

State: Rhode Island **Filing Company:** USAA Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Med Supp Rates 2020
Project Name/Number: Med Supp Rates 2020 /

Filing at a Glance

Company: USAA Life Insurance Company
 Product Name: Med Supp Rates 2020
 State: Rhode Island
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
 Sub-TOI: MS08I.012 Multi-Plan 2010
 Filing Type: Rate
 Date Submitted: 12/27/2019
 SERFF Tr Num: UNSA-132118519
 SERFF Status: Assigned
 State Tr Num:
 State Status: Open-Pending Actuary Review
 Co Tr Num: RI1903428

 Implementation: 07/01/2020
 Date Requested:
 Author(s): Neresa Torres, Maria Garcia, Cynthia Sanchez, Stephanie Nichols, Mollie Mason
 Reviewer(s): John Garrett (primary), bela gorman, Charles DeWeese, Alyssa Metivier, Victor Woods, Courtney Miner, Jennifer Smagula

 Disposition Date:
 Disposition Status:
 Implementation Date:

 State Filing Description:

State: Rhode Island **Filing Company:** USAA Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Med Supp Rates 2020
Project Name/Number: Med Supp Rates 2020 /

General Information

Project Name: Med Supp Rates 2020	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Filing concurrently in Texas for Texas specific rates
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 12/27/2019
	State Status Changed: 12/27/2019
Deemer Date:	Created By: Neresia Torres
Submitted By: Neresia Torres	Corresponding Filing Tracking Number: UNSA-126278129, for 2010 plans A and F. For 2010 Plan N, the corresponding UNSA-128664634. For 1990 Plans, approved in 1992 have no associated SERFF tracking number

Filing Description:

RE: USAA Life Insurance Company / NAIC #200-69663 / FEIN #74-1472662

Individual Standardized Medicare Supplement

Annual Rate Filing / Rate Adjustment for policies:

- MSM91984ST 06-10, MSM91985ST 06-10, MSM99189RI 11-18, MSM97660RI 08-12 (2010 plans A, F, G & N; currently sold)
- LIM19799-A 1-92, LIM19799-D 1-92, LIM19799-F 1-92, LIM19799-G 1-92 (1990 plans; closed block)

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

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

Company and Contact

Filing Contact Information

Neresia Torres, Third Party Filer	ntorres@perrknight.com
9800 Fredericksburg Road	310-889-0950 [Phone]
San Antonio, TX 78288	

Filing Company Information

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

Filing Fees

State: Rhode Island **Filing Company:** USAA Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Med Supp Rates 2020
Project Name/Number: Med Supp Rates 2020 /

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: Texas filing fee - retaliatory
Per Company: Yes

Company	Amount	Date Processed	Transaction #
USAA Life Insurance Company	\$100.00	12/27/2019	171740260

SERFF Tracking #:

UNSA-132118519

State Tracking #:

Company Tracking #:

RI1903428

State: Rhode Island

Filing Company:

USAA Life Insurance Company

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

Product Name: Med Supp Rates 2020

Project Name/Number: Med Supp Rates 2020 /

Rate Information

Rate data applies to filing.

Filing Method: Review & Approval

Rate Change Type: Decrease

Overall Percentage of Last Rate Revision: 0.200%

Effective Date of Last Rate Revision: 05/01/2019

Filing Method of Last Filing: Review & Approval

SERFF Tracking Number of Last Filing: UNSA-131631169

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
USAA Life Insurance Company	-0.100%	-0.100%	\$-1,161	661	\$1,559,848	0.000%	-3.000%

State: Rhode Island

Filing Company:

USAA Life Insurance Company

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

Product Name: Med Supp Rates 2020

Project Name/Number: Med Supp Rates 2020 /

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RI (1990 Plan A) Annual Filing - Rate Sheets	LIM19799-A 1-92	Revised	Previous State Filing Number: UNSA-131631169 Percent Rate Change Request:	RI (1990 Plan A) Annual Filing - Rate Sheets.pdf,
2		RI (1990 Plan D) Annual Filing - Rate Sheets	LIM19799-D 1-92	Revised	Previous State Filing Number: UNSA-131631169 Percent Rate Change Request:	RI (1990 Plan D) Annual Filing - Rate Sheets.pdf,
3		RI (1990 Plan F) Annual Filing - Rate Sheets	LIM19799-F 1-92	Revised	Previous State Filing Number: UNSA-131631169 Percent Rate Change Request:	RI (1990 Plan F) Annual Filing - Rate Sheets.pdf,
4		RI (1990 Plan G) Annual Filing - Rate Sheets	LIM19799-G 1-92	Revised	Previous State Filing Number: UNSA-131631169 Percent Rate Change Request:	RI (1990 Plan G) Annual Filing - Rate Sheets.pdf,
5		RI (2010 Plan A) Annual Filing - Rate Sheets (rev)	MSM91984ST 06-10	Revised	Previous State Filing Number: UNSA-131631169 Percent Rate Change Request:	RI (2010 Plan A) Annual Filing - Rate Sheets.pdf,
6		RI (2010 Plan F) Annual Filing - Rate Sheets (rev)	MSM91985ST 06-10	Revised	Previous State Filing Number: UNSA-131631169 Percent Rate Change Request:	RI (2010 Plan F) Annual Filing - Rate Sheets.pdf,
7		RI (2010 Plan G) Annual Filing - Rate Sheets	MSM99189RI 11-18	Revised	Previous State Filing Number: UNSA-131570827 Percent Rate Change Request:	RI (2010 Plan G) Annual Filing - Rate Sheets.pdf,
8		RI (2010 Plan N) Annual Filing - Rate Sheets	MSM97660RI 08-12	Revised	Previous State Filing Number: UNSA-131631169 Percent Rate Change Request:	RI (2010 Plan N) Annual Filing - Rate Sheets.pdf,

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2019: 2,204

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2019: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan A (Attained Age)
Policy Form(s): LIM19799-A 1-92
Rates Effective 7/1/2020**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2019: 2,204

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan A (Attained Age)
Policy Form(s): LIM19799-A 1-92
Rates Effective 7/1/2020**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2019: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2019: 2,592

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2019: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan D (Attained Age)
Policy Form(s): LIM19799-D 1-92
Rates Effective 7/1/2020**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2019: 2,592

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan D (Attained Age)
Policy Form(s): LIM19799-D 1-92
Rates Effective 7/1/2020**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2019: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2019: 2,724

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2019: 2,520

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan F (Attained Age)
Policy Form(s): LIM19799-F 1-92
Rates Effective 7/1/2020**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2019: 2,724

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan F (Attained Age)
Policy Form(s): LIM19799-F 1-92
Rates Effective 7/1/2020**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2019: 2,520

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2019: 2,765

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2019: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan G (Attained Age)
Policy Form(s): LIM19799-G 1-92
Rates Effective 7/1/2020**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2019: 2,682

<u>Age</u>	Non-Smoker		Smoker	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65-69	173.40	530.40	191.08	584.48
70-74	191.59	586.04	210.29	643.24
75-79	206.38	631.28	225.93	691.08
80-84	218.62	668.72	239.87	733.72
85+	232.22	710.32	255.17	780.52

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan G (Attained Age)
Policy Form(s): LIM19799-G 1-92
Rates Effective 7/1/2020**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2019: 0

<u>Age</u>	Non-Smoker		Smoker	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	141.61	433.16	156.23	477.88
66	141.61	433.16	156.23	477.88
67	147.22	450.32	162.01	495.56
68	153.17	468.52	168.47	515.32
69	159.29	487.24	174.93	535.08
70	165.58	506.48	182.24	557.44
71	172.21	526.76	189.38	579.28
72	179.18	548.08	197.20	603.20
73	186.32	569.92	204.85	626.60
74	191.76	586.56	211.14	645.84
75	197.54	604.24	217.09	664.04
76	203.32	621.92	224.06	685.36
77	209.78	641.68	230.52	705.12
78	215.90	660.40	237.66	726.96
79	222.53	680.68	244.63	748.28
80	228.65	699.40	252.11	771.16
81	233.24	713.44	257.04	786.24
82	238.00	728.00	261.80	800.80
83	242.93	743.08	267.24	817.44
84	247.69	757.64	272.34	833.04
85+	252.79	773.24	278.12	850.72

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2019: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
2010 Plan A (Attained Age)
Policy Form(s): MSM91984ST 06-10
Rates Effective 7/1/2020**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2019: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2019: 2,284

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
2010 Plan F (Attained Age)
Policy Form(s): MSM91985ST 06-10
Rates Effective 7/1/2020**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2019: 2,284

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

**Rhode Island
2010 Plan G (Attained Age)
Policy Form(s): MSM99189RI 11-18
Rates Effective 3/9/2019**

Average annualized premium in-force as of 6/30/2019: 0

<u>Age</u>	Non-Smoker		Smoker	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	130.22	398.32	161.67	494.52
66	134.13	410.28	166.26	508.56
67	138.04	422.24	171.02	523.12
68	142.46	435.76	176.63	540.28
69	146.88	449.28	182.24	557.44
70	152.32	465.92	188.87	577.72
71	158.10	483.60	196.18	600.08
72	163.54	500.24	202.81	620.36
73	169.15	517.40	209.78	641.68
74	174.93	535.08	216.92	663.52
75	180.71	552.76	224.06	685.36
76	187.00	572.00	231.71	708.76
77	193.29	591.24	239.87	733.72
78	199.92	611.52	248.03	758.68
79	206.72	632.32	256.53	784.68
80	213.86	654.16	265.20	811.20
81	223.89	684.84	277.61	849.16
82	234.43	717.08	290.70	889.20
83	245.48	750.88	304.30	930.80
84	257.04	786.24	318.75	975.00
85+	269.11	823.16	333.71	1,020.76

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
2010 Plan G (Attained Age)
Policy Form(s): MSM99189RI 11-18
Rates Effective 7/1/2020**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2019: 0

<u>Age</u>	Non-Smoker		Smoker	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	126.31	386.36	156.74	479.44
66	130.05	397.80	161.33	493.48
67	133.96	409.76	165.92	507.52
68	138.21	422.76	171.36	524.16
69	142.46	435.76	176.80	540.80
70	147.73	451.88	183.26	560.56
71	153.34	469.04	190.23	581.88
72	158.61	485.16	196.69	601.64
73	164.05	501.80	203.49	622.44
74	169.66	518.96	210.46	643.76
75	175.27	536.12	217.26	664.56
76	181.39	554.84	224.74	687.44
77	187.51	573.56	232.73	711.88
78	193.97	593.32	240.55	735.80
79	200.60	613.60	248.88	761.28
80	207.40	634.40	257.21	786.76
81	217.09	664.04	269.28	823.68
82	227.46	695.76	282.03	862.68
83	238.17	728.52	295.12	902.72
84	249.39	762.84	309.23	945.88
85+	261.12	798.72	323.68	990.08

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

**Rhode Island
2010 Plan N (Attained Age)
Policy Form(s): MSM97660RI 08-12
Rates Effective 7/1/2019**

Average annualized premium for the rate schedule below based
on the distribution of policies in-force as of 6/30/2019: 1,808

<u>Age</u>	Non-Smoker		Smoker	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	117.30	358.80	129.37	395.72
66	117.30	358.80	129.37	395.72
67	122.06	373.36	134.30	410.80
68	126.99	388.44	139.40	426.40
69	131.92	403.52	145.18	444.08
70	137.19	419.64	150.79	461.24
71	142.63	436.28	156.91	479.96
72	148.75	455.00	163.54	500.24
73	154.19	471.64	169.83	519.48
74	158.61	485.16	174.93	535.08
75	163.88	501.28	180.03	550.68
76	168.47	515.32	185.64	567.84
77	173.57	530.92	191.08	584.48
78	178.67	546.52	196.86	602.16
79	184.45	564.20	202.81	620.36
80	189.55	579.80	208.59	638.04
81	193.29	591.24	213.01	651.56
82	197.20	603.20	217.09	664.04
83	201.28	615.68	221.34	677.04
84	205.02	627.12	225.59	690.04
85+	209.27	640.12	230.69	705.64

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
2010 Plan N (Attained Age)
Policy Form(s): MSM97660RI 08-12
Rates Effective 7/1/2020**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2019: 1,808

<u>Age</u>	Non-Smoker		Smoker	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	117.30	358.80	129.37	395.72
66	117.30	358.80	129.37	395.72
67	122.06	373.36	134.30	410.80
68	126.99	388.44	139.40	426.40
69	131.92	403.52	145.18	444.08
70	137.19	419.64	150.79	461.24
71	142.63	436.28	156.91	479.96
72	148.75	455.00	163.54	500.24
73	154.19	471.64	169.83	519.48
74	158.61	485.16	174.93	535.08
75	163.88	501.28	180.03	550.68
76	168.47	515.32	185.64	567.84
77	173.57	530.92	191.08	584.48
78	178.67	546.52	196.86	602.16
79	184.45	564.20	202.81	620.36
80	189.55	579.80	208.59	638.04
81	193.29	591.24	213.01	651.56
82	197.20	603.20	217.09	664.04
83	201.28	615.68	221.34	677.04
84	205.02	627.12	225.59	690.04
85+	209.27	640.12	230.69	705.64

Modal Factors: Monthly = 0.085; Quarterly = 0.260

State: Rhode Island

Filing Company:

USAA Life Insurance Company

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

Product Name: Med Supp Rates 2020

Project Name/Number: Med Supp Rates 2020 /

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	Experience is shown in Exhibit 3 of the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	RI Actuarial Certification (1990 Plans ADFG).pdf RI Actuarial Certification (2010 Plans AFGN).pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	RI (1990 Plans ADFG) Annual Filing - Memo.pdf RI (2010 Plans AFGN) Annual Filing - Memo.pdf
Item Status:	
Status Date:	

Bypassed - Item:	*Medicare Supplement-Individual
Bypass Reason:	Not applicable this is a rate filing only and filing for the Calculation of Benchmark Ratio is filed separately by May 31 st each year.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Premium Rate Sheets - Life & A&H
Comments:	Rate sheets are attached on the Rate/Rule Schedule.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Consumer Narrative
Comments:	
Attachment(s):	RI Consumer Narrative.pdf

SERFF Tracking #:

UNSA-132118519

State Tracking #:

Company Tracking #:

RI1903428

State: Rhode Island

Filing Company:

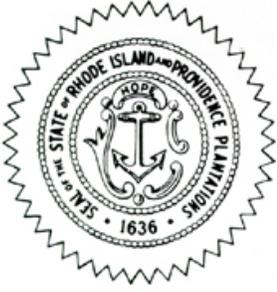
USAA Life Insurance Company

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

Product Name: Med Supp Rates 2020

Project Name/Number: Med Supp Rates 2020 /

Item Status:	
Status Date:	
Satisfied - Item:	Letter of Authorization
Comments:	
Attachment(s):	Letter of Authorization 2019 Executed.pdf
Item Status:	
Status Date:	



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: USAA Life Insurance Company

Submission:

Rate filing for policy forms LIM19799-A 1-92, LIM 19799-D 1-92, LIM19799-F 1-92, and
LIM19799-G 1-92 (no longer sold).

I hereby certify that to the best of my knowledge and belief, the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves, including a test of deficiency reserves, and non-forfeiture benefits, if applicable, comply with all statutes, rules and regulations of the state of Rhode Island, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory, or unreasonable in relation to benefits.

Signature of qualified actuary: Yik Yi Leung Digitally signed by Yik Yi Leung
Date: 2019.11.15 15:36:01
-06'00'

Name (typed or printed): Yik Yi Leung, FSA, MAAA

Title or business affiliation: Life Actuary - Health Pricing

Date: 11/15/2019

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

Reset Form



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: USAA Life Insurance Company

Submission:

Rate filing for policy forms: MSM91984ST 06-10, MSM91985ST 06-10, MSM99189RI 11-18, and
MSM97660RI 08-12 (currently sold).

I hereby certify that to the best of my knowledge and belief, the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves, including a test of deficiency reserves, and non-forfeiture benefits, if applicable, comply with all statutes, rules and regulations of the state of Rhode Island, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory, or unreasonable in relation to benefits.

Signature of qualified actuary: Yik Yi Leung Digitally signed by Yik Yi Leung
Date: 2019.11.15 15:40:06
-06'00'

Name (typed or printed): Yik Yi Leung, FSA, MAAA

Title or business affiliation: Life Actuary - Health Pricing

Date: 11/15/2019

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

Reset Form

USAA Life Insurance Company

Actuarial Memorandum

Rhode Island - 1990 Plans

Purpose and Scope of Filing

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

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

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

1990 Plan A: 0.0% (Ages 65+)

1990 Plan D: 0.0% (Ages 65+)

1990 Plan F: 0.0% (Ages 65+)

1990 Plan G: -3.0% (Ages 65+)

General Description of Policy and Benefits

Issuer Name USAA Life Insurance Company ("USAA" or the "Company")

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

1990 Plan A: LIM19799-A 1-92

1990 Plan D: LIM19799-D 1-92

1990 Plan F: LIM19799-F 1-92

1990 Plan G: LIM19799-G 1-92

Policy Type Standardized Individual Medicare Supplement

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

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

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

Open or Closed Block? This is a closed block.

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

- The policy is sold within six months of a beneficiary's enrollment in Medicare Part B.
- The beneficiary is exempt under the state's guaranteed issue regulations.

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

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

Pre-Existing Condition Exclusion The Medicare Supplement policies USAA offers do not contain nor apply any pre-existing condition limitations/exclusions.

Issue-Age Limits Over age 64

USAA Life Insurance Company

Premium Basis

Premiums vary by smoking class and attained age.

Methodology and Assumptions Used to Determine Rates

General Method

Using the assumptions discussed in the sections below, 30-year projections of earned premiums and incurred claims were developed and used to estimate the future, lifetime, and third year loss ratios. Rate revisions were developed to achieve USAA's target lifetime loss ratio while taking the following into consideration:

- current business objectives;
- appropriateness of premium relativities between plans;
- compliance with state specific rating requirements; and
- compliance with the minimum loss ratio requirements of the state.
 - Note, any deviations from state minimum loss ratio requirements are discussed in the Loss Ratio Demonstration section of this actuarial memorandum.

Provision for Trend

- The observed claim trend was calculated by taking the ratio of incurred claim costs PMPM for a recent 12 month period to incurred claim costs PMPM for the 12 month period ending 12 months earlier (incurred claim costs are based on USAA nationwide experience and include an estimate for unpaid claims). The claim trend assumption was then developed by analyzing these ratios for the most recent months and normalizing to remove distortions caused by changes in the risk profile of the underlying population. The resulting trend assumption:

Plan(s)	2019+
A, D, F, G	4.5%

Note, because of the use of more recent experience, the above trend assumption differs from that in the prior year's annual rate filing.

- The premium trend assumption is set equal to the claim trend assumption for years 2021+. For 2020, the premium trend is set to zero and is instead reflected in the proposed rate changes. All previously approved rate changes are reflected in the projection.

Provision for Aging

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

Provision for Wear-Off of Selection

Because the majority of policies sold do not undergo medical underwriting, no provision is made for selection wear-off.

Future Rate Revisions

Proposed rate changes in the projections are assumed to be implemented 7/1/2020 with subsequent rate revisions assumed to be implemented each July thereafter. However, the actual implementation date may differ due to the timing of state approval, business constraints, or any state requirements.

Commissions

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

USAA Life Insurance Company

Lapse Rate Assumption

The experience for the period from 2007 to 2016 was analyzed to develop the following combined lapse and mortality assumption by attained age:

<u>Attained Age</u>	<u>Aged</u>
0-64	N/A
65	3.85%
66-69	4.05%
70-74	4.05%
75-79	4.65%
80-84	6.70%
85-89	10.45%
90-100	18.15%
101-109	38.90%
110+	100.00%

Morbidity Assumption

The claim cost assumption differs by state, plan, gender, attained age, risk class (i.e. smoker/non-smoker), and Medicare eligibility reason (i.e. Aged, Under 65 ESRD, or Under 65 Disabled). The assumption was developed from a study of USAA nationwide experience from January 2018 to December 2018. For states without fully credible experience, 2017 Medicare data published by CMS was used to further refine state cost relativities.

As a result of the use of more recent experience, this morbidity assumption differs from that used in the prior year's annual rate filing.

The projection basis is calculated as the credibility weighted average of actual experience from the past 12 months (7/1/2018 to 6/30/2019) and the claim cost assumption trended forward to the same period. For the purpose of projecting future experience, this projection basis is then trended forward to future years.

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

Z: Credibility applied to historical experience

N_p : Member months of historical experience available

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

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

Interest Rate Assumption

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

Pre-Funding

As required, we do not include contract reserves in the calculation of loss ratios. Pricing decisions are made based upon the lifetime loss ratio to properly account for any pre-funding.

USAA Life Insurance Company

Rates and Rating Factors

Smoker Rating Factor

Members that indicate on the application that they smoke pay rates that are 10% higher. Please note that due to rounding, the actual difference in rates may vary slightly from this percentage.

Modal Factors

Mode	Factor
Monthly Automatic Payment Plan ("APP")	0.085
Quarterly Direct Bill Pay	0.260

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

Premium Discounts Offered

None

Current Rates

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

Proposed Rates

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

Rate Change History

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

Exposures Since Inception and Current In-Force Counts

Exhibit 2 contains Rhode Island and nationwide totals by plan for policies in-force as of 6/30/2019 as well as life years exposed by calendar year through 6/30/2019.

Historical Incurred Claims and Earned Premium

Exhibit 3 contains historical experience by calendar year, duration, and plan for both Rhode Island and nationwide through 6/30/2019 with claims runout through 8/31/2019.

Exhibit 4 contains historical experience by calendar year and plan for both Rhode Island and nationwide through 6/30/2019 with claims runout through 8/31/2019.

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

USAA Life Insurance Company

Loss Ratio Projection

Definition of Loss Ratio

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

- Incurred claims include only paid claims and estimated liabilities for unpaid claims.
Contract reserves are excluded from the calculation of incurred claims.
- Earned premiums include modal loadings and the change in unearned premium reserves.

Current Target Lifetime Loss Ratio

77.0%

Original Target Lifetime Loss Ratio

1990 Plan A: 65.0%*
1990 Plan D: 65.0%*
1990 Plan F: 65.0%*
1990 Plan G: 65.0%*

* Although the original filings for our 1990 plans are not readily available, we believe the original target lifetime loss ratios to be the same as the minimum required loss ratio (65.0%).

Minimum Required Loss Ratio

65.0%

Base Period

Actual experience for Rhode Island is from the 12 month period 7/1/2018 to 6/30/2019 with claims runout through 8/31/2019.
The claim cost assumption is trended forward to the same period as the actual experience.

Projection Period Start Date

7/1/2019

Experience Basis

State and nationwide data was used to develop the projections. Incurred claims include an estimate for unpaid claims with claims assumed complete after 24 months.

Methods and Assumptions

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

Projections

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

USAA Life Insurance Company

Loss Ratio Demonstration

Loss Ratio Tests

	Projected Loss Ratios			Minimum Loss Ratios			Meets or Exceeds Minimum?		
	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime</u>	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime*</u>	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime</u>
1990 & 2010 Plan A	N/A	79.0%	64.0%	N/A	65.0%	65.0%	N/A	Yes	No (1)
1990 Plan D	N/A	93.7%	67.8%	N/A	65.0%	65.0%	N/A	Yes	Yes
1990 & 2010 Plan F	N/A	79.5%	76.4%	N/A	65.0%	73.3%	N/A	Yes	Yes
1990 & 2010 Plan G	N/A	89.2%	75.7%	N/A	65.0%	65.0%	N/A	Yes	Yes

* For 1990 and 2010 combined, the minimum lifetime loss ratio is calculated as the weighted average of the original target lifetime loss ratios of the two eras. The weighting is based upon annualized premium in-force as of the valuation date.

Notes

(1) 1990 & 2010 Plan A: fails the Lifetime Loss Ratio test; therefore, no rate increase is proposed.

USAA Life Insurance Company

Actuarial Certification

I, Yik Yi Leung, am a Life Actuary - Health Pricing for USAA Life Insurance Company. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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

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



11/15/2019

Date

Yik Yi Leung, FSA, MAAA
Life Actuary - Health Pricing
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Exhibit 1 - Rate Change Percentages for Prior 5 Years

Rhode Island - 1990 Plans

	<u>Calendar Year 2019</u>		<u>Calendar Year 2018</u>		<u>Calendar Year 2017</u>		<u>Calendar Year 2016</u>		<u>Calendar Year 2015</u>	
	Rate	Effective								
	Change	Date								
1990 Plan A	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-
1990 Plan D	0.00%	-	0.00%	-	0.00%	-	5.00%	8/1/2016	0.00%	-
1990 Plan F	0.00%	-	0.00%	-	4.00%	8/1/2017	5.00%	8/1/2016	0.00%	-
1990 Plan G	0.00%	-	0.00%	-	3.00%	8/1/2017	5.00%	8/1/2016	0.00%	-

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

Rhode Island - 1990 Plans

POLICIES IN-FORCE AS OF 6/30/2019

Rhode Island

<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
4	14	163	14

Nationwide

<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
798	2,969	30,739	2,369

LIFE YEARS EXPOSED BY CALENDAR YEAR THROUGH 6/30/2019

Calendar

Rhode Island

Nationwide

<u>Year</u>	<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
1992	0	0	0	0	116	144	0	547
1993	1	2	0	7	617	1,095	84	3,870
1994	2	5	0	18	1,139	2,039	1,610	5,621
1995	5	5	5	20	1,566	2,767	3,756	6,189
1996	5	6	12	19	1,985	3,761	6,698	6,826
1997	7	11	17	18	2,486	4,814	10,485	7,555
1998	9	16	34	21	3,102	6,306	16,873	7,887
1999	9	21	49	21	3,925	8,593	27,039	8,866
2000	9	39	109	33	4,885	11,565	43,279	11,239
2001	11	43	134	61	6,536	13,005	57,347	24,345
2002	9	30	103	32	3,788	9,448	45,701	15,314
2003	7	24	95	30	3,693	9,233	41,844	13,762
2004	7	23	90	28	3,634	8,936	39,120	11,967
2005	8	24	97	30	3,496	8,704	39,056	11,229
2006	7	24	126	32	3,179	8,198	40,471	10,157
2007	7	23	160	30	2,869	7,716	41,657	9,171
2008	7	23	180	29	2,657	7,296	43,873	8,394
2009	5	20	204	28	2,457	6,916	47,337	7,638
2010	5	19	232	27	2,262	6,601	52,562	6,926
2011	5	17	224	25	2,004	6,022	49,677	6,111
2012	5	16	218	23	1,741	5,543	46,566	5,437
2013	5	16	211	22	1,569	5,109	44,064	4,877
2014	5	15	201	22	1,383	4,673	41,618	4,312
2015	5	15	187	21	1,224	4,317	39,441	3,825
2016	4	15	183	18	1,085	3,961	37,255	3,392
2017	4	15	176	17	989	3,619	35,111	3,014
2018	4	15	169	15	877	3,269	32,897	2,663
2019	2	7	82	7	406	1,515	15,583	1,212

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1993	Total	621	0	0	0	0.0%
1994	Total	967	458	0	458	47.4%
1995	Total	2,424	81	0	81	3.3%
1996	Total	2,649	1,006	0	1,006	38.0%
1997	Total	3,313	9,833	0	9,833	296.8%
1998	Total	3,885	2,883	0	2,883	74.2%
1999	Total	4,618	2,261	0	2,261	49.0%
2000	Total	5,292	22,342	0	22,342	422.2%
2001	Total	6,992	4,480	0	4,480	64.1%
2002	Total	7,256	6,035	0	6,035	83.2%
2003	Total	9,104	2,896	0	2,896	31.8%
2004	Total	7,699	2,151	0	2,151	27.9%
2005	Total	9,993	6,247	0	6,247	62.5%
2006	Total	9,224	4,381	0	4,381	47.5%
2007	Total	9,277	2,248	0	2,248	24.2%
2008	Total	10,006	2,719	0	2,719	27.2%
2009	8	124	0	0	0	0.0%
2009	9	0	171	0	171	0.0%
2009	10	0	0	0	0	0.0%
2009	11	1,415	0	0	0	0.0%
2009	12	3,142	4,253	0	4,253	135.4%
2009	13	0	0	0	0	0.0%
2009	14	0	0	0	0	0.0%
2009	15	1,301	0	0	0	0.0%
2009	16	1,083	340	0	340	31.4%
2009	17	858	82	0	82	9.6%
2009	Total	7,923	4,846	0	4,846	61.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	12	1,618	390	0	390	24.1%
2010	13	3,485	1,061	0	1,061	30.5%
2010	14	0	0	0	0	0.0%
2010	15	0	0	0	0	0.0%
2010	16	1,407	1,017	0	1,017	72.3%
2010	17	1,163	21	0	21	1.8%
2010	18	922	185	0	185	20.0%
2010	Total	8,594	2,674	0	2,674	31.1%
2011	13	1,731	1,834	0	1,834	106.0%
2011	14	3,804	1,132	0	1,132	29.8%
2011	15	0	0	0	0	0.0%
2011	16	0	0	0	0	0.0%
2011	17	1,586	39	0	39	2.5%
2011	18	1,257	104	0	104	8.3%
2011	19	1,015	1,066	0	1,066	105.0%
2011	Total	9,393	4,176	0	4,176	44.5%
2012	14	1,893	308	0	308	16.3%
2012	15	3,972	1,286	0	1,286	32.4%
2012	16	0	0	0	0	0.0%
2012	17	0	0	0	0	0.0%
2012	18	1,710	63	0	63	3.7%
2012	19	1,360	389	0	389	28.6%
2012	20	1,045	612	0	612	58.6%
2012	Total	9,981	2,658	0	2,658	26.6%
2013	15	1,953	1,125	0	1,125	57.6%
2013	16	4,136	1,637	0	1,637	39.6%
2013	17	0	0	0	0	0.0%
2013	18	0	0	0	0	0.0%
2013	19	1,768	49	0	49	2.8%
2013	20	1,405	251	0	251	17.9%
2013	21	1,156	277	0	277	24.0%
2013	Total	10,418	3,340	0	3,340	32.1%
2014	16	2,033	1,759	0	1,759	86.5%
2014	17	4,301	981	0	981	22.8%
2014	18	0	0	0	0	0.0%
2014	19	0	0	0	0	0.0%
2014	20	1,822	124	0	124	6.8%
2014	21	1,513	497	0	497	32.8%
2014	22	1,156	277	0	277	23.9%
2014	Total	10,825	3,637	0	3,637	33.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	17	2,140	879	0	879	41.1%
2015	18	4,408	1,366	0	1,366	31.0%
2015	19	0	0	0	0	0.0%
2015	20	0	0	0	0	0.0%
2015	21	1,783	97	0	97	5.4%
2015	22	1,534	359	0	359	23.4%
2015	23	1,156	361	0	361	31.2%
2015	Total	11,022	3,063	0	3,063	27.8%
2016	18	2,140	993	0	993	46.4%
2016	19	4,408	1,684	0	1,684	38.2%
2016	20	0	0	0	0	0.0%
2016	21	0	0	0	0	0.0%
2016	22	1,890	15	0	15	0.8%
2016	23	1,065	408	0	408	38.3%
2016	Total	9,504	3,099	0	3,099	32.6%
2017	19	2,140	1,325	0	1,325	61.9%
2017	20	4,408	1,105	0	1,105	25.1%
2017	21	0	0	0	0	0.0%
2017	22	0	0	0	0	0.0%
2017	23	1,890	35	0	35	1.9%
2017	24	378	38	0	38	10.0%
2017	Total	8,817	2,503	0	2,503	28.4%
2018	20	2,140	907	1	907	42.4%
2018	21	4,408	2,550	8	2,557	58.0%
2018	22	0	0	0	0	0.0%
2018	23	0	0	0	0	0.0%
2018	24	1,890	28	0	28	1.5%
2018	25	378	0	0	0	0.0%
2018	Total	8,817	3,484	8	3,492	39.6%
2019	21	2,140	2,410	78	2,489	116.3%
2019	22	1,134	133	6	139	12.3%
2019	23	0	0	0	0	0.0%
2019	24	0	0	0	0	0.0%
2019	25	1,134	5	1	6	0.5%
2019	Total	4,408	2,549	85	2,634	59.7%
All	1	10,017	14,660	0	14,660	146.4%
All	2	8,096	13,397	0	13,397	165.5%
All	3	6,511	8,296	0	8,296	127.4%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
All	4	6,857	6,099	0	6,099	88.9%
All	5	8,040	5,598	0	5,598	69.6%
All	6	8,057	4,479	0	4,479	55.6%
All	7	6,955	4,880	0	4,880	70.2%
All	8	8,592	6,085	0	6,085	70.8%
All	9	6,097	2,239	0	2,239	36.7%
All	10	6,149	1,309	0	1,309	21.3%
All	11	6,877	1,795	0	1,795	26.1%
All	12	8,229	4,643	0	4,643	56.4%
All	13	9,004	3,386	0	3,386	37.6%
All	14	8,544	2,052	0	2,052	24.0%
All	15	8,918	2,571	0	2,571	28.8%
All	16	9,475	4,845	0	4,845	51.1%
All	17	10,047	2,003	0	2,003	19.9%
All	18	10,437	2,711	0	2,711	26.0%
All	19	10,691	4,513	0	4,513	42.2%
All	20	10,820	2,999	1	2,999	27.7%
All	21	11,001	5,831	86	5,917	53.8%
All	22	5,715	784	6	791	13.8%
All	23	4,112	804	0	804	19.5%
All	24	2,268	66	0	66	2.9%
All	25	1,512	5	1	6	0.4%
All	Total	193,024	106,050	93	106,143	55.0%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	219	0	0	0	0.0%
1993	Total	1,489	1,341	0	1,341	90.1%
1994	Total	3,805	940	0	940	24.7%
1995	Total	3,871	112	0	112	2.9%
1996	Total	4,537	2,722	0	2,722	60.0%
1997	Total	8,864	6,163	0	6,163	69.5%
1998	Total	12,861	4,557	0	4,557	35.4%
1999	Total	19,289	27,310	0	27,310	141.6%
2000	Total	37,101	36,952	0	36,952	99.6%
2001	Total	44,098	31,642	0	31,642	71.8%
2002	Total	39,124	40,478	0	40,478	103.5%
2003	Total	41,964	21,796	0	21,796	51.9%
2004	Total	42,024	17,762	0	17,762	42.3%
2005	Total	40,163	17,447	0	17,447	43.4%
2006	Total	40,924	29,471	0	29,471	72.0%
2007	Total	40,528	22,211	0	22,211	54.8%
2008	Total	39,917	29,013	0	29,013	72.7%
2009	2	254	0	0	0	0.0%
2009	3	1,862	347	0	347	18.6%
2009	4	3,454	808	0	808	23.4%
2009	5	1,706	2,598	0	2,598	152.3%
2009	6	853	0	0	0	0.0%
2009	7	896	1,835	0	1,835	204.7%
2009	8	5,203	1,810	0	1,810	34.8%
2009	9	5,432	3,682	0	3,682	67.8%
2009	10	10,800	13,522	0	13,522	125.2%
2009	11	3,319	1,665	0	1,665	50.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	12	1,581	129	0	129	8.2%
2009	13	985	1,228	0	1,228	124.7%
2009	Total	36,344	27,624	0	27,624	76.0%
2010	3	267	28	0	28	10.4%
2010	4	2,003	420	0	420	21.0%
2010	5	3,856	502	0	502	13.0%
2010	6	1,912	361	0	361	18.9%
2010	7	919	360	0	360	39.2%
2010	8	964	422	0	422	43.7%
2010	9	5,218	1,256	0	1,256	24.1%
2010	10	5,872	1,313	0	1,313	22.4%
2010	11	10,879	1,146	0	1,146	10.5%
2010	12	2,722	661	0	661	24.3%
2010	13	1,677	345	0	345	20.6%
2010	14	1,059	745	0	745	70.4%
2010	Total	37,348	7,558	0	7,558	20.2%
2011	4	287	8	0	8	2.6%
2011	5	2,075	104	0	104	5.0%
2011	6	3,934	716	0	716	18.2%
2011	7	1,951	177	0	177	9.1%
2011	8	964	767	0	767	79.6%
2011	9	1,038	375	0	375	36.1%
2011	10	5,232	7,903	0	7,903	151.0%
2011	11	4,636	3,154	0	3,154	68.0%
2011	12	9,184	1,062	0	1,062	11.6%
2011	13	2,942	900	0	900	30.6%
2011	14	1,793	1,110	0	1,110	61.9%
2011	15	1,059	1,457	0	1,457	137.6%
2011	Total	35,095	17,731	0	17,731	50.5%
2012	5	287	0	0	0	0.0%
2012	6	2,121	16	0	16	0.8%
2012	7	4,044	2,079	0	2,079	51.4%
2012	8	2,007	162	0	162	8.1%
2012	9	1,046	145	0	145	13.9%
2012	10	1,085	610	0	610	56.2%
2012	11	5,234	4,631	0	4,631	88.5%
2012	12	4,468	2,117	0	2,117	47.4%
2012	13	8,338	583	0	583	7.0%
2012	14	3,115	2,202	0	2,202	70.7%
2012	15	1,827	1,839	0	1,839	100.7%
2012	16	1,107	849	0	849	76.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	Total	34,680	15,233	0	15,233	43.9%
2013	6	300	112	0	112	37.3%
2013	7	2,386	957	0	957	40.1%
2013	8	4,225	4,668	0	4,668	110.5%
2013	9	2,096	341	0	341	16.2%
2013	10	1,093	769	0	769	70.4%
2013	11	1,133	1,196	0	1,196	105.5%
2013	12	5,469	3,380	0	3,380	61.8%
2013	13	4,668	1,257	0	1,257	26.9%
2013	14	8,848	4,594	0	4,594	51.9%
2013	15	3,254	204	0	204	6.3%
2013	16	1,908	2,126	0	2,126	111.4%
2013	17	1,227	464	0	464	37.8%
2013	Total	36,605	20,069	0	20,069	54.8%
2014	7	347	0	0	0	0.0%
2014	8	1,613	2,249	0	2,249	139.4%
2014	9	2,382	1,898	0	1,898	79.7%
2014	10	2,283	179	0	179	7.8%
2014	11	1,133	1,454	0	1,454	128.3%
2014	12	1,133	1,757	0	1,757	155.0%
2014	13	5,587	4,432	0	4,432	79.3%
2014	14	4,750	1,266	0	1,266	26.6%
2014	15	9,137	2,147	0	2,147	23.5%
2014	16	3,316	1,723	0	1,723	52.0%
2014	17	2,030	503	0	503	24.8%
2014	18	1,227	2,629	0	2,629	214.2%
2014	Total	34,939	20,236	0	20,236	57.9%
2015	8	347	25	0	25	7.2%
2015	9	1,798	460	0	460	25.6%
2015	10	2,526	474	0	474	18.8%
2015	11	2,290	2,997	0	2,997	130.9%
2015	12	1,133	2,056	0	2,056	181.4%
2015	13	1,133	2,332	0	2,332	205.8%
2015	14	5,727	1,569	0	1,569	27.4%
2015	15	4,762	4,303	0	4,303	90.4%
2015	16	9,276	1,180	0	1,180	12.7%
2015	17	3,410	437	0	437	12.8%
2015	18	2,030	1,151	0	1,151	56.7%
2015	19	1,227	619	0	619	50.5%
2015	Total	35,659	17,603	0	17,603	49.4%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	9	347	0	0	0	0.0%
2016	10	1,834	438	0	438	23.9%
2016	11	2,569	7,303	0	7,303	284.3%
2016	12	2,344	847	0	847	36.2%
2016	13	1,133	3,717	0	3,717	328.0%
2016	14	1,253	1,206	0	1,206	96.2%
2016	15	5,831	1,043	0	1,043	17.9%
2016	16	5,089	1,474	0	1,474	29.0%
2016	17	9,609	1,191	0	1,191	12.4%
2016	18	3,480	649	0	649	18.7%
2016	19	2,120	3,614	0	3,614	170.5%
2016	20	1,258	2,568	0	2,568	204.2%
2016	Total	36,865	24,051	0	24,051	65.2%
2017	10	364	0	0	0	0.0%
2017	11	1,889	2,280	0	2,280	120.7%
2017	12	2,654	459	0	459	17.3%
2017	13	2,406	1,942	0	1,942	80.7%
2017	14	1,264	1,011	0	1,011	80.0%
2017	15	1,264	973	0	973	77.0%
2017	16	6,064	3,321	0	3,321	54.8%
2017	17	5,293	646	0	646	12.2%
2017	18	9,900	2,463	0	2,463	24.9%
2017	19	3,681	375	0	375	10.2%
2017	20	2,181	2,536	0	2,536	116.3%
2017	21	1,289	663	0	663	51.4%
2017	Total	38,247	16,670	0	16,670	43.6%
2018	11	364	38	0	38	10.4%
2018	12	2,035	3,138	0	3,138	154.3%
2018	13	2,654	461	1	462	17.4%
2018	14	2,406	1,631	6	1,636	68.0%
2018	15	1,264	2,435	-1	2,435	192.6%
2018	16	1,264	972	5	977	77.3%
2018	17	6,064	1,697	6	1,704	28.1%
2018	18	5,293	2,910	8	2,918	55.1%
2018	19	10,050	1,401	2	1,402	14.0%
2018	20	3,681	1,472	0	1,472	40.0%
2018	21	2,181	1,115	1	1,116	51.1%
2018	22	1,366	2,622	10	2,632	192.8%
2018	Total	38,620	19,890	39	19,930	51.6%
2019	12	392	22	0	23	5.8%
2019	13	801	177	8	185	23.1%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2019	14	1,538	683	15	698	45.4%
2019	15	1,048	595	21	616	58.8%
2019	16	1,264	1,982	106	2,088	165.2%
2019	17	0	0	0	0	0.0%
2019	18	3,461	649	26	675	19.5%
2019	19	2,595	2,318	89	2,407	92.8%
2019	20	5,183	242	17	259	5.0%
2019	21	1,761	1,061	50	1,111	63.1%
2019	22	213	385	5	389	182.7%
2019	Total	18,255	8,114	338	8,452	46.3%
All	1	48,155	28,404	0	28,404	59.0%
All	2	58,404	49,326	0	49,326	84.5%
All	3	61,065	50,527	0	50,527	82.7%
All	4	60,056	39,789	0	39,789	66.3%
All	5	56,894	29,223	0	29,223	51.4%
All	6	51,540	20,534	0	20,534	39.8%
All	7	54,254	35,572	0	35,572	65.6%
All	8	50,439	32,340	0	32,340	64.1%
All	9	40,259	19,557	0	19,557	48.6%
All	10	37,939	34,870	0	34,870	91.9%
All	11	35,764	28,867	0	28,867	80.7%
All	12	34,052	17,293	1	17,294	50.8%
All	13	32,323	17,373	9	17,383	53.8%
All	14	31,752	16,016	21	16,037	50.5%
All	15	29,444	14,998	20	15,018	51.0%
All	16	29,288	13,627	111	13,738	46.9%
All	17	27,633	4,939	6	4,945	17.9%
All	18	25,390	10,451	35	10,486	41.3%
All	19	19,673	8,328	91	8,419	42.8%
All	20	12,303	6,818	18	6,835	55.6%
All	21	5,230	2,838	51	2,889	55.2%
All	22	1,579	3,007	15	3,021	191.4%
All	Total	803,435	484,696	377	485,073	60.4%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1995	Total	4,883	602	0	602	12.3%
1996	Total	11,922	5,183	0	5,183	43.5%
1997	Total	16,644	18,778	0	18,778	112.8%
1998	Total	33,888	20,705	0	20,705	61.1%
1999	Total	54,819	41,430	0	41,430	75.6%
2000	Total	125,193	89,730	0	89,730	71.7%
2001	Total	165,004	120,188	0	120,188	72.8%
2002	Total	158,265	94,723	0	94,723	59.9%
2003	Total	185,231	70,083	0	70,083	37.8%
2004	Total	188,341	72,974	0	72,974	38.7%
2005	Total	172,552	98,021	0	98,021	56.8%
2006	Total	201,061	146,057	0	146,057	72.6%
2007	Total	256,105	225,297	0	225,297	88.0%
2008	Total	294,370	243,347	0	243,347	82.7%
2009	1	46,189	28,912	0	28,912	62.6%
2009	2	29,669	26,731	0	26,731	90.1%
2009	3	55,743	56,766	0	56,766	101.8%
2009	4	44,608	24,704	0	24,704	55.4%
2009	5	20,518	29,252	0	29,252	142.6%
2009	6	10,924	5,372	0	5,372	49.2%
2009	7	12,982	2,965	0	2,965	22.8%
2009	8	22,221	6,725	0	6,725	30.3%
2009	9	32,270	15,794	0	15,794	48.9%
2009	10	46,402	79,638	0	79,638	171.6%
2009	11	6,131	11,685	0	11,685	190.6%
2009	12	9,117	11,714	0	11,714	128.5%
2009	13	2,548	2,172	0	2,172	85.2%
2009	14	4,379	0	0	0	0.0%
2009	15	1,315	1,577	0	1,577	120.0%
2009	Total	345,016	304,007	0	304,007	88.1%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	54,135	42,214	0	42,214	78.0%
2010	2	47,367	39,589	0	39,589	83.6%
2010	3	30,296	24,500	0	24,500	80.9%
2010	4	55,886	37,261	0	37,261	66.7%
2010	5	46,643	30,362	0	30,362	65.1%
2010	6	21,268	26,688	0	26,688	125.5%
2010	7	12,134	3,267	0	3,267	26.9%
2010	8	14,121	3,766	0	3,766	26.7%
2010	9	23,366	8,943	0	8,943	38.3%
2010	10	34,346	23,356	0	23,356	68.0%
2010	11	47,269	39,085	0	39,085	82.7%
2010	12	6,649	5,857	0	5,857	88.1%
2010	13	9,522	11,237	0	11,237	118.0%
2010	14	2,784	3,924	0	3,924	141.0%
2010	15	4,800	908	0	908	18.9%
2010	16	1,413	305	0	305	21.5%
2010	Total	411,999	301,263	0	301,263	73.1%
2011	1	1,801	302	0	302	16.7%
2011	2	57,342	58,789	0	58,789	102.5%
2011	3	51,342	61,811	0	61,811	120.4%
2011	4	30,582	35,978	0	35,978	117.6%
2011	5	56,014	41,798	0	41,798	74.6%
2011	6	49,844	37,852	0	37,852	75.9%
2011	7	19,482	8,350	0	8,350	42.9%
2011	8	13,202	5,337	0	5,337	40.4%
2011	9	15,301	12,776	0	12,776	83.5%
2011	10	24,246	29,181	0	29,181	120.4%
2011	11	38,354	25,545	0	25,545	66.6%
2011	12	51,171	53,869	0	53,869	105.3%
2011	13	7,271	8,022	0	8,022	110.3%
2011	14	7,662	15,367	0	15,367	200.6%
2011	15	2,522	9,359	0	9,359	371.1%
2011	16	5,164	799	0	799	15.5%
2011	17	1,620	277	0	277	17.1%
2011	Total	432,921	405,411	0	405,411	93.6%
2012	2	1,988	453	0	453	22.8%
2012	3	61,323	60,034	0	60,034	97.9%
2012	4	54,861	48,894	0	48,894	89.1%
2012	5	32,108	23,217	0	23,217	72.3%
2012	6	57,503	41,947	0	41,947	72.9%
2012	7	51,008	30,806	0	30,806	60.4%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	8	19,995	19,183	0	19,183	95.9%
2012	9	13,714	4,015	0	4,015	29.3%
2012	10	16,046	8,049	0	8,049	50.2%
2012	11	25,639	16,186	0	16,186	63.1%
2012	12	38,020	33,291	0	33,291	87.6%
2012	13	51,858	51,747	0	51,747	99.8%
2012	14	6,082	2,010	0	2,010	33.0%
2012	15	4,191	1,009	0	1,009	24.1%
2012	16	2,395	3,788	0	3,788	158.2%
2012	17	5,612	1,492	0	1,492	26.6%
2012	18	1,620	281	0	281	17.3%
2012	Total	443,962	346,403	0	346,403	78.0%
2013	3	2,015	1,335	0	1,335	66.2%
2013	4	65,039	65,726	0	65,726	101.1%
2013	5	58,329	43,810	0	43,810	75.1%
2013	6	34,077	34,070	0	34,070	100.0%
2013	7	59,014	37,083	0	37,083	62.8%
2013	8	48,425	29,368	0	29,368	60.6%
2013	9	17,751	13,359	0	13,359	75.3%
2013	10	14,070	5,820	0	5,820	41.4%
2013	11	16,863	6,480	0	6,480	38.4%
2013	12	24,156	27,429	0	27,429	113.5%
2013	13	38,040	36,866	0	36,866	96.9%
2013	14	48,734	53,880	0	53,880	110.6%
2013	15	6,404	6,296	0	6,296	98.3%
2013	16	4,314	587	0	587	13.6%
2013	17	2,457	3,003	0	3,003	122.2%
2013	18	5,717	6,802	0	6,802	119.0%
2013	19	1,692	1,111	0	1,111	65.6%
2013	Total	447,097	373,023	0	373,023	83.4%
2014	4	2,188	4,250	0	4,250	194.3%
2014	5	67,418	32,478	0	32,478	48.2%
2014	6	60,150	54,034	0	54,034	89.8%
2014	7	31,074	46,083	0	46,083	148.3%
2014	8	58,087	27,558	0	27,558	47.4%
2014	9	48,701	30,065	0	30,065	61.7%
2014	10	18,206	21,387	0	21,387	117.5%
2014	11	14,797	5,997	0	5,997	40.5%
2014	12	15,822	29,659	0	29,659	187.5%
2014	13	22,773	27,041	0	27,041	118.7%
2014	14	38,066	22,616	0	22,616	59.4%
2014	15	45,779	53,408	0	53,408	116.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	16	6,635	1,727	0	1,727	26.0%
2014	17	4,377	1,521	0	1,521	34.7%
2014	18	2,501	8,039	0	8,039	321.4%
2014	19	5,860	1,018	0	1,018	17.4%
2014	20	1,704	865	0	865	50.8%
2014	Total	444,137	367,746	0	367,746	82.8%
2015	5	2,111	1,179	0	1,179	55.9%
2015	6	69,623	52,253	0	52,253	75.1%
2015	7	57,084	46,737	0	46,737	81.9%
2015	8	26,473	24,019	0	24,019	90.7%
2015	9	53,971	23,033	0	23,033	42.7%
2015	10	46,431	22,878	0	22,878	49.3%
2015	11	18,752	18,622	0	18,622	99.3%
2015	12	15,173	7,314	0	7,314	48.2%
2015	13	15,354	17,325	0	17,325	112.8%
2015	14	20,817	7,731	0	7,731	37.1%
2015	15	32,998	17,357	0	17,357	52.6%
2015	16	43,511	40,120	0	40,120	92.2%
2015	17	6,710	13,552	0	13,552	201.9%
2015	18	4,493	2,333	0	2,333	51.9%
2015	19	-423	0	0	0	0.0%
2015	20	6,002	886	0	886	14.8%
2015	21	1,705	2,353	0	2,353	138.0%
2015	Total	420,787	297,692	0	297,692	70.7%
2016	6	2,195	791	0	791	36.0%
2016	7	73,291	45,182	0	45,182	61.6%
2016	8	60,010	45,495	0	45,495	75.8%
2016	9	27,001	39,335	0	39,335	145.7%
2016	10	54,735	31,648	0	31,648	57.8%
2016	11	47,331	26,576	0	26,576	56.1%
2016	12	19,531	20,163	0	20,163	103.2%
2016	13	15,872	5,884	0	5,884	37.1%
2016	14	14,280	8,955	0	8,955	62.7%
2016	15	20,190	17,725	0	17,725	87.8%
2016	16	34,040	15,102	0	15,102	44.4%
2016	17	41,971	29,374	0	29,374	70.0%
2016	18	6,973	13,526	0	13,526	194.0%
2016	19	4,757	1,853	0	1,853	39.0%
2016	20	0	0	0	0	0.0%
2016	21	3,466	752	0	752	21.7%
2016	22	1,619	2,945	0	2,945	181.8%
2016	Total	427,263	305,307	0	305,307	71.5%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	7	2,396	610	0	610	25.4%
2017	8	77,695	40,253	3	40,256	51.8%
2017	9	61,378	43,598	7	43,605	71.0%
2017	10	25,834	24,861	5	24,866	96.3%
2017	11	56,970	25,698	5	25,703	45.1%
2017	12	50,639	21,404	6	21,410	42.3%
2017	13	19,982	10,084	3	10,087	50.5%
2017	14	16,657	6,671	1	6,672	40.1%
2017	15	14,951	4,161	0	4,161	27.8%
2017	16	19,626	13,376	1	13,377	68.2%
2017	17	32,994	24,601	4	24,605	74.6%
2017	18	41,799	36,975	7	36,982	88.5%
2017	19	6,661	7,994	1	7,995	120.0%
2017	20	4,973	1,037	0	1,037	20.9%
2017	21	0	0	0	0	0.0%
2017	22	4,015	3,083	0	3,084	76.8%
2017	23	1,692	348	0	348	20.6%
2017	Total	438,262	264,754	43	264,797	60.4%
2018	8	2,586	1,042	2	1,044	40.4%
2018	9	81,685	51,184	124	51,307	62.8%
2018	10	63,181	49,437	183	49,620	78.5%
2018	11	26,060	22,260	101	22,361	85.8%
2018	12	56,243	21,015	65	21,081	37.5%
2018	13	47,013	18,353	66	18,419	39.2%
2018	14	19,324	16,398	95	16,492	85.3%
2018	15	16,998	5,298	14	5,312	31.3%
2018	16	15,765	3,116	9	3,125	19.8%
2018	17	19,196	16,017	30	16,046	83.6%
2018	18	33,078	53,527	217	53,744	162.5%
2018	19	42,033	55,156	189	55,344	131.7%
2018	20	4,951	4,000	18	4,017	81.1%
2018	21	5,077	629	3	631	12.4%
2018	22	0	0	0	0	0.0%
2018	23	4,138	3,015	6	3,021	73.0%
2018	24	1,721	4,724	27	4,751	276.1%
2018	Total	439,048	325,171	1,146	326,316	74.3%
2019	9	2,682	1,195	16	1,212	45.2%
2019	10	49,654	38,401	1,008	39,408	79.4%
2019	11	27,243	22,814	781	23,595	86.6%
2019	12	13,153	15,301	405	15,706	119.4%
2019	13	29,126	13,492	460	13,952	47.9%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2019	14	21,400	11,430	247	11,678	54.6%
2019	15	7,480	3,792	100	3,892	52.0%
2019	16	7,164	1,683	73	1,755	24.5%
2019	17	8,979	1,329	37	1,366	15.2%
2019	18	11,180	14,426	282	14,708	131.6%
2019	19	15,998	13,594	314	13,908	86.9%
2019	20	17,872	19,247	610	19,857	111.1%
2019	21	725	696	12	708	97.7%
2019	22	2,176	1,743	60	1,803	82.9%
2019	23	0	0	0	0	0.0%
2019	24	2,929	4,400	123	4,523	154.4%
2019	Total	217,759	163,543	4,529	168,072	77.2%
All	1	422,117	227,682	0	227,682	53.9%
All	2	464,759	363,102	0	363,102	78.1%
All	3	463,931	377,409	0	377,409	81.4%
All	4	483,177	343,244	0	343,244	71.0%
All	5	483,310	303,042	0	303,042	62.7%
All	6	469,288	343,716	0	343,716	73.2%
All	7	452,851	327,247	0	327,247	72.3%
All	8	442,942	320,832	5	320,837	72.4%
All	9	447,120	318,005	147	318,152	71.2%
All	10	417,344	369,956	1,195	371,151	88.9%
All	11	345,906	232,340	887	233,226	67.4%
All	12	307,378	252,102	475	252,577	82.2%
All	13	264,709	212,208	530	212,738	80.4%
All	14	201,427	150,539	343	150,882	74.9%
All	15	157,628	120,889	114	121,003	76.8%
All	16	140,027	80,602	82	80,685	57.6%
All	17	123,914	91,164	71	91,235	73.6%
All	18	107,361	135,907	506	136,413	127.1%
All	19	76,578	80,726	504	81,230	106.1%
All	20	35,503	26,036	627	26,663	75.1%
All	21	10,972	4,429	15	4,444	40.5%
All	22	7,810	7,772	60	7,832	100.3%
All	23	5,830	3,363	6	3,369	57.8%
All	24	4,650	9,124	151	9,274	199.4%
All	Total	6,336,530	4,701,438	5,717	4,707,155	74.3%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	655	0	0	0	0.0%
1993	Total	5,860	562	0	562	9.6%
1994	Total	15,443	6,257	0	6,257	40.5%
1995	Total	17,844	17,581	0	17,581	98.5%
1996	Total	17,734	7,424	0	7,424	41.9%
1997	Total	16,423	9,148	0	9,148	55.7%
1998	Total	19,624	11,637	0	11,637	59.3%
1999	Total	21,361	19,974	0	19,974	93.5%
2000	Total	32,381	29,413	0	29,413	90.8%
2001	Total	63,521	58,797	0	58,797	92.6%
2002	Total	46,334	30,550	0	30,550	65.9%
2003	Total	53,430	51,735	0	51,735	96.8%
2004	Total	55,258	47,382	0	47,382	85.7%
2005	Total	50,197	33,443	0	33,443	66.6%
2006	Total	51,657	64,643	0	64,643	125.1%
2007	Total	51,447	36,642	0	36,642	71.2%
2008	Total	54,747	29,958	0	29,958	54.7%
2009	3	346	0	0	0	0.0%
2009	4	6,912	217	0	217	3.1%
2009	5	5,326	4,712	0	4,712	88.5%
2009	6	2,153	1,887	0	1,887	87.6%
2009	7	6,837	0	0	0	0.0%
2009	8	7,640	6,661	0	6,661	87.2%
2009	9	9,059	1,833	0	1,833	20.2%
2009	10	5,270	5,213	0	5,213	98.9%
2009	11	2,506	253	0	253	10.1%
2009	12	2,185	633	0	633	29.0%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	13	0	0	0	0	0.0%
2009	14	0	0	0	0	0.0%
2009	15	489	0	0	0	0.0%
2009	16	5,015	5,502	0	5,502	109.7%
2009	17	746	1,866	0	1,866	250.3%
2009	Total	54,484	28,777	0	28,777	52.8%
2010	4	364	0	0	0	0.0%
2010	5	7,530	3,223	0	3,223	42.8%
2010	6	4,872	1,883	0	1,883	38.6%
2010	7	2,345	1,340	0	1,340	57.1%
2010	8	7,351	3,318	0	3,318	45.1%
2010	9	8,315	2,990	0	2,990	36.0%
2010	10	10,283	5,115	0	5,115	49.7%
2010	11	5,883	2,136	0	2,136	36.3%
2010	12	2,883	70	0	70	2.4%
2010	13	2,478	207	0	207	8.4%
2010	14	0	0	0	0	0.0%
2010	15	0	0	0	0	0.0%
2010	16	546	246	0	246	45.1%
2010	17	5,538	10,687	0	10,687	193.0%
2010	18	809	250	0	250	30.8%
2010	Total	59,196	31,464	0	31,464	53.2%
2011	5	391	0	0	0	0.0%
2011	6	6,797	1,974	0	1,974	29.0%
2011	7	3,260	478	0	478	14.7%
2011	8	2,080	329	0	329	15.8%
2011	9	7,910	2,414	0	2,414	30.5%
2011	10	8,609	3,742	0	3,742	43.5%
2011	11	7,869	7,832	0	7,832	99.5%
2011	12	5,635	928	0	928	16.5%
2011	13	3,002	1,821	0	1,821	60.7%
2011	14	2,556	364	0	364	14.2%
2011	15	0	0	0	0	0.0%
2011	16	0	0	0	0	0.0%
2011	17	587	71	0	71	12.0%
2011	18	5,754	6,196	0	6,196	107.7%
2011	19	826	79	0	79	9.6%
2011	Total	55,276	26,227	0	26,227	47.4%
2012	6	399	0	0	0	0.0%
2012	7	7,128	5,806	0	5,806	81.5%
2012	8	1,697	1,345	0	1,345	79.3%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	9	2,099	91	0	91	4.3%
2012	10	8,015	6,289	0	6,289	78.5%
2012	11	6,824	3,266	0	3,266	47.9%
2012	12	8,115	748	0	748	9.2%
2012	13	5,692	1,666	0	1,666	29.3%
2012	14	3,028	843	0	843	27.8%
2012	15	2,572	487	0	487	18.9%
2012	16	0	0	0	0	0.0%
2012	17	0	0	0	0	0.0%
2012	18	599	451	0	451	75.3%
2012	19	5,807	2,248	0	2,248	38.7%
2012	20	826	1,143	0	1,143	138.3%
2012	Total	52,801	24,385	0	24,385	46.2%
2013	7	424	0	0	0	0.0%
2013	8	7,375	3,799	0	3,799	51.5%
2013	9	1,772	481	0	481	27.1%
2013	10	2,152	8,490	0	8,490	394.4%
2013	11	6,301	7,083	0	7,083	112.4%
2013	12	7,509	5,119	0	5,119	68.2%
2013	13	8,339	2,616	0	2,616	31.4%
2013	14	5,849	1,755	0	1,755	30.0%
2013	15	3,111	2,628	0	2,628	84.5%
2013	16	2,651	453	0	453	17.1%
2013	17	0	0	0	0	0.0%
2013	18	0	0	0	0	0.0%
2013	19	599	99	0	99	16.6%
2013	20	5,949	5,708	0	5,708	96.0%
2013	21	1,529	2,133	0	2,133	139.6%
2013	Total	53,558	40,364	0	40,364	75.4%
2014	8	443	4	0	4	1.0%
2014	9	7,528	3,353	0	3,353	44.5%
2014	10	1,783	588	0	588	33.0%
2014	11	2,362	22,319	0	22,319	945.0%
2014	12	6,612	5,993	0	5,993	90.6%
2014	13	7,626	4,094	0	4,094	53.7%
2014	14	8,477	1,108	0	1,108	13.1%
2014	15	6,581	9,149	0	9,149	139.0%
2014	16	3,161	369	0	369	11.7%
2014	17	2,709	7,450	0	7,450	275.0%
2014	18	0	0	0	0	0.0%
2014	19	0	0	0	0	0.0%
2014	20	625	119	0	119	19.0%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	21	5,637	6,829	0	6,829	121.1%
2014	22	885	1,268	0	1,268	143.2%
2014	Total	54,430	62,644	0	62,644	115.1%
2015	9	443	2,892	0	2,892	653.4%
2015	10	6,771	2,734	0	2,734	40.4%
2015	11	1,783	1,258	0	1,258	70.5%
2015	12	2,362	1,205	0	1,205	51.0%
2015	13	6,612	1,907	0	1,907	28.8%
2015	14	7,652	1,817	0	1,817	23.7%
2015	15	7,839	1,369	0	1,369	17.5%
2015	16	4,984	5,193	0	5,193	104.2%
2015	17	3,052	799	0	799	26.2%
2015	18	417	40	0	40	9.5%
2015	19	0	0	0	0	0.0%
2015	20	0	0	0	0	0.0%
2015	21	664	366	0	366	55.1%
2015	22	6,419	14,022	0	14,022	218.4%
2015	23	885	6,810	0	6,810	769.2%
2015	Total	49,883	40,410	0	40,410	81.0%
2016	11	5,513	1,739	0	1,739	31.6%
2016	12	1,886	436	0	436	23.1%
2016	13	2,411	5,432	0	5,432	225.3%
2016	14	6,774	5,317	0	5,317	78.5%
2016	15	6,640	2,453	0	2,453	36.9%
2016	16	8,000	4,501	0	4,501	56.3%
2016	17	4,287	663	0	663	15.5%
2016	18	3,209	2,939	0	2,939	91.6%
2016	19	438	41	0	41	9.3%
2016	20	0	0	0	0	0.0%
2016	21	0	0	0	0	0.0%
2016	22	664	175	0	175	26.4%
2016	23	5,618	9,054	0	9,054	161.2%
2016	Total	45,438	32,752	0	32,752	72.1%
2017	12	5,880	1,597	0	1,597	27.2%
2017	13	2,022	2,350	0	2,350	116.2%
2017	14	1,584	6,168	0	6,168	389.3%
2017	15	5,652	1,788	0	1,788	31.6%
2017	16	7,169	2,078	0	2,078	29.0%
2017	17	7,941	11,796	0	11,796	148.5%
2017	18	4,454	4,111	0	4,111	92.3%
2017	19	3,334	235	0	235	7.0%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	20	451	0	0	0	0.1%
2017	21	0	0	0	0	0.0%
2017	22	0	0	0	0	0.0%
2017	23	697	511	0	511	73.3%
2017	24	4,949	2,592	0	2,592	52.4%
2017	Total	44,134	33,227	0	33,227	75.3%
2018	13	6,086	4,893	1	4,894	80.4%
2018	14	2,029	1,271	9	1,280	63.1%
2018	15	0	0	0	0	0.0%
2018	16	5,892	2,797	2	2,799	47.5%
2018	17	6,339	2,502	13	2,516	39.7%
2018	18	6,844	1,687	4	1,691	24.7%
2018	19	4,536	1,808	5	1,813	40.0%
2018	20	3,381	1,028	2	1,030	30.5%
2018	21	451	0	0	0	0.0%
2018	22	0	0	0	0	0.0%
2018	23	0	0	0	0	0.0%
2018	24	718	236	0	236	32.8%
2018	25	5,027	1,480	2	1,481	29.5%
2018	Total	41,303	17,703	37	17,740	43.0%
2019	14	4,058	5,640	179	5,820	143.4%
2019	15	0	0	0	0	0.0%
2019	16	0	0	0	0	0.0%
2019	17	3,778	1,908	138	2,046	54.1%
2019	18	2,254	2,429	120	2,549	113.1%
2019	19	3,098	387	34	422	13.6%
2019	20	2,480	1,603	70	1,673	67.5%
2019	21	1,353	137	13	149	11.0%
2019	22	0	0	0	0	0.0%
2019	23	0	0	0	0	0.0%
2019	24	0	0	0	0	0.0%
2019	25	718	372	8	380	52.9%
2019	26	2,154	2,851	329	3,180	147.6%
2019	Total	19,892	15,327	890	16,217	81.5%
All	1	67,437	36,553	0	36,553	54.2%
All	2	96,083	105,582	0	105,582	109.9%
All	3	80,741	74,501	0	74,501	92.3%
All	4	75,839	42,605	0	42,605	56.2%
All	5	73,023	55,197	0	55,197	75.6%
All	6	69,664	33,079	0	33,079	47.5%
All	7	60,571	36,984	0	36,984	61.1%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
All	8	60,873	41,425	0	41,425	68.1%
All	9	58,020	30,771	0	30,771	53.0%
All	10	54,826	41,936	0	41,936	76.5%
All	11	47,872	52,646	0	52,646	110.0%
All	12	51,510	29,118	0	29,118	56.5%
All	13	52,584	32,805	1	32,805	62.4%
All	14	48,957	29,671	188	29,859	61.0%
All	15	38,160	23,076	0	23,076	60.5%
All	16	38,120	23,299	2	23,301	61.1%
All	17	34,975	37,742	151	37,893	108.3%
All	18	24,339	18,103	123	18,226	74.9%
All	19	18,638	4,898	39	4,937	26.5%
All	20	13,712	9,601	71	9,673	70.5%
All	21	9,633	9,465	13	9,478	98.4%
All	22	7,968	15,465	0	15,465	194.1%
All	23	7,200	16,375	0	16,375	227.4%
All	24	5,667	2,827	0	2,827	49.9%
All	25	5,745	1,852	10	1,861	32.4%
All	26	2,154	2,851	329	3,180	147.6%
All	Total	1,104,311	808,425	927	809,352	73.3%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	54,266	13,289	0	13,289	24.5%
1993	Total	290,787	123,936	0	123,936	42.6%
1994	Total	586,336	280,396	0	280,396	47.8%
1995	Total	812,230	437,977	0	437,977	53.9%
1996	Total	1,041,447	672,049	0	672,049	64.5%
1997	Total	1,314,759	895,365	0	895,365	68.1%
1998	Total	1,653,672	1,392,351	0	1,392,351	84.2%
1999	Total	2,198,412	2,082,244	0	2,082,244	94.7%
2000	Total	2,921,443	2,824,276	0	2,824,276	96.7%
2001	Total	4,450,371	4,681,034	0	4,681,034	105.2%
2002	Total	3,509,755	3,853,191	0	3,853,191	109.8%
2003	Total	4,318,038	4,749,453	0	4,749,453	110.0%
2004	Total	4,847,819	5,819,951	0	5,819,951	120.1%
2005	Total	5,216,625	6,398,034	0	6,398,034	122.6%
2006	Total	5,487,644	5,603,869	0	5,603,869	102.1%
2007	Total	5,448,945	5,153,511	0	5,153,511	94.6%
2008	Total	5,054,254	4,344,929	0	4,344,929	86.0%
2009	1	143,863	153,213	0	153,213	106.5%
2009	2	141,748	142,593	0	142,593	100.6%
2009	3	172,105	161,947	0	161,947	94.1%
2009	4	339,287	246,320	0	246,320	72.6%
2009	5	527,865	509,696	0	509,696	96.6%
2009	6	582,108	568,070	0	568,070	97.6%
2009	7	440,483	489,597	0	489,597	111.2%
2009	8	510,728	420,842	0	420,842	82.4%
2009	9	600,954	397,128	0	397,128	66.1%
2009	10	311,349	244,493	0	244,493	78.5%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	11	302,061	201,013	0	201,013	66.5%
2009	12	238,042	167,251	0	167,251	70.3%
2009	13	161,121	160,525	0	160,525	99.6%
2009	14	106,931	57,952	0	57,952	54.2%
2009	15	62,075	30,699	0	30,699	49.5%
2009	16	50,874	36,132	0	36,132	71.0%
2009	17	51,228	43,857	0	43,857	85.6%
2009	18	15,026	1,734	0	1,734	11.5%
2009	Total	4,757,847	4,033,062	0	4,033,062	84.8%
2010	1	127,703	308,202	0	308,202	241.3%
2010	2	135,490	212,984	0	212,984	157.2%
2010	3	142,271	149,085	0	149,085	104.8%
2010	4	158,094	148,542	0	148,542	94.0%
2010	5	272,160	373,126	0	373,126	137.1%
2010	6	448,539	456,985	0	456,985	101.9%
2010	7	514,690	453,182	0	453,182	88.0%
2010	8	365,988	355,357	0	355,357	97.1%
2010	9	449,565	350,280	0	350,280	77.9%
2010	10	550,923	432,375	0	432,375	78.5%
2010	11	302,550	196,363	0	196,363	64.9%
2010	12	270,303	165,036	0	165,036	61.1%
2010	13	223,888	148,285	0	148,285	66.2%
2010	14	154,465	85,991	0	85,991	55.7%
2010	15	95,939	41,701	0	41,701	43.5%
2010	16	56,901	37,070	0	37,070	65.1%
2010	17	45,005	33,358	0	33,358	74.1%
2010	18	43,512	47,044	0	47,044	108.1%
2010	19	9,902	8,865	0	8,865	89.5%
2010	Total	4,367,887	4,003,831	0	4,003,831	91.7%
2011	1	13,572	40,580	0	40,580	299.0%
2011	2	122,250	259,785	0	259,785	212.5%
2011	3	136,688	225,159	0	225,159	164.7%
2011	4	143,047	142,380	0	142,380	99.5%
2011	5	142,205	117,255	0	117,255	82.5%
2011	6	200,517	218,177	0	218,177	108.8%
2011	7	297,977	264,403	0	264,403	88.7%
2011	8	394,689	376,368	0	376,368	95.4%
2011	9	272,422	238,183	0	238,183	87.4%
2011	10	425,182	293,131	0	293,131	68.9%
2011	11	500,154	315,866	0	315,866	63.2%
2011	12	282,971	170,748	0	170,748	60.3%
2011	13	265,799	206,604	0	206,604	77.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	14	225,791	141,878	0	141,878	62.8%
2011	15	139,555	76,196	0	76,196	54.6%
2011	16	96,748	47,944	0	47,944	49.6%
2011	17	51,884	35,729	0	35,729	68.9%
2011	18	44,291	43,230	0	43,230	97.6%
2011	19	41,485	32,027	0	32,027	77.2%
2011	20	9,447	12,662	0	12,662	134.0%
2011	Total	3,806,674	3,258,305	0	3,258,305	85.6%
2012	2	14,998	33,095	0	33,095	220.7%
2012	3	121,230	230,072	0	230,072	189.8%
2012	4	132,879	169,225	0	169,225	127.4%
2012	5	128,261	121,800	0	121,800	95.0%
2012	6	120,995	115,435	0	115,435	95.4%
2012	7	134,184	142,003	0	142,003	105.8%
2012	8	191,679	175,873	0	175,873	91.8%
2012	9	245,057	196,979	0	196,979	80.4%
2012	10	245,233	159,881	0	159,881	65.2%
2012	11	393,126	246,882	0	246,882	62.8%
2012	12	453,837	271,891	0	271,891	59.9%
2012	13	277,583	142,844	0	142,844	51.5%
2012	14	265,453	178,425	0	178,425	67.2%
2012	15	206,421	104,751	0	104,751	50.7%
2012	16	140,190	100,107	0	100,107	71.4%
2012	17	93,960	44,185	0	44,185	47.0%
2012	18	48,564	36,967	0	36,967	76.1%
2012	19	43,870	34,300	0	34,300	78.2%
2012	20	37,967	29,075	0	29,075	76.6%
2012	21	9,510	17,637	0	17,637	185.4%
2012	Total	3,304,998	2,551,427	0	2,551,427	77.2%
2013	3	13,625	29,543	0	29,543	216.8%
2013	4	121,990	243,798	0	243,798	199.9%
2013	5	133,076	128,869	0	128,869	96.8%
2013	6	125,560	98,355	0	98,355	78.3%
2013	7	119,903	127,244	0	127,244	106.1%
2013	8	120,445	127,455	0	127,455	105.8%
2013	9	180,891	163,345	0	163,345	90.3%
2013	10	237,487	213,831	0	213,831	90.0%
2013	11	239,581	168,348	0	168,348	70.3%
2013	12	392,050	265,425	0	265,425	67.7%
2013	13	430,303	313,246	0	313,246	72.8%
2013	14	271,278	145,592	0	145,592	53.7%
2013	15	265,068	186,706	0	186,706	70.4%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	16	201,930	100,164	0	100,164	49.6%
2013	17	139,101	82,732	0	82,732	59.5%
2013	18	91,696	44,459	0	44,459	48.5%
2013	19	45,510	37,215	0	37,215	81.8%
2013	20	39,917	17,536	0	17,536	43.9%
2013	21	36,855	24,068	0	24,068	65.3%
2013	22	8,238	10,370	0	10,370	125.9%
2013	Total	3,214,503	2,528,303	0	2,528,303	78.7%
2014	4	15,298	24,281	0	24,281	158.7%
2014	5	113,718	181,679	0	181,679	159.8%
2014	6	122,993	121,864	0	121,864	99.1%
2014	7	113,957	98,151	0	98,151	86.1%
2014	8	101,267	98,755	0	98,755	97.5%
2014	9	118,455	120,076	0	120,076	101.4%
2014	10	170,674	148,185	0	148,185	86.8%
2014	11	191,767	188,317	0	188,317	98.2%
2014	12	216,337	147,646	0	147,646	68.2%
2014	13	359,321	225,954	0	225,954	62.9%
2014	14	399,582	237,217	0	237,217	59.4%
2014	15	250,808	133,347	0	133,347	53.2%
2014	16	245,575	174,172	0	174,172	70.9%
2014	17	181,505	81,884	0	81,884	45.1%
2014	18	124,256	80,612	0	80,612	64.9%
2014	19	83,398	37,341	0	37,341	44.8%
2014	20	39,568	18,120	0	18,120	45.8%
2014	21	27,478	12,322	0	12,322	44.8%
2014	22	32,862	21,829	0	21,829	66.4%
2014	23	8,304	8,953	0	8,953	107.8%
2014	Total	2,917,123	2,160,705	0	2,160,705	74.1%
2015	5	14,132	23,461	0	23,461	166.0%
2015	6	108,821	183,515	0	183,515	168.6%
2015	7	117,007	84,230	0	84,230	72.0%
2015	8	92,434	65,575	0	65,575	70.9%
2015	9	86,999	84,924	0	84,924	97.6%
2015	10	113,624	120,437	0	120,437	106.0%
2015	11	164,162	114,384	0	114,384	69.7%
2015	12	175,416	220,546	0	220,546	125.7%
2015	13	200,906	138,584	0	138,584	69.0%
2015	14	322,428	249,397	0	249,397	77.3%
2015	15	326,797	187,506	0	187,506	57.4%
2015	16	219,478	129,700	0	129,700	59.1%
2015	17	224,324	183,264	0	183,264	81.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	18	154,793	76,862	0	76,862	49.7%
2015	19	95,296	54,282	0	54,282	57.0%
2015	20	72,606	44,666	0	44,666	61.5%
2015	21	36,891	17,371	0	17,371	47.1%
2015	22	24,737	11,004	0	11,004	44.5%
2015	23	31,765	24,121	0	24,121	75.9%
2015	24	8,508	6,520	0	6,520	76.6%
2015	Total	2,591,125	2,020,347	0	2,020,347	78.0%
2016	6	11,587	29,402	0	29,402	253.8%
2016	7	93,268	129,288	0	129,288	138.6%
2016	8	107,542	74,699	0	74,699	69.5%
2016	9	79,850	47,275	0	47,275	59.2%
2016	10	77,604	76,559	0	76,559	98.7%
2016	11	105,379	95,392	0	95,392	90.5%
2016	12	154,856	151,443	0	151,443	97.8%
2016	13	157,188	150,354	0	150,354	95.7%
2016	14	186,853	153,835	0	153,835	82.3%
2016	15	280,718	191,554	0	191,554	68.2%
2016	16	295,456	188,599	0	188,599	63.8%
2016	17	209,980	149,716	0	149,716	71.3%
2016	18	203,370	144,333	0	144,333	71.0%
2016	19	136,128	72,134	0	72,134	53.0%
2016	20	86,645	53,510	0	53,510	61.8%
2016	21	63,585	21,643	0	21,643	34.0%
2016	22	34,317	9,394	0	9,394	27.4%
2016	23	19,813	7,690	0	7,690	38.8%
2016	24	23,820	9,751	0	9,751	40.9%
2016	25	6,943	4,472	0	4,472	64.4%
2016	Total	2,334,901	1,761,043	0	1,761,043	75.4%
2017	7	10,652	26,910	0	26,910	252.6%
2017	8	88,178	122,302	-1	122,301	138.7%
2017	9	93,368	67,260	-1	67,259	72.0%
2017	10	73,102	52,284	0	52,283	71.5%
2017	11	74,364	54,362	0	54,362	73.1%
2017	12	95,704	113,724	-1	113,723	118.8%
2017	13	145,764	106,966	-2	106,964	73.4%
2017	14	141,951	124,578	-1	124,577	87.8%
2017	15	163,131	111,196	-2	111,194	68.2%
2017	16	249,729	181,266	-1	181,264	72.6%
2017	17	258,917	172,975	-2	172,974	66.8%
2017	18	198,542	193,659	-2	193,657	97.5%
2017	19	184,767	156,676	-2	156,674	84.8%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	20	122,916	61,988	-1	61,987	50.4%
2017	21	78,137	31,948	0	31,948	40.9%
2017	22	59,215	30,199	-1	30,199	51.0%
2017	23	27,147	7,989	0	7,988	29.4%
2017	24	15,353	5,060	0	5,060	33.0%
2017	25	21,109	8,836	0	8,836	41.9%
2017	26	5,860	3,297	0	3,297	56.3%
2017	Total	2,107,906	1,633,476	-18	1,633,458	77.5%
2018	8	9,687	24,414	12	24,426	252.1%
2018	9	84,953	129,825	140	129,965	153.0%
2018	10	85,502	60,303	74	60,377	70.6%
2018	11	67,814	49,433	55	49,488	73.0%
2018	12	68,609	57,325	53	57,378	83.6%
2018	13	79,037	62,497	77	62,574	79.2%
2018	14	128,904	74,609	69	74,678	57.9%
2018	15	121,411	118,305	112	118,417	97.5%
2018	16	153,765	134,654	154	134,807	87.7%
2018	17	216,957	156,562	174	156,736	72.2%
2018	18	218,956	155,690	154	155,845	71.2%
2018	19	178,989	166,525	158	166,683	93.1%
2018	20	172,797	119,651	162	119,813	69.3%
2018	21	104,384	55,859	65	55,924	53.6%
2018	22	67,944	42,473	40	42,512	62.6%
2018	23	57,122	24,112	38	24,149	42.3%
2018	24	22,711	9,987	22	10,008	44.1%
2018	25	13,913	5,049	4	5,053	36.3%
2018	26	17,027	14,042	13	14,055	82.5%
2018	27	3,441	740	2	742	21.6%
2018	Total	1,873,922	1,462,053	1,579	1,463,632	78.1%
2019	9	9,905	18,116	316	18,432	186.1%
2019	10	47,196	57,930	2,212	60,141	127.4%
2019	11	41,718	20,048	971	21,020	50.4%
2019	12	33,174	25,531	935	26,466	79.8%
2019	13	34,884	29,947	1,045	30,992	88.8%
2019	14	38,361	56,881	2,106	58,987	153.8%
2019	15	59,924	41,114	1,602	42,717	71.3%
2019	16	60,608	60,308	2,183	62,491	103.1%
2019	17	72,428	56,509	1,458	57,967	80.0%
2019	18	102,426	86,342	3,205	89,547	87.4%
2019	19	98,489	87,667	3,367	91,033	92.4%
2019	20	83,003	75,154	2,505	77,659	93.6%
2019	21	79,762	56,708	2,412	59,119	74.1%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2019	22	37,633	17,687	600	18,287	48.6%
2019	23	27,230	9,603	339	9,942	36.5%
2019	24	20,751	13,107	645	13,752	66.3%
2019	25	9,761	3,940	162	4,102	42.0%
2019	26	5,504	1,800	43	1,843	33.5%
2019	27	8,829	2,452	105	2,557	29.0%
2019	Total	871,584	720,842	26,212	747,054	85.7%
All	1	7,408,824	7,015,817	0	7,015,817	94.7%
All	2	8,094,074	10,633,035	0	10,633,035	131.4%
All	3	7,555,734	8,463,191	0	8,463,191	112.0%
All	4	7,136,273	7,288,467	0	7,288,467	102.1%
All	5	6,651,975	6,672,229	0	6,672,229	100.3%
All	6	6,165,561	5,643,561	0	5,643,561	91.5%
All	7	5,276,068	4,873,969	0	4,873,969	92.4%
All	8	4,607,105	3,907,071	10	3,907,081	84.8%
All	9	3,908,155	3,233,608	456	3,234,063	82.8%
All	10	3,559,713	3,056,710	2,285	3,058,995	85.9%
All	11	3,235,913	2,508,850	1,026	2,509,875	77.6%
All	12	2,958,089	2,242,810	987	2,243,796	75.9%
All	13	2,737,842	1,979,313	1,121	1,980,434	72.3%
All	14	2,514,485	1,671,707	2,174	1,673,881	66.6%
All	15	2,154,353	1,342,778	1,713	1,344,491	62.4%
All	16	1,890,994	1,268,042	2,336	1,270,378	67.2%
All	17	1,594,622	1,075,735	1,630	1,077,365	67.6%
All	18	1,262,370	910,932	3,357	914,289	72.4%
All	19	921,799	687,033	3,523	690,556	74.9%
All	20	664,866	432,362	2,666	435,028	65.4%
All	21	436,601	237,555	2,477	240,032	55.0%
All	22	264,946	142,956	639	143,595	54.2%
All	23	171,382	82,467	377	82,844	48.3%
All	24	91,143	44,426	666	45,092	49.5%
All	25	51,726	22,297	166	22,463	43.4%
All	26	28,390	19,139	57	19,195	67.6%
All	27	12,269	3,192	107	3,299	26.9%
All	Total	81,355,273	75,459,250	27,772	75,487,022	92.8%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	105,283	30,942	0	30,942	29.4%
1993	Total	843,732	353,622	0	353,622	41.9%
1994	Total	1,711,450	829,968	0	829,968	48.5%
1995	Total	2,343,131	1,255,445	0	1,255,445	53.6%
1996	Total	3,200,006	2,003,092	0	2,003,092	62.6%
1997	Total	4,168,174	2,787,732	0	2,787,732	66.9%
1998	Total	5,498,740	4,028,802	0	4,028,802	73.3%
1999	Total	7,904,225	5,808,292	0	5,808,292	73.5%
2000	Total	10,946,706	8,621,672	0	8,621,672	78.8%
2001	Total	14,091,412	11,199,564	0	11,199,564	79.5%
2002	Total	12,735,426	9,693,281	0	9,693,281	76.1%
2003	Total	14,820,621	10,535,384	0	10,535,384	71.1%
2004	Total	15,445,452	10,812,991	0	10,812,991	70.0%
2005	Total	15,261,593	11,330,904	0	11,330,904	74.2%
2006	Total	14,981,242	10,741,391	0	10,741,391	71.7%
2007	Total	14,478,660	10,325,034	0	10,325,034	71.3%
2008	Total	13,856,666	10,481,430	0	10,481,430	75.6%
2009	1	391,035	161,003	0	161,003	41.2%
2009	2	338,037	187,534	0	187,534	55.5%
2009	3	430,903	333,027	0	333,027	77.3%
2009	4	560,025	447,967	0	447,967	80.0%
2009	5	679,319	610,882	0	610,882	89.9%
2009	6	932,057	606,354	0	606,354	65.1%
2009	7	1,251,868	844,844	0	844,844	67.5%
2009	8	1,764,867	1,412,624	0	1,412,624	80.0%
2009	9	1,753,582	1,260,248	0	1,260,248	71.9%
2009	10	1,443,210	1,349,826	0	1,349,826	93.5%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	11	1,162,563	895,297	0	895,297	77.0%
2009	12	814,274	757,883	0	757,883	93.1%
2009	13	557,803	442,531	0	442,531	79.3%
2009	14	460,711	361,164	0	361,164	78.4%
2009	15	271,176	281,333	0	281,333	103.7%
2009	16	283,646	235,982	0	235,982	83.2%
2009	17	231,188	264,714	0	264,714	114.5%
2009	18	33,913	4,306	0	4,306	12.7%
2009	Total	13,360,177	10,457,519	0	10,457,519	78.3%
2010	1	366,522	248,673	0	248,673	67.8%
2010	2	388,314	278,194	0	278,194	71.6%
2010	3	328,577	197,276	0	197,276	60.0%
2010	4	422,830	351,071	0	351,071	83.0%
2010	5	560,910	451,817	0	451,817	80.6%
2010	6	677,201	474,323	0	474,323	70.0%
2010	7	940,693	620,714	0	620,714	66.0%
2010	8	1,232,750	932,902	0	932,902	75.7%
2010	9	1,708,574	1,404,391	0	1,404,391	82.2%
2010	10	1,707,445	1,302,207	0	1,302,207	76.3%
2010	11	1,427,156	1,152,443	0	1,152,443	80.8%
2010	12	1,158,104	775,498	0	775,498	67.0%
2010	13	804,065	655,179	0	655,179	81.5%
2010	14	562,840	608,629	0	608,629	108.1%
2010	15	463,526	381,337	0	381,337	82.3%
2010	16	276,479	247,985	0	247,985	89.7%
2010	17	264,294	222,102	0	222,102	84.0%
2010	18	215,676	183,903	0	183,903	85.3%
2010	19	28,182	21,371	0	21,371	75.8%
2010	Total	13,534,140	10,510,012	0	10,510,012	77.7%
2011	1	32,355	17,224	0	17,224	53.2%
2011	2	364,281	248,928	0	248,928	68.3%
2011	3	386,320	271,130	0	271,130	70.2%
2011	4	324,907	207,767	0	207,767	63.9%
2011	5	414,026	298,620	0	298,620	72.1%
2011	6	537,313	396,884	0	396,884	73.9%
2011	7	692,135	480,249	0	480,249	69.4%
2011	8	898,147	597,776	0	597,776	66.6%
2011	9	1,165,453	867,235	0	867,235	74.4%
2011	10	1,588,391	1,267,676	0	1,267,676	79.8%
2011	11	1,627,421	1,183,583	0	1,183,583	72.7%
2011	12	1,349,524	1,052,320	0	1,052,320	78.0%
2011	13	1,120,452	839,308	0	839,308	74.9%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	14	766,806	601,026	0	601,026	78.4%
2011	15	530,499	393,500	0	393,500	74.2%
2011	16	455,021	297,878	0	297,878	65.5%
2011	17	259,048	194,044	0	194,044	74.9%
2011	18	253,033	202,957	0	202,957	80.2%
2011	19	193,231	138,285	0	138,285	71.6%
2011	20	25,368	23,159	0	23,159	91.3%
2011	Total	12,983,728	9,579,548	0	9,579,548	73.8%
2012	2	30,395	27,867	0	27,867	91.7%
2012	3	352,624	278,610	0	278,610	79.0%
2012	4	388,314	307,303	0	307,303	79.1%
2012	5	326,988	232,689	0	232,689	71.2%
2012	6	402,298	266,025	0	266,025	66.1%
2012	7	524,331	451,582	0	451,582	86.1%
2012	8	663,298	444,172	0	444,172	67.0%
2012	9	856,531	658,730	0	658,730	76.9%
2012	10	1,113,940	814,047	0	814,047	73.1%
2012	11	1,536,018	1,208,651	0	1,208,651	78.7%
2012	12	1,546,129	1,156,536	0	1,156,536	74.8%
2012	13	1,267,458	1,023,916	0	1,023,916	80.8%
2012	14	1,048,218	853,998	0	853,998	81.5%
2012	15	722,016	496,995	0	496,995	68.8%
2012	16	510,803	385,458	0	385,458	75.5%
2012	17	425,815	323,537	0	323,537	76.0%
2012	18	235,762	158,960	0	158,960	67.4%
2012	19	233,926	158,175	0	158,175	67.6%
2012	20	176,405	151,612	0	151,612	85.9%
2012	21	24,482	16,005	0	16,005	65.4%
2012	Total	12,385,750	9,414,864	0	9,414,864	76.0%
2013	3	29,678	24,980	0	24,980	84.2%
2013	4	339,853	240,657	0	240,657	70.8%
2013	5	380,504	284,940	0	284,940	74.9%
2013	6	318,205	212,204	0	212,204	66.7%
2013	7	393,055	320,117	0	320,117	81.4%
2013	8	499,310	375,413	0	375,413	75.2%
2013	9	638,747	528,004	0	528,004	82.7%
2013	10	852,826	597,311	0	597,311	70.0%
2013	11	1,076,792	830,881	0	830,881	77.2%
2013	12	1,497,147	1,273,859	0	1,273,859	85.1%
2013	13	1,507,184	1,189,866	0	1,189,866	78.9%
2013	14	1,207,072	1,044,551	0	1,044,551	86.5%
2013	15	1,011,078	765,507	0	765,507	75.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	16	705,581	508,176	0	508,176	72.0%
2013	17	491,066	330,653	0	330,653	67.3%
2013	18	409,232	305,546	0	305,546	74.7%
2013	19	229,064	174,128	0	174,128	76.0%
2013	20	218,222	182,380	0	182,380	83.6%
2013	21	166,473	111,645	0	111,645	67.1%
2013	22	21,361	15,296	0	15,296	71.6%
2013	Total	11,992,452	9,316,113	0	9,316,113	77.7%
2014	4	28,889	12,536	0	12,536	43.4%
2014	5	335,151	252,010	0	252,010	75.2%
2014	6	365,733	298,669	0	298,669	81.7%
2014	7	306,733	204,331	0	204,331	66.6%
2014	8	383,593	367,418	0	367,418	95.8%
2014	9	478,828	352,103	0	352,103	73.5%
2014	10	627,019	483,706	0	483,706	77.1%
2014	11	834,301	502,472	0	502,472	60.2%
2014	12	1,052,968	706,763	0	706,763	67.1%
2014	13	1,412,381	1,223,141	0	1,223,141	86.6%
2014	14	1,430,872	1,091,842	0	1,091,842	76.3%
2014	15	1,109,203	1,047,241	0	1,047,241	94.4%
2014	16	952,298	755,184	0	755,184	79.3%
2014	17	665,210	473,292	0	473,292	71.1%
2014	18	463,146	395,483	0	395,483	85.4%
2014	19	398,937	321,171	0	321,171	80.5%
2014	20	219,257	187,928	0	187,928	85.7%
2014	21	198,876	130,521	0	130,521	65.6%
2014	22	151,712	95,592	0	95,592	63.0%
2014	23	16,425	16,383	0	16,383	99.7%
2014	Total	11,431,530	8,917,786	0	8,917,786	78.0%
2015	5	24,574	17,836	0	17,836	72.6%
2015	6	310,717	261,310	0	261,310	84.1%
2015	7	347,460	252,769	0	252,769	72.7%
2015	8	292,414	193,647	0	193,647	66.2%
2015	9	350,905	277,089	0	277,089	79.0%
2015	10	457,592	333,416	0	333,416	72.9%
2015	11	602,222	441,161	0	441,161	73.3%
2015	12	800,529	480,091	0	480,091	60.0%
2015	13	970,999	817,553	0	817,553	84.2%
2015	14	1,331,250	1,084,540	0	1,084,540	81.5%
2015	15	1,321,368	916,194	0	916,194	69.3%
2015	16	1,025,538	933,443	0	933,443	91.0%
2015	17	907,865	650,949	0	650,949	71.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	18	620,349	477,876	0	477,876	77.0%
2015	19	426,827	369,351	0	369,351	86.5%
2015	20	355,238	242,893	0	242,893	68.4%
2015	21	196,347	159,115	0	159,115	81.0%
2015	22	172,828	114,998	0	114,998	66.5%
2015	23	132,123	101,253	0	101,253	76.6%
2015	24	15,914	12,184	0	12,184	76.6%
2015	Total	10,663,057	8,137,667	0	8,137,667	76.3%
2016	6	24,862	6,708	0	6,708	27.0%
2016	7	310,197	251,796	0	251,796	81.2%
2016	8	337,504	219,335	0	219,335	65.0%
2016	9	295,202	184,543	0	184,543	62.5%
2016	10	350,149	286,649	0	286,649	81.9%
2016	11	445,290	330,471	0	330,471	74.2%
2016	12	604,818	471,106	0	471,106	77.9%
2016	13	789,199	528,991	0	528,991	67.0%
2016	14	930,969	711,098	0	711,098	76.4%
2016	15	1,293,733	1,091,392	0	1,091,392	84.4%
2016	16	1,244,496	875,764	0	875,764	70.4%
2016	17	985,997	744,213	0	744,213	75.5%
2016	18	854,668	622,461	0	622,461	72.8%
2016	19	595,372	384,958	0	384,958	64.7%
2016	20	398,512	302,842	0	302,842	76.0%
2016	21	323,731	284,725	0	284,725	88.0%
2016	22	181,314	136,893	0	136,893	75.5%
2016	23	166,847	101,895	0	101,895	61.1%
2016	24	128,168	106,014	0	106,014	82.7%
2016	25	13,144	4,727	0	4,727	36.0%
2016	Total	10,274,174	7,646,581	0	7,646,581	74.4%
2017	7	24,081	12,776	0	12,776	53.1%
2017	8	303,488	262,446	-4	262,443	86.5%
2017	9	328,578	207,954	-6	207,948	63.3%
2017	10	298,711	182,252	-3	182,248	61.0%
2017	11	352,673	342,932	-7	342,925	97.2%
2017	12	450,594	358,919	-7	358,911	79.7%
2017	13	599,358	516,239	-11	516,227	86.1%
2017	14	760,090	610,190	-12	610,178	80.3%
2017	15	884,987	638,580	-13	638,567	72.2%
2017	16	1,201,464	914,667	-20	914,647	76.1%
2017	17	1,144,942	870,423	-22	870,401	76.0%
2017	18	909,281	732,699	-16	732,683	80.6%
2017	19	798,832	643,660	-16	643,644	80.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	20	546,251	429,469	-10	429,459	78.6%
2017	21	373,602	290,555	-6	290,549	77.8%
2017	22	299,703	185,774	-6	185,768	62.0%
2017	23	166,549	139,937	-2	139,934	84.0%
2017	24	146,532	135,015	-3	135,011	92.1%
2017	25	101,715	112,993	-2	112,990	111.1%
2017	26	11,816	8,373	0	8,372	70.9%
2017	Total	9,703,247	7,595,851	-169	7,595,682	78.3%
2018	8	23,332	12,177	-3	12,174	52.2%
2018	9	298,985	199,594	173	199,767	66.8%
2018	10	328,404	211,467	386	211,852	64.5%
2018	11	291,390	252,379	281	252,660	86.7%
2018	12	337,091	358,110	521	358,631	106.4%
2018	13	439,088	365,879	467	366,345	83.4%
2018	14	581,133	432,450	608	433,058	74.5%
2018	15	713,877	532,150	664	532,814	74.6%
2018	16	831,755	603,528	784	604,311	72.7%
2018	17	1,103,106	770,711	977	771,688	70.0%
2018	18	1,037,667	827,042	1,102	828,144	79.8%
2018	19	830,535	707,895	881	708,776	85.3%
2018	20	723,973	597,803	983	598,786	82.7%
2018	21	517,025	350,087	563	350,650	67.8%
2018	22	348,410	263,860	508	264,367	75.9%
2018	23	263,756	236,250	310	236,560	89.7%
2018	24	147,958	111,702	134	111,836	75.6%
2018	25	115,202	113,567	160	113,727	98.7%
2018	26	75,641	76,776	131	76,907	101.7%
2018	27	8,757	10,511	44	10,555	120.5%
2018	Total	9,017,085	7,033,936	9,673	7,043,609	78.1%
2019	9	22,987	8,737	168	8,905	38.7%
2019	10	173,330	113,817	4,541	118,358	68.3%
2019	11	147,327	116,917	5,001	121,918	82.8%
2019	12	145,167	88,642	3,763	92,405	63.7%
2019	13	180,390	137,694	5,856	143,550	79.6%
2019	14	220,067	185,293	7,160	192,453	87.5%
2019	15	293,349	196,898	9,161	206,059	70.2%
2019	16	354,444	248,483	9,624	258,107	72.8%
2019	17	406,609	297,331	13,703	311,033	76.5%
2019	18	523,410	344,867	15,682	360,550	68.9%
2019	19	472,599	360,156	15,223	375,378	79.4%
2019	20	373,933	302,552	14,838	317,390	84.9%
2019	21	318,097	221,054	11,707	232,762	73.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2019	22	211,947	147,840	6,915	154,756	73.0%
2019	23	148,198	105,413	4,882	110,295	74.4%
2019	24	99,649	89,833	4,548	94,381	94.7%
2019	25	63,083	60,720	3,161	63,880	101.3%
2019	26	47,313	32,380	1,397	33,777	71.4%
2019	27	25,013	27,369	1,158	28,526	114.0%
2019	28	707	266	21	287	40.5%
2019	Total	4,227,615	3,086,259	138,510	3,224,769	76.3%
All	1	21,858,561	12,332,687	0	12,332,687	56.4%
All	2	21,687,687	16,032,112	0	16,032,112	73.9%
All	3	20,914,145	15,907,885	0	15,907,885	76.1%
All	4	19,842,220	14,646,440	0	14,646,440	73.8%
All	5	18,944,353	14,193,089	0	14,193,089	74.9%
All	6	18,158,036	13,284,811	0	13,284,811	73.2%
All	7	17,149,274	12,318,753	0	12,318,753	71.8%
All	8	15,899,341	12,169,669	-7	12,169,663	76.5%
All	9	14,813,315	11,439,982	335	11,440,317	77.2%
All	10	13,817,391	10,616,944	4,923	10,621,867	76.9%
All	11	12,788,832	9,915,710	5,275	9,920,986	77.6%
All	12	12,065,551	9,271,028	4,276	9,275,305	76.9%
All	13	11,278,847	9,007,644	6,312	9,013,956	79.9%
All	14	10,286,776	8,357,506	7,756	8,365,262	81.3%
All	15	9,217,990	7,343,672	9,812	7,353,484	79.8%
All	16	8,121,368	6,392,980	10,387	6,403,368	78.8%
All	17	6,920,572	5,221,367	14,657	5,236,024	75.7%
All	18	5,556,137	4,256,101	16,768	4,272,869	76.9%
All	19	4,207,505	3,279,149	16,088	3,295,237	78.3%
All	20	3,037,158	2,420,637	15,811	2,436,448	80.2%
All	21	2,118,631	1,563,707	12,264	1,575,971	74.4%
All	22	1,387,276	960,252	7,417	967,669	69.8%
All	23	893,898	701,130	5,190	706,320	79.0%
All	24	538,221	454,747	4,679	459,425	85.4%
All	25	293,143	292,007	3,318	295,325	100.7%
All	26	134,770	117,529	1,527	119,056	88.3%
All	27	33,769	37,879	1,202	39,081	115.7%
All	28	707	266	21	287	40.5%
All	Total	271,965,474	202,535,682	148,013	202,683,696	74.5%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1993	Total	62,031	26,450	0	26,450	42.6%
1994	Total	1,611,930	749,007	0	749,007	46.5%
1995	Total	3,836,018	2,043,441	0	2,043,441	53.3%
1996	Total	6,978,299	4,016,027	0	4,016,027	57.6%
1997	Total	11,003,810	6,773,499	0	6,773,499	61.6%
1998	Total	17,451,768	11,898,950	0	11,898,950	68.2%
1999	Total	29,752,778	20,537,281	0	20,537,281	69.0%
2000	Total	47,822,019	37,403,364	0	37,403,364	78.2%
2001	Total	71,845,464	54,871,054	0	54,871,054	76.4%
2002	Total	72,284,484	48,467,598	0	48,467,598	67.1%
2003	Total	79,105,975	49,003,590	0	49,003,590	61.9%
2004	Total	76,752,384	48,464,986	0	48,464,986	63.1%
2005	Total	75,162,044	51,495,455	0	51,495,455	68.5%
2006	Total	78,958,569	53,947,537	0	53,947,537	68.3%
2007	Total	81,682,386	57,628,032	0	57,628,032	70.6%
2008	Total	83,769,930	63,080,699	0	63,080,699	75.3%
2009	1	10,042,397	4,589,593	0	4,589,593	45.7%
2009	2	7,432,179	5,784,996	0	5,784,996	77.8%
2009	3	6,384,965	4,819,863	0	4,819,863	75.5%
2009	4	7,002,035	5,310,404	0	5,310,404	75.8%
2009	5	4,282,280	4,309,149	0	4,309,149	100.6%
2009	6	3,198,503	2,450,275	0	2,450,275	76.6%
2009	7	4,316,643	2,737,123	0	2,737,123	63.4%
2009	8	8,260,741	5,365,954	0	5,365,954	65.0%
2009	9	12,607,653	10,379,030	0	10,379,030	82.3%
2009	10	9,930,205	8,821,698	0	8,821,698	88.8%
2009	11	6,385,862	5,998,970	0	5,998,970	93.9%
2009	12	3,884,296	3,765,566	0	3,765,566	96.9%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	13	2,253,012	2,288,500	0	2,288,500	101.6%
2009	14	1,584,689	1,844,736	0	1,844,736	116.4%
2009	15	1,032,358	1,036,732	0	1,036,732	100.4%
2009	16	633,603	709,615	0	709,615	112.0%
2009	17	36,994	135,304	0	135,304	365.7%
2009	18	1,650	0	0	0	0.0%
2009	19	555	0	0	0	0.0%
2009	Total	89,270,619	70,347,508	0	70,347,508	78.8%
2010	1	13,919,130	12,775,453	0	12,775,453	91.8%
2010	2	10,269,068	7,405,239	0	7,405,239	72.1%
2010	3	7,562,299	5,153,027	0	5,153,027	68.1%
2010	4	6,485,180	4,538,406	0	4,538,406	70.0%
2010	5	7,168,184	5,370,399	0	5,370,399	74.9%
2010	6	4,411,152	3,126,387	0	3,126,387	70.9%
2010	7	3,356,340	2,324,555	0	2,324,555	69.3%
2010	8	4,387,043	3,196,090	0	3,196,090	72.9%
2010	9	8,255,175	6,529,000	0	6,529,000	79.1%
2010	10	12,660,870	10,144,467	0	10,144,467	80.1%
2010	11	10,159,545	8,492,703	0	8,492,703	83.6%
2010	12	6,561,468	5,171,219	0	5,171,219	78.8%
2010	13	3,913,078	3,175,299	0	3,175,299	81.1%
2010	14	2,274,663	1,954,071	0	1,954,071	85.9%
2010	15	1,591,839	1,360,856	0	1,360,856	85.5%
2010	16	1,041,615	908,935	0	908,935	87.3%
2010	17	636,105	500,788	0	500,788	78.7%
2010	18	34,700	21,021	0	21,021	60.6%
2010	19	1,766	333	0	333	18.9%
2010	20	605	0	0	0	0.0%
2010	Total	104,689,826	82,148,249	0	82,148,249	78.5%
2011	1	1,111,463	1,300,295	0	1,300,295	117.0%
2011	2	13,852,838	11,852,270	0	11,852,270	85.6%
2011	3	10,268,725	7,007,627	0	7,007,627	68.2%
2011	4	7,687,596	5,406,291	0	5,406,291	70.3%
2011	5	6,585,614	4,473,505	0	4,473,505	67.9%
2011	6	7,331,212	5,129,780	0	5,129,780	70.0%
2011	7	4,570,285	3,091,593	0	3,091,593	67.6%
2011	8	3,428,090	2,277,797	0	2,277,797	66.4%
2011	9	4,478,765	3,229,013	0	3,229,013	72.1%
2011	10	8,227,007	6,295,032	0	6,295,032	76.5%
2011	11	12,719,583	10,126,642	0	10,126,642	79.6%
2011	12	10,229,134	8,310,100	0	8,310,100	81.2%
2011	13	6,590,007	5,262,159	0	5,262,159	79.9%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	14	3,962,025	3,114,030	0	3,114,030	78.6%
2011	15	2,303,188	1,994,770	0	1,994,770	86.6%
2011	16	1,626,467	1,421,476	0	1,421,476	87.4%
2011	17	1,051,213	848,746	0	848,746	80.7%
2011	18	625,691	512,390	0	512,390	81.9%
2011	19	37,136	16,876	0	16,876	45.4%
2011	20	1,896	695	0	695	36.7%
2011	21	666	39	0	39	5.8%
2011	Total	106,688,598	81,671,124	0	81,671,124	76.6%
2012	2	1,129,330	1,310,210	0	1,310,210	116.0%
2012	3	13,840,246	11,277,924	0	11,277,924	81.5%
2012	4	10,369,295	7,009,807	0	7,009,807	67.6%
2012	5	7,663,780	5,278,731	0	5,278,731	68.9%
2012	6	6,665,888	4,582,903	0	4,582,903	68.8%
2012	7	7,507,916	5,084,338	0	5,084,338	67.7%
2012	8	4,588,581	2,914,595	0	2,914,595	63.5%
2012	9	3,452,726	2,391,986	0	2,391,986	69.3%
2012	10	4,494,212	3,204,827	0	3,204,827	71.3%
2012	11	8,167,533	6,293,586	0	6,293,586	77.1%
2012	12	12,594,946	9,622,586	0	9,622,586	76.4%
2012	13	10,058,388	7,437,068	0	7,437,068	73.9%
2012	14	6,497,550	4,962,336	0	4,962,336	76.4%
2012	15	3,926,687	2,919,383	0	2,919,383	74.3%
2012	16	2,293,772	1,871,474	0	1,871,474	81.6%
2012	17	1,606,306	1,311,266	0	1,311,266	81.6%
2012	18	1,008,315	864,570	0	864,570	85.7%
2012	19	603,737	512,078	0	512,078	84.8%
2012	20	35,841	23,915	0	23,915	66.7%
2012	21	1,998	5,368	0	5,368	268.7%
2012	22	666	317	0	317	47.6%
2012	Total	106,507,713	78,879,266	0	78,879,266	74.1%
2013	3	1,101,898	1,190,121	0	1,190,121	108.0%
2013	4	13,500,846	10,836,094	0	10,836,094	80.3%
2013	5	10,207,908	6,844,540	0	6,844,540	67.1%
2013	6	7,555,165	5,362,604	0	5,362,604	71.0%
2013	7	6,615,172	4,498,237	0	4,498,237	68.0%
2013	8	7,322,637	5,352,730	0	5,352,730	73.1%
2013	9	4,470,788	2,930,702	0	2,930,702	65.6%
2013	10	3,348,603	2,361,706	0	2,361,706	70.5%
2013	11	4,332,102	3,036,796	0	3,036,796	70.1%
2013	12	7,810,584	5,986,764	0	5,986,764	76.6%
2013	13	11,905,609	9,228,001	0	9,228,001	77.5%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	14	9,503,095	7,256,625	0	7,256,625	76.4%
2013	15	6,242,453	4,883,588	0	4,883,588	78.2%
2013	16	3,749,582	3,022,702	0	3,022,702	80.6%
2013	17	2,210,412	1,632,004	0	1,632,004	73.8%
2013	18	1,516,572	1,260,305	0	1,260,305	83.1%
2013	19	926,079	775,485	0	775,485	83.7%
2013	20	558,067	390,304	0	390,304	69.9%
2013	21	34,460	36,024	0	36,024	104.5%
2013	22	2,118	1,604	0	1,604	75.7%
2013	23	726	393	0	393	54.1%
2013	Total	102,914,875	76,887,329	0	76,887,329	74.7%
2014	4	1,095,135	1,104,779	0	1,104,779	100.9%
2014	5	13,243,083	10,101,506	0	10,101,506	76.3%
2014	6	9,991,104	6,664,707	0	6,664,707	66.7%
2014	7	7,467,800	4,958,061	0	4,958,061	66.4%
2014	8	6,368,336	4,420,966	0	4,420,966	69.4%
2014	9	7,068,486	4,945,165	0	4,945,165	70.0%
2014	10	4,326,265	3,064,886	0	3,064,886	70.8%
2014	11	3,236,744	2,347,661	0	2,347,661	72.5%
2014	12	4,250,241	3,041,327	0	3,041,327	71.6%
2014	13	7,408,153	5,422,077	0	5,422,077	73.2%
2014	14	11,309,552	8,484,801	0	8,484,801	75.0%
2014	15	8,894,789	6,908,242	0	6,908,242	77.7%
2014	16	5,970,256	4,687,720	0	4,687,720	78.5%
2014	17	3,617,384	2,821,369	0	2,821,369	78.0%
2014	18	2,106,612	1,754,789	0	1,754,789	83.3%
2014	19	1,408,904	1,171,497	0	1,171,497	83.1%
2014	20	843,606	685,668	0	685,668	81.3%
2014	21	512,725	403,782	0	403,782	78.8%
2014	22	30,386	24,131	0	24,131	79.4%
2014	23	2,179	796	0	796	36.5%
2014	24	726	210	0	210	29.0%
2014	Total	99,152,465	73,014,139	0	73,014,139	73.6%
2015	5	1,040,632	993,115	0	993,115	95.4%
2015	6	12,849,461	10,140,762	0	10,140,762	78.9%
2015	7	9,853,303	6,878,964	0	6,878,964	69.8%
2015	8	7,274,550	4,940,720	0	4,940,720	67.9%
2015	9	6,145,428	4,152,453	0	4,152,453	67.6%
2015	10	6,857,130	5,138,924	0	5,138,924	74.9%
2015	11	4,240,637	3,273,555	0	3,273,555	77.2%
2015	12	3,186,256	2,272,822	0	2,272,822	71.3%
2015	13	4,093,652	3,214,237	0	3,214,237	78.5%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	14	7,000,764	5,630,530	0	5,630,530	80.4%
2015	15	10,626,956	8,227,545	0	8,227,545	77.4%
2015	16	8,369,182	6,968,653	0	6,968,653	83.3%
2015	17	5,622,408	4,386,702	0	4,386,702	78.0%
2015	18	3,398,409	2,806,336	0	2,806,336	82.6%
2015	19	1,931,225	1,664,055	0	1,664,055	86.2%
2015	20	1,286,742	1,196,344	0	1,196,344	93.0%
2015	21	779,520	685,947	0	685,947	88.0%
2015	22	454,720	342,358	0	342,358	75.3%
2015	23	26,902	10,286	0	10,286	38.2%
2015	24	2,179	1,343	0	1,343	61.7%
2015	25	726	446	0	446	61.3%
2015	Total	95,040,783	72,926,098	0	72,926,098	76.7%
2016	6	1,046,988	1,074,894	0	1,074,894	102.7%
2016	7	12,875,149	10,135,150	0	10,135,150	78.7%
2016	8	9,955,784	6,976,632	0	6,976,632	70.1%
2016	9	7,298,006	5,393,761	0	5,393,761	73.9%
2016	10	6,124,319	4,664,753	0	4,664,753	76.2%
2016	11	6,844,745	4,913,184	0	4,913,184	71.8%
2016	12	4,297,508	3,172,301	0	3,172,301	73.8%
2016	13	3,143,436	2,270,102	0	2,270,102	72.2%
2016	14	3,986,411	3,333,979	0	3,333,979	83.6%
2016	15	6,798,801	5,709,917	0	5,709,917	84.0%
2016	16	10,291,616	8,053,410	0	8,053,410	78.3%
2016	17	8,122,024	6,539,490	0	6,539,490	80.5%
2016	18	5,335,938	4,219,418	0	4,219,418	79.1%
2016	19	3,218,424	2,587,191	0	2,587,191	80.4%
2016	20	1,790,774	1,577,216	0	1,577,216	88.1%
2016	21	1,192,365	1,049,580	0	1,049,580	88.0%
2016	22	735,373	566,538	0	566,538	77.0%
2016	23	419,885	313,355	0	313,355	74.6%
2016	24	26,021	21,313	0	21,313	81.9%
2016	25	2,275	832	0	832	36.6%
2016	26	784	180	0	180	23.0%
2016	Total	93,506,626	72,573,194	0	72,573,194	77.6%
2017	7	1,048,153	1,118,649	0	1,118,649	106.7%
2017	8	12,930,298	10,200,021	1,486	10,201,506	78.9%
2017	9	9,999,217	7,213,438	1,616	7,215,054	72.2%
2017	10	7,285,113	5,400,303	1,172	5,401,476	74.1%
2017	11	6,103,978	4,520,163	971	4,521,135	74.1%
2017	12	6,850,380	5,064,911	1,021	5,065,933	74.0%
2017	13	4,230,072	3,307,751	772	3,308,523	78.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	14	3,123,303	2,174,295	468	2,174,763	69.6%
2017	15	3,894,188	2,906,363	454	2,906,817	74.6%
2017	16	6,531,240	5,282,198	814	5,283,012	80.9%
2017	17	9,947,986	7,737,977	1,348	7,739,325	77.8%
2017	18	7,854,267	6,341,378	1,301	6,342,679	80.8%
2017	19	5,076,968	4,154,752	927	4,155,679	81.9%
2017	20	3,067,174	2,454,398	551	2,454,950	80.0%
2017	21	1,665,372	1,403,894	292	1,404,186	84.3%
2017	22	1,133,550	1,046,480	246	1,046,726	92.3%
2017	23	675,716	532,872	122	532,995	78.9%
2017	24	376,445	329,812	102	329,914	87.6%
2017	25	18,249	11,351	8	11,359	62.2%
2017	26	2,353	647	0	647	27.5%
2017	27	784	195	0	195	24.9%
2017	Total	91,814,805	71,201,850	13,672	71,215,522	77.6%
2018	8	1,019,841	979,531	1,542	981,073	96.2%
2018	9	12,874,123	10,381,327	30,414	10,411,741	80.9%
2018	10	10,029,907	7,316,758	24,454	7,341,211	73.2%
2018	11	7,226,552	5,471,622	17,648	5,489,271	76.0%
2018	12	6,104,926	4,634,441	15,181	4,649,622	76.2%
2018	13	6,706,739	5,162,514	16,688	5,179,202	77.2%
2018	14	4,140,807	3,440,131	12,284	3,452,415	83.4%
2018	15	3,104,463	2,422,618	7,808	2,430,426	78.3%
2018	16	3,800,097	2,849,282	9,007	2,858,289	75.2%
2018	17	6,333,457	5,159,091	14,912	5,174,002	81.7%
2018	18	9,485,831	7,846,750	24,753	7,871,504	83.0%
2018	19	7,479,444	6,099,463	20,049	6,119,512	81.8%
2018	20	4,749,305	3,997,490	13,891	4,011,381	84.5%
2018	21	2,893,058	2,281,026	7,915	2,288,941	79.1%
2018	22	1,565,365	1,236,905	4,049	1,240,953	79.3%
2018	23	1,030,053	929,941	3,461	933,401	90.6%
2018	24	628,470	533,905	1,868	535,773	85.3%
2018	25	314,395	215,201	838	216,039	68.7%
2018	26	15,694	4,012	28	4,040	25.7%
2018	27	160	184	0	185	115.0%
2018	Total	89,502,688	70,962,191	226,791	71,188,981	79.5%
2019	9	1,026,250	1,033,824	14,349	1,048,173	102.1%
2019	10	7,119,701	6,003,044	185,605	6,188,649	86.9%
2019	11	4,528,546	3,472,536	106,594	3,579,129	79.0%
2019	12	3,488,835	2,843,616	84,467	2,928,083	83.9%
2019	13	2,992,433	2,404,453	72,431	2,476,884	82.8%
2019	14	3,191,942	2,526,814	78,337	2,605,150	81.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2019	15	1,749,563	1,430,929	47,139	1,478,068	84.5%
2019	16	1,487,303	1,178,346	36,095	1,214,440	81.7%
2019	17	1,990,464	1,537,267	44,509	1,581,776	79.5%
2019	18	3,312,737	2,877,263	83,271	2,960,535	89.4%
2019	19	4,571,863	4,080,754	124,957	4,205,711	92.0%
2019	20	3,334,136	2,954,748	88,600	3,043,349	91.3%
2019	21	2,029,361	1,705,956	52,241	1,758,197	86.6%
2019	22	1,189,479	999,410	32,463	1,031,873	86.7%
2019	23	652,902	500,787	14,404	515,191	78.9%
2019	24	409,965	364,683	10,313	374,997	91.5%
2019	25	254,847	221,572	7,953	229,525	90.1%
2019	26	97,369	90,370	2,895	93,266	95.8%
2019	Total	43,427,697	36,226,371	1,086,625	37,312,996	85.9%
All	1	133,494,100	81,836,594	0	81,836,594	61.3%
All	2	138,776,951	102,271,189	0	102,271,189	73.7%
All	3	137,073,501	97,878,935	0	97,878,935	71.4%
All	4	132,809,786	93,821,768	0	93,821,768	70.6%
All	5	129,538,648	90,517,266	0	90,517,266	69.9%
All	6	125,054,716	86,213,131	0	86,213,131	68.9%
All	7	119,970,506	83,340,568	0	83,340,568	69.5%
All	8	114,408,419	82,708,410	3,028	82,711,439	72.3%
All	9	109,425,348	83,451,134	46,379	83,497,513	76.3%
All	10	99,882,445	78,238,448	211,231	78,449,679	78.5%
All	11	85,491,302	68,254,421	125,214	68,379,634	80.0%
All	12	76,264,168	59,861,539	100,669	59,962,209	78.6%
All	13	67,253,930	52,854,982	89,891	52,944,873	78.7%
All	14	58,482,542	46,805,397	91,088	46,896,486	80.2%
All	15	50,873,122	40,728,249	55,401	40,783,650	80.2%
All	16	45,833,647	37,130,726	45,915	37,176,642	81.1%
All	17	41,176,960	32,610,003	60,769	32,670,772	79.3%
All	18	34,681,259	28,504,221	109,326	28,613,547	82.5%
All	19	25,256,099	21,062,483	145,934	21,208,416	84.0%
All	20	15,668,147	13,280,779	103,043	13,383,823	85.4%
All	21	9,109,526	7,571,616	60,448	7,632,063	83.8%
All	22	5,111,658	4,217,743	36,758	4,254,501	83.2%
All	23	2,808,362	2,288,430	17,987	2,306,416	82.1%
All	24	1,443,805	1,251,267	12,284	1,263,550	87.5%
All	25	590,493	449,401	8,798	458,200	77.6%
All	26	116,200	95,209	2,924	98,132	84.5%
All	27	945	379	0	380	40.2%
All	Total	1,760,596,585	1,297,244,289	1,327,087	1,298,571,376	73.8%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	438,343	165,420	0	165,420	37.7%
1993	Total	3,382,036	1,558,157	0	1,558,157	46.1%
1994	Total	5,325,586	2,338,103	0	2,338,103	43.9%
1995	Total	5,895,021	3,052,125	0	3,052,125	51.8%
1996	Total	6,475,640	3,769,418	0	3,769,418	58.2%
1997	Total	7,186,308	4,436,615	0	4,436,615	61.7%
1998	Total	7,602,190	5,160,939	0	5,160,939	67.9%
1999	Total	8,906,235	6,052,574	0	6,052,574	68.0%
2000	Total	11,644,950	8,119,470	0	8,119,470	69.7%
2001	Total	29,828,330	24,483,477	0	24,483,477	82.1%
2002	Total	22,397,450	16,827,018	0	16,827,018	75.1%
2003	Total	24,456,196	16,433,005	0	16,433,005	67.2%
2004	Total	23,195,765	15,637,441	0	15,637,441	67.4%
2005	Total	21,452,992	15,598,375	0	15,598,375	72.7%
2006	Total	19,923,860	14,436,138	0	14,436,138	72.5%
2007	Total	18,470,611	14,010,201	0	14,010,201	75.9%
2008	Total	16,941,821	12,913,191	0	12,913,191	76.2%
2009	1	181,495	71,862	0	71,862	39.6%
2009	2	223,563	146,970	0	146,970	65.7%
2009	3	284,807	141,415	0	141,415	49.7%
2009	4	405,334	281,286	0	281,286	69.4%
2009	5	532,331	292,341	0	292,341	54.9%
2009	6	685,258	403,349	0	403,349	58.9%
2009	7	1,188,334	696,207	0	696,207	58.6%
2009	8	2,020,629	1,618,695	0	1,618,695	80.1%
2009	9	5,602,978	3,226,436	0	3,226,436	57.6%
2009	10	1,207,591	2,871,736	0	2,871,736	237.8%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	11	663,397	562,296	0	562,296	84.8%
2009	12	502,964	364,766	0	364,766	72.5%
2009	13	403,696	318,553	0	318,553	78.9%
2009	14	316,845	247,750	0	247,750	78.2%
2009	15	311,695	216,122	0	216,122	69.3%
2009	16	555,516	353,049	0	353,049	63.6%
2009	17	785,892	653,937	0	653,937	83.2%
2009	18	109,161	25,743	0	25,743	23.6%
2009	Total	15,981,486	12,492,513	0	12,492,513	78.2%
2010	1	145,808	87,323	0	87,323	59.9%
2010	2	175,076	130,897	0	130,897	74.8%
2010	3	210,138	112,660	0	112,660	53.6%
2010	4	278,454	187,384	0	187,384	67.3%
2010	5	393,827	233,761	0	233,761	59.4%
2010	6	513,009	335,438	0	335,438	65.4%
2010	7	676,262	424,612	0	424,612	62.8%
2010	8	1,156,166	788,623	0	788,623	68.2%
2010	9	1,859,279	1,521,347	0	1,521,347	81.8%
2010	10	5,235,322	4,557,885	0	4,557,885	87.1%
2010	11	1,189,991	1,175,586	0	1,175,586	98.8%
2010	12	682,609	444,154	0	444,154	65.1%
2010	13	498,099	310,631	0	310,631	62.4%
2010	14	401,967	312,213	0	312,213	77.7%
2010	15	323,506	219,330	0	219,330	67.8%
2010	16	313,291	167,211	0	167,211	53.4%
2010	17	547,709	371,597	0	371,597	67.8%
2010	18	745,735	524,595	0	524,595	70.3%
2010	19	104,943	74,517	0	74,517	71.0%
2010	Total	15,451,191	11,979,764	0	11,979,764	77.5%
2011	1	6,058	6,900	0	6,900	113.9%
2011	2	132,919	132,744	0	132,744	99.9%
2011	3	175,203	103,084	0	103,084	58.8%
2011	4	202,536	138,563	0	138,563	68.4%
2011	5	269,945	190,744	0	190,744	70.7%
2011	6	384,169	242,336	0	242,336	63.1%
2011	7	501,631	332,510	0	332,510	66.3%
2011	8	641,694	409,645	0	409,645	63.8%
2011	9	1,056,763	712,847	0	712,847	67.5%
2011	10	1,677,010	1,089,731	0	1,089,731	65.0%
2011	11	4,748,907	4,238,773	0	4,238,773	89.3%
2011	12	1,130,162	904,495	0	904,495	80.0%
2011	13	663,198	466,203	0	466,203	70.3%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	14	483,235	347,177	0	347,177	71.8%
2011	15	380,882	314,499	0	314,499	82.6%
2011	16	304,463	207,419	0	207,419	68.1%
2011	17	294,141	190,534	0	190,534	64.8%
2011	18	524,654	351,423	0	351,423	67.0%
2011	19	711,725	540,972	0	540,972	76.0%
2011	20	100,719	83,647	0	83,647	83.0%
2011	Total	14,390,014	11,004,248	0	11,004,248	76.5%
2012	2	4,970	3,641	0	3,641	73.3%
2012	3	127,301	98,908	0	98,908	77.7%
2012	4	169,253	103,945	0	103,945	61.4%
2012	5	193,070	114,846	0	114,846	59.5%
2012	6	256,225	168,847	0	168,847	65.9%
2012	7	370,849	238,303	0	238,303	64.3%
2012	8	479,675	291,645	0	291,645	60.8%
2012	9	609,210	344,864	0	344,864	56.6%
2012	10	983,424	738,769	0	738,769	75.1%
2012	11	1,475,639	980,191	0	980,191	66.4%
2012	12	4,309,346	3,724,086	0	3,724,086	86.4%
2012	13	1,041,144	735,072	0	735,072	70.6%
2012	14	633,923	452,292	0	452,292	71.3%
2012	15	468,740	340,093	0	340,093	72.6%
2012	16	366,470	258,969	0	258,969	70.7%
2012	17	295,291	239,803	0	239,803	81.2%
2012	18	282,342	186,219	0	186,219	66.0%
2012	19	497,267	370,822	0	370,822	74.6%
2012	20	664,248	509,711	0	509,711	76.7%
2012	21	90,197	85,013	0	85,013	94.3%
2012	Total	13,318,583	9,986,039	0	9,986,039	75.0%
2013	3	4,835	4,220	0	4,220	87.3%
2013	4	128,064	94,447	0	94,447	73.7%
2013	5	155,159	163,104	0	163,104	105.1%
2013	6	176,046	100,144	0	100,144	56.9%
2013	7	234,925	146,394	0	146,394	62.3%
2013	8	351,568	210,576	0	210,576	59.9%
2013	9	464,218	288,626	0	288,626	62.2%
2013	10	592,461	385,895	0	385,895	65.1%
2013	11	882,758	594,916	0	594,916	67.4%
2013	12	1,344,829	893,418	0	893,418	66.4%
2013	13	3,867,411	3,242,749	0	3,242,749	83.8%
2013	14	982,946	777,942	0	777,942	79.1%
2013	15	608,628	398,984	0	398,984	65.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	16	456,953	263,917	0	263,917	57.8%
2013	17	362,866	339,022	0	339,022	93.4%
2013	18	271,906	235,310	0	235,310	86.5%
2013	19	256,144	167,393	0	167,393	65.4%
2013	20	466,810	322,149	0	322,149	69.0%
2013	21	636,913	478,130	0	478,130	75.1%
2013	22	81,927	75,950	0	75,950	92.7%
2013	Total	12,327,367	9,183,287	0	9,183,287	74.5%
2014	4	5,085	6,056	0	6,056	119.1%
2014	5	125,451	168,710	0	168,710	134.5%
2014	6	136,824	121,743	0	121,743	89.0%
2014	7	166,279	99,140	0	99,140	59.6%
2014	8	214,487	138,076	0	138,076	64.4%
2014	9	322,647	202,583	0	202,583	62.8%
2014	10	453,159	286,567	0	286,567	63.2%
2014	11	573,392	373,645	0	373,645	65.2%
2014	12	839,511	496,930	0	496,930	59.2%
2014	13	1,197,189	853,358	0	853,358	71.3%
2014	14	3,452,402	2,929,854	0	2,929,854	84.9%
2014	15	879,171	636,028	0	636,028	72.3%
2014	16	565,050	365,449	0	365,449	64.7%
2014	17	444,544	326,680	0	326,680	73.5%
2014	18	342,160	269,071	0	269,071	78.6%
2014	19	252,749	176,990	0	176,990	70.0%
2014	20	247,085	161,659	0	161,659	65.4%
2014	21	457,748	340,499	0	340,499	74.4%
2014	22	588,526	476,491	0	476,491	81.0%
2014	23	70,021	58,837	0	58,837	84.0%
2014	Total	11,333,478	8,488,363	0	8,488,363	74.9%
2015	5	4,660	7,439	0	7,439	159.6%
2015	6	118,181	96,945	0	96,945	82.0%
2015	7	129,215	88,411	0	88,411	68.4%
2015	8	159,282	69,440	0	69,440	43.6%
2015	9	201,960	108,200	0	108,200	53.6%
2015	10	302,094	152,084	0	152,084	50.3%
2015	11	421,634	243,738	0	243,738	57.8%
2015	12	538,117	299,225	0	299,225	55.6%
2015	13	776,608	489,446	0	489,446	63.0%
2015	14	1,044,457	671,306	0	671,306	64.3%
2015	15	2,927,041	2,339,042	0	2,339,042	79.9%
2015	16	778,611	640,048	0	640,048	82.2%
2015	17	530,769	370,465	0	370,465	69.8%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	18	408,001	261,824	0	261,824	64.2%
2015	19	283,918	229,317	0	229,317	80.8%
2015	20	231,648	175,870	0	175,870	75.9%
2015	21	220,532	172,230	0	172,230	78.1%
2015	22	413,590	377,579	0	377,579	91.3%
2015	23	519,421	402,442	0	402,442	77.5%
2015	24	61,040	53,480	0	53,480	87.6%
2015	Total	10,070,778	7,248,533	0	7,248,533	72.0%
2016	6	5,042	4,877	0	4,877	96.7%
2016	7	118,092	77,386	0	77,386	65.5%
2016	8	121,134	78,093	0	78,093	64.5%
2016	9	151,825	81,642	0	81,642	53.8%
2016	10	188,243	110,976	0	110,976	59.0%
2016	11	286,817	152,934	0	152,934	53.3%
2016	12	408,738	262,801	0	262,801	64.3%
2016	13	497,300	321,395	0	321,395	64.6%
2016	14	706,356	497,459	0	497,459	70.4%
2016	15	956,629	739,205	0	739,205	77.3%
2016	16	2,536,835	2,012,812	0	2,012,812	79.3%
2016	17	743,675	556,406	0	556,406	74.8%
2016	18	493,828	328,854	0	328,854	66.6%
2016	19	373,357	241,047	0	241,047	64.6%
2016	20	256,277	204,203	0	204,203	79.7%
2016	21	207,614	130,399	0	130,399	62.8%
2016	22	204,764	154,444	0	154,444	75.4%
2016	23	376,049	279,050	0	279,050	74.2%
2016	24	468,865	372,800	0	372,800	79.5%
2016	25	55,210	39,886	0	39,886	72.2%
2016	Total	9,156,649	6,646,668	0	6,646,668	72.6%
2017	7	4,658	4,282	0	4,282	91.9%
2017	8	113,175	88,149	0	88,149	77.9%
2017	9	118,407	81,286	0	81,286	68.6%
2017	10	145,140	98,033	0	98,033	67.5%
2017	11	183,820	133,409	0	133,409	72.6%
2017	12	280,319	201,092	0	201,092	71.7%
2017	13	388,236	224,257	0	224,256	57.8%
2017	14	472,807	364,086	0	364,086	77.0%
2017	15	651,986	600,582	0	600,582	92.1%
2017	16	882,149	694,857	-1	694,856	78.8%
2017	17	2,174,155	1,816,275	-1	1,816,273	83.5%
2017	18	665,237	496,825	-2	496,824	74.7%
2017	19	462,942	279,220	0	279,220	60.3%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	20	344,844	260,256	0	260,256	75.5%
2017	21	220,709	173,836	0	173,835	78.8%
2017	22	193,664	127,264	0	127,264	65.7%
2017	23	186,516	148,398	0	148,397	79.6%
2017	24	329,039	262,618	0	262,618	79.8%
2017	25	416,724	275,161	0	275,161	66.0%
2017	26	48,661	44,565	0	44,565	91.6%
2017	Total	8,283,190	6,374,450	-8	6,374,442	77.0%
2018	8	4,637	16,061	0	16,061	346.4%
2018	9	111,333	83,675	125	83,800	75.3%
2018	10	113,132	77,190	137	77,327	68.4%
2018	11	139,023	124,107	143	124,250	89.4%
2018	12	174,781	156,191	220	156,411	89.5%
2018	13	261,517	150,531	249	150,780	57.7%
2018	14	350,364	238,442	294	238,736	68.1%
2018	15	430,204	321,790	441	322,231	74.9%
2018	16	598,505	541,453	766	542,219	90.6%
2018	17	776,778	623,177	1,023	624,200	80.4%
2018	18	1,838,194	1,437,214	2,006	1,439,220	78.3%
2018	19	581,729	419,605	1,139	420,744	72.3%
2018	20	426,830	275,080	603	275,682	64.6%
2018	21	315,575	220,564	431	220,995	70.0%
2018	22	196,730	143,989	374	144,363	73.4%
2018	23	168,874	130,273	205	130,478	77.3%
2018	24	154,590	204,499	297	204,797	132.5%
2018	25	281,847	240,698	309	241,007	85.5%
2018	26	340,602	291,078	519	291,596	85.6%
2018	27	37,856	22,963	100	23,063	60.9%
2018	Total	7,303,103	5,718,581	9,379	5,727,960	78.4%
2019	9	4,727	3,180	83	3,264	69.0%
2019	10	65,294	57,947	2,572	60,519	92.7%
2019	11	52,114	24,491	1,356	25,847	49.6%
2019	12	80,258	71,463	3,300	74,763	93.2%
2019	13	85,505	56,218	2,400	58,618	68.6%
2019	14	134,113	103,797	4,589	108,387	80.8%
2019	15	175,171	131,699	5,878	137,577	78.5%
2019	16	219,344	200,410	9,428	209,838	95.7%
2019	17	296,559	272,058	13,660	285,718	96.3%
2019	18	342,265	247,072	12,494	259,566	75.8%
2019	19	823,396	667,040	33,685	700,725	85.1%
2019	20	233,915	145,288	7,714	153,002	65.4%
2019	21	194,691	114,462	6,047	120,509	61.9%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2019	22	135,174	90,472	5,302	95,774	70.9%
2019	23	78,268	55,327	2,282	57,609	73.6%
2019	24	71,484	44,046	2,505	46,551	65.1%
2019	25	78,806	84,069	3,993	88,062	111.7%
2019	26	142,079	127,439	6,255	133,695	94.1%
2019	27	119,028	72,373	4,409	76,782	64.5%
2019	28	2,088	2,804	244	3,048	146.0%
2019	Total	3,334,278	2,571,656	128,197	2,699,853	81.0%
All	1	28,850,935	17,121,101	0	17,121,101	59.3%
All	2	35,468,072	28,258,421	0	28,258,421	79.7%
All	3	28,573,151	19,761,899	0	19,761,899	69.2%
All	4	26,580,506	21,529,288	0	21,529,288	81.0%
All	5	24,281,744	20,707,878	0	20,707,878	85.3%
All	6	26,561,780	14,615,067	0	14,615,067	55.0%
All	7	21,643,080	15,608,970	0	15,608,970	72.1%
All	8	19,246,059	15,299,494	0	15,299,494	79.5%
All	9	17,545,603	13,764,243	209	13,764,451	78.4%
All	10	16,819,913	14,339,241	2,709	14,341,949	85.3%
All	11	15,857,479	11,496,743	1,499	11,498,241	72.5%
All	12	15,396,150	10,065,725	3,519	10,069,245	65.4%
All	13	14,446,356	9,224,951	2,648	9,227,599	63.9%
All	14	13,194,411	8,435,225	4,883	8,440,108	64.0%
All	15	11,117,601	7,553,525	6,319	7,559,844	68.0%
All	16	9,339,120	6,796,072	10,193	6,806,265	72.9%
All	17	7,777,393	6,064,862	14,682	6,079,544	78.2%
All	18	6,220,229	4,364,150	14,498	4,378,648	70.4%
All	19	4,414,786	3,166,923	34,823	3,201,746	72.5%
All	20	2,973,664	2,137,862	8,317	2,146,178	72.2%
All	21	2,343,977	1,715,133	6,477	1,721,610	73.4%
All	22	1,814,376	1,446,189	5,676	1,451,866	80.0%
All	23	1,399,149	1,074,327	2,487	1,076,814	77.0%
All	24	1,085,018	937,444	2,802	940,245	86.7%
All	25	832,588	639,814	4,302	644,116	77.4%
All	26	531,341	463,082	6,774	469,856	88.4%
All	27	156,884	95,336	4,509	99,845	63.6%
All	28	2,088	2,804	244	3,048	146.0%
All	Total	354,473,450	256,685,768	137,568	256,823,337	72.5%

Exhibit 4 - Loss Ratio Projection

Rhode Island - 1990 Plan A - This Plan Was Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	111.2	89,004	112,011	79.5%	112,011	79.5%	1.460
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.411
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.363
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.317
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.272
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.229
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.188
	2015	5.0	3,063	11,022	27.8%	11,022	27.8%	1.148
	2016	4.3	3,099	9,504	32.6%	9,504	32.6%	1.109
	2017	4.0	2,503	8,817	28.4%	8,817	28.4%	1.071
	2018	4.0	3,492	8,817	39.6%	8,817	39.6%	1.035
	2019 Q1-Q2	2.0	2,634	4,408	59.7%	4,408	59.7%	1.009
<i>Projected</i>	2019 Q3-Q4	1.9	3,227	4,290	75.2%	4,290	75.2%	0.991
	2020	3.6	6,177	7,823	79.0%	7,823	79.0%	0.966
	2021	3.1	5,583	6,932	80.5%	6,932	80.5%	0.934
	2022	2.6	4,980	6,212	80.2%	6,212	80.2%	0.902
	2023	2.3	4,448	5,578	79.7%	5,578	79.7%	0.871
	2024	1.9	3,938	4,959	79.4%	4,959	79.4%	0.842
	2025	1.6	3,411	4,301	79.3%	4,301	79.3%	0.814
	2026	1.3	2,918	3,679	79.3%	3,679	79.3%	0.786
	2027	1.1	2,496	3,147	79.3%	3,147	79.3%	0.759
	2028	0.9	2,135	2,692	79.3%	2,692	79.3%	0.734
	2029	0.7	1,826	2,302	79.3%	2,302	79.3%	0.709
	2030	0.6	1,562	1,969	79.3%	1,969	79.3%	0.685
	2031	0.5	1,296	1,640	79.0%	1,640	79.0%	0.662
	2032	0.4	1,013	1,297	78.1%	1,297	78.1%	0.639
	2033	0.3	775	1,008	76.9%	1,008	76.9%	0.618
	2034	0.2	604	797	75.8%	797	75.8%	0.597
	2035	0.1	457	608	75.1%	608	75.1%	0.577
	2036	0.1	312	417	74.8%	417	74.8%	0.557
	2037	0.1	199	266	74.8%	266	74.8%	0.538
	2038	0.0	127	170	74.8%	170	74.8%	0.520
	2039	0.0	81	109	74.8%	109	74.8%	0.503
	2040	0.0	47	64	73.7%	64	73.7%	0.486
	2041	0.0	26	36	71.3%	36	71.3%	0.469
	2042	0.0	16	23	71.3%	23	71.3%	0.453
	2043	0.0	10	15	71.3%	15	71.3%	0.438
	2044	0.0	4	6	71.3%	6	71.3%	0.423
	2045	0.0	0	0	0.0%	0	0.0%	0.409
	2046	0.0	0	0	0.0%	0	0.0%	0.395
	2047	0.0	0	0	0.0%	0	0.0%	0.382
	2048	0.0	0	0	0.0%	0	0.0%	0.369
	2049	0.0	0	0	0.0%	0	0.0%	0.356
Accumulated Value - Historical			173,631	283,355	61.3%	283,355	61.3%	
Present Value - Future			40,002	50,608	79.0%	50,608	79.0%	
Lifetime Total			213,633	333,963	64.0%	333,963	64.0%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

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

Rhode Island - 1990 & 2010 Plan A - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	111.2	89,004	112,011	79.5%	112,011	79.5%	1.460
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.411
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.363
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.317
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.272
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.229
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.188
	2015	5.0	3,063	11,022	27.8%	11,022	27.8%	1.148
	2016	4.3	3,099	9,504	32.6%	9,504	32.6%	1.109
	2017	4.0	2,503	8,817	28.4%	8,817	28.4%	1.071
	2018	4.0	3,492	8,817	39.6%	8,817	39.6%	1.035
	2019 Q1-Q2	2.0	2,634	4,408	59.7%	4,408	59.7%	1.009
<i>Projected</i>	2019 Q3-Q4	1.9	3,227	4,290	75.2%	4,290	75.2%	0.991
	2020	3.6	6,177	7,823	79.0%	7,823	79.0%	0.966
	2021	3.1	5,583	6,932	80.5%	6,932	80.5%	0.934
	2022	2.6	4,980	6,212	80.2%	6,212	80.2%	0.902
	2023	2.3	4,448	5,578	79.7%	5,578	79.7%	0.871
	2024	1.9	3,938	4,959	79.4%	4,959	79.4%	0.842
	2025	1.6	3,411	4,301	79.3%	4,301	79.3%	0.814
	2026	1.3	2,918	3,679	79.3%	3,679	79.3%	0.786
	2027	1.1	2,496	3,147	79.3%	3,147	79.3%	0.759
	2028	0.9	2,135	2,692	79.3%	2,692	79.3%	0.734
	2029	0.7	1,826	2,302	79.3%	2,302	79.3%	0.709
	2030	0.6	1,562	1,969	79.3%	1,969	79.3%	0.685
	2031	0.5	1,296	1,640	79.0%	1,640	79.0%	0.662
	2032	0.4	1,013	1,297	78.1%	1,297	78.1%	0.639
	2033	0.3	775	1,008	76.9%	1,008	76.9%	0.618
	2034	0.2	604	797	75.8%	797	75.8%	0.597
	2035	0.1	457	608	75.1%	608	75.1%	0.577
	2036	0.1	312	417	74.8%	417	74.8%	0.557
	2037	0.1	199	266	74.8%	266	74.8%	0.538
	2038	0.0	127	170	74.8%	170	74.8%	0.520
	2039	0.0	81	109	74.8%	109	74.8%	0.503
	2040	0.0	47	64	73.7%	64	73.7%	0.486
	2041	0.0	26	36	71.3%	36	71.3%	0.469
	2042	0.0	16	23	71.3%	23	71.3%	0.453
	2043	0.0	10	15	71.3%	15	71.3%	0.438
	2044	0.0	4	6	71.3%	6	71.3%	0.423
	2045	0.0	0	0	0.0%	0	0.0%	0.409
	2046	0.0	0	0	0.0%	0	0.0%	0.395
	2047	0.0	0	0	0.0%	0	0.0%	0.382
	2048	0.0	0	0	0.0%	0	0.0%	0.369
	2049	0.0	0	0	0.0%	0	0.0%	0.356
Accumulated Value - Historical			173,631	283,355	61.3%	283,355	61.3%	
Present Value - Future			40,002	50,608	79.0%	50,608	79.0%	
Lifetime Total			213,633	333,963	64.0%	333,963	64.0%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Rhode Island - 1990 Plan D - This Plan Was Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	317.5	348,561	500,663	69.6%	500,663	69.6%	1.460
	2009	19.8	27,624	36,344	76.0%	36,344	76.0%	1.411
	2010	18.6	7,558	37,348	20.2%	37,348	20.2%	1.363
	2011	16.7	17,731	35,095	50.5%	35,095	50.5%	1.317
	2012	16.0	15,233	34,680	43.9%	34,680	43.9%	1.272
	2013	16.0	20,069	36,605	54.8%	36,605	54.8%	1.229
	2014	15.0	20,236	34,939	57.9%	34,939	57.9%	1.188
	2015	15.0	17,603	35,659	49.4%	35,659	49.4%	1.148
	2016	15.0	24,051	36,865	65.2%	36,865	65.2%	1.109
	2017	15.0	16,670	38,247	43.6%	38,247	43.6%	1.071
	2018	15.0	19,930	38,620	51.6%	38,620	51.6%	1.035
	2019 Q1-Q2	7.1	8,452	18,255	46.3%	18,255	46.3%	1.009
<i>Projected</i>	2019 Q3-Q4	6.8	14,699	17,767	82.7%	17,767	82.7%	0.991
	2020	12.7	29,247	33,185	88.1%	33,185	88.1%	0.966
	2021	11.4	27,959	30,601	91.4%	30,601	91.4%	0.934
	2022	10.1	26,430	28,491	92.8%	28,491	92.8%	0.902
	2023	8.9	24,679	26,222	94.1%	26,222	94.1%	0.871
	2024	7.7	22,755	23,886	95.3%	23,886	95.3%	0.842
	2025	6.6	20,646	21,440	96.3%	21,440	96.3%	0.814
	2026	5.6	18,336	18,878	97.1%	18,878	97.1%	0.786
	2027	4.6	16,102	16,502	97.6%	16,502	97.6%	0.759
	2028	3.9	14,108	14,397	98.0%	14,397	98.0%	0.734
	2029	3.2	12,339	12,529	98.5%	12,529	98.5%	0.709
	2030	2.7	10,738	10,870	98.8%	10,870	98.8%	0.685
	2031	2.2	9,293	9,396	98.9%	9,396	98.9%	0.662
	2032	1.8	7,954	8,039	98.9%	8,039	98.9%	0.639
	2033	1.5	6,691	6,757	99.0%	6,757	99.0%	0.618
	2034	1.1	5,500	5,540	99.3%	5,540	99.3%	0.597
	2035	0.9	4,431	4,451	99.5%	4,451	99.5%	0.577
	2036	0.7	3,487	3,504	99.5%	3,504	99.5%	0.557
	2037	0.5	2,634	2,652	99.3%	2,652	99.3%	0.538
	2038	0.3	1,949	1,969	99.0%	1,969	99.0%	0.520
	2039	0.2	1,458	1,478	98.6%	1,478	98.6%	0.503
	2040	0.2	1,091	1,113	98.0%	1,113	98.0%	0.486
	2041	0.1	796	820	97.0%	820	97.0%	0.469
	2042	0.1	578	604	95.8%	604	95.8%	0.453
	2043	0.1	412	434	95.0%	434	95.0%	0.438
	2044	0.0	269	285	94.4%	285	94.4%	0.423
	2045	0.0	160	171	93.8%	171	93.8%	0.409
	2046	0.0	94	100	93.3%	100	93.3%	0.395
	2047	0.0	57	62	92.8%	62	92.8%	0.382
	2048	0.0	37	39	92.8%	39	92.8%	0.369
	2049	0.0	21	23	91.4%	23	91.4%	0.356
	Accumulated Value - Historical		743,464	1,191,099	62.4%	1,191,099	62.4%	
	Present Value - Future		231,243	246,824	93.7%	246,824	93.7%	
	Lifetime Total		974,707	1,437,923	67.8%	1,437,923	67.8%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Rhode Island - 1990 Plan F - This Plan Was Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	1,212.2	1,418,012	2,144,055	66.1%	2,144,055	66.1%	1.460
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.411
	2010	232.3	301,263	411,999	73.1%	411,999	73.1%	1.363
	2011	224.1	405,411	432,921	93.6%	432,921	93.6%	1.317
	2012	217.5	346,403	443,962	78.0%	443,962	78.0%	1.272
	2013	210.5	373,023	447,097	83.4%	447,097	83.4%	1.229
	2014	201.1	367,746	444,137	82.8%	444,137	82.8%	1.188
	2015	187.1	297,692	420,787	70.7%	420,787	70.7%	1.148
	2016	182.7	305,307	427,263	71.5%	427,263	71.5%	1.109
	2017	175.5	264,797	438,262	60.4%	438,262	60.4%	1.071
	2018	168.8	326,316	439,048	74.3%	439,048	74.3%	1.035
	2019 Q1-Q2	82.3	168,072	217,759	77.2%	217,759	77.2%	1.009
<i>Projected</i>	2019 Q3-Q4	80.2	151,331	212,797	71.1%	212,797	71.1%	0.991
	2020	152.5	331,917	409,258	81.1%	409,258	81.1%	0.966
	2021	142.2	331,504	397,092	83.5%	397,092	83.5%	0.934
	2022	131.9	328,936	391,565	84.0%	391,565	84.0%	0.902
	2023	121.6	324,209	382,114	84.8%	382,114	84.8%	0.871
	2024	111.4	317,406	369,614	85.9%	369,614	85.9%	0.842
	2025	101.6	308,897	356,037	86.8%	356,037	86.8%	0.814
	2026	92.2	298,531	342,155	87.3%	342,155	87.3%	0.786
	2027	82.9	285,434	325,412	87.7%	325,412	87.7%	0.759
	2028	73.7	269,828	304,726	88.5%	304,726	88.5%	0.734
	2029	65.0	252,654	282,253	89.5%	282,253	89.5%	0.709
	2030	57.0	234,958	259,405	90.6%	259,405	90.6%	0.685
	2031	49.6	216,956	236,344	91.8%	236,344	91.8%	0.662
	2032	42.6	198,113	212,495	93.2%	212,495	93.2%	0.639
	2033	36.1	178,379	188,251	94.8%	188,251	94.8%	0.618
	2034	30.2	158,248	164,705	96.1%	164,705	96.1%	0.597
	2035	24.9	138,062	142,172	97.1%	142,172	97.1%	0.577
	2036	20.3	118,790	121,195	98.0%	121,195	98.0%	0.557
	2037	16.4	100,850	102,418	98.5%	102,418	98.5%	0.538
	2038	13.2	84,597	85,918	98.5%	85,918	98.5%	0.520
	2039	10.5	70,189	71,385	98.3%	71,385	98.3%	0.503
	2040	8.3	57,908	59,022	98.1%	59,022	98.1%	0.486
	2041	6.6	47,883	48,932	97.9%	48,932	97.9%	0.469
	2042	5.2	39,589	40,451	97.9%	40,451	97.9%	0.453
	2043	4.0	32,011	32,487	98.5%	32,487	98.5%	0.438
	2044	2.9	24,850	24,881	99.9%	24,881	99.9%	0.423
	2045	2.0	18,363	18,275	100.5%	18,275	100.5%	0.409
	2046	1.4	12,696	12,724	99.8%	12,724	99.8%	0.395
	2047	0.9	8,282	8,334	99.4%	8,334	99.4%	0.382
	2048	0.5	5,232	5,260	99.5%	5,260	99.5%	0.369
	2049	0.3	3,316	3,337	99.4%	3,337	99.4%	0.356
	Accumulated Value - Historical		6,250,580	8,490,567	73.6%	8,490,567	73.6%	
	Present Value - Future		3,733,515	4,287,126	87.1%	4,287,126	87.1%	
	Lifetime Total		9,984,095	12,777,693	78.1%	12,777,693	78.1%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Rhode Island - 1990 & 2010 Plan F - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	1,212.2	1,418,012	2,144,055	66.1%	2,144,055	66.1%	1.460
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.411
	2010	243.8	322,825	429,891	75.1%	429,891	75.1%	1.363
	2011	298.2	484,557	555,822	87.2%	555,822	87.2%	1.317
	2012	353.6	500,936	677,643	73.9%	677,643	73.9%	1.272
	2013	396.4	575,451	781,471	73.6%	781,471	73.6%	1.229
	2014	439.3	709,975	884,352	80.3%	884,352	80.3%	1.188
	2015	487.9	695,329	990,910	70.2%	990,910	70.2%	1.148
	2016	543.8	832,502	1,140,616	73.0%	1,140,616	73.0%	1.109
	2017	558.0	793,100	1,249,407	63.5%	1,249,407	63.5%	1.071
	2018	583.1	946,701	1,360,629	69.6%	1,360,629	69.6%	1.035
	2019 Q1-Q2	296.1	515,400	703,760	73.2%	703,760	73.2%	1.009
<i>Projected</i>	2019 Q3-Q4	291.3	461,651	699,029	66.0%	699,029	66.0%	0.991
	2020	560.8	1,024,765	1,372,305	74.7%	1,372,305	74.7%	0.966
	2021	532.3	1,043,843	1,367,090	76.4%	1,367,090	76.4%	0.934
	2022	503.7	1,059,923	1,385,224	76.5%	1,385,224	76.5%	0.902
	2023	474.6	1,071,251	1,394,036	76.8%	1,394,036	76.8%	0.871
	2024	445.6	1,078,633	1,396,148	77.3%	1,396,148	77.3%	0.842
	2025	417.7	1,083,901	1,396,072	77.6%	1,396,072	77.6%	0.814
	2026	390.9	1,086,492	1,394,017	77.9%	1,394,017	77.9%	0.786
	2027	363.8	1,081,933	1,381,392	78.3%	1,381,392	78.3%	0.759
	2028	335.6	1,067,021	1,351,520	78.9%	1,351,520	78.9%	0.734
	2029	307.5	1,044,767	1,310,849	79.7%	1,310,849	79.7%	0.709
	2030	281.2	1,019,968	1,268,185	80.4%	1,268,185	80.4%	0.685
	2031	256.6	992,757	1,223,804	81.1%	1,223,804	81.1%	0.662
	2032	231.9	956,209	1,167,804	81.9%	1,167,804	81.9%	0.639
	2033	206.4	905,712	1,093,551	82.8%	1,093,551	82.8%	0.618
	2034	181.7	847,544	1,010,073	83.9%	1,010,073	83.9%	0.597
	2035	159.4	789,076	928,940	84.9%	928,940	84.9%	0.577
	2036	139.5	731,559	851,722	85.9%	851,722	85.9%	0.557
	2037	120.7	669,146	771,960	86.7%	771,960	86.7%	0.538
	2038	102.5	599,465	685,879	87.4%	685,879	87.4%	0.520
	2039	85.7	528,549	599,276	88.2%	599,276	88.2%	0.503
	2040	71.2	462,731	520,382	88.9%	520,382	88.9%	0.486
	2041	59.0	403,577	450,958	89.5%	450,958	89.5%	0.469
	2042	48.6	348,942	388,094	89.9%	388,094	89.9%	0.453
	2043	39.4	296,819	328,824	90.3%	328,824	90.3%	0.438
	2044	31.3	247,654	273,557	90.5%	273,557	90.5%	0.423
	2045	24.8	204,684	225,880	90.6%	225,880	90.6%	0.409
	2046	19.6	168,927	186,671	90.5%	186,671	90.5%	0.395
	2047	15.4	139,050	153,992	90.3%	153,992	90.3%	0.382
	2048	11.9	111,448	124,299	89.7%	124,299	89.7%	0.369
	2049	8.8	84,849	95,681	88.7%	95,681	88.7%	0.356
	Accumulated Value - Historical		9,835,260	13,666,056	72.0%	13,666,056	72.0%	
	Present Value - Future		15,215,483	19,128,502	79.5%	19,128,502	79.5%	
	Lifetime Total		25,050,743	32,794,558	76.4%	32,794,558	76.4%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Rhode Island - 1990 Plan G - This Plan Was Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	427.0	547,894	697,692	78.5%	697,692	78.5%	1.460
	2009	28.4	28,777	54,484	52.8%	54,484	52.8%	1.411
	2010	27.4	31,464	59,196	53.2%	59,196	53.2%	1.363
	2011	24.9	26,227	55,276	47.4%	55,276	47.4%	1.317
	2012	22.8	24,385	52,801	46.2%	52,801	46.2%	1.272
	2013	22.0	40,364	53,558	75.4%	53,558	75.4%	1.229
	2014	21.9	62,644	54,430	115.1%	54,430	115.1%	1.188
	2015	20.6	40,410	49,883	81.0%	49,883	81.0%	1.148
	2016	17.9	32,752	45,438	72.1%	45,438	72.1%	1.109
	2017	16.5	33,227	44,134	75.3%	44,134	75.3%	1.071
	2018	15.0	17,740	41,303	43.0%	41,303	43.0%	1.035
	2019 Q1-Q2	7.2	16,217	19,892	81.5%	19,892	81.5%	1.009
<i>Projected</i>	2019 Q3-Q4	6.8	14,403	18,848	76.4%	18,848	76.4%	0.991
	2020	12.5	28,303	34,684	81.6%	34,163	82.8%	0.966
	2021	11.1	26,752	31,704	84.4%	30,753	87.0%	0.934
	2022	9.8	25,075	29,518	84.9%	28,633	87.6%	0.902
	2023	8.6	23,386	27,187	86.0%	26,372	88.7%	0.871
	2024	7.5	21,685	24,830	87.3%	24,085	90.0%	0.842
	2025	6.5	19,870	22,439	88.5%	21,766	91.3%	0.814
	2026	5.5	18,003	20,094	89.6%	19,492	92.4%	0.786
	2027	4.7	16,080	17,741	90.6%	17,209	93.4%	0.759
	2028	3.8	13,958	15,211	91.8%	14,755	94.6%	0.734
	2029	3.1	11,880	12,793	92.9%	12,409	95.7%	0.709
	2030	2.5	10,067	10,720	93.9%	10,399	96.8%	0.685
	2031	2.0	8,448	8,894	95.0%	8,627	97.9%	0.662
	2032	1.6	7,005	7,336	95.5%	7,116	98.4%	0.639
	2033	1.2	5,816	6,081	95.7%	5,898	98.6%	0.618
	2034	1.0	4,858	5,077	95.7%	4,924	98.6%	0.597
	2035	0.8	4,039	4,223	95.6%	4,096	98.6%	0.577
	2036	0.6	3,265	3,423	95.4%	3,320	98.4%	0.557
	2037	0.5	2,558	2,694	95.0%	2,613	97.9%	0.538
	2038	0.3	1,903	2,013	94.6%	1,953	97.5%	0.520
	2039	0.2	1,297	1,375	94.4%	1,333	97.3%	0.503
	2040	0.1	835	885	94.3%	859	97.2%	0.486
	2041	0.1	530	562	94.3%	545	97.2%	0.469
	2042	0.0	338	359	94.3%	348	97.2%	0.453
	2043	0.0	216	229	94.3%	222	97.2%	0.438
	2044	0.0	133	142	94.0%	138	97.0%	0.423
	2045	0.0	76	81	93.1%	79	96.0%	0.409
	2046	0.0	43	47	92.3%	46	95.1%	0.395
	2047	0.0	20	22	92.2%	21	95.1%	0.382
	2048	0.0	3	4	91.8%	3	94.7%	0.369
	2049	0.0	0	0	0.0%	0	0.0%	0.356
Accumulated Value - Historical			1,225,957	1,664,301	73.7%	1,664,301	73.7%	
Present Value - Future			220,681	254,082	86.9%	247,522	89.2%	
Lifetime Total			1,446,639	1,918,383	75.4%	1,911,822	75.7%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

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

Rhode Island - 1990 & 2010 Plan G - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	427.0	547,894	697,692	78.5%	697,692	78.5%	1.460
	2009	28.4	28,777	54,484	52.8%	54,484	52.8%	1.411
	2010	27.4	31,464	59,196	53.2%	59,196	53.2%	1.363
	2011	24.9	26,227	55,276	47.4%	55,276	47.4%	1.317
	2012	22.8	24,385	52,801	46.2%	52,801	46.2%	1.272
	2013	22.0	40,364	53,558	75.4%	53,558	75.4%	1.229
	2014	21.9	62,644	54,430	115.1%	54,430	115.1%	1.188
	2015	20.6	40,410	49,883	81.0%	49,883	81.0%	1.148
	2016	17.9	32,752	45,438	72.1%	45,438	72.1%	1.109
	2017	16.5	33,227	44,134	75.3%	44,134	75.3%	1.071
	2018	15.0	17,740	41,303	43.0%	41,303	43.0%	1.035
	2019 Q1-Q2	7.2	16,217	19,892	81.5%	19,892	81.5%	1.009
<i>Projected</i>	2019 Q3-Q4	6.8	14,403	18,848	76.4%	18,848	76.4%	0.991
	2020	12.5	28,303	34,684	81.6%	34,163	82.8%	0.966
	2021	11.1	26,752	31,704	84.4%	30,753	87.0%	0.934
	2022	9.8	25,075	29,518	84.9%	28,633	87.6%	0.902
	2023	8.6	23,386	27,187	86.0%	26,372	88.7%	0.871
	2024	7.5	21,685	24,830	87.3%	24,085	90.0%	0.842
	2025	6.5	19,870	22,439	88.5%	21,766	91.3%	0.814
	2026	5.5	18,003	20,094	89.6%	19,492	92.4%	0.786
	2027	4.7	16,080	17,741	90.6%	17,209	93.4%	0.759
	2028	3.8	13,958	15,211	91.8%	14,755	94.6%	0.734
	2029	3.1	11,880	12,793	92.9%	12,409	95.7%	0.709
	2030	2.5	10,067	10,720	93.9%	10,399	96.8%	0.685
	2031	2.0	8,448	8,894	95.0%	8,627	97.9%	0.662
	2032	1.6	7,005	7,336	95.5%	7,116	98.4%	0.639
	2033	1.2	5,816	6,081	95.7%	5,898	98.6%	0.618
	2034	1.0	4,858	5,077	95.7%	4,924	98.6%	0.597
	2035	0.8	4,039	4,223	95.6%	4,096	98.6%	0.577
	2036	0.6	3,265	3,423	95.4%	3,320	98.4%	0.557
	2037	0.5	2,558	2,694	95.0%	2,613	97.9%	0.538
	2038	0.3	1,903	2,013	94.6%	1,953	97.5%	0.520
	2039	0.2	1,297	1,375	94.4%	1,333	97.3%	0.503
	2040	0.1	835	885	94.3%	859	97.2%	0.486
	2041	0.1	530	562	94.3%	545	97.2%	0.469
	2042	0.0	338	359	94.3%	348	97.2%	0.453
	2043	0.0	216	229	94.3%	222	97.2%	0.438
	2044	0.0	133	142	94.0%	138	97.0%	0.423
	2045	0.0	76	81	93.1%	79	96.0%	0.409
	2046	0.0	43	47	92.3%	46	95.1%	0.395
	2047	0.0	20	22	92.2%	21	95.1%	0.382
	2048	0.0	3	4	91.8%	3	94.7%	0.369
	2049	0.0	0	0	0.0%	0	0.0%	0.356
Accumulated Value - Historical			1,225,957	1,664,301	73.7%	1,664,301	73.7%	
Present Value - Future			220,681	254,082	86.9%	247,522	89.2%	
Lifetime Total			1,446,639	1,918,383	75.4%	1,911,822	75.7%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 1990 Plan A - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	49,673.8	58,000,173	58,493,861	99.2%	58,493,861	99.2%	1.460
	2009	2,456.8	4,033,062	4,757,847	84.8%	4,757,847	84.8%	1.411
	2010	2,261.7	4,003,831	4,367,887	91.7%	4,367,887	91.7%	1.363
	2011	2,004.5	3,258,305	3,806,674	85.6%	3,806,674	85.6%	1.317
	2012	1,741.3	2,551,427	3,304,998	77.2%	3,304,998	77.2%	1.272
	2013	1,569.5	2,528,303	3,214,503	78.7%	3,214,503	78.7%	1.229
	2014	1,383.2	2,160,705	2,917,123	74.1%	2,917,123	74.1%	1.188
	2015	1,223.6	2,020,347	2,591,125	78.0%	2,591,125	78.0%	1.148
	2016	1,085.2	1,761,043	2,334,901	75.4%	2,334,901	75.4%	1.109
	2017	989.2	1,633,458	2,107,906	77.5%	2,107,906	77.5%	1.071
	2018	876.9	1,463,632	1,873,922	78.1%	1,873,922	78.1%	1.035
	2019 Q1-Q2	405.8	747,054	871,584	85.7%	871,584	85.7%	1.009
<i>Projected</i>	2019 Q3-Q4	389.3	692,351	857,291	80.8%	857,291	80.8%	0.991
	2020	721.8	1,352,634	1,596,199	84.7%	1,613,607	83.8%	0.966
	2021	648.5	1,274,169	1,461,197	87.2%	1,514,997	84.1%	0.934
	2022	578.1	1,191,451	1,364,230	87.3%	1,414,873	84.2%	0.902
	2023	511.0	1,105,214	1,263,032	87.5%	1,310,157	84.4%	0.871
	2024	449.0	1,018,742	1,162,057	87.7%	1,205,618	84.5%	0.842
	2025	393.0	935,041	1,062,557	88.0%	1,102,761	84.8%	0.814
	2026	342.2	851,633	965,363	88.2%	1,002,415	85.0%	0.786
	2027	295.6	767,598	872,655	88.0%	906,628	84.7%	0.759
	2028	253.2	687,333	782,934	87.8%	813,757	84.5%	0.734
	2029	214.8	609,289	696,330	87.5%	724,051	84.2%	0.709
	2030	180.9	536,273	615,853	87.1%	640,865	83.7%	0.685
	2031	151.6	472,214	543,144	86.9%	565,855	83.5%	0.662
	2032	126.4	414,069	476,987	86.8%	497,611	83.2%	0.639
	2033	104.8	361,489	417,202	86.6%	435,970	82.9%	0.618
	2034	86.2	313,604	363,084	86.4%	380,157	82.5%	0.597
	2035	70.6	270,973	315,034	86.0%	330,548	82.0%	0.577
	2036	57.7	234,083	273,334	85.6%	287,443	81.4%	0.557
	2037	46.9	201,849	236,749	85.3%	249,586	80.9%	0.538
	2038	37.9	173,160	203,986	84.9%	215,615	80.3%	0.520
	2039	30.3	147,041	174,172	84.4%	184,574	79.7%	0.503
	2040	24.1	123,933	147,963	83.8%	157,191	78.8%	0.486
	2041	19.1	104,763	126,215	83.0%	134,438	77.9%	0.469
	2042	15.3	88,959	108,333	82.1%	115,708	76.9%	0.453
	2043	12.3	76,052	93,649	81.2%	100,307	75.8%	0.438
	2044	9.9	65,489	81,166	80.7%	87,174	75.1%	0.423
	2045	8.0	56,581	70,185	80.6%	75,577	74.9%	0.409
	2046	6.4	49,110	60,851	80.7%	65,705	74.7%	0.395
	2047	5.2	42,836	52,966	80.9%	57,342	74.7%	0.382
	2048	4.3	37,645	46,401	81.1%	50,352	74.8%	0.369
	2049	3.5	33,288	40,858	81.5%	44,407	75.0%	0.356
	Accumulated Value - Historical		117,324,263	125,336,059	93.6%	125,336,059	93.6%	
	Present Value - Future		11,237,197	12,995,654	86.5%	13,443,796	83.6%	
	Lifetime Total		128,561,460	138,331,714	92.9%	138,779,855	92.6%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 1990 & 2010 Plan A - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	49,673.8	58,000,173	58,493,861	99.2%	58,493,861	99.2%	1.460
	2009	2,456.8	4,033,062	4,757,847	84.8%	4,757,847	84.8%	1.411
	2010	2,280.3	4,071,202	4,393,095	92.7%	4,393,095	92.7%	1.363
	2011	2,136.3	3,792,142	4,028,428	94.1%	4,028,428	94.1%	1.317
	2012	1,978.1	3,689,448	3,805,758	96.9%	3,805,758	96.9%	1.272
	2013	1,858.1	3,954,160	3,867,857	102.2%	3,867,857	102.2%	1.229
	2014	1,709.2	3,944,385	3,721,042	106.0%	3,721,042	106.0%	1.188
	2015	1,592.8	4,160,407	3,512,449	118.4%	3,512,449	118.4%	1.148
	2016	1,527.8	4,228,840	3,449,675	122.6%	3,449,675	122.6%	1.109
	2017	1,467.4	4,152,103	3,352,224	123.9%	3,352,224	123.9%	1.071
	2018	1,372.1	4,261,226	3,106,263	137.2%	3,106,263	137.2%	1.035
	2019 Q1-Q2	651.4	1,982,562	1,485,564	133.5%	1,485,564	133.5%	1.009
<i>Projected</i>	2019 Q3-Q4	627.9	2,110,131	1,493,576	141.3%	1,493,576	141.3%	0.991
	2020	1,168.0	4,079,137	2,793,835	146.0%	2,861,633	142.5%	0.966
	2021	1,055.9	3,806,822	2,561,984	148.6%	2,741,257	138.9%	0.934
	2022	949.4	3,535,435	2,401,257	147.2%	2,569,443	137.6%	0.902
	2023	849.5	3,276,888	2,243,539	146.1%	2,401,157	136.5%	0.871
	2024	758.1	3,041,136	2,093,155	145.3%	2,240,846	135.7%	0.842
	2025	674.8	2,819,046	1,945,092	144.9%	2,083,064	135.3%	0.814
	2026	598.9	2,605,787	1,801,399	144.7%	1,930,189	135.0%	0.786
	2027	529.7	2,398,416	1,664,874	144.1%	1,785,139	134.4%	0.759
	2028	466.1	2,201,536	1,527,649	144.1%	1,639,135	134.3%	0.734
	2029	408.2	2,014,232	1,391,504	144.8%	1,494,013	134.8%	0.709
	2030	355.2	1,829,211	1,261,768	145.0%	1,355,733	134.9%	0.685
	2031	306.9	1,642,913	1,137,043	144.5%	1,222,612	134.4%	0.662
	2032	264.2	1,468,918	1,024,312	143.4%	1,102,282	133.3%	0.639
	2033	228.1	1,328,180	921,973	144.1%	992,973	133.8%	0.618
	2034	196.3	1,195,410	824,741	144.9%	888,921	134.5%	0.597
	2035	168.6	1,064,604	740,809	143.7%	799,419	133.2%	0.577
	2036	145.4	959,064	674,743	142.1%	729,693	131.4%	0.557
	2037	125.5	873,743	617,249	141.6%	669,269	130.6%	0.538
	2038	108.0	796,261	563,337	141.3%	612,549	130.0%	0.520
	2039	92.5	724,964	511,396	141.8%	557,648	130.0%	0.503
	2040	79.3	661,903	463,428	142.8%	506,715	130.6%	0.486
	2041	68.1	602,103	421,682	142.8%	462,316	130.2%	0.469
	2042	58.5	545,992	384,601	142.0%	422,827	129.1%	0.453
	2043	50.1	494,557	350,068	141.3%	385,944	128.1%	0.438
	2044	42.8	446,381	317,596	140.5%	351,135	127.1%	0.423
	2045	36.5	401,285	287,571	139.5%	318,791	125.9%	0.409
	2046	31.1	358,572	260,130	137.8%	289,091	124.0%	0.395
	2047	26.5	318,220	235,016	135.4%	261,813	121.5%	0.382
	2048	22.6	281,626	212,784	132.4%	237,605	118.5%	0.369
	2049	19.3	248,919	193,086	128.9%	216,082	115.2%	0.356
	Accumulated Value - Historical		135,469,701	133,578,385	101.4%	133,578,385	101.4%	
	Present Value - Future		36,485,216	25,186,196	144.9%	26,825,099	136.0%	
	Lifetime Total		171,954,917	158,764,581	108.3%	160,403,483	107.2%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 1990 Plan D - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	113,619.8	132,324,497	182,616,416	72.5%	182,616,416	72.5%	1.460
	2009	6,915.6	10,457,519	13,360,177	78.3%	13,360,177	78.3%	1.411
	2010	6,600.9	10,510,012	13,534,140	77.7%	13,534,140	77.7%	1.363
	2011	6,022.3	9,579,548	12,983,728	73.8%	12,983,728	73.8%	1.317
	2012	5,542.5	9,414,864	12,385,750	76.0%	12,385,750	76.0%	1.272
	2013	5,108.8	9,316,113	11,992,452	77.7%	11,992,452	77.7%	1.229
	2014	4,672.9	8,917,786	11,431,530	78.0%	11,431,530	78.0%	1.188
	2015	4,317.1	8,137,667	10,663,057	76.3%	10,663,057	76.3%	1.148
	2016	3,960.6	7,646,581	10,274,174	74.4%	10,274,174	74.4%	1.109
	2017	3,618.9	7,595,682	9,703,247	78.3%	9,703,247	78.3%	1.071
	2018	3,269.1	7,043,609	9,017,085	78.1%	9,017,085	78.1%	1.035
	2019 Q1-Q2	1,515.0	3,224,769	4,227,615	76.3%	4,227,615	76.3%	1.009
<i>Projected</i>	2019 Q3-Q4	1,448.4	3,296,485	4,079,806	80.8%	4,079,806	80.8%	0.991
	2020	2,684.1	6,533,087	7,595,365	86.0%	7,681,450	85.1%	0.966
	2021	2,408.2	6,233,490	6,927,556	90.0%	7,204,380	86.5%	0.934
	2022	2,141.8	5,884,690	6,447,110	91.3%	6,706,869	87.7%	0.902
	2023	1,888.2	5,500,637	5,942,851	92.6%	6,184,536	88.9%	0.871
	2024	1,654.1	5,103,890	5,436,324	93.9%	5,659,386	90.2%	0.842
	2025	1,444.0	4,713,512	4,954,802	95.1%	5,159,980	91.3%	0.814
	2026	1,255.0	4,327,991	4,495,889	96.3%	4,683,967	92.4%	0.786
	2027	1,081.1	3,932,739	4,041,803	97.3%	4,212,571	93.4%	0.759
	2028	921.6	3,533,301	3,592,752	98.3%	3,745,993	94.3%	0.734
	2029	778.4	3,143,911	3,161,283	99.5%	3,297,493	95.3%	0.709
	2030	652.7	2,775,087	2,759,816	100.6%	2,880,182	96.4%	0.685
	2031	542.5	2,426,050	2,386,779	101.6%	2,492,445	97.3%	0.662
	2032	446.0	2,095,476	2,040,540	102.7%	2,132,321	98.3%	0.639
	2033	362.3	1,786,518	1,722,993	103.7%	1,801,735	99.2%	0.618
	2034	291.0	1,506,942	1,439,618	104.7%	1,506,506	100.0%	0.597
	2035	232.6	1,264,665	1,197,960	105.6%	1,254,403	100.8%	0.577
	2036	185.5	1,057,942	995,360	106.3%	1,042,797	101.5%	0.557
	2037	147.3	880,503	823,407	106.9%	863,137	102.0%	0.538
	2038	115.5	722,969	671,885	107.6%	704,752	102.6%	0.520
	2039	88.9	583,141	536,925	108.6%	563,596	103.5%	0.503
	2040	67.6	465,639	423,013	110.1%	444,409	104.8%	0.486
	2041	51.4	372,078	332,976	111.7%	350,140	106.3%	0.469
	2042	39.1	297,082	261,733	113.5%	275,444	107.9%	0.453
	2043	29.4	234,850	203,802	115.2%	214,579	109.4%	0.438
	2044	21.8	183,206	156,309	117.2%	164,575	111.3%	0.423
	2045	15.9	141,705	118,233	119.9%	124,449	113.9%	0.409
	2046	11.5	109,494	89,292	122.6%	93,932	116.6%	0.395
	2047	8.4	84,261	67,224	125.3%	70,643	119.3%	0.382
	2048	6.1	65,278	50,998	128.0%	53,515	122.0%	0.369
	2049	4.6	52,061	40,072	129.9%	41,979	124.0%	0.356
	Accumulated Value - Historical		305,396,878	412,698,449	74.0%	412,698,449	74.0%	
	Present Value - Future		55,044,932	58,716,828	93.7%	60,795,219	90.5%	
	Lifetime Total		360,441,811	471,415,277	76.5%	473,493,669	76.1%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 1990 Plan F - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	458,892.3	595,253,642	861,981,205	69.1%	861,981,205	69.1%	1.460
	2009	47,336.8	70,347,508	89,270,619	78.8%	89,270,619	78.8%	1.411
	2010	52,561.9	82,148,249	104,689,826	78.5%	104,689,826	78.5%	1.363
	2011	49,676.8	81,671,124	106,688,598	76.6%	106,688,598	76.6%	1.317
	2012	46,566.2	78,879,266	106,507,713	74.1%	106,507,713	74.1%	1.272
	2013	44,064.4	76,887,329	102,914,875	74.7%	102,914,875	74.7%	1.229
	2014	41,618.3	73,014,139	99,152,465	73.6%	99,152,465	73.6%	1.188
	2015	39,441.0	72,926,098	95,040,783	76.7%	95,040,783	76.7%	1.148
	2016	37,255.3	72,573,194	93,506,626	77.6%	93,506,626	77.6%	1.109
	2017	35,110.8	71,215,521	91,814,805	77.6%	91,814,805	77.6%	1.071
	2018	32,897.3	71,188,981	89,502,688	79.5%	89,502,688	79.5%	1.035
	2019 Q1-Q2	15,583.5	37,312,996	43,427,697	85.9%	43,427,697	85.9%	1.009
<i>Projected</i>	2019 Q3-Q4	15,089.1	31,843,034	43,152,010	73.8%	43,152,010	73.8%	0.991
	2020	28,507.8	69,185,110	82,242,403	84.1%	84,098,518	82.3%	0.966
	2021	26,267.4	68,133,921	77,771,623	87.6%	82,311,226	82.8%	0.934
	2022	24,000.7	66,459,114	74,966,509	88.7%	79,338,380	83.8%	0.902
	2023	21,742.5	64,227,831	71,523,098	89.8%	75,689,131	84.9%	0.871
	2024	19,586.0	61,704,979	67,668,083	91.2%	71,605,495	86.2%	0.842
	2025	17,611.5	59,141,518	63,925,343	92.5%	67,640,674	87.4%	0.814
	2026	15,779.4	56,416,077	60,243,950	93.6%	63,740,807	88.5%	0.786
	2027	14,037.4	53,378,513	56,406,328	94.6%	59,676,921	89.4%	0.759
	2028	12,353.7	49,940,288	52,175,872	95.7%	55,198,623	90.5%	0.734
	2029	10,762.4	46,242,584	47,653,777	97.0%	50,412,734	91.7%	0.709
	2030	9,333.7	42,603,800	43,290,430	98.4%	45,795,421	93.0%	0.685
	2031	8,050.2	38,996,722	39,083,024	99.8%	41,343,438	94.3%	0.662
	2032	6,871.9	35,299,895	34,904,923	101.1%	36,922,677	95.6%	0.639
	2033	5,771.1	31,414,759	30,669,045	102.4%	32,441,021	96.8%	0.618
	2034	4,765.2	27,488,271	26,489,337	103.8%	28,019,311	98.1%	0.597
	2035	3,904.3	23,868,337	22,704,505	105.1%	24,015,581	99.4%	0.577
	2036	3,183.4	20,602,053	19,367,459	106.4%	20,485,516	100.6%	0.557
	2037	2,577.8	17,628,093	16,408,363	107.4%	17,355,280	101.6%	0.538
	2038	2,070.6	14,917,849	13,789,206	108.2%	14,584,895	102.3%	0.520
	2039	1,643.6	12,465,551	11,453,317	108.8%	12,114,046	102.9%	0.503
	2040	1,294.9	10,341,424	9,445,148	109.5%	9,989,571	103.5%	0.486
	2041	1,022.6	8,590,643	7,810,702	110.0%	8,260,479	104.0%	0.469
	2042	807.3	7,127,735	6,459,496	110.3%	6,831,145	104.3%	0.453
	2043	629.6	5,839,424	5,279,911	110.6%	5,583,496	104.6%	0.438
	2044	473.5	4,619,447	4,164,419	110.9%	4,403,733	104.9%	0.423
	2045	339.2	3,496,746	3,131,399	111.7%	3,311,262	105.6%	0.409
	2046	236.3	2,584,508	2,293,881	112.7%	2,425,568	106.6%	0.395
	2047	160.7	1,867,720	1,642,973	113.7%	1,737,204	107.5%	0.382
	2048	108.2	1,339,712	1,167,664	114.7%	1,234,538	108.5%	0.369
	2049	75.0	986,752	854,911	115.4%	903,842	109.2%	0.356
	Accumulated Value - Historical		1,821,129,110	2,494,866,064	73.0%	2,494,866,064	73.0%	
	Present Value - Future		715,239,584	773,060,545	92.5%	812,635,150	88.0%	
	Lifetime Total		2,536,368,694	3,267,926,610	77.6%	3,307,501,214	76.7%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 1990 & 2010 Plan F - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	458,892.3	595,253,642	861,981,205	69.1%	861,981,205	69.1%	1.460
	2009	47,336.8	70,347,508	89,270,619	78.8%	89,270,619	78.8%	1.411
	2010	53,764.0	83,701,839	106,750,706	78.4%	106,750,706	78.4%	1.363
	2011	59,518.8	95,016,788	124,961,484	76.0%	124,961,484	76.0%	1.317
	2012	65,680.7	105,427,096	143,777,399	73.3%	143,777,399	73.3%	1.272
	2013	73,496.3	118,494,074	161,376,790	73.4%	161,376,790	73.4%	1.229
	2014	83,722.1	134,237,147	183,785,372	73.0%	183,785,372	73.0%	1.188
	2015	96,710.2	159,501,823	210,391,022	75.8%	210,391,022	75.8%	1.148
	2016	113,258.3	190,422,847	251,096,353	75.8%	251,096,353	75.8%	1.109
	2017	122,099.5	214,917,667	281,768,917	76.3%	281,768,917	76.3%	1.071
	2018	127,852.7	238,976,332	306,692,252	77.9%	306,692,252	77.9%	1.035
	2019 Q1-Q2	64,713.2	136,496,744	159,215,959	85.7%	159,215,959	85.7%	1.009
<i>Projected</i>	2019 Q3-Q4	63,709.0	117,205,395	161,878,273	72.4%	161,878,111	72.4%	0.991
	2020	122,258.1	257,573,319	317,087,683	81.2%	324,927,417	79.3%	0.966
	2021	115,499.6	259,246,594	309,798,168	83.7%	329,906,600	78.6%	0.934
	2022	108,820.6	260,313,049	309,733,394	84.0%	329,907,547	78.9%	0.902
	2023	102,066.5	260,280,084	307,946,398	84.5%	327,970,041	79.4%	0.871
	2024	95,422.6	259,513,232	304,775,796	85.1%	324,552,628	80.0%	0.842
	2025	89,205.2	258,839,144	301,579,101	85.8%	321,093,332	80.6%	0.814
	2026	83,348.8	258,075,408	298,407,207	86.5%	317,665,137	81.2%	0.786
	2027	77,642.4	256,509,640	294,291,328	87.2%	313,237,220	81.9%	0.759
	2028	71,715.7	252,696,826	287,169,356	88.0%	305,622,031	82.7%	0.734
	2029	65,774.6	247,091,095	277,918,333	88.9%	295,763,507	83.5%	0.709
	2030	60,316.2	241,575,555	269,101,192	89.8%	286,378,947	84.4%	0.685
	2031	55,271.6	236,016,035	260,492,137	90.6%	277,220,914	85.1%	0.662
	2032	50,376.5	229,252,195	250,580,659	91.5%	266,676,368	86.0%	0.639
	2033	45,282.2	219,332,974	237,017,352	92.5%	252,246,236	87.0%	0.618
	2034	40,244.4	207,313,847	221,190,131	93.7%	235,409,881	88.1%	0.597
	2035	35,748.8	195,785,287	206,330,618	94.9%	219,604,060	89.2%	0.577
	2036	31,721.2	184,587,423	192,212,038	96.0%	204,584,936	90.2%	0.557
	2037	27,920.7	172,465,357	177,429,805	97.2%	188,857,629	91.3%	0.538
	2038	24,118.8	157,912,456	160,499,013	98.4%	170,842,487	92.4%	0.520
	2039	20,496.3	142,170,662	142,641,694	99.7%	151,840,432	93.6%	0.503
	2040	17,365.1	127,520,715	126,339,064	100.9%	134,492,211	94.8%	0.486
	2041	14,677.3	114,000,406	111,648,061	102.1%	118,857,764	95.9%	0.469
	2042	12,304.3	100,924,851	97,873,701	103.1%	104,197,787	96.9%	0.453
	2043	10,172.4	87,920,236	84,618,599	103.9%	90,089,905	97.6%	0.438
	2044	8,256.7	75,150,928	71,817,020	104.6%	76,464,794	98.3%	0.423
	2045	6,633.3	63,527,735	60,323,416	105.3%	64,232,445	98.9%	0.409
	2046	5,341.7	53,750,054	50,793,431	105.8%	54,089,718	99.4%	0.395
	2047	4,305.4	45,424,847	42,807,355	106.1%	45,589,428	99.6%	0.382
	2048	3,432.0	37,882,292	35,684,444	106.2%	38,006,490	99.7%	0.369
	2049	2,645.0	30,526,570	28,770,321	106.1%	30,644,773	99.6%	0.356
	Accumulated Value - Historical		2,656,102,813	3,593,688,918	73.9%	3,593,688,918	73.9%	
	Present Value - Future		3,766,500,039	4,253,665,317	88.5%	4,505,751,491	83.6%	
	Lifetime Total		6,422,602,852	7,847,354,235	81.8%	8,099,440,409	79.3%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 1990 Plan G - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	162,938.6	199,317,770	285,072,519	69.9%	285,072,519	69.9%	1.460
	2009	7,637.5	12,492,513	15,981,486	78.2%	15,981,486	78.2%	1.411
	2010	6,926.2	11,979,764	15,451,191	77.5%	15,451,191	77.5%	1.363
	2011	6,111.4	11,004,248	14,390,014	76.5%	14,390,014	76.5%	1.317
	2012	5,436.7	9,986,039	13,318,583	75.0%	13,318,583	75.0%	1.272
	2013	4,876.6	9,183,287	12,327,367	74.5%	12,327,367	74.5%	1.229
	2014	4,311.8	8,488,363	11,333,478	74.9%	11,333,478	74.9%	1.188
	2015	3,825.1	7,248,533	10,070,778	72.0%	10,070,778	72.0%	1.148
	2016	3,392.4	6,646,668	9,156,649	72.6%	9,156,649	72.6%	1.109
	2017	3,013.6	6,374,442	8,283,190	77.0%	8,283,190	77.0%	1.071
	2018	2,662.6	5,727,960	7,303,103	78.4%	7,303,103	78.4%	1.035
	2019 Q1-Q2	1,212.2	2,699,853	3,334,278	81.0%	3,334,278	81.0%	1.009
<i>Projected</i>	2019 Q3-Q4	1,149.4	2,653,776	3,108,895	85.4%	3,108,895	85.4%	0.991
	2020	2,098.8	5,168,426	5,655,763	91.4%	5,683,328	90.9%	0.966
	2021	1,849.1	4,832,442	5,078,751	95.2%	5,164,975	93.6%	0.934
	2022	1,619.4	4,488,576	4,660,738	96.3%	4,739,913	94.7%	0.902
	2023	1,409.1	4,140,202	4,246,872	97.5%	4,319,383	95.9%	0.871
	2024	1,219.1	3,794,346	3,843,493	98.7%	3,909,636	97.1%	0.842
	2025	1,048.8	3,456,598	3,457,528	100.0%	3,517,388	98.3%	0.814
	2026	892.7	3,115,196	3,077,978	101.2%	3,131,634	99.5%	0.786
	2027	750.2	2,771,038	2,704,123	102.5%	2,751,869	100.7%	0.759
	2028	622.8	2,432,463	2,345,225	103.7%	2,387,267	101.9%	0.734
	2029	511.7	2,110,600	2,011,611	104.9%	2,048,140	103.0%	0.709
	2030	417.2	1,817,431	1,712,886	106.1%	1,744,268	104.2%	0.685
	2031	337.9	1,553,127	1,448,879	107.2%	1,475,628	105.3%	0.662
	2032	271.8	1,316,241	1,217,431	108.1%	1,240,181	106.1%	0.639
	2033	216.9	1,104,891	1,015,275	108.8%	1,034,562	106.8%	0.618
	2034	171.7	919,116	839,545	109.5%	855,823	107.4%	0.597
	2035	135.1	759,815	689,584	110.2%	703,240	108.0%	0.577
	2036	105.9	625,965	564,365	110.9%	575,755	108.7%	0.557
	2037	82.2	510,583	457,424	111.6%	466,838	109.4%	0.538
	2038	62.6	408,545	363,826	112.3%	371,473	110.0%	0.520
	2039	46.5	318,941	282,397	112.9%	288,475	110.6%	0.503
	2040	33.8	243,283	214,458	113.4%	219,168	111.0%	0.486
	2041	24.3	183,503	161,228	113.8%	164,809	111.3%	0.469
	2042	17.4	136,917	120,272	113.8%	122,925	111.4%	0.453
	2043	12.1	100,085	88,198	113.5%	90,116	111.1%	0.438
	2044	8.3	71,590	63,398	112.9%	64,764	110.5%	0.423
	2045	5.6	50,353	44,868	112.2%	45,824	109.9%	0.409
	2046	3.8	34,985	31,273	111.9%	31,925	109.6%	0.395
	2047	2.5	24,105	21,571	111.7%	22,006	109.5%	0.382
	2048	1.6	16,535	14,943	110.7%	15,232	108.6%	0.369
	2049	1.1	11,559	10,665	108.4%	10,858	106.5%	0.356
Accumulated Value - Historical			404,679,871	565,810,590	71.5%	565,810,590	71.5%	
Present Value - Future			39,807,157	40,537,337	98.2%	41,127,898	96.8%	
Lifetime Total			444,487,028	606,347,928	73.3%	606,938,489	73.2%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 1990 & 2010 Plan G - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	162,938.6	199,317,770	285,072,519	69.9%	285,072,519	69.9%	1.460
	2009	7,637.5	12,492,513	15,981,486	78.2%	15,981,486	78.2%	1.411
	2010	6,926.2	11,979,764	15,451,191	77.5%	15,451,191	77.5%	1.363
	2011	6,111.4	11,004,248	14,390,014	76.5%	14,390,014	76.5%	1.317
	2012	5,436.7	9,986,039	13,318,583	75.0%	13,318,583	75.0%	1.272
	2013	4,876.6	9,183,287	12,327,367	74.5%	12,327,367	74.5%	1.229
	2014	4,311.8	8,488,363	11,333,478	74.9%	11,333,478	74.9%	1.188
	2015	3,825.1	7,248,533	10,070,778	72.0%	10,070,778	72.0%	1.148
	2016	3,392.4	6,646,668	9,156,649	72.6%	9,156,649	72.6%	1.109
	2017	3,014.3	6,374,844	8,284,329	77.0%	8,284,329	77.0%	1.071
	2018	3,118.7	6,336,346	8,125,601	78.0%	8,125,601	78.0%	1.035
	2019 Q1-Q2	2,849.2	4,879,458	6,484,519	75.2%	6,484,519	75.2%	1.009
<i>Projected</i>	2019 Q3-Q4	3,096.6	5,400,124	6,817,731	79.2%	6,817,731	79.2%	0.991
	2020	5,867.9	10,894,978	12,902,430	84.4%	13,006,128	83.8%	0.966
	2021	5,456.7	10,734,141	12,330,005	87.1%	12,591,768	85.2%	0.934
	2022	5,070.0	10,576,630	12,112,584	87.3%	12,368,317	85.5%	0.902
	2023	4,700.2	10,408,287	11,899,884	87.5%	12,149,725	85.7%	0.871
	2024	4,349.3	10,231,767	11,688,033	87.5%	11,932,253	85.7%	0.842
	2025	4,024.3	10,065,920	11,502,880	87.5%	11,741,729	85.7%	0.814
	2026	3,721.6	9,902,912	11,347,194	87.3%	11,581,062	85.5%	0.786
	2027	3,433.6	9,724,383	11,196,452	86.9%	11,425,260	85.1%	0.759
	2028	3,147.9	9,491,558	10,973,952	86.5%	11,196,854	84.8%	0.734
	2029	2,872.0	9,219,672	10,686,113	86.3%	10,902,259	84.6%	0.709
	2030	2,621.8	8,964,353	10,424,729	86.0%	10,634,083	84.3%	0.685
	2031	2,397.0	8,731,597	10,217,766	85.5%	10,421,070	83.8%	0.662
	2032	2,186.1	8,484,112	9,972,716	85.1%	10,169,891	83.4%	0.639
	2033	1,969.1	8,138,102	9,533,110	85.4%	9,721,745	83.7%	0.618
	2034	1,755.2	7,721,067	8,981,405	86.0%	9,159,738	84.3%	0.597
	2035	1,565.2	7,326,604	8,477,674	86.4%	8,646,254	84.7%	0.577
	2036	1,399.0	6,965,744	8,032,811	86.7%	8,192,512	85.0%	0.557
	2037	1,241.5	6,568,958	7,537,882	87.1%	7,688,357	85.4%	0.538
	2038	1,076.8	6,046,478	6,865,136	88.1%	7,003,522	86.3%	0.520
	2039	918.7	5,470,142	6,123,276	89.3%	6,247,924	87.6%	0.503
	2040	783.6	4,941,887	5,456,325	90.6%	5,568,445	88.7%	0.486
	2041	669.7	4,469,063	4,870,968	91.7%	4,971,969	89.9%	0.469
	2042	569.9	4,019,594	4,328,192	92.9%	4,419,087	91.0%	0.453
	2043	475.3	3,537,937	3,769,593	93.9%	3,849,541	91.9%	0.438
	2044	387.0	3,040,002	3,208,581	94.7%	3,276,860	92.8%	0.423
	2045	312.3	2,586,463	2,705,937	95.6%	2,763,838	93.6%	0.409
	2046	252.3	2,201,237	2,284,658	96.3%	2,333,733	94.3%	0.395
	2047	204.4	1,875,033	1,935,129	96.9%	1,976,821	94.9%	0.382
	2048	163.4	1,568,211	1,615,500	97.1%	1,650,594	95.0%	0.369
	2049	126.0	1,264,844	1,299,352	97.3%	1,328,170	95.2%	0.356
	Accumulated Value - Historical		407,508,413	569,840,548	71.5%	569,840,548	71.5%	
	Present Value - Future		147,325,227	169,589,978	86.9%	172,775,145	85.3%	
	Lifetime Total		554,833,640	739,430,527	75.0%	742,615,693	74.7%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

USAA Life Insurance Company

Actuarial Memorandum

Rhode Island - 2010 Plans

Purpose and Scope of Filing

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

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

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

2010 Plan A: 0.0% (Ages 65+)

2010 Plan F: 0.0% (Ages 65+)

2010 Plan G: -3.0% (Ages 65+)

2010 Plan N: 0.0% (Ages 65+)

General Description of Policy and Benefits

<u>Issuer Name</u>	USAA Life Insurance Company ("USAA" or the "Company")
<u>Form Number(s)</u>	The following forms are addressed by this filing: 2010 Plan A: MSM91984ST 06-10 2010 Plan F: MSM91985ST 06-10 2010 Plan G: MSM99189RI 11-18 2010 Plan N: MSM97660RI 08-12
<u>Policy Type</u>	Standardized Individual Medicare Supplement
<u>Benefit Description</u>	These policy forms contain the NAIC prescribed standardized benefit packages with no new or innovative benefits.
<u>Renewal Provision</u>	These policy forms are guaranteed renewable for life, subject to the Company's right to change premiums by class.
<u>Marketing Method</u>	Active policy forms are marketed using captive, salaried and licensed agents who interact with consumers primarily by telephone, mail or internet. Our agents are dedicated salaried employees who do not receive any commission.
<u>Open or Closed Block?</u>	This is an open block. Effective January 1, 2020, 2010 Plan F will be open to those qualified for Medicare before January 1, 2020 only.
<u>Underwriting Method</u>	The majority of policies sold do not undergo medical underwriting for one of the following reasons: <ul style="list-style-type: none">• The policy is sold within six months of a beneficiary's enrollment in Medicare Part B.• The beneficiary is exempt under the state's guaranteed issue regulations. <p>These policy forms use limited underwriting when none of the conditions stated above apply. All underwriting questions require a yes/no response.</p> <p>All applicants are allocated to the smoker or non-smoker class dependent upon their answer to the application's smoking question.</p>
<u>Pre-Existing Condition Exclusion</u>	The Medicare Supplement policies USAA offers do not contain nor apply any pre-existing condition limitations/exclusions.
<u>Issue-Age Limits</u>	Over age 64

USAA Life Insurance Company

Premium Basis

Premiums vary by smoking class and attained age.

Methodology and Assumptions Used to Determine Rates

General Method

Using the assumptions discussed in the sections below, 30-year projections of earned premiums and incurred claims were developed and used to estimate the future, lifetime, and third year loss ratios. Rate revisions were developed to achieve USAA's target lifetime loss ratio while taking the following into consideration:

- current business objectives;
- appropriateness of premium relativities between plans;
- compliance with state specific rating requirements; and
- compliance with the minimum loss ratio requirements of the state.
 - Note, any deviations from state minimum loss ratio requirements are discussed in the Loss Ratio Demonstration section of this actuarial memorandum.

Provision for Trend

- The observed claim trend was calculated by taking the ratio of incurred claim costs PMPM for a recent 12 month period to incurred claim costs PMPM for the 12 month period ending 12 months earlier (incurred claim costs are based on USAA nationwide experience and include an estimate for unpaid claims). The claim trend assumption was then developed by analyzing these ratios for the most recent months and normalizing to remove distortions caused by changes in the risk profile of the underlying population. The resulting trend assumption:

Plan(s)	2019+
A, F, G, N	4.5%

Note, because of the use of more recent experience, the above trend assumption differs from that in the prior year's annual rate filing.

- The premium trend assumption is set equal to the claim trend assumption for years 2021+. For 2020, the premium trend is set to zero and is instead reflected in the proposed rate changes. All previously approved rate changes are reflected in the projection.

Provision for Aging

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

Provision for Wear-Off of Selection

Because the majority of policies sold do not undergo medical underwriting, no provision is made for selection wear-off.

Future Rate Revisions

Proposed rate changes in the projections are assumed to be implemented 7/1/2020 with subsequent rate revisions assumed to be implemented each July thereafter. However, the actual implementation date may differ due to the timing of state approval, business constraints, or any state requirements.

Commissions

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

USAA Life Insurance Company

Lapse Rate Assumption

The experience for the period from 2007 to 2016 was analyzed to develop the following combined lapse and mortality assumption by attained age:

<u>Attained Age</u>	<u>Aged</u>
0-64	N/A
65	3.85%
66-69	4.05%
70-74	4.05%
75-79	4.65%
80-84	6.70%
85-89	10.45%
90-100	18.15%
101-109	38.90%
110+	100.00%

Morbidity Assumption

The claim cost assumption differs by state, plan, gender, attained age, risk class (i.e. smoker/non-smoker), and Medicare eligibility reason (i.e. Aged, Under 65 ESRD, or Under 65 Disabled). The assumption was developed from a study of USAA nationwide experience from January 2018 to December 2018. For states without fully credible experience, 2017 Medicare data published by CMS was used to further refine state cost relativities.

As a result of the use of more recent experience, this morbidity assumption differs from that used in the prior year's annual rate filing.

The projection basis is calculated as the credibility weighted average of actual experience from the past 12 months (7/1/2018 to 6/30/2019) and the claim cost assumption trended forward to the same period. For the purpose of projecting future experience, this projection basis is then trended forward to future years.

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

Z: Credibility applied to historical experience

N_p : Member months of historical experience available

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

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

Interest Rate Assumption

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

Pre-Funding

As required, we do not include contract reserves in the calculation of loss ratios. Pricing decisions are made based upon the lifetime loss ratio to properly account for any pre-funding.

USAA Life Insurance Company

Rates and Rating Factors

Smoker Rating Factor

Members that indicate on the application that they smoke pay rates that are 24% higher for 2010 Plan G and 10% higher for all other plans. Please note that due to rounding, the actual difference in rates may vary slightly from these percentages.

Modal Factors

Mode	Factor
Monthly Automatic Payment Plan ("APP")	0.085
Quarterly Direct Bill Pay	0.260

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

Premium Discounts Offered

None

Current Rates

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

Proposed Rates

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

Rate Change History

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

Exposures Since Inception and Current In-Force Counts

Exhibit 2 contains Rhode Island and nationwide totals by plan for policies in-force as of 6/30/2019 as well as life years exposed by calendar year through 6/30/2019.

Historical Incurred Claims and Earned Premium

Exhibit 3 contains historical experience by calendar year, duration, and plan for both Rhode Island and nationwide through 6/30/2019 with claims runout through 8/31/2019.

Exhibit 4 contains historical experience by calendar year and plan for both Rhode Island and nationwide through 6/30/2019 with claims runout through 8/31/2019.

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

USAA Life Insurance Company

Loss Ratio Projection

Definition of Loss Ratio

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

- Incurred claims include only paid claims and estimated liabilities for unpaid claims.
Contract reserves are excluded from the calculation of incurred claims.
- Earned premiums include modal loadings and the change in unearned premium reserves.

Current Target Lifetime Loss Ratio

77.0%

Original Target Lifetime Loss Ratio

2010 Plan A: 77.0%
2010 Plan F: 77.0%
2010 Plan G: 75.0%
2010 Plan N: 77.0%

Minimum Required Loss Ratio

65.0%

Base Period

Actual experience for Rhode Island is from the 12 month period 7/1/2018 to 6/30/2019 with claims runout through 8/31/2019.
The claim cost assumption is trended forward to the same period as the actual experience.

Projection Period Start Date

7/1/2019

Experience Basis

State and nationwide data was used to develop the projections. Incurred claims include an estimate for unpaid claims with claims assumed complete after 24 months.

Methods and Assumptions

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

Projections

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

USAA Life Insurance Company

Loss Ratio Demonstration

Loss Ratio Tests

	Projected Loss Ratios			Minimum Loss Ratios			Meets or Exceeds Minimum?		
	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime</u>	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime*</u>	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime</u>
1990 & 2010 Plan A	74.7%	79.0%	64.0%	65.0%	65.0%	65.0%	Yes	Yes	No (1)
1990 & 2010 Plan F	73.7%	79.5%	76.4%	65.0%	65.0%	73.3%	Yes	Yes	Yes
1990 & 2010 Plan G	74.8%	89.2%	75.7%	65.0%	65.0%	65.0%	Yes	Yes	Yes
2010 Plan N	64.2%	80.6%	77.2%	65.0%	65.0%	77.0%	No (2)	Yes	Yes

* For 1990 and 2010 combined, the minimum lifetime loss ratio is calculated as the weighted average of the original target lifetime loss ratios of the two eras. The weighting is based upon annualized premium in-force as of the valuation date.

Notes

- (1) 1990 & 2010 Plan A: fails the Lifetime Loss Ratio test; therefore, no rate increase is proposed.
 (2) 2010 Plan N: fails the 3rd Year Loss Ratio test; therefore, no rate increase is proposed.

USAA Life Insurance Company

Actuarial Certification

I, Yik Yi Leung, am a Life Actuary - Health Pricing for USAA Life Insurance Company. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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

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



11/15/2019

Date

Yik Yi Leung, FSA, MAAA
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Exhibit 1 - Rate Change Percentages for Prior 5 Years

Rhode Island - 2010 Plans

	<u>Calendar Year 2019</u>		<u>Calendar Year 2018</u>		<u>Calendar Year 2017</u>		<u>Calendar Year 2016</u>		<u>Calendar Year 2015</u>	
	<u>Rate</u> <u>Change</u>	<u>Effective</u> <u>Date</u>								
2010 Plan A	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-
2010 Plan F	0.00%	-	0.00%	-	4.00%	8/1/2017	5.00%	8/1/2016	0.00%	-
2010 Plan G	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-
2010 Plan N	5.00%	7/1/2019	0.00%	-	5.00%	8/1/2017	5.00%	8/1/2016	0.00%	-

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

Rhode Island - 2010 Plans

POLICIES IN-FORCE AS OF 6/30/2019

Rhode Island

<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>
0	427	0	39

Nationwide

<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>
488	98,428	3,937	13,707

LIFE YEARS EXPOSED BY CALENDAR YEAR THROUGH 6/30/2019

Calendar

Rhode Island

<u>Year</u>	<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>
2010	0	12	0	0
2011	0	74	0	0
2012	0	136	0	0
2013	0	186	0	0
2014	0	238	0	6
2015	0	301	0	17
2016	0	361	0	26
2017	0	383	0	33
2018	0	414	0	35
2019	0	214	0	20

Nationwide

<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>
19	1,202	0	0
132	9,842	0	0
237	19,115	0	0
289	29,432	0	281
326	42,104	0	2,169
369	57,269	0	4,880
443	76,003	0	7,561
478	86,989	1	10,408
495	94,955	456	12,601
246	49,130	1,637	6,803

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 2010 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
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Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	17,892	21,562	0	21,562	120.5%
2010	Total	17,892	21,562	0	21,562	120.5%
2011	1	104,315	71,424	0	71,424	68.5%
2011	2	18,585	7,722	0	7,722	41.5%
2011	Total	122,901	79,146	0	79,146	64.4%
2012	1	104,966	66,859	0	66,859	63.7%
2012	2	109,911	80,201	0	80,201	73.0%
2012	3	18,803	7,473	0	7,473	39.7%
2012	Total	233,681	154,533	0	154,533	66.1%
2013	1	93,991	45,824	0	45,824	48.8%
2013	2	110,305	66,642	0	66,642	60.4%
2013	3	110,728	80,630	0	80,630	72.8%
2013	4	19,350	9,333	0	9,333	48.2%
2013	Total	334,375	202,428	0	202,428	60.5%
2014	1	104,827	94,670	0	94,670	90.3%
2014	2	95,548	68,980	0	68,980	72.2%
2014	3	105,476	86,078	0	86,078	81.6%
2014	4	114,817	77,125	0	77,125	67.2%
2014	5	19,547	15,376	0	15,376	78.7%
2014	Total	440,215	342,229	0	342,229	77.7%
2015	1	132,030	88,022	0	88,022	66.7%
2015	2	105,558	50,925	0	50,925	48.2%
2015	3	91,794	61,240	0	61,240	66.7%
2015	4	104,785	75,180	0	75,180	71.7%
2015	5	117,324	107,009	0	107,009	91.2%
2015	6	18,632	15,261	0	15,261	81.9%
2015	Total	570,124	397,637	0	397,637	69.7%
2016	1	128,752	72,596	0	72,596	56.4%
2016	2	136,720	121,778	0	121,778	89.1%
2016	3	109,696	83,225	0	83,225	75.9%
2016	4	91,177	56,636	0	56,636	62.1%
2016	5	107,123	79,367	0	79,367	74.1%
2016	6	119,750	100,379	0	100,379	83.8%
2016	7	20,136	13,215	0	13,215	65.6%
2016	Total	713,353	527,195	0	527,195	73.9%
2017	1	69,907	40,565	13	40,578	58.0%
2017	2	129,822	95,677	13	95,690	73.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	3	144,746	96,872	18	96,891	66.9%
2017	4	112,295	72,389	19	72,409	64.5%
2017	5	95,950	62,220	12	62,232	64.9%
2017	6	111,500	81,322	13	81,335	72.9%
2017	7	125,228	63,148	16	63,164	50.4%
2017	8	21,698	15,996	9	16,006	73.8%
2017	Total	811,145	528,190	113	528,303	65.1%
2018	1	96,582	71,264	192	71,456	74.0%
2018	2	68,509	38,087	146	38,232	55.8%
2018	3	128,310	98,356	299	98,655	76.9%
2018	4	150,947	100,576	275	100,851	66.8%
2018	5	111,472	72,017	240	72,257	64.8%
2018	6	99,065	69,485	197	69,682	70.3%
2018	7	114,788	72,558	250	72,808	63.4%
2018	8	130,385	81,666	268	81,934	62.8%
2018	9	21,523	14,434	75	14,509	67.4%
2018	Total	921,581	618,443	1,942	620,385	67.3%
2019	1	29,567	14,213	400	14,613	49.4%
2019	2	46,549	28,757	931	29,688	63.8%
2019	3	34,368	21,487	763	22,250	64.7%
2019	4	69,633	48,147	1,129	49,276	70.8%
2019	5	79,735	61,565	2,088	63,653	79.8%
2019	6	49,607	23,979	723	24,702	49.8%
2019	7	54,490	42,009	1,005	43,014	78.9%
2019	8	59,108	45,786	1,757	47,543	80.4%
2019	9	61,903	50,813	1,468	52,280	84.5%
2019	10	1,041	286	24	309	29.7%
2019	Total	486,001	337,041	10,287	347,329	71.5%
All	1	882,831	586,998	605	587,603	66.6%
All	2	821,507	558,768	1,089	559,858	68.2%
All	3	743,921	535,360	1,081	536,441	72.1%
All	4	663,005	439,386	1,423	440,809	66.5%
All	5	531,150	397,554	2,340	399,895	75.3%
All	6	398,554	290,426	933	291,359	73.1%
All	7	314,642	190,930	1,270	192,201	61.1%
All	8	211,190	143,449	2,034	145,483	68.9%
All	9	83,426	65,247	1,543	66,789	80.1%
All	10	1,041	286	24	309	29.7%
All	Total	4,651,267	3,208,405	12,342	3,220,747	69.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 2010 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
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Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Rhode Island - 2010 Plan N

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	1	8,738	11,522	0	11,522	131.9%
2014	Total	8,738	11,522	0	11,522	131.9%
2015	1	15,911	3,006	0	3,006	18.9%
2015	2	8,000	4,868	0	4,868	60.9%
2015	Total	23,911	7,874	0	7,874	32.9%
2016	1	14,970	3,785	0	3,785	25.3%
2016	2	14,609	11,612	0	11,612	79.5%
2016	3	8,469	7,034	0	7,034	83.0%
2016	Total	38,048	22,430	0	22,430	59.0%
2017	1	12,156	6,868	0	6,868	56.5%
2017	2	15,934	13,464	0	13,463	84.5%
2017	3	14,733	4,265	0	4,265	29.0%
2017	4	9,227	2,645	0	2,645	28.7%
2017	Total	52,050	27,242	-1	27,242	52.3%
2018	1	9,323	2,556	9	2,564	27.5%
2018	2	8,951	1,905	2	1,907	21.3%
2018	3	16,873	17,452	58	17,510	103.8%
2018	4	15,707	9,079	21	9,099	57.9%
2018	5	7,920	6,822	16	6,838	86.3%
2018	Total	58,774	37,814	104	37,919	64.5%
2019	1	6,698	9,828	335	10,163	151.7%
2019	2	5,035	949	35	983	19.5%
2019	3	4,464	85	4	89	2.0%
2019	4	7,983	5,207	153	5,360	67.1%
2019	5	6,712	7,648	313	7,961	118.6%
2019	6	2,992	284	16	300	10.0%
2019	Total	33,883	24,000	856	24,856	73.4%
All	1	67,796	37,565	343	37,908	55.9%
All	2	52,529	32,797	36	32,833	62.5%
All	3	44,539	28,837	62	28,899	64.9%
All	4	32,918	16,930	174	17,104	52.0%
All	5	14,631	14,470	329	14,799	101.1%
All	6	2,992	284	16	300	10.0%
All	Total	215,404	130,883	960	131,844	61.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 2010 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	25,208	67,370	0	67,370	267.3%
2010	Total	25,208	67,370	0	67,370	267.3%
2011	1	198,726	490,837	0	490,837	247.0%
2011	2	23,028	43,000	0	43,000	186.7%
2011	Total	221,754	533,837	0	533,837	240.7%
2012	1	293,507	679,162	0	679,162	231.4%
2012	2	184,700	424,253	0	424,253	229.7%
2012	3	22,554	34,606	0	34,606	153.4%
2012	Total	500,760	1,138,021	0	1,138,021	227.3%
2013	1	188,769	492,141	0	492,141	260.7%
2013	2	262,532	552,563	0	552,563	210.5%
2013	3	178,087	336,520	0	336,520	189.0%
2013	4	23,967	44,633	0	44,633	186.2%
2013	Total	653,355	1,425,857	0	1,425,857	218.2%
2014	1	253,078	663,924	0	663,924	262.3%
2014	2	163,690	371,050	0	371,050	226.7%
2014	3	218,702	465,246	0	465,246	212.7%
2014	4	148,541	245,994	0	245,994	165.6%
2014	5	19,909	37,466	0	37,466	188.2%
2014	Total	803,919	1,783,680	0	1,783,680	221.9%
2015	1	240,431	576,651	0	576,651	239.8%
2015	2	199,624	522,913	0	522,913	261.9%
2015	3	137,592	303,491	0	303,491	220.6%
2015	4	189,988	363,093	0	363,093	191.1%
2015	5	133,988	315,892	0	315,892	235.8%
2015	6	19,701	58,020	0	58,020	294.5%
2015	Total	921,324	2,140,059	0	2,140,059	232.3%
2016	1	349,658	968,776	0	968,776	277.1%
2016	2	173,570	360,933	0	360,933	207.9%
2016	3	156,130	392,804	0	392,804	251.6%
2016	4	117,941	257,180	0	257,180	218.1%
2016	5	188,207	302,672	0	302,672	160.8%
2016	6	113,511	159,367	0	159,367	140.4%
2016	7	15,756	26,066	0	26,066	165.4%
2016	Total	1,114,775	2,467,797	0	2,467,797	221.4%
2017	1	235,326	565,150	-6	565,144	240.2%
2017	2	325,200	785,778	-8	785,769	241.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 2010 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	3	161,573	264,568	-3	264,565	163.7%
2017	4	147,166	303,761	-4	303,757	206.4%
2017	5	107,475	199,825	-3	199,822	185.9%
2017	6	161,013	254,364	-2	254,362	158.0%
2017	7	97,756	139,735	-3	139,732	142.9%
2017	8	8,810	5,494	0	5,494	62.4%
2017	Total	1,244,318	2,518,676	-31	2,518,645	202.4%
2018	1	173,408	564,058	688	564,746	325.7%
2018	2	189,514	441,607	480	442,087	233.3%
2018	3	286,448	765,310	796	766,106	267.4%
2018	4	140,396	276,884	391	277,275	197.5%
2018	5	113,295	244,535	231	244,766	216.0%
2018	6	89,751	166,282	199	166,481	185.5%
2018	7	135,482	222,033	213	222,245	164.0%
2018	8	95,445	109,091	187	109,279	114.5%
2018	9	8,601	4,595	13	4,608	53.6%
2018	Total	1,232,341	2,794,396	3,199	2,797,594	227.0%
2019	1	73,990	181,440	6,335	187,775	253.8%
2019	2	83,300	212,194	6,941	219,135	263.1%
2019	3	79,833	157,312	5,361	162,673	203.8%
2019	4	133,966	279,948	10,246	290,194	216.6%
2019	5	54,275	84,168	2,658	86,826	160.0%
2019	6	52,150	95,312	3,225	98,538	189.0%
2019	7	36,999	64,889	2,283	67,173	181.6%
2019	8	70,596	99,389	3,595	102,984	145.9%
2019	9	28,727	19,557	608	20,165	70.2%
2019	10	144	41	4	45	31.4%
2019	Total	613,979	1,194,251	41,257	1,235,507	201.2%
All	1	2,032,101	5,249,510	7,017	5,256,527	258.7%
All	2	1,605,158	3,714,290	7,412	3,721,703	231.9%
All	3	1,240,919	2,719,858	6,153	2,726,011	219.7%
All	4	901,965	1,771,494	10,633	1,782,127	197.6%
All	5	617,149	1,184,557	2,886	1,187,443	192.4%
All	6	436,127	733,345	3,423	736,767	168.9%
All	7	285,994	452,723	2,493	455,216	159.2%
All	8	174,850	213,974	3,783	217,757	124.5%
All	9	37,328	24,152	621	24,773	66.4%
All	10	144	41	4	45	31.4%
All	Total	7,331,734	16,063,944	44,424	16,108,369	219.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	2,060,880	1,553,590	0	1,553,590	75.4%
2010	Total	2,060,880	1,553,590	0	1,553,590	75.4%
2011	1	16,129,025	11,993,320	0	11,993,320	74.4%
2011	2	2,143,861	1,352,344	0	1,352,344	63.1%
2011	Total	18,272,886	13,345,664	0	13,345,664	73.0%
2012	1	18,915,754	13,922,803	0	13,922,803	73.6%
2012	2	16,262,243	11,271,406	0	11,271,406	69.3%
2012	3	2,091,689	1,353,620	0	1,353,620	64.7%
2012	Total	37,269,686	26,547,829	0	26,547,829	71.2%
2013	1	21,913,141	16,220,524	0	16,220,524	74.0%
2013	2	18,428,572	12,875,979	0	12,875,979	69.9%
2013	3	16,003,009	11,114,838	0	11,114,838	69.5%
2013	4	2,117,193	1,395,404	0	1,395,404	65.9%
2013	Total	58,461,915	41,606,745	0	41,606,745	71.2%
2014	1	27,698,733	20,590,068	0	20,590,068	74.3%
2014	2	21,207,051	15,474,587	0	15,474,587	73.0%
2014	3	17,944,932	12,718,738	0	12,718,738	70.9%
2014	4	15,734,798	11,113,981	0	11,113,981	70.6%
2014	5	2,047,392	1,325,634	0	1,325,634	64.7%
2014	Total	84,632,907	61,223,008	0	61,223,008	72.3%
2015	1	33,044,059	25,052,402	0	25,052,402	75.8%
2015	2	26,694,491	19,942,173	0	19,942,173	74.7%
2015	3	20,507,983	15,207,949	0	15,207,949	74.2%
2015	4	17,636,514	13,197,347	0	13,197,347	74.8%
2015	5	15,448,104	11,320,691	0	11,320,691	73.3%
2015	6	2,019,088	1,855,165	0	1,855,165	91.9%
2015	Total	115,350,240	86,575,726	0	86,575,726	75.1%
2016	1	42,312,959	33,336,958	0	33,336,958	78.8%
2016	2	32,726,934	24,409,659	0	24,409,659	74.6%
2016	3	26,501,228	19,617,931	0	19,617,931	74.0%
2016	4	20,665,236	15,198,028	0	15,198,028	73.5%
2016	5	17,756,728	12,732,392	0	12,732,392	71.7%
2016	6	15,560,735	11,136,163	0	11,136,163	71.6%
2016	7	2,065,906	1,418,522	0	1,418,522	68.7%
2016	Total	157,589,726	117,849,653	0	117,849,653	74.8%
2017	1	30,591,189	24,262,399	4,513	24,266,912	79.3%
2017	2	42,666,184	32,330,443	6,312	32,336,755	75.8%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	3	32,967,795	24,697,769	4,826	24,702,595	74.9%
2017	4	26,755,662	19,731,687	3,974	19,735,661	73.8%
2017	5	20,926,644	15,560,509	3,207	15,563,715	74.4%
2017	6	18,051,613	13,760,923	2,646	13,763,570	76.2%
2017	7	15,889,704	11,680,054	2,712	11,682,766	73.5%
2017	8	2,105,323	1,649,115	1,057	1,650,173	78.4%
2017	Total	189,954,113	143,672,899	29,246	143,702,145	75.7%
2018	1	27,441,238	22,758,950	74,479	22,833,430	83.2%
2018	2	30,223,793	23,503,559	75,201	23,578,760	78.0%
2018	3	42,658,715	32,435,123	102,467	32,537,590	76.3%
2018	4	32,898,023	25,271,259	81,295	25,352,554	77.1%
2018	5	26,738,284	19,803,097	64,626	19,867,723	74.3%
2018	6	20,998,789	16,153,654	52,053	16,205,707	77.2%
2018	7	18,154,266	13,715,209	44,283	13,759,492	75.8%
2018	8	15,940,861	12,101,641	40,984	12,142,625	76.2%
2018	9	2,135,595	1,500,477	8,994	1,509,471	70.7%
2018	Total	217,189,565	167,242,970	544,381	167,787,351	77.3%
2019	1	11,541,270	10,172,807	307,994	10,480,801	90.8%
2019	2	13,497,482	11,613,978	348,534	11,962,512	88.6%
2019	3	14,953,659	12,463,503	368,193	12,831,696	85.8%
2019	4	21,002,484	17,409,547	522,887	17,932,434	85.4%
2019	5	15,933,245	13,287,523	401,373	13,688,896	85.9%
2019	6	12,823,041	10,417,916	314,905	10,732,820	83.7%
2019	7	10,133,313	7,951,717	240,047	8,191,764	80.8%
2019	8	8,896,474	7,262,745	221,365	7,484,110	84.1%
2019	9	6,954,959	5,659,169	185,655	5,844,824	84.0%
2019	10	52,336	31,278	2,614	33,891	64.8%
2019	Total	115,788,262	96,270,182	2,913,566	99,183,747	85.7%
All	1	231,648,247	179,863,821	386,986	180,250,807	77.8%
All	2	203,850,612	152,774,127	430,046	153,204,173	75.2%
All	3	173,629,009	129,609,472	475,486	130,084,958	74.9%
All	4	136,809,911	103,317,254	608,155	103,925,409	76.0%
All	5	98,850,397	74,029,845	469,206	74,499,051	75.4%
All	6	69,453,267	53,323,820	369,604	53,693,424	77.3%
All	7	46,243,189	34,765,502	287,042	35,052,544	75.8%
All	8	26,942,657	21,013,501	263,407	21,276,907	79.0%
All	9	9,090,554	7,159,646	194,649	7,354,295	80.9%
All	10	52,336	31,278	2,614	33,891	64.8%
All	Total	996,570,180	755,888,266	3,487,193	759,375,459	76.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 2010 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	1	1,140	402	0	402	35.3%
2017	Total	1,140	402	0	402	35.3%
2018	1	821,167	605,449	2,249	607,698	74.0%
2018	2	1,331	683	6	689	51.7%
2018	Total	822,498	606,131	2,255	608,386	74.0%
2019	1	3,010,651	1,967,528	108,693	2,076,221	69.0%
2019	2	139,591	97,184	6,200	103,384	74.1%
2019	Total	3,150,242	2,064,712	114,893	2,179,605	69.2%
All	1	3,832,957	2,573,379	110,942	2,684,321	70.0%
All	2	140,922	97,867	6,206	104,072	73.9%
All	Total	3,973,879	2,671,246	117,147	2,788,393	70.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 2010 Plan N

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	1	389,593	232,456	0	232,456	59.7%
2013	Total	389,593	232,456	0	232,456	59.7%
2014	1	2,653,286	1,647,925	0	1,647,925	62.1%
2014	2	371,649	205,928	0	205,928	55.4%
2014	Total	3,024,935	1,853,853	0	1,853,853	61.3%
2015	1	3,980,889	2,472,283	0	2,472,283	62.1%
2015	2	2,484,268	1,673,051	0	1,673,051	67.3%
2015	3	347,405	232,223	0	232,223	66.8%
2015	Total	6,812,562	4,377,557	0	4,377,557	64.3%
2016	1	4,383,372	2,735,857	0	2,735,857	62.4%
2016	2	3,785,553	2,520,377	0	2,520,377	66.6%
2016	3	2,373,277	1,649,724	0	1,649,724	69.5%
2016	4	329,994	252,362	0	252,362	76.5%
2016	Total	10,872,196	7,158,320	0	7,158,320	65.8%
2017	1	5,170,923	3,326,849	-69	3,326,780	64.3%
2017	2	4,217,807	2,989,873	-59	2,989,815	70.9%
2017	3	3,706,325	2,568,404	-54	2,568,350	69.3%
2017	4	2,314,596	1,563,419	-35	1,563,385	67.5%
2017	5	319,968	208,629	-10	208,619	65.2%
2017	Total	15,729,618	10,657,175	-225	10,656,949	67.8%
2018	1	4,808,754	3,046,783	6,469	3,053,253	63.5%
2018	2	4,858,031	3,228,740	7,054	3,235,794	66.6%
2018	3	4,017,473	2,724,946	6,637	2,731,583	68.0%
2018	4	3,607,597	2,447,390	5,390	2,452,780	68.0%
2018	5	2,269,043	1,605,993	3,784	1,609,778	70.9%
2018	6	316,096	288,069	1,725	289,794	91.7%
2018	Total	19,876,994	13,341,922	31,060	13,372,982	67.3%
2019	1	2,022,077	1,228,185	48,271	1,276,456	63.1%
2019	2	2,223,799	1,487,236	59,610	1,546,846	69.6%
2019	3	2,262,382	1,455,479	58,406	1,513,885	66.9%
2019	4	1,822,651	1,243,791	49,313	1,293,103	70.9%
2019	5	1,695,475	1,227,049	50,569	1,277,619	75.4%
2019	6	1,020,178	731,741	28,887	760,628	74.6%
2019	7	18,042	22,894	1,561	24,455	135.5%
2019	Total	11,064,604	7,396,374	296,618	7,692,992	69.5%
All	1	23,408,894	14,690,338	54,672	14,745,009	63.0%
All	2	17,941,107	12,105,205	66,605	12,171,810	67.8%

Exhibit 3 - Historical Experience by Duration As Of 6/30/19 (Runout Through 8/31/19)

Nationwide - 2010 Plan N

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
All	3	12,706,862	8,630,775	64,990	8,695,765	68.4%
All	4	8,074,838	5,506,962	54,668	5,561,630	68.9%
All	5	4,284,486	3,041,672	54,344	3,096,015	72.3%
All	6	1,336,274	1,019,811	30,612	1,050,423	78.6%
All	7	18,042	22,894	1,561	24,455	135.5%
All	Total	67,770,502	45,017,656	327,452	45,345,107	66.9%

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

Rhode Island - 2010 Plan A - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	0.0	0	0	0.0%	0	0.0%	1.363
	2011	0.0	0	0	0.0%	0	0.0%	1.317
	2012	0.0	0	0	0.0%	0	0.0%	1.272
	2013	0.0	0	0	0.0%	0	0.0%	1.229
	2014	0.0	0	0	0.0%	0	0.0%	1.188
	2015	0.0	0	0	0.0%	0	0.0%	1.148
	2016	0.0	0	0	0.0%	0	0.0%	1.109
	2017	0.0	0	0	0.0%	0	0.0%	1.071
	2018	0.0	0	0	0.0%	0	0.0%	1.035
	2019 Q1-Q2	0.0	0	0	0.0%	0	0.0%	1.009
<i>Projected</i>	2019 Q3-Q4	0.5	608	799	76.1%	799	76.1%	0.991
	2020	1.0	1,243	1,577	78.8%	1,577	78.8%	0.966
	2021	0.9	1,255	1,590	78.9%	1,590	78.9%	0.934
	2022	0.9	1,267	1,641	77.2%	1,641	77.2%	0.902
	2023	0.8	1,281	1,690	75.8%	1,690	75.8%	0.871
	2024	0.8	1,297	1,739	74.6%	1,739	74.6%	0.842
	2025	0.8	1,313	1,785	73.6%	1,785	73.6%	0.814
	2026	0.7	1,329	1,827	72.7%	1,827	72.7%	0.786
	2027	0.7	1,343	1,863	72.1%	1,863	72.1%	0.759
	2028	0.7	1,356	1,892	71.7%	1,892	71.7%	0.734
	2029	0.6	1,367	1,912	71.5%	1,912	71.5%	0.709
	2030	0.6	1,373	1,923	71.4%	1,923	71.4%	0.685
	2031	0.5	1,374	1,927	71.3%	1,927	71.3%	0.662
	2032	0.5	1,368	1,923	71.2%	1,923	71.2%	0.639
	2033	0.5	1,356	1,908	71.1%	1,908	71.1%	0.618
	2034	0.4	1,334	1,878	71.0%	1,878	71.0%	0.597
	2035	0.4	1,300	1,829	71.1%	1,829	71.1%	0.577
	2036	0.4	1,256	1,766	71.1%	1,766	71.1%	0.557
	2037	0.3	1,206	1,695	71.1%	1,695	71.1%	0.538
	2038	0.3	1,150	1,617	71.1%	1,617	71.1%	0.520
	2039	0.3	1,083	1,523	71.1%	1,523	71.1%	0.503
	2040	0.2	1,004	1,407	71.3%	1,407	71.3%	0.486
	2041	0.2	920	1,285	71.6%	1,285	71.6%	0.469
	2042	0.2	836	1,167	71.7%	1,167	71.7%	0.453
	2043	0.2	755	1,053	71.7%	1,053	71.7%	0.438
	2044	0.1	669	934	71.6%	934	71.6%	0.423
	2045	0.1	578	807	71.6%	807	71.6%	0.409
	2046	0.1	492	687	71.6%	687	71.6%	0.395
	2047	0.1	418	583	71.6%	583	71.6%	0.382
	2048	0.1	353	494	71.6%	494	71.6%	0.369
	2049	0.0	298	416	71.5%	416	71.5%	0.356
Accumulated Value - Historical			0	0	0.0%	0	0.0%	
Present Value - Future			21,762	29,769	73.1%	29,769	73.1%	
Lifetime Total			21,762	29,769	73.1%	29,769	73.1%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

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

Rhode Island - 1990 & 2010 Plan A - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	111.2	89,004	112,011	79.5%	112,011	79.5%	1.460
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.411
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.363
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.317
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.272
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.229
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.188
	2015	5.0	3,063	11,022	27.8%	11,022	27.8%	1.148
	2016	4.3	3,099	9,504	32.6%	9,504	32.6%	1.109
	2017	4.0	2,503	8,817	28.4%	8,817	28.4%	1.071
	2018	4.0	3,492	8,817	39.6%	8,817	39.6%	1.035
	2019 Q1-Q2	2.0	2,634	4,408	59.7%	4,408	59.7%	1.009
<i>Projected</i>	2019 Q3-Q4	1.9	3,227	4,290	75.2%	4,290	75.2%	0.991
	2020	3.6	6,177	7,823	79.0%	7,823	79.0%	0.966
	2021	3.1	5,583	6,932	80.5%	6,932	80.5%	0.934
	2022	2.6	4,980	6,212	80.2%	6,212	80.2%	0.902
	2023	2.3	4,448	5,578	79.7%	5,578	79.7%	0.871
	2024	1.9	3,938	4,959	79.4%	4,959	79.4%	0.842
	2025	1.6	3,411	4,301	79.3%	4,301	79.3%	0.814
	2026	1.3	2,918	3,679	79.3%	3,679	79.3%	0.786
	2027	1.1	2,496	3,147	79.3%	3,147	79.3%	0.759
	2028	0.9	2,135	2,692	79.3%	2,692	79.3%	0.734
	2029	0.7	1,826	2,302	79.3%	2,302	79.3%	0.709
	2030	0.6	1,562	1,969	79.3%	1,969	79.3%	0.685
	2031	0.5	1,296	1,640	79.0%	1,640	79.0%	0.662
	2032	0.4	1,013	1,297	78.1%	1,297	78.1%	0.639
	2033	0.3	775	1,008	76.9%	1,008	76.9%	0.618
	2034	0.2	604	797	75.8%	797	75.8%	0.597
	2035	0.1	457	608	75.1%	608	75.1%	0.577
	2036	0.1	312	417	74.8%	417	74.8%	0.557
	2037	0.1	199	266	74.8%	266	74.8%	0.538
	2038	0.0	127	170	74.8%	170	74.8%	0.520
	2039	0.0	81	109	74.8%	109	74.8%	0.503
	2040	0.0	47	64	73.7%	64	73.7%	0.486
	2041	0.0	26	36	71.3%	36	71.3%	0.469
	2042	0.0	16	23	71.3%	23	71.3%	0.453
	2043	0.0	10	15	71.3%	15	71.3%	0.438
	2044	0.0	4	6	71.3%	6	71.3%	0.423
	2045	0.0	0	0	0.0%	0	0.0%	0.409
	2046	0.0	0	0	0.0%	0	0.0%	0.395
	2047	0.0	0	0	0.0%	0	0.0%	0.382
	2048	0.0	0	0	0.0%	0	0.0%	0.369
	2049	0.0	0	0	0.0%	0	0.0%	0.356
Accumulated Value - Historical			173,631	283,355	61.3%	283,355	61.3%	
Present Value - Future			40,002	50,608	79.0%	50,608	79.0%	
Lifetime Total			213,633	333,963	64.0%	333,963	64.0%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Rhode Island - 2010 Plan F - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	11.5	21,562	17,892	120.5%	17,892	120.5%	1.363
	2011	74.2	79,146	122,901	64.4%	122,901	64.4%	1.317
	2012	136.1	154,533	233,681	66.1%	233,681	66.1%	1.272
	2013	185.9	202,428	334,375	60.5%	334,375	60.5%	1.229
	2014	238.3	342,229	440,215	77.7%	440,215	77.7%	1.188
	2015	300.8	397,637	570,124	69.7%	570,124	69.7%	1.148
	2016	361.2	527,195	713,353	73.9%	713,353	73.9%	1.109
	2017	382.5	528,303	811,145	65.1%	811,145	65.1%	1.071
	2018	414.3	620,385	921,581	67.3%	921,581	67.3%	1.035
	2019 Q1-Q2	213.8	347,329	486,001	71.5%	486,001	71.5%	1.009
<i>Projected</i>	2019 Q3-Q4	211.1	310,320	486,232	63.8%	486,232	63.8%	0.991
	2020	408.2	692,848	963,047	71.9%	963,047	71.9%	0.966
	2021	390.0	712,339	969,998	73.4%	969,998	73.4%	0.934
	2022	371.8	730,987	993,658	73.6%	993,658	73.6%	0.902
	2023	353.0	747,042	1,011,921	73.8%	1,011,921	73.8%	0.871
	2024	334.2	761,226	1,026,533	74.2%	1,026,533	74.2%	0.842
	2025	316.1	775,003	1,040,035	74.5%	1,040,035	74.5%	0.814
	2026	298.7	787,961	1,051,862	74.9%	1,051,862	74.9%	0.786
	2027	280.9	796,499	1,055,980	75.4%	1,055,980	75.4%	0.759
	2028	261.9	797,194	1,046,794	76.2%	1,046,794	76.2%	0.734
	2029	242.5	792,113	1,028,596	77.0%	1,028,596	77.0%	0.709
	2030	224.3	785,009	1,008,780	77.8%	1,008,780	77.8%	0.685
	2031	207.0	775,801	987,460	78.6%	987,460	78.6%	0.662
	2032	189.3	758,097	955,309	79.4%	955,309	79.4%	0.639
	2033	170.3	727,333	905,300	80.3%	905,300	80.3%	0.618
	2034	151.5	689,296	845,368	81.5%	845,368	81.5%	0.597
	2035	134.5	651,014	786,768	82.7%	786,768	82.7%	0.577
	2036	119.1	612,769	730,526	83.9%	730,526	83.9%	0.557
	2037	104.3	568,296	669,542	84.9%	669,542	84.9%	0.538
	2038	89.4	514,869	599,960	85.8%	599,960	85.8%	0.520
	2039	75.2	458,361	527,891	86.8%	527,891	86.8%	0.503
	2040	62.9	404,824	461,360	87.7%	461,360	87.7%	0.486
	2041	52.5	355,694	402,026	88.5%	402,026	88.5%	0.469
	2042	43.4	309,354	347,643	89.0%	347,643	89.0%	0.453
	2043	35.4	264,808	296,337	89.4%	296,337	89.4%	0.438
	2044	28.4	222,803	248,675	89.6%	248,675	89.6%	0.423
	2045	22.7	186,321	207,606	89.7%	207,606	89.7%	0.409
	2046	18.2	156,231	173,947	89.8%	173,947	89.8%	0.395
	2047	14.6	130,768	145,658	89.8%	145,658	89.8%	0.382
	2048	11.4	106,216	119,039	89.2%	119,039	89.2%	0.369
	2049	8.5	81,533	92,344	88.3%	92,344	88.3%	0.356
Accumulated Value - Historical			3,584,680	5,175,489	69.3%	5,175,489	69.3%	
Present Value - Future			11,481,969	14,841,376	77.4%	14,841,376	77.4%	
Lifetime Total			15,066,648	20,016,866	75.3%	20,016,866	75.3%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Rhode Island - 1990 & 2010 Plan F - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	1,212.2	1,418,012	2,144,055	66.1%	2,144,055	66.1%	1.460
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.411
	2010	243.8	322,825	429,891	75.1%	429,891	75.1%	1.363
	2011	298.2	484,557	555,822	87.2%	555,822	87.2%	1.317
	2012	353.6	500,936	677,643	73.9%	677,643	73.9%	1.272
	2013	396.4	575,451	781,471	73.6%	781,471	73.6%	1.229
	2014	439.3	709,975	884,352	80.3%	884,352	80.3%	1.188
	2015	487.9	695,329	990,910	70.2%	990,910	70.2%	1.148
	2016	543.8	832,502	1,140,616	73.0%	1,140,616	73.0%	1.109
	2017	558.0	793,100	1,249,407	63.5%	1,249,407	63.5%	1.071
	2018	583.1	946,701	1,360,629	69.6%	1,360,629	69.6%	1.035
	2019 Q1-Q2	296.1	515,400	703,760	73.2%	703,760	73.2%	1.009
<i>Projected</i>	2019 Q3-Q4	291.3	461,651	699,029	66.0%	699,029	66.0%	0.991
	2020	560.8	1,024,765	1,372,305	74.7%	1,372,305	74.7%	0.966
	2021	532.3	1,043,843	1,367,090	76.4%	1,367,090	76.4%	0.934
	2022	503.7	1,059,923	1,385,224	76.5%	1,385,224	76.5%	0.902
	2023	474.6	1,071,251	1,394,036	76.8%	1,394,036	76.8%	0.871
	2024	445.6	1,078,633	1,396,148	77.3%	1,396,148	77.3%	0.842
	2025	417.7	1,083,901	1,396,072	77.6%	1,396,072	77.6%	0.814
	2026	390.9	1,086,492	1,394,017	77.9%	1,394,017	77.9%	0.786
	2027	363.8	1,081,933	1,381,392	78.3%	1,381,392	78.3%	0.759
	2028	335.6	1,067,021	1,351,520	78.9%	1,351,520	78.9%	0.734
	2029	307.5	1,044,767	1,310,849	79.7%	1,310,849	79.7%	0.709
	2030	281.2	1,019,968	1,268,185	80.4%	1,268,185	80.4%	0.685
	2031	256.6	992,757	1,223,804	81.1%	1,223,804	81.1%	0.662
	2032	231.9	956,209	1,167,804	81.9%	1,167,804	81.9%	0.639
	2033	206.4	905,712	1,093,551	82.8%	1,093,551	82.8%	0.618
	2034	181.7	847,544	1,010,073	83.9%	1,010,073	83.9%	0.597
	2035	159.4	789,076	928,940	84.9%	928,940	84.9%	0.577
	2036	139.5	731,559	851,722	85.9%	851,722	85.9%	0.557
	2037	120.7	669,146	771,960	86.7%	771,960	86.7%	0.538
	2038	102.5	599,465	685,879	87.4%	685,879	87.4%	0.520
	2039	85.7	528,549	599,276	88.2%	599,276	88.2%	0.503
	2040	71.2	462,731	520,382	88.9%	520,382	88.9%	0.486
	2041	59.0	403,577	450,958	89.5%	450,958	89.5%	0.469
	2042	48.6	348,942	388,094	89.9%	388,094	89.9%	0.453
	2043	39.4	296,819	328,824	90.3%	328,824	90.3%	0.438
	2044	31.3	247,654	273,557	90.5%	273,557	90.5%	0.423
	2045	24.8	204,684	225,880	90.6%	225,880	90.6%	0.409
	2046	19.6	168,927	186,671	90.5%	186,671	90.5%	0.395
	2047	15.4	139,050	153,992	90.3%	153,992	90.3%	0.382
	2048	11.9	111,448	124,299	89.7%	124,299	89.7%	0.369
	2049	8.8	84,849	95,681	88.7%	95,681	88.7%	0.356
	Accumulated Value - Historical		9,835,260	13,666,056	72.0%	13,666,056	72.0%	
	Present Value - Future		15,215,483	19,128,502	79.5%	19,128,502	79.5%	
	Lifetime Total		25,050,743	32,794,558	76.4%	32,794,558	76.4%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

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

Rhode Island - 2010 Plan G - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	0.0	0	0	0.0%	0	0.0%	1.363
	2011	0.0	0	0	0.0%	0	0.0%	1.317
	2012	0.0	0	0	0.0%	0	0.0%	1.272
	2013	0.0	0	0	0.0%	0	0.0%	1.229
	2014	0.0	0	0	0.0%	0	0.0%	1.188
	2015	0.0	0	0	0.0%	0	0.0%	1.148
	2016	0.0	0	0	0.0%	0	0.0%	1.109
	2017	0.0	0	0	0.0%	0	0.0%	1.071
	2018	0.0	0	0	0.0%	0	0.0%	1.035
	2019 Q1-Q2	0.0	0	0	0.0%	0	0.0%	1.009
<i>Projected</i>	2019 Q3-Q4	0.5	653	913	71.5%	913	71.5%	0.991
	2020	1.0	1,352	1,808	74.8%	1,781	75.9%	0.966
	2021	0.9	1,385	1,824	75.9%	1,769	78.3%	0.934
	2022	0.9	1,420	1,878	75.6%	1,822	78.0%	0.902
	2023	0.8	1,459	1,934	75.4%	1,876	77.8%	0.871
	2024	0.8	1,499	1,991	75.3%	1,931	77.6%	0.842
	2025	0.8	1,540	2,047	75.2%	1,986	77.5%	0.814
	2026	0.7	1,581	2,101	75.2%	2,038	77.6%	0.786
	2027	0.7	1,620	2,151	75.3%	2,087	77.6%	0.759
	2028	0.7	1,657	2,197	75.4%	2,131	77.7%	0.734
	2029	0.6	1,689	2,238	75.5%	2,170	77.8%	0.709
	2030	0.6	1,714	2,270	75.5%	2,202	77.9%	0.685
	2031	0.5	1,733	2,293	75.6%	2,224	77.9%	0.662
	2032	0.5	1,745	2,307	75.6%	2,238	78.0%	0.639
	2033	0.5	1,749	2,311	75.7%	2,241	78.0%	0.618
	2034	0.4	1,740	2,299	75.7%	2,230	78.0%	0.597
	2035	0.4	1,715	2,270	75.5%	2,202	77.9%	0.577
	2036	0.4	1,677	2,226	75.4%	2,159	77.7%	0.557
	2037	0.3	1,631	2,167	75.3%	2,102	77.6%	0.538
	2038	0.3	1,575	2,095	75.2%	2,032	77.5%	0.520
	2039	0.3	1,504	1,990	75.6%	1,931	77.9%	0.503
	2040	0.2	1,414	1,845	76.7%	1,789	79.0%	0.486
	2041	0.2	1,315	1,684	78.1%	1,633	80.5%	0.469
	2042	0.2	1,215	1,529	79.4%	1,483	81.9%	0.453
	2043	0.2	1,113	1,380	80.7%	1,339	83.2%	0.438
	2044	0.1	1,002	1,225	81.8%	1,188	84.4%	0.423
	2045	0.1	877	1,058	82.9%	1,026	85.5%	0.409
	2046	0.1	756	901	83.9%	874	86.5%	0.395
	2047	0.1	648	765	84.7%	742	87.3%	0.382
	2048	0.1	553	647	85.4%	628	88.0%	0.369
	2049	0.0	467	546	85.6%	529	88.3%	0.356
Accumulated Value - Historical			0	0	0.0%	0	0.0%	
Present Value - Future			27,171	35,728	76.0%	34,709	78.3%	
Lifetime Total			27,171	35,728	76.0%	34,709	78.3%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

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

Rhode Island - 1990 & 2010 Plan G - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	427.0	547,894	697,692	78.5%	697,692	78.5%	1.460
	2009	28.4	28,777	54,484	52.8%	54,484	52.8%	1.411
	2010	27.4	31,464	59,196	53.2%	59,196	53.2%	1.363
	2011	24.9	26,227	55,276	47.4%	55,276	47.4%	1.317
	2012	22.8	24,385	52,801	46.2%	52,801	46.2%	1.272
	2013	22.0	40,364	53,558	75.4%	53,558	75.4%	1.229
	2014	21.9	62,644	54,430	115.1%	54,430	115.1%	1.188
	2015	20.6	40,410	49,883	81.0%	49,883	81.0%	1.148
	2016	17.9	32,752	45,438	72.1%	45,438	72.1%	1.109
	2017	16.5	33,227	44,134	75.3%	44,134	75.3%	1.071
	2018	15.0	17,740	41,303	43.0%	41,303	43.0%	1.035
	2019 Q1-Q2	7.2	16,217	19,892	81.5%	19,892	81.5%	1.009
<i>Projected</i>	2019 Q3-Q4	6.8	14,403	18,848	76.4%	18,848	76.4%	0.991
	2020	12.5	28,303	34,684	81.6%	34,163	82.8%	0.966
	2021	11.1	26,752	31,704	84.4%	30,753	87.0%	0.934
	2022	9.8	25,075	29,518	84.9%	28,633	87.6%	0.902
	2023	8.6	23,386	27,187	86.0%	26,372	88.7%	0.871
	2024	7.5	21,685	24,830	87.3%	24,085	90.0%	0.842
	2025	6.5	19,870	22,439	88.5%	21,766	91.3%	0.814
	2026	5.5	18,003	20,094	89.6%	19,492	92.4%	0.786
	2027	4.7	16,080	17,741	90.6%	17,209	93.4%	0.759
	2028	3.8	13,958	15,211	91.8%	14,755	94.6%	0.734
	2029	3.1	11,880	12,793	92.9%	12,409	95.7%	0.709
	2030	2.5	10,067	10,720	93.9%	10,399	96.8%	0.685
	2031	2.0	8,448	8,894	95.0%	8,627	97.9%	0.662
	2032	1.6	7,005	7,336	95.5%	7,116	98.4%	0.639
	2033	1.2	5,816	6,081	95.7%	5,898	98.6%	0.618
	2034	1.0	4,858	5,077	95.7%	4,924	98.6%	0.597
	2035	0.8	4,039	4,223	95.6%	4,096	98.6%	0.577
	2036	0.6	3,265	3,423	95.4%	3,320	98.4%	0.557
	2037	0.5	2,558	2,694	95.0%	2,613	97.9%	0.538
	2038	0.3	1,903	2,013	94.6%	1,953	97.5%	0.520
	2039	0.2	1,297	1,375	94.4%	1,333	97.3%	0.503
	2040	0.1	835	885	94.3%	859	97.2%	0.486
	2041	0.1	530	562	94.3%	545	97.2%	0.469
	2042	0.0	338	359	94.3%	348	97.2%	0.453
	2043	0.0	216	229	94.3%	222	97.2%	0.438
2044	0.0	133	142	94.0%	138	97.0%	0.423	
2045	0.0	76	81	93.1%	79	96.0%	0.409	
2046	0.0	43	47	92.3%	46	95.1%	0.395	
2047	0.0	20	22	92.2%	21	95.1%	0.382	
2048	0.0	3	4	91.8%	3	94.7%	0.369	
2049	0.0	0	0	0.0%	0	0.0%	0.356	
Accumulated Value - Historical			1,225,957	1,664,301	73.7%	1,664,301	73.7%	
Present Value - Future			220,681	254,082	86.9%	247,522	89.2%	
Lifetime Total			1,446,639	1,918,383	75.4%	1,911,822	75.7%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Rhode Island - 2010 Plan N - This Plan Offered to Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	0.0	0	0	0.0%	0	0.0%	1.363
	2011	0.0	0	0	0.0%	0	0.0%	1.317
	2012	0.0	0	0	0.0%	0	0.0%	1.272
	2013	0.0	0	0	0.0%	0	0.0%	1.229
	2014	6.3	11,522	8,738	131.9%	8,738	131.9%	1.188
	2015	17.0	7,874	23,911	32.9%	23,911	32.9%	1.148
	2016	26.0	22,430	38,048	59.0%	38,048	59.0%	1.109
	2017	32.8	27,242	52,050	52.3%	52,050	52.3%	1.071
	2018	35.1	37,919	58,774	64.5%	58,774	64.5%	1.035
	2019 Q1-Q2	19.8	24,856	33,883	73.4%	33,883	73.4%	1.009
<i>Projected</i>	2019 Q3-Q4	19.3	22,356	35,143	63.6%	35,143	63.6%	0.991
	2020	37.3	47,429	69,589	68.2%	69,589	68.2%	0.966
	2021	35.6	49,587	70,122	70.7%	70,122	70.7%	0.934
	2022	34.0	51,786	72,030	71.9%	72,030	71.9%	0.902
	2023	32.4	53,923	73,707	73.2%	73,707	73.2%	0.871
	2024	30.7	55,892	75,023	74.5%	75,023	74.5%	0.842
	2025	29.0	57,637	75,964	75.9%	75,964	75.9%	0.814
	2026	27.4	59,208	76,688	77.2%	76,688	77.2%	0.786
	2027	25.8	60,525	77,070	78.5%	77,070	78.5%	0.759
	2028	24.1	61,416	76,829	79.9%	76,829	79.9%	0.734
	2029	22.4	61,761	75,858	81.4%	75,858	81.4%	0.709
	2030	20.7	61,598	74,306	82.9%	74,306	82.9%	0.685
	2031	19.1	61,148	72,513	84.3%	72,513	84.3%	0.662
	2032	17.5	60,215	70,204	85.8%	70,204	85.8%	0.639
	2033	15.9	58,479	67,018	87.3%	67,018	87.3%	0.618
	2034	14.2	55,946	63,111	88.6%	63,111	88.6%	0.597
	2035	12.6	52,883	58,809	89.9%	58,809	89.9%	0.577
	2036	11.1	49,662	54,483	91.2%	54,483	91.2%	0.557
	2037	9.7	46,109	49,899	92.4%	49,899	92.4%	0.538
	2038	8.4	42,130	44,978	93.7%	44,978	93.7%	0.520
	2039	7.2	38,096	40,155	94.9%	40,155	94.9%	0.503
	2040	6.1	34,156	35,592	96.0%	35,592	96.0%	0.486
	2041	5.1	30,377	31,325	97.0%	31,325	97.0%	0.469
	2042	4.3	26,690	27,270	97.9%	27,270	97.9%	0.453
	2043	3.5	23,078	23,391	98.7%	23,391	98.7%	0.438
	2044	2.8	19,672	19,798	99.4%	19,798	99.4%	0.423
	2045	2.3	16,492	16,509	99.9%	16,509	99.9%	0.409
	2046	1.8	13,666	13,623	100.3%	13,623	100.3%	0.395
	2047	1.4	11,292	11,241	100.4%	11,241	100.4%	0.382
	2048	1.1	9,222	9,178	100.5%	9,178	100.5%	0.369
	2049	0.8	7,337	7,312	100.3%	7,312	100.3%	0.356
Accumulated Value - Historical			141,088	230,765	61.1%	230,765	61.1%	
Present Value - Future			881,836	1,093,584	80.6%	1,093,584	80.6%	
Lifetime Total			1,022,924	1,324,349	77.2%	1,324,349	77.2%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 2010 Plan A - Disabled Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	9.8	63,807	13,935	457.9%	13,935	457.9%	1.363
	2011	72.8	486,682	138,459	351.5%	138,459	351.5%	1.317
	2012	139.5	1,083,895	356,367	304.2%	356,367	304.2%	1.272
	2013	175.1	1,346,703	470,909	286.0%	470,909	286.0%	1.229
	2014	217.2	1,703,286	619,358	275.0%	619,358	275.0%	1.188
	2015	249.9	2,010,813	711,692	282.5%	711,692	282.5%	1.148
	2016	298.4	2,284,460	864,076	264.4%	864,076	264.4%	1.109
	2017	314.2	2,320,171	975,452	237.9%	975,452	237.9%	1.071
	2018	314.8	2,561,349	931,673	274.9%	931,673	274.9%	1.035
	2019 Q1-Q2	154.0	1,123,418	456,640	246.0%	456,640	246.0%	1.009
<i>Projected</i>	2019 Q3-Q4	147.7	1,295,734	472,008	274.5%	472,008	274.5%	0.991
	2020	271.2	2,477,094	874,939	283.1%	917,694	269.9%	0.966
	2021	239.9	2,278,070	781,308	291.6%	884,592	257.5%	0.934
	2022	209.5	2,040,536	709,384	287.6%	803,799	253.9%	0.902
	2023	183.7	1,865,102	647,834	287.9%	734,543	253.9%	0.871
	2024	162.4	1,713,176	595,885	287.5%	675,879	253.5%	0.842
	2025	139.3	1,558,876	537,614	290.0%	609,621	255.7%	0.814
	2026	122.3	1,420,752	491,184	289.3%	557,023	255.1%	0.786
	2027	107.4	1,300,172	447,640	290.5%	507,715	256.1%	0.759
	2028	93.6	1,172,704	400,615	292.7%	454,596	258.0%	0.734
	2029	81.0	1,061,700	352,163	301.5%	399,992	265.4%	0.709
	2030	66.7	894,530	300,297	297.9%	341,271	262.1%	0.685
	2031	52.2	775,293	244,364	317.3%	277,859	279.0%	0.662
	2032	32.4	547,672	177,055	309.3%	201,144	272.3%	0.639
	2033	27.6	483,956	147,335	328.5%	167,155	289.5%	0.618
	2034	17.2	357,957	98,694	362.7%	111,381	321.4%	0.597
	2035	11.8	232,162	69,972	331.8%	78,500	295.7%	0.577
	2036	7.1	145,490	50,688	287.0%	56,466	257.7%	0.557
	2037	6.1	127,429	45,122	282.4%	50,209	253.8%	0.538
	2038	3.7	78,763	35,048	224.7%	38,768	203.2%	0.520
	2039	2.5	64,130	28,310	226.5%	31,155	205.8%	0.503
	2040	2.0	55,213	23,030	239.7%	25,210	219.0%	0.486
	2041	1.3	34,776	18,284	190.2%	19,879	174.9%	0.469
	2042	1.1	30,299	16,098	188.2%	17,510	173.0%	0.453
	2043	0.9	24,992	13,498	185.2%	14,694	170.1%	0.438
	2044	0.6	18,961	9,297	204.0%	10,150	186.8%	0.423
	2045	0.5	16,314	8,011	203.7%	8,753	186.4%	0.409
	2046	0.4	13,867	6,574	210.9%	7,177	193.2%	0.395
	2047	0.3	11,185	4,982	224.5%	5,421	206.3%	0.382
	2048	0.2	7,175	3,567	201.1%	3,853	186.2%	0.369
	2049	0.1	5,846	2,917	200.4%	3,150	185.6%	0.356
	Accumulated Value - Historical		16,895,076	6,213,679	271.9%	6,213,679	271.9%	
	Present Value - Future		18,140,448	6,258,649	289.8%	6,957,831	260.7%	
	Lifetime Total		35,035,524	12,472,328	280.9%	13,171,510	266.0%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 2010 Plan A - Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	8.7	3,564	11,273	31.6%	11,273	31.6%	1.363
	2011	59.0	47,155	83,295	56.6%	83,295	56.6%	1.317
	2012	97.3	54,126	144,394	37.5%	144,394	37.5%	1.272
	2013	113.5	79,154	182,445	43.4%	182,445	43.4%	1.229
	2014	108.8	80,394	184,562	43.6%	184,562	43.6%	1.188
	2015	119.2	129,247	209,632	61.7%	209,632	61.7%	1.148
	2016	144.2	183,337	250,699	73.1%	250,699	73.1%	1.109
	2017	164.0	198,474	268,866	73.8%	268,866	73.8%	1.071
	2018	180.3	236,245	300,668	78.6%	300,668	78.6%	1.035
	2019 Q1-Q2	91.7	112,090	157,339	71.2%	157,339	71.2%	1.009
<i>Projected</i>	2019 Q3-Q4	90.9	122,046	164,278	74.3%	164,278	74.3%	0.991
	2020	175.0	249,409	322,697	77.3%	330,332	75.5%	0.966
	2021	167.5	254,583	319,479	79.7%	341,667	74.5%	0.934
	2022	161.8	303,448	327,642	92.6%	350,771	86.5%	0.902
	2023	154.8	306,572	332,673	92.2%	356,456	86.0%	0.871
	2024	146.7	309,218	335,213	92.2%	359,349	86.0%	0.842
	2025	142.5	325,129	344,921	94.3%	370,682	87.7%	0.814
	2026	134.4	333,402	344,851	96.7%	370,751	89.9%	0.786
	2027	126.7	330,646	344,579	96.0%	370,795	89.2%	0.759
	2028	119.3	341,498	344,100	99.2%	370,783	92.1%	0.734
	2029	112.3	343,243	343,011	100.1%	369,970	92.8%	0.709
	2030	107.7	398,408	345,618	115.3%	373,597	106.6%	0.685
	2031	103.1	395,407	349,534	113.1%	378,898	104.4%	0.662
	2032	105.4	507,177	370,270	137.0%	403,526	125.7%	0.639
	2033	95.7	482,736	357,436	135.1%	389,849	123.8%	0.618
	2034	92.9	523,849	362,963	144.3%	397,383	131.8%	0.597
	2035	86.2	561,469	355,803	157.8%	390,370	143.8%	0.577
	2036	80.6	579,491	350,720	165.2%	385,783	150.2%	0.557
	2037	72.4	544,465	335,378	162.3%	369,474	147.4%	0.538
	2038	66.4	544,338	324,302	167.8%	358,167	152.0%	0.520
	2039	59.6	513,793	308,914	166.3%	341,919	150.3%	0.503
	2040	53.2	482,757	292,436	165.1%	324,314	148.9%	0.486
	2041	47.6	462,564	277,182	166.9%	307,999	150.2%	0.469
	2042	42.1	426,734	260,170	164.0%	289,609	147.3%	0.453
	2043	37.0	393,513	242,922	162.0%	270,944	145.2%	0.438
	2044	32.4	361,930	227,133	159.3%	253,812	142.6%	0.423
	2045	28.1	328,390	209,376	156.8%	234,460	140.1%	0.409
	2046	24.3	295,596	192,706	153.4%	216,210	136.7%	0.395
	2047	21.0	264,199	177,067	149.2%	199,050	132.7%	0.382
	2048	18.2	236,806	162,815	145.4%	183,400	129.1%	0.369
2049	15.6	209,785	149,311	140.5%	168,524	124.5%	0.356	
Accumulated Value - Historical			1,250,362	2,028,647	61.6%	2,028,647	61.6%	
Present Value - Future			7,107,571	5,931,893	119.8%	6,423,472	110.6%	
Lifetime Total			8,357,933	7,960,540	105.0%	8,452,118	98.9%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 2010 Plan A - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	18.6	67,370	25,208	267.3%	25,208	267.3%	1.363
	2011	131.8	533,837	221,754	240.7%	221,754	240.7%	1.317
	2012	236.8	1,138,021	500,760	227.3%	500,760	227.3%	1.272
	2013	288.6	1,425,857	653,355	218.2%	653,355	218.2%	1.229
	2014	325.9	1,783,680	803,919	221.9%	803,919	221.9%	1.188
	2015	369.2	2,140,059	921,324	232.3%	921,324	232.3%	1.148
	2016	442.7	2,467,797	1,114,775	221.4%	1,114,775	221.4%	1.109
	2017	478.2	2,518,645	1,244,318	202.4%	1,244,318	202.4%	1.071
	2018	495.2	2,797,594	1,232,341	227.0%	1,232,341	227.0%	1.035
	2019 Q1-Q2	245.7	1,235,507	613,979	201.2%	613,979	201.2%	1.009
<i>Projected</i>	2019 Q3-Q4	238.6	1,417,780	636,286	222.8%	636,286	222.8%	0.991
	2020	446.2	2,726,503	1,197,636	227.7%	1,248,026	218.5%	0.966
	2021	407.4	2,532,653	1,100,787	230.1%	1,226,259	206.5%	0.934
	2022	371.4	2,343,984	1,037,026	226.0%	1,154,570	203.0%	0.902
	2023	338.5	2,171,674	980,507	221.5%	1,090,999	199.1%	0.871
	2024	309.2	2,022,393	931,098	217.2%	1,035,229	195.4%	0.842
	2025	281.8	1,884,005	882,535	213.5%	980,303	192.2%	0.814
	2026	256.7	1,754,154	836,036	209.8%	927,774	189.1%	0.786
	2027	234.1	1,630,819	792,218	205.9%	878,511	185.6%	0.759
	2028	212.9	1,514,203	744,715	203.3%	825,378	183.5%	0.734
	2029	193.3	1,404,943	695,174	202.1%	769,962	182.5%	0.709
	2030	174.4	1,292,938	645,915	200.2%	714,868	180.9%	0.685
	2031	155.3	1,170,699	593,898	197.1%	656,757	178.3%	0.662
	2032	137.8	1,054,849	547,325	192.7%	604,671	174.5%	0.639
	2033	123.3	966,692	504,771	191.5%	557,004	173.6%	0.618
	2034	110.1	881,806	461,657	191.0%	508,764	173.3%	0.597
	2035	98.0	793,631	425,775	186.4%	468,871	169.3%	0.577
	2036	87.7	724,981	401,409	180.6%	442,249	163.9%	0.557
	2037	78.6	671,894	380,500	176.6%	419,683	160.1%	0.538
	2038	70.0	623,101	359,351	173.4%	396,934	157.0%	0.520
	2039	62.1	577,923	337,224	171.4%	373,074	154.9%	0.503
	2040	55.2	537,970	315,465	170.5%	349,524	153.9%	0.486
	2041	48.9	497,340	295,467	168.3%	327,878	151.7%	0.469
	2042	43.2	457,032	276,268	165.4%	307,119	148.8%	0.453
	2043	37.9	418,505	256,419	163.2%	285,638	146.5%	0.438
	2044	33.0	380,892	236,430	161.1%	263,961	144.3%	0.423
	2045	28.6	344,704	217,386	158.6%	243,214	141.7%	0.409
	2046	24.7	309,462	199,280	155.3%	223,386	138.5%	0.395
	2047	21.3	275,384	182,050	151.3%	204,470	134.7%	0.382
	2048	18.3	243,981	166,383	146.6%	187,253	130.3%	0.369
	2049	15.7	215,631	152,228	141.6%	171,675	125.6%	0.356
Accumulated Value - Historical			18,145,438	8,242,326	220.1%	8,242,326	220.1%	
Present Value - Future			25,248,019	12,190,542	207.1%	13,381,303	188.7%	
Lifetime Total			43,393,457	20,432,868	212.4%	21,623,628	200.7%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 1990 & 2010 Plan A - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	49,673.8	58,000,173	58,493,861	99.2%	58,493,861	99.2%	1.460
	2009	2,456.8	4,033,062	4,757,847	84.8%	4,757,847	84.8%	1.411
	2010	2,280.3	4,071,202	4,393,095	92.7%	4,393,095	92.7%	1.363
	2011	2,136.3	3,792,142	4,028,428	94.1%	4,028,428	94.1%	1.317
	2012	1,978.1	3,689,448	3,805,758	96.9%	3,805,758	96.9%	1.272
	2013	1,858.1	3,954,160	3,867,857	102.2%	3,867,857	102.2%	1.229
	2014	1,709.2	3,944,385	3,721,042	106.0%	3,721,042	106.0%	1.188
	2015	1,592.8	4,160,407	3,512,449	118.4%	3,512,449	118.4%	1.148
	2016	1,527.8	4,228,840	3,449,675	122.6%	3,449,675	122.6%	1.109
	2017	1,467.4	4,152,103	3,352,224	123.9%	3,352,224	123.9%	1.071
	2018	1,372.1	4,261,226	3,106,263	137.2%	3,106,263	137.2%	1.035
	2019 Q1-Q2	651.4	1,982,562	1,485,564	133.5%	1,485,564	133.5%	1.009
<i>Projected</i>	2019 Q3-Q4	627.9	2,110,131	1,493,576	141.3%	1,493,576	141.3%	0.991
	2020	1,168.0	4,079,137	2,793,835	146.0%	2,861,633	142.5%	0.966
	2021	1,055.9	3,806,822	2,561,984	148.6%	2,741,257	138.9%	0.934
	2022	949.4	3,535,435	2,401,257	147.2%	2,569,443	137.6%	0.902
	2023	849.5	3,276,888	2,243,539	146.1%	2,401,157	136.5%	0.871
	2024	758.1	3,041,136	2,093,155	145.3%	2,240,846	135.7%	0.842
	2025	674.8	2,819,046	1,945,092	144.9%	2,083,064	135.3%	0.814
	2026	598.9	2,605,787	1,801,399	144.7%	1,930,189	135.0%	0.786
	2027	529.7	2,398,416	1,664,874	144.1%	1,785,139	134.4%	0.759
	2028	466.1	2,201,536	1,527,649	144.1%	1,639,135	134.3%	0.734
	2029	408.2	2,014,232	1,391,504	144.8%	1,494,013	134.8%	0.709
	2030	355.2	1,829,211	1,261,768	145.0%	1,355,733	134.9%	0.685
	2031	306.9	1,642,913	1,137,043	144.5%	1,222,612	134.4%	0.662
	2032	264.2	1,468,918	1,024,312	143.4%	1,102,282	133.3%	0.639
	2033	228.1	1,328,180	921,973	144.1%	992,973	133.8%	0.618
	2034	196.3	1,195,410	824,741	144.9%	888,921	134.5%	0.597
	2035	168.6	1,064,604	740,809	143.7%	799,419	133.2%	0.577
	2036	145.4	959,064	674,743	142.1%	729,693	131.4%	0.557
	2037	125.5	873,743	617,249	141.6%	669,269	130.6%	0.538
	2038	108.0	796,261	563,337	141.3%	612,549	130.0%	0.520
	2039	92.5	724,964	511,396	141.8%	557,648	130.0%	0.503
	2040	79.3	661,903	463,428	142.8%	506,715	130.6%	0.486
	2041	68.1	602,103	421,682	142.8%	462,316	130.2%	0.469
	2042	58.5	545,992	384,601	142.0%	422,827	129.1%	0.453
	2043	50.1	494,557	350,068	141.3%	385,944	128.1%	0.438
	2044	42.8	446,381	317,596	140.5%	351,135	127.1%	0.423
	2045	36.5	401,285	287,571	139.5%	318,791	125.9%	0.409
	2046	31.1	358,572	260,130	137.8%	289,091	124.0%	0.395
	2047	26.5	318,220	235,016	135.4%	261,813	121.5%	0.382
	2048	22.6	281,626	212,784	132.4%	237,605	118.5%	0.369
	2049	19.3	248,919	193,086	128.9%	216,082	115.2%	0.356
Accumulated Value - Historical			135,469,701	133,578,385	101.4%	133,578,385	101.4%	
Present Value - Future			36,485,216	25,186,196	144.9%	26,825,099	136.0%	
Lifetime Total			171,954,917	158,764,581	108.3%	160,403,483	107.2%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 2010 Plan F - Disabled Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	42.5	172,981	102,615	168.6%	102,615	168.6%	1.363
	2011	330.1	1,170,599	853,421	137.2%	853,421	137.2%	1.317
	2012	649.7	2,826,478	1,856,070	152.3%	1,856,070	152.3%	1.272
	2013	991.1	4,403,926	2,925,983	150.5%	2,925,983	150.5%	1.229
	2014	1,391.7	6,456,954	4,165,757	155.0%	4,165,757	155.0%	1.188
	2015	1,822.3	8,676,224	5,266,033	164.8%	5,266,033	164.8%	1.148
	2016	2,324.4	10,503,695	6,633,732	158.3%	6,633,732	158.3%	1.109
	2017	2,621.3	12,445,504	8,310,530	149.8%	8,310,530	149.8%	1.071
	2018	2,662.5	14,499,121	9,171,302	158.1%	9,171,302	158.1%	1.035
	2019 Q1-Q2	1,300.9	7,942,991	4,717,926	168.4%	4,717,926	168.4%	1.009
<i>Projected</i>	2019 Q3-Q4	1,271.1	7,087,831	4,792,484	147.9%	4,792,321	147.9%	0.991
	2020	2,348.7	14,607,758	9,587,920	152.4%	9,778,468	149.4%	0.966
	2021	2,097.5	13,537,106	8,680,825	155.9%	9,593,074	141.1%	0.934
	2022	1,871.5	12,506,459	8,035,653	155.6%	8,913,584	140.3%	0.902
	2023	1,659.0	11,445,948	7,379,517	155.1%	8,180,958	139.9%	0.871
	2024	1,435.2	10,319,867	6,584,280	156.7%	7,288,477	141.6%	0.842
	2025	1,236.0	9,325,316	5,675,965	164.3%	6,262,484	148.9%	0.814
	2026	966.9	7,963,924	4,586,645	173.6%	5,041,971	158.0%	0.786
	2027	800.7	6,995,236	3,725,726	187.8%	4,075,889	171.6%	0.759
	2028	625.1	5,783,464	2,838,951	203.7%	3,086,813	187.4%	0.734
	2029	420.8	4,466,937	2,012,594	221.9%	2,181,059	204.8%	0.709
	2030	304.4	3,619,022	1,521,714	237.8%	1,647,389	219.7%	0.685
	2031	223.0	3,025,153	1,204,750	251.1%	1,303,593	232.1%	0.662
	2032	171.0	2,628,887	983,379	267.3%	1,062,476	247.4%	0.639
	2033	134.3	2,024,853	807,206	250.8%	869,235	232.9%	0.618
	2034	112.6	1,778,577	703,687	252.8%	755,436	235.4%	0.597
	2035	88.7	1,372,584	590,284	232.5%	631,931	217.2%	0.577
	2036	72.0	1,092,432	502,086	217.6%	534,975	204.2%	0.557
	2037	49.8	643,816	386,156	166.7%	408,804	157.5%	0.538
	2038	39.7	478,080	335,130	142.7%	353,472	135.3%	0.520
	2039	34.4	414,508	308,256	134.5%	324,472	127.7%	0.503
	2040	30.7	383,580	289,419	132.5%	304,215	126.1%	0.486
	2041	28.0	359,462	275,122	130.7%	288,938	124.4%	0.469
	2042	25.7	340,918	261,435	130.4%	274,279	124.3%	0.453
	2043	23.3	320,297	246,824	129.8%	258,631	123.8%	0.438
	2044	20.8	295,623	231,219	127.9%	242,066	122.1%	0.423
	2045	18.4	272,413	215,754	126.3%	225,704	120.7%	0.409
	2046	16.5	253,480	202,092	125.4%	211,290	120.0%	0.395
	2047	14.8	233,395	187,698	124.3%	196,054	119.0%	0.382
	2048	13.1	212,089	172,659	122.8%	180,125	117.7%	0.369
	2049	11.6	193,514	159,072	121.7%	165,814	116.7%	0.356
	Accumulated Value - Historical		76,407,589	48,720,732	156.8%	48,720,732	156.8%	
	Present Value - Future		102,190,470	61,401,132	166.4%	66,310,860	154.1%	
	Lifetime Total		178,598,059	110,121,864	162.2%	115,031,591	155.3%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 2010 Plan F - Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	1,159.6	1,380,609	1,958,265	70.5%	1,958,265	70.5%	1.363
	2011	9,511.8	12,175,065	17,419,465	69.9%	17,419,465	69.9%	1.317
	2012	18,464.8	23,721,352	35,413,616	67.0%	35,413,616	67.0%	1.272
	2013	28,440.8	37,202,819	55,535,932	67.0%	55,535,932	67.0%	1.229
	2014	40,712.1	54,766,055	80,467,149	68.1%	80,467,149	68.1%	1.188
	2015	55,446.9	77,899,502	110,084,207	70.8%	110,084,207	70.8%	1.148
	2016	73,678.7	107,345,958	150,955,995	71.1%	150,955,995	71.1%	1.109
	2017	84,367.3	131,256,642	181,643,583	72.3%	181,643,583	72.3%	1.071
	2018	92,292.8	153,288,230	208,018,263	73.7%	208,018,263	73.7%	1.035
	2019 Q1-Q2	47,828.8	91,240,756	111,070,336	82.1%	111,070,336	82.1%	1.009
<i>Projected</i>	2019 Q3-Q4	47,348.8	78,274,531	113,933,779	68.7%	113,933,779	68.7%	0.991
	2020	91,401.6	173,780,451	225,257,360	77.1%	231,050,432	75.2%	0.966
	2021	87,134.7	177,575,567	223,345,720	79.5%	238,002,301	74.6%	0.934
	2022	82,948.4	181,347,476	226,731,232	80.0%	241,655,583	75.0%	0.902
	2023	78,665.0	184,606,305	229,043,783	80.6%	244,099,952	75.6%	0.871
	2024	74,401.4	187,488,386	230,523,434	81.3%	245,658,655	76.3%	0.842
	2025	70,357.6	190,372,310	231,977,793	82.1%	247,190,174	77.0%	0.814
	2026	66,602.5	193,695,407	233,576,611	82.9%	248,882,359	77.8%	0.786
	2027	62,804.3	196,135,892	234,159,273	83.8%	249,484,411	78.6%	0.759
	2028	58,736.9	196,973,074	232,154,533	84.8%	247,336,595	79.6%	0.734
	2029	54,591.5	196,381,574	228,251,962	86.0%	243,169,715	80.8%	0.709
	2030	50,678.1	195,352,733	224,289,048	87.1%	238,936,137	81.8%	0.685
	2031	46,998.5	193,994,160	220,204,363	88.1%	234,573,883	82.7%	0.662
	2032	43,333.5	191,323,412	214,692,357	89.1%	228,691,214	83.7%	0.639
	2033	39,376.8	185,893,362	205,541,101	90.4%	218,935,980	84.9%	0.618
	2034	35,366.6	178,046,999	193,997,108	91.8%	206,635,134	86.2%	0.597
	2035	31,755.7	170,544,367	183,035,829	93.2%	194,956,548	87.5%	0.577
	2036	28,465.8	162,892,937	172,342,494	94.5%	183,564,445	88.7%	0.557
	2037	25,293.1	154,193,448	160,635,286	96.0%	171,093,544	90.1%	0.538
	2038	22,008.5	142,516,527	146,374,677	97.4%	155,904,120	91.4%	0.520
	2039	18,818.3	129,290,603	130,880,120	98.8%	139,401,914	92.7%	0.503
	2040	16,039.4	116,795,711	116,604,497	100.2%	124,198,425	94.0%	0.486
	2041	13,626.6	105,050,302	103,562,237	101.4%	110,308,347	95.2%	0.469
	2042	11,471.3	93,456,198	91,152,770	102.5%	97,092,363	96.3%	0.453
	2043	9,519.5	81,760,514	79,091,864	103.4%	84,247,779	97.0%	0.438
	2044	7,762.4	70,235,858	67,421,382	104.2%	71,818,995	97.8%	0.423
	2045	6,275.7	59,758,576	56,976,263	104.9%	60,695,478	98.5%	0.409
	2046	5,088.8	50,912,067	48,297,458	105.4%	51,452,860	98.9%	0.395
	2047	4,129.9	43,323,732	40,976,684	105.7%	43,656,170	99.2%	0.382
	2048	3,310.7	36,330,492	34,344,121	105.8%	36,591,827	99.3%	0.369
	2049	2,558.4	29,346,304	27,756,338	105.7%	29,575,117	99.2%	0.356
	Accumulated Value - Historical		758,566,114	1,050,102,122	72.2%	1,050,102,122	72.2%	
	Present Value - Future		2,949,069,985	3,419,203,639	86.3%	3,626,805,482	81.3%	
	Lifetime Total		3,707,636,099	4,469,305,761	83.0%	4,676,907,604	79.3%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 2010 Plan F - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	1,202.1	1,553,590	2,060,880	75.4%	2,060,880	75.4%	1.363
	2011	9,841.9	13,345,664	18,272,886	73.0%	18,272,886	73.0%	1.317
	2012	19,114.6	26,547,829	37,269,686	71.2%	37,269,686	71.2%	1.272
	2013	29,431.8	41,606,745	58,461,915	71.2%	58,461,915	71.2%	1.229
	2014	42,103.8	61,223,008	84,632,907	72.3%	84,632,907	72.3%	1.188
	2015	57,269.2	86,575,726	115,350,240	75.1%	115,350,240	75.1%	1.148
	2016	76,003.1	117,849,653	157,589,726	74.8%	157,589,726	74.8%	1.109
	2017	86,988.7	143,702,145	189,954,113	75.7%	189,954,113	75.7%	1.071
	2018	94,955.3	167,787,351	217,189,565	77.3%	217,189,565	77.3%	1.035
	2019 Q1-Q2	49,129.7	99,183,748	115,788,262	85.7%	115,788,262	85.7%	1.009
<i>Projected</i>	2019 Q3-Q4	48,619.9	85,362,361	118,726,263	71.9%	118,726,100	71.9%	0.991
	2020	93,750.3	188,388,209	234,845,280	80.2%	240,828,900	78.2%	0.966
	2021	89,232.2	191,112,673	232,026,546	82.4%	247,595,374	77.2%	0.934
	2022	84,819.9	193,853,935	234,766,885	82.6%	250,569,167	77.4%	0.902
	2023	80,324.0	196,052,253	236,423,300	82.9%	252,280,910	77.7%	0.871
	2024	75,836.6	197,808,253	237,107,713	83.4%	252,947,132	78.2%	0.842
	2025	71,593.7	199,697,626	237,653,758	84.0%	253,452,658	78.8%	0.814
	2026	67,569.5	201,659,331	238,163,256	84.7%	253,924,330	79.4%	0.786
	2027	63,605.0	203,131,127	237,885,000	85.4%	253,560,300	80.1%	0.759
	2028	59,362.0	202,756,538	234,993,484	86.3%	250,423,407	81.0%	0.734
	2029	55,012.2	200,848,510	230,264,556	87.2%	245,350,774	81.9%	0.709
	2030	50,982.4	198,971,756	225,810,762	88.1%	240,583,526	82.7%	0.685
	2031	47,221.4	197,019,313	221,409,113	89.0%	235,877,476	83.5%	0.662
	2032	43,504.5	193,952,300	215,675,736	89.9%	229,753,691	84.4%	0.639
	2033	39,511.1	187,918,215	206,348,306	91.1%	219,805,215	85.5%	0.618
	2034	35,479.2	179,825,576	194,700,794	92.4%	207,390,570	86.7%	0.597
	2035	31,844.5	171,916,950	183,626,113	93.6%	195,588,479	87.9%	0.577
	2036	28,537.8	163,985,370	172,844,580	94.9%	184,099,420	89.1%	0.557
	2037	25,342.9	154,837,263	161,021,442	96.2%	171,502,349	90.3%	0.538
	2038	22,048.2	142,994,607	146,709,807	97.5%	156,257,592	91.5%	0.520
	2039	18,852.7	129,705,111	131,188,377	98.9%	139,726,386	92.8%	0.503
	2040	16,070.1	117,179,291	116,893,916	100.2%	124,502,640	94.1%	0.486
	2041	13,654.7	105,409,764	103,837,360	101.5%	110,597,285	95.3%	0.469
	2042	11,497.0	93,797,116	91,414,204	102.6%	97,366,642	96.3%	0.453
	2043	9,542.8	82,080,811	79,338,688	103.5%	84,506,410	97.1%	0.438
	2044	7,783.2	70,531,482	67,652,602	104.3%	72,061,061	97.9%	0.423
	2045	6,294.1	60,030,989	57,192,017	105.0%	60,921,183	98.5%	0.409
	2046	5,105.3	51,165,546	48,499,551	105.5%	51,664,150	99.0%	0.395
	2047	4,144.7	43,557,127	41,164,382	105.8%	43,852,223	99.3%	0.382
	2048	3,323.8	36,542,581	34,516,780	105.9%	36,771,953	99.4%	0.369
2049	2,570.0	29,539,817	27,915,410	105.8%	29,740,931	99.3%	0.356	
Accumulated Value - Historical			834,973,703	1,098,822,854	76.0%	1,098,822,854	76.0%	
Present Value - Future			3,051,260,455	3,480,604,771	87.7%	3,693,116,342	82.6%	
Lifetime Total			3,886,234,158	4,579,427,625	84.9%	4,791,939,195	81.1%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 1990 & 2010 Plan F - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	458,892.3	595,253,642	861,981,205	69.1%	861,981,205	69.1%	1.460
	2009	47,336.8	70,347,508	89,270,619	78.8%	89,270,619	78.8%	1.411
	2010	53,764.0	83,701,839	106,750,706	78.4%	106,750,706	78.4%	1.363
	2011	59,518.8	95,016,788	124,961,484	76.0%	124,961,484	76.0%	1.317
	2012	65,680.7	105,427,096	143,777,399	73.3%	143,777,399	73.3%	1.272
	2013	73,496.3	118,494,074	161,376,790	73.4%	161,376,790	73.4%	1.229
	2014	83,722.1	134,237,147	183,785,372	73.0%	183,785,372	73.0%	1.188
	2015	96,710.2	159,501,823	210,391,022	75.8%	210,391,022	75.8%	1.148
	2016	113,258.3	190,422,847	251,096,353	75.8%	251,096,353	75.8%	1.109
	2017	122,099.5	214,917,667	281,768,917	76.3%	281,768,917	76.3%	1.071
	2018	127,852.7	238,976,332	306,692,252	77.9%	306,692,252	77.9%	1.035
	2019 Q1-Q2	64,713.2	136,496,744	159,215,959	85.7%	159,215,959	85.7%	1.009
<i>Projected</i>	2019 Q3-Q4	63,709.0	117,205,395	161,878,273	72.4%	161,878,111	72.4%	0.991
	2020	122,258.1	257,573,319	317,087,683	81.2%	324,927,417	79.3%	0.966
	2021	115,499.6	259,246,594	309,798,168	83.7%	329,906,600	78.6%	0.934
	2022	108,820.6	260,313,049	309,733,394	84.0%	329,907,547	78.9%	0.902
	2023	102,066.5	260,280,084	307,946,398	84.5%	327,970,041	79.4%	0.871
	2024	95,422.6	259,513,232	304,775,796	85.1%	324,552,628	80.0%	0.842
	2025	89,205.2	258,839,144	301,579,101	85.8%	321,093,332	80.6%	0.814
	2026	83,348.8	258,075,408	298,407,207	86.5%	317,665,137	81.2%	0.786
	2027	77,642.4	256,509,640	294,291,328	87.2%	313,237,220	81.9%	0.759
	2028	71,715.7	252,696,826	287,169,356	88.0%	305,622,031	82.7%	0.734
	2029	65,774.6	247,091,095	277,918,333	88.9%	295,763,507	83.5%	0.709
	2030	60,316.2	241,575,555	269,101,192	89.8%	286,378,947	84.4%	0.685
	2031	55,271.6	236,016,035	260,492,137	90.6%	277,220,914	85.1%	0.662
	2032	50,376.5	229,252,195	250,580,659	91.5%	266,676,368	86.0%	0.639
	2033	45,282.2	219,332,974	237,017,352	92.5%	252,246,236	87.0%	0.618
	2034	40,244.4	207,313,847	221,190,131	93.7%	235,409,881	88.1%	0.597
	2035	35,748.8	195,785,287	206,330,618	94.9%	219,604,060	89.2%	0.577
	2036	31,721.2	184,587,423	192,212,038	96.0%	204,584,936	90.2%	0.557
	2037	27,920.7	172,465,357	177,429,805	97.2%	188,857,629	91.3%	0.538
	2038	24,118.8	157,912,456	160,499,013	98.4%	170,842,487	92.4%	0.520
	2039	20,496.3	142,170,662	142,641,694	99.7%	151,840,432	93.6%	0.503
	2040	17,365.1	127,520,715	126,339,064	100.9%	134,492,211	94.8%	0.486
	2041	14,677.3	114,000,406	111,648,061	102.1%	118,857,764	95.9%	0.469
	2042	12,304.3	100,924,851	97,873,701	103.1%	104,197,787	96.9%	0.453
	2043	10,172.4	87,920,236	84,618,599	103.9%	90,089,905	97.6%	0.438
	2044	8,256.7	75,150,928	71,817,020	104.6%	76,464,794	98.3%	0.423
	2045	6,633.3	63,527,735	60,323,416	105.3%	64,232,445	98.9%	0.409
	2046	5,341.7	53,750,054	50,793,431	105.8%	54,089,718	99.4%	0.395
	2047	4,305.4	45,424,847	42,807,355	106.1%	45,589,428	99.6%	0.382
	2048	3,432.0	37,882,292	35,684,444	106.2%	38,006,490	99.7%	0.369
	2049	2,645.0	30,526,570	28,770,321	106.1%	30,644,773	99.6%	0.356
	Accumulated Value - Historical		2,656,102,813	3,593,688,918	73.9%	3,593,688,918	73.9%	
	Present Value - Future		3,766,500,039	4,253,665,317	88.5%	4,505,751,491	83.6%	
	Lifetime Total		6,422,602,852	7,847,354,235	81.8%	8,099,440,409	79.3%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 2010 Plan G - Disabled Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	0.0	0	0	0.0%	0	0.0%	1.363
	2011	0.0	0	0	0.0%	0	0.0%	1.317
	2012	0.0	0	0	0.0%	0	0.0%	1.272
	2013	0.0	0	0	0.0%	0	0.0%	1.229
	2014	0.0	0	0	0.0%	0	0.0%	1.188
	2015	0.0	0	0	0.0%	0	0.0%	1.148
	2016	0.0	0	0	0.0%	0	0.0%	1.109
	2017	0.0	0	0	0.0%	0	0.0%	1.071
	2018	9.8	66,849	23,058	289.9%	23,058	289.9%	1.035
	2019 Q1-Q2	16.0	80,656	37,435	215.5%	37,435	215.5%	1.009
<i>Projected</i>	2019 Q3-Q4	17.6	71,189	44,735	159.1%	44,735	159.1%	0.991
	2020	32.6	138,406	83,190	166.4%	85,364	162.1%	0.966
	2021	29.5	130,727	76,922	169.9%	80,989	161.4%	0.934
	2022	26.7	123,482	71,471	172.8%	75,101	164.4%	0.902
	2023	24.1	116,013	64,018	181.2%	67,158	172.7%	0.871
	2024	20.6	104,042	55,098	188.8%	57,843	179.9%	0.842
	2025	16.5	87,931	46,769	188.0%	49,073	179.2%	0.814
	2026	14.5	77,156	43,407	177.7%	45,537	169.4%	0.786
	2027	13.1	72,664	39,369	184.6%	41,095	176.8%	0.759
	2028	10.3	61,151	32,103	190.5%	33,383	183.2%	0.734
	2029	9.3	56,879	29,662	191.8%	30,830	184.5%	0.709
	2030	8.0	45,335	24,961	181.6%	25,880	175.2%	0.685
	2031	4.6	29,536	15,252	193.6%	15,624	189.0%	0.662
	2032	3.1	22,557	11,175	201.9%	11,521	195.8%	0.639
	2033	1.6	13,621	5,723	238.0%	6,092	223.6%	0.618
	2034	0.2	912	945	96.4%	1,021	89.3%	0.597
	2035	0.1	782	811	96.4%	875	89.3%	0.577
	2036	0.1	784	813	96.4%	878	89.3%	0.557
	2037	0.1	786	815	96.4%	880	89.3%	0.538
	2038	0.1	788	817	96.4%	883	89.3%	0.520
	2039	0.1	790	819	96.4%	885	89.3%	0.503
	2040	0.1	792	822	96.4%	887	89.3%	0.486
	2041	0.1	794	824	96.4%	890	89.3%	0.469
	2042	0.1	797	826	96.4%	892	89.3%	0.453
	2043	0.1	797	827	96.4%	893	89.3%	0.438
	2044	0.1	796	825	96.4%	891	89.3%	0.423
	2045	0.1	793	822	96.4%	888	89.3%	0.409
	2046	0.1	790	819	96.4%	885	89.3%	0.395
	2047	0.1	787	816	96.4%	882	89.3%	0.382
	2048	0.1	780	809	96.4%	874	89.3%	0.369
	2049	0.1	765	793	96.4%	857	89.3%	0.356
	Accumulated Value - Historical		150,542	61,624	244.3%	61,624	244.3%	
	Present Value - Future		978,360	553,877	176.6%	576,542	169.7%	
	Lifetime Total		1,128,902	615,501	183.4%	638,165	176.9%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 2010 Plan G - Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	0.0	0	0	0.0%	0	0.0%	1.363
	2011	0.0	0	0	0.0%	0	0.0%	1.317
	2012	0.0	0	0	0.0%	0	0.0%	1.272
	2013	0.0	0	0	0.0%	0	0.0%	1.229
	2014	0.0	0	0	0.0%	0	0.0%	1.188
	2015	0.0	0	0	0.0%	0	0.0%	1.148
	2016	0.0	0	0	0.0%	0	0.0%	1.109
	2017	0.8	402	1,140	35.3%	1,140	35.3%	1.071
	2018	446.3	541,537	799,440	67.7%	799,440	67.7%	1.035
	2019 Q1-Q2	1,620.9	2,098,949	3,112,807	67.4%	3,112,807	67.4%	1.009
<i>Projected</i>	2019 Q3-Q4	1,929.6	2,675,159	3,664,101	73.0%	3,664,101	73.0%	0.991
	2020	3,736.5	5,588,146	7,163,477	78.0%	7,237,436	77.2%	0.966
	2021	3,578.0	5,770,973	7,174,332	80.4%	7,345,804	78.6%	0.934
	2022	3,423.9	5,964,572	7,380,376	80.8%	7,553,303	79.0%	0.902
	2023	3,267.0	6,152,072	7,588,993	81.1%	7,763,184	79.2%	0.871
	2024	3,109.6	6,333,379	7,789,442	81.3%	7,964,774	79.5%	0.842
	2025	2,959.0	6,521,392	7,998,582	81.5%	8,175,268	79.8%	0.814
	2026	2,814.3	6,710,560	8,225,809	81.6%	8,403,891	79.9%	0.786
	2027	2,670.3	6,880,680	8,452,961	81.4%	8,632,296	79.7%	0.759
	2028	2,514.8	6,997,944	8,596,623	81.4%	8,776,203	79.7%	0.734
	2029	2,351.1	7,052,193	8,644,839	81.6%	8,823,289	79.9%	0.709
	2030	2,196.5	7,101,586	8,686,882	81.8%	8,863,935	80.1%	0.685
	2031	2,054.6	7,148,934	8,753,635	81.7%	8,929,818	80.1%	0.662
	2032	1,911.3	7,145,315	8,744,111	81.7%	8,918,189	80.1%	0.639
	2033	1,750.6	7,019,591	8,512,112	82.5%	8,681,091	80.9%	0.618
	2034	1,583.3	6,801,040	8,140,914	83.5%	8,302,894	81.9%	0.597
	2035	1,430.0	6,566,007	7,787,279	84.3%	7,942,138	82.7%	0.577
	2036	1,293.0	6,338,996	7,467,634	84.9%	7,615,880	83.2%	0.557
	2037	1,159.2	6,057,590	7,079,643	85.6%	7,220,639	83.9%	0.538
	2038	1,014.1	5,637,145	6,500,493	86.7%	6,631,166	85.0%	0.520
	2039	872.1	5,150,410	5,840,060	88.2%	5,958,564	86.4%	0.503
	2040	749.7	4,697,812	5,241,046	89.6%	5,348,389	87.8%	0.486
	2041	645.2	4,284,766	4,708,916	91.0%	4,806,270	89.1%	0.469
	2042	552.5	3,881,881	4,207,095	92.3%	4,295,270	90.4%	0.453
	2043	463.1	3,437,055	3,680,568	93.4%	3,758,532	91.4%	0.438
	2044	378.6	2,967,616	3,144,358	94.4%	3,211,204	92.4%	0.423
	2045	306.6	2,535,317	2,660,247	95.3%	2,717,127	93.3%	0.409
	2046	248.4	2,165,461	2,252,566	96.1%	2,300,922	94.1%	0.395
	2047	201.8	1,850,141	1,912,741	96.7%	1,953,933	94.7%	0.382
	2048	161.6	1,550,896	1,599,749	96.9%	1,634,489	94.9%	0.369
	2049	124.8	1,252,520	1,287,893	97.3%	1,316,455	95.1%	0.356
	Accumulated Value - Historical		2,678,000	3,968,335	67.5%	3,968,335	67.5%	
	Present Value - Future		106,539,710	128,498,764	82.9%	131,070,704	81.3%	
	Lifetime Total		109,217,710	132,467,098	82.4%	135,039,039	80.9%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 2010 Plan G - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	0.0	0	0	0.0%	0	0.0%	1.363
	2011	0.0	0	0	0.0%	0	0.0%	1.317
	2012	0.0	0	0	0.0%	0	0.0%	1.272
	2013	0.0	0	0	0.0%	0	0.0%	1.229
	2014	0.0	0	0	0.0%	0	0.0%	1.188
	2015	0.0	0	0	0.0%	0	0.0%	1.148
	2016	0.0	0	0	0.0%	0	0.0%	1.109
	2017	0.8	402	1,140	35.3%	1,140	35.3%	1.071
	2018	456.2	608,386	822,498	74.0%	822,498	74.0%	1.035
	2019 Q1-Q2	1,636.9	2,179,605	3,150,242	69.2%	3,150,242	69.2%	1.009
<i>Projected</i>	2019 Q3-Q4	1,947.2	2,746,348	3,708,836	74.0%	3,708,836	74.0%	0.991
	2020	3,769.1	5,726,551	7,246,667	79.0%	7,322,800	78.2%	0.966
	2021	3,607.6	5,901,699	7,251,254	81.4%	7,426,793	79.5%	0.934
	2022	3,450.6	6,088,054	7,451,847	81.7%	7,628,404	79.8%	0.902
	2023	3,291.0	6,268,085	7,653,012	81.9%	7,830,343	80.0%	0.871
	2024	3,130.2	6,437,421	7,844,539	82.1%	8,022,617	80.2%	0.842
	2025	2,975.5	6,609,322	8,045,351	82.2%	8,224,341	80.4%	0.814
	2026	2,828.8	6,787,716	8,269,216	82.1%	8,449,428	80.3%	0.786
	2027	2,683.4	6,953,345	8,492,329	81.9%	8,673,391	80.2%	0.759
	2028	2,525.1	7,059,094	8,628,726	81.8%	8,809,587	80.1%	0.734
	2029	2,360.4	7,109,072	8,674,501	82.0%	8,854,119	80.3%	0.709
	2030	2,204.5	7,146,922	8,711,843	82.0%	8,889,815	80.4%	0.685
	2031	2,059.1	7,178,470	8,768,887	81.9%	8,945,442	80.2%	0.662
	2032	1,914.4	7,167,872	8,755,286	81.9%	8,929,710	80.3%	0.639
	2033	1,752.2	7,033,211	8,517,835	82.6%	8,687,183	81.0%	0.618
	2034	1,583.5	6,801,951	8,141,859	83.5%	8,303,915	81.9%	0.597
	2035	1,430.1	6,566,789	7,788,089	84.3%	7,943,013	82.7%	0.577
	2036	1,293.1	6,339,780	7,468,447	84.9%	7,616,758	83.2%	0.557
	2037	1,159.3	6,058,376	7,080,458	85.6%	7,221,519	83.9%	0.538
	2038	1,014.2	5,637,933	6,501,310	86.7%	6,632,048	85.0%	0.520
	2039	872.2	5,151,201	5,840,879	88.2%	5,959,449	86.4%	0.503
	2040	749.8	4,698,604	5,241,867	89.6%	5,349,277	87.8%	0.486
	2041	645.3	4,285,561	4,709,740	91.0%	4,807,160	89.1%	0.469
	2042	552.6	3,882,677	4,207,920	92.3%	4,296,162	90.4%	0.453
	2043	463.1	3,437,852	3,681,395	93.4%	3,759,425	91.4%	0.438
	2044	378.7	2,968,412	3,145,183	94.4%	3,212,095	92.4%	0.423
	2045	306.6	2,536,110	2,661,070	95.3%	2,718,015	93.3%	0.409
	2046	248.5	2,166,251	2,253,385	96.1%	2,301,807	94.1%	0.395
	2047	201.9	1,850,928	1,913,557	96.7%	1,954,815	94.7%	0.382
	2048	161.7	1,551,677	1,600,558	96.9%	1,635,363	94.9%	0.369
	2049	124.8	1,253,285	1,288,687	97.3%	1,317,312	95.1%	0.356
	Accumulated Value - Historical		2,828,542	4,029,958	70.2%	4,029,958	70.2%	
	Present Value - Future		107,518,070	129,052,641	83.3%	131,647,246	81.7%	
	Lifetime Total		110,346,612	133,082,599	82.9%	135,677,204	81.3%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 1990 & 2010 Plan G - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	162,938.6	199,317,770	285,072,519	69.9%	285,072,519	69.9%	1.460
	2009	7,637.5	12,492,513	15,981,486	78.2%	15,981,486	78.2%	1.411
	2010	6,926.2	11,979,764	15,451,191	77.5%	15,451,191	77.5%	1.363
	2011	6,111.4	11,004,248	14,390,014	76.5%	14,390,014	76.5%	1.317
	2012	5,436.7	9,986,039	13,318,583	75.0%	13,318,583	75.0%	1.272
	2013	4,876.6	9,183,287	12,327,367	74.5%	12,327,367	74.5%	1.229
	2014	4,311.8	8,488,363	11,333,478	74.9%	11,333,478	74.9%	1.188
	2015	3,825.1	7,248,533	10,070,778	72.0%	10,070,778	72.0%	1.148
	2016	3,392.4	6,646,668	9,156,649	72.6%	9,156,649	72.6%	1.109
	2017	3,014.3	6,374,844	8,284,329	77.0%	8,284,329	77.0%	1.071
	2018	3,118.7	6,336,346	8,125,601	78.0%	8,125,601	78.0%	1.035
	2019 Q1-Q2	2,849.2	4,879,458	6,484,519	75.2%	6,484,519	75.2%	1.009
<i>Projected</i>	2019 Q3-Q4	3,096.6	5,400,124	6,817,731	79.2%	6,817,731	79.2%	0.991
	2020	5,867.9	10,894,978	12,902,430	84.4%	13,006,128	83.8%	0.966
	2021	5,456.7	10,734,141	12,330,005	87.1%	12,591,768	85.2%	0.934
	2022	5,070.0	10,576,630	12,112,584	87.3%	12,368,317	85.5%	0.902
	2023	4,700.2	10,408,287	11,899,884	87.5%	12,149,725	85.7%	0.871
	2024	4,349.3	10,231,767	11,688,033	87.5%	11,932,253	85.7%	0.842
	2025	4,024.3	10,065,920	11,502,880	87.5%	11,741,729	85.7%	0.814
	2026	3,721.6	9,902,912	11,347,194	87.3%	11,581,062	85.5%	0.786
	2027	3,433.6	9,724,383	11,196,452	86.9%	11,425,260	85.1%	0.759
	2028	3,147.9	9,491,558	10,973,952	86.5%	11,196,854	84.8%	0.734
	2029	2,872.0	9,219,672	10,686,113	86.3%	10,902,259	84.6%	0.709
	2030	2,621.8	8,964,353	10,424,729	86.0%	10,634,083	84.3%	0.685
	2031	2,397.0	8,731,597	10,217,766	85.5%	10,421,070	83.8%	0.662
	2032	2,186.1	8,484,112	9,972,716	85.1%	10,169,891	83.4%	0.639
	2033	1,969.1	8,138,102	9,533,110	85.4%	9,721,745	83.7%	0.618
	2034	1,755.2	7,721,067	8,981,405	86.0%	9,159,738	84.3%	0.597
	2035	1,565.2	7,326,604	8,477,674	86.4%	8,646,254	84.7%	0.577
	2036	1,399.0	6,965,744	8,032,811	86.7%	8,192,512	85.0%	0.557
	2037	1,241.5	6,568,958	7,537,882	87.1%	7,688,357	85.4%	0.538
	2038	1,076.8	6,046,478	6,865,136	88.1%	7,003,522	86.3%	0.520
	2039	918.7	5,470,142	6,123,276	89.3%	6,247,924	87.6%	0.503
	2040	783.6	4,941,887	5,456,325	90.6%	5,568,445	88.7%	0.486
	2041	669.7	4,469,063	4,870,968	91.7%	4,971,969	89.9%	0.469
	2042	569.9	4,019,594	4,328,192	92.9%	4,419,087	91.0%	0.453
	2043	475.3	3,537,937	3,769,593	93.9%	3,849,541	91.9%	0.438
	2044	387.0	3,040,002	3,208,581	94.7%	3,276,860	92.8%	0.423
	2045	312.3	2,586,463	2,705,937	95.6%	2,763,838	93.6%	0.409
	2046	252.3	2,201,237	2,284,658	96.3%	2,333,733	94.3%	0.395
	2047	204.4	1,875,033	1,935,129	96.9%	1,976,821	94.9%	0.382
	2048	163.4	1,568,211	1,615,500	97.1%	1,650,594	95.0%	0.369
	2049	126.0	1,264,844	1,299,352	97.3%	1,328,170	95.2%	0.356
	Accumulated Value - Historical		407,508,413	569,840,548	71.5%	569,840,548	71.5%	
	Present Value - Future		147,325,227	169,589,978	86.9%	172,775,145	85.3%	
	Lifetime Total		554,833,640	739,430,527	75.0%	742,615,693	74.7%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 2010 Plan N - Disabled Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	0.0	0	0	0.0%	0	0.0%	1.363
	2011	0.0	0	0	0.0%	0	0.0%	1.317
	2012	0.0	0	0	0.0%	0	0.0%	1.272
	2013	13.3	41,508	23,710	175.1%	23,710	175.1%	1.229
	2014	103.0	206,116	182,950	112.7%	182,950	112.7%	1.188
	2015	224.3	504,398	400,100	126.1%	400,100	126.1%	1.148
	2016	360.6	754,305	663,232	113.7%	663,232	113.7%	1.109
	2017	462.3	1,093,455	969,365	112.8%	969,365	112.8%	1.071
2018	510.7	1,341,881	1,187,877	113.0%	1,187,877	113.0%	1.035	
	2019 Q1-Q2	257.8	745,986	651,330	114.5%	651,330	114.5%	1.009
<i>Projected</i>	2019 Q3-Q4	248.1	763,133	639,231	119.4%	639,208	119.4%	0.991
	2020	459.2	1,474,723	1,242,554	118.7%	1,273,022	115.8%	0.966
	2021	404.7	1,347,824	1,113,100	121.1%	1,231,971	109.4%	0.934
	2022	357.3	1,231,195	1,018,553	120.9%	1,130,168	108.9%	0.902
	2023	304.4	1,096,441	913,149	120.1%	1,013,346	108.2%	0.871
	2024	260.3	976,793	798,912	122.3%	885,962	110.3%	0.842
	2025	217.9	854,776	662,684	129.0%	732,764	116.7%	0.814
	2026	166.6	695,028	505,541	137.5%	556,623	124.9%	0.786
	2027	126.9	565,889	391,958	144.4%	429,947	131.6%	0.759
	2028	96.9	460,898	317,292	145.3%	347,419	132.7%	0.734
	2029	80.0	389,469	269,790	144.4%	294,751	132.1%	0.709
	2030	63.0	328,579	225,285	145.9%	245,716	133.7%	0.685
	2031	50.5	273,391	194,765	140.4%	212,487	128.7%	0.662
	2032	44.3	249,352	176,532	141.2%	192,468	129.6%	0.639
	2033	39.7	232,916	162,018	143.8%	176,467	132.0%	0.618
	2034	33.7	207,486	147,213	140.9%	160,259	129.5%	0.597
	2035	29.5	187,446	136,393	137.4%	148,322	126.4%	0.577
	2036	26.9	177,180	128,528	137.9%	139,512	127.0%	0.557
	2037	24.3	165,819	121,778	136.2%	132,044	125.6%	0.538
	2038	22.6	158,605	118,244	134.1%	128,183	123.7%	0.520
	2039	20.8	145,674	113,786	128.0%	123,331	118.1%	0.503
	2040	19.2	139,835	108,980	128.3%	117,987	118.5%	0.486
	2041	17.6	133,137	102,555	129.8%	110,874	120.1%	0.469
	2042	15.7	118,955	95,476	124.6%	103,154	115.3%	0.453
	2043	13.9	111,753	88,890	125.7%	96,013	116.4%	0.438
	2044	12.2	100,967	82,378	122.6%	88,971	113.5%	0.423
	2045	10.9	94,633	77,216	122.6%	83,403	113.5%	0.409
	2046	9.8	88,527	71,995	123.0%	77,739	113.9%	0.395
	2047	8.7	82,356	66,457	123.9%	71,741	114.8%	0.382
	2048	7.7	75,659	61,118	123.8%	65,990	114.7%	0.369
2049	6.7	69,032	56,129	123.0%	60,620	113.9%	0.356	
Accumulated Value - Historical			5,023,558	4,365,710	115.1%	4,365,710	115.1%	
Present Value - Future			10,332,210	8,183,212	126.3%	8,859,680	116.6%	
Lifetime Total			15,355,768	12,548,923	122.4%	13,225,391	116.1%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection
 Nationwide - 2010 Plan N - Age 65+ Only

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	0.0	0	0	0.0%	0	0.0%	1.363
	2011	0.0	0	0	0.0%	0	0.0%	1.317
	2012	0.0	0	0	0.0%	0	0.0%	1.272
	2013	267.6	190,947	365,883	52.2%	365,883	52.2%	1.229
	2014	2,066.4	1,647,737	2,841,985	58.0%	2,841,985	58.0%	1.188
	2015	4,655.8	3,873,158	6,412,462	60.4%	6,412,462	60.4%	1.148
	2016	7,200.6	6,404,015	10,208,964	62.7%	10,208,964	62.7%	1.109
	2017	9,945.7	9,563,495	14,760,254	64.8%	14,760,254	64.8%	1.071
	2018	12,090.1	12,031,101	18,689,117	64.4%	18,689,117	64.4%	1.035
	2019 Q1-Q2	6,544.9	6,947,005	10,413,274	66.7%	10,413,274	66.7%	1.009
<i>Projected</i>	2019 Q3-Q4	6,522.3	7,259,505	10,760,165	67.5%	10,760,165	67.5%	0.991
	2020	12,593.6	15,286,761	21,324,349	71.7%	21,880,866	69.9%	0.966
	2021	12,018.3	15,891,756	21,115,092	75.3%	22,585,499	70.4%	0.934
	2022	11,452.9	16,500,388	21,422,494	77.0%	22,917,874	72.0%	0.902
	2023	10,887.6	17,086,487	21,661,383	78.9%	23,171,077	73.7%	0.871
	2024	10,318.0	17,617,262	21,819,467	80.7%	23,337,975	75.5%	0.842
	2025	9,774.7	18,150,295	21,961,029	82.6%	23,487,350	77.3%	0.814
	2026	9,268.7	18,719,572	22,110,502	84.7%	23,645,684	79.2%	0.786
	2027	8,761.3	19,214,587	22,176,407	86.6%	23,714,686	81.0%	0.759
	2028	8,218.6	19,525,712	22,025,344	88.7%	23,551,661	82.9%	0.734
	2029	7,654.6	19,659,043	21,690,842	90.6%	23,192,423	84.8%	0.709
	2030	7,126.5	19,751,811	21,356,161	92.5%	22,833,391	86.5%	0.685
	2031	6,629.0	19,808,077	21,012,482	94.3%	22,464,660	88.2%	0.662
	2032	6,130.6	19,710,402	20,534,260	96.0%	21,952,413	89.8%	0.639
	2033	5,594.6	19,311,512	19,735,503	97.9%	21,097,750	91.5%	0.618
	2034	5,054.0	18,693,380	18,732,547	99.8%	20,025,075	93.3%	0.597
	2035	4,560.3	18,045,854	17,761,680	101.6%	18,986,930	95.0%	0.577
	2036	4,109.3	17,369,587	16,813,589	103.3%	17,973,353	96.6%	0.557
	2037	3,672.4	16,559,653	15,759,124	105.1%	16,846,306	98.3%	0.538
	2038	3,216.1	15,435,774	14,442,957	106.9%	15,439,544	100.0%	0.520
	2039	2,771.1	14,130,574	13,007,026	108.6%	13,904,708	101.6%	0.503
	2040	2,381.6	12,876,147	11,681,805	110.2%	12,488,242	103.1%	0.486
	2041	2,040.0	11,677,791	10,456,658	111.7%	11,178,827	104.5%	0.469
	2042	1,727.4	10,466,716	9,253,463	113.1%	9,892,945	105.8%	0.453
	2043	1,435.7	9,187,806	8,037,815	114.3%	8,593,665	106.9%	0.438
	2044	1,173.5	7,929,088	6,865,736	115.5%	7,340,855	108.0%	0.423
	2045	952.9	6,786,814	5,826,860	116.5%	6,230,397	108.9%	0.409
	2046	775.1	5,809,465	4,953,466	117.3%	5,296,832	109.7%	0.395
	2047	631.5	4,968,684	4,218,351	117.8%	4,511,021	110.1%	0.382
	2048	510.5	4,203,474	3,562,830	118.0%	3,810,272	110.3%	0.369
	2049	400.5	3,445,998	2,920,799	118.0%	3,123,906	110.3%	0.356
	Accumulated Value - Historical		43,440,355	68,160,465	63.7%	68,160,465	63.7%	
	Present Value - Future		293,799,416	327,858,468	89.6%	348,953,610	84.2%	
	Lifetime Total		337,239,771	396,018,933	85.2%	417,114,075	80.9%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 2010 Plan N - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2008*	0.0	0	0	0.0%	0	0.0%	1.460
	2009	0.0	0	0	0.0%	0	0.0%	1.411
	2010	0.0	0	0	0.0%	0	0.0%	1.363
	2011	0.0	0	0	0.0%	0	0.0%	1.317
	2012	0.0	0	0	0.0%	0	0.0%	1.272
	2013	280.9	232,456	389,593	59.7%	389,593	59.7%	1.229
	2014	2,169.4	1,853,853	3,024,935	61.3%	3,024,935	61.3%	1.188
	2015	4,880.2	4,377,557	6,812,562	64.3%	6,812,562	64.3%	1.148
	2016	7,561.2	7,158,320	10,872,196	65.8%	10,872,196	65.8%	1.109
	2017	10,408.0	10,656,949	15,729,618	67.8%	15,729,618	67.8%	1.071
	2018	12,600.7	13,372,982	19,876,994	67.3%	19,876,994	67.3%	1.035
	2019 Q1-Q2	6,802.8	7,692,991	11,064,604	69.5%	11,064,604	69.5%	1.009
<i>Projected</i>	2019 Q3-Q4	6,770.4	8,022,637	11,399,396	70.4%	11,399,373	70.4%	0.991
	2020	13,052.8	16,761,484	22,566,903	74.3%	23,153,888	72.4%	0.966
	2021	12,423.0	17,239,579	22,228,193	77.6%	23,817,470	72.4%	0.934
	2022	11,810.2	17,731,583	22,441,046	79.0%	24,048,042	73.7%	0.902
	2023	11,192.0	18,182,928	22,574,532	80.5%	24,184,423	75.2%	0.871
	2024	10,578.3	18,594,055	22,618,379	82.2%	24,223,937	76.8%	0.842
	2025	9,992.6	19,005,072	22,623,714	84.0%	24,220,114	78.5%	0.814
	2026	9,435.3	19,414,599	22,616,043	85.8%	24,202,307	80.2%	0.786
	2027	8,888.2	19,780,476	22,568,365	87.6%	24,144,633	81.9%	0.759
	2028	8,315.5	19,986,611	22,342,635	89.5%	23,899,080	83.6%	0.734
	2029	7,734.6	20,048,512	21,960,632	91.3%	23,487,175	85.4%	0.709
	2030	7,189.5	20,080,390	21,581,445	93.0%	23,079,107	87.0%	0.685
	2031	6,679.5	20,081,468	21,207,248	94.7%	22,677,147	88.6%	0.662
	2032	6,174.9	19,959,753	20,710,792	96.4%	22,144,881	90.1%	0.639
	2033	5,634.3	19,544,428	19,897,521	98.2%	21,274,218	91.9%	0.618
	2034	5,087.7	18,900,867	18,879,761	100.1%	20,185,334	93.6%	0.597
	2035	4,589.8	18,233,300	17,898,073	101.9%	19,135,253	95.3%	0.577
	2036	4,136.3	17,546,767	16,942,117	103.6%	18,112,866	96.9%	0.557
	2037	3,696.7	16,725,472	15,880,901	105.3%	16,978,350	98.5%	0.538
	2038	3,238.6	15,594,380	14,561,201	107.1%	15,567,726	100.2%	0.520
	2039	2,791.9	14,276,248	13,120,812	108.8%	14,028,039	101.8%	0.503
	2040	2,400.8	13,015,981	11,790,785	110.4%	12,606,229	103.3%	0.486
	2041	2,057.6	11,810,928	10,559,213	111.9%	11,289,702	104.6%	0.469
	2042	1,743.1	10,585,671	9,348,939	113.2%	9,996,100	105.9%	0.453
	2043	1,449.6	9,299,559	8,126,705	114.4%	8,689,678	107.0%	0.438
	2044	1,185.7	8,030,054	6,948,115	115.6%	7,429,827	108.1%	0.423
	2045	963.9	6,881,447	5,904,076	116.6%	6,313,799	109.0%	0.409
	2046	784.9	5,897,992	5,025,461	117.4%	5,374,571	109.7%	0.395
	2047	640.2	5,051,041	4,284,808	117.9%	4,582,762	110.2%	0.382
	2048	518.1	4,279,133	3,623,948	118.1%	3,876,262	110.4%	0.369
	2049	407.3	3,515,031	2,976,928	118.1%	3,184,526	110.4%	0.356
	Accumulated Value - Historical		48,463,913	72,526,175	66.8%	72,526,175	66.8%	
	Present Value - Future		304,131,626	336,041,680	90.5%	357,813,290	85.0%	
	Lifetime Total		352,595,539	408,567,856	86.3%	430,339,466	81.9%	

* Premium and claims adjusted to 2008 dollars to preserve accuracy of historical accumulated value.

Exhibit 5 - Projected Durational Loss Ratios

Rhode Island - 2010 Plans

<u>Duration</u>	<u>Current Rates</u>				<u>Proposed Rates</u>			
	<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>	<u>Plan A</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan N</u>
1	77.7%	70.0%	73.2%	63.0%	77.7%	70.0%	75.5%	63.0%
2	76.4%	74.5%	72.9%	63.8%	76.4%	74.5%	75.2%	63.8%
3	74.7%	73.7%	72.5%	64.2%	74.7%	73.7%	74.8%	64.2%
4	73.2%	73.1%	72.3%	64.8%	73.2%	73.1%	74.5%	64.8%
5	72.0%	72.7%	72.1%	65.4%	72.0%	72.7%	74.4%	65.4%
6	70.9%	72.5%	72.0%	66.2%	70.9%	72.5%	74.3%	66.2%
7	70.0%	72.4%	72.0%	67.0%	70.0%	72.4%	74.2%	67.0%
8	69.3%	72.5%	72.1%	67.9%	69.3%	72.5%	74.3%	67.9%
9	68.8%	72.7%	72.1%	68.9%	68.8%	72.7%	74.4%	68.9%
10	68.5%	73.1%	72.2%	70.0%	68.5%	73.1%	74.5%	70.0%
11	68.4%	73.5%	72.3%	71.0%	68.4%	73.5%	74.5%	71.0%
12	68.3%	74.0%	72.3%	72.1%	68.3%	74.0%	74.6%	72.1%
13	68.2%	74.5%	72.4%	73.2%	68.2%	74.5%	74.6%	73.2%
14	68.1%	75.0%	72.4%	74.3%	68.1%	75.0%	74.7%	74.3%
15	68.0%	75.6%	72.5%	75.3%	68.0%	75.6%	74.7%	75.3%
16	68.0%	76.3%	72.4%	76.5%	68.0%	76.3%	74.6%	76.5%
17	68.1%	77.2%	72.2%	77.8%	68.1%	77.2%	74.5%	77.8%
18	68.1%	78.0%	72.1%	78.9%	68.1%	78.0%	74.3%	78.9%
19	68.1%	78.9%	72.0%	80.1%	68.1%	78.9%	74.2%	80.1%
20	68.0%	79.8%	72.0%	81.2%	68.0%	79.8%	74.2%	81.2%
21	68.1%	81.0%	72.7%	82.6%	68.1%	81.0%	74.9%	82.6%
22	68.4%	82.4%	74.1%	84.4%	68.4%	82.4%	76.4%	84.4%
23	68.6%	83.7%	75.4%	86.0%	68.6%	83.7%	77.8%	86.0%
24	68.6%	84.9%	76.6%	87.5%	68.6%	84.9%	79.0%	87.5%
25	68.6%	86.1%	77.8%	88.9%	68.6%	86.1%	80.2%	88.9%
26	68.6%	87.1%	78.9%	90.2%	68.6%	87.1%	81.3%	90.2%
27	68.5%	88.0%	79.9%	91.4%	68.5%	88.0%	82.3%	91.4%
28	68.5%	88.8%	80.7%	92.5%	68.5%	88.8%	83.2%	92.5%
29	68.5%	89.4%	81.4%	93.4%	68.5%	89.4%	83.9%	93.4%
30	68.5%	89.8%	82.0%	94.1%	68.5%	89.8%	84.5%	94.1%

USAA Life Insurance Company – Consumer Narrative

2020 Standardized Medicare Supplement Rate Revision and Annual Loss Ratio Filing

Medicare Supplement Rates Changing in 2020

USAA Life Insurance Company routinely monitors the experience of its Medicare Supplement business to ensure it will be able to honor its commitment to pay claims. Factors impacting premium rates include:

- Actual claims experience.
- Increased Medicare deductibles and copayments.
- People living longer, requiring more and advanced health services.
- Increased health care costs in general.

Based on the actual and projected Medicare Supplement experience, a premium decrease for Plan G is requested to bring projected lifetime claims, relative to projected lifetime premiums, closer to USAA's current target relationships. No premium change is requested at this time for Plans A, D, F, and N.

Therefore, the company is requesting a 3.0% decrease for Plan G, and no changes for Plans A, D, F, and N. The overall requested premium change is -0.1%. The proposed premium changes by plan and form are shown in the table below.

This proposal has been filed with and will be reviewed by the Office of the Health Insurance Commissioner. This filing complies with the laws and regulations of the State of Rhode Island and will not be implemented until approved by the Office of the Health Insurance Commissioner.

Plan Letter	Form Number(s)	Rate Increase
A	LIM19799-A 1-92; MSM91984ST 06-10	0.0%
D	LIM19799-D 1-92	0.0%
F	LIM19799-F 1-92; MSM91985ST 06-10	0.0%
G	LIM19799-G 1-92 MSM99189RI 11-18	-3.0%
N	MSM97660RI 08-12	0.0%



9800 Fredericksburg Road
San Antonio, Texas 78288

January 1, 2019

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

To Whom It May Concern:

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

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

State Filings Department
Perr&Knight, Inc.
401 Wilshire Blvd., Suite 300
Santa Monica, CA 90401
Phone: (888) 201-5123
Fax: (310) 230-1061

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

Sincerely,

A handwritten signature in black ink, appearing to read "Debbie Patteson".

Debbie Patteson, Assistant Vice President
USAA Insurance Compliance
9800 Fredericksburg Road
San Antonio, TX 78288

Phone: (210) 355-0696
Fax: (210) 498-0083