	1,314,759	68.1%	1,314,759	68.1%	1.939
	1998	3,102.3	1,392,351	1,653,672	84.2%	1,653,672	84.2%	1.874
	1999	3,925.1	2,082,244	2,198,412	94.7%	2,198,412	94.7%	1.810
	2000	4,884.5	2,824,276	2,921,443	96.7%	2,921,443	96.7%	1.749
	2001	6,535.7	4,681,034	4,450,371	105.2%	4,450,371	105.2%	1.690
	2002	3,787.7	3,853,191	3,509,755	109.8%	3,509,755	109.8%	1.633
	2003	3,693.1	4,749,453	4,318,038	110.0%	4,318,038	110.0%	1.577
	2004	3,634.3	5,819,951	4,847,819	120.1%	4,847,819	120.1%	1.524
	2005	3,496.4	6,398,034	5,216,625	122.6%	5,216,625	122.6%	1.473
	2006	3,178.7	5,603,869	5,487,644	102.1%	5,487,644	102.1%	1.423
	2007	2,869.5	5,153,511	5,448,945	94.6%	5,448,945	94.6%	1.375
	2008	2,657.2	4,344,929	5,054,254	86.0%	5,054,254	86.0%	1.328
	2009	2,456.8	4,033,062	4,757,847	84.8%	4,757,847	84.8%	1.283
	2010	2,280.3	4,071,432	4,393,095	92.7%	4,393,095	92.7%	1.240
	2011	2,136.3	3,792,178	4,028,428	94.1%	4,028,428	94.1%	1.198
	2012	1,978.1	3,690,229	3,805,758	97.0%	3,805,758	97.0%	1.157
2013	1,858.1	3,954,315	3,867,857	102.2%	3,867,857	102.2%	1.118	
2014	1,709.2	3,943,928	3,721,042	106.0%	3,721,042	106.0%	1.080	
2015	1,592.8	4,168,334	3,512,449	118.7%	3,512,449	118.7%	1.044	
	2016 Q1-Q3	1,153.8	3,280,378	2,603,386	126.0%	2,603,386	126.0%	1.013
<i>Projected</i>	2016 Q4	374.7	1,047,517	846,188	123.8%	846,188	123.8%	0.996
	2017	1,421.7	3,905,939	3,221,682	121.2%	3,264,841	119.6%	0.975
	2018	1,302.5	3,746,697	3,019,436	124.1%	3,075,633	121.8%	0.942
	2019	1,189.4	3,585,781	2,849,131	125.9%	2,903,447	123.5%	0.910
	2020	1,082.0	3,424,496	2,676,887	127.9%	2,729,813	125.4%	0.879
	2021	979.9	3,262,497	2,501,483	130.4%	2,553,329	127.8%	0.849
	2022	885.0	3,101,920	2,331,635	133.0%	2,382,158	130.2%	0.821
	2023	797.9	2,946,113	2,171,086	135.7%	2,220,161	132.7%	0.793
	2024	717.1	2,793,399	2,013,132	138.8%	2,060,797	135.5%	0.766
	2025	641.2	2,641,098	1,857,467	142.2%	1,904,096	138.7%	0.740
	2026	570.6	2,490,180	1,707,456	145.8%	1,752,972	142.1%	0.715
	2027	507.1	2,345,701	1,559,596	150.4%	1,602,491	146.4%	0.691
	2028	450.9	2,212,763	1,418,590	156.0%	1,457,757	151.8%	0.667
	2029	400.6	2,090,149	1,296,649	161.2%	1,333,032	156.8%	0.645
	2030	355.3	1,975,432	1,193,126	165.6%	1,228,101	160.9%	0.623
	2031	315.0	1,867,852	1,098,116	170.1%	1,131,424	165.1%	0.602
	2032	279.4	1,768,138	1,004,104	176.1%	1,034,536	170.9%	0.582
	2033	248.3	1,677,831	914,754	183.4%	941,836	178.1%	0.562
	2034	221.2	1,597,686	839,428	190.3%	864,250	184.9%	0.543
	2035	197.2	1,524,609	776,134	196.4%	799,924	190.6%	0.525
2036	175.7	1,455,915	720,072	202.2%	743,318	195.9%	0.507	
2037	156.6	1,391,985	671,030	207.4%	693,964	200.6%	0.490	
2038	140.1	1,332,859	627,794	212.3%	650,375	204.9%	0.473	
2039	125.8	1,277,312	589,834	216.6%	612,153	208.7%	0.457	
2040	113.1	1,224,525	556,699	220.0%	578,916	211.5%	0.442	
2041	101.9	1,174,794	527,967	222.5%	550,135	213.5%	0.427	
2042	92.0	1,127,850	501,860	224.7%	524,018	215.2%	0.412	
2043	83.3	1,081,783	477,552	226.5%	499,690	216.5%	0.398	
2044	75.4	1,034,580	454,167	227.8%	476,179	217.3%	0.385	
2045	68.2	986,917	431,249	228.9%	453,000	217.9%	0.372	
2046	61.8	940,839	409,480	229.8%	430,963	218.3%	0.359	
<b>Accumulated Value - Historical</b>			<b>112,430,293</b>	<b>113,123,652</b>	<b>99.4%</b>	<b>113,123,652</b>	<b>99.4%</b>	
<b>Present Value - Future</b>			<b>44,291,979</b>	<b>30,503,989</b>	<b>145.2%</b>	<b>31,208,243</b>	<b>141.9%</b>	
<b>Lifetime Total</b>			<b>156,722,272</b>	<b>143,627,641</b>	<b>109.1%</b>	<b>144,331,895</b>	<b>108.6%</b>	

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 2010 Plan F

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	0.0	0	0	0.0%	0	0.0%	2.225
	1994	0.0	0	0	0.0%	0	0.0%	2.150
	1995	0.0	0	0	0.0%	0	0.0%	2.077
	1996	0.0	0	0	0.0%	0	0.0%	2.007
	1997	0.0	0	0	0.0%	0	0.0%	1.939
	1998	0.0	0	0	0.0%	0	0.0%	1.874
	1999	0.0	0	0	0.0%	0	0.0%	1.810
	2000	0.0	0	0	0.0%	0	0.0%	1.749
	2001	0.0	0	0	0.0%	0	0.0%	1.690
	2002	0.0	0	0	0.0%	0	0.0%	1.633
	2003	0.0	0	0	0.0%	0	0.0%	1.577
	2004	0.0	0	0	0.0%	0	0.0%	1.524
	2005	0.0	0	0	0.0%	0	0.0%	1.473
	2006	0.0	0	0	0.0%	0	0.0%	1.423
	2007	0.0	0	0	0.0%	0	0.0%	1.375
	2008	0.0	0	0	0.0%	0	0.0%	1.328
	2009	0.0	0	0	0.0%	0	0.0%	1.283
	2010	1,202.1	1,556,119	2,060,880	75.5%	2,060,880	75.5%	1.240
	2011	9,841.9	13,352,625	18,272,886	73.1%	18,272,886	73.1%	1.198
	2012	19,114.6	26,541,412	37,269,686	71.2%	37,269,686	71.2%	1.157
	2013	29,431.8	41,627,692	58,461,915	71.2%	58,461,915	71.2%	1.118
	2014	42,103.8	61,219,089	84,632,907	72.3%	84,632,907	72.3%	1.080
	2015	57,269.2	86,062,903	115,350,240	74.6%	115,350,240	74.6%	1.044
	2016 Q1-Q3	56,211.2	91,057,335	115,499,364	78.8%	115,499,364	78.8%	1.013
<i>Projected</i>	2016 Q4	19,352.8	30,020,834	41,175,404	72.9%	41,175,404	72.9%	0.996
	2017	74,935.1	127,929,354	162,467,810	78.7%	166,381,381	76.9%	0.975
	2018	71,081.2	129,299,873	160,690,080	80.5%	168,272,107	76.8%	0.942
	2019	67,378.6	130,452,612	160,784,641	81.1%	168,348,492	77.5%	0.910
	2020	63,692.2	131,121,328	160,328,679	81.8%	167,848,889	78.1%	0.879
	2021	60,024.9	131,281,570	159,266,057	82.4%	166,715,694	78.7%	0.849
	2022	56,541.1	131,311,555	158,059,587	83.1%	165,434,182	79.4%	0.821
	2023	53,267.2	131,308,812	156,728,040	83.8%	164,022,178	80.1%	0.793
	2024	50,143.0	131,147,831	155,132,898	84.5%	162,338,134	80.8%	0.766
	2025	46,917.7	130,098,810	152,401,645	85.4%	159,465,935	81.6%	0.740
	2026	43,595.7	128,013,818	148,537,045	86.2%	155,407,536	82.4%	0.715
	2027	40,457.4	125,750,843	144,647,953	86.9%	151,328,048	83.1%	0.691
	2028	37,533.9	123,475,703	140,870,077	87.7%	147,366,949	83.8%	0.667
	2029	34,725.6	120,883,714	136,819,317	88.4%	143,121,366	84.5%	0.645
	2030	31,756.6	116,930,714	130,999,946	89.3%	137,024,044	85.3%	0.623
	2031	28,683.8	111,551,586	123,494,115	90.3%	129,165,012	86.4%	0.602
	2032	25,853.1	106,181,413	116,124,871	91.4%	121,454,059	87.4%	0.582
	2033	23,288.6	101,029,390	109,120,692	92.6%	114,126,218	88.5%	0.562
	2034	20,877.9	95,675,958	101,920,826	93.9%	106,596,159	89.8%	0.543
	2035	18,391.3	89,017,606	93,285,140	95.4%	97,562,454	91.2%	0.525
	2036	15,883.0	80,922,968	83,509,062	96.9%	87,336,193	92.7%	0.507
	2037	13,648.4	73,137,731	74,361,759	98.4%	77,771,123	94.0%	0.490
	2038	11,707.6	66,023,576	66,123,556	99.8%	69,157,444	95.5%	0.473
	2039	9,955.0	59,035,034	58,309,766	101.2%	60,988,844	96.8%	0.457
	2040	8,294.2	51,578,623	50,422,118	102.3%	52,740,661	97.8%	0.442
	2041	6,759.6	43,845,206	42,688,215	102.7%	44,651,011	98.2%	0.427
	2042	5,471.8	37,008,976	35,923,584	103.0%	37,576,231	98.5%	0.412
	2043	4,443.9	31,367,413	30,352,329	103.3%	31,749,599	98.8%	0.398
	2044	3,621.3	26,693,346	25,741,065	103.7%	26,926,380	99.1%	0.385
	2045	2,950.1	22,725,716	21,826,029	104.1%	22,831,193	99.5%	0.372
	2046	2,351.5	19,002,266	18,122,148	104.9%	18,956,764	100.2%	0.359
	<b>Accumulated Value - Historical</b>		<b>343,427,039</b>	<b>461,821,682</b>	<b>74.4%</b>	<b>461,821,682</b>	<b>74.4%</b>	
	<b>Present Value - Future</b>		<b>1,956,209,923</b>	<b>2,264,828,902</b>	<b>86.4%</b>	<b>2,364,473,330</b>	<b>82.7%</b>	
	<b>Lifetime Total</b>		<b>2,299,636,961</b>	<b>2,726,650,583</b>	<b>84.3%</b>	<b>2,826,295,012</b>	<b>81.4%</b>	

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 1990 & 2010 Plan F

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	84.0	26,450	62,031	42.6%	62,031	42.6%	2.225
	1994	1,609.6	749,007	1,611,930	46.5%	1,611,930	46.5%	2.150
	1995	3,755.7	2,043,441	3,836,018	53.3%	3,836,018	53.3%	2.077
	1996	6,697.8	4,016,027	6,978,299	57.6%	6,978,299	57.6%	2.007
	1997	10,485.0	6,773,499	11,003,810	61.6%	11,003,810	61.6%	1.939
	1998	16,873.4	11,898,950	17,451,768	68.2%	17,451,768	68.2%	1.874
	1999	27,038.7	20,537,281	29,752,778	69.0%	29,752,778	69.0%	1.810
	2000	43,279.4	37,403,364	47,822,019	78.2%	47,822,019	78.2%	1.749
	2001	57,347.1	54,871,054	71,845,464	76.4%	71,845,464	76.4%	1.690
	2002	45,700.7	48,467,598	72,284,484	67.1%	72,284,484	67.1%	1.633
	2003	41,844.1	49,003,590	79,105,975	61.9%	79,105,975	61.9%	1.577
	2004	39,119.7	48,464,986	76,752,384	63.1%	76,752,384	63.1%	1.524
	2005	39,056.5	51,495,455	75,162,044	68.5%	75,162,044	68.5%	1.473
	2006	40,471.3	53,947,537	78,958,569	68.3%	78,958,569	68.3%	1.423
	2007	41,656.7	57,628,032	81,682,386	70.6%	81,682,386	70.6%	1.375
	2008	43,872.7	63,080,699	83,769,930	75.3%	83,769,930	75.3%	1.328
	2009	47,336.8	70,347,508	89,270,619	78.8%	89,270,619	78.8%	1.283
	2010	53,764.0	83,711,378	106,750,706	78.4%	106,750,706	78.4%	1.240
	2011	59,518.8	95,033,533	124,961,484	76.1%	124,961,484	76.1%	1.198
2012	65,680.7	105,427,170	143,777,399	73.3%	143,777,399	73.3%	1.157	
2013	73,496.3	118,541,201	161,376,790	73.5%	161,376,790	73.5%	1.118	
2014	83,722.1	134,244,219	183,785,372	73.0%	183,785,372	73.0%	1.080	
2015	96,710.2	159,085,166	210,391,022	75.6%	210,391,022	75.6%	1.044	
	2016 Q1-Q3	84,340.9	147,113,184	185,567,748	79.3%	185,567,748	79.3%	1.013
<i>Projected</i>	2016 Q4	28,492.1	47,390,029	64,627,437	73.3%	64,627,437	73.3%	0.996
	2017	109,842.8	200,391,362	252,715,947	79.3%	252,715,947	77.8%	0.975
	2018	103,392.6	200,201,053	246,606,395	81.2%	256,138,159	78.2%	0.942
	2019	97,140.9	199,365,312	243,486,532	81.9%	252,911,303	78.8%	0.910
	2020	90,909.4	197,531,231	239,382,483	82.5%	248,664,841	79.4%	0.879
	2021	84,742.8	194,794,512	233,987,872	83.2%	243,091,225	80.1%	0.849
	2022	78,944.0	191,929,165	228,463,942	84.0%	237,386,561	80.9%	0.821
	2023	73,554.4	189,121,348	223,104,433	84.8%	231,847,183	81.6%	0.793
	2024	68,429.3	186,023,810	217,483,240	85.5%	226,036,951	82.3%	0.766
	2025	63,210.3	181,540,386	210,258,159	86.3%	218,561,608	83.1%	0.740
	2026	57,930.1	175,513,520	201,424,340	87.1%	209,417,800	83.8%	0.715
	2027	53,018.2	169,399,824	192,779,034	87.9%	200,472,207	84.5%	0.691
	2028	48,517.3	163,528,835	184,620,379	88.6%	192,028,385	85.2%	0.667
	2029	44,253.4	157,363,800	176,253,820	89.3%	183,367,286	85.8%	0.645
	2030	39,904.2	149,695,837	165,951,967	90.2%	172,688,272	86.7%	0.623
	2031	35,562.1	140,561,295	154,021,586	91.3%	160,310,041	87.7%	0.602
	2032	31,643.2	131,774,518	142,713,186	92.3%	148,576,502	88.7%	0.582
	2033	28,160.4	123,613,905	132,271,556	93.5%	137,739,094	89.7%	0.562
	2034	24,939.8	115,419,155	121,894,844	94.7%	126,966,443	90.9%	0.543
	2035	21,712.0	105,904,721	110,173,003	96.1%	114,783,269	92.3%	0.525
2036	18,538.8	95,020,107	97,475,129	97.5%	101,574,652	93.5%	0.507	
2037	15,748.1	84,789,934	85,781,662	98.8%	89,410,556	94.8%	0.490	
2038	13,372.7	75,696,546	75,492,529	100.3%	78,704,045	96.2%	0.473	
2039	11,283.4	67,117,548	66,043,063	101.6%	68,866,553	97.5%	0.457	
2040	9,352.4	58,327,000	56,794,644	102.7%	59,230,057	98.5%	0.442	
2041	7,590.6	49,410,597	47,863,392	103.2%	49,919,546	99.0%	0.427	
2042	6,111.8	41,532,935	40,048,562	103.7%	41,774,344	99.4%	0.412	
2043	4,937.9	35,062,978	33,651,861	104.2%	35,106,275	99.9%	0.398	
2044	4,003.9	29,726,432	28,389,869	104.7%	29,619,930	100.4%	0.385	
2045	3,236.3	25,152,634	23,877,635	105.3%	24,916,388	100.9%	0.372	
2046	2,552.5	20,864,109	19,611,851	106.4%	20,469,777	101.9%	0.359	
<b>Accumulated Value - Historical</b>			<b>1,813,252,404</b>	<b>2,494,549,577</b>	<b>72.7%</b>	<b>2,494,549,577</b>	<b>72.7%</b>	
<b>Present Value - Future</b>			<b>2,693,540,311</b>	<b>3,111,217,963</b>	<b>86.6%</b>	<b>3,227,672,407</b>	<b>83.5%</b>	
<b>Lifetime Total</b>			<b>4,506,792,716</b>	<b>5,605,767,540</b>	<b>80.4%</b>	<b>5,722,221,984</b>	<b>78.8%</b>	

**Exhibit 4 - Loss Ratio Projection**

Nationwide - 2010 Plan N

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.303
	1993	0.0	0	0	0.0%	0	0.0%	2.225
	1994	0.0	0	0	0.0%	0	0.0%	2.150
	1995	0.0	0	0	0.0%	0	0.0%	2.077
	1996	0.0	0	0	0.0%	0	0.0%	2.007
	1997	0.0	0	0	0.0%	0	0.0%	1.939
	1998	0.0	0	0	0.0%	0	0.0%	1.874
	1999	0.0	0	0	0.0%	0	0.0%	1.810
	2000	0.0	0	0	0.0%	0	0.0%	1.749
	2001	0.0	0	0	0.0%	0	0.0%	1.690
	2002	0.0	0	0	0.0%	0	0.0%	1.633
	2003	0.0	0	0	0.0%	0	0.0%	1.577
	2004	0.0	0	0	0.0%	0	0.0%	1.524
	2005	0.0	0	0	0.0%	0	0.0%	1.473
	2006	0.0	0	0	0.0%	0	0.0%	1.423
	2007	0.0	0	0	0.0%	0	0.0%	1.375
	2008	0.0	0	0	0.0%	0	0.0%	1.328
	2009	0.0	0	0	0.0%	0	0.0%	1.283
	2010	0.0	0	0	0.0%	0	0.0%	1.240
	2011	0.0	0	0	0.0%	0	0.0%	1.198
	2012	0.0	0	0	0.0%	0	0.0%	1.157
	2013	280.9	233,946	389,593	60.0%	389,593	60.0%	1.118
	2014	2,169.4	1,854,095	3,024,935	61.3%	3,024,935	61.3%	1.080
	2015	4,880.2	4,389,126	6,812,562	64.4%	6,812,562	64.4%	1.044
	2016 Q1-Q3	5,503.5	5,040,905	7,836,883	64.3%	7,836,883	64.3%	1.013
<i>Projected</i>	2016 Q4	1,967.9	2,177,685	2,882,347	75.6%	2,882,347	75.6%	0.996
	2017	7,621.0	8,449,744	11,426,529	73.9%	11,562,608	73.1%	0.975
	2018	7,232.3	8,515,524	11,247,155	75.7%	11,529,159	73.9%	0.942
	2019	6,857.9	8,566,682	11,195,509	76.5%	11,472,969	74.7%	0.910
	2020	6,486.7	8,587,234	11,103,462	77.3%	11,374,908	75.5%	0.879
	2021	6,120.2	8,577,257	10,965,799	78.2%	11,230,166	76.4%	0.849
	2022	5,771.1	8,556,663	10,815,651	79.1%	11,073,911	77.3%	0.821
	2023	5,442.5	8,533,334	10,670,534	80.0%	10,922,694	78.1%	0.793
	2024	5,125.8	8,493,854	10,515,225	80.8%	10,760,936	78.9%	0.766
	2025	4,800.5	8,398,762	10,289,642	81.6%	10,528,425	79.8%	0.740
	2026	4,470.8	8,249,517	9,998,052	82.5%	10,229,220	80.6%	0.715
	2027	4,158.9	8,089,118	9,709,076	83.3%	9,932,965	81.4%	0.691
	2028	3,869.3	7,930,629	9,435,854	84.0%	9,652,730	82.2%	0.667
	2029	3,587.6	7,746,501	9,133,962	84.8%	9,343,239	82.9%	0.645
	2030	3,287.4	7,472,679	8,711,828	85.8%	8,911,295	83.9%	0.623
	2031	2,980.3	7,121,038	8,199,990	86.8%	8,388,078	84.9%	0.602
	2032	2,697.5	6,771,122	7,705,459	87.9%	7,882,464	85.9%	0.582
	2033	2,442.3	6,440,620	7,245,827	88.9%	7,412,489	86.9%	0.562
	2034	2,198.6	6,091,303	6,767,184	90.0%	6,923,120	88.0%	0.543
	2035	1,942.6	5,649,642	6,179,489	91.4%	6,322,576	89.4%	0.525
	2036	1,687.8	5,136,154	5,532,745	92.8%	5,661,944	90.7%	0.507
	2037	1,462.0	4,652,654	4,937,128	94.2%	5,053,484	92.1%	0.490
	2038	1,266.6	4,216,673	4,407,093	95.7%	4,511,949	93.5%	0.473
	2039	1,087.5	3,787,386	3,899,257	97.1%	3,992,923	94.9%	0.457
	2040	911.1	3,306,286	3,366,596	98.2%	3,448,411	95.9%	0.442
	2041	746.5	2,805,277	2,841,889	98.7%	2,912,087	96.3%	0.427
	2042	607.7	2,361,799	2,383,359	99.1%	2,443,306	96.7%	0.412
	2043	495.5	1,992,036	2,002,453	99.5%	2,053,718	97.0%	0.398
	2044	405.1	1,684,886	1,686,877	99.9%	1,730,778	97.3%	0.385
	2045	330.4	1,422,130	1,417,910	100.3%	1,455,385	97.7%	0.372
	2046	264.8	1,180,076	1,170,621	100.8%	1,202,120	98.2%	0.359
	<b>Accumulated Value - Historical</b>		<b>11,953,270</b>	<b>18,754,597</b>	<b>63.7%</b>	<b>18,754,597</b>	<b>63.7%</b>	
	<b>Present Value - Future</b>		<b>126,740,839</b>	<b>153,907,189</b>	<b>82.3%</b>	<b>157,359,523</b>	<b>80.5%</b>	
	<b>Lifetime Total</b>		<b>138,694,109</b>	<b>172,661,786</b>	<b>80.3%</b>	<b>176,114,120</b>	<b>78.8%</b>	

## Exhibit 5 - Projected Durational Loss Ratios

Rhode Island - 2010 Plans

<u>Duration</u>	<u>Current Rates</u>			<u>Proposed Rates</u>		
	<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>	<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
1	65.9%	75.2%	80.7%	65.9%	72.3%	76.9%
2	62.4%	77.5%	76.4%	62.4%	74.5%	72.8%
3	62.7%	77.8%	76.7%	62.7%	74.8%	73.0%
4	62.9%	78.0%	76.9%	62.9%	75.0%	73.2%
5	63.0%	78.2%	77.1%	63.0%	75.2%	73.4%
6	63.0%	78.2%	77.2%	63.0%	75.2%	73.5%
7	62.9%	78.2%	77.3%	62.9%	75.2%	73.6%
8	63.0%	78.3%	77.5%	63.0%	75.3%	73.8%
9	63.4%	78.7%	77.9%	63.4%	75.7%	74.2%
10	63.7%	79.2%	78.3%	63.7%	76.1%	74.6%
11	64.0%	79.5%	78.7%	64.0%	76.4%	75.0%
12	64.1%	79.7%	79.0%	64.1%	76.7%	75.2%
13	64.3%	79.9%	79.2%	64.3%	76.8%	75.4%
14	64.5%	80.1%	79.6%	64.5%	77.0%	75.8%
15	64.8%	80.6%	80.3%	64.8%	77.5%	76.5%
16	65.4%	81.3%	81.0%	65.4%	78.2%	77.1%
17	65.9%	82.0%	81.7%	65.9%	78.8%	77.8%
18	66.4%	82.6%	82.3%	66.4%	79.4%	78.4%
19	66.9%	83.1%	83.1%	66.9%	79.9%	79.2%
20	67.5%	83.9%	84.2%	67.5%	80.6%	80.1%
21	68.7%	85.4%	85.6%	68.7%	82.1%	81.6%
22	70.0%	87.0%	87.2%	70.0%	83.6%	83.0%
23	71.3%	88.6%	88.8%	71.3%	85.2%	84.5%
24	72.7%	90.3%	90.3%	72.7%	86.8%	86.0%
25	74.1%	92.0%	90.8%	74.1%	88.5%	86.5%
26	74.0%	92.0%	90.8%	74.0%	88.5%	86.4%
27	74.0%	92.0%	90.8%	74.0%	88.5%	86.4%
28	74.0%	92.0%	90.8%	74.0%	88.5%	86.4%
29	74.0%	92.0%	90.8%	74.0%	88.5%	86.4%
30	74.0%	92.0%	90.7%	74.0%	88.4%	86.4%





9800 Fredericksburg Road  
San Antonio, Texas 78288

October 1, 2016

Re: United Services Automobile Association (USAA), NAIC CoCode: 25941  
USAA Casualty Insurance Company (USAA-CIC), NAIC CoCode: 25968  
USAA General Indemnity Company (USAA-GIC), NAIC CoCode: 18600  
Garrison Property & Casualty Insurance Company (GAR), NAIC CoCode: 21253  
USAA County Mutual Insurance Company, NAIC CoCode: 10078  
USAA Texas Lloyds Company, NAIC CoCode: 11120  
USAA Life Insurance Company of New York, NAIC CoCode: 60228  
USAA Direct Life Insurance Company, NAIC CoCode: 72613  
USAA Life Insurance Company, NAIC CoCode 69663

To Whom It May Concern:

Perr&Knight, Inc. is hereby authorized to submit rates, rule, and form filings on behalf of the above listed companies. This authorization includes providing additional information and responding to questions regarding the filing on our behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please direct all correspondences and inquires related to this filing to Perr&Knight, Inc. at the following address:

State Filings Department  
Perr&Knight, Inc.  
881 Alma Real Drive, Suite 205  
Pacific Palisades, CA 90272  
Phone: (310) 230-9339  
Fax: (310) 230-8529

Please contact me if you have any questions regarding this authorization.

Sincerely,

A handwritten signature in black ink that reads "Michael Foley". The signature is written in a cursive style with a large, looping "F" at the end.

Michael Foley, Assistant Vice President  
USAA  
9800 Fredericksburg Road  
San Antonio, TX 78288

Phone: (210) 498-6729  
Fax: (210) 498-0083