

State: Rhode Island **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Mutual of Omaha Std and Mod Med Supp
Project Name/Number: 2021 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2021

Filing at a Glance

Company: Mutual of Omaha Insurance Company
 Product Name: Mutual of Omaha Std and Mod Med Supp
 State: Rhode Island
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
 Sub-TOI: MS08I.012 Multi-Plan 2010
 Filing Type: Rate
 Date Submitted: 04/26/2021
 SERFF Tr Num: MUTA-132815384
 SERFF Status: Assigned
 State Tr Num:
 State Status: Open-Pending Actuary Review
 Co Tr Num: TJ PLUHACEK
 Effective: 07/01/2021
 Date Requested:
 Author(s): T.J. Pluhacek
 Reviewer(s): John Garrett (primary), Charles DeWeese, Bela Gorman, Alyssa Metivier, Victor Woods, Courtney Miner, Jennifer Smagula
 Disposition Date:
 Disposition Status:
 Effective Date:
 State Filing Description:

State: Rhode Island **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
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General Information

Project Name: 2021 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing	Status of Filing in Domicile: Authorized
Project Number: MoO RI2021	Date Approved in Domicile: 04/06/2021
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 3.9%	Filing Status Changed: 04/27/2021
	State Status Changed: 04/27/2021
Deemer Date:	Created By: T.J. Pluhacek
Submitted By: T.J. Pluhacek	Corresponding Filing Tracking Number: MUTM-126347044

Filing Description:
 2021 Modernized and Standardized Pooled Medicare Supplement Annual Loss Ratio and Rate Adjustment Filing

Company and Contact

Filing Contact Information

Tyler Pluhacek,	tj.pluhacek@mutualofomaha.com
3300 Mutual of Omaha Plaza	402-351-1886 [Phone]
Omaha, NE 68175	

Filing Company Information

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

State: Rhode Island **Filing Company:** Mutual of Omaha Insurance Company
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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

MUTA-132815384

State Tracking #:

Company Tracking #:

TJ PLUHACEK

State:

Rhode Island

Filing Company:

Mutual of Omaha Insurance Company

TOI/Sub-TOI:

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

Product Name:

Mutual of Omaha Std and Mod Med Supp

Project Name/Number:

2021 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2021

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Neutral

Overall Percentage of Last Rate Revision:

4.700%

Effective Date of Last Rate Revision:

07/01/2020

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

MUTA-132333669

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Mutual of Omaha Insurance Company	3.900%	3.900%	\$35,819	480	\$1,410,435	8.000%	0.000%

SERFF Tracking #:

MUTA-132815384

State Tracking #:

Company Tracking #:

TJ PLUHACEK

State:

Rhode Island

Filing Company:

Mutual of Omaha Insurance Company

TOI/Sub-TOI:

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

Product Name:

Mutual of Omaha Std and Mod Med Supp

Project Name/Number:

2021 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2021

Rate/Rule Schedule

State: Rhode Island

Filing Company:

Mutual of Omaha Insurance Company

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

Product Name: Mutual of Omaha Std and Mod Med Supp

Project Name/Number: 2021 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2021

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PROPOSED RATES MODERNIZED AND STANDARDIZED	MM20, MM22, MM23, MM24, MM25, MM34, MM36, MM35, M181, M182, M278, M183	Revised	Previous State Filing Number: MUTA-132333669 Percent Rate Change Request: 3.9	RI 2021 Proposed Base Rates.pdf, RI 2021 Rate Schedule Summary.pdf, Area Factors - MoO Mod.pdf, Area Factors - MoO Std.pdf,
2		MODERNIZED AND STANDARDIZED PLAN A	MM20, M181	Revised	Previous State Filing Number: MUTA-132333669 Percent Rate Change Request:	
3		MODERNIZED AND STANDARDIZED PLAN C	MM22, M182	Revised	Previous State Filing Number: MUTA-132333669 Percent Rate Change Request:	
4		MODERNIZED AND STANDARDIZED PLAN D	MM23, M278	Revised	Previous State Filing Number: MUTA-132333669 Percent Rate Change Request: 8	
5		MODERNIZED AND STANDARDIZED PLAN F	MM24, M183	Revised	Previous State Filing Number: MUTA-132333669 Percent Rate Change Request: 8	
6		MODERNIZED PLAN High F	MM34	Revised	Previous State Filing Number: MUTA-132333669 Percent Rate Change Request: 5.5	
7		MODERNIZED PLAN G	MM25	Revised	Previous State Filing Number: MUTA-132333669 Percent Rate Change Request: 2	
8		MODERNIZED PLAN N	MM35	Revised	Previous State Filing Number: MUTA-132333669 Percent Rate Change Request: 8	
9		MODERNIZED PLAN High G	MM36	Revised	Previous State Filing Number: MUTM-131853839 Percent Rate Change Request: 5.5	

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

PROPOSED RATES

UNISEX

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

PRE-1999 RATE STRUCTURE

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

1999-2004 RATE STRUCTURE

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

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

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

PROPOSED RATES

MALE TOBACCO USER

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

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

MALE TOBACCO USER

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

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

UNISEX

ATTAINED AGE	
Thru 64	631.84
65	268.60
66	268.60
67	280.20
68	292.62
69	305.53
70	318.55
71	331.40
72	344.35
73	357.28
74	363.83
75	370.53
76	377.03
77	383.48
78	390.13
79	397.28
80 & Over	426.62

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

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

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

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

PROPOSED RATES

MALE TOBACCO USER

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

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

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

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	758.72
65	322.60
66	322.60
67	336.45
68	351.41
69	366.88
70	382.53
71	397.98
72	413.54
73	429.02
74	436.91
75	444.94
76	452.76
77	460.51
78	468.42
79	477.07
80	512.28
81	512.28
82	512.28
83	512.28
84	512.28
85	512.28
86	512.28
87	512.28
88	512.28
89	512.28
90	512.28
91	512.28
92	512.28
93	512.28
94	512.28
95	512.28
96	512.28
97	512.28
98	512.28
99 & Over	512.28

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	702.50
65	298.69
66	298.69
67	311.52
68	325.38
69	339.71
70	354.17
71	368.49
72	382.88
73	397.21
74	404.54
75	411.97
76	419.21
77	426.37
78	433.72
79	441.71
80	474.31
81	474.31
82	474.31
83	474.31
84	474.31
85	474.31
86	474.31
87	474.31
88	474.31
89	474.31
90	474.31
91	474.31
92	474.31
93	474.31
94	474.31
95	474.31
96	474.31
97	474.31
98	474.31
99 & Over	474.31

TITLE VII RATE STRUCTURE

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

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

PROPOSED RATES

UNISEX

ATTAINED AGE	
Thru 64	755.59
65	321.32
66	321.32
67	335.02
68	349.93
69	365.42
70	380.86
71	396.28
72	411.80
73	427.40
74	435.14
75	443.06
76	450.81
77	458.70
78	466.50
79	475.06
80 & Over	510.18

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	755.59
65	321.32
66	321.32
67	335.02
68	349.93
69	365.42
70	380.86
71	396.28
72	411.80
73	427.40
74	435.14
75	443.06
76	450.81
77	458.70
78	466.50
79	475.06
80 & Over	510.18

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

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

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

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	817.55
65	347.64
66	347.64
67	362.50
68	378.62
69	395.36
70	412.10
71	428.77
72	445.56
73	462.41
74	470.83
75	479.41
76	487.79
77	496.30
78	504.75
79	513.99
80 & Over	552.02

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	756.97
65	321.89
66	321.89
67	335.62
68	350.58
69	366.09
70	381.55
71	397.00
72	412.54
73	428.17
74	435.93
75	443.87
76	451.62
77	459.53
78	467.34
79	475.91
80 & Over	511.13

TITLE VII RATE STRUCTURE

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

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM23 – RHODE ISLAND
PLAN D

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	817.55
65	347.64
66	347.64
67	362.50
68	378.62
69	395.36
70	412.10
71	428.77
72	445.56
73	462.41
74	470.83
75	479.41
76	487.79
77	496.30
78	504.75
79	513.99
80	552.02
81	552.02
82	552.02
83	552.02
84	552.02
85	552.02
86	552.02
87	552.02
88	552.02
89	552.02
90	552.02
91	552.02
92	552.02
93	552.02
94	552.02
95	552.02
96	552.02
97	552.02
98	552.02
99 & Over	552.02

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM23 – RHODE ISLAND
PLAN D

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	756.97
65	321.89
66	321.89
67	335.62
68	350.58
69	366.09
70	381.55
71	397.00
72	412.54
73	428.17
74	435.93
75	443.87
76	451.62
77	459.53
78	467.34
79	475.91
80	511.13
81	511.13
82	511.13
83	511.13
84	511.13
85	511.13
86	511.13
87	511.13
88	511.13
89	511.13
90	511.13
91	511.13
92	511.13
93	511.13
94	511.13
95	511.13
96	511.13
97	511.13
98	511.13
99 & Over	511.13

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

UNISEX

ATTAINED AGE	
Thru 64	627.38
65	266.76
66	266.76
67	278.20
68	290.55
69	303.42
70	316.26
71	329.07
72	341.96
73	354.80
74	361.32
75	367.86
76	374.32
77	380.86
78	387.32
79	394.44
80 & Over	423.61

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	693.26
65	294.78
66	294.78
67	307.41
68	321.04
69	335.28
70	349.49
71	363.58
72	377.83
73	392.07
74	399.25
75	406.46
76	413.63
77	420.87
78	427.98
79	435.84
80 & Over	468.06

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

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

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

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	750.10
65	318.95
66	318.95
67	332.63
68	347.37
69	362.78
70	378.13
71	393.41
72	408.82
73	424.23
74	431.99
75	439.81
76	447.55
77	455.36
78	463.09
79	471.59
80 & Over	506.47

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	694.52
65	295.30
66	295.30
67	307.98
68	321.62
69	335.88
70	350.13
71	364.25
72	378.53
73	392.80
74	399.97
75	407.20
76	414.39
77	421.61
78	428.79
79	436.67
80 & Over	468.93

TITLE VII RATE STRUCTURE

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

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM24 – RHODE ISLAND
PLAN F

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	750.10
65	318.95
66	318.95
67	332.63
68	347.37
69	362.78
70	378.13
71	393.41
72	408.82
73	424.23
74	431.99
75	439.81
76	447.55
77	455.36
78	463.09
79	471.59
80	506.47
81	506.47
82	506.47
83	506.47
84	506.47
85	506.47
86	506.47
87	506.47
88	506.47
89	506.47
90	506.47
91	506.47
92	506.47
93	506.47
94	506.47
95	506.47
96	506.47
97	506.47
98	506.47
99 & Over	506.47

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM24 – RHODE ISLAND
PLAN F

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	694.52
65	295.30
66	295.30
67	307.98
68	321.62
69	335.88
70	350.13
71	364.25
72	378.53
73	392.80
74	399.97
75	407.20
76	414.39
77	421.61
78	428.79
79	436.67
80	468.93
81	468.93
82	468.93
83	468.93
84	468.93
85	468.93
86	468.93
87	468.93
88	468.93
89	468.93
90	468.93
91	468.93
92	468.93
93	468.93
94	468.93
95	468.93
96	468.93
97	468.93
98	468.93
99 & Over	468.93

TITLE VII RATE STRUCTURE

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

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM34 – RHODE ISLAND
PLAN HIGH DEDUCTIBLE F

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	151.92
65	64.61
66	64.61
67	64.61
68	66.70
69	68.74
70	70.78
71	72.82
72	74.79
73	77.02
74	79.10
75	81.28
76	83.37
77	85.48
78	87.70
79	89.92
80	92.08
81	94.24
82	96.40
83	98.75
84	101.04
85	103.07
86	105.16
87	107.27
88	109.49
89	111.65
90	113.75
91	115.86
92	117.95
93	120.05
94	122.03
95	124.07
96	126.04
97	127.96
98	129.87
99 & Over	131.79

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM34 – RHODE ISLAND
PLAN HIGH DEDUCTIBLE F

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	140.66
65	59.82
66	59.82
67	59.82
68	61.75
69	63.66
70	65.54
71	67.43
72	69.26
73	71.32
74	73.25
75	75.25
76	77.19
77	79.14
78	81.20
79	83.26
80	85.25
81	87.25
82	89.25
83	91.44
84	93.55
85	95.44
86	97.37
87	99.32
88	101.37
89	103.38
90	105.32
91	107.27
92	109.21
93	111.14
94	112.98
95	114.87
96	116.70
97	118.48
98	120.24
99 & Over	122.03

TITLE VII RATE STRUCTURE

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

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

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

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	519.20
65	220.77
66	220.77
67	220.77
68	231.32
69	240.06
70	250.60
71	259.37
72	269.89
73	278.65
74	289.18
75	297.97
76	308.51
77	319.01
78	329.54
79	340.06
80	350.59
81	361.14
82	371.65
83	382.18
84	392.71
85	400.55
86	408.55
87	416.72
88	425.06
89	433.57
90	442.23
91	448.87
92	455.60
93	462.44
94	469.38
95	476.42
96	483.58
97	490.83
98	498.18
99 & Over	505.67

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

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

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	480.73
65	204.41
66	204.41
67	204.41
68	214.16
69	222.27
70	232.03
71	240.16
72	249.90
73	258.01
74	267.75
75	275.89
76	285.64
77	295.37
78	305.12
79	314.85
80	324.60
81	334.39
82	344.12
83	353.88
84	363.61
85	370.86
86	378.29
87	385.84
88	393.57
89	401.44
90	409.46
91	415.60
92	421.84
93	428.18
94	434.60
95	441.12
96	447.75
97	454.46
98	461.26
99 & Over	468.20

TITLE VII RATE STRUCTURE

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

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM36 – RHODE ISLAND
PLAN HIGH DEDUCTIBLE G

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
65	60.69
66	60.69
67	60.69
68	62.67
69	64.60
70	66.52
71	68.44
72	70.31
73	72.40
74	74.38
75	76.42
76	78.40
77	80.38
78	82.48
79	84.58
80	86.62
81	88.65
82	90.69
83	92.90
84	95.07
85	96.99
86	98.96
87	100.94
88	103.04
89	105.08
90	107.06
91	109.04
92	111.02
93	113.00
94	114.87
95	116.79
96	118.66
97	120.46
98	122.26
99 & Over	124.08

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM36 – RHODE ISLAND
PLAN HIGH DEDUCTIBLE G

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
65	56.48
66	56.48
67	56.48
68	58.32
69	60.11
70	61.90
71	63.69
72	65.43
73	67.38
74	69.22
75	71.12
76	72.95
77	74.80
78	76.75
79	78.71
80	80.60
81	82.50
82	84.40
83	86.46
84	88.47
85	90.26
86	92.09
87	93.94
88	95.89
89	97.78
90	99.63
91	101.47
92	103.31
93	105.16
94	106.89
95	108.69
96	110.42
97	112.10
98	113.77
99 & Over	115.47

TITLE VII RATE STRUCTURE

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

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM35 – RHODE ISLAND
PLAN N

PROPOSED RATES

MALE TOBACCO USER

ATTAINED AGE	
Thru 64	415.67
65	176.74
66	176.74
67	176.74
68	182.15
69	188.10
70	194.07
71	200.55
72	207.04
73	214.09
74	221.12
75	228.70
76	236.27
77	244.39
78	252.49
79	261.15
80	269.82
81	279.02
82	288.21
83	297.95
84	307.70
85	318.52
86	329.89
87	341.80
88	353.70
89	366.13
90	378.59
91	391.58
92	404.57
93	418.09
94	431.62
95	445.15
96	459.22
97	473.30
98	487.36
99 & Over	501.97

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

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

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

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM35 – RHODE ISLAND
PLAN N

PROPOSED RATES

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	384.87
65	163.65
66	163.65
67	163.65
68	168.65
69	174.18
70	179.69
71	185.68
72	191.70
73	198.22
74	204.74
75	211.76
76	218.78
77	226.27
78	233.78
79	241.80
80	249.83
81	258.35
82	266.85
83	275.88
84	284.89
85	294.93
86	305.45
87	316.47
88	327.49
89	339.00
90	350.54
91	362.56
92	374.59
93	387.10
94	399.64
95	412.16
96	425.19
97	438.22
98	451.26
99 & Over	464.77

TITLE VII RATE STRUCTURE

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

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

SUMMARY OF RATE SCHEDULES

STATE: RHODE ISLAND

<u>FORM</u>	<u>PLAN</u>	<u>DATE APPROVED</u>	<u>PROPOSED RATE SCHEDULE</u>		
M181	A	09/03/1992	M181	RI BASE RATE	06/03/2020 0020
M181	A	09/03/1992	M181N	RI BASE RATE	06/03/2020 0020
M181	A	09/03/1992	M181P	RI BASE RATE	06/03/2020 0017
M181	A	04/27/2009	M181U	RI BASE RATE	06/03/2020 0013
M182	C	09/03/1992	M182	RI BASE RATE	06/03/2020 0020
M182	C	09/03/1992	M182N	RI BASE RATE	06/03/2020 0020
M182	C	09/03/1992	M182P	RI BASE RATE	06/03/2020 0017
M182	C	04/27/2009	M182U	RI BASE RATE	06/03/2020 0013
M278	D	02/20/1997	M278	RI BASE RATE	06/03/2020 0020
M278	D	02/20/1997	M278N	RI BASE RATE	06/03/2020 0020
M278	D	02/20/1997	M278P	RI BASE RATE	06/03/2020 0017
M278	D	04/27/2009	M278U	RI BASE RATE	06/03/2020 0013
M183	F	09/03/1992	M183	RI BASE RATE	06/03/2020 0020
M183	F	09/03/1992	M183N	RI BASE RATE	06/03/2020 0020
M183	F	09/03/1992	M183P	RI BASE RATE	06/03/2020 0017
M183	F	04/27/2009	M183U	RI BASE RATE	06/03/2020 0013
MM20	A	10/28/2009	MM20	RI BASE RATE	06/03/2020 0013
MM20	A	10/28/2009	MM20U	RI BASE RATE	06/03/2020 0013
MM22	C	10/28/2009	MM20	RI BASE RATE	06/03/2020 0013
MM20	C	10/28/2009	MM22U	RI BASE RATE	06/03/2020 0013
MM23	D	10/28/2009	MM23	RI BASE RATE	06/03/2020 0013
MM23	D	10/28/2009	MM23U	RI BASE RATE	06/03/2020 0013
MM24	F	10/28/2009	MM24	RI BASE RATE	06/03/2020 0013
MM24	F	10/28/2009	MM24U	RI BASE RATE	06/03/2020 0013
MM34	High F	02/14/2017	MM34	RI BASE RATE	06/03/2020 0006
MM34	High F	02/14/2017	MM34U	RI BASE RATE	06/03/2020 0006
MM25	G	02/14/2017	MM25	RI BASE RATE	06/03/2020 0006
MM25	G	02/14/2017	MM25U	RI BASE RATE	06/03/2020 0006
MM36	High G	04/08/2019	MM36	RI BASE RATE	06/03/2020 0003
MM36	High G	04/08/2019	MM36U	RI BASE RATE	06/03/2020 0003
MM35	N	02/14/2017	MM35	RI BASE RATE	06/03/2020 0006
MM35	N	02/14/2017	MM35U	RI BASE RATE	06/03/2020 0006

NB MOO 2010											
MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Alabama	350	BO	0.98	Arizona	85351	SS	0.86	Arkansas	72016	SS	0.86
Alabama	351	BO	0.98	Arizona	85352	BA	0.79	Arkansas	72017	SS	0.86
Alabama	352	BO	0.98	Arizona	85353	SS	0.86	Arkansas	72018	SS	0.86
Alabama	354	BF	0.87	Arizona	85354	SS	0.86	Arkansas	72019	SS	0.86
Alabama	355	BO	0.98	Arizona	85355	SS	0.86	Arkansas	72020	SS	0.86
Alabama	356	BF	0.87	Arizona	85356	BA	0.79	Arkansas	72021	SS	0.86
Alabama	357	BF	0.87	Arizona	85357	BA	0.79	Arkansas	72022	SS	0.86
Alabama	358	BF	0.87	Arizona	85358	SS	0.86	Arkansas	72023	SS	0.86
Alabama	359	BF	0.87	Arizona	85359	BA	0.79	Arkansas	72024	SS	0.86
Alabama	360	BF	0.87	Arizona	85360	BA	0.79	Arkansas	72025	SS	0.86
Alabama	361	BF	0.87	Arizona	85361	SS	0.86	Arkansas	72026	SS	0.86
Alabama	362	BF	0.87	Arizona	85362	BA	0.79	Arkansas	72027	SS	0.86
Alabama	363	BF	0.87	Arizona	85363	SS	0.86	Arkansas	72028	SS	0.86
Alabama	364	BF	0.87	Arizona	85364	BA	0.79	Arkansas	72029	SS	0.86
Alabama	365	BF	0.87	Arizona	85365	BA	0.79	Arkansas	72030	SS	0.86
Alabama	366	BF	0.87	Arizona	85366	BA	0.79	Arkansas	72031	SS	0.86
Alabama	367	BF	0.87	Arizona	85367	BA	0.79	Arkansas	72032	SS	0.86
Alabama	368	BF	0.87	Arizona	85369	BA	0.79	Arkansas	72033	SS	0.86
Alabama	369	BF	0.87	Arizona	85371	BA	0.79	Arkansas	72034	SS	0.86
Alaska	995	F	1.00	Arizona	85372	SS	0.86	Arkansas	72035	SS	0.86
Alaska	996	F	1.00	Arizona	85373	SS	0.86	Arkansas	72036	SS	0.86
Alaska	997	F	1.00	Arizona	85374	SS	0.86	Arkansas	72037	SS	0.86
Alaska	998	F	1.00	Arizona	85375	SS	0.86	Arkansas	72038	SS	0.86
Alaska	999	F	1.00	Arizona	85376	SS	0.86	Arkansas	72039	SS	0.86
Arizona	850	SS	0.86	Arizona	85377	SS	0.86	Arkansas	72040	SS	0.86
Arizona	851	SS	0.86	Arizona	85378	SS	0.86	Arkansas	72041	SS	0.86
Arizona	852	SS	0.86	Arizona	85379	SS	0.86	Arkansas	72042	SS	0.86
Arizona	85301	SS	0.86	Arizona	85380	SS	0.86	Arkansas	72043	SS	0.86
Arizona	85302	SS	0.86	Arizona	85381	SS	0.86	Arkansas	72044	SS	0.86
Arizona	85303	SS	0.86	Arizona	85382	SS	0.86	Arkansas	72045	SS	0.86
Arizona	85304	SS	0.86	Arizona	85383	SS	0.86	Arkansas	72046	SS	0.86
Arizona	85305	SS	0.86	Arizona	85385	SS	0.86	Arkansas	72047	SS	0.86
Arizona	85306	SS	0.86	Arizona	85387	SS	0.86	Arkansas	72048	SS	0.86
Arizona	85307	SS	0.86	Arizona	85388	SS	0.86	Arkansas	72051	SS	0.86
Arizona	85308	SS	0.86	Arizona	85390	SS	0.86	Arkansas	72052	SS	0.86
Arizona	85309	SS	0.86	Arizona	85392	SS	0.86	Arkansas	72053	BO	0.98
Arizona	85310	SS	0.86	Arizona	85395	SS	0.86	Arkansas	72055	SS	0.86
Arizona	85311	SS	0.86	Arizona	85396	SS	0.86	Arkansas	72057	SS	0.86
Arizona	85312	SS	0.86	Arizona	855	BA	0.79	Arkansas	72058	SS	0.86
Arizona	85313	SS	0.86	Arizona	856	BA	0.79	Arkansas	72059	SS	0.86
Arizona	85318	SS	0.86	Arizona	857	SS	0.86	Arkansas	72060	SS	0.86
Arizona	85320	BA	0.79	Arizona	859	BA	0.79	Arkansas	72061	SS	0.86
Arizona	85321	BA	0.79	Arizona	860	BA	0.79	Arkansas	72063	SS	0.86
Arizona	85322	BA	0.79	Arizona	863	BA	0.79	Arkansas	72064	SS	0.86
Arizona	85323	SS	0.86	Arizona	864	BA	0.79	Arkansas	72065	BO	0.98
Arizona	85324	SS	0.86	Arizona	865	BA	0.79	Arkansas	72066	SS	0.86
Arizona	85325	BA	0.79	Arkansas	716	RR	0.82	Arkansas	72067	SS	0.86
Arizona	85326	SS	0.86	Arkansas	717	RR	0.82	Arkansas	72068	SS	0.86
Arizona	85327	SS	0.86	Arkansas	718	RR	0.82	Arkansas	72069	SS	0.86
Arizona	85328	BA	0.79	Arkansas	719	RR	0.82	Arkansas	72070	SS	0.86
Arizona	85329	SS	0.86	Arkansas	722	BO	0.98	Arkansas	72071	SS	0.86
Arizona	85331	SS	0.86	Arkansas	723	RR	0.82	Arkansas	72072	SS	0.86
Arizona	85332	BA	0.79	Arkansas	724	RR	0.82	Arkansas	72073	SS	0.86
Arizona	85333	BA	0.79	Arkansas	725	RR	0.82	Arkansas	72074	SS	0.86
Arizona	85334	BA	0.79	Arkansas	726	RR	0.82	Arkansas	72075	SS	0.86
Arizona	85335	SS	0.86	Arkansas	727	RR	0.82	Arkansas	72076	BO	0.98
Arizona	85336	BA	0.79	Arkansas	728	RR	0.82	Arkansas	72078	BO	0.98
Arizona	85337	BA	0.79	Arkansas	729	RR	0.82	Arkansas	72079	SS	0.86
Arizona	85338	SS	0.86	Arkansas	72001	SS	0.86	Arkansas	72080	SS	0.86
Arizona	85339	SS	0.86	Arkansas	72002	BO	0.98	Arkansas	72081	SS	0.86
Arizona	85340	SS	0.86	Arkansas	72003	SS	0.86	Arkansas	72082	SS	0.86
Arizona	85341	BA	0.79	Arkansas	72004	SS	0.86	Arkansas	72083	SS	0.86
Arizona	85342	SS	0.86	Arkansas	72005	SS	0.86	Arkansas	72084	SS	0.86
Arizona	85343	BA	0.79	Arkansas	72006	SS	0.86	Arkansas	72085	SS	0.86
Arizona	85344	BA	0.79	Arkansas	72007	SS	0.86	Arkansas	72086	SS	0.86
Arizona	85345	SS	0.86	Arkansas	72010	SS	0.86	Arkansas	72087	SS	0.86
Arizona	85346	BA	0.79	Arkansas	72011	SS	0.86	Arkansas	72088	SS	0.86
Arizona	85347	BA	0.79	Arkansas	72012	SS	0.86	Arkansas	72089	SS	0.86
Arizona	85348	BA	0.79	Arkansas	72013	SS	0.86	Arkansas	72099	BO	0.98
Arizona	85349	BA	0.79	Arkansas	72014	SS	0.86	Arkansas	72101	SS	0.86
Arizona	85350	BA	0.79	Arkansas	72015	SS	0.86	Arkansas	72102	SS	0.86

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Cod	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Arkansas	72103	BO	0.98	California	903	CD	1.16	California	93523	CD	1.16
Arkansas	72104	SS	0.86	California	904	CD	1.16	California	93524	CD	1.16
Arkansas	72105	SS	0.86	California	905	CD	1.16	California	93526	C	0.85
Arkansas	72106	SS	0.86	California	906	CD	1.16	California	93527	C	0.85
Arkansas	72107	SS	0.86	California	907	CD	1.16	California	93528	CD	1.16
Arkansas	72108	SS	0.86	California	908	CD	1.16	California	93529	C	0.85
Arkansas	72110	SS	0.86	California	909	CD	1.16	California	93530	CD	1.16
Arkansas	72111	SS	0.86	California	910	CD	1.16	California	93531	CD	1.16
Arkansas	72112	SS	0.86	California	911	CD	1.16	California	93532	CD	1.16
Arkansas	72113	BO	0.98	California	912	CD	1.16	California	93534	CD	1.16
Arkansas	72114	BO	0.98	California	913	CD	1.16	California	93535	CD	1.16
Arkansas	72115	BO	0.98	California	914	CD	1.16	California	93536	CD	1.16
Arkansas	72116	BO	0.98	California	915	CD	1.16	California	93539	CD	1.16
Arkansas	72117	BO	0.98	California	916	CD	1.16	California	93541	C	0.85
Arkansas	72118	BO	0.98	California	917	CD	1.16	California	93542	CD	1.16
Arkansas	72119	BO	0.98	California	918	CD	1.16	California	93543	CD	1.16
Arkansas	72120	BO	0.98	California	919	BL	0.94	California	93544	CD	1.16
Arkansas	72121	SS	0.86	California	920	BL	0.94	California	93545	C	0.85
Arkansas	72122	SS	0.86	California	921	BL	0.94	California	93546	CD	1.16
Arkansas	72123	SS	0.86	California	922	BL	0.94	California	93549	CD	1.16
Arkansas	72124	BO	0.98	California	923	BL	0.94	California	93550	CD	1.16
Arkansas	72125	SS	0.86	California	924	BL	0.94	California	93551	CD	1.16
Arkansas	72126	SS	0.86	California	925	BL	0.94	California	93552	CD	1.16
Arkansas	72127	SS	0.86	California	926	CG	1.19	California	93553	CD	1.16
Arkansas	72128	SS	0.86	California	927	CG	1.19	California	93554	CD	1.16
Arkansas	72129	SS	0.86	California	928	CG	1.19	California	93555	C	0.85
Arkansas	72130	SS	0.86	California	930	BL	0.94	California	93556	CD	1.16
Arkansas	72131	SS	0.86	California	931	BL	0.94	California	93558	CD	1.16
Arkansas	72132	SS	0.86	California	932	C	0.85	California	93560	CD	1.16
Arkansas	72133	SS	0.86	California	933	C	0.85	California	93561	CD	1.16
Arkansas	72134	SS	0.86	California	934	C	0.85	California	93562	C	0.85
Arkansas	72135	BO	0.98	California	936	C	0.85	California	93563	CD	1.16
Arkansas	72136	SS	0.86	California	937	C	0.85	California	93581	CD	1.16
Arkansas	72137	SS	0.86	California	938	C	0.85	California	93584	CD	1.16
Arkansas	72139	SS	0.86	California	939	C	0.85	California	93586	CD	1.16
Arkansas	72140	SS	0.86	California	940	C	0.85	California	93590	CD	1.16
Arkansas	72141	SS	0.86	California	941	BL	0.94	California	93591	CD	1.16
Arkansas	72142	BO	0.98	California	942	BL	0.94	California	93592	CD	1.16
Arkansas	72143	SS	0.86	California	943	BL	0.94	California	93596	CD	1.16
Arkansas	72145	SS	0.86	California	944	BL	0.94	California	93599	CD	1.16
Arkansas	72149	SS	0.86	California	945	C	0.85	Colorado	800	BF	0.87
Arkansas	72150	SS	0.86	California	946	BL	0.94	Colorado	801	BF	0.87
Arkansas	72152	SS	0.86	California	947	BL	0.94	Colorado	802	BF	0.87
Arkansas	72153	SS	0.86	California	948	BL	0.94	Colorado	803	QQ	0.78
Arkansas	72156	SS	0.86	California	949	BL	0.94	Colorado	805	QQ	0.78
Arkansas	72157	SS	0.86	California	950	C	0.85	Colorado	807	QQ	0.78
Arkansas	72158	SS	0.86	California	951	C	0.85	Colorado	808	QQ	0.78
Arkansas	72160	SS	0.86	California	952	C	0.85	Colorado	809	QQ	0.78
Arkansas	72164	BO	0.98	California	953	C	0.85	Colorado	810	QQ	0.78
Arkansas	72165	SS	0.86	California	954	C	0.85	Colorado	811	QQ	0.78
Arkansas	72166	SS	0.86	California	955	C	0.85	Colorado	812	QQ	0.78
Arkansas	72167	SS	0.86	California	956	C	0.85	Colorado	813	QQ	0.78
Arkansas	72168	SS	0.86	California	957	C	0.85	Colorado	814	QQ	0.78
Arkansas	72169	SS	0.86	California	958	C	0.85	Colorado	815	QQ	0.78
Arkansas	72170	SS	0.86	California	959	C	0.85	Colorado	816	QQ	0.78
Arkansas	72173	SS	0.86	California	960	C	0.85	Colorado	80401	BF	0.87
Arkansas	72175	SS	0.86	California	961	C	0.85	Colorado	80402	BF	0.87
Arkansas	72176	SS	0.86	California	93501	CD	1.16	Colorado	80403	BF	0.87
Arkansas	72178	SS	0.86	California	93502	CD	1.16	Colorado	80419	BF	0.87
Arkansas	72179	SS	0.86	California	93504	CD	1.16	Colorado	80420	QQ	0.78
Arkansas	72180	BO	0.98	California	93505	CD	1.16	Colorado	80421	QQ	0.78
Arkansas	72181	SS	0.86	California	93510	CD	1.16	Colorado	80422	QQ	0.78
Arkansas	72182	SS	0.86	California	93512	C	0.85	Colorado	80423	QQ	0.78
Arkansas	72183	BO	0.98	California	93513	C	0.85	Colorado	80424	QQ	0.78
Arkansas	72189	SS	0.86	California	93514	C	0.85	Colorado	80425	BF	0.87
Arkansas	72190	BO	0.98	California	93515	CD	1.16	Colorado	80426	QQ	0.78
Arkansas	72198	BO	0.98	California	93516	CD	1.16	Colorado	80427	QQ	0.78
Arkansas	72199	BO	0.98	California	93517	C	0.85	Colorado	80428	QQ	0.78
California	900	CD	1.16	California	93518	CD	1.16	Colorado	80430	QQ	0.78
California	901	CD	1.16	California	93519	CD	1.16	Colorado	80432	QQ	0.78
California	902	CD	1.16	California	93522	CD	1.16	Colorado	80433	BF	0.87

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Colorado	80434	QQ	0.78	Colorado	80648	QQ	0.78	Georgia	319	C	0.85
Colorado	80435	QQ	0.78	Colorado	80649	QQ	0.78	Georgia	398	C	0.85
Colorado	80436	QQ	0.78	Colorado	80650	QQ	0.78	Georgia	399	BK	0.93
Colorado	80437	BF	0.87	Colorado	80651	QQ	0.78	Hawaii	967	D	0.90
Colorado	80438	QQ	0.78	Colorado	80652	QQ	0.78	Hawaii	968	D	0.90
Colorado	80439	BF	0.87	Colorado	80653	QQ	0.78	Idaho	832	W	0.70
Colorado	80440	QQ	0.78	Colorado	80654	QQ	0.78	Idaho	833	W	0.70
Colorado	80442	QQ	0.78	Connecticut	060	D	0.90	Idaho	834	W	0.70
Colorado	80443	QQ	0.78	Connecticut	061	D	0.90	Idaho	835	W	0.70
Colorado	80444	QQ	0.78	Connecticut	062	D	0.90	Idaho	836	W	0.70
Colorado	80446	QQ	0.78	Connecticut	063	D	0.90	Idaho	837	W	0.70
Colorado	80447	QQ	0.78	Connecticut	064	D	0.90	Idaho	838	W	0.70
Colorado	80448	QQ	0.78	Connecticut	065	D	0.90	Illinois	600	BI	0.91
Colorado	80449	QQ	0.78	Connecticut	066	D	0.90	Illinois	601	BI	0.91
Colorado	80451	QQ	0.78	Connecticut	067	D	0.90	Illinois	602	BI	0.91
Colorado	80452	QQ	0.78	Connecticut	068	D	0.90	Illinois	603	BI	0.91
Colorado	80453	BF	0.87	Connecticut	069	D	0.90	Illinois	604	BI	0.91
Colorado	80454	BF	0.87	Delaware	197	E	0.95	Illinois	605	BI	0.91
Colorado	80455	QQ	0.78	Delaware	198	E	0.95	Illinois	606	BI	0.91
Colorado	80456	QQ	0.78	Delaware	199	E	0.95	Illinois	607	BI	0.91
Colorado	80457	BF	0.87	District of Columbia	200	B	0.80	Illinois	608	BI	0.91
Colorado	80459	QQ	0.78	District of Columbia	202	B	0.80	Illinois	609	RR	0.82
Colorado	80461	QQ	0.78	District of Columbia	203	B	0.80	Illinois	610	RR	0.82
Colorado	80463	QQ	0.78	District of Columbia	204	B	0.80	Illinois	611	RR	0.82
Colorado	80465	BF	0.87	District of Columbia	205	B	0.80	Illinois	612	RR	0.82
Colorado	80466	QQ	0.78	Florida	320	BU	1.06	Illinois	613	RR	0.82
Colorado	80467	QQ	0.78	Florida	321	BU	1.06	Illinois	614	RR	0.82
Colorado	80468	QQ	0.78	Florida	322	CD	1.16	Illinois	615	RR	0.82
Colorado	80469	QQ	0.78	Florida	323	BU	1.06	Illinois	616	RR	0.82
Colorado	80470	BF	0.87	Florida	324	BU	1.06	Illinois	617	RR	0.82
Colorado	80471	QQ	0.78	Florida	325	BU	1.06	Illinois	618	RR	0.82
Colorado	80473	QQ	0.78	Florida	326	BU	1.06	Illinois	619	RR	0.82
Colorado	80474	QQ	0.78	Florida	327	BU	1.06	Illinois	620	RR	0.82
Colorado	80475	QQ	0.78	Florida	328	BU	1.06	Illinois	622	RR	0.82
Colorado	80476	QQ	0.78	Florida	329	BU	1.06	Illinois	623	RR	0.82
Colorado	80477	QQ	0.78	Florida	330	R	1.60	Illinois	624	RR	0.82
Colorado	80478	QQ	0.78	Florida	331	R	1.60	Illinois	625	RR	0.82
Colorado	80479	QQ	0.78	Florida	332	R	1.60	Illinois	626	RR	0.82
Colorado	80480	QQ	0.78	Florida	333	R	1.60	Illinois	627	RR	0.82
Colorado	80481	QQ	0.78	Florida	334	N	1.40	Illinois	628	RR	0.82
Colorado	80482	QQ	0.78	Florida	335	CD	1.16	Illinois	629	RR	0.82
Colorado	80483	QQ	0.78	Florida	336	CD	1.16	Indiana	460	AU	0.68
Colorado	80487	QQ	0.78	Florida	337	CD	1.16	Indiana	461	AU	0.68
Colorado	80488	QQ	0.78	Florida	338	BU	1.06	Indiana	462	BA	0.79
Colorado	80497	QQ	0.78	Florida	339	BU	1.06	Indiana	463	BA	0.79
Colorado	80498	QQ	0.78	Florida	340	R	1.60	Indiana	464	BA	0.79
Colorado	80601	BF	0.87	Florida	341	BU	1.06	Indiana	465	AU	0.68
Colorado	80602	BF	0.87	Florida	342	BU	1.06	Indiana	466	AU	0.68
Colorado	80603	BF	0.87	Florida	344	BU	1.06	Indiana	467	AU	0.68
Colorado	80610	QQ	0.78	Florida	346	CD	1.16	Indiana	468	AU	0.68
Colorado	80611	QQ	0.78	Florida	347	BU	1.06	Indiana	469	AU	0.68
Colorado	80612	QQ	0.78	Florida	349	CD	1.16	Indiana	470	AU	0.68
Colorado	80614	BF	0.87	Georgia	300	BK	0.93	Indiana	471	AU	0.68
Colorado	80615	QQ	0.78	Georgia	301	BK	0.93	Indiana	472	AU	0.68
Colorado	80620	QQ	0.78	Georgia	302	BK	0.93	Indiana	473	AU	0.68
Colorado	80621	QQ	0.78	Georgia	303	BK	0.93	Indiana	474	AU	0.68
Colorado	80622	QQ	0.78	Georgia	304	C	0.85	Indiana	475	AU	0.68
Colorado	80623	QQ	0.78	Georgia	305	C	0.85	Indiana	476	AU	0.68
Colorado	80624	QQ	0.78	Georgia	306	C	0.85	Indiana	477	AU	0.68
Colorado	80631	QQ	0.78	Georgia	307	C	0.85	Indiana	478	AU	0.68
Colorado	80632	QQ	0.78	Georgia	308	C	0.85	Indiana	479	AU	0.68
Colorado	80633	QQ	0.78	Georgia	309	C	0.85	Iowa	500	AT	0.66
Colorado	80634	QQ	0.78	Georgia	310	C	0.85	Iowa	501	AT	0.66
Colorado	80638	QQ	0.78	Georgia	311	BK	0.93	Iowa	502	AT	0.66
Colorado	80639	QQ	0.78	Georgia	312	C	0.85	Iowa	503	D	0.9
Colorado	80640	BF	0.87	Georgia	313	BK	0.93	Iowa	504	AT	0.66
Colorado	80642	QQ	0.78	Georgia	314	BK	0.93	Iowa	505	AT	0.66
Colorado	80643	QQ	0.78	Georgia	315	C	0.85	Iowa	506	AT	0.66
Colorado	80644	QQ	0.78	Georgia	316	C	0.85	Iowa	507	AW	0.72
Colorado	80645	QQ	0.78	Georgia	317	C	0.85	Iowa	508	AT	0.66
Colorado	80646	QQ	0.78	Georgia	318	C	0.85	Iowa	509	D	0.9

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MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Iowa	510	AW	0.72	Louisiana	710	RR	0.82	Minnesota	559	BC	0.81
Iowa	511	AW	0.72	Louisiana	711	RR	0.82	Minnesota	560	BC	0.81
Iowa	512	AT	0.66	Louisiana	712	RR	0.82	Minnesota	561	BC	0.81
Iowa	513	AT	0.66	Louisiana	713	RR	0.82	Minnesota	562	BC	0.81
Iowa	514	AT	0.66	Louisiana	714	RR	0.82	Minnesota	563	BC	0.81
Iowa	515	AT	0.66	Maine	039	A	0.75	Minnesota	564	BC	0.81
Iowa	516	AW	0.72	Maine	040	A	0.75	Minnesota	565	BC	0.81
Iowa	520	AT	0.66	Maine	041	A	0.75	Minnesota	566	BC	0.81
Iowa	521	AT	0.66	Maine	042	A	0.75	Minnesota	567	BC	0.81
Iowa	522	AT	0.66	Maine	043	A	0.75	Minnesota	55001	BF	0.87
Iowa	523	AT	0.66	Maine	044	A	0.75	Minnesota	55002	BC	0.81
Iowa	524	AT	0.66	Maine	045	A	0.75	Minnesota	55003	BF	0.87
Iowa	525	AT	0.66	Maine	046	A	0.75	Minnesota	55005	BL	0.94
Iowa	526	AW	0.72	Maine	047	A	0.75	Minnesota	55006	BC	0.81
Iowa	527	AW	0.72	Maine	048	A	0.75	Minnesota	55007	BC	0.81
Iowa	528	D	0.9	Maine	049	A	0.75	Minnesota	55008	BC	0.81
Kansas	660	BF	0.87	Maryland	206	BV	1.07	Minnesota	55009	BC	0.81
Kansas	661	BM	0.96	Maryland	207	BV	1.07	Minnesota	55010	BF	0.87
Kansas	662	BM	0.96	Maryland	208	BV	1.07	Minnesota	55011	BL	0.94
Kansas	664	BF	0.87	Maryland	209	BV	1.07	Minnesota	55012	BC	0.81
Kansas	665	BF	0.87	Maryland	210	BV	1.07	Minnesota	55013	BC	0.81
Kansas	666	BF	0.87	Maryland	211	BV	1.07	Minnesota	55014	BL	0.94
Kansas	667	BF	0.87	Maryland	212	BV	1.07	Minnesota	55016	BF	0.87
Kansas	668	BF	0.87	Maryland	214	BV	1.07	Minnesota	55017	BC	0.81
Kansas	669	BF	0.87	Maryland	215	BV	1.07	Minnesota	55018	BC	0.81
Kansas	670	BF	0.87	Maryland	216	BV	1.07	Minnesota	55019	BC	0.81
Kansas	671	BF	0.87	Maryland	217	BV	1.07	Minnesota	55020	BF	0.87
Kansas	672	BM	0.96	Maryland	218	BV	1.07	Minnesota	55021	BC	0.81
Kansas	673	BF	0.87	Maryland	219	BV	1.07	Minnesota	55024	BF	0.87
Kansas	674	BF	0.87	Massachusetts	010	E	0.95	Minnesota	55025	BF	0.87
Kansas	675	BF	0.87	Massachusetts	011	E	0.95	Minnesota	55026	BC	0.81
Kansas	676	BF	0.87	Massachusetts	012	E	0.95	Minnesota	55027	BC	0.81
Kansas	677	BF	0.87	Massachusetts	013	E	0.95	Minnesota	55029	BC	0.81
Kansas	678	BF	0.87	Massachusetts	014	E	0.95	Minnesota	55030	BC	0.81
Kansas	679	BF	0.87	Massachusetts	015	E	0.95	Minnesota	55031	BF	0.87
Kentucky	400	A	0.75	Massachusetts	016	E	0.95	Minnesota	55032	BC	0.81
Kentucky	401	A	0.75	Massachusetts	017	E	0.95	Minnesota	55033	BF	0.87
Kentucky	402	A	0.75	Massachusetts	018	E	0.95	Minnesota	55036	BC	0.81
Kentucky	403	A	0.75	Massachusetts	019	E	0.95	Minnesota	55037	BC	0.81
Kentucky	404	A	0.75	Massachusetts	020	E	0.95	Minnesota	55038	BF	0.87
Kentucky	405	A	0.75	Massachusetts	021	E	0.95	Minnesota	55040	BC	0.81
Kentucky	406	A	0.75	Massachusetts	022	E	0.95	Minnesota	55041	BC	0.81
Kentucky	407	C	0.85	Massachusetts	023	E	0.95	Minnesota	55042	BF	0.87
Kentucky	408	C	0.85	Massachusetts	024	E	0.95	Minnesota	55043	BF	0.87
Kentucky	409	C	0.85	Massachusetts	025	E	0.95	Minnesota	55044	BF	0.87
Kentucky	410	B	0.8	Massachusetts	026	E	0.95	Minnesota	55045	BC	0.81
Kentucky	411	B	0.8	Massachusetts	027	E	0.95	Minnesota	55046	BC	0.81
Kentucky	412	A	0.75	Massachusetts	055	E	0.95	Minnesota	55047	BF	0.87
Kentucky	413	A	0.75	Michigan	480	I	1.15	Minnesota	55049	BC	0.81
Kentucky	414	A	0.75	Michigan	481	I	1.15	Minnesota	55051	BC	0.81
Kentucky	415	A	0.75	Michigan	482	I	1.15	Minnesota	55052	BC	0.81
Kentucky	416	C	0.85	Michigan	483	I	1.15	Minnesota	55053	BC	0.81
Kentucky	417	C	0.85	Michigan	484	I	1.15	Minnesota	55054	BF	0.87
Kentucky	418	C	0.85	Michigan	485	I	1.15	Minnesota	55055	BF	0.87
Kentucky	419	A	0.75	Michigan	486	E	0.95	Minnesota	55056	BC	0.81
Kentucky	420	A	0.75	Michigan	487	E	0.95	Minnesota	55057	BC	0.81
Kentucky	421	A	0.75	Michigan	488	E	0.95	Minnesota	55060	BC	0.81
Kentucky	422	A	0.75	Michigan	489	E	0.95	Minnesota	55063	BC	0.81
Kentucky	423	A	0.75	Michigan	490	BF	0.87	Minnesota	55065	BF	0.87
Kentucky	424	A	0.75	Michigan	491	BF	0.87	Minnesota	55066	BC	0.81
Kentucky	425	C	0.85	Michigan	492	E	0.95	Minnesota	55067	BC	0.81
Kentucky	426	C	0.85	Michigan	493	BF	0.87	Minnesota	55068	BF	0.87
Kentucky	427	C	0.85	Michigan	494	BF	0.87	Minnesota	55069	BC	0.81
Louisiana	700	BG	0.88	Michigan	495	BF	0.87	Minnesota	55070	BL	0.94
Louisiana	701	BR	1.02	Michigan	496	BF	0.87	Minnesota	55071	BF	0.87
Louisiana	703	BG	0.88	Michigan	497	BF	0.87	Minnesota	55072	BC	0.81
Louisiana	704	BR	1.02	Michigan	498	BF	0.87	Minnesota	55073	BF	0.87
Louisiana	705	RR	0.82	Michigan	499	BF	0.87	Minnesota	55074	BC	0.81
Louisiana	706	RR	0.82	Minnesota	556	BC	0.81	Minnesota	55075	BF	0.87
Louisiana	707	BG	0.88	Minnesota	557	BC	0.81	Minnesota	55076	BF	0.87
Louisiana	708	BG	0.88	Minnesota	558	BC	0.81	Minnesota	55077	BF	0.87

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State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Minnesota	55078	BC	0.81	Minnesota	55307	BC	0.81	Minnesota	55380	BC	0.81
Minnesota	55079	BC	0.81	Minnesota	55308	BC	0.81	Minnesota	55381	BC	0.81
Minnesota	55080	BC	0.81	Minnesota	55309	BC	0.81	Minnesota	55382	BC	0.81
Minnesota	55082	BF	0.87	Minnesota	55310	BC	0.81	Minnesota	55383	BF	0.87
Minnesota	55083	BF	0.87	Minnesota	55311	BL	0.94	Minnesota	55384	BL	0.94
Minnesota	55084	BC	0.81	Minnesota	55312	BC	0.81	Minnesota	55385	BC	0.81
Minnesota	55085	BF	0.87	Minnesota	55313	BC	0.81	Minnesota	55386	BF	0.87
Minnesota	55087	BC	0.81	Minnesota	55314	BC	0.81	Minnesota	55387	BF	0.87
Minnesota	55088	BC	0.81	Minnesota	55315	BF	0.87	Minnesota	55388	BF	0.87
Minnesota	55089	BC	0.81	Minnesota	55316	BL	0.94	Minnesota	55389	BC	0.81
Minnesota	55090	BF	0.87	Minnesota	55317	BF	0.87	Minnesota	55390	BC	0.81
Minnesota	55092	BC	0.81	Minnesota	55318	BF	0.87	Minnesota	55391	BL	0.94
Minnesota	55101	BL	0.94	Minnesota	55319	BC	0.81	Minnesota	55392	BL	0.94
Minnesota	55102	BL	0.94	Minnesota	55320	BC	0.81	Minnesota	55393	BC	0.81
Minnesota	55103	BL	0.94	Minnesota	55321	BC	0.81	Minnesota	55394	BF	0.87
Minnesota	55104	BL	0.94	Minnesota	55322	BF	0.87	Minnesota	55395	BC	0.81
Minnesota	55105	BL	0.94	Minnesota	55323	BL	0.94	Minnesota	55396	BC	0.81
Minnesota	55106	BL	0.94	Minnesota	55324	BC	0.81	Minnesota	55397	BF	0.87
Minnesota	55107	BL	0.94	Minnesota	55325	BC	0.81	Minnesota	55398	BC	0.81
Minnesota	55108	BL	0.94	Minnesota	55327	BL	0.94	Minnesota	55399	BF	0.87
Minnesota	55109	BL	0.94	Minnesota	55328	BC	0.81	Minnesota	55400	BL	0.94
Minnesota	55110	BL	0.94	Minnesota	55329	BC	0.81	Minnesota	55401	BL	0.94
Minnesota	55111	BL	0.94	Minnesota	55330	BC	0.81	Minnesota	55402	BL	0.94
Minnesota	55112	BL	0.94	Minnesota	55331	BL	0.94	Minnesota	55403	BL	0.94
Minnesota	55113	BL	0.94	Minnesota	55332	BC	0.81	Minnesota	55404	BL	0.94
Minnesota	55114	BL	0.94	Minnesota	55333	BC	0.81	Minnesota	55405	BL	0.94
Minnesota	55115	BL	0.94	Minnesota	55334	BC	0.81	Minnesota	55406	BL	0.94
Minnesota	55116	BL	0.94	Minnesota	55335	BC	0.81	Minnesota	55407	BL	0.94
Minnesota	55117	BL	0.94	Minnesota	55336	BC	0.81	Minnesota	55408	BL	0.94
Minnesota	55118	BF	0.87	Minnesota	55337	BF	0.87	Minnesota	55409	BL	0.94
Minnesota	55119	BL	0.94	Minnesota	55338	BC	0.81	Minnesota	55410	BL	0.94
Minnesota	55120	BF	0.87	Minnesota	55339	BF	0.87	Minnesota	55411	BL	0.94
Minnesota	55121	BF	0.87	Minnesota	55340	BL	0.94	Minnesota	55412	BL	0.94
Minnesota	55122	BF	0.87	Minnesota	55341	BC	0.81	Minnesota	55413	BL	0.94
Minnesota	55123	BF	0.87	Minnesota	55342	BC	0.81	Minnesota	55414	BL	0.94
Minnesota	55124	BF	0.87	Minnesota	55343	BL	0.94	Minnesota	55415	BL	0.94
Minnesota	55125	BF	0.87	Minnesota	55344	BL	0.94	Minnesota	55416	BL	0.94
Minnesota	55126	BL	0.94	Minnesota	55345	BL	0.94	Minnesota	55417	BL	0.94
Minnesota	55127	BL	0.94	Minnesota	55346	BL	0.94	Minnesota	55418	BL	0.94
Minnesota	55128	BF	0.87	Minnesota	55347	BL	0.94	Minnesota	55419	BL	0.94
Minnesota	55129	BF	0.87	Minnesota	55348	BL	0.94	Minnesota	55420	BL	0.94
Minnesota	55130	BL	0.94	Minnesota	55349	BC	0.81	Minnesota	55421	BL	0.94
Minnesota	55133	BL	0.94	Minnesota	55350	BC	0.81	Minnesota	55422	BL	0.94
Minnesota	55144	BL	0.94	Minnesota	55352	BF	0.87	Minnesota	55423	BL	0.94
Minnesota	55145	BL	0.94	Minnesota	55353	BC	0.81	Minnesota	55424	BL	0.94
Minnesota	55146	BL	0.94	Minnesota	55354	BC	0.81	Minnesota	55425	BL	0.94
Minnesota	55150	BF	0.87	Minnesota	55355	BC	0.81	Minnesota	55426	BL	0.94
Minnesota	55155	BL	0.94	Minnesota	55356	BL	0.94	Minnesota	55427	BL	0.94
Minnesota	55161	BL	0.94	Minnesota	55357	BL	0.94	Minnesota	55428	BL	0.94
Minnesota	55164	BL	0.94	Minnesota	55358	BC	0.81	Minnesota	55429	BL	0.94
Minnesota	55165	BL	0.94	Minnesota	55359	BL	0.94	Minnesota	55430	BL	0.94
Minnesota	55166	BL	0.94	Minnesota	55360	BF	0.87	Minnesota	55431	BL	0.94
Minnesota	55168	BL	0.94	Minnesota	55361	BL	0.94	Minnesota	55432	BL	0.94
Minnesota	55169	BL	0.94	Minnesota	55362	BC	0.81	Minnesota	55433	BL	0.94
Minnesota	55170	BL	0.94	Minnesota	55363	BC	0.81	Minnesota	55434	BL	0.94
Minnesota	55171	BL	0.94	Minnesota	55364	BL	0.94	Minnesota	55435	BL	0.94
Minnesota	55172	BL	0.94	Minnesota	55365	BC	0.81	Minnesota	55436	BL	0.94
Minnesota	55175	BL	0.94	Minnesota	55366	BC	0.81	Minnesota	55437	BL	0.94
Minnesota	55177	BL	0.94	Minnesota	55367	BF	0.87	Minnesota	55438	BL	0.94
Minnesota	55182	BL	0.94	Minnesota	55368	BF	0.87	Minnesota	55439	BL	0.94
Minnesota	55187	BL	0.94	Minnesota	55369	BL	0.94	Minnesota	55440	BL	0.94
Minnesota	55188	BL	0.94	Minnesota	55370	BC	0.81	Minnesota	55441	BL	0.94
Minnesota	55190	BL	0.94	Minnesota	55371	BC	0.81	Minnesota	55442	BL	0.94
Minnesota	55191	BL	0.94	Minnesota	55372	BF	0.87	Minnesota	55443	BL	0.94
Minnesota	55199	BL	0.94	Minnesota	55373	BC	0.81	Minnesota	55444	BL	0.94
Minnesota	55301	BC	0.81	Minnesota	55374	BL	0.94	Minnesota	55445	BL	0.94
Minnesota	55302	BC	0.81	Minnesota	55375	BL	0.94	Minnesota	55446	BL	0.94
Minnesota	55303	BL	0.94	Minnesota	55376	BC	0.81	Minnesota	55447	BL	0.94
Minnesota	55304	BL	0.94	Minnesota	55377	BC	0.81	Minnesota	55448	BL	0.94
Minnesota	55305	BL	0.94	Minnesota	55378	BF	0.87	Minnesota	55449	BL	0.94
Minnesota	55306	BF	0.87	Minnesota	55379	BF	0.87	Minnesota	55450	BL	0.94

NB MOO 2010											
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State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Minnesota	55454	BL	0.94	Nebraska	685	AY	0.76	Nevada	894	SS	0.86
Minnesota	55455	BL	0.94	Nebraska	686	AV	0.69	Nevada	895	SS	0.86
Minnesota	55458	BL	0.94	Nebraska	687	AV	0.69	Nevada	897	SS	0.86
Minnesota	55459	BL	0.94	Nebraska	688	AV	0.69	Nevada	898	SS	0.86
Minnesota	55460	BL	0.94	Nebraska	689	AV	0.69	Nevada	89001	SS	0.86
Minnesota	55467	BL	0.94	Nebraska	690	AV	0.69	Nevada	89002	BU	1.06
Minnesota	55468	BL	0.94	Nebraska	691	AV	0.69	Nevada	89003	SS	0.86
Minnesota	55470	BL	0.94	Nebraska	692	AV	0.69	Nevada	89004	SS	0.86
Minnesota	55472	BL	0.94	Nebraska	693	AV	0.69	Nevada	89005	SS	0.86
Minnesota	55473	BF	0.87	Nebraska	68001	AY	0.76	Nevada	89006	SS	0.86
Minnesota	55474	BL	0.94	Nebraska	68002	AY	0.76	Nevada	89007	SS	0.86
Minnesota	55478	BL	0.94	Nebraska	68003	AY	0.76	Nevada	89008	SS	0.86
Minnesota	55479	BL	0.94	Nebraska	68004	AY	0.76	Nevada	89009	BU	1.06
Minnesota	55480	BL	0.94	Nebraska	68005	RR	0.82	Nevada	89010	SS	0.86
Minnesota	55483	BL	0.94	Nebraska	68007	RR	0.82	Nevada	89011	BU	1.06
Minnesota	55484	BL	0.94	Nebraska	68008	AY	0.76	Nevada	89012	BU	1.06
Minnesota	55485	BL	0.94	Nebraska	68009	AY	0.76	Nevada	89013	SS	0.86
Minnesota	55486	BL	0.94	Nebraska	68010	RR	0.82	Nevada	89014	BU	1.06
Minnesota	55487	BL	0.94	Nebraska	68014	AY	0.76	Nevada	89015	BU	1.06
Minnesota	55488	BL	0.94	Nebraska	68015	AY	0.76	Nevada	89016	BU	1.06
Mississippi	386	A	0.75	Nebraska	68016	AY	0.76	Nevada	89017	SS	0.86
Mississippi	387	A	0.75	Nebraska	68017	AY	0.76	Nevada	89018	SS	0.86
Mississippi	388	A	0.75	Nebraska	68018	AY	0.76	Nevada	89019	SS	0.86
Mississippi	389	A	0.75	Nebraska	68019	AY	0.76	Nevada	89020	SS	0.86
Mississippi	390	A	0.75	Nebraska	68020	AY	0.76	Nevada	89021	SS	0.86
Mississippi	391	A	0.75	Nebraska	68022	RR	0.82	Nevada	89022	SS	0.86
Mississippi	392	A	0.75	Nebraska	68023	AY	0.76	Nevada	89023	SS	0.86
Mississippi	393	A	0.75	Nebraska	68025	AY	0.76	Nevada	89024	SS	0.86
Mississippi	394	C	0.85	Nebraska	68026	AY	0.76	Nevada	89025	SS	0.86
Mississippi	395	C	0.85	Nebraska	68028	RR	0.82	Nevada	89026	SS	0.86
Mississippi	396	A	0.75	Nebraska	68029	AY	0.76	Nevada	89027	SS	0.86
Mississippi	397	A	0.75	Nebraska	68030	AY	0.76	Nevada	89028	SS	0.86
Missouri	630	QQ	0.78	Nebraska	68031	AY	0.76	Nevada	89029	SS	0.86
Missouri	631	QQ	0.78	Nebraska	68033	AY	0.76	Nevada	89030	BU	1.06
Missouri	633	QQ	0.78	Nebraska	68034	AY	0.76	Nevada	89031	BU	1.06
Missouri	634	AU	0.68	Nebraska	68035	RR	0.82	Nevada	89032	BU	1.06
Missouri	635	AU	0.68	Nebraska	68036	AY	0.76	Nevada	89033	BU	1.06
Missouri	636	AU	0.68	Nebraska	68037	AY	0.76	Nevada	89034	SS	0.86
Missouri	637	AU	0.68	Nebraska	68038	AY	0.76	Nevada	89036	BU	1.06
Missouri	638	AU	0.68	Nebraska	68039	AY	0.76	Nevada	89037	SS	0.86
Missouri	639	AU	0.68	Nebraska	68040	AY	0.76	Nevada	89039	SS	0.86
Missouri	640	QQ	0.78	Nebraska	68041	AY	0.76	Nevada	89040	SS	0.86
Missouri	641	QQ	0.78	Nebraska	68042	AY	0.76	Nevada	89041	SS	0.86
Missouri	644	AU	0.68	Nebraska	68044	AY	0.76	Nevada	89042	SS	0.86
Missouri	645	AU	0.68	Nebraska	68045	AY	0.76	Nevada	89043	SS	0.86
Missouri	646	AU	0.68	Nebraska	68046	RR	0.82	Nevada	89044	BU	1.06
Missouri	647	AU	0.68	Nebraska	68047	AY	0.76	Nevada	89045	SS	0.86
Missouri	648	AU	0.68	Nebraska	68048	AY	0.76	Nevada	89046	SS	0.86
Missouri	649	AU	0.68	Nebraska	68050	AY	0.76	Nevada	89047	SS	0.86
Missouri	650	AU	0.68	Nebraska	68054	RR	0.82	Nevada	89048	SS	0.86
Missouri	651	AU	0.68	Nebraska	68055	AY	0.76	Nevada	89049	SS	0.86
Missouri	652	AU	0.68	Nebraska	68056	RR	0.82	Nevada	89050	SS	0.86
Missouri	653	AU	0.68	Nebraska	68057	AY	0.76	Nevada	89052	BU	1.06
Missouri	654	AU	0.68	Nebraska	68058	AY	0.76	Nevada	89053	BU	1.06
Missouri	655	AU	0.68	Nebraska	68059	RR	0.82	Nevada	89054	BU	1.06
Missouri	656	AU	0.68	Nebraska	68061	AY	0.76	Nevada	89060	SS	0.86
Missouri	657	AU	0.68	Nebraska	68062	AY	0.76	Nevada	89061	SS	0.86
Missouri	658	AU	0.68	Nebraska	68063	AY	0.76	Nevada	89067	SS	0.86
Montana	590	A	0.75	Nebraska	68064	RR	0.82	Nevada	89070	SS	0.86
Montana	591	A	0.75	Nebraska	68065	AY	0.76	Nevada	89074	BU	1.06
Montana	592	A	0.75	Nebraska	68066	AY	0.76	Nevada	89077	BU	1.06
Montana	593	A	0.75	Nebraska	68067	AY	0.76	Nevada	89081	BU	1.06
Montana	594	A	0.75	Nebraska	68068	AY	0.76	Nevada	89084	BU	1.06
Montana	595	A	0.75	Nebraska	68069	RR	0.82	Nevada	89085	BU	1.06
Montana	596	A	0.75	Nebraska	68070	AY	0.76	Nevada	89086	BU	1.06
Montana	597	A	0.75	Nebraska	68071	AY	0.76	Nevada	89087	BU	1.06
Montana	598	A	0.75	Nebraska	68072	AY	0.76	New Hampshire	002	W	0.70
Montana	599	A	0.75	Nebraska	68073	AY	0.76	New Hampshire	030	W	0.70
Nebraska	681	RR	0.82	Nevada	889	BU	1.06	New Hampshire	031	W	0.70
Nebraska	683	AV	0.69	Nevada	891	BU	1.06	New Hampshire	032	W	0.70
Nebraska	684	AV	0.69	Nevada	893	SS	0.86	New Hampshire	033	W	0.70

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MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
New Hampshire	034	W	0.70	New York	132	BF	0.87	New York	10982	CD	1.16
New Hampshire	035	W	0.70	New York	133	BF	0.87	New York	10983	CD	1.16
New Hampshire	036	W	0.70	New York	134	BF	0.87	New York	10984	CD	1.16
New Hampshire	037	W	0.70	New York	135	BF	0.87	New York	10985	BJ	0.92
New Hampshire	038	W	0.70	New York	136	BF	0.87	New York	10986	CD	1.16
New Jersey	070	E	0.95	New York	137	BF	0.87	New York	10987	BJ	0.92
New Jersey	071	E	0.95	New York	138	BF	0.87	New York	10988	BJ	0.92
New Jersey	072	E	0.95	New York	139	BF	0.87	New York	10989	CD	1.16
New Jersey	073	E	0.95	New York	140	BJ	0.92	New York	10990	BJ	0.92
New Jersey	074	E	0.95	New York	141	BJ	0.92	New York	10992	BJ	0.92
New Jersey	075	E	0.95	New York	142	BJ	0.92	New York	10993	CD	1.16
New Jersey	076	E	0.95	New York	143	BJ	0.92	New York	10994	CD	1.16
New Jersey	077	E	0.95	New York	144	BF	0.87	New York	10995	CD	1.16
New Jersey	078	E	0.95	New York	145	BF	0.87	New York	10996	BJ	0.92
New Jersey	079	E	0.95	New York	146	BF	0.87	New York	10997	BJ	0.92
New Jersey	080	E	0.95	New York	147	BF	0.87	New York	10998	BJ	0.92
New Jersey	081	E	0.95	New York	148	BF	0.87	North Carolina	270	A	0.75
New Jersey	082	E	0.95	New York	149	BF	0.87	North Carolina	271	A	0.75
New Jersey	083	E	0.95	New York	06390	D	0.90	North Carolina	272	A	0.75
New Jersey	084	E	0.95	New York	10901	CD	1.16	North Carolina	273	A	0.75
New Jersey	085	E	0.95	New York	10910	BJ	0.92	North Carolina	274	A	0.75
New Jersey	086	E	0.95	New York	10911	CD	1.16	North Carolina	275	A	0.75
New Jersey	087	E	0.95	New York	10912	BJ	0.92	North Carolina	276	A	0.75
New Jersey	088	E	0.95	New York	10913	CD	1.16	North Carolina	277	A	0.75
New Jersey	089	E	0.95	New York	10914	BJ	0.92	North Carolina	278	A	0.75
New Mexico	870	AY	0.76	New York	10915	BJ	0.92	North Carolina	279	A	0.75
New Mexico	871	BL	0.94	New York	10916	BJ	0.92	North Carolina	280	A	0.75
New Mexico	872	BL	0.94	New York	10917	BJ	0.92	North Carolina	281	A	0.75
New Mexico	873	AY	0.76	New York	10918	BJ	0.92	North Carolina	282	A	0.75
New Mexico	874	AY	0.76	New York	10919	BJ	0.92	North Carolina	283	A	0.75
New Mexico	875	AY	0.76	New York	10920	CD	1.16	North Carolina	284	A	0.75
New Mexico	877	AY	0.76	New York	10921	BJ	0.92	North Carolina	285	A	0.75
New Mexico	878	AY	0.76	New York	10922	BJ	0.92	North Carolina	286	A	0.75
New Mexico	879	AY	0.76	New York	10923	CD	1.16	North Carolina	287	A	0.75
New Mexico	880	AY	0.76	New York	10924	BJ	0.92	North Carolina	288	A	0.75
New Mexico	881	AY	0.76	New York	10925	BJ	0.92	North Carolina	289	A	0.75
New Mexico	882	AY	0.76	New York	10926	BJ	0.92	North Dakota	580	C	0.85
New Mexico	883	AY	0.76	New York	10927	CD	1.16	North Dakota	581	C	0.85
New Mexico	884	AY	0.76	New York	10928	BJ	0.92	North Dakota	582	C	0.85
New York	005	CD	1.16	New York	10930	BJ	0.92	North Dakota	583	C	0.85
New York	100	CD	1.16	New York	10931	CD	1.16	North Dakota	584	C	0.85
New York	101	CD	1.16	New York	10932	BJ	0.92	North Dakota	585	C	0.85
New York	102	CD	1.16	New York	10933	BJ	0.92	North Dakota	586	C	0.85
New York	103	CD	1.16	New York	10940	BJ	0.92	North Dakota	587	C	0.85
New York	104	CD	1.16	New York	10941	BJ	0.92	North Dakota	588	C	0.85
New York	105	CD	1.16	New York	10943	BJ	0.92	Ohio	430	SS	0.86
New York	106	CD	1.16	New York	10949	BJ	0.92	Ohio	431	SS	0.86
New York	107	CD	1.16	New York	10950	BJ	0.92	Ohio	432	SS	0.86
New York	108	CD	1.16	New York	10951	CD	1.16	Ohio	433	SS	0.86
New York	110	CD	1.16	New York	10952	CD	1.16	Ohio	434	SS	0.86
New York	111	CD	1.16	New York	10953	BJ	0.92	Ohio	435	SS	0.86
New York	112	CD	1.16	New York	10954	CD	1.16	Ohio	436	E	0.95
New York	113	CD	1.16	New York	10956	CD	1.16	Ohio	437	SS	0.86
New York	114	CD	1.16	New York	10958	BJ	0.92	Ohio	438	SS	0.86
New York	115	CD	1.16	New York	10959	BJ	0.92	Ohio	439	SS	0.86
New York	116	CD	1.16	New York	10960	CD	1.16	Ohio	440	E	0.95
New York	117	CD	1.16	New York	10962	CD	1.16	Ohio	441	E	0.95
New York	118	CD	1.16	New York	10963	BJ	0.92	Ohio	442	E	0.95
New York	119	CD	1.16	New York	10964	CD	1.16	Ohio	443	E	0.95
New York	120	BJ	0.92	New York	10965	CD	1.16	Ohio	444	E	0.95
New York	121	BJ	0.92	New York	10968	CD	1.16	Ohio	445	E	0.95
New York	122	BJ	0.92	New York	10969	BJ	0.92	Ohio	446	SS	0.86
New York	123	BJ	0.92	New York	10970	CD	1.16	Ohio	447	SS	0.86
New York	124	BJ	0.92	New York	10973	BJ	0.92	Ohio	448	SS	0.86
New York	125	BJ	0.92	New York	10974	CD	1.16	Ohio	449	SS	0.86
New York	126	BJ	0.92	New York	10975	BJ	0.92	Ohio	450	D	0.90
New York	127	BJ	0.92	New York	10976	CD	1.16	Ohio	451	D	0.90
New York	128	BF	0.87	New York	10977	CD	1.16	Ohio	452	D	0.90
New York	129	BF	0.87	New York	10979	BJ	0.92	Ohio	453	D	0.90
New York	130	BF	0.87	New York	10980	CD	1.16	Ohio	454	D	0.90
New York	131	BF	0.87	New York	10981	BJ	0.92	Ohio	455	SS	0.86

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Ohio	456	SS	0.86	Pennsylvania	189	CA	1.13	Texas	773	CD	1.16
Ohio	457	SS	0.86	Pennsylvania	190	CA	1.13	Texas	774	BR	1.02
Ohio	458	SS	0.86	Pennsylvania	191	CA	1.13	Texas	775	CD	1.16
Ohio	459	D	0.90	Pennsylvania	192	CA	1.13	Texas	776	BR	1.02
Oklahoma	730	SS	0.86	Pennsylvania	193	CA	1.13	Texas	777	BR	1.02
Oklahoma	731	SS	0.86	Pennsylvania	194	CA	1.13	Texas	778	D	0.90
Oklahoma	734	PP	0.74	Pennsylvania	195	C	0.85	Texas	779	D	0.90
Oklahoma	735	PP	0.74	Pennsylvania	196	C	0.85	Texas	780	D	0.90
Oklahoma	736	PP	0.74	Puerto Rico	006	W	0.70	Texas	781	D	0.90
Oklahoma	737	PP	0.74	Puerto Rico	007	W	0.70	Texas	782	BR	1.02
Oklahoma	738	PP	0.74	Puerto Rico	009	W	0.70	Texas	783	D	0.90
Oklahoma	739	PP	0.74	Rhode Island	028	B	0.80	Texas	784	BR	1.02
Oklahoma	740	PP	0.74	Rhode Island	029	B	0.80	Texas	785	D	0.90
Oklahoma	741	SS	0.86	South Carolina	290	AW	0.72	Texas	786	D	0.90
Oklahoma	743	PP	0.74	South Carolina	291	AW	0.72	Texas	787	D	0.90
Oklahoma	744	PP	0.74	South Carolina	292	AW	0.72	Texas	788	D	0.90
Oklahoma	745	PP	0.74	South Carolina	293	AW	0.72	Texas	789	D	0.90
Oklahoma	746	PP	0.74	South Carolina	294	BA	0.79	Texas	790	D	0.90
Oklahoma	747	PP	0.74	South Carolina	295	BA	0.79	Texas	791	D	0.90
Oklahoma	748	PP	0.74	South Carolina	296	AW	0.72	Texas	792	D	0.90
Oklahoma	749	PP	0.74	South Carolina	297	AW	0.72	Texas	793	BR	1.02
Oregon	970	A	0.75	South Carolina	298	BA	0.79	Texas	794	BR	1.02
Oregon	971	A	0.75	South Carolina	299	BA	0.79	Texas	795	D	0.90
Oregon	972	A	0.75	South Dakota	570	AU	0.68	Texas	796	D	0.90
Oregon	973	AW	0.72	South Dakota	571	AU	0.68	Texas	797	D	0.90
Oregon	974	AW	0.72	South Dakota	572	AU	0.68	Texas	798	D	0.90
Oregon	975	AW	0.72	South Dakota	573	AU	0.68	Texas	799	D	0.90
Oregon	976	AW	0.72	South Dakota	574	AU	0.68	Texas	885	D	0.90
Oregon	977	AW	0.72	South Dakota	575	AU	0.68	Utah	840	W	0.70
Oregon	978	AW	0.72	South Dakota	576	AU	0.68	Utah	841	W	0.70
Oregon	979	AW	0.72	South Dakota	577	AU	0.68	Utah	842	W	0.70
Panama	000	F	1.00	Tennessee	370	BE	0.84	Utah	843	W	0.70
Pennsylvania	150	BO	0.98	Tennessee	371	BE	0.84	Utah	844	W	0.70
Pennsylvania	151	BO	0.98	Tennessee	372	BE	0.84	Utah	845	W	0.70
Pennsylvania	152	BO	0.98	Tennessee	373	BE	0.84	Utah	846	W	0.70
Pennsylvania	153	BO	0.98	Tennessee	374	BE	0.84	Utah	847	W	0.70
Pennsylvania	154	BO	0.98	Tennessee	375	BE	0.84	Vermont	050	A	0.75
Pennsylvania	155	C	0.85	Tennessee	376	BE	0.84	Vermont	051	A	0.75
Pennsylvania	156	BO	0.98	Tennessee	377	BE	0.84	Vermont	052	A	0.75
Pennsylvania	157	C	0.85	Tennessee	378	BE	0.84	Vermont	053	A	0.75
Pennsylvania	158	C	0.85	Tennessee	379	BE	0.84	Vermont	054	A	0.75
Pennsylvania	159	C	0.85	Tennessee	380	BE	0.84	Vermont	056	A	0.75
Pennsylvania	160	C	0.85	Tennessee	381	BE	0.84	Vermont	057	A	0.75
Pennsylvania	161	C	0.85	Tennessee	382	BE	0.84	Vermont	058	A	0.75
Pennsylvania	162	C	0.85	Tennessee	383	BE	0.84	Vermont	059	A	0.75
Pennsylvania	163	C	0.85	Tennessee	384	BE	0.84	Virgin Island	008	A	0.75
Pennsylvania	164	C	0.85	Tennessee	385	BE	0.84	Virginia	201	AU	0.68
Pennsylvania	165	C	0.85	Texas	733	BR	1.02	Virginia	202	AU	0.68
Pennsylvania	166	C	0.85	Texas	750	BR	1.02	Virginia	203	AU	0.68
Pennsylvania	167	C	0.85	Texas	751	BR	1.02	Virginia	204	AU	0.68
Pennsylvania	168	C	0.85	Texas	752	BR	1.02	Virginia	205	AU	0.68
Pennsylvania	169	C	0.85	Texas	753	BR	1.02	Virginia	220	BC	0.81
Pennsylvania	170	C	0.85	Texas	754	D	0.90	Virginia	221	BC	0.81
Pennsylvania	171	C	0.85	Texas	755	D	0.90	Virginia	222	BC	0.81
Pennsylvania	172	C	0.85	Texas	756	D	0.90	Virginia	223	BC	0.81
Pennsylvania	173	C	0.85	Texas	757	D	0.90	Virginia	224	BC	0.81
Pennsylvania	174	C	0.85	Texas	758	D	0.90	Virginia	225	BC	0.81
Pennsylvania	175	C	0.85	Texas	759	D	0.90	Virginia	226	AU	0.68
Pennsylvania	176	C	0.85	Texas	760	BR	1.02	Virginia	227	AU	0.68
Pennsylvania	177	C	0.85	Texas	761	BR	1.02	Virginia	228	AU	0.68
Pennsylvania	178	C	0.85	Texas	762	D	0.90	Virginia	229	AU	0.68
Pennsylvania	179	C	0.85	Texas	763	D	0.90	Virginia	230	AU	0.68
Pennsylvania	180	C	0.85	Texas	764	D	0.90	Virginia	231	AU	0.68
Pennsylvania	181	C	0.85	Texas	765	D	0.90	Virginia	232	BC	0.81
Pennsylvania	182	C	0.85	Texas	766	D	0.90	Virginia	233	BC	0.81
Pennsylvania	183	C	0.85	Texas	767	D	0.90	Virginia	234	BC	0.81
Pennsylvania	184	C	0.85	Texas	768	D	0.90	Virginia	235	BC	0.81
Pennsylvania	185	C	0.85	Texas	769	D	0.90	Virginia	236	BC	0.81
Pennsylvania	186	C	0.85	Texas	770	CD	1.16	Virginia	237	BC	0.81
Pennsylvania	187	C	0.85	Texas	771	CD	1.16	Virginia	238	AU	0.68
Pennsylvania	188	C	0.85	Texas	772	CD	1.16	Virginia	239	AU	0.68

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MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT AND SELECT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Virginia	240	AU	0.68	Wisconsin	53013	W	0.70	Wisconsin	53099	W	0.70
Virginia	241	AU	0.68	Wisconsin	53014	W	0.70	Wisconsin	53101	W	0.70
Virginia	242	AU	0.68	Wisconsin	53015	W	0.70	Wisconsin	53102	QQ	0.78
Virginia	243	AU	0.68	Wisconsin	53016	W	0.70	Wisconsin	53103	W	0.70
Virginia	244	AU	0.68	Wisconsin	53017	QQ	0.78	Wisconsin	53104	QQ	0.78
Virginia	245	AU	0.68	Wisconsin	53018	W	0.70	Wisconsin	53105	W	0.70
Virginia	246	AU	0.68	Wisconsin	53019	W	0.70	Wisconsin	53108	QQ	0.78
Washington	980	C	0.85	Wisconsin	53020	W	0.70	Wisconsin	53109	QQ	0.78
Washington	981	C	0.85	Wisconsin	53021	W	0.70	Wisconsin	53110	QQ	0.78
Washington	982	C	0.85	Wisconsin	53022	QQ	0.78	Wisconsin	53114	W	0.70
Washington	983	C	0.85	Wisconsin	53023	W	0.70	Wisconsin	53115	W	0.70
Washington	984	C	0.85	Wisconsin	53024	QQ	0.78	Wisconsin	53118	W	0.70
Washington	985	C	0.85	Wisconsin	53026	W	0.70	Wisconsin	53119	W	0.70
Washington	986	C	0.85	Wisconsin	53027	W	0.70	Wisconsin	53120	W	0.70
Washington	988	C	0.85	Wisconsin	53029	W	0.70	Wisconsin	53121	W	0.70
Washington	989	C	0.85	Wisconsin	53031	W	0.70	Wisconsin	53122	QQ	0.78
Washington	990	C	0.85	Wisconsin	53032	W	0.70	Wisconsin	53125	W	0.70
Washington	991	C	0.85	Wisconsin	53033	QQ	0.78	Wisconsin	53126	QQ	0.78
Washington	992	C	0.85	Wisconsin	53034	W	0.70	Wisconsin	53127	W	0.70
Washington	993	C	0.85	Wisconsin	53035	W	0.70	Wisconsin	53128	W	0.70
Washington	994	C	0.85	Wisconsin	53036	W	0.70	Wisconsin	53129	QQ	0.78
West Virginia	247	BE	0.84	Wisconsin	53037	QQ	0.78	Wisconsin	53130	QQ	0.78
West Virginia	248	BE	0.84	Wisconsin	53038	W	0.70	Wisconsin	53132	QQ	0.78
West Virginia	249	BE	0.84	Wisconsin	53039	W	0.70	Wisconsin	53137	W	0.70
West Virginia	250	BE	0.84	Wisconsin	53040	W	0.70	Wisconsin	53138	W	0.70
West Virginia	251	BE	0.84	Wisconsin	53042	W	0.70	Wisconsin	53139	W	0.70
West Virginia	252	BE	0.84	Wisconsin	53044	W	0.70	Wisconsin	53140	QQ	0.78
West Virginia	253	BE	0.84	Wisconsin	53045	QQ	0.78	Wisconsin	53141	QQ	0.78
West Virginia	254	BE	0.84	Wisconsin	53046	QQ	0.78	Wisconsin	53142	QQ	0.78
West Virginia	255	BE	0.84	Wisconsin	53047	W	0.70	Wisconsin	53143	QQ	0.78
West Virginia	256	BE	0.84	Wisconsin	53048	W	0.70	Wisconsin	53144	QQ	0.78
West Virginia	257	BE	0.84	Wisconsin	53049	W	0.70	Wisconsin	53146	QQ	0.78
West Virginia	258	BE	0.84	Wisconsin	53050	W	0.70	Wisconsin	53147	W	0.70
West Virginia	259	BE	0.84	Wisconsin	53051	QQ	0.78	Wisconsin	53148	W	0.70
West Virginia	260	BE	0.84	Wisconsin	53052	QQ	0.78	Wisconsin	53149	W	0.70
West Virginia	261	BE	0.84	Wisconsin	53056	W	0.70	Wisconsin	53150	QQ	0.78
West Virginia	262	BE	0.84	Wisconsin	53057	W	0.70	Wisconsin	53151	QQ	0.78
West Virginia	263	BE	0.84	Wisconsin	53058	W	0.70	Wisconsin	53152	W	0.70
West Virginia	264	BE	0.84	Wisconsin	53059	W	0.70	Wisconsin	53153	W	0.70
West Virginia	265	BE	0.84	Wisconsin	53060	W	0.70	Wisconsin	53154	QQ	0.78
West Virginia	266	BE	0.84	Wisconsin	53061	W	0.70	Wisconsin	53156	W	0.70
West Virginia	267	BE	0.84	Wisconsin	53062	W	0.70	Wisconsin	53157	W	0.70
West Virginia	268	BE	0.84	Wisconsin	53063	W	0.70	Wisconsin	53158	QQ	0.78
Wisconsin	532	QQ	0.78	Wisconsin	53064	W	0.70	Wisconsin	53159	QQ	0.78
Wisconsin	534	QQ	0.78	Wisconsin	53065	W	0.70	Wisconsin	53167	W	0.70
Wisconsin	535	W	0.70	Wisconsin	53066	W	0.70	Wisconsin	53168	W	0.70
Wisconsin	537	W	0.70	Wisconsin	53069	W	0.70	Wisconsin	53170	W	0.70
Wisconsin	538	W	0.70	Wisconsin	53070	W	0.70	Wisconsin	53171	QQ	0.78
Wisconsin	539	MM	0.64	Wisconsin	53072	QQ	0.78	Wisconsin	53172	QQ	0.78
Wisconsin	540	MM	0.64	Wisconsin	53073	W	0.70	Wisconsin	53176	W	0.70
Wisconsin	541	MM	0.64	Wisconsin	53074	W	0.70	Wisconsin	53177	QQ	0.78
Wisconsin	542	MM	0.64	Wisconsin	53075	W	0.70	Wisconsin	53178	W	0.70
Wisconsin	543	MM	0.64	Wisconsin	53076	QQ	0.78	Wisconsin	53179	W	0.70
Wisconsin	544	W	0.70	Wisconsin	53078	W	0.70	Wisconsin	53181	W	0.70
Wisconsin	545	MM	0.64	Wisconsin	53079	W	0.70	Wisconsin	53182	QQ	0.78
Wisconsin	546	MM	0.64	Wisconsin	53080	W	0.70	Wisconsin	53183	W	0.70
Wisconsin	547	MM	0.64	Wisconsin	53081	W	0.70	Wisconsin	53184	W	0.70
Wisconsin	548	MM	0.64	Wisconsin	53082	W	0.70	Wisconsin	53185	W	0.70
Wisconsin	549	W	0.70	Wisconsin	53083	W	0.70	Wisconsin	53186	QQ	0.78
Wisconsin	53001	W	0.70	Wisconsin	53085	W	0.70	Wisconsin	53187	QQ	0.78
Wisconsin	53002	W	0.70	Wisconsin	53086	W	0.70	Wisconsin	53188	QQ	0.78
Wisconsin	53003	W	0.70	Wisconsin	53088	W	0.70	Wisconsin	53189	QQ	0.78
Wisconsin	53004	W	0.70	Wisconsin	53089	QQ	0.78	Wisconsin	53190	W	0.70
Wisconsin	53005	QQ	0.78	Wisconsin	53090	W	0.70	Wisconsin	53191	W	0.70
Wisconsin	53006	W	0.70	Wisconsin	53091	W	0.70	Wisconsin	53192	W	0.70
Wisconsin	53007	QQ	0.78	Wisconsin	53092	QQ	0.78	Wisconsin	53194	QQ	0.78
Wisconsin	53008	QQ	0.78	Wisconsin	53093	W	0.70	Wisconsin	53195	W	0.70
Wisconsin	53009	W	0.70	Wisconsin	53094	W	0.70	Wisconsin	53199	W	0.70
Wisconsin	53010	W	0.70	Wisconsin	53095	W	0.70	Wyoming	820	B	0.80
Wisconsin	53011	W	0.70	Wisconsin	53097	QQ	0.78	Wyoming	821	B	0.80
Wisconsin	53012	QQ	0.78	Wisconsin	53098	W	0.70	Wyoming	822	B	0.80

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

MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT

AREA RATING FACTORS BY STATE AND ZIP CODE

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

MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT

AREA RATING FACTORS BY STATE AND ZIP CODE

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

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AREA RATING FACTORS BY STATE AND ZIP CODE

State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Michigan	493	BF	0.87	Minnesota	55068	BE	0.84	Minnesota	55188	BI	0.91
Michigan	494	BF	0.87	Minnesota	55069	QQ	0.78	Minnesota	55190	BI	0.91
Michigan	495	BF	0.87	Minnesota	55070	BI	0.91	Minnesota	55191	BI	0.91
Michigan	496	BF	0.87	Minnesota	55071	BE	0.84	Minnesota	55199	BI	0.91
Michigan	497	BF	0.87	Minnesota	55072	QQ	0.78	Minnesota	55301	QQ	0.78
Michigan	498	BC	0.81	Minnesota	55073	BE	0.84	Minnesota	55302	QQ	0.78
Michigan	499	BC	0.81	Minnesota	55074	QQ	0.78	Minnesota	55303	BI	0.91
Minnesota	556	QQ	0.78	Minnesota	55075	BE	0.84	Minnesota	55304	BI	0.91
Minnesota	557	QQ	0.78	Minnesota	55076	BE	0.84	Minnesota	55305	BI	0.91
Minnesota	558	QQ	0.78	Minnesota	55077	BE	0.84	Minnesota	55306	BE	0.84
Minnesota	559	QQ	0.78	Minnesota	55078	QQ	0.78	Minnesota	55307	QQ	0.78
Minnesota	560	QQ	0.78	Minnesota	55079	QQ	0.78	Minnesota	55308	QQ	0.78
Minnesota	561	QQ	0.78	Minnesota	55080	QQ	0.78	Minnesota	55309	QQ	0.78
Minnesota	562	QQ	0.78	Minnesota	55082	BE	0.84	Minnesota	55310	QQ	0.78
Minnesota	563	QQ	0.78	Minnesota	55083	BE	0.84	Minnesota	55311	BI	0.91
Minnesota	564	QQ	0.78	Minnesota	55084	QQ	0.78	Minnesota	55312	QQ	0.78
Minnesota	565	QQ	0.78	Minnesota	55085	BE	0.84	Minnesota	55313	QQ	0.78
Minnesota	566	QQ	0.78	Minnesota	55087	QQ	0.78	Minnesota	55314	QQ	0.78
Minnesota	567	QQ	0.78	Minnesota	55088	QQ	0.78	Minnesota	55315	BE	0.84
Minnesota	55001	BE	0.84	Minnesota	55089	QQ	0.78	Minnesota	55316	BI	0.91
Minnesota	55002	QQ	0.78	Minnesota	55090	BE	0.84	Minnesota	55317	BE	0.84
Minnesota	55003	BE	0.84	Minnesota	55092	QQ	0.78	Minnesota	55318	BE	0.84
Minnesota	55005	BI	0.91	Minnesota	55101	BI	0.91	Minnesota	55319	QQ	0.78
Minnesota	55006	QQ	0.78	Minnesota	55102	BI	0.91	Minnesota	55320	QQ	0.78
Minnesota	55007	QQ	0.78	Minnesota	55103	BI	0.91	Minnesota	55321	QQ	0.78
Minnesota	55008	QQ	0.78	Minnesota	55104	BI	0.91	Minnesota	55322	BE	0.84
Minnesota	55009	QQ	0.78	Minnesota	55105	BI	0.91	Minnesota	55323	BI	0.91
Minnesota	55010	BE	0.84	Minnesota	55106	BI	0.91	Minnesota	55324	QQ	0.78
Minnesota	55011	BI	0.91	Minnesota	55107	BI	0.91	Minnesota	55325	QQ	0.78
Minnesota	55012	QQ	0.78	Minnesota	55108	BI	0.91	Minnesota	55327	BI	0.91
Minnesota	55013	QQ	0.78	Minnesota	55109	BI	0.91	Minnesota	55328	QQ	0.78
Minnesota	55014	BI	0.91	Minnesota	55110	BI	0.91	Minnesota	55329	QQ	0.78
Minnesota	55016	BE	0.84	Minnesota	55111	BI	0.91	Minnesota	55330	QQ	0.78
Minnesota	55017	QQ	0.78	Minnesota	55112	BI	0.91	Minnesota	55331	BI	0.91
Minnesota	55018	QQ	0.78	Minnesota	55113	BI	0.91	Minnesota	55332	QQ	0.78
Minnesota	55019	QQ	0.78	Minnesota	55114	BI	0.91	Minnesota	55333	QQ	0.78
Minnesota	55020	BE	0.84	Minnesota	55115	BI	0.91	Minnesota	55334	QQ	0.78
Minnesota	55021	QQ	0.78	Minnesota	55116	BI	0.91	Minnesota	55335	QQ	0.78
Minnesota	55024	BE	0.84	Minnesota	55117	BI	0.91	Minnesota	55336	QQ	0.78
Minnesota	55025	BE	0.84	Minnesota	55118	BE	0.84	Minnesota	55337	BE	0.84
Minnesota	55026	QQ	0.78	Minnesota	55119	BI	0.91	Minnesota	55338	QQ	0.78
Minnesota	55027	QQ	0.78	Minnesota	55120	BE	0.84	Minnesota	55339	BE	0.84
Minnesota	55029	QQ	0.78	Minnesota	55121	BE	0.84	Minnesota	55340	BI	0.91
Minnesota	55030	QQ	0.78	Minnesota	55122	BE	0.84	Minnesota	55341	QQ	0.78
Minnesota	55031	BE	0.84	Minnesota	55123	BE	0.84	Minnesota	55342	QQ	0.78
Minnesota	55032	QQ	0.78	Minnesota	55124	BE	0.84	Minnesota	55343	BI	0.91
Minnesota	55033	BE	0.84	Minnesota	55125	BE	0.84	Minnesota	55344	BI	0.91
Minnesota	55036	QQ	0.78	Minnesota	55126	BI	0.91	Minnesota	55345	BI	0.91
Minnesota	55037	QQ	0.78	Minnesota	55127	BI	0.91	Minnesota	55346	BI	0.91
Minnesota	55038	BE	0.84	Minnesota	55128	BE	0.84	Minnesota	55347	BI	0.91
Minnesota	55040	QQ	0.78	Minnesota	55129	BE	0.84	Minnesota	55348	BI	0.91
Minnesota	55041	QQ	0.78	Minnesota	55130	BI	0.91	Minnesota	55349	QQ	0.78
Minnesota	55042	BE	0.84	Minnesota	55133	BI	0.91	Minnesota	55350	QQ	0.78
Minnesota	55043	BE	0.84	Minnesota	55144	BI	0.91	Minnesota	55352	BE	0.84
Minnesota	55044	BE	0.84	Minnesota	55145	BI	0.91	Minnesota	55353	QQ	0.78
Minnesota	55045	QQ	0.78	Minnesota	55146	BI	0.91	Minnesota	55354	QQ	0.78
Minnesota	55046	QQ	0.78	Minnesota	55150	BE	0.84	Minnesota	55355	QQ	0.78
Minnesota	55047	BE	0.84	Minnesota	55155	BI	0.91	Minnesota	55356	BI	0.91
Minnesota	55049	QQ	0.78	Minnesota	55161	BI	0.91	Minnesota	55357	BI	0.91
Minnesota	55051	QQ	0.78	Minnesota	55164	BI	0.91	Minnesota	55358	QQ	0.78
Minnesota	55052	QQ	0.78	Minnesota	55165	BI	0.91	Minnesota	55359	BI	0.91
Minnesota	55053	QQ	0.78	Minnesota	55166	BI	0.91	Minnesota	55360	BE	0.84
Minnesota	55054	BE	0.84	Minnesota	55168	BI	0.91	Minnesota	55361	BI	0.91
Minnesota	55055	BE	0.84	Minnesota	55169	BI	0.91	Minnesota	55362	QQ	0.78
Minnesota	55056	QQ	0.78	Minnesota	55170	BI	0.91	Minnesota	55363	QQ	0.78
Minnesota	55057	QQ	0.78	Minnesota	55171	BI	0.91	Minnesota	55364	BI	0.91
Minnesota	55060	QQ	0.78	Minnesota	55172	BI	0.91	Minnesota	55365	QQ	0.78
Minnesota	55063	QQ	0.78	Minnesota	55175	BI	0.91	Minnesota	55366	QQ	0.78
Minnesota	55065	BE	0.84	Minnesota	55177	BI	0.91	Minnesota	55367	BE	0.84
Minnesota	55066	QQ	0.78	Minnesota	55182	BI	0.91	Minnesota	55368	BE	0.84
Minnesota	55067	QQ	0.78	Minnesota	55187	BI	0.91	Minnesota	55369	BI	0.91

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State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Minnesota	55370	QQ	0.78	Minnesota	55441	BI	0.91	Montana	593	A	0.75
Minnesota	55371	QQ	0.78	Minnesota	55442	BI	0.91	Montana	594	A	0.75
Minnesota	55372	BE	0.84	Minnesota	55443	BI	0.91	Montana	595	A	0.75
Minnesota	55373	QQ	0.78	Minnesota	55444	BI	0.91	Montana	596	A	0.75
Minnesota	55374	BI	0.91	Minnesota	55445	BI	0.91	Montana	597	A	0.75
Minnesota	55375	BI	0.91	Minnesota	55446	BI	0.91	Montana	598	A	0.75
Minnesota	55376	QQ	0.78	Minnesota	55447	BI	0.91	Montana	599	A	0.75
Minnesota	55377	QQ	0.78	Minnesota	55448	BI	0.91	Nebraska	680	N/A	N/A
Minnesota	55378	BE	0.84	Minnesota	55449	BI	0.91	Nebraska	681	RR	0.82
Minnesota	55379	BE	0.84	Minnesota	55450	BI	0.91	Nebraska	683	AV	0.69
Minnesota	55380	QQ	0.78	Minnesota	55454	BI	0.91	Nebraska	684	AV	0.69
Minnesota	55381	QQ	0.78	Minnesota	55455	BI	0.91	Nebraska	685	AY	0.76
Minnesota	55382	QQ	0.78	Minnesota	55458	BI	0.91	Nebraska	686	AV	0.69
Minnesota	55383	BE	0.84	Minnesota	55459	BI	0.91	Nebraska	687	AV	0.69
Minnesota	55384	BI	0.91	Minnesota	55460	BI	0.91	Nebraska	688	AV	0.69
Minnesota	55385	QQ	0.78	Minnesota	55467	BI	0.91	Nebraska	689	AV	0.69
Minnesota	55386	BE	0.84	Minnesota	55468	BI	0.91	Nebraska	690	AV	0.69
Minnesota	55387	BE	0.84	Minnesota	55470	BI	0.91	Nebraska	691	AV	0.69
Minnesota	55388	BE	0.84	Minnesota	55472	BI	0.91	Nebraska	692	AV	0.69
Minnesota	55389	QQ	0.78	Minnesota	55473	BE	0.84	Nebraska	693	AV	0.69
Minnesota	55390	QQ	0.78	Minnesota	55474	BI	0.91	Nebraska	68001	AY	0.76
Minnesota	55391	BI	0.91	Minnesota	55478	BI	0.91	Nebraska	68002	AY	0.76
Minnesota	55392	BI	0.91	Minnesota	55479	BI	0.91	Nebraska	68003	AY	0.76
Minnesota	55393	QQ	0.78	Minnesota	55480	BI	0.91	Nebraska	68004	AY	0.76
Minnesota	55394	BE	0.84	Minnesota	55483	BI	0.91	Nebraska	68005	RR	0.82
Minnesota	55395	QQ	0.78	Minnesota	55484	BI	0.91	Nebraska	68007	RR	0.82
Minnesota	55396	QQ	0.78	Minnesota	55485	BI	0.91	Nebraska	68008	AY	0.76
Minnesota	55397	BE	0.84	Minnesota	55486	BI	0.91	Nebraska	68009	AY	0.76
Minnesota	55398	QQ	0.78	Minnesota	55487	BI	0.91	Nebraska	68010	RR	0.82
Minnesota	55399	BE	0.84	Minnesota	55488	BI	0.91	Nebraska	68014	AY	0.76
Minnesota	55400	BI	0.91	Mississippi	386	A	0.75	Nebraska	68015	AY	0.76
Minnesota	55401	BI	0.91	Mississippi	387	A	0.75	Nebraska	68016	AY	0.76
Minnesota	55402	BI	0.91	Mississippi	388	A	0.75	Nebraska	68017	AY	0.76
Minnesota	55403	BI	0.91	Mississippi	389	A	0.75	Nebraska	68018	AY	0.76
Minnesota	55404	BI	0.91	Mississippi	390	A	0.75	Nebraska	68019	AY	0.76
Minnesota	55405	BI	0.91	Mississippi	391	A	0.75	Nebraska	68020	AY	0.76
Minnesota	55406	BI	0.91	Mississippi	392	A	0.75	Nebraska	68022	RR	0.82
Minnesota	55407	BI	0.91	Mississippi	393	A	0.75	Nebraska	68023	AY	0.76
Minnesota	55408	BI	0.91	Mississippi	394	BL	0.94	Nebraska	68025	AY	0.76
Minnesota	55409	BI	0.91	Mississippi	395	BL	0.94	Nebraska	68026	AY	0.76
Minnesota	55410	BI	0.91	Mississippi	396	A	0.75	Nebraska	68028	RR	0.82
Minnesota	55411	BI	0.91	Mississippi	397	A	0.75	Nebraska	68029	AY	0.76
Minnesota	55412	BI	0.91	Missouri	630	BE	0.84	Nebraska	68030	AY	0.76
Minnesota	55413	BI	0.91	Missouri	631	BE	0.84	Nebraska	68031	AY	0.76
Minnesota	55414	BI	0.91	Missouri	633	BE	0.84	Nebraska	68033	AY	0.76
Minnesota	55415	BI	0.91	Missouri	634	X	0.65	Nebraska	68034	AY	0.76
Minnesota	55416	BI	0.91	Missouri	635	AZ	0.77	Nebraska	68035	RR	0.82
Minnesota	55417	BI	0.91	Missouri	636	AZ	0.77	Nebraska	68036	AY	0.76
Minnesota	55418	BI	0.91	Missouri	637	X	0.65	Nebraska	68037	AY	0.76
Minnesota	55419	BI	0.91	Missouri	638	AZ	0.77	Nebraska	68038	AY	0.76
Minnesota	55420	BI	0.91	Missouri	639	AZ	0.77	Nebraska	68039	AY	0.76
Minnesota	55421	BI	0.91	Missouri	640	BE	0.84	Nebraska	68040	AY	0.76
Minnesota	55422	BI	0.91	Missouri	641	BE	0.84	Nebraska	68041	AY	0.76
Minnesota	55423	BI	0.91	Missouri	644	AZ	0.77	Nebraska	68042	AY	0.76
Minnesota	55424	BI	0.91	Missouri	645	BE	0.84	Nebraska	68044	AY	0.76
Minnesota	55425	BI	0.91	Missouri	646	AZ	0.77	Nebraska	68045	AY	0.76
Minnesota	55426	BI	0.91	Missouri	647	AZ	0.77	Nebraska	68046	RR	0.82
Minnesota	55427	BI	0.91	Missouri	648	X	0.65	Nebraska	68047	AY	0.76
Minnesota	55428	BI	0.91	Missouri	649	BE	0.84	Nebraska	68048	AY	0.76
Minnesota	55429	BI	0.91	Missouri	650	AZ	0.77	Nebraska	68050	AY	0.76
Minnesota	55430	BI	0.91	Missouri	651	BE	0.84	Nebraska	68054	RR	0.82
Minnesota	55431	BI	0.91	Missouri	652	AZ	0.77	Nebraska	68055	AY	0.76
Minnesota	55432	BI	0.91	Missouri	653	AZ	0.77	Nebraska	68056	RR	0.82
Minnesota	55433	BI	0.91	Missouri	654	X	0.65	Nebraska	68057	AY	0.76
Minnesota	55434	BI	0.91	Missouri	655	X	0.65	Nebraska	68058	AY	0.76
Minnesota	55435	BI	0.91	Missouri	656	X	0.65	Nebraska	68059	RR	0.82
Minnesota	55436	BI	0.91	Missouri	657	X	0.65	Nebraska	68061	AY	0.76
Minnesota	55437	BI	0.91	Missouri	658	X	0.65	Nebraska	68062	AY	0.76
Minnesota	55438	BI	0.91	Montana	590	A	0.75	Nebraska	68063	AY	0.76
Minnesota	55439	BI	0.91	Montana	591	A	0.75	Nebraska	68064	RR	0.82
Minnesota	55440	BI	0.91	Montana	592	A	0.75	Nebraska	68065	AY	0.76

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AREA RATING FACTORS BY STATE AND ZIP CODE

State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Nebraska	68066	AY	0.76	Nevada	89077	BU	1.06	New York	121	BJ	0.92
Nebraska	68067	AY	0.76	Nevada	89081	BU	1.06	New York	122	BJ	0.92
Nebraska	68068	AY	0.76	Nevada	89084	BU	1.06	New York	123	BJ	0.92
Nebraska	68069	RR	0.82	Nevada	89085	BU	1.06	New York	124	BJ	0.92
Nebraska	68070	AY	0.76	Nevada	89086	BU	1.06	New York	125	BJ	0.92
Nebraska	68071	AY	0.76	Nevada	89087	BU	1.06	New York	126	BJ	0.92
Nebraska	68072	AY	0.76	New Hampshire	002	W	0.70	New York	127	BJ	0.92
Nebraska	68073	AY	0.76	New Hampshire	030	W	0.70	New York	128	BF	0.87
Nevada	889	BU	1.06	New Hampshire	031	W	0.70	New York	129	BF	0.87
Nevada	891	BU	1.06	New Hampshire	032	W	0.70	New York	130	BF	0.87
Nevada	893	SS	0.86	New Hampshire	033	W	0.70	New York	131	BF	0.87
Nevada	894	SS	0.86	New Hampshire	034	W	0.70	New York	132	BF	0.87
Nevada	895	SS	0.86	New Hampshire	035	W	0.70	New York	133	BF	0.87
Nevada	897	SS	0.86	New Hampshire	036	W	0.70	New York	134	BF	0.87
Nevada	898	SS	0.86	New Hampshire	037	W	0.70	New York	135	BF	0.87
Nevada	89001	SS	0.86	New Hampshire	038	W	0.70	New York	136	BF	0.87
Nevada	89002	BU	1.06	New Jersey	070	E	0.95	New York	137	BF	0.87
Nevada	89003	SS	0.86	New Jersey	071	E	0.95	New York	138	BF	0.87
Nevada	89004	SS	0.86	New Jersey	072	E	0.95	New York	139	BF	0.87
Nevada	89005	SS	0.86	New Jersey	073	E	0.95	New York	140	BJ	0.92
Nevada	89006	SS	0.86	New Jersey	074	E	0.95	New York	141	BJ	0.92
Nevada	89007	SS	0.86	New Jersey	075	E	0.95	New York	142	BJ	0.92
Nevada	89008	SS	0.86	New Jersey	076	E	0.95	New York	143	BJ	0.92
Nevada	89009	BU	1.06	New Jersey	077	E	0.95	New York	144	BF	0.87
Nevada	89010	SS	0.86	New Jersey	078	E	0.95	New York	145	BF	0.87
Nevada	89011	BU	1.06	New Jersey	079	E	0.95	New York	146	BF	0.87
Nevada	89012	BU	1.06	New Jersey	080	E	0.95	New York	147	BF	0.87
Nevada	89013	SS	0.86	New Jersey	081	E	0.95	New York	148	BF	0.87
Nevada	89014	BU	1.06	New Jersey	082	E	0.95	New York	149	BF	0.87
Nevada	89015	BU	1.06	New Jersey	083	E	0.95	New York	06390	D	0.90
Nevada	89016	BU	1.06	New Jersey	084	E	0.95	New York	10901	CD	1.16
Nevada	89017	SS	0.86	New Jersey	085	E	0.95	New York	10910	BJ	0.92
Nevada	89018	SS	0.86	New Jersey	086	E	0.95	New York	10911	CD	1.16
Nevada	89019	SS	0.86	New Jersey	087	E	0.95	New York	10912	BJ	0.92
Nevada	89020	SS	0.86	New Jersey	088	E	0.95	New York	10913	CD	1.16
Nevada	89021	SS	0.86	New Jersey	089	E	0.95	New York	10914	BJ	0.92
Nevada	89022	SS	0.86	New Mexico	870	AY	0.76	New York	10915	BJ	0.92
Nevada	89023	SS	0.86	New Mexico	871	BL	0.94	New York	10916	BJ	0.92
Nevada	89024	SS	0.86	New Mexico	872	BL	0.94	New York	10917	BJ	0.92
Nevada	89025	SS	0.86	New Mexico	873	AY	0.76	New York	10918	BJ	0.92
Nevada	89026	SS	0.86	New Mexico	874	AY	0.76	New York	10919	BJ	0.92
Nevada	89027	SS	0.86	New Mexico	875	AY	0.76	New York	10920	CD	1.16
Nevada	89028	SS	0.86	New Mexico	877	AY	0.76	New York	10921	BJ	0.92
Nevada	89029	SS	0.86	New Mexico	878	AY	0.76	New York	10922	BJ	0.92
Nevada	89030	BU	1.06	New Mexico	879	AY	0.76	New York	10923	CD	1.16
Nevada	89031	BU	1.06	New Mexico	880	AY	0.76	New York	10924	BJ	0.92
Nevada	89032	BU	1.06	New Mexico	881	AY	0.76	New York	10925	BJ	0.92
Nevada	89033	BU	1.06	New Mexico	882	AY	0.76	New York	10926	BJ	0.92
Nevada	89034	SS	0.86	New Mexico	883	AY	0.76	New York	10927	CD	1.16
Nevada	89036	BU	1.06	New Mexico	884	AY	0.76	New York	10928	BJ	0.92
Nevada	89037	SS	0.86	New York	005	CD	1.16	New York	10930	BJ	0.92
Nevada	89039	SS	0.86	New York	100	CD	1.16	New York	10931	CD	1.16
Nevada	89040	SS	0.86	New York	101	CD	1.16	New York	10932	BJ	0.92
Nevada	89041	SS	0.86	New York	102	CD	1.16	New York	10933	BJ	0.92
Nevada	89042	SS	0.86	New York	103	CD	1.16	New York	10940	BJ	0.92
Nevada	89043	SS	0.86	New York	104	CD	1.16	New York	10941	BJ	0.92
Nevada	89044	BU	1.06	New York	105	CD	1.16	New York	10943	BJ	0.92
Nevada	89045	SS	0.86	New York	106	CD	1.16	New York	10949	BJ	0.92
Nevada	89046	SS	0.86	New York	107	CD	1.16	New York	10950	BJ	0.92
Nevada	89047	SS	0.86	New York	108	CD	1.16	New York	10951	CD	1.16
Nevada	89048	SS	0.86	New York	110	CD	1.16	New York	10952	CD	1.16
Nevada	89049	SS	0.86	New York	111	CD	1.16	New York	10953	BJ	0.92
Nevada	89050	SS	0.86	New York	112	CD	1.16	New York	10954	CD	1.16
Nevada	89052	BU	1.06	New York	113	CD	1.16	New York	10956	CD	1.16
Nevada	89053	BU	1.06	New York	114	CD	1.16	New York	10958	BJ	0.92
Nevada	89054	BU	1.06	New York	115	CD	1.16	New York	10959	BJ	0.92
Nevada	89060	SS	0.86	New York	116	CD	1.16	New York	10960	CD	1.16
Nevada	89061	SS	0.86	New York	117	CD	1.16	New York	10962	CD	1.16
Nevada	89067	SS	0.86	New York	118	CD	1.16	New York	10963	BJ	0.92
Nevada	89070	SS	0.86	New York	119	CD	1.16	New York	10964	CD	1.16
Nevada	89074	BU	1.06	New York	120	BJ	0.92	New York	10965	CD	1.16

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State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
New York	10968	CD	1.16	Ohio	445	BT	1.04	Pennsylvania	178	C	0.85
New York	10969	BJ	0.92	Ohio	446	C	0.85	Pennsylvania	179	C	0.85
New York	10970	CD	1.16	Ohio	447	C	0.85	Pennsylvania	180	C	0.85
New York	10973	BJ	0.92	Ohio	448	C	0.85	Pennsylvania	181	C	0.85
New York	10974	CD	1.16	Ohio	449	C	0.85	Pennsylvania	182	C	0.85
New York	10975	BJ	0.92	Ohio	450	D	0.90	Pennsylvania	183	C	0.85
New York	10976	CD	1.16	Ohio	451	D	0.90	Pennsylvania	184	C	0.85
New York	10977	CD	1.16	Ohio	452	D	0.90	Pennsylvania	185	C	0.85
New York	10979	BJ	0.92	Ohio	453	D	0.90	Pennsylvania	186	C	0.85
New York	10980	CD	1.16	Ohio	454	D	0.90	Pennsylvania	187	C	0.85
New York	10981	BJ	0.92	Ohio	455	C	0.85	Pennsylvania	188	C	0.85
New York	10982	CD	1.16	Ohio	456	C	0.85	Pennsylvania	189	CA	1.13
New York	10983	CD	1.16	Ohio	457	C	0.85	Pennsylvania	190	CA	1.13
New York	10984	CD	1.16	Ohio	458	C	0.85	Pennsylvania	191	CA	1.13
New York	10985	BJ	0.92	Ohio	459	D	0.90	Pennsylvania	192	CA	1.13
New York	10986	CD	1.16	Oklahoma	730	QQ	0.78	Pennsylvania	193	CA	1.13
New York	10987	BJ	0.92	Oklahoma	731	QQ	0.78	Pennsylvania	194	CA	1.13
New York	10988	BJ	0.92	Oklahoma	734	QQ	0.78	Pennsylvania	195	C	0.85
New York	10989	CD	1.16	Oklahoma	735	QQ	0.78	Pennsylvania	196	C	0.85
New York	10990	BJ	0.92	Oklahoma	736	QQ	0.78	Puerto Rico	006	W	0.70
New York	10992	BJ	0.92	Oklahoma	737	QQ	0.78	Puerto Rico	007	W	0.70
New York	10993	CD	1.16	Oklahoma	738	QQ	0.78	Puerto Rico	009	W	0.70
New York	10994	CD	1.16	Oklahoma	739	QQ	0.78	Rhode Island	028	B	0.80
New York	10995	CD	1.16	Oklahoma	740	QQ	0.78	Rhode Island	029	B	0.80
New York	10996	BJ	0.92	Oklahoma	741	QQ	0.78	South Carolina	290	AW	0.72
New York	10997	BJ	0.92	Oklahoma	743	QQ	0.78	South Carolina	291	AW	0.72
New York	10998	BJ	0.92	Oklahoma	744	QQ	0.78	South Carolina	292	AW	0.72
North Carolina	270	A	0.75	Oklahoma	745	QQ	0.78	South Carolina	293	AW	0.72
North Carolina	271	A	0.75	Oklahoma	746	QQ	0.78	South Carolina	294	BI	0.91
North Carolina	272	A	0.75	Oklahoma	747	QQ	0.78	South Carolina	295	BI	0.91
North Carolina	273	A	0.75	Oklahoma	748	QQ	0.78	South Carolina	296	AW	0.72
North Carolina	274	A	0.75	Oklahoma	749	QQ	0.78	South Carolina	297	AW	0.72
North Carolina	275	A	0.75	Oregon	970	A	0.75	South Carolina	298	BI	0.91
North Carolina	276	A	0.75	Oregon	971	A	0.75	South Carolina	299	BI	0.91
North Carolina	277	A	0.75	Oregon	972	A	0.75	South Dakota	570	AU	0.68
North Carolina	278	A	0.75	Oregon	973	AW	0.72	South Dakota	571	AU	0.68
North Carolina	279	A	0.75	Oregon	974	AW	0.72	South Dakota	572	AU	0.68
North Carolina	280	A	0.75	Oregon	975	AW	0.72	South Dakota	573	AU	0.68
North Carolina	281	A	0.75	Oregon	976	AW	0.72	South Dakota	574	AU	0.68
North Carolina	282	A	0.75	Oregon	977	AW	0.72	South Dakota	575	AU	0.68
North Carolina	283	A	0.75	Oregon	978	AW	0.72	South Dakota	576	AU	0.68
North Carolina	284	A	0.75	Oregon	979	AW	0.72	South Dakota	577	AU	0.68
North Carolina	285	A	0.75	Panama	000	F	1.00	Tennessee	370	C	0.85
North Carolina	286	A	0.75	Pennsylvania	150	BO	0.98	Tennessee	371	C	0.85
North Carolina	287	A	0.75	Pennsylvania	151	BO	0.98	Tennessee	372	C	0.85
North Carolina	288	A	0.75	Pennsylvania	152	BO	0.98	Tennessee	373	C	0.85
North Carolina	289	A	0.75	Pennsylvania	153	BO	0.98	Tennessee	374	C	0.85
North Dakota	580	C	0.85	Pennsylvania	154	BO	0.98	Tennessee	375	C	0.85
North Dakota	581	C	0.85	Pennsylvania	155	C	0.85	Tennessee	376	C	0.85
North Dakota	582	C	0.85	Pennsylvania	156	BO	0.98	Tennessee	377	C	0.85
North Dakota	583	C	0.85	Pennsylvania	157	C	0.85	Tennessee	378	C	0.85
North Dakota	584	C	0.85	Pennsylvania	158	C	0.85	Tennessee	379	C	0.85
North Dakota	585	C	0.85	Pennsylvania	159	C	0.85	Tennessee	380	C	0.85
North Dakota	586	C	0.85	Pennsylvania	160	C	0.85	Tennessee	381	C	0.85
North Dakota	587	C	0.85	Pennsylvania	161	C	0.85	Tennessee	382	C	0.85
North Dakota	588	C	0.85	Pennsylvania	162	C	0.85	Tennessee	383	C	0.85
Ohio	430	C	0.85	Pennsylvania	163	C	0.85	Tennessee	384	C	0.85
Ohio	431	C	0.85	Pennsylvania	164	C	0.85	Tennessee	385	C	0.85
Ohio	432	C	0.85	Pennsylvania	165	C	0.85	Texas	733	BR	1.02
Ohio	433	C	0.85	Pennsylvania	166	C	0.85	Texas	750	BR	1.02
Ohio	434	C	0.85	Pennsylvania	167	C	0.85	Texas	751	BR	1.02
Ohio	435	C	0.85	Pennsylvania	168	C	0.85	Texas	752	H	1.10
Ohio	436	BT	1.04	Pennsylvania	169	C	0.85	Texas	753	H	1.10
Ohio	437	C	0.85	Pennsylvania	170	C	0.85	Texas	754	BH	0.89
Ohio	438	C	0.85	Pennsylvania	171	C	0.85	Texas	755	BH	0.89
Ohio	439	C	0.85	Pennsylvania	172	C	0.85	Texas	756	BH	0.89
Ohio	440	BT	1.04	Pennsylvania	173	C	0.85	Texas	757	BH	0.89
Ohio	441	BT	1.04	Pennsylvania	174	C	0.85	Texas	758	BH	0.89
Ohio	442	BT	1.04	Pennsylvania	175	C	0.85	Texas	759	BH	0.89
Ohio	443	BT	1.04	Pennsylvania	176	C	0.85	Texas	760	BR	1.02
Ohio	444	BT	1.04	Pennsylvania	177	C	0.85	Texas	761	BR	1.02

**MUTUAL OF OMAHA INS CO INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT
AREA RATING FACTORS BY STATE AND ZIP CODE**

State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Texas	762	BH	0.89	Virginia	233	BC	0.81	Wisconsin	53006	W	0.70
Texas	763	BH	0.89	Virginia	234	BC	0.81	Wisconsin	53007	QQ	0.78
Texas	764	BH	0.89	Virginia	235	BC	0.81	Wisconsin	53008	QQ	0.78
Texas	765	BH	0.89	Virginia	236	BC	0.81	Wisconsin	53009	W	0.70
Texas	766	BH	0.89	Virginia	237	BC	0.81	Wisconsin	53010	W	0.70
Texas	767	BH	0.89	Virginia	238	BC	0.81	Wisconsin	53011	W	0.70
Texas	768	BH	0.89	Virginia	239	AU	0.68	Wisconsin	53012	QQ	0.78
Texas	769	BH	0.89	Virginia	240	AU	0.68	Wisconsin	53013	W	0.70
Texas	770	CD	1.16	Virginia	241	AU	0.68	Wisconsin	53014	W	0.70
Texas	771	CD	1.16	Virginia	242	AU	0.68	Wisconsin	53015	W	0.70
Texas	772	CD	1.16	Virginia	243	AU	0.68	Wisconsin	53016	W	0.70
Texas	773	CD	1.16	Virginia	244	AU	0.68	Wisconsin	53017	QQ	0.78
Texas	774	BR	1.02	Virginia	245	AU	0.68	Wisconsin	53018	W	0.70
Texas	775	CD	1.16	Virginia	246	AU	0.68	Wisconsin	53019	W	0.70
Texas	776	CD	1.16	Washington	980	C	0.85	Wisconsin	53020	W	0.70
Texas	777	CD	1.16	Washington	981	C	0.85	Wisconsin	53021	W	0.70
Texas	778	BH	0.89	Washington	982	C	0.85	Wisconsin	53022	QQ	0.78
Texas	779	BH	0.89	Washington	983	C	0.85	Wisconsin	53023	W	0.70
Texas	780	BH	0.89	Washington	984	C	0.85	Wisconsin	53024	QQ	0.78
Texas	781	BH	0.89	Washington	985	C	0.85	Wisconsin	53026	W	0.70
Texas	782	H	1.10	Washington	986	C	0.85	Wisconsin	53027	W	0.70
Texas	783	BH	0.89	Washington	988	C	0.85	Wisconsin	53029	W	0.70
Texas	784	BR	1.02	Washington	989	C	0.85	Wisconsin	53031	W	0.70
Texas	785	BH	0.89	Washington	990	C	0.85	Wisconsin	53032	W	0.70
Texas	786	BH	0.89	Washington	991	C	0.85	Wisconsin	53033	QQ	0.78
Texas	787	BR	1.02	Washington	992	C	0.85	Wisconsin	53034	W	0.70
Texas	788	BH	0.89	Washington	993	C	0.85	Wisconsin	53035	W	0.70
Texas	789	BH	0.89	Washington	994	C	0.85	Wisconsin	53036	W	0.70
Texas	790	BH	0.89	West Virginia	247	BE	0.84	Wisconsin	53037	QQ	0.78
Texas	791	BH	0.89	West Virginia	248	BE	0.84	Wisconsin	53038	W	0.70
Texas	792	BH	0.89	West Virginia	249	BE	0.84	Wisconsin	53039	W	0.70
Texas	793	BR	1.02	West Virginia	250	BE	0.84	Wisconsin	53040	W	0.70
Texas	794	CD	1.16	West Virginia	251	BE	0.84	Wisconsin	53042	W	0.70
Texas	795	BH	0.89	West Virginia	252	BE	0.84	Wisconsin	53044	W	0.70
Texas	796	BH	0.89	West Virginia	253	BE	0.84	Wisconsin	53045	QQ	0.78
Texas	797	BH	0.89	West Virginia	254	BE	0.84	Wisconsin	53046	QQ	0.78
Texas	798	BH	0.89	West Virginia	255	BE	0.84	Wisconsin	53047	W	0.70
Texas	799	BH	0.89	West Virginia	256	BE	0.84	Wisconsin	53048	W	0.70
Texas	885	BH	0.89	West Virginia	257	BE	0.84	Wisconsin	53049	W	0.70
Utah	840	W	0.70	West Virginia	258	BE	0.84	Wisconsin	53050	W	0.70
Utah	841	W	0.70	West Virginia	259	BE	0.84	Wisconsin	53051	QQ	0.78
Utah	842	W	0.70	West Virginia	260	BE	0.84	Wisconsin	53052	QQ	0.78
Utah	843	W	0.70	West Virginia	261	BE	0.84	Wisconsin	53056	W	0.70
Utah	844	W	0.70	West Virginia	262	BE	0.84	Wisconsin	53057	W	0.70
Utah	845	W	0.70	West Virginia	263	BE	0.84	Wisconsin	53058	W	0.70
Utah	846	W	0.70	West Virginia	264	BE	0.84	Wisconsin	53059	W	0.70
Utah	847	W	0.70	West Virginia	265	BE	0.84	Wisconsin	53060	W	0.70
Vermont	050	A	0.75	West Virginia	266	BE	0.84	Wisconsin	53061	W	0.70
Vermont	051	A	0.75	West Virginia	267	BE	0.84	Wisconsin	53062	W	0.70
Vermont	052	A	0.75	West Virginia	268	BE	0.84	Wisconsin	53063	W	0.70
Vermont	053	A	0.75	Wisconsin	532	QQ	0.78	Wisconsin	53064	W	0.70
Vermont	054	A	0.75	Wisconsin	534	QQ	0.78	Wisconsin	53065	W	0.70
Vermont	056	A	0.75	Wisconsin	535	W	0.70	Wisconsin	53066	W	0.70
Vermont	057	A	0.75	Wisconsin	537	W	0.70	Wisconsin	53069	W	0.70
Vermont	058	A	0.75	Wisconsin	538	W	0.70	Wisconsin	53070	W	0.70
Vermont	059	A	0.75	Wisconsin	539	MM	0.64	Wisconsin	53072	QQ	0.78
Virgin Island	008	A	0.75	Wisconsin	540	MM	0.64	Wisconsin	53073	W	0.70
Virginia	201	AU	0.68	Wisconsin	541	MM	0.64	Wisconsin	53074	W	0.70
Virginia	220	AU	0.68	Wisconsin	542	MM	0.64	Wisconsin	53075	W	0.70
Virginia	221	AU	0.68	Wisconsin	543	MM	0.64	Wisconsin	53076	QQ	0.78
Virginia	222	AU	0.68	Wisconsin	544	W	0.70	Wisconsin	53078	W	0.70
Virginia	223	AU	0.68	Wisconsin	545	MM	0.64	Wisconsin	53079	W	0.70
Virginia	224	BC	0.81	Wisconsin	546	MM	0.64	Wisconsin	53080	W	0.70
Virginia	225	BC	0.81	Wisconsin	547	MM	0.64	Wisconsin	53081	W	0.70
Virginia	226	AU	0.68	Wisconsin	548	MM	0.64	Wisconsin	53082	W	0.70
Virginia	227	AU	0.68	Wisconsin	549	W	0.70	Wisconsin	53083	W	0.70
Virginia	228	AU	0.68	Wisconsin	53001	W	0.70	Wisconsin	53085	W	0.70
Virginia	229	AU	0.68	Wisconsin	53002	W	0.70	Wisconsin	53086	W	0.70
Virginia	230	BC	0.81	Wisconsin	53003	W	0.70	Wisconsin	53088	W	0.70
Virginia	231	BC	0.81	Wisconsin	53004	W	0.70	Wisconsin	53089	QQ	0.78
Virginia	232	BC	0.81	Wisconsin	53005	QQ	0.78	Wisconsin	53090	W	0.70

AREA RATING FACTORS BY STATE AND ZIP CODE

State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Wisconsin	53091	W	0.70	Wisconsin	53192	W	0.70
Wisconsin	53092	QQ	0.78	Wisconsin	53194	QQ	0.78
Wisconsin	53093	W	0.70	Wisconsin	53195	W	0.70
Wisconsin	53094	W	0.70	Wisconsin	53199	W	0.70
Wisconsin	53095	W	0.70	Wyoming	820	B	0.80
Wisconsin	53097	QQ	0.78	Wyoming	821	B	0.80
Wisconsin	53098	W	0.70	Wyoming	822	B	0.80
Wisconsin	53099	W	0.70	Wyoming	823	B	0.80
Wisconsin	53101	W	0.70	Wyoming	824	B	0.80
Wisconsin	53102	QQ	0.78	Wyoming	825	B	0.80
Wisconsin	53103	W	0.70	Wyoming	826	B	0.80
Wisconsin	53104	QQ	0.78	Wyoming	827	B	0.80
Wisconsin	53105	W	0.70	Wyoming	828	B	0.80
Wisconsin	53108	QQ	0.78	Wyoming	829	B	0.80
Wisconsin	53109	QQ	0.78	Wyoming	830	B	0.80
Wisconsin	53110	QQ	0.78	Wyoming	831	B	0.80
Wisconsin	53114	W	0.70				
Wisconsin	53115	W	0.70				
Wisconsin	53118	W	0.70				
Wisconsin	53119	W	0.70				
Wisconsin	53120	W	0.70				
Wisconsin	53121	W	0.70				
Wisconsin	53122	QQ	0.78				
Wisconsin	53125	W	0.70				
Wisconsin	53126	QQ	0.78				
Wisconsin	53127	W	0.70				
Wisconsin	53128	W	0.70				
Wisconsin	53129	QQ	0.78				
Wisconsin	53130	QQ	0.78				
Wisconsin	53132	QQ	0.78				
Wisconsin	53137	W	0.70				
Wisconsin	53138	W	0.70				
Wisconsin	53139	W	0.70				
Wisconsin	53140	QQ	0.78				
Wisconsin	53141	QQ	0.78				
Wisconsin	53142	QQ	0.78				
Wisconsin	53143	QQ	0.78				
Wisconsin	53144	QQ	0.78				
Wisconsin	53146	QQ	0.78				
Wisconsin	53147	W	0.70				
Wisconsin	53148	W	0.70				
Wisconsin	53149	W	0.70				
Wisconsin	53150	QQ	0.78				
Wisconsin	53151	QQ	0.78				
Wisconsin	53152	W	0.70				
Wisconsin	53153	W	0.70				
Wisconsin	53154	QQ	0.78				
Wisconsin	53156	W	0.70				
Wisconsin	53157	W	0.70				
Wisconsin	53158	QQ	0.78				
Wisconsin	53159	QQ	0.78				
Wisconsin	53167	W	0.70				
Wisconsin	53168	W	0.70				
Wisconsin	53170	W	0.70				
Wisconsin	53171	QQ	0.78				
Wisconsin	53172	QQ	0.78				
Wisconsin	53176	W	0.70				
Wisconsin	53177	QQ	0.78				
Wisconsin	53178	W	0.70				
Wisconsin	53179	W	0.70				
Wisconsin	53181	W	0.70				
Wisconsin	53182	QQ	0.78				
Wisconsin	53183	W	0.70				
Wisconsin	53184	W	0.70				
Wisconsin	53185	W	0.70				
Wisconsin	53186	QQ	0.78				
Wisconsin	53187	QQ	0.78				
Wisconsin	53188	QQ	0.78				
Wisconsin	53189	QQ	0.78				
Wisconsin	53190	W	0.70				
Wisconsin	53191	W	0.70				

SERFF Tracking #:

MUTA-132815384

State Tracking #:

Company Tracking #:

TJ PLUHACEK

State: Rhode Island **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Mutual of Omaha Std and Mod Med Supp
Project Name/Number: 2021 Modernized and Standardized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing/MoO RI2021

Supporting Document Schedules

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

Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	RI 2021 Actuarial Certification.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	RI 2021 Actuarial Memorandum.pdf RI 2021 Narrative Summary.pdf
Item Status:	
Status Date:	

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

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

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

EXHIBIT 1

State: Rhode Island

INFORCE COUNTS BY PLAN

Calendar Year	Plan A		Plan C		Plan D		Plan F		Plan G		Plan High Ded F		Plan N		Plan High Ded G		Total All Plans	
	State	National	State	National	State	National	State	National	State	National	State	National	State	National	State	National	State	National
1992	0	865	5	3,087	0	114	0	11,592	0	0	0	0	0	0	0	0	5	15,658
1993	0	1,574	85	6,479	0	200	6	23,253	0	0	0	0	0	0	0	0	91	31,506
1994	1	2,507	157	11,062	0	854	6	32,263	0	0	0	0	0	0	0	0	164	46,686
1995	1	2,924	300	16,885	0	1,822	30	50,276	0	0	0	0	0	0	0	0	331	71,907
1996	2	3,139	507	25,033	0	2,328	105	79,778	0	0	0	0	0	0	0	0	614	110,278
1997	1	3,042	412	25,742	37	6,543	122	93,465	0	0	0	0	0	0	0	0	572	128,792
1998	3	2,925	271	23,216	66	12,246	126	100,341	0	0	0	0	0	0	0	0	466	138,728
1999	12	3,139	219	18,673	73	18,990	107	105,614	0	0	0	0	0	0	0	0	411	146,416
2000	11	3,842	212	17,452	96	22,721	101	135,797	0	0	0	0	0	0	0	0	420	179,812
2001	10	4,466	171	16,089	92	27,000	93	170,971	0	0	0	0	0	0	0	0	366	218,526
2002	8	4,709	150	14,973	87	30,465	87	199,675	0	0	0	0	0	0	0	0	332	249,822
2003	6	4,605	134	13,761	72	33,798	87	215,734	0	11	0	0	0	0	0	0	299	267,909
2004	6	4,395	123	12,433	68	29,965	84	219,941	0	9,452	0	0	0	0	0	0	281	276,186
2005	7	3,893	111	12,063	60	25,725	72	226,145	0	29,264	0	0	0	0	0	0	250	297,090
2006	7	3,290	103	12,811	53	21,799	63	212,425	0	42,982	0	0	0	0	0	0	226	293,307
2007	6	2,798	86	12,695	52	17,892	60	176,192	0	41,392	0	0	0	0	0	0	204	250,969
2008	6	2,407	74	10,281	49	14,910	60	142,310	0	35,130	0	0	0	0	0	0	189	205,038
2009	6	2,098	63	8,504	50	12,983	60	118,661	0	28,625	0	0	0	0	0	0	179	170,871
2010	6	1,890	60	7,183	43	10,921	61	105,795	0	21,786	0	0	0	2,163	0	0	170	149,738
2011	5	1,625	53	6,079	36	8,871	66	98,320	0	16,215	0	0	0	4,293	0	0	160	135,403
2012	5	1,444	54	5,067	33	7,167	66	107,831	0	21,537	0	0	0	2,568	0	0	158	145,614
2013	5	1,299	51	4,259	29	5,788	65	123,651	0	35,999	0	0	0	1,590	0	0	150	172,586
2014	5	1,164	43	3,612	26	4,783	68	132,999	0	67,557	0	0	0	1,130	0	0	142	211,245
2015	5	1,068	37	3,237	23	3,962	65	143,149	0	110,398	0	0	0	823	0	0	130	262,637
2016	5	980	33	2,842	22	3,394	62	146,712	0	154,260	0	725	0	2,285	0	0	122	311,198
2017	5	894	31	2,490	21	2,990	54	139,707	45	175,260	3	2,386	7	6,247	0	0	166	329,974
2018	5	784	27	2,178	15	2,631	46	121,192	140	169,018	12	2,942	49	7,904	0	0	294	306,649
2019	5	687	24	1,899	14	2,275	43	105,454	224	159,262	15	3,060	80	8,905	0	0	405	281,542
2020	2	650	19	1,609	11	1,967	36	91,278	277	160,222	17	2,976	110	11,880	8	1,417	480	271,999

2020 PAID PREMIUM	\$ 4,748	\$ 1,613,262	\$ 91,061	\$ 6,886,646	\$ 47,298	\$ 7,167,103	\$ 128,224	\$ 301,155,817	\$ 437,061	\$ 312,086,677	\$ 9,989	\$ 2,182,380	\$ 127,778	\$ 16,619,562	\$ 2,079	\$ 410,326	\$ 848,239	\$ 648,121,772
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RI 2020 Average Annual Premium	\$ 2,374		\$ 3,832		\$ 3,940		\$ 3,348		\$ 1,824		\$ -		\$ 1,385		\$ 1,824		\$ 1,924	
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RI 2020 Average Annual Premium after proposed	\$ 2,374		\$ 3,832		\$ 4,256		\$ 3,616		\$ 1,861		\$ -		\$ 1,495		\$ 1,924		\$ 1,973	
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MUTUAL OF OMAHA INSURANCE COMPANY
1990 Standardized and 2010 Modernized Medicare Supplement
Lifetime Loss Ratio Calculation

EXHIBIT 2

State: Rhode Island
 Plan: A

Pricing Target Lifetime Loss Ratio: 66.4%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	85	0	0	0	0	85	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	65.0%
1995	272	0	0	0	0	272	71	0	0	0	0	71	26.0%	0.0%	0.0%	0.0%	0.0%	26.0%	65.0%
1996	685	0	0	0	0	685	14	0	0	0	0	14	2.1%	0.0%	0.0%	0.0%	0.0%	2.1%	65.0%
1997	751	0	0	0	0	751	43	0	0	0	0	43	5.7%	0.0%	0.0%	0.0%	0.0%	5.7%	65.0%
1998	1,459	0	0	0	0	1,459	404	0	0	0	0	404	27.6%	0.0%	0.0%	0.0%	0.0%	27.6%	65.0%
1999	6,970	0	0	0	0	6,970	2,815	0	0	0	0	2,815	40.4%	0.0%	0.0%	0.0%	0.0%	40.4%	65.4%
2000	10,999	0	0	0	0	10,999	7,403	0	0	0	0	7,403	67.3%	0.0%	0.0%	0.0%	0.0%	67.3%	65.7%
2001	12,969	0	0	0	0	12,969	5,311	0	0	0	0	5,311	41.0%	0.0%	0.0%	0.0%	0.0%	41.0%	66.1%
2002	11,992	0	0	0	0	11,992	2,880	0	0	0	0	2,880	24.0%	0.0%	0.0%	0.0%	0.0%	24.0%	66.3%
2003	10,462	0	0	0	0	10,462	4,280	0	0	0	0	4,280	40.9%	0.0%	0.0%	0.0%	0.0%	40.9%	66.2%
2004	9,516	0	0	0	0	9,516	1,717	0	0	0	0	1,717	18.0%	0.0%	0.0%	0.0%	0.0%	18.0%	66.4%
2005	11,177	0	0	0	0	11,177	3,199	0	0	0	0	3,199	28.6%	0.0%	0.0%	0.0%	0.0%	28.6%	66.5%
2006	12,623	0	0	0	0	12,623	4,038	0	0	0	0	4,038	32.0%	0.0%	0.0%	0.0%	0.0%	32.0%	66.6%
2007	11,972	0	0	0	0	11,972	3,020	0	0	0	0	3,020	25.2%	0.0%	0.0%	0.0%	0.0%	25.2%	66.6%
2008	12,246	0	0	0	0	12,246	2,474	0	0	0	0	2,474	20.2%	0.0%	0.0%	0.0%	0.0%	20.2%	66.4%
2009	13,045	0	0	0	0	13,045	3,079	0	0	0	0	3,079	23.6%	0.0%	0.0%	0.0%	0.0%	23.6%	66.9%
2010	12,870	0	0	0	0	12,870	5,871	0	0	0	0	5,871	45.6%	0.0%	0.0%	0.0%	0.0%	45.6%	66.9%
2011	10,909	0	0	0	0	10,909	5,312	0	0	0	0	5,312	48.7%	0.0%	0.0%	0.0%	0.0%	48.7%	66.8%
2012	11,076	0	0	0	0	11,076	2,466	0	0	0	0	2,466	22.3%	0.0%	0.0%	0.0%	0.0%	22.3%	66.8%
2013	11,207	0	0	0	0	11,207	758	0	0	0	0	758	6.8%	0.0%	0.0%	0.0%	0.0%	6.8%	66.7%
2014	11,334	0	0	0	0	11,334	453	0	0	0	0	453	4.0%	0.0%	0.0%	0.0%	0.0%	4.0%	66.7%
2015	11,593	0	0	0	0	11,593	848	0	0	0	0	848	7.3%	0.0%	0.0%	0.0%	0.0%	7.3%	66.7%
2016	11,987	0	0	0	0	11,987	1,100	0	0	0	0	1,100	9.2%	0.0%	0.0%	0.0%	0.0%	9.2%	66.5%
2017	12,100	0	0	0	0	12,100	3,133	0	0	0	0	3,133	25.9%	0.0%	0.0%	0.0%	0.0%	25.9%	66.9%
2018	12,100	0	0	0	0	12,100	5,861	0	0	0	0	5,861	48.4%	0.0%	0.0%	0.0%	0.0%	48.4%	66.9%
2019	12,100	0	0	0	0	12,100	5,262	0	0	0	0	5,262	43.5%	0.0%	0.0%	0.0%	0.0%	43.5%	66.9%
2020	6,905	0	0	0	0	6,905	4,126	0	0	0	0	4,126	59.8%	0.0%	0.0%	0.0%	0.0%	59.8%	66.9%
2021	5,679	0	0	0	0	5,679	4,169	0	0	0	0	4,169	73.4%	0.0%	0.0%	0.0%	0.0%	73.4%	66.4%
2022	4,698	0	0	0	0	4,698	3,594	0	0	0	0	3,594	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2023	4,058	0	0	0	0	4,058	3,027	0	0	0	0	3,027	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2024	3,495	0	0	0	0	3,495	2,608	0	0	0	0	2,608	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2025	3,003	0	0	0	0	3,003	2,240	0	0	0	0	2,240	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2026	2,580	0	0	0	0	2,580	1,924	0	0	0	0	1,924	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2027	2,215	0	0	0	0	2,215	1,653	0	0	0	0	1,653	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2028	1,902	0	0	0	0	1,902	1,419	0	0	0	0	1,419	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2029	1,633	0	0	0	0	1,633	1,218	0	0	0	0	1,218	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2030	1,402	0	0	0	0	1,402	1,046	0	0	0	0	1,046	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2031	1,203	0	0	0	0	1,203	898	0	0	0	0	898	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2032	1,033	0	0	0	0	1,033	771	0	0	0	0	771	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2033	887	0	0	0	0	887	662	0	0	0	0	662	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2034	761	0	0	0	0	761	568	0	0	0	0	568	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2035	653	0	0	0	0	653	487	0	0	0	0	487	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2036	561	0	0	0	0	561	418	0	0	0	0	418	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2037	482	0	0	0	0	482	359	0	0	0	0	359	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2038	413	0	0	0	0	413	308	0	0	0	0	308	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2039	355	0	0	0	0	355	265	0	0	0	0	265	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%
2040	305	0	0	0	0	305	227	0	0	0	0	227	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%	66.4%

BEFORE RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total				
Accumulated Value	425,524	0	0	0	0	425,524	132,726	0	0	0	0	132,726	31.2%	65.7%	65.7%	66.4%
Present Value	29,801	0	0	0	0	29,801	22,166	0	0	0	0	22,166	74.4%	80.0%	80.0%	66.4%
Lifetime Value	455,326	0	0	0	0	455,326	154,892	0	0	0	0	154,892	34.0%	66.3%	66.3%	66.4%
Lifetime Loss Ratio							34.0%									

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted	
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total				
Accumulated Value	425,524	0	0	0	0	425,524	132,726	0	0	0	0	132,726	31.2%	65.7%	65.7%	66.4%
Present Value	29,801	0	0	0	0	29,801	22,166	0	0	0	0	22,166	74.4%	80.0%	80.0%	66.4%
Lifetime Value	455,326	0	0	0	0	455,326	154,892	0	0	0	0	154,892	34.0%	66.3%	66.3%	66.4%
Lifetime Loss Ratio							34.0%									

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

EXHIBIT 2

State: Rhode Island
 Plan: C

Pricing Target Lifetime Loss Ratio: 66.0%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year					Total	Issue Year					Total	Issue Year					Total	
	2016 & Prior	2017	2018	2019	2020		2016 & Prior	2017	2018	2019	2020		2016 & Prior	2017	2018	2019	2020		
1992	372	0	0	0	0	372	16	0	0	0	16	4.2%	0.0%	0.0%	0.0%	4.2%	65.0%		
1993	27,289	0	0	0	0	27,289	18,791	0	0	0	18,791	68.9%	0.0%	0.0%	0.0%	68.9%	65.0%		
1994	84,055	0	0	0	0	84,055	62,421	0	0	0	62,421	74.3%	0.0%	0.0%	0.0%	74.3%	65.0%		
1995	132,659	0	0	0	0	132,659	108,355	0	0	0	108,355	82.4%	0.0%	0.0%	0.0%	82.4%	65.0%		
1996	253,624	0	0	0	0	253,624	271,279	0	0	0	271,279	107.0%	0.0%	0.0%	0.0%	107.0%	65.0%		
1997	373,777	0	0	0	0	373,777	359,838	0	0	0	359,838	96.3%	0.0%	0.0%	0.0%	96.3%	65.0%		
1998	316,684	0	0	0	0	316,684	262,239	0	0	0	262,239	82.8%	0.0%	0.0%	0.0%	82.8%	65.0%		
1999	282,544	0	0	0	0	282,544	241,604	0	0	0	241,604	85.5%	0.0%	0.0%	0.0%	85.5%	65.1%		
2000	315,436	0	0	0	0	315,436	264,389	0	0	0	264,389	83.8%	0.0%	0.0%	0.0%	83.8%	66.1%		
2001	315,022	0	0	0	0	315,022	226,284	0	0	0	226,284	71.8%	0.0%	0.0%	0.0%	71.8%	66.1%		
2002	302,041	0	0	0	0	302,041	203,999	0	0	0	203,999	67.5%	0.0%	0.0%	0.0%	67.5%	66.1%		
2003	283,028	0	0	0	0	283,028	172,147	0	0	0	172,147	60.8%	0.0%	0.0%	0.0%	60.8%	66.2%		
2004	286,449	0	0	0	0	286,449	185,459	0	0	0	185,459	64.7%	0.0%	0.0%	0.0%	64.7%	66.3%		
2005	275,220	0	0	0	0	275,220	171,532	0	0	0	171,532	62.3%	0.0%	0.0%	0.0%	62.3%	66.4%		
2006	272,159	0	0	0	0	272,159	164,732	0	0	0	164,732	60.5%	0.0%	0.0%	0.0%	60.5%	66.3%		
2007	243,533	0	0	0	0	243,533	145,752	0	0	0	145,752	59.8%	0.0%	0.0%	0.0%	59.8%	66.4%		
2008	219,573	0	0	0	0	219,573	126,707	0	0	0	126,707	57.7%	0.0%	0.0%	0.0%	57.7%	66.7%		
2009	201,340	0	0	0	0	201,340	104,361	0	0	0	104,361	51.8%	0.0%	0.0%	0.0%	51.8%	66.6%		
2010	183,399	0	0	0	0	183,399	110,437	0	0	0	110,437	60.2%	0.0%	0.0%	0.0%	60.2%	66.7%		
2011	166,659	0	0	0	0	166,659	77,584	0	0	0	77,584	46.6%	0.0%	0.0%	0.0%	46.6%	66.8%		
2012	143,476	0	0	0	0	143,476	117,748	0	0	0	117,748	82.1%	0.0%	0.0%	0.0%	82.1%	67.3%		
2013	159,785	0	0	0	0	159,785	138,590	0	0	0	138,590	86.7%	0.0%	0.0%	0.0%	86.7%	67.2%		
2014	147,644	0	0	0	0	147,644	98,056	0	0	0	98,056	66.4%	0.0%	0.0%	0.0%	66.4%	66.9%		
2015	137,358	0	0	0	0	137,358	97,331	0	0	0	97,331	70.9%	0.0%	0.0%	0.0%	70.9%	66.8%		
2016	124,344	0	0	0	0	124,344	108,743	0	0	0	108,743	87.5%	0.0%	0.0%	0.0%	87.5%	67.0%		
2017	115,300	0	0	0	0	115,300	65,884	0	0	0	65,884	57.1%	0.0%	0.0%	0.0%	57.1%	66.8%		
2018	109,340	0	0	0	0	109,340	66,646	0	0	0	66,646	61.0%	0.0%	0.0%	0.0%	61.0%	67.4%		
2019	102,066	0	0	0	0	102,066	75,710	0	0	0	75,710	74.2%	0.0%	0.0%	0.0%	74.2%	67.1%		
2020	95,037	0	0	0	0	95,037	45,318	0	0	0	45,318	47.7%	0.0%	0.0%	0.0%	47.7%	66.8%		
2021	82,129	0	0	0	0	82,129	45,788	0	0	0	45,788	55.8%	0.0%	0.0%	0.0%	55.8%	67.1%		
2022	67,939	0	0	0	0	67,939	36,488	0	0	0	36,488	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2023	58,682	0	0	0	0	58,682	33,244	0	0	0	33,244	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2024	50,553	0	0	0	0	50,553	28,639	0	0	0	28,639	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2025	43,435	0	0	0	0	43,435	24,606	0	0	0	24,606	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2026	37,308	0	0	0	0	37,308	21,135	0	0	0	21,135	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2027	32,039	0	0	0	0	32,039	18,150	0	0	0	18,150	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2028	27,511	0	0	0	0	27,511	15,585	0	0	0	15,585	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2029	23,617	0	0	0	0	23,617	13,379	0	0	0	13,379	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2030	20,273	0	0	0	0	20,273	11,485	0	0	0	11,485	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2031	17,403	0	0	0	0	17,403	9,859	0	0	0	9,859	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2032	14,939	0	0	0	0	14,939	8,463	0	0	0	8,463	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2033	12,825	0	0	0	0	12,825	7,265	0	0	0	7,265	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2034	11,009	0	0	0	0	11,009	6,237	0	0	0	6,237	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2035	9,450	0	0	0	0	9,450	5,354	0	0	0	5,354	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2036	8,113	0	0	0	0	8,113	4,596	0	0	0	4,596	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2037	6,964	0	0	0	0	6,964	3,945	0	0	0	3,945	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2038	5,978	0	0	0	0	5,978	3,387	0	0	0	3,387	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2039	5,132	0	0	0	0	5,132	2,907	0	0	0	2,907	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		
2040	4,405	0	0	0	0	4,405	2,496	0	0	0	2,496	56.7%	0.0%	0.0%	0.0%	56.7%	67.1%		

BEFORE RATE ADJUSTMENT																
Accumulated Value	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year					Total	Issue Year					Total	RI PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2016 & Prior	2017	2018	2019	2020		2016 & Prior	2017	2018	2019	2020					
Accumulated Value	11,731,118	0	0	0	0	11,731,118	8,770,188	0	0	0	0	8,770,188	74.8%	71.0%	71.0%	65.9%
Present Value	431,003	0	0	0	0	431,003	243,444	0	0	0	0	243,444	56.5%	79.0%	79.0%	67.1%
Lifetime Value	12,162,121	0	0	0	0	12,162,121	9,013,632	0	0	0	0	9,013,632	74.1%	71.2%	71.2%	66.0%
Lifetime Loss Ratio							74.1%	0.0%	0.0%	0.0%	0.0%	74.1%				

PROPOSED RATE ADJUSTMENT: 0.00%

AFTER RATE ADJUSTMENT																
Accumulated Value	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year					Total	Issue Year					Total	RI PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted	
	2016 & Prior	2017	2018	2019	2020		2016 & Prior	2017	2018	2019	2020					
Accumulated Value	11,731,118	0	0	0	0	11,731,118	8,770,188	0	0	0	0	8,770,188	74.8%	71.0%	71.0%	
Present Value	431,003	0	0	0	0	431,003	243,444	0	0	0	0	243,444	56.5%	79.0%	79.0%	
Lifetime Value	12,162,121	0	0	0	0	12,162,121	9,013,632	0	0	0	0	9,013,632	74.1%	71.2%	71.2%	
Lifetime Loss Ratio							74.1%	0.0%	0.0%	0.0%	0.0%	74.1%				

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

EXHIBIT 2

State: Rhode Island
 Plan: D

Pricing Target Lifetime Loss Ratio: 66.3%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	10,975	0	0	0	0	10,975	7,004	0	0	0	0	7,004	63.8%	0.0%	0.0%	0.0%	0.0%	63.8%	65.0%
1998	44,121	0	0	0	0	44,121	30,837	0	0	0	0	30,837	69.9%	0.0%	0.0%	0.0%	0.0%	69.9%	65.0%
1999	66,458	0	0	0	0	66,458	38,829	0	0	0	0	38,829	58.4%	0.0%	0.0%	0.0%	0.0%	58.4%	65.1%
2000	104,099	0	0	0	0	104,099	68,398	0	0	0	0	68,398	65.7%	0.0%	0.0%	0.0%	0.0%	65.7%	65.8%
2001	133,447	0	0	0	0	133,447	77,973	0	0	0	0	77,973	58.4%	0.0%	0.0%	0.0%	0.0%	58.4%	66.2%
2002	142,772	0	0	0	0	142,772	72,248	0	0	0	0	72,248	50.6%	0.0%	0.0%	0.0%	0.0%	50.6%	66.4%
2003	134,536	0	0	0	0	134,536	83,970	0	0	0	0	83,970	62.4%	0.0%	0.0%	0.0%	0.0%	62.4%	66.4%
2004	132,414	0	0	0	0	132,414	72,085	0	0	0	0	72,085	54.4%	0.0%	0.0%	0.0%	0.0%	54.4%	66.4%
2005	131,794	0	0	0	0	131,794	79,365	0	0	0	0	79,365	60.2%	0.0%	0.0%	0.0%	0.0%	60.2%	66.5%
2006	117,270	0	0	0	0	117,270	76,233	0	0	0	0	76,233	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%	66.5%
2007	118,696	0	0	0	0	118,696	85,369	0	0	0	0	85,369	71.9%	0.0%	0.0%	0.0%	0.0%	71.9%	66.5%
2008	122,006	0	0	0	0	122,006	120,071	0	0	0	0	120,071	98.4%	0.0%	0.0%	0.0%	0.0%	98.4%	66.4%
2009	125,510	0	0	0	0	125,510	110,072	0	0	0	0	110,072	87.7%	0.0%	0.0%	0.0%	0.0%	87.7%	66.4%
2010	121,307	0	0	0	0	121,307	131,770	0	0	0	0	131,770	108.6%	0.0%	0.0%	0.0%	0.0%	108.6%	66.4%
2011	104,487	0	0	0	0	104,487	67,573	0	0	0	0	67,573	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%	66.4%
2012	101,486	0	0	0	0	101,486	68,484	0	0	0	0	68,484	67.5%	0.0%	0.0%	0.0%	0.0%	67.5%	66.6%
2013	97,103	0	0	0	0	97,103	56,549	0	0	0	0	56,549	58.2%	0.0%	0.0%	0.0%	0.0%	58.2%	66.2%
2014	83,697	0	0	0	0	83,697	66,444	0	0	0	0	66,444	79.4%	0.0%	0.0%	0.0%	0.0%	79.4%	66.4%
2015	78,447	0	0	0	0	78,447	61,198	0	0	0	0	61,198	78.0%	0.0%	0.0%	0.0%	0.0%	78.0%	66.2%
2016	73,201	0	0	0	0	73,201	60,458	0	0	0	0	60,458	82.6%	0.0%	0.0%	0.0%	0.0%	82.6%	66.3%
2017	72,354	0	0	0	0	72,354	84,909	0	0	0	0	84,909	117.4%	0.0%	0.0%	0.0%	0.0%	117.4%	66.0%
2018	62,005	0	0	0	0	62,005	48,007	0	0	0	0	48,007	77.4%	0.0%	0.0%	0.0%	0.0%	77.4%	66.3%
2019	50,307	0	0	0	0	50,307	43,555	0	0	0	0	43,555	86.6%	0.0%	0.0%	0.0%	0.0%	86.6%	66.4%
2020	47,083	0	0	0	0	47,083	31,276	0	0	0	0	31,276	66.4%	0.0%	0.0%	0.0%	0.0%	66.4%	66.7%
2021	40,689	0	0	0	0	40,689	31,600	0	0	0	0	31,600	77.7%	0.0%	0.0%	0.0%	0.0%	77.7%	66.6%
2022	33,659	0	0	0	0	33,659	26,563	0	0	0	0	26,563	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2023	29,073	0	0	0	0	29,073	22,943	0	0	0	0	22,943	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2024	25,045	0	0	0	0	25,045	19,765	0	0	0	0	19,765	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2025	21,519	0	0	0	0	21,519	16,982	0	0	0	0	16,982	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2026	18,483	0	0	0	0	18,483	14,586	0	0	0	0	14,586	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2027	15,873	0	0	0	0	15,873	12,526	0	0	0	0	12,526	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2028	13,630	0	0	0	0	13,630	10,756	0	0	0	0	10,756	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2029	11,700	0	0	0	0	11,700	9,234	0	0	0	0	9,234	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2030	10,044	0	0	0	0	10,044	7,926	0	0	0	0	7,926	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2031	8,622	0	0	0	0	8,622	6,804	0	0	0	0	6,804	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2032	7,401	0	0	0	0	7,401	5,841	0	0	0	0	5,841	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2033	6,354	0	0	0	0	6,354	5,014	0	0	0	0	5,014	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2034	5,454	0	0	0	0	5,454	4,304	0	0	0	0	4,304	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2035	4,682	0	0	0	0	4,682	3,695	0	0	0	0	3,695	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2036	4,019	0	0	0	0	4,019	3,172	0	0	0	0	3,172	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2037	3,450	0	0	0	0	3,450	2,723	0	0	0	0	2,723	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2038	2,962	0	0	0	0	2,962	2,337	0	0	0	0	2,337	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2039	2,542	0	0	0	0	2,542	2,006	0	0	0	0	2,006	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%
2040	2,183	0	0	0	0	2,183	1,722	0	0	0	0	1,722	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%	66.6%

BEFORE RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total				
Accumulated Value	4,086,603	0	0	0	0	4,086,603	2,856,971	0	0	0	0	2,856,971	69.9%	68.4%	68.4%	66.2%
Present Value	213,529	0	0	0	0	213,529	168,012	0	0	0	0	168,012	78.7%	79.3%	79.3%	66.6%
Lifetime Value	4,300,132	0	0	0	0	4,300,132	3,024,984	0	0	0	0	3,024,984	70.3%	68.7%	68.7%	66.3%
Lifetime Loss Ratio							70.3%									

PROPOSED RATE ADJUSTMENT: 8.00%

AFTER RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted	
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total				
Accumulated Value	4,086,603	0	0	0	0	4,086,603	2,856,971	0	0	0	0	2,856,971	69.9%	68.4%	68.4%	
Present Value	227,891	0	0	0	0	227,891	168,012	0	0	0	0	168,012	73.7%	74.3%	74.3%	
Lifetime Value	4,314,494	0	0	0	0	4,314,494	3,024,984	0	0	0	0	3,024,984	70.1%	68.6%	68.6%	
Lifetime Loss Ratio							70.1%									

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

EXHIBIT 2

State: Rhode Island
 Plan: F

Pricing Target Lifetime Loss Ratio: 67.3%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	1,871	0	0	0	0	1,871	525	0	0	0	525	26.6%	0.0%	0.0%	0.0%	0.0%	0.0%	26.6%	65.0%
1994	4,298	0	0	0	0	4,298	1,596	0	0	0	1,596	37.1%	0.0%	0.0%	0.0%	0.0%	0.0%	37.1%	65.0%
1995	7,773	0	0	0	0	7,773	3,610	0	0	0	3,610	46.4%	0.0%	0.0%	0.0%	0.0%	0.0%	46.4%	65.0%
1996	42,964	0	0	0	0	42,964	25,994	0	0	0	25,994	60.5%	0.0%	0.0%	0.0%	0.0%	0.0%	60.5%	65.0%
1997	87,550	0	0	0	0	87,550	69,092	0	0	0	69,092	78.9%	0.0%	0.0%	0.0%	0.0%	0.0%	78.9%	65.0%
1998	114,416	0	0	0	0	114,416	96,700	0	0	0	96,700	84.5%	0.0%	0.0%	0.0%	0.0%	0.0%	84.5%	65.3%
1999	125,793	0	0	0	0	125,793	104,872	0	0	0	104,872	83.4%	0.0%	0.0%	0.0%	0.0%	0.0%	83.4%	65.5%
2000	139,038	0	0	0	0	139,038	99,899	0	0	0	99,899	71.9%	0.0%	0.0%	0.0%	0.0%	0.0%	71.9%	66.0%
2001	154,570	0	0	0	0	154,570	95,070	0	0	0	95,070	61.5%	0.0%	0.0%	0.0%	0.0%	0.0%	61.5%	66.2%
2002	155,666	0	0	0	0	155,666	111,370	0	0	0	111,370	71.5%	0.0%	0.0%	0.0%	0.0%	0.0%	71.5%	66.3%
2003	167,951	0	0	0	0	167,951	104,587	0	0	0	104,587	62.3%	0.0%	0.0%	0.0%	0.0%	0.0%	62.3%	66.5%
2004	179,695	0	0	0	0	179,695	121,195	0	0	0	121,195	67.4%	0.0%	0.0%	0.0%	0.0%	0.0%	67.4%	66.7%
2005	175,855	0	0	0	0	175,855	130,083	0	0	0	130,083	74.0%	0.0%	0.0%	0.0%	0.0%	0.0%	74.0%	66.9%
2006	155,758	0	0	0	0	155,758	81,410	0	0	0	81,410	52.3%	0.0%	0.0%	0.0%	0.0%	0.0%	52.3%	67.0%
2007	155,344	0	0	0	0	155,344	80,295	0	0	0	80,295	51.7%	0.0%	0.0%	0.0%	0.0%	0.0%	51.7%	67.1%
2008	163,517	0	0	0	0	163,517	73,759	0	0	0	73,759	45.1%	0.0%	0.0%	0.0%	0.0%	0.0%	45.1%	67.4%
2009	162,638	0	0	0	0	162,638	65,154	0	0	0	65,154	40.1%	0.0%	0.0%	0.0%	0.0%	0.0%	40.1%	67.5%
2010	169,465	0	0	0	0	169,465	78,898	0	0	0	78,898	46.6%	0.0%	0.0%	0.0%	0.0%	0.0%	46.6%	67.7%
2011	173,325	0	0	0	0	173,325	104,096	0	0	0	104,096	60.1%	0.0%	0.0%	0.0%	0.0%	0.0%	60.1%	68.4%
2012	181,326	0	0	0	0	181,326	104,731	0	0	0	104,731	57.8%	0.0%	0.0%	0.0%	0.0%	0.0%	57.8%	68.7%
2013	180,507	0	0	0	0	180,507	100,309	0	0	0	100,309	55.6%	0.0%	0.0%	0.0%	0.0%	0.0%	55.6%	68.8%
2014	183,383	0	0	0	0	183,383	134,871	0	0	0	134,871	73.5%	0.0%	0.0%	0.0%	0.0%	0.0%	73.5%	68.8%
2015	189,640	0	0	0	0	189,640	114,707	0	0	0	114,707	60.5%	0.0%	0.0%	0.0%	0.0%	0.0%	60.5%	68.7%
2016	198,943	0	0	0	0	198,943	112,980	0	0	0	112,980	56.8%	0.0%	0.0%	0.0%	0.0%	0.0%	56.8%	68.9%
2017	173,474	4,669	0	0	0	178,143	103,487	378	0	0	103,865	59.7%	8.1%	0.0%	0.0%	0.0%	0.0%	58.3%	68.9%
2018	157,098	4,059	42	0	0	161,199	81,640	1,065	0	0	82,706	52.0%	26.2%	0.0%	0.0%	0.0%	0.0%	51.3%	68.8%
2019	138,224	3,340	0	323	0	141,887	102,217	722	0	162	103,101	74.0%	21.6%	0.0%	50.0%	0.0%	0.0%	72.7%	68.8%
2020	125,098	3,408	0	2,252	0	130,758	118,505	1,154	0	452	120,111	94.7%	33.9%	0.0%	20.0%	0.0%	0.0%	91.9%	68.7%
2021	102,881	2,825	0	1,869	0	107,575	119,732	1,176	0	460	121,368	116.4%	41.6%	0.0%	24.6%	0.0%	0.0%	112.8%	68.8%
2022	85,105	2,356	0	1,563	0	89,024	100,645	996	0	391	102,032	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.6%	68.8%
2023	73,509	2,052	0	1,366	0	76,928	86,932	868	0	342	88,142	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.6%	68.8%
2024	63,328	1,784	0	1,192	0	66,302	74,899	754	0	298	75,942	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2025	54,409	1,547	0	1,037	0	56,994	64,344	654	0	260	65,258	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2026	46,734	1,330	0	901	0	48,966	55,268	563	0	226	56,066	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2027	40,134	1,143	0	781	0	42,059	47,462	484	0	196	48,141	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2028	34,463	982	0	672	0	36,117	40,755	415	0	168	41,339	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2029	29,584	843	0	577	0	31,004	34,986	357	0	144	35,487	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2030	25,396	724	0	496	0	26,615	30,033	306	0	124	30,463	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2031	21,800	622	0	425	0	22,847	25,781	263	0	106	26,150	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2032	18,714	534	0	365	0	19,613	22,131	226	0	91	22,448	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2033	16,065	458	0	314	0	16,836	18,998	194	0	78	19,270	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2034	13,791	393	0	269	0	14,453	16,309	166	0	67	16,542	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2035	11,838	337	0	231	0	12,407	14,000	143	0	58	14,200	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2036	10,162	290	0	198	0	10,650	12,018	123	0	50	12,190	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2037	8,724	249	0	170	0	9,143	10,317	105	0	43	10,464	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2038	7,489	213	0	146	0	7,848	8,856	90	0	37	8,983	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2039	6,429	183	0	125	0	6,737	7,602	77	0	31	7,711	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%
2040	5,518	157	0	108	0	5,784	6,526	67	0	27	6,620	118.3%	42.3%	0.0%	25.0%	0.0%	0.0%	114.5%	68.8%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN F Total	National PLAN F (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total				
Accumulated Value	6,748,313	17,029	47	2,648	0	6,768,037	4,291,503	3,581	0	634	0	4,295,718	63.5%	69.5%	69.5%	67.2%
Present Value	539,903	15,198	0	10,180	0	565,241	636,595	6,391	0	2,540	0	645,526	114.2%	84.3%	84.3%	68.8%
Lifetime Value	7,288,216	32,187	47	12,827	0	7,333,277	4,928,097	9,973	0	3,175	0	4,941,244	67.4%	71.0%	71.0%	67.3%
Lifetime Loss Ratio							67.6%	31.0%	0.0%	24.7%	0.0%	67.4%				

PROPOSED RATE ADJUSTMENT: 8.00%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI PLAN F Total	National PLAN F (From Exhibit 2A)	Credibility Weighted
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total			
Accumulated Value	6,748,313	17,029	47	2,648	0	6,768,037	4,291,503	3,581	0	634	0	4,295,718	63.5%	69.5%	69.5%
Present Value	576,217	16,182	0	10,869	0	603,268	636,595	6,391	0	2,540	0	645,526	107.0%	79.0%	79.0%
Lifetime Value	7,324,530	33,210	47	13,517	0	7,371,305	4,928,097	9,973	0	3,175	0	4,941,244	67.0%	70.5%	70.5%
Lifetime Loss Ratio							67.3%	30.0%	0.0%	23.5%	0.0%	67.0%			

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

EXHIBIT 2

State: Rhode Island
 Plan: G

Pricing Target Lifetime Loss Ratio: 73.1%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	0	19,373	0	0	0	19,373	0	14,264	0	0	0	14,264	0.0%	73.6%	0.0%	0.0%	0.0%	73.6%	66.6%
2018	0	69,070	97,457	0	0	166,527	0	54,476	64,336	0	0	118,812	0.0%	78.9%	66.0%	0.0%	0.0%	71.3%	68.2%
2019	0	65,675	142,897	109,041	0	317,612	0	64,398	103,965	72,119	0	240,482	0.0%	98.1%	72.8%	66.1%	0.0%	75.7%	69.6%
2020	0	59,911	132,968	162,105	82,319	437,303	0	51,726	94,505	115,498	41,913	303,642	0.0%	86.3%	71.1%	71.2%	50.9%	69.4%	70.9%
2021	0	57,411	125,031	151,202	165,553	499,197	0	57,952	108,164	133,152	101,728	400,996	0.0%	100.9%	86.5%	88.1%	61.4%	80.3%	72.8%
2022	0	52,688	114,968	136,255	147,945	451,737	0	54,024	101,066	126,938	97,591	379,619	0.0%	102.6%	87.9%	93.2%	66.0%	84.0%	73.7%
2023	0	50,467	110,440	131,003	139,116	431,026	0	51,766	97,086	122,045	95,604	366,500	0.0%	102.6%	87.9%	93.2%	68.7%	85.0%	74.0%
2024	0	48,259	105,865	125,722	133,418	413,264	0	49,501	93,064	117,125	91,687	351,377	0.0%	102.6%	87.9%	93.2%	68.7%	85.0%	74.0%
2025	0	46,036	101,273	120,385	127,706	395,399	0	47,221	89,027	112,153	87,761	336,162	0.0%	102.6%	87.9%	93.2%	68.7%	85.0%	74.0%
2026	0	43,539	96,645	115,062	121,988	377,234	0	44,659	84,959	107,195	83,832	320,645	0.0%	102.6%	87.9%	93.2%	68.7%	85.0%	74.0%
2027	0	41,165	91,430	109,719	116,311	358,626	0	42,225	80,374	102,217	79,931	304,747	0.0%	102.6%	87.9%	93.2%	68.7%	85.0%	74.0%
2028	0	38,902	86,463	103,778	110,672	339,815	0	39,903	76,007	96,682	76,056	288,648	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%
2029	0	36,741	81,669	98,053	104,567	321,030	0	37,687	71,793	91,348	71,860	272,688	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%
2030	0	34,694	77,133	92,616	98,788	303,231	0	35,587	67,806	86,283	67,889	257,565	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%
2031	0	32,761	72,835	87,464	93,302	286,361	0	33,604	64,027	81,483	64,119	243,233	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%
2032	0	30,935	68,776	82,590	88,111	270,412	0	31,731	60,459	76,943	60,552	229,685	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%
2033	0	29,211	64,944	77,988	83,201	255,344	0	29,963	57,090	72,655	57,178	216,886	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%
2034	0	27,584	61,325	73,642	78,565	241,115	0	28,293	53,909	68,606	53,991	204,800	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%
2035	0	26,046	57,907	69,538	74,187	227,679	0	26,717	50,905	64,783	50,983	193,388	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%
2036	0	24,595	54,680	65,663	70,053	214,992	0	25,228	48,068	61,173	48,142	182,611	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%
2037	0	23,225	51,633	62,004	66,149	203,011	0	23,822	45,390	57,765	45,459	172,435	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%
2038	0	21,930	48,756	58,549	62,463	191,699	0	22,495	42,860	54,546	42,926	162,827	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%
2039	0	20,708	46,039	55,286	58,982	181,016	0	21,241	40,472	51,506	40,534	153,753	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%
2040	0	19,554	43,474	52,206	55,696	170,929	0	20,058	38,217	48,636	38,275	145,185	0.0%	102.6%	87.9%	93.2%	68.7%	84.9%	74.0%

BEFORE RATE ADJUSTMENT																	
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	Issue Year						Issue Year						RI PLAN G Total	National PLAN G (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio	
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total					
Accumulated Value	0	231,105	397,371	282,196	84,151	994,823	0	199,123	279,489	195,109	42,846	716,567	72.0%	77.0%	77.0%	69.8%	
Present Value	0	507,376	1,119,577	1,339,235	1,432,218	4,398,405	0	519,516	982,485	1,240,118	968,712	3,710,831	84.4%	89.1%	89.1%	73.8%	
Lifetime Value	0	738,481	1,516,948	1,621,431	1,516,368	5,393,228	0	718,639	1,261,974	1,435,227	1,011,558	4,427,398	82.1%	83.3%	83.3%	73.1%	
Lifetime Loss Ratio							0.0%						97.3%	83.2%	88.5%	66.7%	82.1%

PROPOSED RATE ADJUSTMENT: 2.00%

AFTER RATE ADJUSTMENT																	
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	Issue Year						Issue Year						RI PLAN G Total	National PLAN G (From Exhibit 2A)	Credibility Weighted		
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total					
Accumulated Value	0	231,105	397,371	282,196	84,151	994,823	0	199,123	279,489	195,109	42,846	716,567	72.0%	77.0%	77.0%		
Present Value	0	516,585	1,139,926	1,363,550	1,458,156	4,478,217	0	519,516	982,485	1,240,118	968,712	3,710,831	82.9%	87.5%	87.5%		
Lifetime Value	0	747,691	1,537,297	1,645,745	1,542,306	5,473,040	0	718,639	1,261,974	1,435,227	1,011,558	4,427,398	80.9%	82.5%	82.5%		
Lifetime Loss Ratio							0.0%						96.1%	82.1%	87.2%	65.6%	80.9%

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

EXHIBIT 2

State: Rhode Island
 Plan: High Ded F

Pricing Target Lifetime Loss Ratio: 64.6%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	0	394	0	0	0	394	0	0	0	0	394	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	28.8%
2018	0	1,840	3,298	0	0	5,137	0	3,557	50	0	3,607	0	0.0%	193.4%	1.5%	0.0%	0.0%	70.2%	39.6%
2019	0	2,120	4,119	1,501	0	7,740	0	1,060	2,060	750	3,870	0	0.0%	50.0%	50.0%	50.0%	50.0%	50.0%	55.8%
2020	0	1,239	3,235	3,248	1,831	9,554	0	632	3,025	1,656	934	6,248	0.0%	51.0%	93.5%	51.0%	51.0%	65.4%	57.8%
2021	0	1,188	3,105	2,675	1,903	8,871	0	708	3,395	2,162	4,388	10,653	0.0%	59.6%	109.3%	80.8%	230.6%	120.1%	66.8%
2022	0	1,090	2,855	2,461	1,501	7,906	0	660	3,172	2,021	4,766	10,619	0.0%	60.6%	111.1%	82.1%	317.6%	134.3%	68.7%
2023	0	1,044	2,743	2,366	1,441	7,594	0	633	3,047	1,943	4,578	10,200	0.0%	60.6%	111.1%	82.1%	317.6%	134.3%	68.7%
2024	0	998	2,629	2,270	1,382	7,280	0	605	2,921	1,865	4,390	9,780	0.0%	60.6%	111.1%	82.1%	317.6%	134.3%	68.7%
2025	0	952	2,515	2,174	1,323	6,965	0	577	2,794	1,785	4,202	9,359	0.0%	60.6%	111.1%	82.1%	317.6%	134.4%	68.7%
2026	0	901	2,400	2,078	1,264	6,643	0	546	2,666	1,706	4,014	8,933	0.0%	60.6%	111.1%	82.1%	317.6%	134.5%	68.7%
2027	0	852	2,271	1,981	1,205	6,309	0	516	2,523	1,627	3,827	8,493	0.0%	60.6%	111.1%	82.1%	317.6%	134.6%	68.7%
2028	0	805	2,147	1,874	1,147	5,973	0	488	2,385	1,539	3,642	8,054	0.0%	60.6%	111.1%	82.1%	317.6%	134.8%	68.7%
2029	0	760	2,028	1,771	1,083	5,643	0	461	2,253	1,454	3,441	7,609	0.0%	60.6%	111.1%	82.1%	317.6%	134.8%	68.7%
2030	0	718	1,916	1,673	1,024	5,330	0	435	2,128	1,374	3,251	7,187	0.0%	60.6%	111.1%	82.1%	317.6%	134.9%	68.7%
2031	0	678	1,809	1,580	967	5,033	0	411	2,009	1,297	3,070	6,787	0.0%	60.6%	111.1%	82.1%	317.6%	134.9%	68.7%
2032	0	640	1,708	1,492	913	4,753	0	388	1,897	1,225	2,899	6,409	0.0%	60.6%	111.1%	82.1%	317.6%	134.9%	68.7%
2033	0	604	1,613	1,408	862	4,488	0	366	1,792	1,157	2,738	6,052	0.0%	60.6%	111.1%	82.1%	317.6%	134.9%	68.7%
2034	0	571	1,523	1,330	814	4,238	0	346	1,692	1,092	2,585	5,715	0.0%	60.6%	111.1%	82.1%	317.6%	134.9%	68.7%
2035	0	539	1,438	1,256	769	4,002	0	326	1,598	1,031	2,441	5,396	0.0%	60.6%	111.1%	82.1%	317.6%	134.9%	68.7%
2036	0	509	1,358	1,186	726	3,779	0	308	1,509	974	2,305	5,096	0.0%	60.6%	111.1%	82.1%	317.6%	134.9%	68.7%
2037	0	480	1,282	1,120	685	3,568	0	291	1,425	920	2,177	4,812	0.0%	60.6%	111.1%	82.1%	317.6%	134.9%	68.7%
2038	0	454	1,211	1,057	647	3,369	0	275	1,345	868	2,055	4,544	0.0%	60.6%	111.1%	82.1%	317.6%	134.9%	68.7%
2039	0	428	1,143	998	611	3,181	0	260	1,270	820	1,941	4,290	0.0%	60.6%	111.1%	82.1%	317.6%	134.9%	68.7%
2040	0	405	1,080	943	577	3,004	0	245	1,199	774	1,833	4,051	0.0%	60.6%	111.1%	82.1%	317.6%	134.9%	68.7%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	Issue Year						Issue Year						RI PLAN HDF Total	National PLAN H (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio	
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total					
Accumulated Value	0	6,044	11,389	4,923	1,872	24,229	0	5,750	5,348	2,495	955	14,547	60.0%	55.5%	55.5%	52.2%	
Present Value	0	10,496	27,806	24,132	14,994	77,428	0	6,348	30,835	19,783	45,998	102,964	133.0%	103.7%	103.7%	68.5%	
Lifetime Value	0	16,540	39,195	29,055	16,866	101,657	0	12,098	36,183	22,278	46,952	117,511	115.6%	88.3%	88.3%	64.6%	
Lifetime Loss Ratio							0.0%						73.1%	92.3%	76.7%	278.4%	115.6%

PROPOSED RATE ADJUSTMENT: 5.50%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	Issue Year						Issue Year						RI PLAN HDF Total	National PLAN H (From Exhibit 2A)	Credibility Weighted		
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total					
Accumulated Value	0	6,044	11,389	4,923	1,872	24,229	0	5,750	5,348	2,495	955	14,547	60.0%	55.5%	55.5%		
Present Value	0	11,018	29,191	25,336	15,731	81,277	0	6,348	30,835	19,783	45,998	102,964	126.7%	98.8%	98.8%		
Lifetime Value	0	17,063	40,581	30,259	17,603	105,505	0	12,098	36,183	22,278	46,952	117,511	111.4%	85.4%	85.4%		
Lifetime Loss Ratio							0.0%						70.9%	89.2%	73.6%	266.7%	111.4%

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

EXHIBIT 2

State: Rhode Island
 Plan: N

Pricing Target Lifetime Loss Ratio: 72.7%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	0	1,898	0	0	0	1,898	0	9,221	0	0	0	9,221	0.0%	485.9%	0.0%	0.0%	0.0%	485.9%	66.6%
2018	0	7,890	31,476	0	0	39,366	0	5,191	18,876	0	0	24,067	0.0%	65.8%	60.0%	0.0%	0.0%	61.1%	67.4%
2019	0	8,152	47,084	30,998	0	86,234	0	10,883	17,300	57,816	0	86,000	0.0%	133.5%	36.7%	186.5%	0.0%	99.7%	69.4%
2020	0	7,156	39,175	45,694	35,517	127,542	0	8,528	28,658	25,582	29,494	92,262	0.0%	119.2%	73.2%	56.0%	83.0%	72.3%	70.9%
2021	0	6,857	36,836	42,621	65,773	152,088	0	9,555	32,801	29,492	71,585	143,432	0.0%	139.3%	89.0%	69.2%	108.8%	94.3%	73.9%
2022	0	6,291	33,872	38,407	58,738	137,308	0	8,907	30,648	28,116	68,674	136,345	0.0%	141.6%	90.5%	73.2%	116.9%	99.3%	75.0%
2023	0	6,028	32,538	36,927	55,270	130,763	0	8,535	29,441	27,032	67,275	132,293	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	75.0%
2024	0	5,764	31,190	35,438	53,006	125,398	0	8,162	28,221	25,942	64,520	126,845	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	74.5%
2025	0	5,499	29,837	33,934	50,736	120,006	0	7,786	26,997	24,841	61,757	121,381	0.0%	141.6%	90.5%	73.2%	121.7%	101.1%	74.0%
2026	0	5,200	28,473	32,434	48,465	114,572	0	7,363	25,763	23,743	58,992	115,861	0.0%	141.6%	90.5%	73.2%	121.7%	101.1%	73.5%
2027	0	4,917	26,937	30,927	46,210	108,991	0	6,962	24,373	22,640	56,247	110,222	0.0%	141.6%	90.5%	73.2%	121.7%	101.1%	73.0%
2028	0	4,647	25,473	29,253	43,969	103,342	0	6,579	23,049	21,414	53,520	104,562	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	72.5%
2029	0	4,389	24,061	27,639	41,544	97,632	0	6,214	21,771	20,233	50,567	98,785	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	72.2%
2030	0	4,144	22,725	26,107	39,248	92,223	0	5,867	20,562	19,111	47,773	93,313	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	72.0%
2031	0	3,913	21,458	24,654	37,068	87,094	0	5,540	19,416	18,048	45,120	88,124	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	71.9%
2032	0	3,695	20,263	23,280	35,006	82,244	0	5,232	18,334	17,042	42,610	83,218	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	71.9%
2033	0	3,489	19,134	21,983	33,055	77,661	0	4,940	17,312	16,092	40,235	78,580	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	71.9%
2034	0	3,295	18,067	20,758	31,213	73,333	0	4,665	16,348	15,196	37,993	74,202	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	71.9%
2035	0	3,111	17,061	19,601	29,474	69,247	0	4,405	15,437	14,349	35,876	70,067	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	71.9%
2036	0	2,938	16,110	18,509	27,832	65,388	0	4,159	14,577	13,549	33,877	66,162	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	71.9%
2037	0	2,774	15,212	17,478	26,281	61,745	0	3,928	13,764	12,794	31,989	62,475	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	71.9%
2038	0	2,619	14,364	16,504	24,816	58,304	0	3,709	12,997	12,081	30,207	58,994	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	71.9%
2039	0	2,473	13,564	15,584	23,433	55,055	0	3,502	12,273	11,408	28,523	55,707	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	71.9%
2040	0	2,336	12,808	14,716	22,128	51,987	0	3,307	11,589	10,772	26,934	52,602	0.0%	141.6%	90.5%	73.2%	121.7%	101.2%	71.9%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	Issue Year						Issue Year						RI PLAN N Total	National PLAN N (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio	
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total					
Accumulated Value	0	27,044	125,482	79,825	36,308	268,659	0	36,895	68,849	87,913	30,150	223,807	83.3%	87.5%	87.5%	69.8%	
Present Value	0	60,603	329,848	377,502	569,011	1,336,963	0	85,656	297,936	274,675	681,674	1,339,940	100.2%	94.2%	94.2%	73.3%	
Lifetime Value	0	87,647	455,330	457,327	605,319	1,605,623	0	122,551	366,784	362,588	711,824	1,563,748	97.4%	91.8%	91.8%	72.7%	
Lifetime Loss Ratio							0.0%						139.8%	80.6%	79.3%	117.6%	97.4%

PROPOSED RATE ADJUSTMENT: 8.00%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO				
	Issue Year						Issue Year						RI PLAN N Total	National PLAN N (From Exhibit 2A)	Credibility Weighted		
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total					
Accumulated Value	0	27,044	125,482	79,825	36,308	268,659	0	36,895	68,849	87,913	30,150	223,807	83.3%	87.5%	87.5%		
Present Value	0	64,993	353,771	404,851	610,132	1,433,747	0	85,656	297,936	274,675	681,674	1,339,940	93.5%	87.9%	87.9%		
Lifetime Value	0	92,037	479,254	484,676	646,440	1,702,406	0	122,551	366,784	362,588	711,824	1,563,748	91.9%	87.7%	87.7%		
Lifetime Loss Ratio							0.0%						133.2%	76.5%	74.8%	110.1%	91.9%

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

EXHIBIT 2

State: Rhode Island
 Plan: High Ded G

Pricing Target Lifetime Loss Ratio: 67.2%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2018	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2019	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2020	0	0	0	0	2,138	2,138	0	0	0	2,793	2,793	0	0.0%	0.0%	0.0%	0.0%	130.6%	130.6%	42.1%
2021	0	0	0	0	2,938	2,938	0	0	0	9,969	9,969	0	0.0%	0.0%	0.0%	0.0%	339.2%	339.2%	63.9%
2022	0	0	0	0	2,475	2,475	0	0	0	11,194	11,194	0	0.0%	0.0%	0.0%	0.0%	452.2%	452.2%	72.8%
2023	0	0	0	0	2,454	2,454	0	0	0	11,611	11,611	0	0.0%	0.0%	0.0%	0.0%	473.1%	473.1%	75.7%
2024	0	0	0	0	2,510	2,510	0	0	0	11,641	11,641	0	0.0%	0.0%	0.0%	0.0%	463.8%	463.8%	72.3%
2025	0	0	0	0	2,563	2,563	0	0	0	11,649	11,649	0	0.0%	0.0%	0.0%	0.0%	454.5%	454.5%	70.8%
2026	0	0	0	0	2,612	2,612	0	0	0	11,634	11,634	0	0.0%	0.0%	0.0%	0.0%	445.3%	445.3%	69.4%
2027	0	0	0	0	2,657	2,657	0	0	0	11,596	11,596	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2028	0	0	0	0	2,643	2,643	0	0	0	11,536	11,536	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2029	0	0	0	0	2,610	2,610	0	0	0	11,395	11,395	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2030	0	0	0	0	2,578	2,578	0	0	0	11,254	11,254	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2031	0	0	0	0	2,546	2,546	0	0	0	11,112	11,112	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2032	0	0	0	0	2,513	2,513	0	0	0	10,971	10,971	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2033	0	0	0	0	2,481	2,481	0	0	0	10,831	10,831	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2034	0	0	0	0	2,450	2,450	0	0	0	10,692	10,692	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2035	0	0	0	0	2,418	2,418	0	0	0	10,555	10,555	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2036	0	0	0	0	2,387	2,387	0	0	0	10,420	10,420	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2037	0	0	0	0	2,357	2,357	0	0	0	10,287	10,287	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2038	0	0	0	0	2,326	2,326	0	0	0	10,155	10,155	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2039	0	0	0	0	2,297	2,297	0	0	0	10,025	10,025	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%
2040	0	0	0	0	2,267	2,267	0	0	0	9,897	9,897	0	0.0%	0.0%	0.0%	0.0%	436.5%	436.5%	68.0%

BEFORE RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN HDG Total	National PLAN Z (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total				
Accumulated Value	0	0	0	0	2,186	2,186	0	0	0	0	2,856	2,856	130.6%	32.1%	32.1%	42.1%
Present Value	0	0	0	0	33,665	33,665	0	0	0	0	146,465	146,465	435.1%	106.9%	106.9%	68.9%
Lifetime Value	0	0	0	0	35,850	35,850	0	0	0	0	149,320	149,320	416.5%	102.3%	102.3%	67.2%
Lifetime Loss Ratio							0.0%						416.5%	416.5%		

PROPOSED RATE ADJUSTMENT: 5.50%

AFTER RATE ADJUSTMENT																
	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						RI PLAN HDG Total	National PLAN Z (From Exhibit 2A)	Credibility Weighted	
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total				
Accumulated Value	0	0	0	0	2,186	2,186	0	0	0	0	2,856	2,856	130.6%	32.1%	32.1%	
Present Value	0	0	0	0	35,380	35,380	0	0	0	0	146,465	146,465	414.0%	101.7%	101.7%	
Lifetime Value	0	0	0	0	37,566	37,566	0	0	0	0	149,320	149,320	397.5%	97.7%	97.7%	
Lifetime Loss Ratio							0.0%						397.5%	397.5%		

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

EXHIBIT 2

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

Pricing Target Lifetime Loss Ratio: 67.9%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total
1992	372	0	0	0	0	372	16	0	0	0	0	16	4.2%	0.0%	0.0%	0.0%	0.0%	4.2%
1993	29,260	0	0	0	0	29,260	19,316	0	0	0	0	19,316	66.0%	0.0%	0.0%	0.0%	0.0%	66.0%
1994	88,438	0	0	0	0	88,438	64,017	0	0	0	0	64,017	72.4%	0.0%	0.0%	0.0%	0.0%	72.4%
1995	140,703	0	0	0	0	140,703	113,035	0	0	0	0	113,035	80.3%	0.0%	0.0%	0.0%	0.0%	80.3%
1996	297,272	0	0	0	0	297,272	297,287	0	0	0	0	297,287	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
1997	473,053	0	0	0	0	473,053	435,976	0	0	0	0	435,976	92.2%	0.0%	0.0%	0.0%	0.0%	92.2%
1998	476,681	0	0	0	0	476,681	390,180	0	0	0	0	390,180	81.9%	0.0%	0.0%	0.0%	0.0%	81.9%
1999	481,764	0	0	0	0	481,764	388,119	0	0	0	0	388,119	80.6%	0.0%	0.0%	0.0%	0.0%	80.6%
2000	569,572	0	0	0	0	569,572	440,089	0	0	0	0	440,089	77.3%	0.0%	0.0%	0.0%	0.0%	77.3%
2001	616,008	0	0	0	0	616,008	404,639	0	0	0	0	404,639	65.7%	0.0%	0.0%	0.0%	0.0%	65.7%
2002	612,470	0	0	0	0	612,470	390,497	0	0	0	0	390,497	63.8%	0.0%	0.0%	0.0%	0.0%	63.8%
2003	595,978	0	0	0	0	595,978	364,984	0	0	0	0	364,984	61.2%	0.0%	0.0%	0.0%	0.0%	61.2%
2004	608,074	0	0	0	0	608,074	380,456	0	0	0	0	380,456	62.6%	0.0%	0.0%	0.0%	0.0%	62.6%
2005	594,045	0	0	0	0	594,045	384,180	0	0	0	0	384,180	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%
2006	557,809	0	0	0	0	557,809	326,414	0	0	0	0	326,414	58.5%	0.0%	0.0%	0.0%	0.0%	58.5%
2007	529,545	0	0	0	0	529,545	314,436	0	0	0	0	314,436	59.4%	0.0%	0.0%	0.0%	0.0%	59.4%
2008	517,343	0	0	0	0	517,343	323,010	0	0	0	0	323,010	62.4%	0.0%	0.0%	0.0%	0.0%	62.4%
2009	502,533	0	0	0	0	502,533	282,666	0	0	0	0	282,666	56.2%	0.0%	0.0%	0.0%	0.0%	56.2%
2010	487,041	0	0	0	0	487,041	326,976	0	0	0	0	326,976	67.1%	0.0%	0.0%	0.0%	0.0%	67.1%
2011	455,381	0	0	0	0	455,381	254,564	0	0	0	0	254,564	55.9%	0.0%	0.0%	0.0%	0.0%	55.9%
2012	437,365	0	0	0	0	437,365	293,428	0	0	0	0	293,428	67.1%	0.0%	0.0%	0.0%	0.0%	67.1%
2013	448,602	0	0	0	0	448,602	296,206	0	0	0	0	296,206	66.0%	0.0%	0.0%	0.0%	0.0%	66.0%
2014	426,058	0	0	0	0	426,058	299,824	0	0	0	0	299,824	70.4%	0.0%	0.0%	0.0%	0.0%	70.4%
2015	417,038	0	0	0	0	417,038	274,084	0	0	0	0	274,084	65.7%	0.0%	0.0%	0.0%	0.0%	65.7%
2016	408,474	0	0	0	0	408,474	283,281	0	0	0	0	283,281	69.4%	0.0%	0.0%	0.0%	0.0%	69.4%
2017	373,229	26,334	0	0	0	399,562	257,413	23,862	0	0	0	281,275	69.0%	90.6%	0.0%	0.0%	0.0%	70.4%
2018	340,543	82,858	132,274	0	0	555,674	202,154	64,289	83,261	0	0	349,704	59.4%	77.6%	62.9%	0.0%	0.0%	62.9%
2019	302,697	79,287	194,100	141,863	0	717,947	226,744	77,064	123,325	130,847	0	557,980	74.9%	97.2%	63.5%	92.2%	0.0%	77.7%
2020	274,124	71,713	175,379	213,299	121,806	856,321	199,226	62,041	126,188	143,188	75,134	605,777	72.7%	86.5%	72.0%	67.1%	61.7%	70.7%
2021	231,378	68,281	164,972	198,367	236,168	899,166	201,289	69,391	144,360	165,266	187,669	767,974	87.0%	101.6%	87.5%	83.3%	79.5%	85.4%
2022	191,400	62,405	151,696	178,686	210,559	734,746	169,200	64,587	134,896	157,466	182,225	708,364	88.4%	103.5%	88.9%	88.1%	86.5%	89.1%
2023	165,322	59,591	145,721	171,661	198,282	740,578	146,146	61,801	129,574	151,362	179,067	667,950	88.4%	103.7%	88.9%	88.2%	90.2%	90.2%
2024	142,420	56,806	139,684	164,622	190,316	693,848	125,901	59,022	124,206	145,230	172,238	626,597	88.4%	103.9%	88.9%	88.2%	90.5%	90.3%
2025	122,366	54,034	133,625	157,530	182,327	649,883	108,173	56,237	118,818	139,039	165,370	587,637	88.4%	104.1%	88.9%	88.3%	90.7%	90.4%
2026	105,105	50,970	127,519	150,475	174,329	608,399	92,914	53,131	113,388	132,870	158,472	550,775	88.4%	104.2%	88.9%	88.3%	90.9%	90.5%
2027	90,261	48,077	120,638	143,409	166,383	568,768	79,792	50,186	107,270	126,679	151,602	515,529	88.4%	104.4%	88.9%	88.3%	91.1%	90.6%
2028	77,506	45,336	114,083	135,577	158,431	530,933	68,516	47,385	101,442	119,803	144,753	481,900	88.4%	104.5%	88.9%	88.4%	91.4%	90.8%
2029	66,534	42,733	107,758	128,040	149,804	494,869	58,816	44,718	95,817	113,180	137,263	449,794	88.4%	104.6%	88.9%	88.4%	91.6%	90.9%
2030	57,115	40,280	101,773	120,891	141,638	461,697	50,490	42,195	90,496	106,892	130,167	420,240	88.4%	104.8%	88.9%	88.4%	91.9%	91.0%
2031	49,029	37,973	96,102	114,123	133,882	431,109	43,342	39,818	85,453	100,935	123,421	392,968	88.4%	104.9%	88.9%	88.4%	92.2%	91.2%
2032	42,088	35,804	90,747	107,727	126,544	402,909	37,206	37,576	80,691	95,301	117,032	367,807	88.4%	105.0%	88.9%	88.5%	92.5%	91.3%
2033	36,130	33,763	85,690	101,693	119,600	376,875	31,939	35,463	76,195	89,983	110,981	344,561	88.4%	105.0%	88.9%	88.5%	92.8%	91.4%
2034	31,015	31,842	80,915	95,999	113,042	352,813	27,418	33,470	71,949	84,962	105,262	323,600	88.4%	105.1%	88.9%	88.5%	93.1%	91.6%
2035	26,624	30,034	76,406	90,626	106,848	330,538	23,536	31,591	67,939	80,222	99,855	303,143	88.4%	105.2%	88.9%	88.5%	93.5%	91.7%
2036	22,855	28,331	72,148	85,557	100,997	309,889	20,204	29,818	64,153	75,746	94,744	284,666	88.4%	105.2%	88.9%	88.5%	93.8%	91.9%
2037	19,620	26,728	68,128	80,772	95,472	290,719	17,344	28,146	60,579	71,521	89,912	267,501	88.4%	105.3%	88.9%	88.5%	94.2%	92.0%
2038	16,842	25,217	64,332	76,256	90,253	272,900	14,889	26,569	57,203	67,532	85,343	251,535	88.4%	105.4%	88.9%	88.6%	94.6%	92.2%
2039	14,458	23,793	60,747	71,994	85,324	256,316	12,781	25,080	54,015	63,766	81,023	236,665	88.4%	105.4%	88.9%	88.6%	95.0%	92.3%
2040	12,411	22,452	57,362	67,972	80,668	240,864	10,971	23,676	51,005	60,210	76,938	222,801	88.4%	105.5%	88.9%	88.6%	95.4%	92.5%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI Total	Weighted Credibility Standard	Credibility Weighted
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total			
Accumulated Value	22,991,559	281,223	534,290	369,591	124,516	24,301,179	16,051,388	245,349	353,686	286,151	76,806	17,013,380	70.0%	70.7%	70.7%
Present Value	1,214,236	593,633	1,477,230	1,751,048	2,049,887	7,086,035	1,070,217	617,912	1,311,255	1,537,117	1,842,848	6,379,349	90.0%	87.7%	87.7%
Lifetime Value	24,205,795	874,856	2,011,520	2,120,640	2,174,403	31,387,214	17,121,605	863,261	1,664,941	1,823,268	1,919,655	23,392,729	74.5%	74.1%	74.1%
Lifetime Loss Ratio							70.7%	98.7%	82.8%	86.0%	88.3%	74.5%			

PROPOSED RATE ADJUSTMENT: 3.9%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						RI Total	Weighted Credibility Standard	Credibility Weighted
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total			
Accumulated Value	22,991,559	281,223	534,290	369,591	124,516	24,301,179	16,051,388	245,349	353,686	286,151	76,806	17,013,380	70.0%	70.7%	70.7%
Present Value	1,264,912	608,778	1,522,889	1,804,605	2,119,399	7,320,583	1,070,217	617,912	1,311,255	1,537,117	1,842,848	6,379,349	87.1%	84.7%	84.7%
Lifetime Value	24,256,471	890,001	2,057,179	2,174,197	2,243,915	31,621,762	17,121,605	863,261	1,664,941	1,823,268	1,919,655	23,392,729	74.0%	73.6%	73.6%
Lifetime Loss Ratio							70.8%	97.0%	80.9%	83.9%	85.5%	74.0%			

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

EXHIBIT 2A

State: NATIONAL
 Plan: A

Pricing Target Lifetime Loss Ratio: 66.7%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS					INCURRED LOSS RATIO						
	Issue Year						Issue Year					Issue Year						
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total
1992	236,641	0	0	0	0	236,641	80,852	0	0	0	0	80,852	34.2%	0.0%	0.0%	0.0%	0.0%	34.2%
1993	836,890	0	0	0	0	836,890	379,587	0	0	0	0	379,587	45.4%	0.0%	0.0%	0.0%	0.0%	45.4%
1994	1,431,387	0	0	0	0	1,431,387	936,816	0	0	0	0	936,816	65.4%	0.0%	0.0%	0.0%	0.0%	65.4%
1995	1,537,907	0	0	0	0	1,537,907	1,359,476	0	0	0	0	1,359,476	88.4%	0.0%	0.0%	0.0%	0.0%	88.4%
1996	1,908,356	0	0	0	0	1,908,356	1,653,334	0	0	0	0	1,653,334	86.6%	0.0%	0.0%	0.0%	0.0%	86.6%
1997	2,254,471	0	0	0	0	2,254,471	1,742,523	0	0	0	0	1,742,523	77.3%	0.0%	0.0%	0.0%	0.0%	77.3%
1998	2,427,636	0	0	0	0	2,427,636	1,817,452	0	0	0	0	1,817,452	74.9%	0.0%	0.0%	0.0%	0.0%	74.9%
1999	2,803,031	0	0	0	0	2,803,031	2,080,143	0	0	0	0	2,080,143	74.2%	0.0%	0.0%	0.0%	0.0%	74.2%
2000	3,468,529	0	0	0	0	3,468,529	2,243,933	0	0	0	0	2,243,933	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%
2001	4,740,604	0	0	0	0	4,740,604	3,010,617	0	0	0	0	3,010,617	63.5%	0.0%	0.0%	0.0%	0.0%	63.5%
2002	5,824,755	0	0	0	0	5,824,755	3,468,295	0	0	0	0	3,468,295	59.5%	0.0%	0.0%	0.0%	0.0%	59.5%
2003	6,465,865	0	0	0	0	6,465,865	3,484,582	0	0	0	0	3,484,582	53.9%	0.0%	0.0%	0.0%	0.0%	53.9%
2004	6,672,585	0	0	0	0	6,672,585	3,980,226	0	0	0	0	3,980,226	59.7%	0.0%	0.0%	0.0%	0.0%	59.7%
2005	6,323,235	0	0	0	0	6,323,235	3,884,643	0	0	0	0	3,884,643	61.4%	0.0%	0.0%	0.0%	0.0%	61.4%
2006	5,705,871	0	0	0	0	5,705,871	3,467,617	0	0	0	0	3,467,617	60.8%	0.0%	0.0%	0.0%	0.0%	60.8%
2007	5,044,182	0	0	0	0	5,044,182	3,280,133	0	0	0	0	3,280,133	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%
2008	4,586,269	0	0	0	0	4,586,269	3,190,530	0	0	0	0	3,190,530	69.6%	0.0%	0.0%	0.0%	0.0%	69.6%
2009	4,146,835	0	0	0	0	4,146,835	2,638,962	0	0	0	0	2,638,962	63.6%	0.0%	0.0%	0.0%	0.0%	63.6%
2010	3,913,021	0	0	0	0	3,913,021	2,671,073	0	0	0	0	2,671,073	68.3%	0.0%	0.0%	0.0%	0.0%	68.3%
2011	3,434,909	0	0	0	0	3,434,909	2,325,528	0	0	0	0	2,325,528	67.7%	0.0%	0.0%	0.0%	0.0%	67.7%
2012	3,101,344	0	0	0	0	3,101,344	2,134,794	0	0	0	0	2,134,794	68.8%	0.0%	0.0%	0.0%	0.0%	68.8%
2013	2,820,074	0	0	0	0	2,820,074	1,825,057	0	0	0	0	1,825,057	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%
2014	2,598,923	0	0	0	0	2,598,923	1,730,239	0	0	0	0	1,730,239	66.6%	0.0%	0.0%	0.0%	0.0%	66.6%
2015	2,362,956	0	0	0	0	2,362,956	1,738,656	0	0	0	0	1,738,656	73.6%	0.0%	0.0%	0.0%	0.0%	73.6%
2016	2,377,630	0	0	0	0	2,377,630	1,704,376	0	0	0	0	1,704,376	71.7%	0.0%	0.0%	0.0%	0.0%	71.7%
2017	2,176,616	85,565	0	0	0	2,262,180	1,588,622	61,260	0	0	0	1,649,881	73.0%	71.6%	0.0%	0.0%	0.0%	72.9%
2018	1,937,969	84,825	29,597	0	0	2,052,391	1,283,379	75,099	47,431	0	0	1,405,909	66.2%	88.5%	160.3%	0.0%	0.0%	68.5%
2019	1,718,419	69,913	38,967	21,411	0	1,848,710	1,186,434	48,776	85,630	48,524	0	1,369,464	69.0%	69.9%	219.7%	226.6%	0.0%	74.1%
2020	1,494,456	64,102	27,121	45,861	39,681	1,671,221	901,899	34,667	30,396	67,315	54,612	1,088,888	60.3%	54.1%	112.1%	146.8%	137.6%	65.2%
2021	1,290,559	55,061	23,331	39,431	73,359	1,481,741	911,241	35,309	31,006	66,627	119,714	1,165,897	70.6%	64.1%	132.9%	174.0%	163.2%	78.7%
2022	1,067,577	45,920	19,503	32,971	61,246	1,227,218	765,972	29,923	26,338	58,311	101,561	982,105	71.7%	65.2%	135.0%	176.9%	165.8%	80.0%
2023	922,119	40,001	17,032	28,818	53,475	1,061,445	661,608	26,066	23,000	50,967	88,675	850,315	71.7%	65.2%	135.0%	176.9%	165.8%	80.1%
2024	794,379	34,774	14,842	25,142	46,622	915,759	569,956	22,659	20,043	44,465	77,312	734,435	71.7%	65.2%	135.0%	176.9%	165.8%	80.2%
2025	682,524	30,156	12,908	21,886	40,569	788,043	489,701	19,650	17,431	38,707	67,274	632,763	71.7%	65.2%	135.0%	176.9%	165.8%	80.3%
2026	586,246	25,928	11,198	19,017	35,230	677,619	420,624	16,895	15,122	33,633	58,420	544,693	71.7%	65.2%	135.0%	176.9%	165.8%	80.4%
2027	503,451	22,286	9,631	16,485	30,537	582,389	361,219	14,522	13,005	29,155	50,638	468,539	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2028	432,306	19,146	8,280	14,175	26,415	500,321	310,173	12,476	11,181	25,070	43,802	402,702	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2029	371,105	16,439	7,110	12,176	22,689	429,518	266,263	10,712	9,601	21,533	37,624	345,732	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2030	318,569	14,111	6,104	10,455	19,486	368,726	228,569	9,195	8,243	18,490	32,313	296,811	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2031	273,470	12,114	5,240	8,976	16,731	316,530	196,211	7,894	7,076	15,874	27,744	254,799	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2032	234,755	10,399	4,498	7,705	14,364	271,721	168,434	6,776	6,074	13,627	23,819	218,730	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2033	201,522	8,927	3,861	6,614	12,330	233,254	144,589	5,817	5,215	11,698	20,447	187,765	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2034	172,993	7,663	3,315	5,678	10,585	200,233	124,120	4,993	4,476	10,042	17,552	161,183	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2035	148,503	6,578	2,846	4,874	9,086	171,887	106,548	4,286	3,843	8,620	15,067	138,365	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2036	127,479	5,647	2,443	4,184	7,800	147,553	91,465	3,680	3,299	7,400	12,934	118,777	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2037	109,432	4,847	2,097	3,592	6,696	126,664	78,516	3,159	2,832	6,352	11,103	101,962	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2038	93,940	4,161	1,800	3,083	5,748	108,733	67,401	2,712	2,431	5,453	9,531	87,528	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2039	80,641	3,572	1,545	2,647	4,934	93,340	57,859	2,328	2,087	4,681	8,182	75,137	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%
2040	69,225	3,066	1,326	2,272	4,236	80,126	49,668	1,998	1,791	4,018	7,024	64,500	71.7%	65.2%	135.0%	176.9%	165.8%	80.5%

	EARNED PREMIUM						INCURRED CLAIMS					LOSS RATIO			
	Issue Year						Issue Year					PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted	
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020				Total
Accumulated Value	183,894,172	334,722	102,391	69,754	40,564	184,441,603	120,566,333	242,949	175,495	120,649	55,827	121,161,252	65.7%	65.7%	65.7%
Present Value	6,772,669	295,439	126,436	214,752	399,030	7,808,327	4,844,897	191,957	170,250	378,721	659,805	6,245,631	80.0%	80.0%	80.0%
Lifetime Value	190,666,841	630,161	228,827	284,506	439,595	192,249,930	125,411,230	434,906	345,745	499,370	715,632	127,406,883	66.3%	66.3%	66.3%
Lifetime Loss Ratio							65.8%	69.0%	151.1%	175.5%	162.8%	66.3%			

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

EXHIBIT 2A

State: NATIONAL
 Plan: C

Pricing Target Lifetime Loss Ratio: 67.5%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS					INCURRED LOSS RATIO						
	Issue Year						Issue Year					Issue Year						
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total
1992	1,312,767	0	0	0	0	1,312,767	598,382	0	0	0	0	598,382	45.6%	0.0%	0.0%	0.0%	0.0%	45.6%
1993	4,860,205	0	0	0	0	4,860,205	2,612,032	0	0	0	0	2,612,032	53.7%	0.0%	0.0%	0.0%	0.0%	53.7%
1994	9,278,073	0	0	0	0	9,278,073	6,053,255	0	0	0	0	6,053,255	65.2%	0.0%	0.0%	0.0%	0.0%	65.2%
1995	12,715,402	0	0	0	0	12,715,402	10,045,857	0	0	0	0	10,045,857	79.0%	0.0%	0.0%	0.0%	0.0%	79.0%
1996	20,480,201	0	0	0	0	20,480,201	16,156,338	0	0	0	0	16,156,338	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%
1997	27,010,525	0	0	0	0	27,010,525	20,594,046	0	0	0	0	20,594,046	76.2%	0.0%	0.0%	0.0%	0.0%	76.2%
1998	29,290,739	0	0	0	0	29,290,739	21,156,057	0	0	0	0	21,156,057	72.2%	0.0%	0.0%	0.0%	0.0%	72.2%
1999	28,125,284	0	0	0	0	28,125,284	20,147,697	0	0	0	0	20,147,697	71.6%	0.0%	0.0%	0.0%	0.0%	71.6%
2000	26,730,190	0	0	0	0	26,730,190	19,228,538	0	0	0	0	19,228,538	71.9%	0.0%	0.0%	0.0%	0.0%	71.9%
2001	27,379,834	0	0	0	0	27,379,834	19,395,570	0	0	0	0	19,395,570	70.8%	0.0%	0.0%	0.0%	0.0%	70.8%
2002	27,660,915	0	0	0	0	27,660,915	19,040,880	0	0	0	0	19,040,880	68.8%	0.0%	0.0%	0.0%	0.0%	68.8%
2003	27,524,863	0	0	0	0	27,524,863	18,222,898	0	0	0	0	18,222,898	66.2%	0.0%	0.0%	0.0%	0.0%	66.2%
2004	26,559,245	0	0	0	0	26,559,245	18,486,500	0	0	0	0	18,486,500	69.6%	0.0%	0.0%	0.0%	0.0%	69.6%
2005	25,555,515	0	0	0	0	25,555,515	18,368,815	0	0	0	0	18,368,815	71.9%	0.0%	0.0%	0.0%	0.0%	71.9%
2006	26,444,748	0	0	0	0	26,444,748	19,384,079	0	0	0	0	19,384,079	73.3%	0.0%	0.0%	0.0%	0.0%	73.3%
2007	28,024,259	0	0	0	0	28,024,259	20,194,677	0	0	0	0	20,194,677	72.1%	0.0%	0.0%	0.0%	0.0%	72.1%
2008	26,561,621	0	0	0	0	26,561,621	18,983,053	0	0	0	0	18,983,053	71.5%	0.0%	0.0%	0.0%	0.0%	71.5%
2009	23,870,643	0	0	0	0	23,870,643	16,213,458	0	0	0	0	16,213,458	67.9%	0.0%	0.0%	0.0%	0.0%	67.9%
2010	22,103,465	0	0	0	0	22,103,465	15,643,471	0	0	0	0	15,643,471	70.8%	0.0%	0.0%	0.0%	0.0%	70.8%
2011	19,867,169	0	0	0	0	19,867,169	13,599,973	0	0	0	0	13,599,973	68.5%	0.0%	0.0%	0.0%	0.0%	68.5%
2012	17,637,182	0	0	0	0	17,637,182	12,230,240	0	0	0	0	12,230,240	69.3%	0.0%	0.0%	0.0%	0.0%	69.3%
2013	15,649,969	0	0	0	0	15,649,969	10,177,818	0	0	0	0	10,177,818	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%
2014	13,835,981	0	0	0	0	13,835,981	9,303,874	0	0	0	0	9,303,874	67.2%	0.0%	0.0%	0.0%	0.0%	67.2%
2015	12,371,503	0	0	0	0	12,371,503	8,601,605	0	0	0	0	8,601,605	69.5%	0.0%	0.0%	0.0%	0.0%	69.5%
2016	11,094,740	0	0	0	0	11,094,740	7,218,291	0	0	0	0	7,218,291	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%
2017	9,954,718	68,549	0	0	0	10,023,268	6,885,260	105,812	0	0	0	6,989,072	69.2%	154.4%	0.0%	0.0%	0.0%	69.7%
2018	8,669,534	95,040	52,193	0	0	8,816,767	6,421,544	78,708	45,141	0	0	6,545,393	74.1%	82.8%	86.5%	0.0%	0.0%	74.2%
2019	7,679,446	81,475	74,309	20,279	0	7,855,510	5,717,074	82,282	125,637	21,543	0	5,946,536	74.4%	101.0%	169.1%	106.2%	0.0%	75.7%
2020	6,881,498	69,446	72,057	17,677	14,438	7,055,117	4,413,878	60,045	64,436	7,878	40,705	4,586,942	64.1%	86.5%	89.4%	44.6%	281.9%	65.0%
2021	5,841,201	62,669	65,125	15,967	28,041	6,013,003	4,459,594	61,157	65,730	8,032	89,230	4,683,743	76.3%	97.6%	100.9%	50.3%	318.2%	77.9%
2022	4,831,099	52,147	54,316	13,321	23,358	4,974,241	3,748,651	51,828	55,833	6,825	75,699	3,938,836	77.6%	99.4%	102.8%	51.2%	324.1%	79.2%
2023	4,172,860	45,425	47,434	11,643	20,394	4,297,756	3,237,896	45,147	48,758	5,965	66,095	3,403,861	77.6%	99.4%	102.8%	51.2%	324.1%	79.2%
2024	3,594,797	39,488	41,335	10,158	17,781	3,703,559	2,789,352	39,247	42,489	5,204	57,625	2,933,918	77.6%	99.4%	102.8%	51.2%	324.1%	79.2%
2025	3,088,621	34,245	35,947	8,843	15,472	3,183,128	2,396,589	34,036	36,951	4,530	50,143	2,522,249	77.6%	99.4%	102.8%	51.2%	324.1%	79.2%
2026	2,652,936	29,443	31,186	7,683	13,436	2,734,685	2,058,524	29,263	32,057	3,936	43,544	2,167,324	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2027	2,278,262	25,307	26,821	6,660	11,646	2,348,697	1,767,798	25,153	27,570	3,412	37,743	1,861,676	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2028	1,956,311	21,742	23,058	5,727	10,074	2,016,912	1,517,983	21,609	23,702	2,934	32,648	1,598,876	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2029	1,679,361	18,667	19,800	4,919	8,653	1,731,400	1,303,086	18,553	20,353	2,520	28,043	1,372,555	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2030	1,441,617	16,025	17,000	4,224	7,432	1,486,298	1,118,611	15,927	17,475	2,164	24,085	1,178,261	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2031	1,237,531	13,756	14,593	3,626	6,381	1,275,888	960,252	13,672	15,001	1,858	20,679	1,011,462	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2032	1,062,337	11,809	12,527	3,113	5,478	1,095,264	824,311	11,737	12,877	1,595	17,753	868,274	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2033	911,944	10,137	10,754	2,672	4,703	940,210	707,616	10,075	11,054	1,369	15,240	745,354	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2034	782,843	8,702	9,232	2,294	4,037	807,107	607,440	8,649	9,489	1,175	13,083	639,836	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2035	672,017	7,470	7,925	1,969	3,465	692,847	521,446	7,424	8,146	1,009	11,231	549,256	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2036	576,882	6,412	6,803	1,690	2,975	594,762	447,626	6,373	6,993	866	9,641	471,499	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2037	495,214	5,505	5,840	1,451	2,554	510,563	384,257	5,471	6,003	743	8,276	404,750	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2038	425,108	4,725	5,013	1,246	2,192	438,284	329,859	4,697	5,153	638	7,104	347,451	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2039	364,926	4,056	4,303	1,069	1,882	376,237	283,161	4,032	4,424	548	6,099	298,263	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%
2040	313,264	3,482	3,694	918	1,615	322,974	243,075	3,461	3,797	470	5,235	256,039	77.6%	99.4%	102.8%	51.2%	324.1%	79.3%

	EARNED PREMIUM						INCURRED CLAIMS					LOSS RATIO			
	Issue Year						Issue Year					PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted	
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020				Total
Accumulated Value	1,118,555,292	344,090	211,306	39,734	14,759	1,119,165,181	794,027,618	360,580	250,473	31,067	41,611	794,711,349	71.0%	71.0%	71.0%
Present Value	30,649,325	335,636	352,263	86,801	152,245	31,576,270	23,710,835	332,482	360,913	44,325	491,790	24,940,345	79.0%	79.0%	79.0%
Lifetime Value	1,149,204,617	679,726	563,569	126,535	167,004	1,150,741,451	817,738,454	693,061	611,386	75,392	533,401	819,651,694	71.2%	71.2%	71.2%
Lifetime Loss Ratio							71.2%	102.0%	108.5%	59.6%	319.4%	71.2%			

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

EXHIBIT 2A

State: NATIONAL
 Plan: D

Pricing Target Lifetime Loss Ratio: 67.5%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total
1992	34,742	0	0	0	0	34,742	27,833	0	0	0	0	27,833	80.1%	0.0%	0.0%	0.0%	0.0%	80.1%
1993	117,517	0	0	0	0	117,517	47,926	0	0	0	0	47,926	40.8%	0.0%	0.0%	0.0%	0.0%	40.8%
1994	472,866	0	0	0	0	472,866	258,726	0	0	0	0	258,726	54.7%	0.0%	0.0%	0.0%	0.0%	54.7%
1995	1,108,336	0	0	0	0	1,108,336	723,027	0	0	0	0	723,027	65.2%	0.0%	0.0%	0.0%	0.0%	65.2%
1996	1,866,151	0	0	0	0	1,866,151	1,423,550	0	0	0	0	1,423,550	76.3%	0.0%	0.0%	0.0%	0.0%	76.3%
1997	4,194,597	0	0	0	0	4,194,597	2,731,057	0	0	0	0	2,731,057	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%
1998	9,389,276	0	0	0	0	9,389,276	6,087,486	0	0	0	0	6,087,486	64.8%	0.0%	0.0%	0.0%	0.0%	64.8%
1999	17,641,338	0	0	0	0	17,641,338	11,554,163	0	0	0	0	11,554,163	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%
2000	23,680,438	0	0	0	0	23,680,438	16,182,664	0	0	0	0	16,182,664	68.3%	0.0%	0.0%	0.0%	0.0%	68.3%
2001	32,445,034	0	0	0	0	32,445,034	21,985,129	0	0	0	0	21,985,129	67.8%	0.0%	0.0%	0.0%	0.0%	67.8%
2002	41,032,201	0	0	0	0	41,032,201	26,707,875	0	0	0	0	26,707,875	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%
2003	54,127,065	0	0	0	0	54,127,065	35,278,900	0	0	0	0	35,278,900	65.2%	0.0%	0.0%	0.0%	0.0%	65.2%
2004	53,896,962	0	0	0	0	53,896,962	36,835,632	0	0	0	0	36,835,632	68.3%	0.0%	0.0%	0.0%	0.0%	68.3%
2005	48,599,671	0	0	0	0	48,599,671	33,904,834	0	0	0	0	33,904,834	69.8%	0.0%	0.0%	0.0%	0.0%	69.8%
2006	44,506,428	0	0	0	0	44,506,428	31,509,293	0	0	0	0	31,509,293	70.8%	0.0%	0.0%	0.0%	0.0%	70.8%
2007	40,229,197	0	0	0	0	40,229,197	28,971,497	0	0	0	0	28,971,497	72.0%	0.0%	0.0%	0.0%	0.0%	72.0%
2008	36,281,548	0	0	0	0	36,281,548	26,542,504	0	0	0	0	26,542,504	73.2%	0.0%	0.0%	0.0%	0.0%	73.2%
2009	33,380,517	0	0	0	0	33,380,517	24,248,619	0	0	0	0	24,248,619	72.6%	0.0%	0.0%	0.0%	0.0%	72.6%
2010	31,051,356	0	0	0	0	31,051,356	21,866,565	0	0	0	0	21,866,565	70.4%	0.0%	0.0%	0.0%	0.0%	70.4%
2011	26,947,455	0	0	0	0	26,947,455	19,023,084	0	0	0	0	19,023,084	70.6%	0.0%	0.0%	0.0%	0.0%	70.6%
2012	23,663,794	0	0	0	0	23,663,794	16,454,243	0	0	0	0	16,454,243	69.5%	0.0%	0.0%	0.0%	0.0%	69.5%
2013	20,171,469	0	0	0	0	20,171,469	13,430,843	0	0	0	0	13,430,843	66.6%	0.0%	0.0%	0.0%	0.0%	66.6%
2014	17,514,201	0	0	0	0	17,514,201	11,247,689	0	0	0	0	11,247,689	64.2%	0.0%	0.0%	0.0%	0.0%	64.2%
2015	14,824,438	0	0	0	0	14,824,438	9,954,279	0	0	0	0	9,954,279	67.1%	0.0%	0.0%	0.0%	0.0%	67.1%
2016	12,716,165	0	0	0	0	12,716,165	8,316,318	0	0	0	0	8,316,318	65.4%	0.0%	0.0%	0.0%	0.0%	65.4%
2017	11,033,080	78,638	0	0	0	11,111,718	7,274,235	37,081	0	0	0	7,311,316	65.9%	47.2%	0.0%	0.0%	0.0%	65.8%
2018	9,453,424	107,643	55,994	0	0	9,617,061	6,102,605	39,782	44,834	0	0	6,187,221	64.6%	37.0%	80.1%	0.0%	0.0%	64.3%
2019	8,208,361	104,614	81,122	27,692	0	8,421,790	5,601,024	107,627	70,769	11,995	0	5,791,414	68.2%	102.9%	87.2%	43.3%	0.0%	68.8%
2020	7,056,627	99,800	74,917	37,534	39,657	7,308,535	4,614,987	63,387	43,883	40,208	28,044	4,790,508	65.4%	63.5%	58.6%	107.1%	70.7%	65.5%
2021	5,953,915	87,314	65,646	32,870	74,673	6,214,418	4,662,786	64,561	44,765	40,991	61,475	4,874,578	78.3%	73.9%	68.2%	124.7%	82.3%	78.4%
2022	4,938,262	73,013	55,021	27,558	62,509	5,156,362	3,919,450	54,713	38,025	34,829	52,154	4,099,171	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2023	4,265,422	63,601	48,049	24,087	54,578	4,455,735	3,385,423	47,660	33,206	30,443	45,536	3,542,269	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2024	3,674,536	55,289	41,871	21,014	47,584	3,840,295	2,916,443	41,432	28,937	26,559	39,701	3,053,072	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2025	3,157,132	47,947	36,414	18,293	41,406	3,301,192	2,505,785	35,930	25,165	23,120	34,546	2,624,546	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2026	2,711,783	41,224	31,591	15,895	35,956	2,836,449	2,152,316	30,892	21,832	20,089	30,000	2,255,129	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2027	2,328,798	35,434	27,169	13,779	31,166	2,436,346	1,848,344	26,553	18,776	17,415	26,003	1,937,091	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2028	1,999,705	30,441	23,357	11,848	26,959	2,092,311	1,587,147	22,812	16,142	14,974	22,493	1,663,568	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2029	1,716,612	26,137	20,056	10,177	23,156	1,796,138	1,362,458	19,586	13,861	12,862	19,320	1,428,087	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2030	1,473,595	22,437	17,220	8,739	19,888	1,541,879	1,169,578	16,813	11,901	11,044	16,593	1,225,930	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2031	1,264,982	19,260	14,783	7,502	17,076	1,323,603	1,004,004	14,433	10,216	9,482	14,247	1,052,382	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2032	1,085,901	16,534	12,690	6,440	14,660	1,136,225	861,869	12,390	8,770	8,139	12,231	903,400	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2033	932,173	14,193	10,893	5,528	12,585	975,373	739,587	10,636	7,528	6,987	10,500	775,508	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2034	800,208	12,184	9,351	4,746	10,803	837,291	635,117	9,130	6,463	5,998	9,013	665,721	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2035	686,924	10,459	8,027	4,074	9,274	718,758	545,205	7,838	5,548	5,149	7,737	571,476	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2036	589,678	8,978	6,891	3,497	7,961	617,005	468,022	6,728	4,762	4,420	6,642	490,574	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2037	506,199	7,707	5,915	3,002	6,834	529,657	401,765	5,776	4,088	3,794	5,702	421,125	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2038	434,537	6,616	5,078	2,577	5,866	454,675	344,888	4,958	3,509	3,257	4,895	361,507	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2039	373,021	5,680	4,359	2,212	5,036	390,308	296,063	4,256	3,013	2,796	4,202	310,329	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%
2040	320,213	4,876	3,742	1,899	4,323	335,053	254,150	3,654	2,586	2,400	3,607	266,397	79.4%	74.9%	69.1%	126.4%	83.4%	79.5%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO					
	Issue Year						Issue Year						PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted			
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total						
Accumulated Value	1,170,742,029	425,676	225,750	67,952	40,539	1,171,501,946	801,230,120	267,438	170,508	53,916	28,668	801,750,650	68.4%	68.4%	68.4%			
Present Value	31,312,696	469,516	356,514	179,410	407,066	32,725,203	24,791,170	350,987	245,796	226,212	338,821	25,952,986	79.3%	79.3%	79.3%			
Lifetime Value	1,202,054,725	895,192	582,265	247,362	447,606	1,204,227,149	826,021,290	618,425	416,304	280,127	367,489	827,703,636	68.7%	68.7%	68.7%			
Lifetime Loss Ratio													68.7%	69.1%	71.5%	113.2%	82.1%	68.7%

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

EXHIBIT 2A

State: NATIONAL
 Plan: F

Pricing Target Lifetime Loss Ratio: 70.2%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total
1992	4,364,881	0	0	0	0	4,364,881	1,976,545	0	0	0	0	1,976,545	45.3%	0.0%	0.0%	0.0%	0.0%	45.3%
1993	17,405,521	0	0	0	0	17,405,521	9,014,599	0	0	0	0	9,014,599	51.8%	0.0%	0.0%	0.0%	0.0%	51.8%
1994	27,505,834	0	0	0	0	27,505,834	16,671,035	0	0	0	0	16,671,035	60.6%	0.0%	0.0%	0.0%	0.0%	60.6%
1995	37,180,762	0	0	0	0	37,180,762	26,138,374	0	0	0	0	26,138,374	70.3%	0.0%	0.0%	0.0%	0.0%	70.3%
1996	62,070,343	0	0	0	0	62,070,343	45,086,929	0	0	0	0	45,086,929	72.6%	0.0%	0.0%	0.0%	0.0%	72.6%
1997	91,631,230	0	0	0	0	91,631,230	65,342,576	0	0	0	0	65,342,576	71.3%	0.0%	0.0%	0.0%	0.0%	71.3%
1998	112,620,673	0	0	0	0	112,620,673	78,185,912	0	0	0	0	78,185,912	69.4%	0.0%	0.0%	0.0%	0.0%	69.4%
1999	129,344,436	0	0	0	0	129,344,436	89,073,205	0	0	0	0	89,073,205	68.9%	0.0%	0.0%	0.0%	0.0%	68.9%
2000	158,688,924	0	0	0	0	158,688,924	111,775,213	0	0	0	0	111,775,213	70.4%	0.0%	0.0%	0.0%	0.0%	70.4%
2001	218,286,611	0	0	0	0	218,286,611	150,193,067	0	0	0	0	150,193,067	68.8%	0.0%	0.0%	0.0%	0.0%	68.8%
2002	281,400,943	0	0	0	0	281,400,943	185,325,250	0	0	0	0	185,325,250	65.9%	0.0%	0.0%	0.0%	0.0%	65.9%
2003	338,726,416	0	0	0	0	338,726,416	220,087,505	0	0	0	0	220,087,505	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%
2004	373,732,625	0	0	0	0	373,732,625	255,652,900	0	0	0	0	255,652,900	68.4%	0.0%	0.0%	0.0%	0.0%	68.4%
2005	392,263,731	0	0	0	0	392,263,731	279,912,445	0	0	0	0	279,912,445	71.4%	0.0%	0.0%	0.0%	0.0%	71.4%
2006	415,149,379	0	0	0	0	415,149,379	294,286,367	0	0	0	0	294,286,367	70.9%	0.0%	0.0%	0.0%	0.0%	70.9%
2007	406,230,402	0	0	0	0	406,230,402	282,626,371	0	0	0	0	282,626,371	69.6%	0.0%	0.0%	0.0%	0.0%	69.6%
2008	372,114,783	0	0	0	0	372,114,783	249,430,813	0	0	0	0	249,430,813	67.0%	0.0%	0.0%	0.0%	0.0%	67.0%
2009	336,730,527	0	0	0	0	336,730,527	219,223,049	0	0	0	0	219,223,049	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%
2010	314,038,167	0	0	0	0	314,038,167	208,124,624	0	0	0	0	208,124,624	66.3%	0.0%	0.0%	0.0%	0.0%	66.3%
2011	305,116,800	0	0	0	0	305,116,800	202,351,542	0	0	0	0	202,351,542	66.3%	0.0%	0.0%	0.0%	0.0%	66.3%
2012	292,127,363	0	0	0	0	292,127,363	187,133,164	0	0	0	0	187,133,164	64.1%	0.0%	0.0%	0.0%	0.0%	64.1%
2013	326,934,273	0	0	0	0	326,934,273	219,611,435	0	0	0	0	219,611,435	67.2%	0.0%	0.0%	0.0%	0.0%	67.2%
2014	343,239,996	0	0	0	0	343,239,996	239,569,227	0	0	0	0	239,569,227	69.8%	0.0%	0.0%	0.0%	0.0%	69.8%
2015	367,088,427	0	0	0	0	367,088,427	270,110,425	0	0	0	0	270,110,425	73.6%	0.0%	0.0%	0.0%	0.0%	73.6%
2016	384,134,632	0	0	0	0	384,134,632	287,635,802	0	0	0	0	287,635,802	74.9%	0.0%	0.0%	0.0%	0.0%	74.9%
2017	364,436,314	19,687,956	0	0	0	384,124,271	278,764,732	16,902,567	0	0	0	295,667,299	76.5%	85.9%	0.0%	0.0%	0.0%	77.0%
2018	321,692,314	26,169,617	7,102,258	0	0	354,964,189	251,337,328	23,145,503	6,421,493	0	0	280,904,325	78.1%	88.4%	90.4%	0.0%	0.0%	79.1%
2019	287,923,312	24,642,126	9,883,724	2,865,963	0	325,315,126	224,363,671	21,039,209	8,544,113	2,661,606	0	256,608,599	77.9%	85.4%	86.4%	92.9%	0.0%	78.9%
2020	262,248,509	23,150,001	9,429,768	4,602,845	4,015,337	303,446,460	183,278,330	17,783,977	7,034,401	3,863,151	3,029,244	214,989,101	69.9%	76.8%	74.6%	83.9%	75.4%	70.8%
2021	225,244,171	20,387,628	8,317,383	4,057,523	7,610,811	265,617,515	185,176,628	18,113,247	7,175,705	3,938,474	6,640,409	221,044,463	82.2%	88.8%	86.3%	97.1%	82.2%	83.2%
2022	186,501,001	17,003,172	6,952,750	3,392,787	6,354,126	220,203,835	155,655,982	15,350,333	6,095,267	3,346,431	5,633,496	186,081,508	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2023	161,090,165	14,811,334	6,071,745	2,965,453	5,547,902	190,486,598	134,447,792	13,371,558	5,322,916	2,924,936	4,918,707	160,985,908	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2024	138,774,473	12,875,789	5,291,101	2,587,188	4,836,949	164,365,500	115,822,847	11,624,163	4,638,549	2,551,839	4,288,385	138,925,782	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2025	119,233,917	11,166,013	4,601,446	2,252,151	4,208,939	141,462,466	99,514,063	10,080,590	4,033,949	2,221,380	3,731,598	119,581,581	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2026	102,414,638	9,600,346	3,991,973	1,956,890	3,655,007	121,618,854	85,476,490	8,667,118	3,499,643	1,930,153	3,240,488	102,813,892	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2027	87,950,618	8,251,781	3,433,241	1,696,374	3,168,117	104,500,131	73,404,645	7,449,645	3,009,819	1,673,196	2,808,816	88,346,121	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2028	75,521,929	7,089,168	2,951,552	1,458,656	2,740,470	89,761,775	63,031,512	6,400,046	2,587,536	1,438,726	2,429,670	75,887,491	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2029	64,830,471	6,086,768	2,534,455	1,252,896	2,353,896	77,058,487	54,108,292	5,495,088	2,221,880	1,235,778	2,086,938	65,147,976	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2030	55,652,577	5,225,079	2,176,086	1,075,844	2,021,654	66,151,240	46,448,311	4,717,161	1,907,709	1,061,145	1,792,376	55,926,702	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2031	47,773,975	4,485,377	1,868,023	923,630	1,735,795	56,786,800	39,872,735	4,049,364	1,637,639	911,011	1,538,936	48,009,685	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2032	41,010,728	3,850,393	1,603,571	792,874	1,490,209	48,747,775	34,228,048	3,476,105	1,405,803	782,041	1,321,202	41,213,199	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2033	35,204,938	3,305,302	1,376,557	680,629	1,279,244	41,846,670	29,382,465	2,984,001	1,206,786	671,329	1,134,163	35,378,745	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2034	30,221,059	2,837,378	1,181,682	584,274	1,098,144	35,922,537	25,222,860	2,561,563	1,035,945	576,291	973,602	30,370,261	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2035	25,942,736	2,435,698	1,014,394	501,560	942,683	30,837,070	21,652,120	2,198,929	889,288	494,707	835,772	26,070,816	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2036	22,270,086	2,090,882	870,788	430,555	809,229	26,471,540	18,586,882	1,887,632	763,394	424,672	717,453	22,380,033	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2037	19,117,363	1,794,881	747,513	369,602	694,669	22,724,027	15,955,581	1,620,404	655,322	364,552	615,885	19,211,746	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2038	16,410,964	1,540,784	641,689	317,279	596,326	19,507,041	13,696,788	1,391,008	562,550	312,944	528,696	16,491,985	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2039	14,087,703	1,322,659	550,847	272,362	511,906	16,745,476	11,757,767	1,194,086	482,911	268,641	453,850	14,157,254	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%
2040	12,093,341	1,135,413	472,865	233,805	439,436	14,374,860	10,093,248	1,025,042	414,546	230,610	389,599	12,153,046	83.5%	90.3%	87.7%	98.6%	88.7%	84.5%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO					
	Issue Year						Issue Year						PLAN F Total	National PLAN F (From Exhibit 2A)	Credibility Weighted			
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total						
Accumulated Value	12,494,869,127	102,170,171	28,126,358	7,766,846	4,104,688	12,637,037,189	8,660,523,611	86,210,691	23,486,689	6,792,386	3,096,652	8,780,110,029	69.5%	69.5%	69.5%			
Present Value	1,182,948,896	109,393,651	45,072,862	22,098,667	41,398,652	1,400,912,728	984,549,802	98,473,570	39,400,649	21,734,504	36,598,661	1,180,757,186	84.3%	84.3%	84.3%			
Lifetime Value	13,677,818,023	211,563,822	73,199,220	29,865,513	45,503,340	14,037,949,917	9,645,073,413	184,684,261	62,887,338	28,526,890	39,695,313	9,960,867,215	71.0%	71.0%	71.0%			
Lifetime Loss Ratio																		
													70.5%	87.3%	85.9%	95.5%	87.2%	71.0%

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

EXHIBIT 2A

State: NATIONAL
 Plan: G

Pricing Target Lifetime Loss Ratio: 73.5%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	609	0	0	0	0	609	39	0	0	0	39	6.4%	0.0%	0.0%	0.0%	0.0%	6.4%	
2004	5,317,565	0	0	0	0	5,317,565	2,963,835	0	0	0	2,963,835	55.7%	0.0%	0.0%	0.0%	0.0%	55.7%	
2005	27,063,849	0	0	0	0	27,063,849	18,109,135	0	0	0	18,109,135	66.9%	0.0%	0.0%	0.0%	0.0%	66.9%	
2006	54,102,632	0	0	0	0	54,102,632	39,372,186	0	0	0	39,372,186	72.8%	0.0%	0.0%	0.0%	0.0%	72.8%	
2007	66,641,528	0	0	0	0	66,641,528	50,977,018	0	0	0	50,977,018	76.5%	0.0%	0.0%	0.0%	0.0%	76.5%	
2008	65,714,460	0	0	0	0	65,714,460	51,709,513	0	0	0	51,709,513	78.7%	0.0%	0.0%	0.0%	0.0%	78.7%	
2009	61,382,418	0	0	0	0	61,382,418	48,770,219	0	0	0	48,770,219	79.5%	0.0%	0.0%	0.0%	0.0%	79.5%	
2010	54,327,076	0	0	0	0	54,327,076	42,002,765	0	0	0	42,002,765	77.3%	0.0%	0.0%	0.0%	0.0%	77.3%	
2011	45,240,005	0	0	0	0	45,240,005	33,344,557	0	0	0	33,344,557	73.7%	0.0%	0.0%	0.0%	0.0%	73.7%	
2012	42,388,704	0	0	0	0	42,388,704	29,755,451	0	0	0	29,755,451	70.2%	0.0%	0.0%	0.0%	0.0%	70.2%	
2013	60,002,005	0	0	0	0	60,002,005	41,819,694	0	0	0	41,819,694	69.7%	0.0%	0.0%	0.0%	0.0%	69.7%	
2014	92,819,448	0	0	0	0	92,819,448	66,014,627	0	0	0	66,014,627	71.1%	0.0%	0.0%	0.0%	0.0%	71.1%	
2015	149,061,168	0	0	0	0	149,061,168	113,711,919	0	0	0	113,711,919	76.3%	0.0%	0.0%	0.0%	0.0%	76.3%	
2016	220,037,764	0	0	0	0	220,037,764	167,278,638	0	0	0	167,278,638	76.0%	0.0%	0.0%	0.0%	0.0%	76.0%	
2017	242,936,728	38,382,771	0	0	0	281,319,499	185,710,600	29,074,422	0	0	214,785,021	76.4%	75.7%	0.0%	0.0%	0.0%	76.3%	
2018	225,602,380	55,500,253	16,570,479	0	0	297,673,112	183,445,415	45,941,613	13,251,128	0	242,638,155	81.3%	82.8%	80.0%	0.0%	0.0%	81.5%	
2019	210,269,768	52,677,673	24,084,689	10,756,407	0	297,788,538	176,933,185	44,716,549	20,994,591	8,822,537	0	251,466,862	84.1%	84.9%	87.2%	82.0%	0.0%	84.4%
2020	192,498,981	49,690,347	22,653,847	21,374,837	27,262,519	313,480,530	143,841,513	38,890,310	18,161,746	16,869,842	18,923,884	236,687,295	74.7%	78.3%	80.2%	78.9%	69.4%	75.5%
2021	186,367,503	48,892,448	21,871,976	20,471,165	56,296,632	333,899,723	159,088,520	43,571,401	20,786,813	19,448,367	45,930,174	288,825,275	85.4%	89.1%	95.0%	95.0%	81.6%	86.5%
2022	169,185,190	44,972,582	20,165,116	18,496,400	50,408,205	303,227,493	146,447,233	40,617,734	19,422,662	18,540,858	44,062,289	269,090,775	86.6%	90.3%	96.3%	100.2%	87.4%	88.7%
2023	160,035,081	43,092,801	19,370,923	17,783,383	47,432,187	287,714,375	138,579,725	38,919,979	18,657,710	17,826,127	43,165,110	257,148,650	86.6%	90.3%	96.3%	100.2%	91.0%	89.4%
2024	151,038,803	41,207,578	18,568,443	17,066,483	45,489,232	273,370,538	130,835,283	37,217,308	17,884,777	17,107,504	41,396,946	244,441,817	86.6%	90.3%	96.3%	100.2%	91.0%	89.4%
2025	142,221,521	39,309,186	17,763,007	16,342,041	43,541,401	259,177,155	123,236,889	35,502,744	17,108,995	16,381,320	39,624,346	231,854,294	86.7%	90.3%	96.3%	100.2%	91.0%	89.5%
2026	133,922,928	37,177,098	16,951,279	15,619,523	41,592,086	245,262,914	116,080,061	33,577,114	16,327,154	15,657,066	37,850,394	219,491,788	86.7%	90.3%	96.3%	100.2%	91.0%	89.5%
2027	126,121,203	35,150,298	16,036,581	14,894,147	39,656,673	231,858,902	109,347,088	31,746,575	15,446,135	14,929,946	36,089,094	207,558,837	86.7%	90.3%	96.3%	100.2%	91.0%	89.5%
2028	118,794,544	33,217,677	15,165,286	14,087,687	37,734,005	218,999,199	103,020,120	30,001,096	14,606,919	14,121,548	34,339,392	196,089,076	86.7%	90.3%	96.3%	100.2%	91.0%	89.5%
2029	111,888,282	31,372,811	14,324,434	13,310,507	35,652,321	206,548,355	97,052,656	28,334,875	13,797,026	13,342,500	32,444,980	184,972,037	86.7%	90.3%	96.3%	100.2%	91.0%	89.6%
2030	105,407,428	29,624,581	13,528,874	12,572,495	33,682,168	194,815,545	91,449,822	26,755,932	13,030,757	12,602,714	30,652,065	174,491,291	86.8%	90.3%	96.3%	100.2%	91.0%	89.6%
2031	99,322,534	27,973,770	12,774,986	11,873,068	31,811,505	183,755,862	86,186,757	25,264,975	12,304,627	11,901,606	28,949,690	164,607,655	86.8%	90.3%	96.3%	100.2%	91.0%	89.6%
2032	93,606,606	26,414,950	12,063,108	11,211,449	30,041,782	173,337,895	81,240,627	23,857,101	11,618,959	11,238,397	27,339,175	155,294,258	86.8%	90.3%	96.3%	100.2%	91.0%	89.6%
2033	88,234,853	24,942,994	11,390,899	10,586,698	28,367,723	163,523,166	76,590,421	22,527,679	10,971,500	10,612,144	25,815,717	146,517,461	86.8%	90.3%	96.3%	100.2%	91.0%	89.6%
2034	83,184,463	23,553,061	10,756,148	9,996,761	26,786,950	154,277,383	72,216,775	21,272,338	10,360,120	10,020,789	24,377,152	138,247,176	86.8%	90.3%	96.3%	100.2%	91.0%	89.6%
2035	78,434,410	22,240,582	10,156,769	9,439,698	25,294,264	145,565,723	68,101,811	20,086,951	9,782,809	9,462,387	23,018,751	130,452,710	86.8%	90.3%	96.3%	100.2%	91.0%	89.6%
2036	73,965,282	21,001,240	9,590,789	8,913,677	23,884,758	137,355,746	64,228,995	18,967,619	9,237,669	8,935,102	21,736,046	123,105,430	86.8%	90.3%	96.3%	100.2%	91.0%	89.6%
2037	69,759,127	19,830,959	9,056,349	8,416,968	22,553,795	129,617,198	60,583,016	17,910,660	8,722,905	8,437,199	20,524,819	116,178,598	86.8%	90.3%	96.3%	100.2%	91.0%	89.6%
2038	65,799,317	18,725,892	8,551,690	7,947,938	21,296,999	122,321,835	57,149,671	16,912,600	8,236,827	7,967,041	19,381,086	109,647,226	86.9%	90.3%	96.3%	100.2%	91.0%	89.6%
2039	62,070,433	17,682,403	8,075,152	7,505,044	20,110,237	115,443,270	53,915,773	15,970,156	7,777,835	7,523,083	18,301,088	103,487,935	86.9%	90.3%	96.3%	100.2%	91.0%	89.6%
2040	58,558,153	16,697,063	7,625,169	7,086,830	18,989,607	108,956,822	50,869,056	15,080,229	7,344,420	7,103,864	17,281,271	97,678,841	86.9%	90.3%	96.3%	100.2%	91.0%	89.6%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO					
	Issue Year						Issue Year						PLAN G Total	National PLAN G (From Exhibit 2A)	Credibility Weighted			
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total						
Accumulated Value	2,341,856,376	213,801,330	67,384,554	33,341,051	27,869,176	2,684,252,486	1,792,307,251	172,727,167	55,786,008	26,669,946	19,344,986	2,066,835,357	77.0%	77.0%	77.0%			
Present Value	1,572,929,799	433,111,735	196,313,641	181,745,748	488,173,330	2,872,274,253	1,361,316,962	390,598,201	188,811,847	181,133,920	437,374,558	2,559,235,488	89.1%	89.1%	89.1%			
Lifetime Value	3,914,786,176	646,913,064	263,698,195	215,086,799	516,042,505	5,556,526,739	3,153,624,213	563,325,368	244,597,854	207,803,866	456,719,543	4,626,070,845	83.3%	83.3%	83.3%			
Lifetime Loss Ratio													80.6%	87.1%	92.8%	96.6%	88.5%	83.3%

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

EXHIBIT 2A

State: NATIONAL
 Plan: High Ded F

Pricing Target Lifetime Loss Ratio: 64.5%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	141,395	0	0	0	0	141,395	28,217	0	0	0	28,217	20.0%	0.0%	0.0%	0.0%	0.0%	20.0%	
2017	446,149	825,274	0	0	0	1,271,423	180,345	241,186	0	0	421,530	40.4%	29.2%	0.0%	0.0%	0.0%	33.2%	
2018	392,986	1,098,864	443,014	0	0	1,934,864	210,370	592,386	181,191	0	983,947	53.5%	53.9%	40.9%	0.0%	0.0%	50.9%	
2019	355,713	965,492	543,364	242,263	0	2,106,832	287,405	693,375	314,232	148,417	1,443,430	80.8%	71.8%	57.8%	61.3%	0.0%	68.5%	
2020	325,366	862,447	480,567	341,525	180,267	2,190,172	264,114	573,228	279,160	197,223	1,410,767	81.2%	66.5%	58.1%	57.7%	53.8%	64.4%	
2021	301,495	805,626	449,599	274,244	182,608	2,013,572	293,535	642,225	313,245	257,448	1,962,390	97.4%	79.7%	69.7%	93.9%	249.7%	97.5%	
2022	274,343	739,076	413,416	252,247	144,023	1,823,106	271,414	598,689	292,688	240,622	1,898,674	98.9%	81.0%	70.8%	95.4%	343.9%	104.1%	
2023	260,660	708,184	397,134	242,523	138,324	1,746,826	257,877	573,665	281,160	231,347	1,819,712	98.9%	81.0%	70.8%	95.4%	343.9%	104.2%	
2024	247,007	677,203	380,682	232,746	132,658	1,670,295	244,369	548,568	269,513	222,020	1,740,649	98.9%	81.0%	70.8%	95.4%	343.9%	104.2%	
2025	233,449	646,005	364,169	222,867	126,978	1,593,467	230,956	523,296	257,822	212,596	1,661,315	98.9%	81.0%	70.8%	95.4%	343.9%	104.3%	
2026	220,570	610,966	347,528	213,013	121,293	1,513,370	218,215	494,913	246,040	203,197	1,579,461	98.9%	81.0%	70.8%	95.4%	343.9%	104.4%	
2027	208,361	577,858	328,775	203,121	115,649	1,433,563	206,136	467,932	232,764	193,760	1,498,279	98.9%	81.0%	70.8%	95.4%	343.9%	104.5%	
2028	196,808	545,897	310,912	192,123	110,042	1,355,781	194,706	442,204	220,117	183,269	1,418,704	98.9%	81.0%	70.8%	95.4%	343.9%	104.6%	
2029	185,841	515,579	293,673	181,524	103,971	1,280,588	183,856	417,645	207,913	173,158	1,340,103	98.9%	81.0%	70.8%	95.4%	343.9%	104.6%	
2030	175,485	486,848	277,363	171,459	98,226	1,209,381	173,611	394,372	196,366	163,557	1,265,680	98.9%	81.0%	70.8%	95.4%	343.9%	104.7%	
2031	165,706	459,719	261,907	161,920	92,770	1,142,023	163,937	372,396	185,423	154,458	1,195,229	98.9%	81.0%	70.8%	95.4%	343.9%	104.7%	
2032	156,472	434,102	247,313	152,897	87,609	1,078,393	154,802	351,644	175,091	145,851	1,128,655	98.9%	81.0%	70.8%	95.4%	343.9%	104.7%	
2033	147,753	409,912	233,531	144,377	82,727	1,018,301	146,175	332,049	165,334	137,724	1,065,761	98.9%	81.0%	70.8%	95.4%	343.9%	104.7%	
2034	139,520	387,069	220,518	136,332	78,117	961,556	138,030	313,546	156,121	130,049	1,006,372	98.9%	81.0%	70.8%	95.4%	343.9%	104.7%	
2035	131,745	365,500	208,230	128,735	73,764	907,974	130,338	296,074	147,421	122,802	950,293	98.9%	81.0%	70.8%	95.4%	343.9%	104.7%	
2036	124,404	345,133	196,626	121,561	69,654	857,378	123,075	279,575	139,206	115,959	897,338	98.9%	81.0%	70.8%	95.4%	343.9%	104.7%	
2037	117,471	325,901	185,669	114,787	65,772	809,601	116,217	263,996	131,449	109,498	847,335	98.9%	81.0%	70.8%	95.4%	343.9%	104.7%	
2038	110,925	307,740	175,323	108,391	62,107	764,487	109,741	249,285	124,124	103,396	800,118	98.9%	81.0%	70.8%	95.4%	343.9%	104.7%	
2039	104,744	290,591	165,553	102,351	58,646	721,886	103,626	235,394	117,207	97,634	755,532	98.9%	81.0%	70.8%	95.4%	343.9%	104.7%	
2040	98,907	274,398	156,328	96,648	55,378	681,659	97,851	222,277	110,676	92,194	713,430	98.9%	81.0%	70.8%	95.4%	343.9%	104.7%	

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN High Ded	National PLAN High Ded F (From Exhibit 2A)	Credibility Weighted
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total			
Accumulated Value	1,844,124	4,102,451	1,566,259	607,923	184,278	8,305,036	1,066,636	2,269,337	823,320	360,158	99,201	4,608,653	55.5%	55.5%	55.5%
Present Value	2,592,866	7,119,814	4,025,900	2,473,753	1,438,877	17,651,210	2,560,540	5,757,261	2,845,280	2,355,686	4,779,687	18,298,454	103.7%	103.7%	103.7%
Lifetime Value	4,436,990	11,222,265	5,592,159	3,081,677	1,623,155	25,956,246	3,617,176	8,026,598	3,668,600	2,715,844	4,878,888	22,907,106	88.3%	88.3%	88.3%
Lifetime Loss Ratio							81.5%	71.5%	65.6%	88.1%	300.6%	88.3%			

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

EXHIBIT 2A

State: NATIONAL
 Plan: N

Pricing Target Lifetime Loss Ratio: 72.0%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	1,153,152	0	0	0	0	1,153,152	1,423,356	0	0	0	1,423,356	123.4%	0.0%	0.0%	0.0%	0.0%	123.4%	
2011	8,620,486	0	0	0	0	8,620,486	10,156,225	0	0	0	10,156,225	117.8%	0.0%	0.0%	0.0%	0.0%	117.8%	
2012	6,608,325	0	0	0	0	6,608,325	6,736,392	0	0	0	6,736,392	101.9%	0.0%	0.0%	0.0%	0.0%	101.9%	
2013	4,672,644	0	0	0	0	4,672,644	4,323,075	0	0	0	4,323,075	92.5%	0.0%	0.0%	0.0%	0.0%	92.5%	
2014	3,711,931	0	0	0	0	3,711,931	3,104,612	0	0	0	3,104,612	83.6%	0.0%	0.0%	0.0%	0.0%	83.6%	
2015	3,053,184	0	0	0	0	3,053,184	2,460,825	0	0	0	2,460,825	80.6%	0.0%	0.0%	0.0%	0.0%	80.6%	
2016	3,170,326	0	0	0	0	3,170,326	2,274,953	0	0	0	2,274,953	71.8%	0.0%	0.0%	0.0%	0.0%	71.8%	
2017	4,238,478	3,819,033	0	0	0	8,057,511	2,957,975	2,677,936	0	0	5,635,911	69.8%	70.1%	0.0%	0.0%	0.0%	69.9%	
2018	3,569,589	5,473,529	2,490,899	0	0	11,534,017	2,655,509	4,260,219	2,154,704	0	9,070,433	74.4%	77.8%	86.5%	0.0%	0.0%	78.6%	
2019	3,007,071	4,925,819	3,619,739	1,862,579	0	13,415,208	2,313,483	3,946,468	3,356,587	1,589,250	11,205,788	76.9%	80.1%	92.7%	85.3%	0.0%	83.5%	
2020	2,549,063	4,299,781	3,157,193	3,215,799	3,474,351	16,696,187	1,867,824	3,462,575	2,744,462	2,412,820	2,256,667	12,744,348	73.3%	80.5%	86.9%	75.0%	65.0%	76.3%
2021	2,469,488	4,199,185	3,025,493	3,056,875	6,557,061	19,308,103	2,075,887	3,879,353	3,141,141	2,781,615	5,477,158	17,355,154	84.1%	92.4%	103.8%	91.0%	83.5%	89.9%
2022	2,247,093	3,852,308	2,782,010	2,754,687	5,855,688	17,491,786	1,919,447	3,616,375	2,935,002	2,651,818	5,254,413	16,377,054	85.4%	93.9%	105.5%	96.3%	89.7%	93.6%
2023	2,135,018	3,691,288	2,672,442	2,648,497	5,509,978	16,657,223	1,823,714	3,465,216	2,819,408	2,549,593	5,147,425	15,805,356	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2024	2,023,181	3,529,801	2,561,731	2,541,728	5,284,274	15,940,715	1,728,184	3,313,620	2,702,608	2,446,812	4,936,572	15,127,796	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2025	1,912,131	3,367,187	2,450,612	2,433,836	5,058,004	15,221,769	1,633,326	3,160,965	2,585,378	2,342,949	4,725,190	14,447,807	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2026	1,806,644	3,184,554	2,338,624	2,326,231	4,831,561	14,487,614	1,543,220	2,989,518	2,467,233	2,239,362	4,513,647	13,752,978	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2027	1,706,641	3,010,940	2,212,431	2,218,200	4,606,733	13,754,945	1,457,798	2,826,537	2,334,100	2,135,365	4,303,612	13,057,411	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2028	1,612,015	2,845,394	2,092,226	2,098,093	4,383,385	13,031,113	1,376,969	2,671,129	2,207,284	2,019,744	4,094,961	12,370,086	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2029	1,522,186	2,687,365	1,976,221	1,982,347	4,141,566	12,309,684	1,300,238	2,522,778	2,084,899	1,908,320	3,869,053	11,685,288	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2030	1,437,364	2,537,613	1,866,464	1,872,434	3,912,702	11,626,576	1,227,783	2,382,198	1,969,107	1,802,511	3,655,248	11,036,847	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2031	1,357,267	2,396,206	1,762,457	1,768,268	3,695,396	10,979,593	1,159,366	2,249,451	1,859,379	1,702,235	3,452,241	10,422,672	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2032	1,281,635	2,262,679	1,664,245	1,669,732	3,489,815	10,368,105	1,094,761	2,124,102	1,755,767	1,607,379	3,260,187	9,842,196	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2033	1,210,216	2,136,593	1,571,506	1,576,687	3,295,347	9,790,349	1,033,756	2,005,738	1,657,928	1,517,809	3,078,515	9,293,746	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2034	1,142,778	2,017,532	1,483,935	1,488,827	3,111,716	9,244,788	976,151	1,893,969	1,565,541	1,433,230	2,906,967	8,775,858	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2035	1,079,097	1,905,107	1,401,243	1,405,863	2,938,318	8,729,629	921,755	1,788,429	1,478,302	1,353,364	2,744,978	8,286,829	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2036	1,018,965	1,798,946	1,323,160	1,327,523	2,774,582	8,243,176	870,391	1,688,770	1,395,925	1,277,949	2,592,016	7,825,051	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2037	962,184	1,698,701	1,249,428	1,253,547	2,619,970	7,783,830	821,889	1,594,665	1,318,138	1,206,736	2,447,578	7,389,005	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2038	908,567	1,604,042	1,179,804	1,183,694	2,473,974	7,350,081	776,090	1,505,803	1,244,685	1,139,491	2,311,188	6,977,257	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2039	857,938	1,514,657	1,114,060	1,117,734	2,336,113	6,940,502	732,843	1,421,893	1,175,326	1,075,994	2,182,398	6,588,454	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%
2040	810,130	1,430,254	1,051,980	1,055,449	2,205,935	6,553,747	692,006	1,342,659	1,109,832	1,016,035	2,060,786	6,221,317	85.4%	93.9%	105.5%	96.3%	93.4%	94.9%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN N Total	National PLAN N (From Exhibit 2A)	Credibility Weighted
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total			
Accumulated Value	58,476,858	20,222,855	9,874,902	5,277,065	3,551,663	97,403,344	54,332,600	15,635,217	8,796,570	4,164,234	2,306,883	85,235,504	87.5%	87.5%	87.5%
Present Value	21,237,654	37,110,795	27,091,558	27,075,479	56,725,806	169,241,293	18,108,218	34,776,669	28,531,777	25,906,797	52,156,767	159,480,229	94.2%	94.2%	94.2%
Lifetime Value	79,714,512	57,333,650	36,966,460	32,352,545	60,277,470	266,644,637	72,440,819	50,411,886	37,328,347	30,071,031	54,463,650	244,715,733	91.8%	91.8%	91.8%
Lifetime Loss Ratio							90.9%	87.9%	101.0%	92.9%	90.4%	91.8%			

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

EXHIBIT 2A

State: NATIONAL
 Plan: High Ded G

Pricing Target Lifetime Loss Ratio: 67.8%
 Interest Rate: 4.5%
 2019 Trend Rate: 5.50%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total
1992	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2018	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2019	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2020	0	0	0	0	371,471	371,471	0	0	0	119,228	119,228	0	0.0%	0.0%	0.0%	0.0%	32.1%	32.1%
2021	0	0	0	0	510,485	510,485	0	0	0	425,484	425,484	0	0.0%	0.0%	0.0%	0.0%	83.3%	83.3%
2022	0	0	0	0	430,043	430,043	0	0	0	477,793	477,793	0	0.0%	0.0%	0.0%	0.0%	111.1%	111.1%
2023	0	0	0	0	426,329	426,329	0	0	0	495,576	495,576	0	0.0%	0.0%	0.0%	0.0%	116.2%	116.2%
2024	0	0	0	0	436,048	436,048	0	0	0	496,880	496,880	0	0.0%	0.0%	0.0%	0.0%	114.0%	114.0%
2025	0	0	0	0	445,250	445,250	0	0	0	497,222	497,222	0	0.0%	0.0%	0.0%	0.0%	111.7%	111.7%
2026	0	0	0	0	453,848	453,848	0	0	0	496,551	496,551	0	0.0%	0.0%	0.0%	0.0%	109.4%	109.4%
2027	0	0	0	0	461,529	461,529	0	0	0	494,965	494,965	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2028	0	0	0	0	459,114	459,114	0	0	0	492,375	492,375	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2029	0	0	0	0	453,504	453,504	0	0	0	486,358	486,358	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2030	0	0	0	0	447,918	447,918	0	0	0	480,368	480,368	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2031	0	0	0	0	442,270	442,270	0	0	0	474,311	474,311	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2032	0	0	0	0	436,651	436,651	0	0	0	468,284	468,284	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2033	0	0	0	0	431,060	431,060	0	0	0	462,289	462,289	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2034	0	0	0	0	425,542	425,542	0	0	0	456,370	456,370	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2035	0	0	0	0	420,094	420,094	0	0	0	450,528	450,528	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2036	0	0	0	0	414,715	414,715	0	0	0	444,760	444,760	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2037	0	0	0	0	409,406	409,406	0	0	0	439,066	439,066	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2038	0	0	0	0	404,164	404,164	0	0	0	433,444	433,444	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2039	0	0	0	0	398,990	398,990	0	0	0	427,895	427,895	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%
2040	0	0	0	0	393,882	393,882	0	0	0	422,417	422,417	0	0.0%	0.0%	0.0%	0.0%	107.2%	107.2%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN High Ded Total	National PLAN High Ded G (From Exhibit 2A)	Credibility Weighted
	2016 & Prior	2017	2018	2019	2020	Total	2016 & Prior	2017	2018	2019	2020	Total			
Accumulated Value	0	0	0	0	379,737	379,737	0	0	0	0	121,881	121,881	32.1%	32.1%	32.1%
Present Value	0	0	0	0	5,848,317	5,848,317	0	0	0	0	6,251,526	6,251,526	106.9%	106.9%	106.9%
Lifetime Value	0	0	0	0	6,228,055	6,228,055	0	0	0	0	6,373,407	6,373,407	102.3%	102.3%	102.3%
Lifetime Loss Ratio							0.0%						102.3%	102.3%	

RHODE ISLAND ONLY EXPERIENCE

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
A	1992	-	-	0.0%	-	-	0.0%
A	1993	-	-	0.0%	-	-	0.0%
A	1994	136	-	0.0%	85	-	0.0%
A	1995	272	71	26.0%	272	71	26.0%
A	1996	846	14	1.7%	685	14	2.1%
A	1997	708	43	6.0%	751	43	5.7%
A	1998	1,805	404	22.4%	1,459	404	27.6%
A	1999	8,431	2,815	33.4%	6,970	2,815	40.4%
A	2000	11,472	7,403	64.5%	10,999	7,403	67.3%
A	2001	13,136	5,311	40.4%	12,969	5,311	41.0%
A	2002	11,117	2,880	25.9%	11,992	2,880	24.0%
A	2003	10,895	4,280	39.3%	10,462	4,280	40.9%
A	2004	9,244	1,717	18.6%	9,516	1,717	18.0%
A	2005	11,744	3,199	27.2%	11,177	3,199	28.6%
A	2006	12,823	4,038	31.5%	12,623	4,038	32.0%
A	2007	12,002	3,020	25.2%	11,972	3,020	25.2%
A	2008	12,428	2,474	19.9%	12,246	2,474	20.2%
A	2009	13,115	3,079	23.5%	13,045	3,079	23.6%
A	2010	12,404	5,871	47.3%	12,870	5,871	45.6%
A	2011	11,582	5,312	45.9%	10,909	5,312	48.7%
A	2012	10,541	2,466	23.4%	11,076	2,466	22.3%
A	2013	11,240	758	6.7%	11,207	758	6.8%
A	2014	11,421	453	4.0%	11,334	453	4.0%
A	2015	12,337	848	6.9%	11,593	848	7.3%
A	2016	11,449	1,100	9.6%	11,987	1,100	9.2%
A	2017	12,100	3,133	25.9%	12,100	3,133	25.9%
A	2018	12,100	5,861	48.4%	12,100	5,861	48.4%
A	2019	12,100	4,189	34.6%	12,100	5,262	43.5%
A	2020	4,748	1,508	31.8%	6,905	4,126	59.8%
C	1992	1,458	16	1.1%	372	16	4.2%
C	1993	35,908	18,791	52.3%	27,289	18,791	68.9%
C	1994	87,068	62,421	71.7%	84,055	62,421	74.3%
C	1995	140,670	109,355	77.7%	132,659	109,355	82.4%
C	1996	271,401	271,279	100.0%	253,624	271,279	107.0%
C	1997	373,111	359,838	96.4%	373,777	359,838	96.3%
C	1998	317,434	262,239	82.6%	316,684	262,239	82.8%
C	1999	275,693	241,604	87.6%	282,544	241,604	85.5%
C	2000	315,054	264,389	83.9%	315,436	264,389	83.8%
C	2001	308,720	226,284	73.3%	315,022	226,284	71.8%
C	2002	300,431	203,999	67.9%	302,041	203,999	67.5%
C	2003	279,088	172,147	61.7%	283,028	172,147	60.8%
C	2004	281,983	185,459	65.8%	286,449	185,459	64.7%
C	2005	275,747	171,532	62.2%	275,220	171,532	62.3%
C	2006	272,355	164,732	60.5%	272,159	164,732	60.5%
C	2007	239,106	145,752	61.0%	243,533	145,752	59.8%
C	2008	218,058	126,707	58.1%	219,573	126,707	57.7%
C	2009	197,793	104,361	52.8%	201,340	104,361	51.8%
C	2010	181,044	110,437	61.0%	183,399	110,437	60.2%
C	2011	162,118	77,584	47.9%	166,659	77,584	46.6%
C	2012	141,860	117,748	83.0%	143,476	117,748	82.1%
C	2013	159,787	138,590	86.7%	159,785	138,590	86.7%
C	2014	141,698	98,056	69.2%	147,644	98,056	66.4%
C	2015	136,825	97,331	71.1%	137,358	97,331	70.9%
C	2016	124,201	108,743	87.6%	124,344	108,743	87.5%
C	2017	114,549	65,884	57.5%	115,300	65,884	57.1%
C	2018	108,783	66,646	61.3%	109,340	66,646	61.0%
C	2019	100,447	75,699	75.4%	102,066	75,710	74.2%
C	2020	91,061	40,308	44.3%	95,037	45,318	47.7%

NATIONAL EXPERIENCE

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
A	1992	324,053	80,852	25.0%	236,641	80,852	34.2%
A	1993	898,668	379,587	42.2%	836,890	379,587	45.4%
A	1994	1,453,774	936,816	64.4%	1,431,387	936,816	65.4%
A	1995	1,576,148	1,359,476	86.3%	1,537,907	1,359,476	88.4%
A	1996	1,998,565	1,653,334	82.7%	1,908,356	1,653,334	86.6%
A	1997	2,289,688	1,742,523	76.1%	2,254,471	1,742,523	77.3%
A	1998	2,506,342	1,817,452	72.5%	2,427,636	1,817,452	74.9%
A	1999	2,882,581	2,080,143	72.2%	2,803,031	2,080,143	74.2%
A	2000	3,600,400	2,243,933	62.3%	3,468,529	2,243,933	64.7%
A	2001	4,906,999	3,010,617	61.4%	4,740,604	3,010,617	63.5%
A	2002	5,967,995	3,468,295	58.1%	5,824,755	3,468,295	59.5%
A	2003	6,544,943	3,484,582	53.2%	6,465,865	3,484,582	53.9%
A	2004	6,691,051	3,980,226	59.5%	6,672,585	3,980,226	59.7%
A	2005	6,269,341	3,884,643	62.0%	6,323,235	3,884,643	61.4%
A	2006	5,666,615	3,467,361	61.2%	5,705,871	3,467,361	60.8%
A	2007	5,078,942	3,280,133	64.6%	5,044,182	3,280,133	65.0%
A	2008	4,615,028	3,190,530	69.1%	4,586,269	3,190,530	69.6%
A	2009	4,238,421	2,638,962	62.3%	4,146,835	2,638,962	63.6%
A	2010	3,957,713	2,671,073	67.5%	3,913,021	2,671,073	68.3%
A	2011	3,478,369	2,325,528	66.9%	3,434,909	2,325,528	67.7%
A	2012	3,134,097	2,134,794	68.1%	3,101,344	2,134,794	68.8%
A	2013	2,906,101	1,825,057	62.8%	2,820,074	1,825,057	64.7%
A	2014	2,553,730	1,730,239	67.8%	2,598,923	1,730,239	66.6%
A	2015	2,391,906	1,738,656	72.7%	2,362,956	1,738,656	73.6%
A	2016	2,286,667	1,704,376	74.5%	2,377,630	1,704,376	71.9%
A	2017	2,140,467	1,649,881	77.1%	2,262,180	1,649,881	72.9%
A	2018	1,955,774	1,405,909	71.9%	2,052,391	1,405,909	68.5%
A	2019	1,747,189	1,349,181	77.2%	1,848,710	1,369,464	74.1%
A	2020	1,613,262	933,887	57.9%	1,671,221	1,088,888	65.2%
C	1992	1,793,529	598,382	33.4%	1,312,767	598,382	45.6%
C	1993	5,244,602	2,612,032	49.8%	4,860,205	2,612,032	53.7%
C	1994	9,634,968	6,053,255	62.8%	9,278,073	6,053,255	65.2%
C	1995	13,231,913	10,045,857	75.9%	12,715,402	10,045,857	79.0%
C	1996	21,389,601	16,156,338	75.5%	20,480,201	16,156,338	78.9%
C	1997	27,044,360	20,594,046	76.1%	27,010,525	20,594,046	76.2%
C	1998	29,590,256	21,156,057	71.5%	29,290,739	21,156,057	72.2%
C	1999	27,624,130	20,147,697	72.9%	28,125,284	20,147,697	71.6%
C	2000	26,468,582	19,228,538	72.6%	26,730,190	19,228,538	71.9%
C	2001	27,336,192	19,395,570	71.0%	27,379,834	19,395,570	70.8%
C	2002	27,610,732	19,040,880	69.0%	27,660,915	19,040,880	68.8%
C	2003	27,279,713	18,222,898	66.8%	27,524,863	18,222,898	66.2%
C	2004	26,304,263	18,486,500	70.3%	26,559,245	18,486,500	69.6%
C	2005	25,494,444	18,368,815	72.1%	25,555,515	18,368,815	71.9%
C	2006	26,510,645	19,384,079	73.1%	26,444,748	19,384,079	73.3%
C	2007	28,070,293	20,194,677	71.9%	28,024,259	20,194,677	72.1%
C	2008	26,121,692	18,983,053	72.7%	26,561,621	18,983,053	71.5%
C	2009	23,564,049	16,213,458	68.8%	23,870,643	16,213,458	67.9%
C	2010	21,847,550	15,643,471	71.6%	22,103,465	15,643,471	70.8%
C	2011	19,575,536	13,599,973	69.5%	19,867,169	13,599,973	68.5%
C	2012	17,313,143	12,230,240	70.6%	17,637,182	12,230,240	69.3%
C	2013	15,471,088	10,177,818	65.8%	15,649,969	10,177,818	65.0%
C	2014	13,219,558	9,303,874	70.4%	13,835,981	9,303,874	67.2%
C	2015	12,207,320	8,601,605	70.5%	12,371,503	8,601,605	69.5%
C	2016	11,019,515	7,218,291	65.5%	11,094,740	7,218,291	65.1%
C	2017	9,877,670	6,991,072	70.8%	10,023,268	6,991,072	69.7%
C	2018	8,700,064	6,545,393	75.2%	8,816,767	6,545,393	74.2%
C	2019	7,824,903	5,950,725	76.0%	7,855,510	5,946,536	75.7%
C	2020	6,886,646	4,085,588	59.3%	7,055,117	4,586,942	65.0%

RHODE ISLAND ONLY EXPERIENCE

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
D	1992	-	-	0.0%	-	-	0.0%
	1993	-	-	0.0%	-	-	0.0%
	1994	-	-	0.0%	-	-	0.0%
	1995	-	-	0.0%	-	-	0.0%
	1996	-	-	0.0%	-	-	0.0%
	1997	16,229	7,004	43.2%	10,975	7,004	63.8%
	1998	53,197	30,837	58.0%	44,121	30,837	69.9%
	1999	69,550	38,829	55.8%	66,458	38,829	58.4%
	2000	109,943	68,398	62.2%	104,099	68,398	65.7%
	2001	135,338	77,973	57.6%	133,447	77,973	58.4%
	2002	147,700	72,248	48.9%	142,772	72,248	50.6%
	2003	131,562	83,970	63.8%	134,536	83,970	62.4%
	2004	133,731	72,085	53.9%	132,414	72,085	54.4%
	2005	128,275	79,365	61.9%	131,794	79,365	60.2%
	2006	116,460	76,233	65.5%	117,270	76,233	65.0%
	2007	118,756	85,369	71.9%	118,696	85,369	71.9%
	2008	120,583	120,071	99.6%	122,006	120,071	98.4%
	2009	124,764	110,072	88.2%	125,510	110,072	87.7%
	2010	120,748	131,770	109.1%	121,307	131,770	108.6%
	2011	101,369	67,573	66.7%	104,487	67,573	64.7%
	2012	103,700	68,484	66.0%	101,486	68,484	67.5%
	2013	93,652	56,549	60.4%	97,103	56,549	58.2%
	2014	81,626	66,444	81.4%	83,697	66,444	79.4%
	2015	74,272	61,198	82.4%	78,447	61,198	78.0%
	2016	72,252	60,458	83.7%	73,201	60,458	82.6%
	2017	73,844	84,909	115.0%	72,354	84,909	117.4%
	2018	56,015	48,007	85.7%	62,005	48,007	77.4%
	2019	50,876	43,548	85.6%	50,307	43,555	86.6%
	2020	47,298	27,701	58.6%	47,083	31,276	66.4%
F	1992	-	-	0.0%	-	-	0.0%
	1993	2,317	525	22.7%	1,971	525	26.6%
	1994	4,791	1,596	33.3%	4,298	1,596	37.1%
	1995	9,720	3,610	37.1%	7,773	3,610	46.4%
	1996	55,276	25,994	47.0%	42,964	25,994	60.5%
	1997	89,035	69,092	77.6%	87,550	69,092	78.9%
	1998	122,280	96,700	79.1%	114,416	96,700	84.5%
	1999	126,853	104,872	82.7%	125,793	104,872	83.4%
	2000	148,817	99,899	67.1%	139,038	99,899	71.9%
	2001	148,785	95,070	63.9%	154,570	95,070	61.5%
	2002	157,909	111,370	70.5%	155,666	111,370	71.5%
	2003	162,844	104,587	64.2%	167,951	104,587	62.3%
	2004	185,774	121,195	65.2%	179,695	121,195	67.4%
	2005	171,958	130,083	75.6%	175,855	130,083	74.0%
	2006	147,029	81,410	55.4%	155,758	81,410	52.3%
	2007	159,986	80,295	50.2%	155,344	80,295	51.7%
	2008	158,698	73,759	46.5%	163,517	73,759	45.1%
	2009	156,749	65,154	41.6%	162,638	65,154	40.1%
	2010	168,990	78,898	46.7%	169,465	78,898	46.6%
	2011	174,136	104,096	59.8%	173,325	104,096	60.1%
	2012	181,469	104,731	57.7%	181,326	104,731	57.8%
	2013	179,624	100,309	55.8%	180,507	100,309	55.6%
	2014	180,063	134,871	74.9%	183,383	134,871	73.5%
	2015	189,126	114,707	60.7%	189,640	114,707	60.5%
	2016	188,569	112,980	59.9%	198,943	112,980	56.8%
	2017	178,391	103,865	58.2%	178,143	103,865	58.3%
	2018	153,987	82,706	53.7%	161,199	82,706	51.3%
	2019	144,316	102,924	71.3%	141,827	103,101	72.7%
	2020	128,224	107,933	84.2%	130,758	120,111	91.9%

NATIONAL EXPERIENCE

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
D	1992	47,791	27,833	58.2%	34,742	27,833	80.1%
	1993	140,357	47,926	34.1%	117,517	47,926	40.8%
	1994	540,392	258,726	47.9%	472,866	258,726	54.7%
	1995	1,170,207	723,027	61.8%	1,108,336	723,027	65.2%
	1996	1,900,668	1,423,550	74.9%	1,866,151	1,423,550	76.3%
	1997	4,703,568	2,731,057	58.1%	4,194,597	2,731,057	65.1%
	1998	10,072,677	6,087,486	60.4%	9,389,276	6,087,486	64.8%
	1999	18,406,306	11,554,163	62.8%	17,641,338	11,554,163	65.5%
	2000	24,178,508	16,182,664	66.9%	23,680,438	16,182,664	68.3%
	2001	33,319,415	21,985,129	66.0%	32,445,034	21,985,129	67.8%
	2002	41,813,699	26,707,875	63.9%	41,032,201	26,707,875	65.1%
	2003	53,988,715	35,278,900	65.3%	54,127,065	35,278,900	65.2%
	2004	53,396,747	36,835,632	69.0%	53,896,962	36,835,632	68.3%
	2005	48,159,995	33,904,834	70.4%	48,599,671	33,904,834	69.8%
	2006	44,064,631	31,509,293	71.5%	44,506,428	31,509,293	70.8%
	2007	39,825,416	28,971,497	72.7%	40,229,197	28,971,497	72.0%
	2008	35,814,891	26,542,504	74.1%	36,281,548	26,542,504	73.2%
	2009	33,011,565	24,248,619	73.5%	33,380,517	24,248,619	72.6%
	2010	30,605,427	21,866,565	71.4%	31,051,356	21,866,565	70.4%
	2011	26,431,362	19,023,084	72.0%	26,947,455	19,023,084	70.6%
	2012	23,208,797	16,454,243	70.9%	23,663,794	16,454,243	69.5%
	2013	19,969,339	13,430,843	67.3%	20,171,469	13,430,843	66.6%
	2014	16,838,002	11,247,689	66.8%	17,514,201	11,247,689	64.2%
	2015	14,617,277	9,954,279	68.1%	14,824,438	9,954,279	67.1%
	2016	12,575,728	8,316,318	66.1%	12,716,165	8,316,318	65.4%
	2017	10,997,980	7,311,316	66.5%	11,111,718	7,311,316	65.8%
	2018	9,477,053	6,187,221	65.3%	9,617,061	6,187,221	64.3%
	2019	8,326,993	5,768,117	69.3%	8,421,790	5,791,414	68.8%
	2020	7,167,103	4,200,166	58.6%	7,308,535	4,790,508	65.5%
F	1992	6,232,367	1,976,545	31.7%	4,364,881	1,976,545	45.3%
	1993	18,981,000	9,014,599	47.5%	17,405,521	9,014,599	51.8%
	1994	28,742,353	16,671,035	58.0%	27,505,834	16,671,035	60.6%
	1995	39,343,042	26,138,374	66.4%	37,180,762	26,138,374	70.3%
	1996	66,385,511	45,086,929	67.9%	62,070,343	45,086,929	72.6%
	1997	94,165,570	65,342,576	69.4%	91,631,230	65,342,576	71.3%
	1998	116,069,151	78,185,912	67.4%	112,620,673	78,185,912	69.4%
	1999	130,845,537	89,073,205	68.1%	129,344,436	89,073,205	68.9%
	2000	162,190,708	111,775,213	68.9%	158,688,924	111,775,213	70.4%
	2001	224,313,457	150,193,067	67.0%	218,286,611	150,193,067	68.8%
	2002	286,724,844	185,325,250	64.6%	281,400,943	185,325,250	65.9%
	2003	341,446,433	220,087,505	64.5%	338,726,416	220,087,505	65.0%
	2004	374,350,763	255,652,900	68.3%	373,732,625	255,652,900	68.4%
	2005	393,566,593	279,912,445	71.1%	392,263,731	279,912,445	71.4%
	2006	414,327,909	294,286,367	71.0%	415,149,379	294,286,367	70.9%
	2007	404,092,258	282,626,371	69.9%	406,230,402	282,626,371	69.6%
	2008	367,855,802	249,430,813	67.8%	372,114,783	249,430,813	67.0%
	2009	333,213,592	219,223,049	65.8%	336,730,527	219,223,049	65.1%
	2010	311,129,981	208,124,624	66.9%	314,038,167	208,124,624	66.3%
	2011	302,279,008	202,351,542	66.9%	305,116,800	202,351,542	66.3%
	2012	292,866,476	187,133,164	63.9%	292,127,363	187,133,164	64.1%
	2013	328,007,671	219,611,435	67.0%	326,934,273	219,611,435	67.2%
	2014	332,439,711	239,569,227	72.1%	343,239,996	239,569,227	69.8%
	2015	365,167,222	270,110,425	74.0%	367,088,427	270,110,425	73.6%
	2016	381,236,945	287,635,802	75.4%	384,134,632	287,635,802	74.9%
	2017	380,730,899	295,667,299	77.7%	384,124,271	295,667,299	77.0%
	2018	351,469,468	280,904,325	79.9%	354,964,189	280,904,325	79.1%
	2019	324,001,511	256,584,644	79.2%	325,315,126	256,608,599	78.9%
	2020	301,155,817	192,566,411	63.9%	303,446,460	214,989,101	70.8%

RHODE ISLAND ONLY EXPERIENCE

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
G	1992	-	-	0.0%	-	-	0.0%
G	1993	-	-	0.0%	-	-	0.0%
G	1994	-	-	0.0%	-	-	0.0%
G	1995	-	-	0.0%	-	-	0.0%
G	1996	-	-	0.0%	-	-	0.0%
G	1997	-	-	0.0%	-	-	0.0%
G	1998	-	-	0.0%	-	-	0.0%
G	1999	-	-	0.0%	-	-	0.0%
G	2000	-	-	0.0%	-	-	0.0%
G	2001	-	-	0.0%	-	-	0.0%
G	2002	-	-	0.0%	-	-	0.0%
G	2003	-	-	0.0%	-	-	0.0%
G	2004	-	-	0.0%	-	-	0.0%
G	2005	-	-	0.0%	-	-	0.0%
G	2006	-	-	0.0%	-	-	0.0%
G	2007	-	-	0.0%	-	-	0.0%
G	2008	-	-	0.0%	-	-	0.0%
G	2009	-	-	0.0%	-	-	0.0%
G	2010	-	-	0.0%	-	-	0.0%
G	2011	-	-	0.0%	-	-	0.0%
G	2012	-	-	0.0%	-	-	0.0%
G	2013	-	-	0.0%	-	-	0.0%
G	2014	-	-	0.0%	-	-	0.0%
G	2015	-	-	0.0%	-	-	0.0%
G	2016	-	-	0.0%	-	-	0.0%
G	2017	22,392	14,264	63.7%	19,373	14,264	73.6%
G	2018	166,304	118,812	71.4%	166,527	118,812	71.3%
G	2019	312,871	240,441	76.8%	317,612	240,482	75.7%
G	2020	437,061	266,036	60.9%	437,303	303,642	69.4%
HDF	1992	-	-	0.0%	-	-	0.0%
HDF	1993	-	-	0.0%	-	-	0.0%
HDF	1994	-	-	0.0%	-	-	0.0%
HDF	1995	-	-	0.0%	-	-	0.0%
HDF	1996	-	-	0.0%	-	-	0.0%
HDF	1997	-	-	0.0%	-	-	0.0%
HDF	1998	-	-	0.0%	-	-	0.0%
HDF	1999	-	-	0.0%	-	-	0.0%
HDF	2000	-	-	0.0%	-	-	0.0%
HDF	2001	-	-	0.0%	-	-	0.0%
HDF	2002	-	-	0.0%	-	-	0.0%
HDF	2003	-	-	0.0%	-	-	0.0%
HDF	2004	-	-	0.0%	-	-	0.0%
HDF	2005	-	-	0.0%	-	-	0.0%
HDF	2006	-	-	0.0%	-	-	0.0%
HDF	2007	-	-	0.0%	-	-	0.0%
HDF	2008	-	-	0.0%	-	-	0.0%
HDF	2009	-	-	0.0%	-	-	0.0%
HDF	2010	-	-	0.0%	-	-	0.0%
HDF	2011	-	-	0.0%	-	-	0.0%
HDF	2012	-	-	0.0%	-	-	0.0%
HDF	2013	-	-	0.0%	-	-	0.0%
HDF	2014	-	-	0.0%	-	-	0.0%
HDF	2015	-	-	0.0%	-	-	0.0%
HDF	2016	-	-	0.0%	-	-	0.0%
HDF	2017	876	-	0.0%	394	-	0.0%
HDF	2018	5,390	3,607	66.9%	5,137	3,607	70.2%
HDF	2019	7,354	309	4.2%	7,740	3,870	50.0%
HDF	2020	9,989	2,691	26.9%	9,554	6,248	65.4%

NATIONAL EXPERIENCE

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
G	1992	-	-	0.0%	-	-	0.0%
G	1993	-	-	0.0%	-	-	0.0%
G	1994	-	-	0.0%	-	-	0.0%
G	1995	-	-	0.0%	-	-	0.0%
G	1996	-	-	0.0%	-	-	0.0%
G	1997	-	-	0.0%	-	-	0.0%
G	1998	-	-	0.0%	-	-	0.0%
G	1999	-	-	0.0%	-	-	0.0%
G	2000	-	-	0.0%	-	-	0.0%
G	2001	-	-	0.0%	-	-	0.0%
G	2002	-	-	0.0%	-	-	0.0%
G	2003	4,125	39	0.9%	609	39	6.4%
G	2004	6,242,023	2,963,835	47.5%	5,317,565	2,963,835	55.7%
G	2005	29,013,920	18,109,135	62.4%	27,063,849	18,109,135	66.9%
G	2006	55,382,657	39,372,186	71.1%	54,102,632	39,372,186	72.8%
G	2007	67,224,506	50,977,018	75.8%	66,641,528	50,977,018	76.5%
G	2008	65,812,620	51,709,513	78.6%	65,714,460	51,709,513	78.7%
G	2009	61,026,416	48,770,219	79.9%	61,382,418	48,770,219	79.5%
G	2010	53,745,823	42,002,765	78.2%	54,327,076	42,002,765	77.3%
G	2011	44,708,719	33,344,557	74.6%	45,240,005	33,344,557	73.7%
G	2012	42,895,526	29,755,451	69.4%	42,388,704	29,755,451	70.2%
G	2013	60,867,474	41,819,694	68.7%	60,002,005	41,819,694	69.7%
G	2014	90,825,159	66,014,627	72.7%	92,819,448	66,014,627	71.1%
G	2015	149,049,951	113,711,919	76.3%	149,061,168	113,711,919	76.3%
G	2016	219,347,163	167,278,638	76.3%	220,037,764	167,278,638	76.0%
G	2017	280,353,960	214,785,021	76.6%	281,319,499	214,785,021	76.3%
G	2018	295,801,069	242,638,155	82.0%	297,673,112	242,638,155	81.5%
G	2019	297,044,605	251,381,607	84.6%	297,788,538	251,466,862	84.4%
G	2020	312,086,677	208,679,322	66.9%	313,480,530	236,687,295	75.5%
HDF	1992	-	-	0.0%	-	-	0.0%
HDF	1993	-	-	0.0%	-	-	0.0%
HDF	1994	-	-	0.0%	-	-	0.0%
HDF	1995	-	-	0.0%	-	-	0.0%
HDF	1996	-	-	0.0%	-	-	0.0%
HDF	1997	-	-	0.0%	-	-	0.0%
HDF	1998	-	-	0.0%	-	-	0.0%
HDF	1999	-	-	0.0%	-	-	0.0%
HDF	2000	-	-	0.0%	-	-	0.0%
HDF	2001	-	-	0.0%	-	-	0.0%
HDF	2002	-	-	0.0%	-	-	0.0%
HDF	2003	-	-	0.0%	-	-	0.0%
HDF	2004	-	-	0.0%	-	-	0.0%
HDF	2005	-	-	0.0%	-	-	0.0%
HDF	2006	-	-	0.0%	-	-	0.0%
HDF	2007	-	-	0.0%	-	-	0.0%
HDF	2008	-	-	0.0%	-	-	0.0%
HDF	2009	-	-	0.0%	-	-	0.0%
HDF	2010	-	-	0.0%	-	-	0.0%
HDF	2011	-	-	0.0%	-	-	0.0%
HDF	2012	-	-	0.0%	-	-	0.0%
HDF	2013	-	-	0.0%	-	-	0.0%
HDF	2014	-	-	0.0%	-	-	0.0%
HDF	2015	-	-	0.0%	-	-	0.0%
HDF	2016	172,958	28,217	16.3%	141,395	28,217	20.0%
HDF	2017	1,298,681	421,530	32.5%	1,271,423	421,530	33.2%
HDF	2018	1,928,558	983,947	51.0%	1,934,864	983,947	50.9%
HDF	2019	2,111,570	1,203,036	57.0%	2,106,832	1,443,430	68.5%
HDF	2020	2,182,380	908,885	41.6%	2,190,172	1,410,767	64.4%

RHODE ISLAND ONLY EXPERIENCE

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
N	1992	-	-	0.0%	-	-	0.0%
N	1993	-	-	0.0%	-	-	0.0%
N	1994	-	-	0.0%	-	-	0.0%
N	1995	-	-	0.0%	-	-	0.0%
N	1996	-	-	0.0%	-	-	0.0%
N	1997	-	-	0.0%	-	-	0.0%
N	1998	-	-	0.0%	-	-	0.0%
N	1999	-	-	0.0%	-	-	0.0%
N	2000	-	-	0.0%	-	-	0.0%
N	2001	-	-	0.0%	-	-	0.0%
N	2002	-	-	0.0%	-	-	0.0%
N	2003	-	-	0.0%	-	-	0.0%
N	2004	-	-	0.0%	-	-	0.0%
N	2005	-	-	0.0%	-	-	0.0%
N	2006	-	-	0.0%	-	-	0.0%
N	2007	-	-	0.0%	-	-	0.0%
N	2008	-	-	0.0%	-	-	0.0%
N	2009	-	-	0.0%	-	-	0.0%
N	2010	-	-	0.0%	-	-	0.0%
N	2011	-	-	0.0%	-	-	0.0%
N	2012	-	-	0.0%	-	-	0.0%
N	2013	-	-	0.0%	-	-	0.0%
N	2014	-	-	0.0%	-	-	0.0%
N	2015	-	-	0.0%	-	-	0.0%
N	2016	-	-	0.0%	-	-	0.0%
N	2017	1,898	9,221	485.9%	1,898	9,221	485.9%
N	2018	40,696	24,067	59.1%	39,366	24,067	61.1%
N	2019	85,969	80,739	93.9%	86,234	86,000	99.7%
N	2020	127,778	79,637	62.3%	127,542	92,262	72.3%

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
HDG	1992	-	-	0.0%	-	-	0.0%
HDG	1993	-	-	0.0%	-	-	0.0%
HDG	1994	-	-	0.0%	-	-	0.0%
HDG	1995	-	-	0.0%	-	-	0.0%
HDG	1996	-	-	0.0%	-	-	0.0%
HDG	1997	-	-	0.0%	-	-	0.0%
HDG	1998	-	-	0.0%	-	-	0.0%
HDG	1999	-	-	0.0%	-	-	0.0%
HDG	2000	-	-	0.0%	-	-	0.0%
HDG	2001	-	-	0.0%	-	-	0.0%
HDG	2002	-	-	0.0%	-	-	0.0%
HDG	2003	-	-	0.0%	-	-	0.0%
HDG	2004	-	-	0.0%	-	-	0.0%
HDG	2005	-	-	0.0%	-	-	0.0%
HDG	2006	-	-	0.0%	-	-	0.0%
HDG	2007	-	-	0.0%	-	-	0.0%
HDG	2008	-	-	0.0%	-	-	0.0%
HDG	2009	-	-	0.0%	-	-	0.0%
HDG	2010	-	-	0.0%	-	-	0.0%
HDG	2011	-	-	0.0%	-	-	0.0%
HDG	2012	-	-	0.0%	-	-	0.0%
HDG	2013	-	-	0.0%	-	-	0.0%
HDG	2014	-	-	0.0%	-	-	0.0%
HDG	2015	-	-	0.0%	-	-	0.0%
HDG	2016	-	-	0.0%	-	-	0.0%
HDG	2017	-	-	0.0%	-	-	0.0%
HDG	2018	-	-	0.0%	-	-	0.0%
HDG	2019	-	-	0.0%	-	-	0.0%
HDG	2020	2,079	2,285	109.9%	2,138	2,793	130.6%

NATIONAL EXPERIENCE

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
N	1992	-	-	0.0%	-	-	0.0%
N	1993	-	-	0.0%	-	-	0.0%
N	1994	-	-	0.0%	-	-	0.0%
N	1995	-	-	0.0%	-	-	0.0%
N	1996	-	-	0.0%	-	-	0.0%
N	1997	-	-	0.0%	-	-	0.0%
N	1998	-	-	0.0%	-	-	0.0%
N	1999	-	-	0.0%	-	-	0.0%
N	2000	-	-	0.0%	-	-	0.0%
N	2001	-	-	0.0%	-	-	0.0%
N	2002	-	-	0.0%	-	-	0.0%
N	2003	-	-	0.0%	-	-	0.0%
N	2004	-	-	0.0%	-	-	0.0%
N	2005	-	-	0.0%	-	-	0.0%
N	2006	-	-	0.0%	-	-	0.0%
N	2007	-	-	0.0%	-	-	0.0%
N	2008	-	-	0.0%	-	-	0.0%
N	2009	-	-	0.0%	-	-	0.0%
N	2010	1,538,316	1,423,356	92.5%	1,153,152	1,423,356	123.4%
N	2011	8,487,446	10,156,225	119.7%	8,620,486	10,156,225	117.8%
N	2012	6,385,120	6,736,392	105.5%	6,608,325	6,736,392	101.9%
N	2013	4,573,429	4,323,075	94.5%	4,672,644	4,323,075	92.5%
N	2014	3,533,260	3,104,612	87.9%	3,711,931	3,104,612	83.6%
N	2015	3,008,103	2,460,825	81.8%	3,053,184	2,460,825	80.6%
N	2016	3,219,909	2,274,953	70.7%	3,170,326	2,274,953	71.8%
N	2017	8,037,293	5,635,911	70.1%	8,057,511	5,635,911	69.9%
N	2018	11,448,906	9,070,433	79.2%	11,534,017	9,070,433	78.6%
N	2019	13,380,113	11,194,252	83.7%	13,415,208	11,205,788	83.5%
N	2020	16,619,562	11,141,583	67.0%	16,696,187	12,744,348	76.3%

Plan	Year	Paid Premium	Paid Claims	Paid Loss Ratio	Earned Premium	Incurred Losses	Incurred Loss Ratio
HDG	1992	-	-	0.0%	-	-	0.0%
HDG	1993	-	-	0.0%	-	-	0.0%
HDG	1994	-	-	0.0%	-	-	0.0%
HDG	1995	-	-	0.0%	-	-	0.0%
HDG	1996	-	-	0.0%	-	-	0.0%
HDG	1997	-	-	0.0%	-	-	0.0%
HDG	1998	-	-	0.0%	-	-	0.0%
HDG	1999	-	-	0.0%	-	-	0.0%
HDG	2000	-	-	0.0%	-	-	0.0%
HDG	2001	-	-	0.0%	-	-	0.0%
HDG	2002	-	-	0.0%	-	-	0.0%
HDG	2003	-	-	0.0%	-	-	0.0%
HDG	2004	-	-	0.0%	-	-	0.0%
HDG	2005	-	-	0.0%	-	-	0.0%
HDG	2006	-	-	0.0%	-	-	0.0%
HDG	2007	-	-	0.0%	-	-	0.0%
HDG	2008	-	-	0.0%	-	-	0.0%
HDG	2009	-	-	0.0%	-	-	0.0%
HDG	2010	-	-	0.0%	-	-	0.0%
HDG	2011	-	-	0.0%	-	-	0.0%
HDG	2012	-	-	0.0%	-	-	0.0%
HDG	2013	-	-	0.0%	-	-	0.0%
HDG	2014	-	-	0.0%	-	-	0.0%
HDG	2015	-	-	0.0%	-	-	0.0%
HDG	2016	-	-	0.0%	-	-	0.0%
HDG	2017	-	-	0.0%	-	-	0.0%
HDG	2018	-	-	0.0%	-	-	0.0%
HDG	2019	-	-	0.0%	-	-	0.0%
HDG	2020	410,326	77,859	19.0%	371,471	119,228	32.1%

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
A	STANDARDIZED	M181	9-92 - 05/31/10	08/01/1993	10.00%
				11/01/1994	-14.00%
				11/01/1996	29.50%
				02/01/1997	15.00%
				03/01/1998	25.00%
				03/01/1999	25.00%
				03/01/2000	17.00%
				03/01/2001	13.00%
				03/01/2002	13.00%
				06/01/2003	8.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
				05/01/2010	0.00%
				05/01/2011	0.00%
				05/01/2012	0.00%
				05/01/2013	0.00%
				07/01/2014	0.00%
07/01/2015	4.00%				
07/01/2016	0.00%				
07/01/2017	0.00%				
07/01/2018	0.00%				
07/01/2019	0.00%				
07/01/2020	0.00%				
A	MODERNIZED	MM20	12/01/2009	05/01/2011	0.00%
				05/01/2012	0.00%
				05/01/2013	0.00%
				07/01/2014	0.00%
				07/01/2015	4.00%
				07/01/2016	0.00%
				07/01/2017	0.00%
				07/01/2018	0.00%
				07/01/2019	0.00%
				07/01/2020	0.00%

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
C	STANDARDIZED	M182	9-92 - 05/31/10	08/01/1993	10.00%
				07/01/1994	10.00%
				11/01/1994	-14.00%
				11/01/1996	17.50%
				02/01/1997	15.00%
				03/01/1998	25.00%
				03/01/1999	22.00%
				03/01/2000	15.00%
				03/01/2001	11.00%
				03/01/2002	11.00%
				06/01/2003	6.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
				05/01/2010	0.00%
				05/01/2011	0.00%
				05/01/2012	0.00%
				05/01/2013	0.00%
C	MODERNIZED	MM22	12/01/2009	07/01/2014	4.00%
				07/01/2015	4.00%
				07/01/2016	0.00%
				07/01/2017	5.00%
				07/01/2018	5.00%
				07/01/2019	2.50%
				07/01/2020	6.00%
				05/01/2011	0.00%
				05/01/2012	0.00%
				05/01/2013	0.00%
07/01/2014	4.00%				
07/01/2015	4.00%				
07/01/2016	0.00%				
07/01/2017	5.00%				
07/01/2018	5.00%				
07/01/2019	2.50%				
07/01/2020	6.00%				

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
D	STANDARDIZED	M278	9-96 - 05/31/10	03/01/1997	15.00%
				03/01/1998	22.00%
				03/01/1999	20.00%
				03/01/2000	16.00%
				03/01/2001	12.00%
				03/01/2002	12.00%
				06/01/2003	7.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
				05/01/2010	9.00%
				05/01/2011	8.00%
				05/01/2012	0.00%
				05/01/2013	-8.30%
				07/01/2014	0.00%
				07/01/2015	4.00%
				07/01/2016	0.00%
				07/01/2017	5.00%
07/01/2018	5.00%				
07/01/2019	7.50%				
07/01/2020	6.00%				
D	MODERNIZED	MM23	12/01/2009	05/01/2011	8.00%
				05/01/2012	0.00%
				05/01/2013	0.00%
				07/01/2014	0.00%
				07/01/2015	4.00%
				07/01/2016	0.00%
				07/01/2017	5.00%
				07/01/2018	5.00%
				07/01/2019	7.50%
				07/01/2020	6.00%

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
F	STANDARDIZED	M183	9-92 - 05/31/10	08/01/1993	10.00%
				07/01/1994	10.00%
				11/01/1994	-14.00%
				11/01/1996	11.50%
				02/01/1997	15.00%
				03/01/1998	22.00%
				03/01/1999	20.00%
				03/01/2000	15.00%
				03/01/2001	11.00%
				03/01/2002	11.00%
				06/01/2003	6.00%
				04/01/2004	5.00%
				04/01/2005	4.00%
				04/01/2006	4.30%
				05/01/2007	4.00%
				05/01/2008	4.00%
				05/01/2010	0.00%
				05/01/2011	0.00%
				05/01/2012	0.00%
				05/01/2013	0.00%
F	MODERNIZED	MM24	12/01/2009	07/01/2014	4.00%
				07/01/2015	4.00%
				07/01/2016	0.00%
				07/01/2017	3.00%
				07/01/2018	5.00%
				07/01/2019	0.00%
				07/01/2020	0.00%
				05/01/2011	0.00%
				05/01/2012	0.00%
				05/01/2013	0.00%
				07/01/2014	4.00%
				07/01/2015	4.00%
07/01/2016	0.00%				
G	MODERNIZED	MM25	02/14/2017	07/01/2018	0.00%
				07/01/2019	5.00%
				07/01/2020	6.00%
HDF	MODERNIZED	MM34	02/14/2017	07/01/2018	0.00%
				07/01/2019	0.00%
				07/01/2020	6.00%

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

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
HDG	MODERNIZED	MM36	04/08/2019	No Previous Increases	
N	MODERNIZED	MM35	02/14/2017	07/01/2018	0.00%
				07/01/2019	5.00%
				07/01/2020	6.00%

Mutual of Omaha Insurance Company
Standardized and Modernized Medicare Supplement Plans
Trend Exhibit Normalized for Age, Gender, and Area
1st Year Durational Policies Removed
Part B Deductible Removed

All Plans Trend Calculation

Year	Incurred Claims	Member Months	Average Gross Claim Cost	Gross Claim Trend	Normalized Claim Trend
2017	\$577,563,238	4,483,067	\$128.83		
2018	\$597,125,678	4,320,846	\$138.20	7.3%	5.9%
2019	\$584,573,361	3,946,395	\$148.13	7.2%	4.7%
Average Trend:				7.2%	5.3%

Expected Claim Cost Trends¹

Plan F:	5.50%
Plan G:	5.50%
All Other Plans:	5.50%

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

**Mutual of Omaha Insurance Company
 Medicare Supplement
 2021 Proposed Rate Adjustments by Plan**

EXHIBIT 5

Rhode Island

PLAN	POLICY FORM	OVERALL RATE ADJUSTMENT
STANDARDIZED POLICY FORMS		
A	M181	0.00%
C	M182	0.00%
D	M278	8.00%
F	M183	8.00%
MODERNIZED POLICY FORMS		
A	MM20	0.00%
C	MM22	0.00%
D	MM23	8.00%
F	MM24	8.00%
G	MM25	2.00%
HDF	MM34	5.50%
HDG	MM36	5.50%
N	MM35	8.00%



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Mutual of Omaha Insurance Company

Submission:

2021 Modernized and Standardized Pooled Medicare Supplement Annual Loss Ratio

and Rate Adjustment filing

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

Signature of qualified actuary: _____

Name (typed or printed): Joshua Jordan, FSA, MAAA

Title or business affiliation: Managing Actuary

Date: 4/26/2021

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

Reset Form

**MUTUAL OF OMAHA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

RHODE ISLAND

**RE: Modernized and Standardized Pooled Medicare Supplement Rate Adjustment
and Annual Loss Ratio Filing**

Scope and Purpose of the Filing

This filing has been prepared to demonstrate loss ratio compliance and to request approval for the proposed rate changes outlined in **Exhibit 5**. The proposed increase will be implemented effective **07/01/2021**. A rate revision is needed to bring the expected future lifetime loss ratios in line with the weighted target lifetime loss ratios.

COVID-19 produced a period of time with temporary deferral or behavior change to healthcare treatment. This deviation to lower claim levels is expected dissipate, with a portion of previously deferred healthcare claims to be recouped starting in 2021. The experience projection provided returns claim levels to prior expectations and accounts for the pent-up demand expected to be realized. These assumptions were developed from Mutual of Omaha and all affiliates and are made to all plans.

General Description

Issuer Name: Mutual of Omaha Insurance Company

Form Number: The policy form numbers are listed in the exhibits labeled **Rate Schedule Summary**.

Type of Policy: Modernized and Standardized Medicare Supplement **individual** coverage

Benefit Description: These policy forms provide **benefits which supplement Medicare** and are in compliance with the NAIC guidelines.

Renewal Provision: The policy forms in this block are **guaranteed renewable**.

Marketing Approach: **Agent solicited and direct response** policy forms are included in this filing.

Underwriting Method: Policies issued to individuals in the open enrollment period as well as some conversions were **guaranteed issued**. All other policies were **issued selectively**.

Pre-existing Condition Exclusion: The pre-existing condition exclusion clause was removed from the Standardized plans as of January 1, 2006.

MUTUAL OF OMAHA INSURANCE COMPANY ACTUARIAL MEMORANDUM

RHODE ISLAND

Issue Age Limits: These policy forms are issued to all individuals age 65+ who are eligible for Medicare. They are also issued to disabled individuals eligible for Medicare in those states where mandated by law.

Premium Basis: The premiums for these policies vary by attained age, gender or unisex, and tobacco/non-tobacco or no tobacco distinction.

Actuarial Certification: Certification of a qualified actuary, Joshua Jordan, FSA, MAAA, Managing Actuary, is attached.

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

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

Domicile State Approval: Nebraska is the domicile approval state and a Standardized filing was approved 04/06/2021. A Modernized filing will be submitted in the near future.

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

Methodology and Assumptions used to Determine the Rates

Methodology

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

Assumptions

Trend:	Plan A	5.5%	Plan D	5.5%
	Plan C	5.5%	Plan F	5.5%
	Plan G	5.5%	Plan High F	5.5%
	Plan N	5.5%	Plan High G	5.5%

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

**MUTUAL OF OMAHA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

RHODE ISLAND

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

Non-Drug Plans

1st year - 158%
Renewal years - 80%

Modernized Plans G, HDF, and N

1st year - 180%
Renewal years - 88%

Modernized Plan HDG

1st year - 185%
Renewal years - 92%

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

Selection Pattern:

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

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

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

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

MUTUAL OF OMAHA INSURANCE COMPANY ACTUARIAL MEMORANDUM

RHODE ISLAND

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

Rate Sheets and Rating Factors

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

Rate History

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

Inforce Counts

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

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

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

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

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

Loss Ratio Demonstration

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

- 1) The sum of the accumulated past incurred claims and the present value of projected future claims must equal or exceed the applicable ratio times the sum of accumulated past earned premiums and projected future earned premiums. (For plans with a target loss ratio of 65%, it is assumed that any shortfalls in meeting lifetime loss ratios on past years of issue will be refunded to policyholders through the refund requirements. Thus, it would not be appropriate to factor any shortfalls into future rating.)

**MUTUAL OF OMAHA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

RHODE ISLAND

- 2) The ratio of the present value of future claims to the present value of future premium equals or exceeds the applicable ratio.
- 3) Policies in force less than three years will generate their applicable lifetime loss ratio in the third policy year.
- 4) Currently targeted loss ratios should not be lower than the anticipated loss ratio originally filed.

The company appreciates any effort to expedite this filing and welcomes all email and phone calls.



T.J. Pluhacek
Actuarial Analyst II
Rerating
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E-mail: tj.pluhacek@mutualofomaha.com

April 26, 2021

Mutual of Omaha Insurance Company – Narrative Summary

Mutual of Omaha Insurance Company
Mutual of Omaha Plaza
Omaha, NE, 68175

NAIC Company Code: 71412
Individual 1990 Standardized and 2010 Modernized Medicare Supplement Plans
SERFF Tracking #: MUTA-132815384

Medicare Individual Supplement Rates Changing in 2021

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

The new rates will not go into effect before the policyholder's coverage anniversary date on or after July 1st, 2021. All policyholders will receive the rate adjustment on their next renewal, on or following their anniversary date.

There are approximately 480 policyholders affected by the proposed rate adjustment.

Revision in premium rates is due to the rising cost of healthcare and impact of claims experience. The premiums are not adequate to pay for claims and expenses associated with administering the business.

Below are the proposed increases by plan and form.

1990 Standardized Forms

Plan A	M181	0.0%
Plan C	M182	0.0%
Plan D	M278	8.0%
Plan F	M183	8.0%

2010 Modernized Forms

Plan A	MM20	0.0%
Plan C	MM22	0.0%
Plan D	MM23	8.0%
Plan F	MM24	8.0%
Plan G	MM25	2.0%
Plan HDF	MM34	5.5%
Plan HDG	MM36	5.5%
Plan N	MM35	8.0%