

State: Rhode Island **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010
Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA
Project Name/Number: RATE/RERATE 2017 - MIPPA

Filing at a Glance

Company: UnitedHealthcare Insurance Company
Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA
State: Rhode Island
TOI: MS08G Group Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08G.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 07/08/2016
SERFF Tr Num: UHLC-130561371
SERFF Status: Assigned
State Tr Num:
State Status: Open-Pending Actuary Review
Co Tr Num: RERATE 2017 - MIPPA
Implementation: 01/01/2017
Date Requested:
Author(s): Michelle Ambach, Bobbie Walton, Gerry McCadden, Lisa Muhammad, Sarah Michener, Celina Sagin, Lauren Mulhern, Erin Eckhoff, Ron Beverly II, Jessica Blood
Reviewer(s): Linda Johnson (primary), Charles DeWeese, Maria Casale
Disposition Date:
Disposition Status:
Implementation Date:
State Filing Description:

State: Rhode Island **Filing Company:** UnitedHealthcare Insurance Company
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General Information

Project Name: RATE Status of Filing in Domicile: Not Filed
 Project Number: RERATE 2017 - MIPPA Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Large
 Group Market Type: Association Overall Rate Impact:
 Filing Status Changed: 07/11/2016
 State Status Changed: 07/11/2016 Deemer Date:
 Created By: Ron Beverly II Submitted By: Ron Beverly II
 Corresponding Filing Tracking Number: RERATE 2017 - MIPPA - MIPPA Forms Approved 9/9/2009 under SERFF UHLC-126263871

Filing Description:
 Rate Revision Filing & Modification to Early Enrollment Discounts and Base Rate Eligibility Rates for 2010 Standardized Medicare Supplement Plans UnitedHealthcare Insurance Company NAIC #0707-79413

Company and Contact

Filing Contact Information

Sarah Michener, Director, Actuarial sarah_l_michener@uhc.com
 680 Blair Mill Rd 215-902-8419 [Phone]
 Horsham, PA 19044

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number: 79413
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

Filing Fees

Fee Required? Yes
 Fee Amount: \$175.00
 Retaliatory? No
 Fee Explanation: RQD FEE
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
UnitedHealthcare Insurance Company	\$175.00	07/08/2016	111145077

SERFF Tracking #:

UHLC-130561371

State Tracking #:

Company Tracking #:

RERATE 2017 - MIPPA

State:

Rhode Island

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MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

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RATE/RERATE 2017 - MIPPA

Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Sample Narrative Filings	Note To Filer	Linda Johnson	07/15/2016	07/15/2016
Request for Narrative	Note To Filer	Linda Johnson	07/12/2016	07/12/2016

State: Rhode Island **Filing Company:** UnitedHealthcare Insurance Company
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Note To Filer

Created By:

Linda Johnson on 07/15/2016 09:00 AM

Last Edited By:

Linda Johnson

Submitted On:

07/15/2016 09:00 AM

Subject:

Sample Narrative Filings

Comments:

Though these are not Med Supp filings, they are both good examples of consumer narratives serving same expected purpose.

BCBS-130074424

UHLC-130037727

State: Rhode Island **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010
Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA
Project Name/Number: RATE/RERATE 2017 - MIPPA

Note To Filer

Created By:

Linda Johnson on 07/12/2016 03:27 PM

Last Edited By:

Linda Johnson

Submitted On:

07/12/2016 03:27 PM

Subject:

Request for Narrative

Comments:

Please submit a Consumer friendly rate justification narrative in the Supplemental Documentation tab. Please keep this informative consumer narrative to one page and readability to meet OHIC Regulation 5.

SERFF Tracking #:

UHLC-130561371

State Tracking #:

Company Tracking #:

RERATE 2017 - MIPPA

State:

Rhode Island

Filing Company:

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MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

Product Name:

GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number:

RATE/RERATE 2017 - MIPPA

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

0.800%

Effective Date of Last Rate Revision:

01/01/2016

Filing Method of Last Filing:

SERFF

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):
UnitedHealthcare Insurance Company	5.000%	5.000%	\$1,089,400	15,261	\$29,998,616	5.100%	0.000%

SERFF Tracking #:

UHLC-130561371

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RERATE 2017 - MIPPA

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RATE/RERATE 2017 - MIPPA

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RATE SCHEDULE	MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MAA 0010, MAB 0011, MAC 0012, MAF 0013, MAK 0014, MAL 0015, MAN 0016	Revised	Previous State Filing Number: UHLC-130075717 Percent Rate Change Request: 5	RI - 2017 Rate Schedules (MIPPA).pdf,

UNITEDHEALTHCARE INSURANCE COMPANY

**MASS-MEDIA
RATE SCHEDULE
FOR
RHODE ISLAND**

(Page 1 of 2)

AARP MEDICARE SUPPLEMENT PORTFOLIO
GROUP POLICY NUMBER G-36000-4

2010 STANDARDIZED PLANS

FORM NUMBERS

MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007

Proposed 2017 Non-Tobacco Rates

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	2016 Monthly <u>Base Rate</u>	Diff. <u>(%)</u>
A	\$118.25	\$130.07	\$177.37	\$112.50	5.1%
B	\$171.25	\$188.37	\$256.87	\$163.25	4.9%
C	\$205.50	\$226.05	\$308.25	\$195.75	5.0%
F	\$206.25	\$226.87	\$309.37	\$196.50	5.0%
K	\$65.50	\$72.05	\$98.25	\$65.50	0.0%
L	\$117.00	\$128.70	\$175.50	\$111.50	4.9%
N	\$140.25	\$154.27	\$210.37	\$133.50	5.1%

Proposed 2017 Tobacco Rates

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	2016 Monthly <u>Base Rate</u>	Diff. <u>(%)</u>
A	\$130.07	\$143.07	\$195.10	\$123.75	5.1%
B	\$188.37	\$207.20	\$282.55	\$179.57	4.9%
C	\$226.05	\$248.65	\$339.07	\$215.32	5.0%
F	\$226.87	\$249.55	\$340.30	\$216.15	5.0%
K	\$72.05	\$79.25	\$108.07	\$72.05	0.0%
L	\$128.70	\$141.57	\$193.05	\$122.65	4.9%
N	\$154.27	\$169.69	\$231.40	\$146.85	5.1%

* Discounts available for Multi-Insured, Electronic Funds Transfer, Annual Pay, and Early Enrollment.

UNITEDHEALTHCARE INSURANCE COMPANY

**AGENT DISTRIBUTION
RATE SCHEDULE**

**FOR
RHODE ISLAND**

(Page 2 of 2)

AARP MEDICARE SUPPLEMENT PORTFOLIO
GROUP POLICY NUMBER G-36000-4

2010 STANDARDIZED PLANS

FORM NUMBERS

MAA 0010, MAB 0011, MAC 0012, MAF 0013, MAK 0014, MAL 0015, MAN 0016

Proposed 2017 Non-Tobacco Rates

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	<u>2016 Monthly Base Rate</u>	<u>Diff. (%)</u>
A	\$118.25	\$130.07	\$177.37	\$112.50	5.1%
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Proposed 2017 Tobacco Rates

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A	\$130.07	\$143.07	\$195.10	\$123.75	5.1%
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L	\$128.70	\$141.57	\$193.05	\$122.65	4.9%
N	\$154.27	\$169.69	\$231.40	\$146.85	5.1%

* Discounts available for Multi-Insured, Electronic Funds Transfer, Annual Pay, and Early Enrollment.

State: Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number: RATE/RERATE 2017 - MIPPA

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	THE EXPERIENCE IS ATTACHED TO THE RATE/RULE SCHEDULE TAB.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	THE ACTUARIAL CERTIFICATION IS INCLUDED IN THE ACTUARIAL MEMORANDUM.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	SEE ATTACHED ACTUARIAL MEMORANDUM.
Attachment(s):	RI - 2017 Memorandum (MIPPA).pdf
Item Status:	
Status Date:	

Satisfied - Item:	*Medicare Supplement-Group
Comments:	SEE CORRESPONDING FILING TRACKING NUMBER - LOCATED UNDER GENERAL INFORMATION.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Premium Rate Sheets - Life & A&H
Comments:	THE RATES ARE ATTACHED TO THE RATE/RULE SCHEDULE TAB.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	SEE ATTACHED COVER LETTER.
Attachment(s):	RI - 2017 Cover Letter (MIPPA).pdf
Item Status:	
Status Date:	

SERFF Tracking #:

UHLC-130561371

State Tracking #:**Company Tracking #:**

RERATE 2017 - MIPPA

State:

Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.012 Multi-Plan 2010

Product Name:

GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number:

RATE/RERATE 2017 - MIPPA

Satisfied - Item:	Uniform Transmittal Document (MIPPA)
Comments:	SEE ATTACHED UNIFORM TRANSMITTAL DOCUMENT.
Attachment(s):	2017 Uniform Transmittal - RI MIPPA.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Attachments (MIPPA)
Comments:	SEE ATTACHED ATTACHMENTS.
Attachment(s):	RI - 2017 Attachments (MIPPA).pdf
Item Status:	
Status Date:	

UnitedHealthcare Insurance Company

**Annual Medicare Supplement Filing
Actuarial Memorandum**

**AARP Medicare Supplement Portfolio
Group Policy Number G-36000-4**

2010 Standardized Plans

Form Numbers

**MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MAA 0010,
MAB 0011, MAC 0012, MAF 0013, MAK 0014, MAL 0015, MAN 0016**

Rhode Island

A. Purpose of Filing

The purpose of this filing is to request approval of 2017 rate revisions for 2010 Standardized Medicare Supplement plans and to demonstrate compliance with loss ratio standards. We are also requesting approval to modify the early enrollment discounts and the eligibility period for the base rate for new insureds beginning approximately July 1, 2017.

Our filing pools your state's experience of 1990 and 2010 standardized plans for developing proposed rate actions and demonstrating compliance with loss ratio requirements.

B. General Description

1. Issuer Name: UnitedHealthcare Insurance Company
2. Group Policy Number: G-36000-4

Medicare Supplement

Mass Media Form Numbers:

MDA 0001 MDK 0005
MDB 0002 MDL 0006
MDC 0003 MDN 0007
MDF 0004

Agent Distribution Form Numbers:

MAA 0010 MAK 0014
MAB 0011 MAL 0015
MAC 0012 MAN 0016
MAF 0013

These form numbers include inforce certificates and new sales.

3. Policy Type: Group Standardized Medicare Supplement Insurance
4. Benefits Description: Benefits provided by the 2010 Plans are shown in Attachment 12.

5. **Renewal Provision:** Guaranteed renewable. If the group policy is terminated by the group policyholder and not replaced by another group policy by the same policyholder, an individual Medicare Supplement policy will be offered.
6. **Marketing Method:** Plans are sold via mass-media and agent distribution to members of AARP. Mass-media will constitute policies issued as a result of solicitation of individuals through the mail or by mass-media advertising (including both print and broadcast advertising).
7. **Underwriting Method:**
 - a) **Ages 65 and older:**
 - First six months of Medicare Part B coverage at age 65 or older – Medicare Supplement Plans are available on a guarantee issue basis.
 - More than six months after becoming eligible for Medicare Part B coverage except those that apply within six months following their 65th birthday – Applicants must satisfy underwriting requirements to be eligible for coverage, unless otherwise eligible for open enrollment or guaranteed issue.
8. **Pre-Existing Conditions Exclusion:** The maximum exclusion on these plans is 3 months/3 months.
9. **Issue Age Limits:**
 - Minimum Age – 65.
 - Maximum Age – None. Insureds must be members of AARP at the time of issue.
10. **Premium Basis:**

Premium is earned on the first of the month for the entire month in which it is due.

- a. **Age 65 and older:**
 - Premium rates vary based on the time elapsed from an insured's 65th birthday or Medicare Part B Effective Date, if later, their effective date in an AARP 2010 Medicare Supplement plan and the underwriting requirements.
 - Effective dates before July 1, 2017 (actual effective date may vary from this target date depending on operational readiness)
 - Insureds whose effective date is less than three years following their 65th birthday or Medicare Part B Effective Date, if later, pay the base rates.
 - Insureds whose effective date is three or more years following their 65th birthday or Medicare Part B Effective Date, if later, pay rates based on their responses to medical questions when they applied.
 - Applicants whose answers indicate they have a serious medical condition, pay rates that are 50% (Tier 2) higher than the base rates.
 - Applicants whose answers indicate they do not have a serious medical condition pay:
 - The base rates if their effective date is less than six years following their 65th birthday or Medicare Part B Effective Date, if later; or
 - Rates that are 10% (Tier 1) higher than the base rates if their effective date is six or more years following their 65th birthday or Medicare Part B Effective Date, if later.

- Effective dates July 1, 2017 or later (actual effective date may vary from this target date depending on operational readiness)
 - Insureds whose effective date is within six months following their 65th birthday or Medicare Part B Effective Date, if later, pay the base rates.
 - Insureds whose effective date is more than six months following their 65th birthday or Medicare Part B Effective Date, if later, pay rates based on their responses to medical questions when they applied.
 - Applicants whose answers indicate they have a serious medical condition, pay rates that are 50% (Tier 2) higher than the base rates.
 - Applicants whose answers indicate they do not have a serious medical condition pay:
 - The base rates if their effective date is less than ten years following their 65th birthday or Medicare Part B Effective Date, if later; or
 - Rates that are 10% (Tier 1) higher than the base rates if their effective date is ten or more years following their 65th birthday or Medicare Part B Effective Date, if later.
 - Rate tiers are not reset when changing from one 2010 plan to another. A rate tier assigned under the original 2010 plan is carried over to the new plan.
- b. Rate Guarantee - New issues receive a six-month rate guarantee from their initial effective date. An insured will not receive an additional rate guarantee when switching from one AARP Medicare Supplement plan to another.
- c. Discounts Available – The discounts currently available to AARP Medicare Supplement members will remain:
- 1) Payment by Electronic Funds Transfer (\$2.00 per household per month).
 - 2) Annual Pay - \$24 per household for those that pay their entire calendar year premium in January.
 - 3) Multi-Insured - 5% when two or more insureds on one account each have at least one plan of insurance issued under a group master policy between the Trustees of AARP and UnitedHealthcare Insurance Company.
 - 4) Early Enrollment –
 - Effective dates before July 1, 2017 (actual effective date may vary from this target date depending on operational readiness)
 - Insureds whose effective date is less than three years following their 65th birthday or Medicare Part B Effective Date, if later, receive discounts of 30% at age 65, 27% at age 66, 24% at age 67, and so on, decreasing by 3% each year until the discount percentage is 0%.
 - Insureds whose effective date is three or more years and less than six years following their 65th birthday or Medicare Part B Effective Date, if later, whose responses to underwriting questions indicate they do not have a serious medical condition, receive discounts of 21% at age 68, 18% at age 69, 15% at age 70, and so on, decreasing by 3% each year until the discount percentage is 0%.
 - Effective dates July 1, 2017 or later (actual effective date may vary from this target date depending on operational readiness)

- Insureds whose effective date is within six months following their 65th birthday or Medicare Part B Effective Date, if later, receive discounts of 36% at age 65, 33% at age 66, 30% at age 67, and so on, decreasing by 3% each year until the discount percentage is 0%.
- Insureds whose effective date is more than six months and less than ten years following their 65th birthday or Medicare Part B Effective Date, if later, whose responses to underwriting questions indicate they do not have a serious medical condition, receive discounts of 36% at age 65, 33% at age 66, 30% at age 67, and so on, decreasing by 3% each year until the discount percentage is 0%.
- Early Enrollment discounts are not reset when changing from one 2010 plan to another. The balance of the discount program from the original 2010 plan is carried over to the new plan.

d. Tobacco/Non-Tobacco rates - Rates for members who answer that they are tobacco users will be 10% higher than those who are not.

11. Actuary's Name: Timothy A. Koenig, ASA, MAAA
 Director, Actuarial Services
 UnitedHealthcare Insurance Company
 680 Blair Mill Road
 Horsham, PA 19044
 (215) 902-8429

12. Domicile State Approval: UnitedHealthcare Insurance Company is domiciled in Connecticut. The Connecticut Department of Insurance does not require these rates to be filed for your state. We file Connecticut specific rates (i.e., rates charged to Connecticut residents) with the Connecticut Department of Insurance. Proposed 2017 Connecticut specific rates will be filed for approval with the Connecticut Department of Insurance in August 2016.

C. Rate Methodology/Assumptions

1. General Method – Projections used in developing the 2017 rates are shown in Attachment 1. Based on the historical claim patterns, per member per month claim costs are developed by benefit and trended to the end of the 2017 rating period. (Also see Attachment 3).

Projected claim costs for 2016 and 2017 are calculated from the grouped experience for plans B through G (for those plans). Plans A, K, L, and N are based on the grouped experience of the other Standardized Medicare Supplement Plans and their own experience.

Rates are based on state of residence. When notification of change of residence is received, rates are adjusted accordingly.

Expense per member per month costs are calculated to reflect the anticipated expenses, risk and profit margin, premium taxes, and marketing expenses.

2. Priced with Trend/Selection – Claims costs are projected for 2016 and 2017. The trend assumptions are based on historical AARP Medicare Supplement experience in your state and include selection.

3. Priced with Rate Increases – Rates are calculated to be sufficient through 2017. We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.
4. Commission Rate – Commissions comply with your state’s requirements. For each enrollment, commissions are paid up to \$600 for the first year and up to \$600 per year for renewals. Renewal commissions are paid for a minimum of five years. Additional incentives may be paid up to \$250 per enrollment per year.

Replacement commissions are paid at the renewal rate.

5. Lapse Assumption – Lapse assumptions are based on historical AARP Medicare Supplement experience. For 2016 and 2017, the assumed annual lapse rates (including death) are 7.2% and 7.5%, respectively.
6. Morbidity Assumption – Morbidity assumptions are based on historical AARP Medicare Supplement experience and are incorporated into the trend projections and base claim costs.
7. Interest Assumption – 5.0%.
8. Pre-Funding – The plans are community rated. The rates are projected to be effective until December 31, 2017 and reflect no pre-funding.

D. Scope/Reason for Request

1. Overall increase – The overall increase is 5.0%.
2. Variations by Cell – The requested rate increases vary by plan. Refer to the enclosed Rate Schedule.
3. Effective Date - January 1, 2017.
4. Timing – These plans are rated on a calendar year basis. For 2017, we propose to defer the rate revision until April 1, 2017, and have rates effective through December 31, 2017.

E. Rates and Rating Factors

1. Current – See Rate Schedule.
2. Proposed – See Rate Schedule.
3. Period Rates Apply – Effective January 1, 2017.

F. Average Annualized Premium – \$1,989. See Attachment 4 for 2017 annualized premiums by plan.

G. Rate History – See Attachment 5.

H. Average Lives – See Attachment 1.

I. Historical Incurred Claims – See Attachment 1.

J. Historical Earned Premium – See Attachment 1.

K. Loss Ratio Projection

The target lifetime loss ratio for Standardized Medicare Supplement plans is 75.0% and was filed with the initial policy filing.

1. Definition – Loss ratios are calculated as incurred claims divided by premium.
2. Base Period – Claim cost projections are based on claim data incurred through 2015.
3. Lapse Assumption – Lapse assumptions are based on historical AARP Medicare Supplement experience. For 2016 and 2017, the assumed annual lapse rates (including death) are 7.2% and 7.5%, respectively.
4. Claim Trend Assumption – Claim trend projections are based on historical AARP Medicare Supplement experience and reflect changes made to the Medicare program. See Attachment 3 for projected claim trends.
5. Attained Age/Selection Adjustments – The loss ratio projections anticipate that increases in claim costs due to aging of current insureds will be offset by continuing enrollment of younger insureds.
6. Future Rate Increases – We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.
7. Interest Assumption – 5.0%.
8. With and Without Rate Change
 - The anticipated lifetime loss ratio with the rate change implemented on April 1, 2017 is 81.1%.
 - Without a change to the 2016 rates, the anticipated lifetime loss ratio is 83.3%.

L. Loss Ratio Demonstration

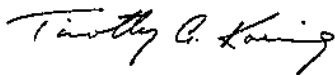
The anticipated lifetime and future loss ratios for these plans are shown in Attachment 1. After proposed rate actions and considering the credibility of the business, the anticipated lifetime loss ratio, future loss ratios and third year loss ratios are greater than or equal to the applicable ratio.

M. Actuarial Certification

I am a member of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Qualification Standards of Actuarial Opinion as adopted by the American Academy of Actuaries and am qualified to render this prescribed statement of actuarial opinion.

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

- This entire filing is in compliance with your state's applicable laws, regulations and rules.
- This filing complies with all applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board, including Actuarial Standard of Practice No. 8 "Regulatory Filings for Health Plan Entities" and Actuarial Standard of Practice No. 23 "Data Quality".
- Data provided by others were reviewed and determined to be of high quality and reliable.
- The assumptions within this filing present my best judgment as to the expected value for each assumption and are consistent with UnitedHealthcare's business plan at the time of the filing.
- The filed rates maintain the proper relationship between policies which were originally filed with differing rating methodologies.
- The rates determined in this filing are reasonable in relation to the benefits provided and are not excessive, inadequate or unfairly discriminatory.
- The anticipated lifetime loss ratio, future loss ratios, and third-year loss ratios all meet or exceed the applicable ratio.



Timothy A. Koenig, ASA, MAAA
Director, Actuarial Services
UnitedHealthcare Insurance Company

July 7, 2016

Date



UnitedHealthcare Insurance Company
680 Blair Mill Road
Horsham, PA 19044

July 7, 2016

Elizabeth K. Dwyer
Superintendent
State of Rhode Island
Department of Business Regulation
Division of Insurance
1511 Pontiac Avenue, Building 69-2
Cranston, Rhode Island 02920

RE: Rate Revision Filing & Modification to Early Enrollment Discounts and Base Rate Eligibility
Rates for 2010 Standardized Medicare Supplement Plans
UnitedHealthcare Insurance Company
NAIC #0707-79413

Dear Superintendent:

The attached filing is made to obtain approval for rates effective January 1, 2017 for the 2010 Standardized Medicare Supplement Plans issued to members of AARP and demonstrate compliance with loss ratio standards. The enclosed actuarial memorandum provides supporting information. Certification regarding compliance with loss ratio standards for your state is also provided.

The proposed rates include an average rate change of 5.0%. With these changes we project an anticipated lifetime loss ratio of 81.1%. The rates are proposed to be effective January 1, 2017 through December 31, 2017. For 2017, we propose to defer the implementation of the January 1, 2017 rate revision until April 1, 2017, and have the rates effective through December 31, 2017. We anticipate that the next rate revision will be effective January 1, 2018 through December 31, 2018.

We are also requesting approval to modify the early enrollment discounts and the eligibility period for the base rate for new insureds beginning approximately July 1, 2017 (actual implementation date may vary from this target date depending on operational readiness). The enclosed actuarial memorandum provides details regarding these changes.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2017 rates.

If you need any further information regarding this matter, please contact me at (215) 902-8429. If you prefer to e-mail me, my address is Timothy_A_Koenig@uhc.com.

Sincerely,

A handwritten signature in black ink that reads 'Timothy A. Koenig'.

Timothy A. Koenig, ASA, MAAA
Director, Actuarial Services

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Rhode Island
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2.	Department Use Only
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	UnitedHealthcare Insurance Company 680 Blair Mill Road Horsham, PA 19044	CT	HEALTH	0707	79413	36-2739571	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	TIMOTHY A. KOENIG 680 BLAIR MILL ROAD HORSHAM, PA 19044	215-902-8429	215-902-8801	Timothy_A_Koenig@uhc.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	Rerate 2017 (Plans sold June 2010 and later)
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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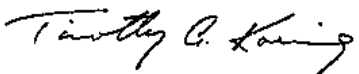
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance (TOI)	MS08G
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10.	Sub-Type of Insurance (Sub-TOI)	<u>MS08G.012 – Multi-Plan 2010</u>
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11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
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12.	Filing Submission Date	July 7, 2016	
13	Filing Fee (If required)	Amount <u>\$40.00</u>	Check Date <u>EFT</u>
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number <u>EFT</u>
14.	Date of Domiciliary Approval	To be filed August 2016	
15.	Filing Description:		
<p>RATES FOR STANDARDIZED MEDICARE SUPPLEMENT PLANS</p> <p>SEE ATTACHED COVER LETTER</p>			

16.	Certification (If required)		
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Rhode Island</u>.</p>			
Print Name <u>TIMOTHY A. KOENIG</u>		Title <u>DIRECTOR, ACTUARIAL SERVICES</u>	
Signature 		Date: <u>July 7, 2016</u>	

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		N/A
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01		N/A	<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		Rerate 2017 (Plans sold June 2010 and later)		
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		5.0%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum and Rate Schedule Standardized coverage; rates not based on age	MDA 0001, MAA 0010	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 5.1% <input type="checkbox"/> Other _____	
02	Actuarial Memorandum and Rate Schedule Standardized coverage; rates not based on age	MDB 0002, MAB 0011	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 4.9% <input type="checkbox"/> Other _____	
03	Actuarial Memorandum and Rate Schedule Standardized coverage; rates not based on age	MDC 0003, MAC 0012	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 5.0% <input type="checkbox"/> Other _____	
04	Actuarial Memorandum and Rate Schedule Standardized coverage; rates not based on age	MDF 0004, MAF 0013	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 5.0% <input type="checkbox"/> Other _____	
05	Actuarial Memorandum and Rate Schedule Standardized coverage; rates not based on age	MDK 0005, MAK 0014	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 0.0% <input type="checkbox"/> Other _____	
06	Actuarial Memorandum and Rate Schedule Standardized coverage; rates not based on age	MDL 0006, MAL 0015	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 4.9% <input type="checkbox"/> Other _____	
07	Actuarial Memorandum and Rate Schedule Standardized coverage; rates not based on age	MDN 0007, MAN 0016	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 5.1% <input type="checkbox"/> Other _____	
08	Actuarial Memorandum and Rate Schedule Standardized coverage; rates not based on age		<input type="checkbox"/> New <input type="checkbox"/> Revised Request + % <input type="checkbox"/> Other _____	
09	Actuarial Memorandum and Rate Schedule Standardized coverage; rates not based on age		<input type="checkbox"/> New <input type="checkbox"/> Revised Request + % <input type="checkbox"/> Other _____	
10	Actuarial Memorandum and Rate Schedule Standardized coverage; rates not based on age		<input type="checkbox"/> New <input type="checkbox"/> Revised Request + % <input type="checkbox"/> Other _____	

LH RFA-1

UNITEDHEALTHCARE INSURANCE COMPANY

STANDARDIZED MEDICARE SUPPLEMENT RATE FILING

GROUP POLICY NUMBER G-36000-4 FORM NUMBERS

**MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007,
MAA 0010, MAB 0011, MAC 0012, MAF 0013, MAK 0014, MAL 0015, MAN 0016**

Rhode Island

EFFECTIVE 1/1/2017

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2. Actuarial Memorandum (7 pages)
3. Attachment 1 – Loss Ratio Projections by Plan (14 pages)
4. Attachment 2 – Durational Exhibit (25 pages)
5. Attachment 3 – Per Member Per Month Claim Costs by Benefit (4 pages)
6. Attachment 4 – Average Annualized Premiums (1 page)
7. Attachment 5 – Rate History (2 pages)
8. Attachment 6 – Rhode Island and National Average Lives (2 pages)
9. Attachment 7 – Standardized Plans Trend Development (1 page)
10. Attachment 8 – Standardized Plans Historical and Projected Loss Ratios (7 pages)
11. Attachment 9 – Standardized Plans Paid and Incurred Experience (4 pages)
12. Attachment 10 – Rates for Non Issued Plans (2 pages)
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14. Attachment 12 – Benefit Description Chart (1 page)

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan A

PLAN A**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$87,049	\$58,697	67.4%	119
1999	\$73,980	\$60,170	81.3%	84
2000	\$84,505	\$55,603	65.8%	92
2001	\$92,580	\$80,274	86.7%	99
2002	\$85,816	\$81,641	95.1%	91
2003	\$95,490	\$76,406	80.0%	97
2004	\$110,938	\$70,139	63.2%	101
2005	\$107,727	\$57,716	53.6%	95
2006	\$127,425	\$69,707	54.7%	106
2007	\$137,298	\$107,497	78.3%	115
2008	\$132,618	\$86,681	65.4%	113
2009	\$150,385	\$101,936	67.8%	128
2010	\$157,347	\$135,383	86.0%	133
2011	\$162,191	\$153,343	94.5%	139
2012	\$162,467	\$158,242	97.4%	138
2013	\$157,634	\$150,546	95.5%	127
2014	\$162,095	\$125,797	77.6%	126
2015	\$169,487	\$126,042	74.4%	126
2016	\$167,318	\$135,768	81.1%	123
Total Historical	\$2,424,350	\$1,891,589	78.0%	n/a
With Interest*	\$3,729,222	\$2,869,343	76.9%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$171,437	\$133,708	78.0%	120
2018	\$185,463	\$142,865	77.0%	121
2019	\$198,163	\$152,648	77.0%	122
2020	\$211,733	\$163,101	77.0%	123
2021	\$226,233	\$174,271	77.0%	124
2022	\$241,725	\$186,205	77.0%	125
2023	\$258,279	\$198,956	77.0%	126
2024	\$275,965	\$212,580	77.0%	127
2025	\$294,864	\$227,138	77.0%	128
2026	\$315,056	\$242,692	77.0%	129
Total Future	\$2,378,918	\$1,834,164	77.1%	n/a
Discounted with Interest*	\$1,832,496	\$1,413,208	77.1%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$3,729,222	\$2,869,343	76.9%	n/a
Total Future	\$1,745,074	\$1,413,208	81.0%	n/a
Total Lifetime	\$5,474,296	\$4,282,551	78.2%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$3,729,222	\$2,869,343	76.9%	n/a
Total Future	\$1,832,496	\$1,413,208	77.1%	n/a
Total Lifetime	\$5,561,718	\$4,282,551	77.0%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan B

PLAN B**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$75,797	\$73,717	97.3%	69
1999	\$64,254	\$65,770	102.4%	49
2000	\$57,975	\$52,527	90.6%	44
2001	\$53,825	\$40,655	75.5%	41
2002	\$51,283	\$36,132	70.5%	40
2003	\$59,263	\$47,074	79.4%	44
2004	\$84,427	\$78,500	93.0%	59
2005	\$97,285	\$94,385	97.0%	66
2006	\$115,760	\$94,280	81.4%	75
2007	\$128,686	\$115,151	89.5%	81
2008	\$145,998	\$101,024	69.2%	90
2009	\$166,951	\$136,405	81.7%	101
2010	\$176,120	\$135,420	76.9%	104
2011	\$171,868	\$132,220	76.9%	94
2012	\$187,024	\$116,745	62.4%	104
2013	\$196,396	\$180,627	92.0%	107
2014	\$192,138	\$104,447	54.4%	102
2015	\$177,190	\$106,194	59.9%	94
2016	\$178,578	\$139,853	78.3%	95
Total Historical	\$2,380,818	\$1,851,128	77.8%	n/a
With Interest*	\$3,509,335	\$2,798,633	79.7%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$181,265	\$138,486	76.4%	94
2018	\$194,176	\$147,969	76.2%	94
2019	\$207,473	\$158,102	76.2%	95
2020	\$221,681	\$168,929	76.2%	96
2021	\$236,862	\$180,497	76.2%	97
2022	\$253,082	\$192,858	76.2%	97
2023	\$270,413	\$206,065	76.2%	98
2024	\$288,931	\$220,176	76.2%	99
2025	\$308,717	\$235,254	76.2%	100
2026	\$329,858	\$251,364	76.2%	101
Total Future	\$2,492,457	\$1,899,701	76.2%	n/a
Discounted with Interest*	\$1,920,321	\$1,463,703	76.2%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$3,509,335	\$2,798,633	79.7%	n/a
Total Future	\$1,831,275	\$1,463,703	79.9%	n/a
Total Lifetime	\$5,340,610	\$4,262,336	79.8%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$3,509,335	\$2,798,633	79.7%	n/a
Total Future	\$1,920,321	\$1,463,703	76.2%	n/a
Total Lifetime	\$5,429,656	\$4,262,336	78.5%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan C

PLAN C**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$1,406,557	\$1,159,394	82.4%	1,120
1999	\$1,297,098	\$994,276	76.7%	943
2000	\$1,497,399	\$1,253,679	83.7%	1,070
2001	\$1,677,138	\$1,430,682	85.3%	1,169
2002	\$1,718,027	\$1,605,640	93.5%	1,195
2003	\$1,958,418	\$1,686,022	86.1%	1,284
2004	\$2,131,173	\$1,700,949	79.8%	1,315
2005	\$2,190,847	\$1,824,409	83.3%	1,315
2006	\$2,382,490	\$2,206,000	92.6%	1,374
2007	\$2,527,368	\$2,095,266	82.9%	1,399
2008	\$2,621,759	\$2,264,045	86.4%	1,407
2009	\$2,683,824	\$2,291,140	85.4%	1,429
2010	\$2,866,048	\$2,490,937	86.9%	1,472
2011	\$2,993,383	\$2,434,274	81.3%	1,443
2012	\$2,967,608	\$2,488,531	83.9%	1,411
2013	\$3,016,350	\$2,328,046	77.2%	1,368
2014	\$3,081,370	\$2,552,758	82.8%	1,321
2015	\$3,116,074	\$2,433,299	78.1%	1,317
2016	\$2,932,765	\$2,354,363	80.3%	1,257
Total Historical	\$45,065,695	\$37,593,707	83.4%	n/a
With Interest*	\$69,264,943	\$58,012,605	83.8%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$2,922,002	\$2,313,265	79.2%	1,209
2018	\$3,161,103	\$2,471,677	78.2%	1,219
2019	\$3,377,575	\$2,640,937	78.2%	1,229
2020	\$3,608,872	\$2,821,789	78.2%	1,239
2021	\$3,856,007	\$3,015,025	78.2%	1,249
2022	\$4,120,067	\$3,221,494	78.2%	1,259
2023	\$4,402,209	\$3,442,102	78.2%	1,269
2024	\$4,703,672	\$3,677,817	78.2%	1,279
2025	\$5,025,780	\$3,929,674	78.2%	1,289
2026	\$5,369,945	\$4,198,778	78.2%	1,299
Total Future	\$40,547,232	\$31,732,555	78.3%	n/a
Discounted with Interest*	\$31,233,790	\$24,449,656	78.3%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$69,264,943	\$58,012,605	83.8%	n/a
Total Future	\$29,750,182	\$24,449,656	82.2%	n/a
Total Lifetime	\$99,015,125	\$82,462,262	83.3%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$69,264,943	\$58,012,605	83.8%	n/a
Total Future	\$31,233,790	\$24,449,656	78.3%	n/a
Total Lifetime	\$100,498,733	\$82,462,262	82.1%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan D

PLAN D**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$63,294	\$43,853	69.3%	58
1999	\$66,628	\$43,299	65.0%	51
2000	\$78,706	\$74,032	94.1%	60
2001	\$81,144	\$55,059	67.9%	60
2002	\$73,152	\$49,209	67.3%	54
2003	\$82,435	\$59,414	72.1%	56
2004	\$88,511	\$69,160	78.1%	57
2005	\$91,957	\$84,911	92.3%	57
2006	\$94,341	\$67,981	72.1%	56
2007	\$97,357	\$104,608	107.4%	56
2008	\$104,664	\$95,583	91.3%	59
2009	\$119,947	\$138,156	115.2%	67
2010	\$132,906	\$172,637	129.9%	71
2011	\$129,977	\$132,731	102.1%	63
2012	\$107,163	\$97,247	90.7%	51
2013	\$90,042	\$113,642	126.2%	41
2014	\$86,110	\$100,654	116.9%	38
2015	\$74,150	\$96,942	130.7%	32
2016	\$69,336	\$55,154	79.5%	31
Total Historical	\$1,731,822	\$1,654,273	95.5%	n/a
With Interest*	\$2,777,724	\$2,548,211	91.7%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$64,515	\$50,259	77.9%	28
2018	\$62,337	\$47,947	76.9%	25
2019	\$59,469	\$45,742	76.9%	23
2020	\$56,734	\$43,638	76.9%	20
2021	\$54,124	\$41,630	76.9%	18
2022	\$51,634	\$39,715	76.9%	17
2023	\$49,259	\$37,888	76.9%	15
2024	\$46,993	\$36,146	76.9%	13
2025	\$44,832	\$34,483	76.9%	12
2026	\$42,769	\$32,897	76.9%	11
Total Future	\$532,666	\$410,345	77.0%	n/a
Discounted with Interest*	\$429,284	\$330,812	77.1%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,777,724	\$2,548,211	91.7%	n/a
Total Future	\$409,058	\$330,812	80.9%	n/a
Total Lifetime	\$3,186,783	\$2,879,023	90.3%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,777,724	\$2,548,211	91.7%	n/a
Total Future	\$429,284	\$330,812	77.1%	n/a
Total Lifetime	\$3,207,008	\$2,879,023	89.8%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan E

PLAN E**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$152,240	\$139,773	91.8%	149
1999	\$175,537	\$136,937	78.0%	144
2000	\$172,433	\$122,294	70.9%	130
2001	\$165,790	\$116,184	70.1%	123
2002	\$144,016	\$99,693	69.2%	107
2003	\$160,650	\$165,589	103.1%	112
2004	\$168,807	\$151,740	89.9%	111
2005	\$153,136	\$168,465	110.0%	98
2006	\$154,153	\$123,099	79.9%	95
2007	\$154,920	\$120,005	77.5%	92
2008	\$149,024	\$147,626	99.1%	85
2009	\$153,197	\$110,457	72.1%	85
2010	\$167,784	\$108,451	64.6%	90
2011	\$162,164	\$126,001	77.7%	82
2012	\$143,855	\$156,350	108.7%	72
2013	\$138,661	\$117,410	84.7%	66
2014	\$130,008	\$104,613	80.5%	59
2015	\$119,586	\$97,757	81.7%	54
2016	\$112,554	\$89,461	79.5%	51
Total Historical	\$2,878,515	\$2,401,905	83.4%	n/a
With Interest*	\$4,835,264	\$4,025,785	83.3%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$108,850	\$84,297	77.4%	47
2018	\$105,149	\$80,419	76.5%	42
2019	\$100,312	\$76,720	76.5%	38
2020	\$95,698	\$73,191	76.5%	34
2021	\$91,296	\$69,824	76.5%	31
2022	\$87,096	\$66,612	76.5%	28
2023	\$83,090	\$63,548	76.5%	25
2024	\$79,268	\$60,625	76.5%	23
2025	\$75,621	\$57,836	76.5%	20
2026	\$72,143	\$55,176	76.5%	18
Total Future	\$898,521	\$688,248	76.6%	n/a
Discounted with Interest*	\$724,137	\$554,852	76.6%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,835,264	\$4,025,785	83.3%	n/a
Total Future	\$690,171	\$554,852	80.4%	n/a
Total Lifetime	\$5,525,435	\$4,580,637	82.9%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,835,264	\$4,025,785	83.3%	n/a
Total Future	\$724,137	\$554,852	76.6%	n/a
Total Lifetime	\$5,559,401	\$4,580,637	82.4%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan F

PLAN F**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$1,288,551	\$1,048,384	81.4%	981
1999	\$1,270,601	\$918,928	72.3%	852
2000	\$1,302,249	\$1,089,983	83.7%	875
2001	\$1,350,987	\$1,124,758	83.3%	909
2002	\$1,390,312	\$1,120,395	80.6%	936
2003	\$1,561,365	\$1,334,266	85.5%	1,019
2004	\$1,803,165	\$1,514,924	84.0%	1,122
2005	\$2,023,135	\$1,641,702	81.1%	1,234
2006	\$2,456,173	\$1,967,027	80.1%	1,450
2007	\$3,002,169	\$2,404,715	80.1%	1,708
2008	\$3,505,543	\$2,888,148	82.4%	1,953
2009	\$4,089,675	\$3,404,000	83.2%	2,284
2010	\$4,943,243	\$4,186,409	84.7%	2,676
2011	\$6,470,393	\$5,442,764	84.1%	3,378
2012	\$7,937,978	\$6,427,209	81.0%	4,193
2013	\$9,756,488	\$7,880,029	80.8%	4,980
2014	\$13,595,229	\$11,203,741	82.4%	6,547
2015	\$21,150,230	\$17,251,177	81.6%	9,913
2016	\$23,484,799	\$19,486,557	83.0%	11,005
Total Historical	\$112,382,284	\$92,335,116	82.2%	n/a
With Interest*	\$143,619,978	\$117,885,596	82.1%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$26,174,266	\$21,538,366	82.3%	11,878
2018	\$28,298,664	\$23,013,313	81.3%	11,973
2019	\$30,236,556	\$24,589,265	81.3%	12,069
2020	\$32,307,156	\$26,273,138	81.3%	12,165
2021	\$34,519,550	\$28,072,322	81.3%	12,262
2022	\$36,883,449	\$29,994,715	81.3%	12,361
2023	\$39,409,227	\$32,048,753	81.3%	12,459
2024	\$42,107,971	\$34,243,452	81.3%	12,559
2025	\$44,991,525	\$36,588,443	81.3%	12,660
2026	\$48,072,544	\$39,094,020	81.3%	12,761
Total Future	\$363,000,907	\$295,455,787	81.4%	n/a
Discounted with Interest*	\$279,625,205	\$227,646,102	81.4%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$143,619,978	\$117,885,596	82.1%	n/a
Total Future	\$266,566,726	\$227,646,102	85.4%	n/a
Total Lifetime	\$410,186,704	\$345,531,698	84.2%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$143,619,978	\$117,885,596	82.1%	n/a
Total Future	\$279,625,205	\$227,646,102	81.4%	n/a
Total Lifetime	\$423,245,183	\$345,531,698	81.6%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan G

PLAN G**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$87,467	\$64,763	74.0%	77
1999	\$98,950	\$61,081	61.7%	72
2000	\$98,608	\$71,538	72.5%	71
2001	\$109,848	\$78,179	71.2%	78
2002	\$120,094	\$146,985	122.4%	84
2003	\$131,916	\$112,286	85.1%	90
2004	\$158,783	\$143,182	90.2%	103
2005	\$162,223	\$113,561	70.0%	103
2006	\$186,866	\$144,052	77.1%	116
2007	\$177,571	\$139,875	78.8%	106
2008	\$176,310	\$126,647	71.8%	101
2009	\$171,559	\$156,745	91.4%	97
2010	\$177,907	\$121,290	68.2%	97
2011	\$168,304	\$111,503	66.3%	85
2012	\$164,612	\$193,224	117.4%	82
2013	\$162,832	\$131,780	80.9%	77
2014	\$154,677	\$118,094	76.3%	70
2015	\$149,247	\$144,226	96.6%	66
2016	\$137,859	\$109,094	79.1%	62
Total Historical	\$2,795,631	\$2,288,106	81.8%	n/a
With Interest*	\$4,425,338	\$3,597,670	81.3%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$135,934	\$104,997	77.2%	59
2018	\$131,301	\$100,167	76.3%	53
2019	\$125,261	\$95,559	76.3%	48
2020	\$119,499	\$91,163	76.3%	43
2021	\$114,002	\$86,970	76.3%	38
2022	\$108,758	\$82,969	76.3%	35
2023	\$103,755	\$79,153	76.3%	31
2024	\$98,982	\$75,512	76.3%	28
2025	\$94,429	\$72,038	76.3%	25
2026	\$90,085	\$68,724	76.3%	23
Total Future	\$1,122,005	\$857,252	76.4%	n/a
Discounted with Interest*	\$904,250	\$691,099	76.4%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,425,338	\$3,597,670	81.3%	n/a
Total Future	\$861,989	\$691,099	80.2%	n/a
Total Lifetime	\$5,287,326	\$4,288,769	81.1%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,425,338	\$3,597,670	81.3%	n/a
Total Future	\$904,250	\$691,099	76.4%	n/a
Total Lifetime	\$5,329,588	\$4,288,769	80.5%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan H

PLAN H**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$73,061	\$63,330	86.7%	43
1999	\$63,715	\$74,619	117.1%	35
2000	\$68,997	\$50,813	73.6%	35
2001	\$79,037	\$84,017	106.3%	39
2002	\$84,636	\$120,770	142.7%	41
2003	\$85,786	\$100,140	116.7%	40
2004	\$87,487	\$83,616	95.6%	38
2005	\$98,709	\$106,258	107.6%	39
2006	\$59,973	\$47,173	78.7%	30
2007	\$56,320	\$44,481	79.0%	29
2008	\$53,179	\$55,022	103.5%	26
2009	\$48,011	\$47,746	99.4%	23
2010	\$44,598	\$28,576	64.1%	20
2011	\$41,687	\$25,432	61.0%	18
2012	\$40,083	\$24,658	61.5%	17
2013	\$35,234	\$19,430	55.1%	15
2014	\$31,210	\$29,777	95.4%	13
2015	\$30,236	\$21,975	72.7%	13
2016	\$26,442	\$19,526	73.8%	12
Total Historical	\$1,108,399	\$1,047,358	94.5%	n/a
With Interest*	\$1,965,701	\$1,907,811	97.1%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$22,718	\$17,784	78.3%	10
2018	\$21,673	\$16,965	78.3%	9
2019	\$20,676	\$16,185	78.3%	8
2020	\$19,725	\$15,441	78.3%	7
2021	\$18,818	\$14,730	78.3%	7
2022	\$17,952	\$14,053	78.3%	6
2023	\$17,126	\$13,406	78.3%	5
2024	\$16,338	\$12,790	78.3%	5
2025	\$15,587	\$12,201	78.3%	4
2026	\$14,870	\$11,640	78.3%	4
Total Future	\$185,483	\$145,195	78.3%	n/a
Discounted with Interest*	\$149,533	\$117,053	78.3%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$1,965,701	\$1,907,811	97.1%	n/a
Total Future	\$149,533	\$117,053	78.3%	n/a
Total Lifetime	\$2,115,234	\$2,024,864	95.7%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$1,965,701	\$1,907,811	97.1%	n/a
Total Future	\$149,533	\$117,053	78.3%	n/a
Total Lifetime	\$2,115,234	\$2,024,864	95.7%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan I

PLAN I**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$343,049	\$264,613	77.1%	202
1999	\$334,024	\$246,620	73.8%	179
2000	\$382,125	\$284,485	74.4%	192
2001	\$412,824	\$340,258	82.4%	202
2002	\$446,329	\$354,561	79.4%	212
2003	\$480,676	\$372,477	77.5%	222
2004	\$547,415	\$472,067	86.2%	238
2005	\$614,920	\$470,647	76.5%	252
2006	\$462,783	\$364,351	78.7%	233
2007	\$436,929	\$275,171	63.0%	225
2008	\$418,254	\$353,172	84.4%	209
2009	\$427,607	\$383,652	89.7%	213
2010	\$445,061	\$309,381	69.5%	204
2011	\$404,547	\$300,508	74.3%	184
2012	\$364,894	\$265,953	72.9%	165
2013	\$344,512	\$227,341	66.0%	154
2014	\$329,104	\$188,978	57.4%	145
2015	\$310,923	\$229,811	73.9%	136
2016	\$303,951	\$225,334	74.1%	135
Total Historical	\$7,809,927	\$5,929,381	75.9%	n/a
With Interest*	\$13,021,881	\$9,969,371	76.6%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$296,556	\$232,161	78.3%	132
2018	\$282,914	\$221,482	78.3%	118
2019	\$269,900	\$211,294	78.3%	107
2020	\$257,485	\$201,574	78.3%	96
2021	\$245,640	\$192,302	78.3%	86
2022	\$234,341	\$183,456	78.3%	78
2023	\$223,561	\$175,017	78.3%	70
2024	\$213,277	\$166,966	78.3%	63
2025	\$203,467	\$159,286	78.3%	57
2026	\$194,107	\$151,958	78.3%	51
Total Future	\$2,421,248	\$1,895,495	78.3%	n/a
Discounted with Interest*	\$1,951,961	\$1,528,110	78.3%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$13,021,881	\$9,969,371	76.6%	n/a
Total Future	\$1,951,961	\$1,528,110	78.3%	n/a
Total Lifetime	\$14,973,842	\$11,497,481	76.8%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$13,021,881	\$9,969,371	76.6%	n/a
Total Future	\$1,951,961	\$1,528,110	78.3%	n/a
Total Lifetime	\$14,973,842	\$11,497,481	76.8%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan J

PLAN J**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$655,366	\$573,698	87.5%	319
1999	\$713,473	\$749,945	105.1%	312
2000	\$819,084	\$740,779	90.4%	353
2001	\$963,284	\$882,024	91.6%	379
2002	\$1,144,085	\$896,030	78.3%	430
2003	\$1,320,234	\$1,171,645	88.7%	485
2004	\$1,544,345	\$1,356,583	87.8%	532
2005	\$1,789,083	\$1,557,305	87.0%	593
2006	\$1,353,582	\$1,133,102	83.7%	593
2007	\$1,422,768	\$1,143,944	80.4%	640
2008	\$1,594,396	\$1,283,104	80.5%	702
2009	\$1,814,469	\$1,597,830	88.1%	817
2010	\$2,026,211	\$1,699,437	83.9%	924
2011	\$2,077,133	\$1,579,324	76.0%	872
2012	\$2,031,923	\$1,547,942	76.2%	840
2013	\$2,038,036	\$1,566,678	76.9%	820
2014	\$2,014,528	\$1,528,178	75.9%	794
2015	\$1,940,227	\$1,449,042	74.7%	758
2016	\$1,814,151	\$1,422,715	78.4%	699
Total Historical	\$29,076,375	\$23,879,303	82.1%	n/a
With Interest*	\$44,246,097	\$36,904,409	83.4%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$1,675,188	\$1,377,448	82.2%	641
2018	\$1,598,130	\$1,314,086	82.2%	577
2019	\$1,524,616	\$1,253,638	82.2%	519
2020	\$1,454,483	\$1,195,970	82.2%	467
2021	\$1,387,577	\$1,140,956	82.2%	420
2022	\$1,323,749	\$1,088,472	82.2%	378
2023	\$1,262,856	\$1,038,402	82.2%	341
2024	\$1,204,765	\$990,636	82.2%	307
2025	\$1,149,346	\$945,066	82.2%	276
2026	\$1,096,476	\$901,593	82.2%	248
Total Future	\$13,677,185	\$11,246,266	82.2%	n/a
Discounted with Interest*	\$11,026,273	\$9,066,515	82.2%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$44,246,097	\$36,904,409	83.4%	n/a
Total Future	\$11,026,273	\$9,066,515	82.2%	n/a
Total Lifetime	\$55,272,369	\$45,970,923	83.2%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$44,246,097	\$36,904,409	83.4%	n/a
Total Future	\$11,026,273	\$9,066,515	82.2%	n/a
Total Lifetime	\$55,272,369	\$45,970,923	83.2%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan K

PLAN K**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$1,382	\$1,318	95.4%	3
2007	\$9,163	\$3,296	36.0%	11
2008	\$7,894	\$4,783	60.6%	10
2009	\$13,954	\$8,727	62.5%	19
2010	\$13,862	\$13,577	97.9%	19
2011	\$18,396	\$9,537	51.8%	25
2012	\$26,329	\$20,018	76.0%	37
2013	\$35,637	\$25,798	72.4%	50
2014	\$44,754	\$18,807	42.0%	56
2015	\$69,859	\$42,691	61.1%	88
2016	\$68,441	\$49,691	72.6%	91
Total Historical	\$309,672	\$198,242	64.0%	n/a
With Interest*	\$362,959	\$232,011	63.9%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$68,138	\$52,536	77.1%	94
2018	\$72,804	\$56,134	77.1%	95
2019	\$77,789	\$59,978	77.1%	96
2020	\$83,116	\$64,085	77.1%	96
2021	\$88,808	\$68,474	77.1%	97
2022	\$94,890	\$73,163	77.1%	98
2023	\$101,388	\$78,173	77.1%	99
2024	\$108,331	\$83,526	77.1%	100
2025	\$115,749	\$89,246	77.1%	100
2026	\$123,676	\$95,358	77.1%	101
Total Future	\$934,689	\$720,672	77.1%	n/a
Discounted with Interest*	\$720,170	\$555,271	77.1%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$362,959	\$232,011	63.9%	n/a
Total Future	\$720,170	\$555,271	77.1%	n/a
Total Lifetime	\$1,083,129	\$787,282	72.7%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$362,959	\$232,011	63.9%	n/a
Total Future	\$720,170	\$555,271	77.1%	n/a
Total Lifetime	\$1,083,129	\$787,282	72.7%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan L

PLAN L**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$5,172	\$1,766	34.1%	5
2007	\$16,357	\$12,920	79.0%	16
2008	\$24,048	\$12,259	51.0%	23
2009	\$30,026	\$12,947	43.1%	28
2010	\$36,302	\$44,210	121.8%	33
2011	\$37,948	\$35,258	92.9%	32
2012	\$40,275	\$19,223	47.7%	33
2013	\$43,789	\$29,271	66.8%	36
2014	\$46,569	\$38,251	82.1%	36
2015	\$57,083	\$35,094	61.5%	43
2016	\$58,274	\$45,642	78.3%	44
Total Historical	\$395,845	\$286,840	72.5%	n/a
With Interest*	\$489,662	\$353,936	72.3%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$53,952	\$42,238	78.3%	39
2018	\$58,364	\$45,130	77.3%	40
2019	\$62,361	\$48,221	77.3%	40
2020	\$66,632	\$51,523	77.3%	40
2021	\$71,195	\$55,051	77.3%	41
2022	\$76,070	\$58,821	77.3%	41
2023	\$81,279	\$62,849	77.3%	41
2024	\$86,845	\$67,153	77.3%	42
2025	\$92,792	\$71,752	77.3%	42
2026	\$99,147	\$76,665	77.3%	42
Total Future	\$748,637	\$579,402	77.4%	n/a
Discounted with Interest*	\$576,681	\$446,424	77.4%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$489,662	\$353,936	72.3%	n/a
Total Future	\$549,888	\$446,424	81.2%	n/a
Total Lifetime	\$1,039,550	\$800,360	77.0%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$489,662	\$353,936	72.3%	n/a
Total Future	\$576,681	\$446,424	77.4%	n/a
Total Lifetime	\$1,066,343	\$800,360	75.1%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 2010 PLAN ONLY

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Plan N

PLAN N**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$16,307	\$7,751	47.5%	14
2011	\$387,032	\$312,136	80.6%	304
2012	\$632,900	\$521,188	82.3%	523
2013	\$1,138,420	\$904,260	79.4%	918
2014	\$2,272,650	\$1,791,136	78.8%	1,697
2015	\$4,464,470	\$3,493,001	78.2%	3,160
2016	\$5,391,165	\$4,226,848	78.4%	3,681
Total Historical	\$14,302,945	\$11,256,319	78.7%	n/a
With Interest*	\$15,562,483	\$12,253,598	78.7%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2017	\$6,578,675	\$5,081,531	77.2%	4,291
2018	\$7,111,891	\$5,429,514	76.3%	4,325
2019	\$7,598,913	\$5,801,328	76.3%	4,360
2020	\$8,119,286	\$6,198,603	76.3%	4,395
2021	\$8,675,295	\$6,623,083	76.3%	4,430
2022	\$9,269,379	\$7,076,632	76.3%	4,465
2023	\$9,904,146	\$7,561,239	76.3%	4,501
2024	\$10,582,382	\$8,079,033	76.3%	4,537
2025	\$11,307,064	\$8,632,285	76.3%	4,573
2026	\$12,081,372	\$9,223,424	76.3%	4,610
Total Future	\$91,228,404	\$69,706,671	76.4%	n/a
Discounted with Interest*	\$70,274,788	\$53,708,381	76.4%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$15,562,483	\$12,253,598	78.7%	n/a
Total Future	\$67,000,313	\$53,708,381	80.2%	n/a
Total Lifetime	\$82,562,797	\$65,961,980	79.9%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$15,562,483	\$12,253,598	78.7%	n/a
Total Future	\$70,274,788	\$53,708,381	76.4%	n/a
Total Lifetime	\$85,837,271	\$65,961,980	76.8%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 AND 2010 PLANS COMBINED

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4 Total Standardized

TOTAL STANDARDIZED

	HISTORICAL EXPERIENCE			Average Lives
	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	
1998	\$4,232,432	\$3,490,221	82.5%	3,138
1999	\$4,158,259	\$3,351,644	80.6%	2,720
2000	\$4,562,080	\$3,795,735	83.2%	2,922
2001	\$4,986,458	\$4,232,088	84.9%	3,100
2002	\$5,257,750	\$4,511,057	85.8%	3,189
2003	\$5,936,233	\$5,125,318	86.3%	3,447
2004	\$6,725,051	\$5,640,860	83.9%	3,676
2005	\$7,329,022	\$6,119,359	83.5%	3,851
2006	\$7,400,101	\$6,219,856	84.1%	4,135
2007	\$8,166,905	\$6,566,930	80.4%	4,479
2008	\$8,933,686	\$7,418,093	83.0%	4,777
2009	\$9,869,606	\$8,389,741	85.0%	5,291
2010	\$11,203,694	\$9,453,458	84.4%	5,856
2011	\$13,225,023	\$10,795,031	81.6%	6,718
2012	\$14,807,111	\$12,036,529	81.3%	7,666
2013	\$17,154,031	\$13,674,859	79.7%	8,759
2014	\$22,140,443	\$17,905,231	80.9%	11,004
2015	\$31,828,762	\$25,527,251	80.2%	15,801
2016	\$34,745,632	\$28,360,007	81.6%	17,286
Total Historical	\$222,662,279	\$182,613,268	82.0%	n/a
With Interest*	\$307,810,587	\$253,358,980	82.3%	n/a

FUTURE EXPERIENCE - WITH 2017 RATE CHANGE

	FUTURE EXPERIENCE - WITH 2017 RATE CHANGE			Average Lives
	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	
2017	\$38,453,496	\$31,167,075	81.1%	18,642
2018	\$41,283,967	\$33,087,669	80.1%	18,692
2019	\$43,859,065	\$35,149,616	80.1%	18,752
2020	\$46,622,099	\$37,362,144	80.1%	18,822
2021	\$49,585,406	\$39,735,135	80.1%	18,901
2022	\$52,762,191	\$42,279,163	80.1%	18,987
2023	\$56,166,588	\$45,005,551	80.1%	19,080
2024	\$59,813,721	\$47,926,410	80.1%	19,181
2025	\$63,719,771	\$51,054,701	80.1%	19,287
2026	\$67,902,047	\$54,404,289	80.1%	19,398
Total Future	\$520,168,353	\$417,171,754	80.2%	n/a
Discounted with Interest*	\$401,368,888	\$321,971,186	80.2%	n/a

LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE

	LIFETIME EXPERIENCE* - WITHOUT 2017 RATE CHANGE			Average Lives
	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	
Total Historical	\$307,810,587	\$253,358,980	82.3%	n/a
Total Future	\$383,252,614	\$321,971,186	84.0%	n/a
Total Lifetime	\$691,063,200	\$575,330,166	83.3%	n/a

LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE

	LIFETIME EXPERIENCE* - WITH 2017 RATE CHANGE			Average Lives
	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	
Total Historical	\$307,810,587	\$253,358,980	82.3%	n/a
Total Future	\$401,368,888	\$321,971,186	80.2%	n/a
Total Lifetime	\$709,179,475	\$575,330,166	81.1%	n/a

*Accumulated at 5% interest rate

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN A

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	58,697	87,049	67.4%	119
Total		58,697	87,049	67.4%	119
1999	1999	725	3,976	18.2%	5
	1998	59,444	70,004	84.9%	79
Total		60,170	73,980	81.3%	84
2000	2000	7,759	12,904	60.1%	15
	1999	2,138	7,362	29.0%	8
	1998	45,706	64,239	71.2%	69
Total		55,603	84,505	65.8%	92
2001	2001	2,020	7,349	27.5%	8
	2000	7,922	15,107	52.4%	17
	1999	4,028	6,041	66.7%	6
	1998	66,304	64,083	103.5%	68
Total		80,274	92,580	86.7%	99
2002	2002	5,149	6,452	79.8%	7
	2001	6,375	11,065	57.6%	12
	2000	11,628	12,234	95.0%	13
	1998-1999	58,490	56,066	104.3%	59
Total		81,641	85,816	95.1%	91
2003	2003	8,575	7,992	107.3%	9
	2002	11,917	13,765	86.6%	14
	2001	3,081	11,341	27.2%	11
	1998-2000	52,833	62,391	84.7%	63
Total		76,406	95,490	80.0%	97
2004	2004	6,708	10,369	64.7%	10
	2003	14,530	13,679	106.2%	14
	2002	10,534	15,461	68.1%	14
	1998-2001	38,368	71,429	53.7%	64
Total		70,139	110,938	63.2%	101
2005	2005	4,081	9,653	42.3%	8
	2004	6,474	12,454	52.0%	12
	2003	10,029	10,963	91.5%	10
	1998-2002	37,132	74,657	49.7%	64
Total		57,716	107,727	53.6%	95
2006	2006	9,148	21,906	41.8%	18
	2005	6,208	13,152	47.2%	11
	2004	3,770	11,828	31.9%	11
	1998-2003	50,580	80,538	62.8%	67
Total		69,707	127,425	54.7%	106
2007	2007	7,966	10,278	77.5%	9
	2006	39,417	30,157	130.7%	25
	2005	5,281	11,821	44.7%	10
	1998-2004	54,833	85,042	64.5%	71
Total		107,497	137,298	78.3%	115
2008	2008	7,880	11,013	71.6%	10
	2007	7,566	14,609	51.8%	13
	2006	24,418	22,861	106.8%	20
	1998-2005	46,817	84,135	55.6%	70
Total		86,681	132,618	65.4%	113

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN A

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	5,836	14,636	39.9%	13
	2008	20,040	19,521	102.7%	17
	2007	10,194	14,526	70.2%	13
	1998-2006	65,866	101,703	64.8%	85
Total		101,936	150,385	67.8%	128
2010	2010	10,173	10,047	101.3%	9
	2009	8,520	18,667	45.6%	17
	2008	41,996	18,387	228.4%	16
	1998-2007	74,693	110,246	67.8%	91
Total		135,383	157,347	86.0%	133
2011	2011	10,883	13,421	81.1%	13
	2010	18,618	13,071	142.4%	13
	2009	21,343	12,266	174.0%	11
	1998-2008	102,498	123,433	83.0%	102
Total		153,343	162,191	94.5%	139
2012	2012	9,496	5,761	164.8%	7
	2011	9,165	17,740	51.7%	16
	2010	34,129	10,975	311.0%	11
	1998-2009	105,452	127,991	82.4%	104
Total		158,242	162,467	97.4%	138
2013	2013	5,585	7,055	79.2%	5
	2012	11,985	7,724	155.2%	8
	2011	2,733	10,410	26.3%	10
	1998-2010	130,243	132,445	98.3%	104
Total		150,546	157,634	95.5%	127
2014	2014	3,881	11,637	33.4%	10
	2013	4,912	6,781	72.4%	5
	2012	3,323	7,462	44.5%	7
	1998-2011	113,682	136,215	83.5%	103
Total		125,797	162,095	77.6%	126
2015	2015	1,166	7,205	16.2%	6
	2014	8,816	14,562	60.5%	12
	2013	2,333	7,488	31.2%	5
	1998-2012	113,727	140,233	81.1%	103
Total		126,042	169,487	74.4%	126

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN B

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	73,717	75,797	97.3%	69
Total		73,717	75,797	97.3%	69
1999	1999	0	0	0.0%	0
	1998	65,770	64,254	102.4%	49
Total		65,770	64,254	102.4%	49
2000	2000	1,172	4,088	28.7%	3
	1999	0	0	0.0%	0
	1998	51,355	53,886	95.3%	41
Total		52,527	57,975	90.6%	44
2001	2001	0	697	0.0%	1
	2000	1,526	7,147	21.3%	5
	1999	0	0	0.0%	0
	1998	39,130	45,982	85.1%	35
Total		40,655	53,825	75.5%	41
2002	2002	10,575	5,682	186.1%	5
	2001	116	443	26.1%	0
	2000	4,999	7,223	69.2%	5
	1998-1999	20,442	37,935	53.9%	29
Total		36,132	51,283	70.5%	40
2003	2003	3,742	7,631	49.0%	6
	2002	16,624	9,978	166.6%	8
	2001	0	0	0.0%	0
	1998-2000	26,707	41,654	64.1%	30
Total		47,074	59,263	79.4%	44
2004	2004	21,829	19,139	114.1%	13
	2003	7,289	13,278	54.9%	10
	2002	13,974	11,180	125.0%	8
	1998-2001	35,409	40,830	86.7%	28
Total		78,500	84,427	93.0%	59
2005	2005	15,096	6,036	250.1%	4
	2004	18,933	25,205	75.1%	17
	2003	9,759	11,742	83.1%	8
	1998-2002	50,597	54,301	93.2%	36
Total		94,385	97,285	97.0%	66
2006	2006	15,230	24,457	62.3%	16
	2005	7,907	6,655	118.8%	5
	2004	18,898	24,391	77.5%	15
	1998-2003	52,244	60,256	86.7%	39
Total		94,280	115,760	81.4%	75
2007	2007	13,636	16,365	83.3%	11
	2006	28,975	35,360	81.9%	22
	2005	5,353	7,624	70.2%	5
	1998-2004	67,188	69,337	96.9%	43
Total		115,151	128,686	89.5%	81
2008	2008	27,605	25,924	106.5%	16
	2007	13,397	24,549	54.6%	16
	2006	14,559	27,428	53.1%	17
	1998-2005	45,464	68,097	66.8%	41
Total		101,024	145,998	69.2%	90

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN B

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	17,410	19,594	88.9%	12
	2008	49,377	33,787	146.1%	21
	2007	20,536	26,280	78.1%	16
	1998-2006	49,082	87,290	56.2%	51
Total		136,405	166,951	81.7%	101
2010	2010	13,175	15,305	86.1%	8
	2009	33,733	24,154	139.7%	15
	2008	28,698	28,755	99.8%	19
	1998-2007	59,814	107,906	55.4%	63
Total		135,420	176,120	76.9%	104
2011	2011	7,835	14,016	55.9%	8
	2010	11,017	19,040	57.9%	10
	2009	26,642	19,324	137.9%	11
	1998-2008	86,726	119,488	72.6%	65
Total		132,220	171,868	76.9%	94
2012	2012	8,426	16,044	52.5%	10
	2011	16,289	26,222	62.1%	15
	2010	12,735	17,884	71.2%	9
	1998-2009	79,295	126,875	62.5%	69
Total		116,745	187,024	62.4%	104
2013	2013	9,809	15,605	62.9%	11
	2012	37,379	22,018	169.8%	14
	2011	7,820	18,934	41.3%	10
	1998-2010	125,620	139,839	89.8%	73
Total		180,627	196,396	92.0%	107
2014	2014	565	6,215	9.1%	4
	2013	7,262	23,375	31.1%	15
	2012	17,547	20,977	83.6%	12
	1998-2011	79,074	141,571	55.9%	71
Total		104,447	192,138	54.4%	102
2015	2015	499	5,572	9.0%	3
	2014	11,665	13,823	84.4%	9
	2013	8,968	19,289	46.5%	12
	1998-2012	85,061	138,505	61.4%	70
Total		106,194	177,190	59.9%	94

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN C

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	1,159,394	1,406,557	82.4%	1,120
Total		1,159,394	1,406,557	82.4%	1,120
1999	1999	76,745	68,133	112.6%	51
	1998	917,531	1,228,965	74.7%	892
Total		994,276	1,297,098	76.7%	943
2000	2000	188,746	191,577	98.5%	141
	1999	118,399	134,879	87.8%	99
	1998	946,534	1,170,942	80.8%	830
Total		1,253,679	1,497,399	83.7%	1,070
2001	2001	99,301	145,112	68.4%	102
	2000	270,315	265,506	101.8%	188
	1999	114,805	130,995	87.6%	92
	1998	946,260	1,135,525	83.3%	788
Total		1,430,682	1,677,138	85.3%	1,169
2002	2002	101,369	119,749	84.7%	88
	2001	177,378	218,177	81.3%	151
	2000	220,068	236,187	93.2%	163
	1998-1999	1,106,824	1,143,915	96.8%	793
Total		1,605,640	1,718,027	93.5%	1,195
2003	2003	100,155	148,217	67.6%	106
	2002	210,883	205,050	102.8%	141
	2001	152,065	222,651	68.3%	140
	1998-2000	1,222,919	1,382,499	88.5%	897
Total		1,686,022	1,958,418	86.1%	1,284
2004	2004	57,220	102,043	56.1%	65
	2003	157,184	229,777	68.4%	154
	2002	157,875	198,963	79.3%	125
	1998-2001	1,328,670	1,600,390	83.0%	971
Total		1,700,949	2,131,173	79.8%	1,315
2005	2005	76,519	104,997	72.9%	67
	2004	147,123	168,479	87.3%	104
	2003	147,159	225,412	65.3%	142
	1998-2002	1,453,608	1,691,958	85.9%	1,003
Total		1,824,409	2,190,847	83.3%	1,315
2006	2006	217,145	194,692	111.5%	118
	2005	152,548	163,654	93.2%	98
	2004	117,799	162,349	72.6%	95
	1998-2003	1,718,507	1,861,795	92.3%	1,064
Total		2,206,000	2,382,490	92.6%	1,374
2007	2007	69,157	120,455	57.4%	73
	2006	253,910	297,282	85.4%	172
	2005	127,000	163,250	77.8%	91
	1998-2004	1,645,198	1,946,381	84.5%	1,062
Total		2,095,266	2,527,368	82.9%	1,399
2008	2008	59,880	106,902	56.0%	67
	2007	124,100	175,775	70.6%	104
	2006	236,539	283,401	83.5%	154
	1998-2005	1,843,526	2,055,681	89.7%	1,083
Total		2,264,045	2,621,759	86.4%	1,407

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN C

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	126,881	134,344	94.4%	83
	2008	145,098	167,155	86.8%	104
	2007	125,310	171,721	73.0%	97
	1998-2006	1,893,851	2,210,605	85.7%	1,145
Total		2,291,140	2,683,824	85.4%	1,429
2010	2010	149,363	157,491	94.8%	92
	2009	258,178	228,239	113.1%	137
	2008	125,728	163,184	77.0%	96
	1998-2007	1,957,667	2,317,134	84.5%	1,146
Total		2,490,937	2,866,048	86.9%	1,472
2011	2011	102,254	110,294	92.7%	66
	2010	182,933	211,975	86.3%	121
	2009	221,775	224,975	98.6%	125
	1998-2008	1,927,312	2,446,138	78.8%	1,131
Total		2,434,274	2,993,383	81.3%	1,443
2012	2012	61,748	84,405	73.2%	49
	2011	141,092	168,562	83.7%	98
	2010	171,980	203,206	84.6%	111
	1998-2009	2,113,711	2,511,435	84.2%	1,154
Total		2,488,531	2,967,608	83.9%	1,411
2013	2013	47,331	48,852	96.9%	27
	2012	103,439	124,827	82.9%	69
	2011	150,123	170,963	87.8%	93
	1998-2010	2,027,152	2,671,708	75.9%	1,178
Total		2,328,046	3,016,350	77.2%	1,368
2014	2014	90,575	112,122	80.8%	48
	2013	49,885	78,589	63.5%	39
	2012	71,275	119,119	59.8%	61
	1998-2011	2,341,023	2,771,539	84.5%	1,173
Total		2,552,758	3,081,370	82.8%	1,321
2015	2015	66,033	29,384	224.7%	15
	2014	216,653	294,459	73.6%	127
	2013	41,735	72,676	57.4%	35
	1998-2012	2,108,878	2,719,556	77.5%	1,141
Total		2,433,299	3,116,074	78.1%	1,317

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN D

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	43,853	63,294	69.3%	58
Total		43,853	63,294	69.3%	58
1999	1999	2,667	2,353	113.3%	2
	1998	40,632	64,275	63.2%	49
Total		43,299	66,628	65.0%	51
2000	2000	4,272	17,034	25.1%	13
	1999	1,706	2,666	64.0%	2
	1998	68,055	59,006	115.3%	45
Total		74,032	78,706	94.1%	60
2001	2001	2,146	4,993	43.0%	3
	2000	12,569	19,233	65.4%	15
	1999	4,080	2,736	149.1%	2
	1998	36,264	54,182	66.9%	40
Total		55,059	81,144	67.9%	60
2002	2002	1,126	3,042	37.0%	2
	2001	1,719	5,921	29.0%	4
	2000	9,899	16,699	59.3%	12
	1998-1999	36,466	47,490	76.8%	35
Total		49,209	73,152	67.3%	54
2003	2003	4,521	5,329	84.8%	3
	2002	3,232	6,530	49.5%	4
	2001	5,607	6,532	85.8%	5
	1998-2000	46,054	64,044	71.9%	44
Total		59,414	82,435	72.1%	56
2004	2004	6,616	2,521	262.5%	2
	2003	7,123	9,484	75.1%	6
	2002	3,965	6,737	58.9%	4
	1998-2001	51,456	69,768	73.8%	45
Total		69,160	88,511	78.1%	57
2005	2005	3,710	6,577	56.4%	4
	2004	9,188	3,423	268.4%	2
	2003	4,376	8,649	50.6%	5
	1998-2002	67,637	73,308	92.3%	46
Total		84,911	91,957	92.3%	57
2006	2006	3,491	6,226	56.1%	4
	2005	3,417	7,167	47.7%	4
	2004	1,507	3,141	48.0%	2
	1998-2003	59,567	77,807	76.6%	47
Total		67,981	94,341	72.1%	56
2007	2007	4,168	8,965	46.5%	5
	2006	2,760	8,797	31.4%	5
	2005	3,706	7,474	49.6%	4
	1998-2004	93,974	72,122	130.3%	42
Total		104,608	97,357	107.4%	56
2008	2008	6,425	6,758	95.1%	4
	2007	2,910	8,634	33.7%	5
	2006	7,572	9,193	82.4%	5
	1998-2005	78,676	80,078	98.2%	45
Total		95,583	104,664	91.3%	59

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN D

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	5,654	13,672	41.4%	8
	2008	10,330	13,446	76.8%	8
	2007	14,812	5,967	248.2%	3
	1998-2006	107,361	86,861	123.6%	47
Total		138,156	119,947	115.2%	67
2010	2010	12,906	5,695	226.6%	3
	2009	45,519	23,001	197.9%	12
	2008	17,274	15,376	112.3%	9
	1998-2007	96,938	88,834	109.1%	46
Total		172,637	132,906	129.9%	71
2011	2010	5,032	8,076	62.3%	4
	2009	29,306	24,003	122.1%	12
	1998-2008	98,392	97,898	100.5%	48
Total		132,731	129,977	102.1%	63
2012	2010	8,612	8,166	105.5%	4
	1998-2009	88,635	98,997	89.5%	47
Total		97,247	107,163	90.7%	51
2013	1998-2010	113,642	90,042	126.2%	41
Total		113,642	90,042	126.2%	41
2014	1998-2010	100,654	86,110	116.9%	38
Total		100,654	86,110	116.9%	38
2015	1998-2010	96,942	74,150	130.7%	32
Total		96,942	74,150	130.7%	32

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN E

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	139,773	152,240	91.8%	149
Total		139,773	152,240	91.8%	149
1999	1999	8,694	19,905	43.7%	16
	1998	128,243	155,632	82.4%	128
Total		136,937	175,537	78.0%	144
2000	2000	2,812	7,503	37.5%	6
	1999	15,656	24,040	65.1%	18
	1998	103,826	140,890	73.7%	106
Total		122,294	172,433	70.9%	130
2001	2001	3,793	5,771	65.7%	4
	2000	7,710	10,389	74.2%	8
	1999	24,062	25,270	95.2%	19
	1998	80,618	124,360	64.8%	92
Total		116,184	165,790	70.1%	123
2002	2002	4,034	7,093	56.9%	5
	2001	5,601	9,040	62.0%	7
	2000	4,072	8,093	50.3%	6
	1998-1999	85,986	119,790	71.8%	89
Total		99,693	144,016	69.2%	107
2003	2003	698	2,488	28.0%	2
	2002	12,610	17,534	71.9%	13
	2001	12,516	10,511	119.1%	7
	1998-2000	139,766	130,117	107.4%	90
Total		165,589	160,650	103.1%	112
2004	2004	140	2,187	6.4%	1
	2003	6,510	6,367	102.2%	4
	2002	6,531	13,685	47.7%	10
	1998-2001	138,559	146,567	94.5%	96
Total		151,740	168,807	89.9%	111
2005	2005	1,513	512	295.5%	0
	2004	126	885	14.3%	1
	2003	2,734	2,863	95.5%	2
	1998-2002	164,092	148,877	110.2%	95
Total		168,465	153,136	110.0%	98
2006	2006	5,193	5,445	95.4%	4
	2005	2,033	3,162	64.3%	2
	2004	758	2,662	28.5%	2
	1998-2003	115,115	142,884	80.6%	88
Total		123,099	154,153	79.9%	95
2007	2007	174	1,840	9.5%	1
	2006	5,136	9,154	56.1%	6
	2005	904	3,259	27.7%	2
	1998-2004	113,790	140,667	80.9%	84
Total		120,005	154,920	77.5%	92
2008	2008	432	1,257	34.4%	1
	2007	0	1,432	0.0%	1
	2006	9,964	11,691	85.2%	7
	1998-2005	137,229	134,644	101.9%	77
Total		147,626	149,024	99.1%	85

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN E

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	6,212	9,818	63.3%	5
	2008	2,616	3,869	67.6%	2
	2007	0	0	0.0%	0
	1998-2006	101,628	139,511	72.8%	78
Total		110,457	153,197	72.1%	85
2010	2010	0	2,065	0.0%	1
	2009	6,262	18,130	34.5%	9
	2008	934	3,238	28.8%	2
	1998-2007	101,255	144,352	70.1%	78
Total		108,451	167,784	64.6%	90
2011	2010	808	2,223	36.4%	1
	2009	3,846	12,688	30.3%	7
	1998-2008	121,347	147,252	82.4%	74
Total		126,001	162,164	77.7%	82
2012	2010	14	2,251	0.6%	1
	1998-2009	156,336	141,604	110.4%	71
Total		156,350	143,855	108.7%	72
2013	1998-2010	117,410	138,661	84.7%	66
Total		117,410	138,661	84.7%	66
2014	1998-2010	104,613	130,008	80.5%	59
Total		104,613	130,008	80.5%	59
2015	1998-2010	97,757	119,586	81.7%	54
Total		97,757	119,586	81.7%	54

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN F

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	1,048,384	1,288,551	81.4%	981
Total		1,048,384	1,288,551	81.4%	981
1999	1999	47,645	46,491	102.5%	33
	1998	871,282	1,224,110	71.2%	819
Total		918,928	1,270,601	72.3%	852
2000	2000	51,309	76,049	67.5%	55
	1999	61,082	80,307	76.1%	56
	1998	977,592	1,145,893	85.3%	764
Total		1,089,983	1,302,249	83.7%	875
2001	2001	40,932	76,254	53.7%	54
	2000	72,046	113,354	63.6%	80
	1999	66,080	77,220	85.6%	52
	1998	945,700	1,084,160	87.2%	723
Total		1,124,758	1,350,987	83.3%	909
2002	2002	71,790	100,226	71.6%	72
	2001	83,570	121,190	69.0%	85
	2000	68,054	109,604	62.1%	74
	1998-1999	896,980	1,059,291	84.7%	706
Total		1,120,395	1,390,312	80.6%	936
2003	2003	84,976	111,397	76.3%	80
	2002	130,677	173,594	75.3%	120
	2001	86,792	116,379	74.6%	75
	1998-2000	1,031,820	1,159,995	89.0%	744
Total		1,334,266	1,561,365	85.5%	1,019
2004	2004	84,467	130,959	64.5%	88
	2003	159,662	213,194	74.9%	143
	2002	177,893	175,597	101.3%	112
	1998-2001	1,092,902	1,283,415	85.2%	780
Total		1,514,924	1,803,165	84.0%	1,122
2005	2005	139,979	158,921	88.1%	106
	2004	172,686	247,128	69.9%	161
	2003	140,573	205,743	68.3%	129
	1998-2002	1,188,464	1,411,344	84.2%	837
Total		1,641,702	2,023,135	81.1%	1,234
2006	2006	354,735	380,529	93.2%	236
	2005	176,476	262,458	67.2%	168
	2004	172,463	239,512	72.0%	146
	1998-2003	1,263,352	1,573,674	80.3%	900
Total		1,967,027	2,456,173	80.1%	1,450
2007	2007	285,888	368,298	77.6%	223
	2006	502,009	592,770	84.7%	353
	2005	161,382	265,848	60.7%	158
	1998-2004	1,455,436	1,775,252	82.0%	975
Total		2,404,715	3,002,169	80.1%	1,708
2008	2008	370,963	382,281	97.0%	248
	2007	418,057	541,664	77.2%	318
	2006	433,259	567,211	76.4%	317
	1998-2005	1,665,870	2,014,386	82.7%	1,070
Total		2,888,148	3,505,543	82.4%	1,953

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN F

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	456,888	501,201	91.2%	315
	2008	503,620	615,079	81.9%	400
	2007	369,694	507,696	72.8%	282
	1998-2006	2,073,797	2,465,699	84.1%	1,287
Total		3,404,000	4,089,675	83.2%	2,284
2010	2010	615,347	704,198	87.4%	415
	2009	649,906	720,590	90.2%	445
	2008	447,405	610,842	73.2%	372
	1998-2007	2,473,751	2,907,613	85.1%	1,444
Total		4,186,409	4,943,243	84.7%	2,676
2011	2011	980,502	1,101,596	89.0%	650
	2010	942,574	1,111,894	84.8%	646
	2009	589,439	738,575	79.8%	415
	1998-2008	2,930,250	3,518,327	83.3%	1,667
Total		5,442,764	6,470,393	84.1%	3,378
2012	2012	926,190	1,141,464	81.1%	688
	2011	1,344,089	1,632,846	82.3%	965
	2010	877,544	1,063,260	82.5%	589
	1998-2009	3,279,387	4,100,408	80.0%	1,950
Total		6,427,209	7,937,978	81.0%	4,193
2013	2013	984,646	1,182,899	83.2%	667
	2012	1,579,515	1,858,752	85.0%	1,064
	2011	1,419,825	1,655,504	85.8%	905
	1998-2010	3,896,044	5,059,333	77.0%	2,343
Total		7,880,029	9,756,488	80.8%	4,980
2014	2014	3,173,803	3,369,007	94.2%	1,602
	2013	1,507,115	1,802,350	83.6%	973
	2012	1,511,203	1,844,025	82.0%	977
	1998-2011	5,011,620	6,579,847	76.2%	2,996
Total		11,203,741	13,595,229	82.4%	6,547
2015	2015	1,395,829	1,825,464	76.5%	954
	2014	8,020,968	9,495,439	84.5%	4,346
	2013	1,514,885	1,706,015	88.8%	891
	1998-2012	6,319,494	8,123,312	77.8%	3,722
Total		17,251,177	21,150,230	81.6%	9,913

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN G

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	64,763	87,467	74.0%	77
Total		64,763	87,467	74.0%	77
1999	1999	2,438	9,696	25.1%	7
	1998	58,642	89,254	65.7%	65
Total		61,081	98,950	61.7%	72
2000	2000	8,961	7,758	115.5%	6
	1999	6,847	13,851	49.4%	10
	1998	55,731	76,999	72.4%	55
Total		71,538	98,608	72.5%	71
2001	2001	16,953	14,714	115.2%	11
	2000	9,159	10,494	87.3%	8
	1999	8,378	13,853	60.5%	10
	1998	43,689	70,787	61.7%	50
Total		78,179	109,848	71.2%	78
2002	2002	6,983	17,863	39.1%	12
	2001	14,804	17,872	82.8%	13
	2000	26,813	9,993	268.3%	7
	1998-1999	98,385	74,366	132.3%	53
Total		146,985	120,094	122.4%	84
2003	2003	22,375	19,567	114.4%	14
	2002	11,451	26,974	42.5%	18
	2001	13,417	10,397	129.0%	7
	1998-2000	65,043	74,978	86.7%	51
Total		112,286	131,916	85.1%	90
2004	2004	7,824	12,513	62.5%	9
	2003	20,929	30,132	69.5%	20
	2002	25,984	29,195	89.0%	18
	1998-2001	88,445	86,942	101.7%	56
Total		143,182	158,783	90.2%	103
2005	2005	9,521	12,920	73.7%	8
	2004	20,917	22,525	92.9%	16
	2003	12,035	26,116	46.1%	17
	1998-2002	71,089	100,662	70.6%	62
Total		113,561	162,223	70.0%	103
2006	2006	19,146	19,546	98.0%	13
	2005	13,033	23,585	55.3%	15
	2004	12,501	22,530	55.5%	15
	1998-2003	99,373	121,205	82.0%	72
Total		144,052	186,866	77.1%	116
2007	2007	15	1,167	1.3%	1
	2006	10,164	24,235	41.9%	15
	2005	14,044	18,124	77.5%	12
	1998-2004	115,652	134,045	86.3%	78
Total		139,875	177,571	78.8%	106
2008	2008	2,165	4,487	48.3%	3
	2007	170	1,461	11.6%	1
	2006	10,174	22,398	45.4%	13
	1998-2005	114,137	147,964	77.1%	84
Total		126,647	176,310	71.8%	101

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN G

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	5,074	4,954	102.4%	3
	2008	3,704	5,586	66.3%	4
	2007	1,274	2,781	45.8%	2
	1998-2006	146,694	158,239	92.7%	88
Total		156,745	171,559	91.4%	97
2010	2010	9,029	12,195	74.0%	7
	2009	3,610	7,392	48.8%	5
	2008	13,060	4,122	316.8%	3
	1998-2007	95,590	154,198	62.0%	82
Total		121,290	177,907	68.2%	97
2011	2010	6,689	12,019	55.6%	6
	2009	774	4,960	15.6%	3
	1998-2008	104,040	151,324	68.8%	75
Total		111,503	168,304	66.3%	85
2012	2010	15,466	11,661	132.6%	6
	1998-2009	177,758	152,951	116.2%	76
Total		193,224	164,612	117.4%	82
2013	1998-2010	131,780	162,832	80.9%	77
Total		131,780	162,832	80.9%	77
2014	1998-2010	118,094	154,677	76.3%	70
Total		118,094	154,677	76.3%	70
2015	1998-2010	144,226	149,247	96.6%	66
Total		144,226	149,247	96.6%	66

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN H

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	63,330	73,061	86.7%	43
Total		63,330	73,061	86.7%	43
1999	1999	246	2,226	11.1%	1
	1998	74,372	61,489	121.0%	33
Total		74,619	63,715	117.1%	35
2000	2000	759	2,123	35.8%	1
	1999	1,590	4,199	37.9%	2
	1998	48,464	62,675	77.3%	31
Total		50,813	68,997	73.6%	35
2001	2001	8,632	5,377	160.6%	3
	2000	4,913	5,527	88.9%	3
	1999	7,267	3,689	197.0%	2
	1998	63,205	64,444	98.1%	31
Total		84,017	79,037	106.3%	39
2002	2002	2,099	6,562	32.0%	3
	2001	32,031	9,786	327.3%	5
	2000	7,399	6,222	118.9%	3
	1998-1999	79,241	62,066	127.7%	29
Total		120,770	84,636	142.7%	41
2003	2003	4,044	5,580	72.5%	3
	2002	5,838	9,654	60.5%	4
	2001	22,808	8,577	265.9%	4
	1998-2000	67,450	61,975	108.8%	28
Total		100,140	85,786	116.7%	40
2004	2004	6,848	3,334	205.4%	1
	2003	5,586	7,048	79.2%	3
	2002	7,767	12,410	62.6%	5
	1998-2001	63,415	64,694	98.0%	27
Total		83,616	87,487	95.6%	38
2005	2005	13,528	6,359	212.7%	3
	2004	5,127	3,766	136.1%	1
	2003	5,356	6,857	78.1%	3
	1998-2002	82,247	81,727	100.6%	32
Total		106,258	98,709	107.6%	39
2006	2006	329	600	54.9%	0
	2005	2,665	6,375	41.8%	4
	2004	168	1,989	8.5%	1
	1998-2003	44,010	51,009	86.3%	25
Total		47,173	59,973	78.7%	30
2007	2007	0	0	0.0%	0
	2006	3,119	1,532	203.5%	1
	2005	4,293	6,661	64.4%	4
	1998-2004	37,070	48,126	77.0%	24
Total		44,481	56,320	79.0%	29
2008	2008	0	0	0.0%	0
	2007	0	0	0.0%	0
	2006	1,346	1,682	80.1%	1
	1998-2005	53,676	51,497	104.2%	25
Total		55,022	53,179	103.5%	26

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN H

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	0	0	0.0%	0
	2008	0	0	0.0%	0
	2007	0	0	0.0%	0
	1998-2006	47,746	48,011	99.4%	23
Total		47,746	48,011	99.4%	23
2010	2010	0	0	0.0%	0
	2009	0	0	0.0%	0
	2008	0	0	0.0%	0
	1998-2007	28,576	44,598	64.1%	20
Total		28,576	44,598	64.1%	20
2011	2010	0	0	0.0%	0
	2009	0	0	0.0%	0
	1998-2008	25,432	41,687	61.0%	18
Total		25,432	41,687	61.0%	18
2012	2010	0	0	0.0%	0
	1998-2009	24,658	40,083	61.5%	17
Total		24,658	40,083	61.5%	17
2013	1998-2010	19,430	35,234	55.1%	15
Total		19,430	35,234	55.1%	15
2014	1998-2010	29,777	31,210	95.4%	13
Total		29,777	31,210	95.4%	13
2015	1998-2010	21,975	30,236	72.7%	13
Total		21,975	30,236	72.7%	13

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN I

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	264,613	343,049	77.1%	202
Total		264,613	343,049	77.1%	202
1999	1999	7,983	19,267	41.4%	11
	1998	238,636	314,757	75.8%	168
Total		246,620	334,024	73.8%	179
2000	2000	24,899	26,787	93.0%	15
	1999	41,589	50,113	83.0%	27
	1998	217,997	305,225	71.4%	150
Total		284,485	382,125	74.4%	192
2001	2001	8,630	24,676	35.0%	13
	2000	41,426	39,516	104.8%	20
	1999	39,690	47,091	84.3%	23
	1998	250,511	301,541	83.1%	145
Total		340,258	412,824	82.4%	202
2002	2002	12,454	20,088	62.0%	10
	2001	26,316	50,580	52.0%	26
	2000	36,190	40,470	89.4%	19
	1998-1999	279,600	335,192	83.4%	156
Total		354,561	446,329	79.4%	212
2003	2003	19,784	34,087	58.0%	18
	2002	22,441	38,187	58.8%	19
	2001	27,008	53,845	50.2%	25
	1998-2000	303,244	354,558	85.5%	159
Total		372,477	480,676	77.5%	222
2004	2004	36,775	44,896	81.9%	22
	2003	58,803	64,277	91.5%	32
	2002	18,610	35,002	53.2%	15
	1998-2001	357,879	403,241	88.8%	169
Total		472,067	547,415	86.2%	238
2005	2005	40,947	57,383	71.4%	25
	2004	54,404	71,788	75.8%	32
	2003	38,624	62,033	62.3%	27
	1998-2002	336,672	423,717	79.5%	167
Total		470,647	614,920	76.5%	252
2006	2006	19,411	13,526	143.5%	8
	2005	48,815	60,467	80.7%	33
	2004	33,033	44,573	74.1%	24
	1998-2003	263,092	344,217	76.4%	168
Total		364,351	462,783	78.7%	233
2007	2007	1,880	6,238	30.1%	4
	2006	6,211	22,677	27.4%	13
	2005	39,976	54,159	73.8%	30
	1998-2004	227,105	353,855	64.2%	179
Total		275,171	436,929	63.0%	225
2008	2008	1,742	3,541	49.2%	3
	2007	3,624	9,877	36.7%	6
	2006	17,585	24,228	72.6%	13
	1998-2005	330,222	380,608	86.8%	187
Total		353,172	418,254	84.4%	209

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN I

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	3,570	8,557	41.7%	6
	2008	60,491	7,965	759.5%	6
	2007	6,180	12,528	49.3%	7
	1998-2006	313,411	398,557	78.6%	194
Total		383,652	427,607	89.7%	213
2010	2010	15,070	18,588	81.1%	10
	2009	6,149	11,585	53.1%	7
	2008	5,123	6,429	79.7%	4
	1998-2007	283,039	408,460	69.3%	184
Total		309,381	445,061	69.5%	204
2011	2010	10,257	13,632	75.2%	7
	2009	6,033	12,721	47.4%	8
	1998-2008	284,218	378,194	75.2%	170
Total		300,508	404,547	74.3%	184
2012	2010	5,853	13,612	43.0%	7
	1998-2009	260,101	351,282	74.0%	158
Total		265,953	364,894	72.9%	165
2013	1998-2010	227,341	344,512	66.0%	154
Total		227,341	344,512	66.0%	154
2014	1998-2010	188,978	329,104	57.4%	145
Total		188,978	329,104	57.4%	145
2015	1998-2010	229,811	310,923	73.9%	136
Total		229,811	310,923	73.9%	136

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN J

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	573,698	655,366	87.5%	319
Total		573,698	655,366	87.5%	319
1999	1999	30,449	41,893	72.7%	21
	1998	719,497	671,580	107.1%	291
Total		749,945	713,473	105.1%	312
2000	2000	58,976	64,395	91.6%	31
	1999	83,614	91,195	91.7%	43
	1998	598,189	663,494	90.2%	279
Total		740,779	819,084	90.4%	353
2001	2001	42,437	73,194	58.0%	32
	2000	110,958	119,324	93.0%	51
	1999	87,018	101,513	85.7%	40
	1998	641,611	669,253	95.9%	256
Total		882,024	963,284	91.6%	379
2002	2002	81,361	93,848	86.7%	42
	2001	116,961	147,781	79.1%	61
	2000	111,088	128,144	86.7%	48
	1998-1999	586,620	774,312	75.8%	280
Total		896,030	1,144,085	78.3%	430
2003	2003	77,975	110,392	70.6%	47
	2002	183,549	184,033	99.7%	77
	2001	121,942	155,055	78.6%	57
	1998-2000	788,179	870,754	90.5%	303
Total		1,171,645	1,320,234	88.7%	485
2004	2004	75,285	110,817	67.9%	43
	2003	160,656	199,188	80.7%	77
	2002	209,211	192,135	108.9%	71
	1998-2001	911,431	1,042,204	87.5%	341
Total		1,356,583	1,544,345	87.8%	532
2005	2005	144,142	157,788	91.4%	58
	2004	181,454	210,107	86.4%	77
	2003	161,415	204,423	79.0%	72
	1998-2002	1,070,294	1,216,764	88.0%	387
Total		1,557,305	1,789,083	87.0%	593
2006	2006	63,829	83,637	76.3%	46
	2005	124,700	167,157	74.6%	80
	2004	164,495	134,583	122.2%	64
	1998-2003	780,078	968,205	80.6%	404
Total		1,133,102	1,353,582	83.7%	593
2007	2007	63,992	82,397	77.7%	45
	2006	63,415	136,239	46.5%	73
	2005	105,606	153,626	68.7%	73
	1998-2004	910,932	1,050,506	86.7%	449
Total		1,143,944	1,422,768	80.4%	640
2008	2008	89,782	101,105	88.8%	60
	2007	93,808	144,600	64.9%	75
	2006	76,643	138,297	55.4%	68
	1998-2005	1,022,871	1,210,394	84.5%	499
Total		1,283,104	1,594,396	80.5%	702

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN J

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	190,334	177,374	107.3%	104
	2008	141,563	169,486	83.5%	101
	2007	96,397	143,964	67.0%	70
	1998-2006	1,169,536	1,323,644	88.4%	542
Total		1,597,830	1,814,469	88.1%	817
2010	2010	98,141	148,689	66.0%	79
	2009	304,407	295,370	103.1%	172
	2008	107,815	171,138	63.0%	97
	1998-2007	1,189,074	1,411,014	84.3%	576
Total		1,699,437	2,026,211	83.9%	924
2011	2010	80,462	157,897	51.0%	78
	2009	227,449	301,758	75.4%	160
	1998-2008	1,271,413	1,617,478	78.6%	635
Total		1,579,324	2,077,133	76.0%	872
2012	2010	115,132	157,963	72.9%	77
	1998-2009	1,432,810	1,873,960	76.5%	763
Total		1,547,942	2,031,923	76.2%	840
2013	1998-2010	1,566,678	2,038,036	76.9%	820
Total		1,566,678	2,038,036	76.9%	820
2014	1998-2010	1,528,178	2,014,528	75.9%	794
Total		1,528,178	2,014,528	75.9%	794
2015	1998-2010	1,449,042	1,940,227	74.7%	758
Total		1,449,042	1,940,227	74.7%	758

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN K

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2006	2006	1,318	1,382	95.4%	3
Total		1,318	1,382	95.4%	3
2007	2007	2,611	5,711	45.7%	6
	2006	685	3,453	19.9%	4
Total		3,296	9,163	36.0%	11
2008	2008	552	2,255	24.5%	3
	2007	4,151	3,907	106.3%	5
	2006	80	1,732	4.6%	2
Total		4,783	7,894	60.6%	10
2009	2009	1,290	6,047	21.3%	8
	2008	2,896	4,034	71.8%	7
	2007	4,046	3,052	132.5%	4
	2006	494	821	60.2%	1
Total		8,727	13,954	62.5%	19
2010	2010	1,974	3,232	61.1%	5
	2009	6,161	6,354	97.0%	8
	2008	5,072	2,177	233.0%	4
	2006-2007	371	2,098	17.7%	3
Total		13,577	13,862	97.9%	19
2011	2011	1,853	7,072	26.2%	10
	2010	3,158	3,566	88.5%	5
	2009	2,915	3,978	73.3%	5
	2006-2008	1,612	3,780	42.6%	5
Total		9,537	18,396	51.8%	25
2012	2012	3,158	4,630	68.2%	8
	2011	5,702	11,426	49.9%	15
	2010	558	3,432	16.3%	5
	2006-2009	10,600	6,840	155.0%	9
Total		20,018	26,329	76.0%	37
2013	2013	4,463	9,931	44.9%	14
	2012	3,537	6,530	54.2%	11
	2011	8,950	9,567	93.6%	12
	2006-2010	8,847	9,609	92.1%	12
Total		25,798	35,637	72.4%	50
2014	2014	9,648	11,821	81.6%	14
	2013	2,882	9,755	29.5%	12
	2012	506	5,302	9.6%	8
	2006-2011	5,771	17,877	32.3%	22
Total		18,807	44,754	42.0%	56
2015	2015	2,118	9,932	21.3%	14
	2014	26,747	31,334	85.4%	38
	2013	2,466	8,428	29.3%	10
	2006-2012	11,359	20,166	56.3%	25
Total		42,691	69,859	61.1%	88

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN L

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2006	2006	1,766	5,172	34.1%	5
Total		1,766	5,172	34.1%	5
2007	2007	11,435	8,619	132.7%	8
	2006	1,485	7,738	19.2%	8
Total		12,920	16,357	79.0%	16
2008	2008	5,035	8,084	62.3%	8
	2007	6,258	10,040	62.3%	9
	2006	966	5,925	16.3%	6
Total		12,259	24,048	51.0%	23
2009	2009	0	2,261	0.0%	3
	2008	6,551	10,567	62.0%	10
	2007	5,687	10,643	53.4%	9
	2006	710	6,556	10.8%	6
Total		12,947	30,026	43.1%	28
2010	2010	12,191	8,593	141.9%	7
	2009	11,670	5,280	221.0%	6
	2008	3,149	8,318	37.9%	8
	2006-2007	17,199	14,111	121.9%	12
Total		44,210	36,302	121.8%	33
2011	2011	2,460	4,949	49.7%	4
	2010	8,785	9,807	89.6%	8
	2009	9,596	3,986	240.8%	4
	2006-2008	14,417	19,207	75.1%	16
Total		35,258	37,948	92.9%	32
2012	2012	1,495	3,672	40.7%	3
	2011	10,422	9,186	113.5%	8
	2010	1,486	6,571	22.6%	5
	2006-2009	5,819	20,846	27.9%	17
Total		19,223	40,275	47.7%	33
2013	2013	2,677	6,190	43.3%	6
	2012	678	2,970	22.8%	3
	2011	11,619	8,256	140.7%	7
	2006-2010	14,297	26,373	54.2%	20
Total		29,271	43,789	66.8%	36
2014	2014	14,750	6,440	229.0%	5
	2013	9,411	8,675	108.5%	7
	2012	591	2,324	25.5%	2
	2006-2011	13,499	29,130	46.3%	21
Total		38,251	46,569	82.1%	36
2015	2015	390	3,212	12.1%	3
	2014	11,304	12,234	92.4%	10
	2013	6,285	8,830	71.2%	7
	2006-2012	17,115	32,807	52.2%	23
Total		35,094	57,083	61.5%	43

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN N

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2010	2010	7,751	16,307	47.5%	14
Total		7,751	16,307	47.5%	14
2011	2011	283,161	343,537	82.4%	266
	2010	28,975	43,495	66.6%	38
Total		312,136	387,032	80.6%	304
2012	2012	142,958	197,810	72.3%	171
	2011	327,776	399,801	82.0%	321
	2010	50,453	35,288	143.0%	31
Total		521,188	632,900	82.3%	523
2013	2013	326,365	416,603	78.3%	338
	2012	225,789	307,314	73.5%	262
	2011	308,601	381,421	80.9%	291
	2010	43,506	33,083	131.5%	27
Total		904,260	1,138,420	79.4%	918
2014	2014	745,233	957,620	77.8%	697
	2013	495,888	610,090	81.3%	478
	2012	240,087	300,483	79.9%	235
	2010-2011	309,928	404,457	76.6%	287
Total		1,791,136	2,272,650	78.8%	1,697
2015	2015	496,166	703,853	70.5%	527
	2014	1,895,631	2,504,233	75.7%	1,732
	2013	479,289	567,570	84.4%	419
	2010-2012	621,915	688,814	90.3%	482
Total		3,493,001	4,464,470	78.2%	3,160

RHODE ISLAND'S EXPERIENCE BY DURATION

UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	3,490,221	4,232,432	82.5%	3,138
Total		3,490,221	4,232,432	82.5%	3,138
1999	1999	177,593	213,938	83.0%	146
	1998	3,174,051	3,944,321	80.5%	2,574
Total		3,351,644	4,158,259	80.6%	2,720
2000	2000	349,667	410,219	85.2%	285
	1999	332,620	408,612	81.4%	266
	1998	3,113,448	3,743,249	83.2%	2,371
Total		3,795,735	4,562,080	83.2%	2,922
2001	2001	224,844	358,135	62.8%	232
	2000	538,544	605,596	88.9%	394
	1999	355,408	408,410	87.0%	246
	1998	3,113,292	3,614,316	86.1%	2,228
Total		4,232,088	4,986,458	84.9%	3,100
2002	2002	296,940	380,604	78.0%	246
	2001	464,870	591,855	78.5%	364
	2000	500,212	574,867	87.0%	350
	1998-1999	3,249,035	3,710,424	87.6%	2,229
Total		4,511,057	5,257,750	85.8%	3,189
2003	2003	326,847	452,681	72.2%	288
	2002	609,222	685,300	88.9%	419
	2001	445,236	595,288	74.8%	332
	1998-2000	3,744,014	4,202,965	89.1%	2,409
Total		5,125,318	5,936,233	86.3%	3,447
2004	2004	303,711	438,777	69.2%	255
	2003	598,272	786,426	76.1%	463
	2002	632,344	690,366	91.6%	383
	1998-2001	4,106,532	4,809,482	85.4%	2,576
Total		5,640,860	6,725,051	83.9%	3,676
2005	2005	449,036	521,146	86.2%	284
	2004	616,433	765,760	80.5%	423
	2003	532,060	764,802	69.6%	415
	1998-2002	4,521,831	5,277,314	85.7%	2,729
Total		6,119,359	7,329,022	83.5%	3,851
2006	2006	710,741	757,118	93.9%	470
	2005	537,803	713,834	75.3%	419
	2004	525,393	647,558	81.1%	374
	1998-2003	4,445,920	5,281,591	84.2%	2,873
Total		6,219,856	7,400,101	84.1%	4,135
2007	2007	460,923	630,330	73.1%	386
	2006	917,286	1,169,395	78.4%	697
	2005	467,544	691,847	67.6%	388
	1998-2004	4,721,178	5,675,334	83.2%	3,007
Total		6,566,930	8,166,905	80.4%	4,479
2008	2008	572,462	653,606	87.6%	423
	2007	674,040	936,547	72.0%	552
	2006	833,104	1,116,048	74.6%	623
	1998-2005	5,338,486	6,227,485	85.7%	3,180
Total		7,418,093	8,933,686	83.0%	4,777

RHODE ISLAND'S EXPERIENCE BY DURATION

UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	819,148	892,456	91.8%	559
	2008	946,286	1,050,494	90.1%	680
	2007	654,131	899,159	72.7%	504
	1998-2006	5,970,176	7,027,496	85.0%	3,548
Total		8,389,741	9,869,606	85.0%	5,291
2010	2010	945,120	1,102,404	85.7%	650
	2009	1,334,115	1,358,763	98.2%	833
	2008	796,255	1,031,966	77.2%	629
	1998-2007	6,377,968	7,710,561	82.7%	3,744
Total		9,453,458	11,203,694	84.4%	5,856
2011	2011	1,388,948	1,594,886	87.1%	1,016
	2010	1,299,308	1,606,695	80.9%	937
	2009	1,139,118	1,359,236	83.8%	759
	1998-2008	6,967,657	8,664,205	80.4%	4,005
Total		10,795,031	13,225,023	81.6%	6,718
2012	2012	1,153,470	1,453,786	79.3%	936
	2011	1,854,536	2,265,785	81.8%	1,440
	2010	1,293,961	1,534,268	84.3%	855
	1998-2009	7,734,562	9,553,272	81.0%	4,435
Total		12,036,529	14,807,111	81.3%	7,666
2013	2013	1,380,875	1,687,136	81.8%	1,067
	2012	1,962,323	2,330,134	84.2%	1,432
	2011	1,909,671	2,255,056	84.7%	1,329
	1998-2010	8,421,990	10,881,706	77.4%	4,932
Total		13,674,859	17,154,031	79.7%	8,759
2014	2014	4,038,455	4,474,863	90.2%	2,380
	2013	2,077,354	2,539,615	81.8%	1,530
	2012	1,844,532	2,299,692	80.2%	1,302
	1998-2011	9,944,890	12,826,274	77.5%	5,791
Total		17,905,231	22,140,443	80.9%	11,004
2015	2015	1,962,202	2,584,622	75.9%	1,522
	2014	10,191,783	12,366,083	82.4%	6,275
	2013	2,055,962	2,390,296	86.0%	1,379
	1998-2012	11,317,303	14,487,762	78.1%	6,626
Total		25,527,251	31,828,762	80.2%	15,801

RHODE ISLAND BENEFIT COSTS
1990 PLANS

	Per Member Per Month Costs*					
	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>Proj 2016</u>	<u>Proj 2017</u>
PLAN A						
Part B Coinsurance	\$96.75	\$108.61	\$96.58	\$94.85	\$95.14	\$96.45
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.36	\$2.05	\$2.05
Total PMPM Cost	\$96.75	\$108.61	\$96.58	\$96.21	\$97.19	\$98.50
<i>Trend</i>		<i>12.3%</i>	<i>-11.1%</i>	<i>-0.4%</i>	<i>1.0%</i>	<i>1.4%</i>
PLAN B						
Part B Coinsurance	\$82.05	\$129.86	\$87.37	\$79.51	\$100.67	\$100.44
Part A Deductible	\$18.73	\$23.53	\$11.91	\$16.64	\$25.72	\$26.84
Long Hospital Stay	\$1.33	\$0.00	\$0.00	\$1.35	\$2.05	\$2.05
Total PMPM Cost	\$102.11	\$153.40	\$99.28	\$97.50	\$128.44	\$129.33
<i>Trend</i>		<i>50.2%</i>	<i>-35.3%</i>	<i>-1.8%</i>	<i>31.7%</i>	<i>0.7%</i>
PLAN C						
Part B Coinsurance	\$100.10	\$97.00	\$103.36	\$105.07	\$100.69	\$100.44
Part B Deductible	\$11.50	\$12.07	\$12.15	\$12.09	\$13.73	\$14.73
Part A Deductible	\$22.16	\$21.18	\$26.94	\$25.23	\$25.72	\$26.84
Long Hospital Stay	\$1.44	\$0.71	\$0.37	\$1.35	\$2.05	\$2.05
SNF Day 21-100	\$18.48	\$14.32	\$31.39	\$17.56	\$17.93	\$19.58
Other	\$0.03	\$0.02	\$0.00	\$0.05	\$0.20	\$0.20
Total PMPM Cost	\$153.71	\$145.31	\$174.21	\$161.35	\$160.31	\$163.83
<i>Trend</i>		<i>-5.5%</i>	<i>19.9%</i>	<i>-7.4%</i>	<i>-0.6%</i>	<i>2.2%</i>
PLAN D						
Part B Coinsurance	\$122.14	\$101.42	\$135.14	\$124.05	\$100.69	\$100.44
Part A Deductible	\$35.77	\$28.65	\$56.64	\$50.03	\$25.72	\$26.84
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.35	\$2.05	\$2.05
SNF Day 21-100	\$0.47	\$99.05	\$31.40	\$73.78	\$17.93	\$19.58
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.20	\$0.20
Total PMPM Cost	\$158.38	\$229.12	\$223.18	\$249.21	\$146.59	\$149.10
<i>Trend</i>		<i>44.7%</i>	<i>-2.6%</i>	<i>11.7%</i>	<i>-41.2%</i>	<i>1.7%</i>
PLAN E						
Part B Coinsurance	\$120.17	\$96.46	\$93.07	\$107.68	\$100.66	\$100.44
Part A Deductible	\$29.31	\$22.34	\$25.62	\$34.19	\$25.72	\$26.84
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.35	\$2.05	\$2.05
SNF Day 21-100	\$30.63	\$28.86	\$28.24	\$7.82	\$17.93	\$19.58
Other	\$0.23	\$0.03	\$0.00	\$0.05	\$0.10	\$0.10
Total PMPM Cost	\$180.33	\$147.69	\$146.93	\$151.09	\$146.46	\$149.00
<i>Trend</i>		<i>-18.1%</i>	<i>-0.5%</i>	<i>2.8%</i>	<i>-3.1%</i>	<i>1.7%</i>
PLAN F						
Part B Coinsurance	\$99.33	\$98.06	\$102.91	\$100.13	\$100.67	\$100.44
Part B Deductible	\$11.60	\$12.14	\$12.22	\$12.12	\$13.73	\$14.73
Part B Excess Charges	\$0.08	\$0.04	\$0.05	\$0.05	\$0.10	\$0.10
Part A Deductible	\$19.61	\$19.63	\$20.92	\$23.62	\$25.72	\$26.84
Long Hospital Stay	\$0.42	\$0.85	\$0.85	\$2.36	\$2.05	\$2.05
SNF Day 21-100	\$8.89	\$12.12	\$12.84	\$14.12	\$17.93	\$19.58
Other	\$0.01	\$0.02	\$0.91	\$0.73	\$0.20	\$0.20
Total PMPM Cost	\$139.94	\$142.85	\$150.71	\$153.13	\$160.40	\$163.93
<i>Trend</i>		<i>2.1%</i>	<i>5.5%</i>	<i>1.6%</i>	<i>4.7%</i>	<i>2.2%</i>
PLAN G						
Part B Coinsurance	\$131.68	\$110.69	\$109.50	\$121.25	\$100.70	\$100.44
Part B Excess Charges	\$0.06	\$0.14	\$0.00	\$0.00	\$0.08	\$0.08
Part A Deductible	\$35.47	\$25.57	\$24.79	\$34.19	\$25.71	\$26.84
Long Hospital Stay	\$23.32	\$0.00	\$0.00	\$1.35	\$2.05	\$2.05
SNF Day 21-100	\$6.83	\$5.91	\$7.31	\$24.63	\$17.93	\$19.58
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.20	\$0.20
Total PMPM Cost	\$197.37	\$142.31	\$141.60	\$181.42	\$146.68	\$149.18
<i>Trend</i>		<i>-27.9%</i>	<i>-0.5%</i>	<i>28.1%</i>	<i>-19.1%</i>	<i>1.7%</i>

RHODE ISLAND BENEFIT COSTS
1990 PLANS

	Per Member Per Month Costs*					
	2012	2013	2014	2015	Proj 2016	Proj 2017
PLAN H						
Part B Coinsurance	\$78.37	\$77.52	\$93.82	\$111.08	\$99.28	\$104.24
Part A Deductible	\$11.33	\$19.73	\$30.40	\$25.29	\$22.37	\$24.49
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.36	\$2.05	\$2.05
SNF Day 21-100	\$31.17	\$10.69	\$61.88	\$4.97	\$13.05	\$14.24
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.20	\$0.20
Prescription Drugs	\$0.00	\$0.00	\$0.00	\$0.00	\$32.00	\$32.95
Total PMPM Cost	\$120.87	\$107.94	\$186.11	\$142.70	\$139.64	\$148.11
<i>Trend</i>		-10.7%	72.4%	-23.3%	-2.1%	6.1%
PLAN I						
Part B Coinsurance	\$99.91	\$94.44	\$90.15	\$95.26	\$99.35	\$104.24
Part B Excess Charges	\$0.43	\$0.09	\$0.13	\$0.07	\$0.10	\$0.10
Part A Deductible	\$15.76	\$20.56	\$16.10	\$21.22	\$22.35	\$24.49
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.36	\$2.05	\$2.05
SNF Day 21-100	\$15.04	\$5.70	\$0.53	\$20.53	\$13.05	\$14.24
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.20	\$0.20
Prescription Drugs	\$37.80	\$36.38	\$30.74	\$37.55	\$32.00	\$32.95
Total PMPM Cost	\$134.25	\$123.35	\$108.73	\$140.64	\$138.96	\$147.08
<i>Trend</i>		-8.1%	-11.9%	29.3%	-1.2%	5.8%
PLAN J						
Part B Coinsurance	\$108.39	\$103.88	\$109.60	\$109.10	\$112.93	\$118.30
Part B Deductible	\$11.39	\$12.20	\$12.01	\$12.29	\$13.73	\$14.73
Part B Excess Charges	\$0.11	\$0.11	\$0.08	\$0.15	\$0.10	\$0.10
Part A Deductible	\$17.55	\$23.82	\$19.41	\$20.33	\$22.36	\$24.49
Long Hospital Stay	\$2.93	\$0.00	\$0.00	\$1.35	\$2.05	\$2.05
SNF Day 21-100	\$5.62	\$12.84	\$12.13	\$10.71	\$13.05	\$14.24
Other	\$0.50	\$0.26	\$1.84	\$0.23	\$0.45	\$0.45
Prescription Drugs	\$96.50	\$83.48	\$83.48	\$88.78	\$88.87	\$91.65
Total PMPM Cost	\$153.63	\$159.20	\$160.42	\$159.25	\$169.61	\$179.12
<i>Trend</i>		3.6%	0.8%	-0.7%	6.5%	5.6%
PLAN K						
Part B Coinsurance	\$69.49	\$56.77	\$22.55	\$41.50	\$36.95	\$36.81
Part A Deductible	\$8.08	\$8.77	\$0.00	\$14.25	\$9.72	\$10.12
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.59	\$0.90	\$0.90
SNF Day 21-100	\$0.00	\$0.00	\$0.00	\$1.59	\$7.58	\$8.28
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$77.58	\$65.54	\$22.55	\$57.93	\$55.15	\$56.11
<i>Trend</i>		-15.5%	-65.6%	156.9%	-4.8%	1.7%
PLAN L						
Part B Coinsurance	\$28.88	\$46.12	\$41.41	\$46.17	\$63.33	\$63.81
Part A Deductible	\$0.00	\$15.24	\$14.25	\$15.14	\$16.34	\$17.05
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.25	\$1.88	\$1.88
SNF Day 21-100	\$0.00	\$0.00	\$5.35	\$2.51	\$10.99	\$12.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$28.88	\$61.36	\$61.01	\$65.07	\$92.54	\$94.74
<i>Trend</i>		112.5%	-0.6%	6.7%	42.2%	2.4%
TOTAL 1990 PLANS						
Part B Coinsurance	\$101.43	\$99.24	\$103.30	\$102.88	\$102.61	\$103.69
Part B Deductible	\$11.53	\$12.13	\$12.16	\$12.15	\$13.73	\$14.73
Part B Excess Charges	\$0.10	\$0.07	\$0.06	\$0.08	\$0.10	\$0.10
Part A Deductible	\$20.20	\$21.07	\$22.28	\$23.70	\$24.86	\$26.23
Long Hospital Stay	\$1.47	\$0.56	\$0.47	\$1.80	\$2.05	\$2.05
SNF Day 21-100	\$11.25	\$13.47	\$17.46	\$15.05	\$16.72	\$18.26
Other	\$0.10	\$0.06	\$0.78	\$0.39	\$0.25	\$0.25
Prescription Drugs	\$82.68	\$74.31	\$74.61	\$79.29	\$78.34	\$80.40
Total PMPM Cost	\$145.11	\$145.38	\$155.04	\$154.66	\$158.61	\$163.33
<i>Trend</i>		0.2%	6.6%	-0.2%	2.6%	3.0%

RHODE ISLAND BENEFIT COSTS
2010 PLANS

	Per Member Per Month Costs*					
	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>Proj 2016</u>	<u>Proj 2017</u>
PLAN A						
Part B Coinsurance	\$91.67	\$69.10	\$54.94	\$58.34	\$81.72	\$82.87
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.38	\$2.05	\$2.05
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$91.67	\$69.10	\$54.94	\$59.71	\$83.77	\$84.92
<i>Trend</i>		-24.6%	-20.5%	8.7%	40.3%	1.4%
PLAN B						
Part B Coinsurance	\$61.23	\$103.39	\$55.86	\$64.79	\$94.90	\$95.71
Part A Deductible	\$12.10	\$14.68	\$9.50	\$23.17	\$19.50	\$20.37
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.37	\$2.05	\$2.05
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$73.33	\$118.07	\$65.36	\$89.33	\$116.45	\$118.13
<i>Trend</i>		61.0%	-44.6%	36.7%	30.4%	1.4%
PLAN C						
Part B Coinsurance	\$66.61	\$77.67	\$74.65	\$76.91	\$94.87	\$95.71
Part B Deductible	\$11.49	\$11.94	\$10.88	\$12.16	\$13.83	\$14.83
Part A Deductible	\$15.14	\$16.36	\$13.76	\$20.21	\$19.51	\$20.37
Long Hospital Stay	\$0.00	\$0.44	\$0.00	\$1.36	\$2.05	\$2.05
SNF Day 21-100	\$8.62	\$17.71	\$9.30	\$22.30	\$14.74	\$16.01
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.20	\$0.20
Total PMPM Cost	\$101.86	\$124.14	\$108.59	\$132.94	\$145.19	\$149.17
<i>Trend</i>		21.9%	-12.5%	22.4%	9.2%	2.7%
PLAN F						
Part B Coinsurance	\$82.58	\$88.64	\$91.19	\$96.19	\$94.93	\$95.71
Part B Deductible	\$11.76	\$12.31	\$10.06	\$12.19	\$13.83	\$14.83
Part B Excess Charges	\$0.08	\$0.08	\$0.06	\$0.05	\$0.10	\$0.10
Part A Deductible	\$14.69	\$15.45	\$16.69	\$18.71	\$19.50	\$20.37
Long Hospital Stay	\$0.17	\$0.23	\$11.72	\$2.68	\$2.05	\$2.05
SNF Day 21-100	\$4.83	\$7.48	\$9.48	\$13.37	\$14.74	\$16.01
Other	\$0.00	\$0.00	\$0.11	\$0.09	\$0.20	\$0.20
Total PMPM Cost	\$114.11	\$124.20	\$139.31	\$143.28	\$145.35	\$149.27
<i>Trend</i>		8.8%	12.2%	2.9%	1.4%	2.7%
PLAN K						
Part B Coinsurance	\$25.89	\$25.32	\$16.83	\$24.16	\$29.31	\$29.46
Part A Deductible	\$3.85	\$11.61	\$6.54	\$9.62	\$8.05	\$8.41
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.62	\$0.90	\$0.90
SNF Day 21-100	\$0.00	\$0.00	\$5.52	\$4.37	\$6.78	\$7.36
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$29.75	\$36.93	\$28.90	\$38.78	\$45.04	\$46.13
<i>Trend</i>		24.1%	-21.8%	34.2%	16.2%	2.4%
PLAN L						
Part B Coinsurance	\$71.21	\$65.24	\$93.28	\$60.63	\$56.74	\$58.04
Part A Deductible	\$12.13	\$10.00	\$15.33	\$5.88	\$13.72	\$14.31
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.26	\$1.88	\$1.88
SNF Day 21-100	\$0.00	\$0.00	\$2.88	\$2.18	\$11.17	\$12.13
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$83.34	\$75.25	\$111.50	\$69.95	\$83.51	\$86.36
<i>Trend</i>		-9.7%	48.2%	-37.3%	19.4%	3.4%

RHODE ISLAND BENEFIT COSTS
2010 PLANS

PLAN N	Per Member Per Month Costs*					
	2012	2013	2014	2015	Proj 2016	Proj 2017
Part B Coinsurance	\$56.32	\$58.91	\$61.84	\$66.07	\$66.93	\$68.55
Part A Deductible	\$15.10	\$14.63	\$16.25	\$16.43	\$16.87	\$17.54
Long Hospital Stay	\$3.59	\$0.00	\$0.73	\$1.43	\$2.05	\$2.05
SNF Day 21-100	\$8.02	\$8.53	\$9.07	\$8.09	\$9.63	\$10.35
Other	\$0.00	\$0.01	\$0.06	\$0.09	\$0.20	\$0.20
Total PMPM Cost	\$83.04	\$82.08	\$87.96	\$92.11	\$95.68	\$98.69
<i>Trend</i>		-1.2%	7.2%	4.7%	3.9%	3.1%
TOTAL 2010 PLANS						
Part B Coinsurance	\$75.89	\$80.89	\$82.25	\$86.78	\$86.82	\$87.57
Part B Deductible	\$11.74	\$12.29	\$10.11	\$12.19	\$13.83	\$14.83
Part B Excess Charges	\$0.08	\$0.08	\$0.06	\$0.05	\$0.10	\$0.10
Part A Deductible	\$14.66	\$15.25	\$16.34	\$18.07	\$18.70	\$19.49
Long Hospital Stay	\$0.80	\$0.18	\$8.25	\$2.28	\$2.04	\$2.04
SNF Day 21-100	\$5.64	\$8.17	\$9.32	\$12.13	\$13.29	\$14.35
Other	\$0.00	\$0.00	\$0.09	\$0.08	\$0.20	\$0.20
Total PMPM Cost	\$105.86	\$113.54	\$123.44	\$127.96	\$130.84	\$134.01
<i>Trend</i>		7.3%	8.7%	3.7%	2.2%	2.4%
TOTAL STANDARDIZED PLANS (1990 & 2010 Plans Combined)						
Part B Coinsurance	\$92.15	\$90.44	\$90.35	\$90.80	\$90.16	\$90.50
Part B Deductible	\$11.60	\$12.20	\$10.99	\$12.18	\$13.81	\$14.81
Part B Excess Charges	\$0.09	\$0.08	\$0.06	\$0.06	\$0.10	\$0.10
Part A Deductible	\$18.17	\$18.26	\$18.61	\$19.46	\$19.99	\$20.69
Long Hospital Stay	\$1.22	\$0.38	\$5.26	\$2.16	\$2.04	\$2.04
SNF Day 21-100	\$9.19	\$10.90	\$12.41	\$12.84	\$14.00	\$15.04
Other	\$0.07	\$0.03	\$0.35	\$0.16	\$0.21	\$0.21
Prescription Drugs	\$82.68	\$74.31	\$74.61	\$79.29	\$78.34	\$80.40
Total PMPM Cost	\$130.85	\$130.11	\$135.60	\$134.63	\$136.72	\$139.32
<i>Trend</i>		-0.6%	4.2%	-0.7%	1.6%	1.9%

"Other" includes hospice care, foreign care, home health care, and/or preventive care benefit depending on the plan.

*The per member per month cost is equal to the incurred claims divided by the number of lives with that specific benefit.

**Rhode Island Average Annualized Premiums
1990 Plans**

<u>Plan</u>	<u>Proposed 2017*</u>	<u>2016*</u>
A	\$1,507	\$1,426
B	\$2,137	\$2,022
C	\$2,565	\$2,428
D	\$2,326	\$2,211
E	\$2,338	\$2,211
F	\$2,577	\$2,430
G	\$2,347	\$2,224
H	\$2,270	\$2,269
I	\$2,254	\$2,249
J	\$2,614	\$2,595
K	\$806	\$795
L	\$1,537	\$1,460
Total 1990 Plans	\$2,525	\$2,414

**Rhode Island Average Annualized Premiums
2010 Plans**

<u>Plan</u>	<u>Proposed 2017*</u>	<u>2016*</u>
A	\$1,360	\$1,255
B	\$1,808	\$1,728
C	\$2,172	\$2,088
F	\$2,180	\$2,083
K	\$720	\$741
L	\$1,307	\$1,258
N	\$1,551	\$1,478
Total 2010 Plans	\$1,989	\$1,905

**Average premiums are net of discounts.*

**Rhode Island
Standardized Plans Rate History
UHC Plans
1990 Plans - Base Rates**

	<u>1/2012*</u>	<u>1/2013*</u>	<u>1/2014*</u>	<u>1/2015*</u>	<u>1/2016*</u>	<u>Proposed 1/2017**</u>	<u>2013/2012*</u>	<u>2014/2013*</u>	<u>2015/2014*</u>	<u>2016/2015*</u>	<u>Proposed 2017/2016**</u>
A	\$106.75	\$113.25	\$118.75	\$123.50	\$123.50	\$129.75	6.1%	4.9%	4.0%	0.0%	5.1%
B	\$158.25	\$167.75	\$175.50	\$175.50	\$175.50	\$184.25	6.0%	4.6%	0.0%	0.0%	5.0%
C	\$189.50	\$200.75	\$210.25	\$210.25	\$210.25	\$221.00	5.9%	4.7%	0.0%	0.0%	5.1%
D	\$172.25	\$182.50	\$190.75	\$190.75	\$190.75	\$200.50	6.0%	4.5%	0.0%	0.0%	5.1%
E	\$173.00	\$183.50	\$191.75	\$191.75	\$191.75	\$201.50	6.1%	4.5%	0.0%	0.0%	5.1%
F	\$190.50	\$202.00	\$211.25	\$211.25	\$211.25	\$222.00	6.0%	4.6%	0.0%	0.0%	5.1%
G	\$173.50	\$184.00	\$192.50	\$192.50	\$192.50	\$202.25	6.1%	4.6%	0.0%	0.0%	5.1%
H (with drugs)	\$265.75	\$271.00	\$275.25	\$275.25	\$275.25	\$275.25	2.0%	1.6%	0.0%	0.0%	0.0%
H (without drugs)	\$184.00	\$187.75	\$190.75	\$190.75	\$190.75	\$190.75	2.0%	1.6%	0.0%	0.0%	0.0%
I (with drugs)	\$267.50	\$272.75	\$277.00	\$277.00	\$277.00	\$277.00	2.0%	1.6%	0.0%	0.0%	0.0%
I (without drugs)	\$185.50	\$189.25	\$192.25	\$192.25	\$192.25	\$192.25	2.0%	1.6%	0.0%	0.0%	0.0%
J (with drugs)	\$352.00	\$359.00	\$364.50	\$364.50	\$364.50	\$364.50	2.0%	1.5%	0.0%	0.0%	0.0%
J (without drugs)	\$212.75	\$217.00	\$220.50	\$220.50	\$220.50	\$220.50	2.0%	1.6%	0.0%	0.0%	0.0%
K	\$70.75	\$72.25	\$75.50	\$75.50	\$71.75	\$71.75	2.1%	4.5%	0.0%	-5.0%	0.0%
L	\$106.75	\$111.75	\$117.25	\$120.25	\$120.25	\$126.25	4.7%	4.9%	2.6%	0.0%	5.0%

*The rate changes were deferred until April 1st.

**We are proposing to defer the implementation of the 2017 rate changes to April 1, 2017.

**Rhode Island
Standardized Plans Rate History
UHC Plans
2010 Plans - Non-Tobacco User Base Rates**

	<u>1/2012*</u>	<u>1/2013*</u>	<u>1/2014*</u>	<u>1/2015*</u>	<u>1/2016*</u>	Proposed <u>1/2017**</u>	<u>2013/2012*</u>	<u>2014/2013*</u>	<u>2015/2014*</u>	<u>2016/2015*</u>	Proposed <u>2017/2016**</u>
A	\$97.50	\$103.25	\$108.25	\$112.50	\$112.50	\$118.25	5.9%	4.8%	3.9%	0.0%	5.1%
B	\$147.50	\$156.25	\$163.25	\$163.25	\$163.25	\$171.25	5.9%	4.5%	0.0%	0.0%	4.9%
C	\$176.50	\$187.00	\$195.75	\$195.75	\$195.75	\$205.50	5.9%	4.7%	0.0%	0.0%	5.0%
F	\$177.25	\$188.00	\$196.50	\$196.50	\$196.50	\$206.25	6.1%	4.5%	0.0%	0.0%	5.0%
K	\$64.75	\$66.00	\$69.00	\$69.00	\$65.50	\$65.50	1.9%	4.5%	0.0%	-5.1%	0.0%
L	\$99.25	\$103.75	\$108.75	\$111.50	\$111.50	\$117.00	4.5%	4.8%	2.5%	0.0%	4.9%
N	\$109.75	\$116.25	\$123.75	\$128.50	\$133.50	\$140.25	5.9%	6.5%	3.8%	3.9%	5.1%

*The rate changes were deferred until April 1st.

**We are proposing to defer the implementation of the 2017 rate changes to April 1, 2017.

**Rhode Island Average Lives
1990 Plans**

<u>Plan</u>	<u>2017</u>	<u>2016</u>
A	69	74
B	44	48
C	843	908
D	28	31
E	47	51
F	1,492	1,620
G	59	62
H	10	12
I	132	135
J	641	699
K	3	5
L	13	15
Total 1990 Plans	3,381	3,660

**Rhode Island Average Lives
2010 Plans**

<u>Plan</u>	<u>2017</u>	<u>2016</u>
A	51	49
B	50	47
C	366	348
F	10,385	9,385
K	91	85
L	26	29
N	4,291	3,681
Total 2010 Plans	15,261	13,626

**National Average Lives
1990 Plans**

<u>Plan</u>	<u>2017</u>	<u>2016</u>
A	40,335	44,694
B	33,147	37,106
C	259,452	284,889
D	23,239	25,846
E	25,517	28,440
F	597,051	645,700
G	25,304	27,952
H	10,017	11,164
I	53,382	58,068
J	308,717	329,801
K	7,243	8,005
L	15,309	16,640
Total 1990 Plans	1,398,713	1,518,306

**National Average Lives
2010 Plans**

<u>Plan</u>	<u>2017</u>	<u>2016</u>
A	34,576	29,806
B	27,927	25,116
C	58,594	53,760
F	1,951,135	1,715,378
K	58,861	50,558
L	28,316	25,054
N	752,024	634,334
Total 2010 Plans	2,911,433	2,534,007

**Rhode Island Medicare Supplement
Total Standardized Plans Trend Development**

The components of the composite trend are shown below.

Part B Coinsurance

	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Medicare Fee Update	0.2%	0.4%	-0.2%	0.9%
Utilization Trend	-0.3%	0.1%	-0.5%	-0.6%
Composite Trend	-0.1%	0.5%	-0.7%	0.4%

The net change in the cost for Part B services in 2016 was -0.2%. For 2017, we assume a net change of 0.9%.

Utilization trend considers changes in the number of services used as well as the intensity of services. Our assumed utilization trends for 2016 and 2017 are -0.5% and -0.6%, respectively.

Part B Deductible -- For 2017 we assume the Part B deductible will be \$178, an increase of 7.2% over 2016. The projected Part B deductible trend is 13.3% for 2016 and 7.3% for 2017.

Part B Excess -- Projected claim costs for 2016 and 2017 are based on actuarial judgment and are \$0.10 and \$0.10, respectively.

Part A Deductible --

	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Medicare Part A Deductible	\$1,216	\$1,260	\$1,288	\$1,332
% Change in Part A Deductible	2.7%	3.6%	2.2%	3.4%
Utilization Trend	-0.8%	0.9%	0.5%	0.1%
Composite Trend	1.9%	4.6%	2.7%	3.5%

Hospital Co-Payments -- Hospital Co-payments are paid for days 61 and after for long hospital stays. Projected claim costs for 2016 and 2017 are based on actuarial judgment and are \$2.04 and \$2.04, respectively.

Skilled Nursing -- Medicare Supplement plans which have a skilled nursing facility stay benefit pay the Medicare cost sharing amount for days 21-100.

	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Medicare Daily Coinsurance	\$152	\$158	\$161	\$167
% Change in Daily Coinsurance	2.7%	3.6%	2.2%	3.4%
Utilization/Length of Stay, days 21-100	10.8%	-0.1%	6.7%	3.9%
Composite Trend	13.8%	3.5%	9.0%	7.4%

Foreign Care/ At-Home Care/ Preventive Care / Prescription Drugs -- In aggregate, these benefits represent less than 1% of the total Rhode Island claim costs. Projected costs for these benefits were based on historical experience and actuarial judgment.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS
(Years 1997 and Prior are Prudential's Experience)

PLAN A	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated to 12/16	Claims	Accumulated to 12/16	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$4,586	\$15,156	\$649	\$2,145	14.2%
1993	\$18,768	\$59,070	\$6,096	\$19,186	32.5%
1994	\$33,985	\$101,870	\$21,361	\$64,029	62.9%
1995	\$44,501	\$127,040	\$31,034	\$88,595	69.7%
1996	\$71,925	\$195,550	\$62,125	\$168,908	86.4%
1997	\$85,292	\$220,850	\$77,767	\$201,366	91.2%
Total	\$259,056	\$719,535	\$199,032	\$544,230	75.6%
<u>UnitedHealthcare Experience</u>					
1998	\$87,049	\$214,668	\$58,697	\$144,749	67.4%
1999	\$73,980	\$173,750	\$60,170	\$141,316	81.3%
2000	\$84,505	\$189,018	\$55,603	\$124,373	65.8%
2001	\$92,580	\$197,221	\$80,274	\$171,004	86.7%
2002	\$85,816	\$174,106	\$81,641	\$165,636	95.1%
2003	\$95,490	\$184,507	\$76,406	\$147,633	80.0%
2004	\$110,938	\$204,149	\$70,139	\$129,071	63.2%
2005	\$107,727	\$188,799	\$57,716	\$101,152	53.6%
2006	\$127,425	\$212,687	\$69,707	\$116,349	54.7%
2007	\$137,298	\$218,254	\$107,497	\$170,881	78.3%
2008	\$132,618	\$200,775	\$86,681	\$131,231	65.4%
2009	\$150,385	\$216,833	\$101,936	\$146,976	67.8%
2010	\$157,347	\$216,067	\$135,383	\$185,906	86.0%
2011	\$162,191	\$212,113	\$153,343	\$200,541	94.5%
2012	\$162,467	\$202,357	\$158,242	\$197,094	97.4%
2013	\$157,634	\$186,987	\$150,546	\$178,580	95.5%
2014	\$162,095	\$183,123	\$125,797	\$142,117	77.6%
2015	\$169,487	\$182,356	\$126,042	\$135,612	74.4%
2016	\$167,318	\$171,450	\$135,768	\$139,121	81.1%
Total	\$2,424,350	\$3,729,222	\$1,891,589	\$2,869,343	76.9%
<u>Expected Future Experience</u>					
2017	\$171,437	\$167,306	\$133,708	\$130,486	78.0%
2018	\$185,463	\$172,374	\$142,865	\$132,783	77.0%
2019	\$198,163	\$175,408	\$152,648	\$135,120	77.0%
2020	\$211,733	\$178,495	\$163,101	\$137,498	77.0%
2021	\$226,233	\$181,637	\$174,271	\$139,918	77.0%
2022	\$241,725	\$184,834	\$186,205	\$142,380	77.0%
2023	\$258,279	\$188,087	\$198,956	\$144,886	77.0%
2024	\$275,965	\$191,397	\$212,580	\$147,436	77.0%
2025	\$294,864	\$194,766	\$227,138	\$150,031	77.0%
2026	\$315,056	\$198,193	\$242,692	\$152,671	77.0%
Expected Future (2017-2026)	\$2,378,918	\$1,832,496	\$1,834,164	\$1,413,208	77.1%
Aggregate (1992-2026)	\$5,062,324	\$6,281,253	\$3,924,786	\$4,826,780	76.8%
<u>PLAN B</u>					
	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated to 12/16	Claims	Accumulated to 12/16	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$13,882	\$45,876	\$12,645	\$41,788	91.1%
1993	\$43,894	\$138,151	\$47,357	\$149,050	107.9%
1994	\$55,076	\$165,090	\$41,852	\$125,453	76.0%
1995	\$65,088	\$185,811	\$49,585	\$141,554	76.2%
1996	\$114,761	\$312,016	\$112,898	\$306,950	98.4%
1997	\$121,170	\$313,751	\$117,154	\$303,352	96.7%
Total	\$413,871	\$1,160,695	\$381,491	\$1,068,147	92.0%
<u>UnitedHealthcare Experience</u>					
1998	\$75,797	\$186,920	\$73,717	\$181,790	97.3%
1999	\$64,254	\$150,908	\$65,770	\$154,468	102.4%
2000	\$57,975	\$129,677	\$52,527	\$117,491	90.6%
2001	\$53,825	\$114,662	\$40,655	\$86,607	75.5%
2002	\$51,283	\$104,045	\$36,132	\$73,306	70.5%
2003	\$59,263	\$114,508	\$47,074	\$90,957	79.4%
2004	\$84,427	\$155,363	\$78,500	\$144,457	93.0%
2005	\$97,285	\$170,499	\$94,385	\$165,417	97.0%
2006	\$115,760	\$193,217	\$94,280	\$157,364	81.4%
2007	\$128,686	\$204,564	\$115,151	\$183,049	89.5%
2008	\$145,998	\$221,033	\$101,024	\$152,945	69.2%
2009	\$166,951	\$240,718	\$136,405	\$196,675	81.7%
2010	\$176,120	\$241,846	\$135,420	\$185,957	76.9%
2011	\$171,868	\$224,769	\$132,220	\$172,917	76.9%
2012	\$187,024	\$232,943	\$116,745	\$145,408	62.4%
2013	\$196,396	\$232,967	\$180,627	\$214,262	92.0%
2014	\$192,138	\$217,063	\$104,447	\$117,997	54.4%
2015	\$177,190	\$190,644	\$106,194	\$114,258	59.9%
2016	\$178,578	\$182,988	\$139,853	\$143,307	78.3%
Total	\$2,380,818	\$3,509,335	\$1,851,128	\$2,798,633	79.7%
<u>Expected Future Experience</u>					
2017	\$181,265	\$176,897	\$138,486	\$135,148	76.4%
2018	\$194,176	\$180,473	\$147,969	\$137,527	76.2%
2019	\$207,473	\$183,649	\$158,102	\$139,947	76.2%
2020	\$221,681	\$186,881	\$168,929	\$142,411	76.2%
2021	\$236,862	\$190,170	\$180,497	\$144,917	76.2%
2022	\$253,082	\$193,517	\$192,858	\$147,468	76.2%
2023	\$270,413	\$196,923	\$206,065	\$150,063	76.2%
2024	\$288,931	\$200,389	\$220,176	\$152,704	76.2%
2025	\$308,717	\$203,916	\$235,254	\$155,392	76.2%
2026	\$329,858	\$207,505	\$251,364	\$158,127	76.2%
Expected Future (2017-2026)	\$2,492,457	\$1,920,321	\$1,899,701	\$1,463,703	76.2%
Aggregate (1992-2026)	\$5,287,146	\$6,590,351	\$4,132,321	\$5,330,484	80.9%

Assumption: Interest rate is 5%.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS
(Years 1997 and Prior are Prudential's Experience)

PLAN C	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	to 12/16	Claims	to 12/16	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$34,302	\$113,359	\$20,411	\$67,453	59.5%
1993	\$206,358	\$649,486	\$145,847	\$459,035	70.7%
1994	\$556,968	\$1,669,512	\$474,393	\$1,421,995	85.2%
1995	\$877,037	\$2,503,732	\$875,407	\$2,499,080	99.8%
1996	\$1,518,727	\$4,129,148	\$1,437,272	\$3,907,684	94.6%
1997	\$1,625,144	\$4,208,072	\$1,405,006	\$3,638,057	86.5%
Total	\$4,818,536	\$13,273,309	\$4,358,337	\$11,993,305	90.4%
<u>UnitedHealthcare Experience</u>					
1998	\$1,406,557	\$3,468,642	\$1,159,394	\$2,859,123	82.4%
1999	\$1,297,098	\$3,046,390	\$994,276	\$2,335,176	76.7%
2000	\$1,497,399	\$3,349,352	\$1,253,679	\$2,804,206	83.7%
2001	\$1,677,138	\$3,572,753	\$1,430,682	\$3,047,735	85.3%
2002	\$1,718,027	\$3,485,578	\$1,605,640	\$3,257,564	93.5%
2003	\$1,958,418	\$3,784,085	\$1,686,022	\$3,257,757	86.1%
2004	\$2,131,173	\$3,921,796	\$1,700,949	\$3,130,095	79.8%
2005	\$2,190,847	\$3,839,626	\$1,824,409	\$3,197,415	83.3%
2006	\$2,382,490	\$3,976,662	\$2,206,000	\$3,682,079	92.6%
2007	\$2,527,368	\$4,017,601	\$2,095,266	\$3,330,715	82.9%
2008	\$2,621,759	\$3,969,189	\$2,264,045	\$3,427,631	86.4%
2009	\$2,683,824	\$3,869,669	\$2,291,140	\$3,303,478	85.4%
2010	\$2,866,048	\$3,935,627	\$2,490,937	\$3,420,528	86.9%
2011	\$2,993,383	\$3,914,744	\$2,434,274	\$3,183,542	81.3%
2012	\$2,967,608	\$3,696,225	\$2,488,531	\$3,099,523	83.9%
2013	\$3,016,350	\$3,578,033	\$2,328,046	\$2,761,557	77.2%
2014	\$3,081,370	\$3,481,104	\$2,552,758	\$2,883,918	82.8%
2015	\$3,116,074	\$3,352,677	\$2,433,299	\$2,618,059	78.1%
2016	\$2,932,765	\$3,005,190	\$2,354,363	\$2,412,505	80.3%
Total	\$45,065,695	\$69,264,943	\$37,593,707	\$58,012,605	83.8%
<u>Expected Future Experience</u>					
2017	\$2,922,002	\$2,851,582	\$2,313,265	\$2,257,515	79.2%
2018	\$3,161,103	\$2,938,020	\$2,471,677	\$2,297,247	78.2%
2019	\$3,377,575	\$2,989,729	\$2,640,937	\$2,337,679	78.2%
2020	\$3,608,872	\$3,042,348	\$2,821,789	\$2,378,822	78.2%
2021	\$3,856,007	\$3,095,893	\$3,015,025	\$2,420,689	78.2%
2022	\$4,120,067	\$3,150,381	\$3,221,494	\$2,463,293	78.2%
2023	\$4,402,209	\$3,205,828	\$3,442,102	\$2,506,647	78.2%
2024	\$4,703,672	\$3,262,250	\$3,677,817	\$2,550,764	78.2%
2025	\$5,025,780	\$3,319,666	\$3,929,674	\$2,595,658	78.2%
2026	\$5,369,945	\$3,378,092	\$4,198,778	\$2,641,341	78.2%
Expected Future (2017-2026)	\$40,547,232	\$31,233,790	\$31,732,555	\$24,449,656	78.3%
Aggregate (1992-2026)	\$90,431,464	\$113,772,042	\$73,684,599	\$94,455,566	83.0%
<u>PLAN D</u>					
	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	to 12/16	Claims	to 12/16	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$4,668	\$15,427	\$7,787	\$25,734	166.8%
1993	\$16,486	\$51,888	\$11,920	\$37,517	72.3%
1994	\$25,101	\$75,240	\$10,537	\$31,585	42.0%
1995	\$28,257	\$80,667	\$20,936	\$59,768	74.1%
1996	\$52,707	\$143,301	\$47,171	\$128,249	89.5%
1997	\$55,208	\$142,953	\$44,461	\$115,125	80.5%
Total	\$182,427	\$509,475	\$142,812	\$397,977	78.1%
<u>UnitedHealthcare Experience</u>					
1998	\$63,294	\$156,086	\$43,853	\$108,144	69.3%
1999	\$66,628	\$156,483	\$43,299	\$101,693	65.0%
2000	\$78,706	\$176,048	\$74,032	\$165,594	94.1%
2001	\$81,144	\$172,859	\$55,059	\$117,291	67.9%
2002	\$73,152	\$148,414	\$49,209	\$99,837	67.3%
2003	\$82,435	\$159,283	\$59,414	\$114,801	72.1%
2004	\$88,511	\$162,878	\$69,160	\$127,269	78.1%
2005	\$91,957	\$161,161	\$84,911	\$148,812	92.3%
2006	\$94,341	\$157,467	\$67,981	\$113,469	72.1%
2007	\$97,357	\$154,763	\$104,608	\$166,288	107.4%
2008	\$104,664	\$158,455	\$95,583	\$144,707	91.3%
2009	\$119,947	\$172,946	\$138,156	\$199,201	115.2%
2010	\$132,906	\$182,505	\$172,637	\$237,064	129.9%
2011	\$129,977	\$169,984	\$132,731	\$173,585	102.1%
2012	\$107,163	\$133,474	\$97,247	\$121,123	90.7%
2013	\$90,042	\$106,809	\$113,642	\$134,804	126.2%
2014	\$86,110	\$97,281	\$100,654	\$113,712	116.9%
2015	\$74,150	\$79,781	\$96,942	\$104,303	130.7%
2016	\$69,336	\$71,048	\$55,154	\$56,516	79.5%
Total	\$1,731,822	\$2,777,724	\$1,654,273	\$2,548,211	91.7%
<u>Expected Future Experience</u>					
2017	\$64,515	\$62,960	\$50,259	\$49,048	77.9%
2018	\$62,337	\$57,938	\$47,947	\$44,564	76.9%
2019	\$59,469	\$52,640	\$45,742	\$40,489	76.9%
2020	\$56,734	\$47,828	\$43,638	\$36,787	76.9%
2021	\$54,124	\$43,455	\$41,630	\$33,424	76.9%
2022	\$51,634	\$39,482	\$39,715	\$30,368	76.9%
2023	\$49,259	\$35,872	\$37,888	\$27,592	76.9%
2024	\$46,993	\$32,592	\$36,146	\$25,069	76.9%
2025	\$44,832	\$29,612	\$34,483	\$22,777	76.9%
2026	\$42,769	\$26,905	\$32,897	\$20,694	76.9%
Expected Future (2017-2026)	\$532,666	\$429,284	\$410,345	\$330,812	77.1%
Aggregate (1992-2026)	\$2,446,915	\$3,716,484	\$2,207,430	\$3,277,000	88.2%

Assumption: Interest rate is 5%.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS
(Years 1997 and Prior are Prudential's Experience)

PLAN E	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated to 12/16 b	Claims c	Accumulated to 12/16 d	Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$3,056	\$10,099	\$1,205	\$3,982	39.4%
1993	\$11,730	\$36,919	\$9,503	\$29,910	81.0%
1994	\$18,452	\$55,310	\$18,101	\$54,258	98.1%
1995	\$17,107	\$48,836	\$17,187	\$49,064	100.5%
1996	\$28,979	\$78,788	\$16,811	\$45,705	58.0%
1997	\$38,667	\$100,122	\$36,316	\$94,035	93.9%
Total	\$117,991	\$330,075	\$99,123	\$276,954	83.9%
<u>UnitedHealthcare Experience</u>					
1998	\$152,240	\$375,432	\$139,773	\$344,687	91.8%
1999	\$175,537	\$412,270	\$136,937	\$321,614	78.0%
2000	\$172,433	\$385,695	\$122,294	\$273,545	70.9%
2001	\$165,790	\$353,177	\$116,184	\$247,502	70.1%
2002	\$144,016	\$292,183	\$99,693	\$202,260	69.2%
2003	\$160,650	\$310,411	\$165,589	\$319,954	103.1%
2004	\$168,807	\$310,639	\$151,740	\$279,232	89.9%
2005	\$153,136	\$268,383	\$168,465	\$295,247	110.0%
2006	\$154,153	\$257,300	\$123,099	\$205,468	79.9%
2007	\$154,920	\$246,267	\$120,005	\$190,765	77.5%
2008	\$149,024	\$225,613	\$147,626	\$223,496	99.1%
2009	\$153,197	\$220,887	\$110,457	\$159,262	72.1%
2010	\$167,784	\$230,400	\$108,451	\$148,924	64.6%
2011	\$162,164	\$212,078	\$126,001	\$164,784	77.7%
2012	\$143,855	\$179,175	\$156,350	\$194,738	108.7%
2013	\$138,661	\$164,482	\$117,410	\$139,273	84.7%
2014	\$130,008	\$146,873	\$104,613	\$118,184	80.5%
2015	\$119,586	\$128,666	\$97,757	\$105,180	81.7%
2016	\$112,554	\$115,334	\$89,461	\$91,671	79.5%
Total	\$2,878,515	\$4,835,264	\$2,401,905	\$4,025,785	83.3%
<u>Expected Future Experience</u>					
2017	\$108,850	\$106,227	\$84,297	\$82,265	77.4%
2018	\$105,149	\$97,728	\$80,419	\$74,744	76.5%
2019	\$100,312	\$88,793	\$76,720	\$67,910	76.5%
2020	\$95,698	\$80,675	\$73,191	\$61,701	76.5%
2021	\$91,296	\$73,299	\$69,824	\$56,060	76.5%
2022	\$87,096	\$66,597	\$66,612	\$50,935	76.5%
2023	\$83,090	\$60,509	\$63,548	\$46,278	76.5%
2024	\$79,268	\$54,976	\$60,625	\$42,047	76.5%
2025	\$75,621	\$49,950	\$57,836	\$38,202	76.5%
2026	\$72,143	\$45,383	\$55,176	\$34,710	76.5%
Expected Future (2017-2026)	\$898,521	\$724,137	\$688,248	\$554,852	76.6%
Aggregate (1992-2026)	\$3,895,027	\$5,889,476	\$3,189,276	\$4,857,591	82.5%
PLAN F	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated to 12/16 b	Claims c	Accumulated to 12/16 d	Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$137,231	\$453,513	\$97,087	\$320,848	70.7%
1993	\$460,161	\$1,448,299	\$407,993	\$1,284,107	88.7%
1994	\$840,714	\$2,520,040	\$807,216	\$2,419,631	96.0%
1995	\$1,033,647	\$2,950,816	\$1,149,111	\$3,280,440	111.2%
1996	\$1,458,312	\$3,964,889	\$1,301,514	\$3,538,582	89.2%
1997	\$1,496,356	\$3,874,595	\$1,276,809	\$3,306,110	85.3%
Total	\$5,426,421	\$15,212,154	\$5,039,731	\$14,149,719	93.0%
<u>UnitedHealthcare Experience</u>					
1998	\$1,288,551	\$3,177,633	\$1,048,384	\$2,585,368	81.4%
1999	\$1,270,601	\$2,984,159	\$918,928	\$2,158,212	72.3%
2000	\$1,302,249	\$2,912,846	\$1,089,983	\$2,438,053	83.7%
2001	\$1,350,987	\$2,877,964	\$1,124,758	\$2,396,035	83.3%
2002	\$1,390,312	\$2,820,701	\$1,120,395	\$2,273,086	80.6%
2003	\$1,561,365	\$3,016,894	\$1,334,266	\$2,578,089	85.5%
2004	\$1,803,165	\$3,318,193	\$1,514,924	\$2,787,772	84.0%
2005	\$2,023,135	\$3,545,699	\$1,641,702	\$2,877,209	81.1%
2006	\$2,456,173	\$4,099,649	\$1,967,027	\$3,283,205	80.1%
2007	\$3,002,169	\$4,772,362	\$2,404,715	\$3,822,628	80.1%
2008	\$3,505,543	\$5,307,186	\$2,888,148	\$4,372,486	82.4%
2009	\$4,089,675	\$5,896,693	\$3,404,000	\$4,908,053	83.2%
2010	\$4,943,243	\$6,788,008	\$4,186,409	\$5,748,732	84.7%
2011	\$6,470,393	\$8,461,976	\$5,442,764	\$7,118,044	84.1%
2012	\$7,937,978	\$9,886,937	\$6,427,209	\$8,005,239	81.0%
2013	\$9,756,488	\$11,573,269	\$7,880,029	\$9,347,390	80.8%
2014	\$13,595,229	\$15,358,888	\$11,203,741	\$12,657,161	82.4%
2015	\$21,150,230	\$22,756,163	\$17,251,177	\$18,561,056	81.6%
2016	\$23,484,799	\$24,064,758	\$19,486,557	\$19,967,779	83.0%
Total	\$112,382,284	\$143,619,978	\$92,335,116	\$117,885,596	82.1%
<u>Expected Future Experience</u>					
2017	\$26,174,266	\$25,543,468	\$21,538,366	\$21,019,293	82.3%
2018	\$28,298,664	\$26,301,589	\$23,013,313	\$21,389,232	81.3%
2019	\$30,236,556	\$26,764,497	\$24,589,265	\$21,765,683	81.3%
2020	\$32,307,156	\$27,235,552	\$26,273,138	\$22,148,759	81.3%
2021	\$34,519,550	\$27,714,898	\$28,072,322	\$22,538,577	81.3%
2022	\$36,883,449	\$28,202,680	\$29,994,715	\$22,935,256	81.3%
2023	\$39,409,227	\$28,699,047	\$32,048,753	\$23,338,917	81.3%
2024	\$42,107,971	\$29,204,150	\$34,243,452	\$23,749,682	81.3%
2025	\$44,991,525	\$29,718,143	\$36,588,443	\$24,167,676	81.3%
2026	\$48,072,544	\$30,241,182	\$39,094,020	\$24,593,027	81.3%
Expected Future (2017-2026)	\$363,000,907	\$279,625,205	\$295,455,787	\$227,646,102	81.4%
Aggregate (1992-2026)	\$480,809,613	\$438,457,337	\$392,830,633	\$359,681,416	82.0%

Assumption: Interest rate is 5%.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS
(Years 1997 and Prior are Prudential's Experience)

PLAN G	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated	Claims	Accumulated	Loss Ratio
		to 12/16		to 12/16	d/b
		b	c	d	
Prudential Experience					
1992	\$6,680	\$22,076	\$6,074	\$20,073	90.9%
1993	\$31,104	\$97,896	\$29,970	\$94,327	96.4%
1994	\$47,932	\$143,676	\$54,573	\$163,583	113.9%
1995	\$51,196	\$146,152	\$29,266	\$83,548	57.2%
1996	\$78,192	\$212,589	\$55,485	\$150,855	71.0%
1997	\$87,038	\$225,373	\$68,113	\$176,368	78.3%
Total	\$302,142	\$847,762	\$243,482	\$688,754	81.2%
UnitedHealthcare Experience					
1998	\$87,467	\$215,698	\$64,763	\$159,708	74.0%
1999	\$98,950	\$232,395	\$61,081	\$143,455	61.7%
2000	\$98,608	\$220,564	\$71,538	\$160,015	72.5%
2001	\$109,848	\$234,006	\$78,179	\$166,541	71.2%
2002	\$120,094	\$243,650	\$146,985	\$298,208	122.4%
2003	\$131,916	\$254,890	\$112,286	\$216,962	85.1%
2004	\$158,783	\$292,193	\$143,182	\$263,484	90.2%
2005	\$162,223	\$284,307	\$113,561	\$199,025	70.0%
2006	\$186,866	\$311,902	\$144,052	\$240,440	77.1%
2007	\$177,571	\$282,273	\$139,875	\$222,351	78.8%
2008	\$176,310	\$266,923	\$126,647	\$191,735	71.8%
2009	\$171,559	\$247,363	\$156,745	\$226,002	91.4%
2010	\$177,907	\$244,300	\$121,290	\$166,555	68.2%
2011	\$168,304	\$220,108	\$111,503	\$145,824	66.3%
2012	\$164,612	\$205,027	\$193,224	\$240,664	117.4%
2013	\$162,832	\$193,154	\$131,780	\$156,319	80.9%
2014	\$154,677	\$174,743	\$118,094	\$133,414	76.3%
2015	\$149,247	\$160,579	\$144,226	\$155,178	96.6%
2016	\$137,859	\$141,263	\$109,094	\$111,788	79.1%
Total	\$2,795,631	\$4,425,338	\$2,288,106	\$3,597,670	81.3%
Expected Future Experience					
2017	\$135,934	\$132,658	\$104,997	\$102,466	77.2%
2018	\$131,301	\$122,035	\$100,167	\$93,098	76.3%
2019	\$125,261	\$110,877	\$95,559	\$84,586	76.3%
2020	\$119,499	\$100,740	\$91,163	\$76,852	76.3%
2021	\$114,002	\$91,529	\$86,970	\$69,826	76.3%
2022	\$108,758	\$83,161	\$82,969	\$63,442	76.3%
2023	\$103,755	\$75,558	\$79,153	\$57,641	76.3%
2024	\$98,982	\$68,649	\$75,512	\$52,371	76.3%
2025	\$94,429	\$62,373	\$72,038	\$47,583	76.3%
2026	\$90,085	\$56,670	\$68,724	\$43,233	76.3%
Expected Future (2017-2026)	\$1,122,005	\$904,250	\$857,252	\$691,099	76.4%
Aggregate (1992-2026)	\$4,219,778	\$6,177,350	\$3,388,840	\$4,977,523	80.6%

PLAN H	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated	Claims	Accumulated	Loss Ratio
		to 12/16		to 12/16	d/b
		b	c	d	
Prudential Experience					
1992	\$9,102	\$30,080	\$3,520	\$11,633	38.7%
1993	\$41,344	\$130,125	\$26,041	\$81,961	63.0%
1994	\$57,378	\$171,991	\$47,096	\$141,169	82.1%
1995	\$77,319	\$220,727	\$71,295	\$203,529	92.2%
1996	\$96,132	\$261,365	\$99,648	\$270,924	103.7%
1997	\$88,407	\$228,917	\$71,935	\$186,264	81.4%
Total	\$369,682	\$1,043,205	\$319,534	\$895,481	85.8%
UnitedHealthcare Experience					
1998	\$73,061	\$180,171	\$63,330	\$156,175	86.7%
1999	\$63,715	\$149,643	\$74,619	\$175,251	117.1%
2000	\$68,997	\$154,332	\$50,813	\$113,658	73.6%
2001	\$79,037	\$168,369	\$84,017	\$178,978	106.3%
2002	\$84,636	\$171,711	\$120,770	\$245,021	142.7%
2003	\$85,786	\$165,757	\$100,140	\$193,492	116.7%
2004	\$87,487	\$160,994	\$83,616	\$153,871	95.6%
2005	\$98,709	\$172,996	\$106,258	\$186,225	107.6%
2006	\$59,973	\$100,103	\$47,173	\$78,737	78.7%
2007	\$56,320	\$89,528	\$44,481	\$70,709	79.0%
2008	\$53,179	\$80,510	\$55,022	\$83,300	103.5%
2009	\$48,011	\$69,225	\$47,746	\$68,843	99.4%
2010	\$44,598	\$61,241	\$28,576	\$39,240	64.1%
2011	\$41,687	\$54,518	\$25,432	\$33,260	61.0%
2012	\$40,083	\$49,924	\$24,658	\$30,712	61.5%
2013	\$35,234	\$41,795	\$19,430	\$23,048	55.1%
2014	\$31,210	\$35,259	\$29,777	\$33,640	95.4%
2015	\$30,236	\$32,532	\$21,975	\$23,644	72.7%
2016	\$26,442	\$27,095	\$19,526	\$20,008	73.8%
Total	\$1,108,399	\$1,965,701	\$1,047,358	\$1,907,811	97.1%
Expected Future Experience					
2017	\$22,718	\$22,171	\$17,784	\$17,355	78.3%
2018	\$21,673	\$20,144	\$16,965	\$15,768	78.3%
2019	\$20,676	\$18,302	\$16,185	\$14,327	78.3%
2020	\$19,725	\$16,629	\$15,441	\$13,017	78.3%
2021	\$18,818	\$15,108	\$14,730	\$11,827	78.3%
2022	\$17,952	\$13,727	\$14,053	\$10,745	78.3%
2023	\$17,126	\$12,472	\$13,406	\$9,763	78.3%
2024	\$16,338	\$11,332	\$12,790	\$8,870	78.3%
2025	\$15,587	\$10,296	\$12,201	\$8,059	78.3%
2026	\$14,870	\$9,354	\$11,640	\$7,322	78.3%
Expected Future (2017-2026)	\$185,483	\$149,533	\$145,195	\$117,053	78.3%
Aggregate (1992-2026)	\$1,663,564	\$3,158,439	\$1,512,087	\$2,920,345	92.5%

Assumption: Interest rate is 5%.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS
(Years 1997 and Prior are Prudential's Experience)

PLAN I	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated to 12/16	Claims	Accumulated to 12/16	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$20,040	\$66,227	\$16,443	\$54,340	82.1%
1993	\$130,379	\$410,352	\$76,336	\$240,258	58.5%
1994	\$211,238	\$633,186	\$170,935	\$512,378	80.9%
1995	\$258,270	\$737,299	\$272,214	\$777,105	105.4%
1996	\$367,429	\$998,974	\$310,640	\$844,574	84.5%
1997	\$381,479	\$987,783	\$295,100	\$764,119	77.4%
Total	\$1,368,835	\$3,833,822	\$1,141,668	\$3,192,774	83.3%
<u>UnitedHealthcare Experience</u>					
1998	\$343,049	\$845,976	\$264,613	\$652,550	77.1%
1999	\$334,024	\$784,496	\$246,620	\$579,216	73.8%
2000	\$382,125	\$854,729	\$284,485	\$636,331	74.4%
2001	\$412,824	\$879,426	\$340,258	\$724,840	82.4%
2002	\$446,329	\$905,524	\$354,561	\$719,343	79.4%
2003	\$480,676	\$928,770	\$372,477	\$719,705	77.5%
2004	\$547,415	\$1,007,356	\$472,067	\$868,699	86.2%
2005	\$614,920	\$1,077,695	\$470,647	\$824,845	76.5%
2006	\$462,783	\$772,441	\$364,351	\$608,146	78.7%
2007	\$436,929	\$694,559	\$275,171	\$437,423	63.0%
2008	\$418,254	\$633,211	\$353,172	\$534,682	84.4%
2009	\$427,607	\$616,544	\$383,652	\$553,168	89.7%
2010	\$445,061	\$611,153	\$309,381	\$424,839	69.5%
2011	\$404,547	\$529,067	\$300,508	\$393,004	74.3%
2012	\$364,894	\$454,483	\$265,953	\$331,251	72.9%
2013	\$344,512	\$408,664	\$227,341	\$269,675	66.0%
2014	\$329,104	\$371,798	\$188,978	\$213,493	57.4%
2015	\$310,923	\$334,531	\$229,811	\$247,260	73.9%
2016	\$303,951	\$311,457	\$225,334	\$230,899	74.1%
Total	\$7,809,927	\$13,021,881	\$5,929,381	\$9,969,371	76.6%
<u>Expected Future Experience</u>					
2017	\$296,556	\$289,409	\$232,161	\$226,566	78.3%
2018	\$282,914	\$262,948	\$221,482	\$205,851	78.3%
2019	\$269,900	\$238,907	\$211,294	\$187,031	78.3%
2020	\$257,485	\$217,064	\$201,574	\$169,931	78.3%
2021	\$245,640	\$197,219	\$192,302	\$154,394	78.3%
2022	\$234,341	\$179,187	\$183,456	\$140,278	78.3%
2023	\$223,561	\$162,804	\$175,017	\$127,453	78.3%
2024	\$213,277	\$147,919	\$166,966	\$115,800	78.3%
2025	\$203,467	\$134,395	\$159,286	\$105,213	78.3%
2026	\$194,107	\$122,108	\$151,958	\$95,593	78.3%
Expected Future (2017-2026)	\$2,421,248	\$1,951,961	\$1,895,495	\$1,528,110	78.3%
Aggregate (1992-2026)	\$11,600,009	\$18,807,664	\$8,966,544	\$14,690,254	78.1%
PLAN J	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated to 12/16	Claims	Accumulated to 12/16	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$16,406	\$54,218	\$7,937	\$26,230	48.4%
1993	\$129,675	\$408,136	\$92,184	\$290,138	71.1%
1994	\$290,493	\$870,753	\$257,563	\$772,047	88.7%
1995	\$412,634	\$1,177,972	\$391,918	\$1,118,833	95.0%
1996	\$608,561	\$1,654,569	\$493,889	\$1,342,795	81.2%
1997	\$632,485	\$1,637,726	\$518,360	\$1,342,216	82.0%
Total	\$2,090,254	\$5,803,373	\$1,761,851	\$4,892,259	84.3%
<u>UnitedHealthcare Experience</u>					
1998	\$655,366	\$1,616,167	\$573,698	\$1,414,769	87.5%
1999	\$713,473	\$1,675,677	\$749,945	\$1,761,336	105.1%
2000	\$819,084	\$1,832,111	\$740,779	\$1,656,960	90.4%
2001	\$963,284	\$2,052,052	\$882,024	\$1,878,947	91.6%
2002	\$1,144,085	\$2,321,149	\$896,030	\$1,817,889	78.3%
2003	\$1,320,234	\$2,550,976	\$1,171,645	\$2,263,870	88.7%
2004	\$1,544,345	\$2,841,912	\$1,356,583	\$2,496,390	87.8%
2005	\$1,789,083	\$3,135,505	\$1,557,305	\$2,729,295	87.0%
2006	\$1,353,582	\$2,259,291	\$1,133,102	\$1,891,284	83.7%
2007	\$1,422,768	\$2,261,687	\$1,143,944	\$1,818,457	80.4%
2008	\$1,594,396	\$2,413,822	\$1,283,104	\$1,942,544	80.5%
2009	\$1,814,469	\$2,616,189	\$1,597,830	\$2,303,829	88.1%
2010	\$2,026,211	\$2,782,371	\$1,699,437	\$2,333,649	83.9%
2011	\$2,077,133	\$2,716,473	\$1,579,324	\$2,065,439	76.0%
2012	\$2,031,923	\$2,530,807	\$1,547,942	\$1,927,998	76.2%
2013	\$2,038,036	\$2,417,543	\$1,566,678	\$1,858,413	76.9%
2014	\$2,014,528	\$2,275,865	\$1,528,178	\$1,726,423	75.9%
2015	\$1,940,227	\$2,087,548	\$1,449,042	\$1,559,067	74.7%
2016	\$1,814,151	\$1,858,951	\$1,422,715	\$1,457,849	78.4%
Total	\$29,076,375	\$44,246,097	\$23,879,303	\$36,904,409	83.4%
<u>Expected Future Experience</u>					
2017	\$1,675,188	\$1,634,816	\$1,377,448	\$1,344,252	82.2%
2018	\$1,598,130	\$1,485,348	\$1,314,086	\$1,221,349	82.2%
2019	\$1,524,616	\$1,349,544	\$1,253,638	\$1,109,683	82.2%
2020	\$1,454,483	\$1,226,157	\$1,195,970	\$1,008,226	82.2%
2021	\$1,387,577	\$1,114,052	\$1,140,956	\$916,045	82.2%
2022	\$1,323,749	\$1,012,195	\$1,088,472	\$832,293	82.2%
2023	\$1,262,856	\$919,652	\$1,038,402	\$756,197	82.2%
2024	\$1,204,765	\$835,569	\$990,636	\$687,059	82.2%
2025	\$1,149,346	\$759,174	\$945,066	\$624,242	82.2%
2026	\$1,096,476	\$689,764	\$901,593	\$567,169	82.2%
Expected Future (2017-2026)	\$13,677,185	\$11,026,273	\$11,246,266	\$9,066,515	82.2%
Aggregate (1992-2026)	\$44,843,814	\$61,075,742	\$36,887,421	\$50,863,182	83.3%

Assumption: Interest rate is 5%.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS
(Years 1997 and Prior are Prudential's Experience)

PLAN K	Premium	Premium	Incurred	Incurred Claims	Incurred Loss Ratio d/b
	a	Accumulated to 12/16 b	Claims c	Accumulated to 12/16 d	
<u>UnitedHealthcare Experience</u>					
2006	\$1,382	\$2,306	\$1,318	\$2,200	95.4%
2007	\$9,163	\$14,567	\$3,296	\$5,240	36.0%
2008	\$7,894	\$11,951	\$4,783	\$7,242	60.6%
2009	\$13,954	\$20,120	\$8,727	\$12,582	62.5%
2010	\$13,862	\$19,034	\$13,577	\$18,644	97.9%
2011	\$18,396	\$24,059	\$9,537	\$12,473	51.8%
2012	\$26,329	\$32,794	\$20,018	\$24,932	76.0%
2013	\$35,637	\$42,273	\$25,798	\$30,601	72.4%
2014	\$44,754	\$50,560	\$18,807	\$21,247	42.0%
2015	\$69,859	\$75,164	\$42,691	\$45,932	61.1%
2016	\$68,441	\$70,131	\$49,691	\$50,918	72.6%
Total	\$309,672	\$362,959	\$198,242	\$232,011	63.9%

<u>Expected Future Experience</u>					
2017	\$68,138	\$66,496	\$52,536	\$51,270	77.1%
2018	\$72,804	\$67,666	\$56,134	\$52,172	77.1%
2019	\$77,789	\$68,857	\$59,978	\$53,091	77.1%
2020	\$83,116	\$70,069	\$64,085	\$54,025	77.1%
2021	\$88,808	\$71,302	\$68,474	\$54,976	77.1%
2022	\$94,890	\$72,557	\$73,163	\$55,943	77.1%
2023	\$101,388	\$73,834	\$78,173	\$56,928	77.1%
2024	\$108,331	\$75,133	\$83,526	\$57,930	77.1%
2025	\$115,749	\$76,456	\$89,246	\$58,949	77.1%
2026	\$123,676	\$77,801	\$95,358	\$59,987	77.1%
Expected Future (2017-2026)	\$934,689	\$720,170	\$720,672	\$555,271	77.1%
Aggregate (2006-2026)	\$1,244,361	\$1,083,129	\$918,914	\$787,282	72.7%

PLAN L	Premium	Premium	Incurred	Incurred Claims	Incurred Loss Ratio d/b
	a	Accumulated to 12/16 b	Claims c	Accumulated to 12/16 d	
<u>UnitedHealthcare Experience</u>					
2006	\$5,172	\$8,633	\$1,766	\$2,948	34.1%
2007	\$16,357	\$26,002	\$12,920	\$20,538	79.0%
2008	\$24,048	\$36,408	\$12,259	\$18,559	51.0%
2009	\$30,026	\$43,293	\$12,947	\$18,668	43.1%
2010	\$36,302	\$49,850	\$44,210	\$60,708	121.8%
2011	\$37,948	\$49,628	\$35,258	\$46,110	92.9%
2012	\$40,275	\$50,163	\$19,223	\$23,942	47.7%
2013	\$43,789	\$51,943	\$29,271	\$34,722	66.8%
2014	\$46,569	\$52,611	\$38,251	\$43,213	82.1%
2015	\$57,083	\$61,418	\$35,094	\$37,759	61.5%
2016	\$58,274	\$59,713	\$45,642	\$46,769	78.3%
Total	\$395,845	\$489,662	\$286,840	\$353,936	72.3%

<u>Expected Future Experience</u>					
2017	\$53,952	\$52,652	\$42,238	\$41,220	78.3%
2018	\$58,364	\$54,245	\$45,130	\$41,945	77.3%
2019	\$62,361	\$55,200	\$48,221	\$42,683	77.3%
2020	\$66,632	\$56,172	\$51,523	\$43,435	77.3%
2021	\$71,195	\$57,160	\$55,051	\$44,199	77.3%
2022	\$76,070	\$58,166	\$58,821	\$44,977	77.3%
2023	\$81,279	\$59,190	\$62,849	\$45,769	77.3%
2024	\$86,845	\$60,232	\$67,153	\$46,574	77.3%
2025	\$92,792	\$61,292	\$71,752	\$47,394	77.3%
2026	\$99,147	\$62,371	\$76,665	\$48,228	77.3%
Expected Future (2017-2026)	\$748,637	\$576,681	\$579,402	\$446,424	77.4%
Aggregate (2006-2026)	\$1,144,482	\$1,066,343	\$866,242	\$800,360	75.1%

PLAN N	Premium	Premium	Incurred	Incurred Claims	Incurred Loss Ratio d/b
	a	Accumulated to 12/16 b	Claims c	Accumulated to 12/16 d	
<u>UnitedHealthcare Experience</u>					
2010	\$16,307	\$22,393	\$7,751	\$10,643	47.5%
2011	\$387,032	\$506,161	\$312,136	\$408,212	80.6%
2012	\$632,900	\$788,292	\$521,188	\$649,151	82.3%
2013	\$1,138,420	\$1,350,409	\$904,260	\$1,072,645	79.4%
2014	\$2,272,650	\$2,567,473	\$1,791,136	\$2,023,493	78.8%
2015	\$4,464,470	\$4,803,457	\$3,493,001	\$3,758,224	78.2%
2016	\$5,391,165	\$5,524,300	\$4,226,848	\$4,331,230	78.4%
Total	\$14,302,945	\$15,562,483	\$11,256,319	\$12,253,598	78.7%

<u>Expected Future Experience</u>					
2017	\$6,578,675	\$6,420,130	\$5,081,531	\$4,959,067	77.2%
2018	\$7,111,891	\$6,609,995	\$5,429,514	\$5,046,346	76.3%
2019	\$7,598,913	\$6,726,331	\$5,801,328	\$5,135,162	76.3%
2020	\$8,119,286	\$6,844,714	\$6,198,603	\$5,225,541	76.3%
2021	\$8,675,295	\$6,965,181	\$6,623,083	\$5,317,510	76.3%
2022	\$9,269,379	\$7,087,768	\$7,076,632	\$5,411,098	76.3%
2023	\$9,904,146	\$7,212,513	\$7,561,239	\$5,506,334	76.3%
2024	\$10,582,382	\$7,339,453	\$8,079,033	\$5,603,245	76.3%
2025	\$11,307,064	\$7,468,628	\$8,632,285	\$5,701,862	76.3%
2026	\$12,081,372	\$7,600,075	\$9,223,424	\$5,802,215	76.3%
Expected Future (2017-2026)	\$91,228,404	\$70,274,788	\$69,706,671	\$53,708,381	76.4%
Aggregate (2010-2026)	\$105,531,349	\$85,837,271	\$80,962,991	\$65,961,980	76.8%

Assumption: Interest rate is 5%.

RHODE ISLAND HISTORICAL AND PROJECTED LOSS RATIOS
(Years 1997 and Prior are Prudential's Experience)

TOTAL STANDARDIZED	<u>Premium</u> a	<u>Premium Accumulated to 12/16</u> b	<u>Incurred Claims</u> c	<u>Incurred Claims Accumulated to 12/16</u> d	<u>Incurred Loss Ratio</u> d/b
<u>Prudential Experience</u>					
1992	\$249,953	\$826,031	\$173,758	\$574,226	69.5%
1993	\$1,089,899	\$3,430,321	\$853,247	\$2,685,489	78.3%
1994	\$2,137,337	\$6,406,668	\$1,903,629	\$5,706,127	89.1%
1995	\$2,865,056	\$8,179,053	\$2,907,954	\$8,301,517	101.5%
1996	\$4,395,724	\$11,951,188	\$3,937,452	\$10,705,227	89.6%
1997	\$4,611,245	\$11,940,144	\$3,911,020	\$10,127,013	84.8%
Total	\$15,349,215	\$42,733,406	\$13,687,059	\$38,099,599	89.2%
<u>UnitedHealthcare Experience</u>					
1998	\$4,232,432	\$10,437,393	\$3,490,221	\$8,607,064	82.5%
1999	\$4,158,259	\$9,766,170	\$3,351,644	\$7,871,737	80.6%
2000	\$4,562,080	\$10,204,373	\$3,795,735	\$8,490,226	83.2%
2001	\$4,986,458	\$10,622,489	\$4,232,088	\$9,015,480	84.9%
2002	\$5,257,750	\$10,667,061	\$4,511,057	\$9,152,151	85.8%
2003	\$5,936,233	\$11,470,081	\$5,125,318	\$9,903,219	86.3%
2004	\$6,725,051	\$12,375,473	\$5,640,860	\$10,380,340	83.9%
2005	\$7,329,022	\$12,844,670	\$6,119,359	\$10,724,643	83.5%
2006	\$7,400,101	\$12,351,658	\$6,219,856	\$10,381,688	84.1%
2007	\$8,166,905	\$12,982,426	\$6,566,930	\$10,439,043	80.4%
2008	\$8,933,686	\$13,525,076	\$7,418,093	\$11,230,557	83.0%
2009	\$9,869,606	\$14,230,480	\$8,389,741	\$12,096,738	85.0%
2010	\$11,203,694	\$15,384,794	\$9,453,458	\$12,981,389	84.4%
2011	\$13,225,023	\$17,295,677	\$10,795,031	\$14,117,736	81.6%
2012	\$14,807,111	\$18,442,601	\$12,036,529	\$14,991,777	81.3%
2013	\$17,154,031	\$20,348,329	\$13,674,859	\$16,221,290	79.7%
2014	\$22,140,443	\$25,012,641	\$17,905,231	\$20,228,011	80.9%
2015	\$31,828,762	\$34,245,514	\$25,527,251	\$27,465,531	80.2%
2016	\$34,745,632	\$35,603,678	\$28,360,007	\$29,060,360	81.6%
Total	\$222,662,279	\$307,810,587	\$182,613,268	\$253,358,980	82.3%
<u>Expected Future Experience</u>					
2017	\$38,453,496	\$37,526,769	\$31,167,075	\$30,415,951	81.1%
2018	\$41,283,967	\$38,370,502	\$33,087,669	\$30,752,627	80.1%
2019	\$43,859,065	\$38,822,735	\$35,149,616	\$31,113,390	80.1%
2020	\$46,622,099	\$39,303,324	\$37,362,144	\$31,497,004	80.1%
2021	\$49,585,406	\$39,810,903	\$39,735,135	\$31,902,362	80.1%
2022	\$52,762,191	\$40,344,253	\$42,279,163	\$32,328,477	80.1%
2023	\$56,166,588	\$40,902,288	\$45,005,551	\$32,774,467	80.1%
2024	\$59,813,721	\$41,484,043	\$47,926,410	\$33,239,552	80.1%
2025	\$63,719,771	\$42,088,667	\$51,054,701	\$33,723,039	80.1%
2026	\$67,902,047	\$42,715,405	\$54,404,289	\$34,224,317	80.1%
Expected Future (2017-2026)	\$520,168,353	\$401,368,888	\$417,171,754	\$321,971,186	80.2%
Aggregate (1992-2026)	\$758,179,847	\$751,912,880	\$613,472,081	\$613,429,765	81.6%

Assumption: Interest rate is 5%.

**Rhode Island Standardized
Paid and Incurred Experience**
(Most recent 5 years shown)

Plan A	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	162,191	162,191	151,259	153,343	39,071	93.3%	94.5%
2012	162,467	162,467	164,649	158,242	39,452	101.3%	97.4%
2013	157,634	157,634	146,851	150,546	36,538	93.2%	95.5%
2014	162,095	162,095	138,049	125,797	37,063	85.2%	77.6%
2015	169,487	169,487	120,531	126,042	38,505	71.1%	74.4%

Plan B	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	171,868	171,868	119,305	132,220	33,402	69.4%	76.9%
2012	187,024	187,024	124,286	116,745	38,369	66.5%	62.4%
2013	196,396	196,396	180,285	180,627	40,966	91.8%	92.0%
2014	192,138	192,138	110,046	104,447	40,388	57.3%	54.4%
2015	177,190	177,190	103,792	106,194	38,386	58.6%	59.9%

Plan C	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	2,993,383	2,993,383	2,412,320	2,434,274	542,219	80.6%	81.3%
2012	2,967,608	2,967,608	2,498,934	2,488,531	556,503	84.2%	83.9%
2013	3,016,350	3,016,350	2,377,345	2,328,046	565,898	78.8%	77.2%
2014	3,081,370	3,081,370	2,416,973	2,552,758	573,400	78.4%	82.8%
2015	3,116,074	3,116,074	2,545,416	2,433,299	591,384	81.7%	78.1%

**Rhode Island Standardized
Paid and Incurred Experience**
(Most recent 5 years shown)

Plan D	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	129,977	129,977	129,722	132,731	23,648	99.8%	102.1%
2012	107,163	107,163	106,724	97,247	20,139	99.6%	90.7%
2013	90,042	90,042	106,860	113,642	17,007	118.7%	126.2%
2014	86,110	86,110	105,696	100,654	16,179	122.7%	116.9%
2015	74,150	74,150	104,327	96,942	14,337	140.7%	130.7%

Plan E	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	162,164	162,164	139,747	126,001	30,126	86.2%	77.7%
2012	143,855	143,855	140,359	156,350	27,802	97.6%	108.7%
2013	138,661	138,661	128,918	117,410	26,773	93.0%	84.7%
2014	130,008	130,008	107,773	104,613	25,031	82.9%	80.5%
2015	119,586	119,586	99,566	97,757	23,522	83.3%	81.7%

Plan F	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	6,470,393	6,470,393	5,264,603	5,442,764	1,223,928	81.4%	84.1%
2012	7,937,978	7,937,978	6,545,067	6,427,209	1,578,461	82.5%	81.0%
2013	9,756,488	9,756,488	7,598,589	7,880,029	1,955,168	77.9%	80.8%
2014	13,595,229	13,595,229	9,584,456	11,203,741	2,697,487	70.5%	82.4%
2015	21,150,230	21,150,230	17,162,431	17,251,177	4,252,285	81.1%	81.6%

**Rhode Island Standardized
Paid and Incurred Experience**
(Most recent 5 years shown)

Plan G	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	168,304	168,304	102,502	111,503	31,180	60.9%	66.3%
2012	164,612	164,612	191,310	193,224	31,578	116.2%	117.4%
2013	162,832	162,832	139,095	131,780	31,298	85.4%	80.9%
2014	154,677	154,677	120,570	118,094	29,527	77.9%	76.3%
2015	149,247	149,247	139,396	144,226	29,102	93.4%	96.6%

Plan H	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	41,687	41,687	26,001	25,432	7,132	62.4%	61.0%
2012	40,083	40,083	19,485	24,658	7,072	48.6%	61.5%
2013	35,234	35,234	29,256	19,430	6,392	83.0%	55.1%
2014	31,210	31,210	27,042	29,777	5,797	86.6%	95.4%
2015	30,236	30,236	21,393	21,975	5,752	70.8%	72.7%

Plan I	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	404,547	404,547	306,501	300,508	71,109	75.8%	74.3%
2012	364,894	364,894	279,021	265,953	66,603	76.5%	72.9%
2013	344,512	344,512	237,029	227,341	64,048	68.8%	66.0%
2014	329,104	329,104	187,309	188,978	62,115	56.9%	57.4%
2015	310,923	310,923	220,459	229,811	60,174	70.9%	73.9%

**Rhode Island Standardized
Paid and Incurred Experience**
(Most recent 5 years shown)

Plan J	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	2,077,133	2,077,133	1,592,025	1,579,324	350,290	76.6%	76.0%
2012	2,031,923	2,031,923	1,558,316	1,547,942	353,729	76.7%	76.2%
2013	2,038,036	2,038,036	1,576,341	1,566,678	359,048	77.3%	76.9%
2014	2,014,528	2,014,528	1,514,935	1,528,178	358,605	75.2%	75.9%
2015	1,940,227	1,940,227	1,439,755	1,449,042	353,125	74.2%	74.7%

Plan K	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	18,396	18,396	12,312	9,537	6,159	66.9%	51.8%
2012	26,329	26,329	20,855	20,018	9,101	79.2%	76.0%
2013	35,637	35,637	25,816	25,798	12,047	72.4%	72.4%
2014	44,754	44,754	13,057	18,807	14,239	29.2%	42.0%
2015	69,859	69,859	38,953	42,691	22,674	55.8%	61.1%

Plan L	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	37,948	37,948	33,792	35,258	8,967	89.0%	92.9%
2012	40,275	40,275	22,400	19,223	9,559	55.6%	47.7%
2013	43,789	43,789	25,183	29,271	10,297	57.5%	66.8%
2014	46,569	46,569	38,751	38,251	10,607	83.2%	82.1%
2015	57,083	57,083	33,733	35,094	13,054	59.1%	61.5%

Plan N	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	387,032	387,032	208,800	312,136	93,645	53.9%	80.6%
2012	632,900	632,900	524,003	521,188	166,520	82.8%	82.3%
2013	1,138,420	1,138,420	853,076	904,260	303,709	74.9%	79.4%
2014	2,272,650	2,272,650	1,490,561	1,791,136	591,360	65.6%	78.8%
2015	4,464,470	4,464,470	3,296,621	3,493,001	1,158,784	73.8%	78.2%

Total Standardized	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2011	13,225,023	13,225,023	10,498,891	10,795,031	2,460,877	79.4%	81.6%
2012	14,807,111	14,807,111	12,195,410	12,036,529	2,904,888	82.4%	81.3%
2013	17,154,031	17,154,031	13,424,644	13,674,859	3,429,187	78.3%	79.7%
2014	22,140,443	22,140,443	15,855,217	17,905,231	4,461,798	71.6%	80.9%
2015	31,828,762	31,828,762	25,326,373	25,527,251	6,601,082	79.6%	80.2%

**2017 RATES FOR PLANS NOT ISSUED IN
RHODE ISLAND**

<u>Plan*</u>	Mass-Media	Agent Distribution
	Non-Tobacco <u>Rate**</u>	Non-Tobacco <u>Rate**</u>
MW	\$161.75	\$161.75
NW	\$121.75	\$121.75
OW	\$27.50	\$27.50
PW	\$14.00	\$14.00
QW	\$17.00	\$17.00
SW	\$5.00	\$5.00
TW	\$163.25	\$163.25
UW	\$207.75	\$207.75
VW	\$25.50	\$25.50
WW	\$6.25	\$6.25
XW	\$31.00	\$31.00
YW	\$17.00	\$17.00
ZW	\$5.25	\$5.25

<u>Plan*</u>	Mass-Media	Agent Distribution
	Tobacco <u>Rate**</u>	Tobacco <u>Rate**</u>
MW	\$177.92	\$177.92
NW	\$133.92	\$133.92
OW	\$30.25	\$30.25
PW	\$15.40	\$15.40
QW	\$18.70	\$18.70
SW	\$5.50	\$5.50
TW	\$179.57	\$179.57
UW	\$228.52	\$228.52
VW	\$28.05	\$28.05
WW	\$6.87	\$6.87
XW	\$34.10	\$34.10
YW	\$18.70	\$18.70
ZW	\$5.77	\$5.77

* Plans effective June 1, 2010 and later.

Plans MW, NW, OW, PW, QW, and SW are Wisconsin issued plans.

Plans TW, UW, VW, WW, XW, YW, and ZW are Minnesota issued plans.

** Tier Rating Factor will be applied to rate if applied when the plan was issued.

**2017 UNDER AGE 65 RATES FOR PLANS NOT ISSUED IN
RHODE ISLAND**

<u>Plan*</u>	Mass-Media	Agent Distribution
	Non-Tobacco	Non-Tobacco
	<u>Rate</u>	<u>Rate</u>
MW	\$242.75	\$242.75
NW	\$182.75	\$182.75
OW	\$41.25	\$41.25
PW	\$21.00	\$21.00
QW	\$18.75	\$18.75
SW	\$7.50	\$7.50
TW	\$245.00	\$245.00
UW	\$311.75	\$311.75
VW	\$38.25	\$38.25
WW	\$9.50	\$9.50
XW	\$46.50	\$46.50
YW	\$18.75	\$18.75
ZW	\$8.00	\$8.00
A	\$177.50	\$177.50
B	\$257.00	\$257.00
C	\$308.25	\$308.25
F	\$309.50	\$309.50
K	\$98.25	\$98.25
L	\$175.50	\$175.50
N	\$210.50	\$210.50

<u>Plan*</u>	Mass-Media	Agent Distribution
	Tobacco	Tobacco
	<u>Rate</u>	<u>Rate</u>
MW	\$267.02	\$267.02
NW	\$201.02	\$201.02
OW	\$45.37	\$45.37
PW	\$23.10	\$23.10
QW	\$20.62	\$20.62
SW	\$8.25	\$8.25
TW	\$269.50	\$269.50
UW	\$342.92	\$342.92
VW	\$42.07	\$42.07
WW	\$10.45	\$10.45
XW	\$51.15	\$51.15
YW	\$20.62	\$20.62
ZW	\$8.80	\$8.80
A	\$195.25	\$195.25
B	\$282.70	\$282.70
C	\$339.07	\$339.07
F	\$340.45	\$340.45
K	\$108.07	\$108.07
L	\$193.05	\$193.05
N	\$231.55	\$231.55

* Plans effective June 1, 2010 and later.

Plans MW, NW, OW, PW, QW, and SW are Wisconsin issued plans.

Plans TW, UW, VW, WW, XW, YW, and ZW are Minnesota issued plans.

**Rhode Island
2017 Expenses by Category**

Standardized Plans

Member Contribution \$38,453,496

Average Lives 18,642

Expenses	<u>% of Member Contribution</u>	<u>PMPM</u>
Royalty	4.90%	\$8.42
Premium Taxes	2.00%	\$3.44
Risk and Profit	1.85%	\$3.18
Operating Expenses	4.70%	\$8.08
Sales Expenses	3.25%	\$5.59
Commissions	4.07%	\$6.99
Investment Income Credit	-0.13%	(\$0.22)
Total Expenses	20.63%	\$35.47

2010 Standardized Plans

This chart gives you a quick look at the standardized Medigap Plans that can be sold for effective dates beginning June 1, 2010 (including Medicare SELECT) and their benefits. These benefits apply only to Medigap policies sold on or after June 1, 2010. Insurance companies offering Medigap policies must make Plan A available. Not all types of Medigap policies may be available in each state.

If a checkmark appears in a column of this chart, this means that the Medigap policy covers 100% of the described benefit. If a column lists a percentage, this means the Medigap policy covers that percentage of the described benefit. If a column is blank, this means the Medigap policy doesn't cover that benefit.

Note: The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

From June 1, 2010 onward, the standardized plans are:

Medigap Benefits	Medigap Plans A through N									
	A	B	C	D	F	G	K	L	M	N
Medicare Part A Coinsurance and all costs after hospital benefits are used up ¹	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ ²
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits) ³			✓	✓	✓	✓			✓	✓
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

¹ Lifetime maximum of 365 days

² 100% part B coinsurance except up to \$20 copayment for office visits and up to \$50 copayment for ER.

³ You must also pay a separate deductible for foreign travel emergency (\$250 per year).

⁴ After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

2016 Out-of-Pocket Limit ⁴ ▶	\$4,960	\$2,480
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