

State: Rhode Island **Filing Company:** USAA Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: MedSupp Rates 2019
Project Name/Number: 2019 Med Supp Rates/Ann Rates/

Filing at a Glance

Company: USAA Life Insurance Company
 Product Name: MedSupp Rates 2019
 State: Rhode Island
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
 Sub-TOI: MS08I.012 Multi-Plan 2010
 Filing Type: Rate
 Date Submitted: 12/28/2018
 SERFF Tr Num: UNSA-131631169
 SERFF Status: Assigned
 State Tr Num:
 State Status: Open-Assigned To Analyst
 Co Tr Num: RI1802188

 Implementation: 05/01/2019
 Date Requested:
 Author(s): Irene Perez, Neresa Torres, Courtney Burke, Josh McGuinness, Maria Garcia, Sarah Combs
 Reviewer(s): Charles DeWeese (primary), Linda Johnson, bela gorman, John Garrett, Victor Woods
 Disposition Date:
 Disposition Status:
 Implementation Date:

 State Filing Description:

State: Rhode Island **Filing Company:** USAA Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: MedSupp Rates 2019
Project Name/Number: 2019 Med Supp Rates/Ann Rates/

General Information

Project Name: 2019 Med Supp Rates/Ann Rates	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Filing concurrently in Texas for Texas specific rates
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 12/28/2018
	State Status Changed: 12/28/2018
Deemer Date:	Created By: Josh McGuinness
Submitted By: Josh McGuinness	Corresponding Filing Tracking Number: UNSA-126278129, for 2010 plans A and F. For 2010 Plan N, the corresponding UNSA-128664634. For 1990 Plans, approved in 1992 have no associated SERFF tracking number

Filing Description:

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

In compliance with Minimum Standards for Medicare Supplement Policies, we are submitting the annual filing of our premium rates, along with rate adjustment requests, for our 2010 plans (currently sold) and our 1990 plans (closed block). This filing is intended to address all plans in-force as of 6/30/2018. New 2010 Plan G was not implemented and available for purchase until after 6/30/2018 and was therefore not included with this filing.

Please refer to the Actuarial Memorandum for specific details.

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

Company and Contact

Filing Contact Information

joshua McGuinness, State Filings Analyst	jmcguinness@perrknight.com
401 Wilshire Blvd	310-893-0039 [Phone]
Suite 300	310-230-1061 [FAX]
Santa Monica, CA 90401	

State: Rhode Island **Filing Company:** USAA Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: MedSupp Rates 2019
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Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Texas filing fee - retaliatory
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
USAA Life Insurance Company	\$100.00	12/28/2018	153252665

SERFF Tracking #:

UNSA-131631169

State Tracking #:

Company Tracking #:

RI1802188

State:

Rhode Island

Filing Company:

USAA Life Insurance Company

TOI/Sub-TOI:

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

Product Name:

MedSupp Rates 2019

Project Name/Number:

2019 Med Supp Rates/Ann Rates/

Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Public comment	Reviewer Note	Charles DeWeese	12/30/2018	

State: Rhode Island **Filing Company:** USAA Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: MedSupp Rates 2019
Project Name/Number: 2019 Med Supp Rates/Ann Rates/

Reviewer Note

Created By:

Charles DeWeese on 12/30/2018 07:04 AM

Subject:

Public comment

Comments:

This is a filing that affects more than 300 RI consumers. We usually request public comment before disposing of the filing.

SERFF Tracking #:

UNSA-131631169

State Tracking #:

Company Tracking #:

RI1802188

State: Rhode Island

Filing Company:

USAA Life Insurance Company

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

Product Name: MedSupp Rates 2019

Project Name/Number: 2019 Med Supp Rates/Ann Rates/

Rate Information

Rate data applies to filing.

Filing Method: Review & Approval

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 08/01/2018

Filing Method of Last Filing: Review & Approval

SERFF Tracking Number of Last Filing: UNSA-131246215

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
USAA Life Insurance Company	0.200%	0.200%	\$2,881	649	\$1,500,380	5.000%	0.000%

State: Rhode Island

Filing Company:

USAA Life Insurance Company

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

Product Name: MedSupp Rates 2019

Project Name/Number: 2019 Med Supp Rates/Ann Rates/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RI (1990 Plan A) Annual Filing - Rate Sheets	LIM19799-A 1-92	Revised	Previous State Filing Number: UNSA-131246215 Percent Rate Change Request:	RI (1990 Plan A) Annual Filing - Rate Sheets.pdf,
2		RI (1990 Plan D) Annual Filing - Rate Sheets	LIM19799-D 1-92	Revised	Previous State Filing Number: UNSA-131246215 Percent Rate Change Request:	RI (1990 Plan D) Annual Filing - Rate Sheets.pdf,
3		RI (1990 Plan F) Annual Filing - Rate Sheets	LIM19799-F 1-92	Revised	Previous State Filing Number: UNSA-131246215 Percent Rate Change Request:	RI (1990 Plan F) Annual Filing - Rate Sheets.pdf,
4		RI (1990 Plan G) Annual Filing - Rate Sheets	LIM19799-G 1-92	Revised	Previous State Filing Number: UNSA-131246215 Percent Rate Change Request:	RI (1990 Plan G) Annual Filing - Rate Sheets.pdf,
5		RI (2010 Plan A) Annual Filing - Rate Sheets (rev)	MSM91984ST 06-10	Revised	Previous State Filing Number: UNSA-131246215 Percent Rate Change Request:	RI (2010 Plan A) Annual Filing - Rate Sheets.pdf,
6		RI (2010 Plan F) Annual Filing - Rate Sheets (rev)	MSM91985ST 06-10	Revised	Previous State Filing Number: UNSA-131246215 Percent Rate Change Request:	RI (2010 Plan F) Annual Filing - Rate Sheets.pdf,
7		RI (2010 Plan N) Annual Filing - Rate Sheets	MSM97660RI 08-12	Revised	Previous State Filing Number: UNSA-131246215 Percent Rate Change Request: 5	RI (2010 Plan N) Annual Filing - Rate Sheets.pdf,

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2018: 2,204

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2018: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan A (Attained Age)
Policy Form(s): LIM19799-A 1-92
Rates Effective 5/1/2019**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2018: 2,204

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan A (Attained Age)
Policy Form(s): LIM19799-A 1-92
Rates Effective 5/1/2019**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2018: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2018: 2,582

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2018: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan D (Attained Age)
Policy Form(s): LIM19799-D 1-92
Rates Effective 5/1/2019**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2018: 2,582

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan D (Attained Age)
Policy Form(s): LIM19799-D 1-92
Rates Effective 5/1/2019**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2018: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2018: 2,691

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2018: 2,442

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan F (Attained Age)
Policy Form(s): LIM19799-F 1-92
Rates Effective 5/1/2019**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2018: 2,691

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan F (Attained Age)
Policy Form(s): LIM19799-F 1-92
Rates Effective 5/1/2019**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2018: 2,442

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2018: 2,751

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2018: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan G (Attained Age)
Policy Form(s): LIM19799-G 1-92
Rates Effective 5/1/2019**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2018: 2,751

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan G (Attained Age)
Policy Form(s): LIM19799-G 1-92
Rates Effective 5/1/2019**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2018: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2018: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
2010 Plan A (Attained Age)
Policy Form(s): MSM91984ST 06-10
Rates Effective 5/1/2019**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2018: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2018: 2,219

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
2010 Plan F (Attained Age)
Policy Form(s): MSM91985ST 06-10
Rates Effective 5/1/2019**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2018: 2,219

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 6/30/2018: 1,646

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
2010 Plan N (Attained Age)
Policy Form(s): MSM97660RI 08-12
Rates Effective 5/1/2019**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 6/30/2018: 1,728

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

State: Rhode Island **Filing Company:** USAA Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: MedSupp Rates 2019
Project Name/Number: 2019 Med Supp Rates/Ann Rates/

Supporting Document Schedules

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

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

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

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

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

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

SERFF Tracking #:

UNSA-131631169

State Tracking #:

Company Tracking #:

RI1802188

State: Rhode Island

Filing Company:

USAA Life Insurance Company

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

Product Name: MedSupp Rates 2019

Project Name/Number: 2019 Med Supp Rates/Ann Rates/

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



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: USAA Life Insurance Company

Submission:

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

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:  Digitally signed by Christopher J. Pailes
Date: 2018.11.13 14:04:31 -06'00'

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

Title or business affiliation: Life Actuary - Health Pricing

Date: 11/13/2018

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

Reset Form



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: USAA Life Insurance Company

Submission:

Rate filing for policy forms: MSM91984ST 06-10, MSM91985ST 06-10, and

MSM97660RI 08-12 (currently sold).

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

Signature of qualified actuary:  Digitally signed by Christopher J. Pailes
Date: 2018.11.13 14:02:36 -06'00'

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

Title or business affiliation: Life Actuary - Health Pricing

Date: 11/13/2018

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

Reset Form

USAA Life Insurance Company

Actuarial Memorandum

Rhode Island - 1990 Plans

Purpose and Scope of Filing

The purpose of this filing is to demonstrate loss ratio compliance. No revisions to the current rates are requested at this time. This rate filing is not intended to be used for other purposes.

Because no revisions to the current rates are requested at this time, the proposed rate increases are 0.0%.

1990 Plan A: 0.0% (Ages 65+)

1990 Plan D: 0.0% (Ages 65+)

1990 Plan F: 0.0% (Ages 65+)

1990 Plan G: 0.0% (Ages 65+)

General Description of Policy and Benefits

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

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

1990 Plan A: LIM19799-A 1-92

1990 Plan D: LIM19799-D 1-92

1990 Plan F: LIM19799-F 1-92

1990 Plan G: LIM19799-G 1-92

Policy Type Standardized Individual Medicare Supplement

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

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

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

Open or Closed Block? This is a closed block.

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

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

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

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

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

USAA Life Insurance Company

Issue-Age Limits

Over age 64

Premium Basis

Premiums vary by smoking class and attained age.

Methodology and Assumptions Used to Determine Rates

General Method

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

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

Provision for Trend

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

Plan(s)	2018+
A, D, F, G	5.0%

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

- The premium trend assumption is set equal to the claim trend assumption for years 2020+. For 2019, the premium trend is set to zero and is instead reflected in the proposed rate changes. All previously approved rate changes are reflected in the projection.

Provision for Aging

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

Provision for Wear-Off of Selection

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

Future Rate Revisions

Proposed rate changes in the projections are assumed to be implemented 5/1/2019 with subsequent rate revisions assumed to be implemented each May thereafter. However, the actual implementation date may differ due to the timing of state approval, business constraints, or any state requirements.

Commissions

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

USAA Life Insurance Company

Lapse Rate Assumption

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

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

Morbidity Assumption

The claim cost assumption differs by state, plan, gender, attained age, risk class (i.e. smoker/non-smoker), and Medicare eligibility reason (i.e. Aged, Under 65 ESRD, or Under 65 Disabled). The assumption was developed from a combination of two studies of USAA nationwide experience. One study used experience from October 2015 to September 2016 and the other study used experience from January 2017 to December 2017. For states without fully credible experience, 2014 Medicare data published by CMS was used to further refine state cost relativities.

As a result of the inclusion of 2017 experience, this morbidity assumption differs from that used in the prior year's annual rate filing.

The projection basis is calculated as the credibility weighted average of actual experience from from the past 12 months (7/1/2017 to 6/30/2018) and the claim cost assumption trended forward to the same period. For the purpose of projecting future experience, this projection basis is then trended forward to future years.

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

Z: Credibility applied to historical experience

N_p : Member months of historical experience available

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

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

Interest Rate Assumption

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

Pre-Funding

Pre-funding is not applicable for attained age rates.

USAA Life Insurance Company

Rates and Rating Factors

Smoker Rating Factor

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

Modal Factors

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

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

Premium Discounts Offered

None

Current Rates

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

Proposed Rates

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

Rate Change History

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

Exposures Since Inception and Current In-Force Counts

Exhibit 2 contains Rhode Island and nationwide totals by plan for policies in-force as of 6/30/2018 as well as life years exposed by calendar year through 6/30/2018.

Historical Incurred Claims and Earned Premium

Exhibit 3 contains historical experience by calendar year, duration, and plan for both Rhode Island and nationwide through 6/30/2018 with claims runout through 8/31/2018.

Exhibit 4 contains historical experience by calendar year and plan for both Rhode Island and nationwide through 6/30/2018 with claims runout through 8/31/2018.

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

USAA Life Insurance Company

Loss Ratio Projection

Definition of Loss Ratio

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

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

Current Target Lifetime Loss Ratio

77.0%

Original Target Lifetime Loss Ratio

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

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

Minimum Required Loss Ratio

65.0%

Base Period

Actual experience for Rhode Island is from the 12 month period 7/1/2017 to 6/30/2018 with claims runout through 8/31/2018.
The claim cost assumption is trended forward to the same period as the actual experience.

Projection Period Start Date

7/1/2018

Experience Basis

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

Methods and Assumptions

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

Projections

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

USAA Life Insurance Company

Loss Ratio Demonstration

Loss Ratio Tests

	Projected Loss Ratios			Minimum Loss Ratios			Meets or Exceeds Minimum?		
	3rd Year	Future	Lifetime	3rd Year	Future	Lifetime*	3rd Year	Future	Lifetime
1990 & 2010 Plan A	N/A	85.9%	65.8%	N/A	65.0%	65.0%	N/A	Yes	Yes
1990 Plan D	N/A	90.4%	68.4%	N/A	65.0%	65.0%	N/A	Yes	Yes
1990 & 2010 Plan F	N/A	78.8%	76.4%	N/A	65.0%	73.1%	N/A	Yes	Yes
1990 Plan G	N/A	82.3%	75.4%	N/A	65.0%	65.0%	N/A	Yes	Yes

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

Notes

All loss ratio tests are passed.

USAA Life Insurance Company

Actuarial Certification

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

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

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



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11/13/2018

Date

Exhibit 1 - Rate Change Percentages for Prior 5 Years

Rhode Island - 1990 Plans

	<u>Calendar Year 2018</u>		<u>Calendar Year 2017</u>		<u>Calendar Year 2016</u>		<u>Calendar Year 2015</u>		<u>Calendar Year 2014</u>	
	<u>Rate</u>	<u>Effective</u>								
	<u>Change</u>	<u>Date</u>								
1990 Plan A	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-
1990 Plan D	0.00%	-	0.00%	-	5.00%	8/1/2016	0.00%	-	0.00%	-
1990 Plan F	0.00%	-	4.00%	8/1/2017	5.00%	8/1/2016	0.00%	-	0.00%	-
1990 Plan G	0.00%	-	3.00%	8/1/2017	5.00%	8/1/2016	0.00%	-	0.00%	-

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

Rhode Island - 1990 Plans

POLICIES IN-FORCE AS OF 6/30/2018

Rhode Island

<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
4	15	169	15

Nationwide

<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
879	3,275	32,985	2,671

LIFE YEARS EXPOSED BY CALENDAR YEAR THROUGH 6/30/2018

Calendar

Rhode Island

Nationwide

<u>Year</u>	<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
1992	0	0	0	0	116	144	0	547
1993	1	2	0	7	617	1,095	84	3,870
1994	2	5	0	18	1,139	2,039	1,610	5,621
1995	5	5	5	20	1,566	2,767	3,756	6,189
1996	5	6	12	19	1,985	3,761	6,698	6,826
1997	7	11	17	18	2,486	4,814	10,485	7,555
1998	9	16	34	21	3,102	6,306	16,873	7,887
1999	9	21	49	21	3,925	8,593	27,039	8,866
2000	9	39	109	33	4,885	11,565	43,279	11,239
2001	11	43	134	61	6,536	13,005	57,347	24,345
2002	9	30	103	32	3,788	9,448	45,701	15,314
2003	7	24	95	30	3,693	9,233	41,844	13,762
2004	7	23	90	28	3,634	8,936	39,120	11,967
2005	8	24	97	30	3,496	8,704	39,056	11,229
2006	7	24	126	32	3,179	8,198	40,471	10,157
2007	7	23	160	30	2,870	7,717	41,657	9,171
2008	7	23	180	29	2,657	7,296	43,873	8,394
2009	5	20	204	28	2,457	6,916	47,337	7,637
2010	5	19	232	27	2,262	6,601	52,562	6,926
2011	5	17	224	25	2,005	6,022	49,677	6,111
2012	5	16	218	23	1,741	5,543	46,566	5,437
2013	5	16	211	22	1,570	5,109	44,064	4,877
2014	5	15	201	22	1,383	4,673	41,618	4,312
2015	5	15	187	21	1,224	4,317	39,441	3,825
2016	4	15	183	18	1,085	3,961	37,255	3,392
2017	4	15	176	17	989	3,619	35,111	3,014
2018	2	8	85	8	451	1,675	16,711	1,369

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1993	Total	621	0	0	0	0.0%
1994	Total	967	458	0	458	47.4%
1995	Total	2,424	81	0	81	3.3%
1996	Total	2,649	1,006	0	1,006	38.0%
1997	Total	3,313	9,833	0	9,833	296.8%
1998	Total	3,885	2,883	0	2,883	74.2%
1999	Total	4,618	2,261	0	2,261	49.0%
2000	Total	5,292	22,342	0	22,342	422.2%
2001	Total	6,992	4,480	0	4,480	64.1%
2002	Total	7,256	6,035	0	6,035	83.2%
2003	Total	9,104	2,896	0	2,896	31.8%
2004	Total	7,699	2,151	0	2,151	27.9%
2005	Total	9,993	6,247	0	6,247	62.5%
2006	Total	9,224	4,381	0	4,381	47.5%
2007	Total	9,277	2,248	0	2,248	24.2%
2008	7	1,112	0	0	0	0.0%
2008	8	1,624	1,325	0	1,325	81.6%
2008	9	0	0	0	0	0.0%
2008	10	1,347	0	0	0	0.0%
2008	11	2,885	1,213	0	1,213	42.0%
2008	12	0	0	0	0	0.0%
2008	13	0	0	0	0	0.0%
2008	14	1,239	0	0	0	0.0%
2008	15	984	89	0	89	9.0%
2008	16	816	92	0	92	11.3%
2008	Total	10,006	2,719	0	2,719	27.2%
2009	8	124	0	0	0	0.0%
2009	9	0	171	0	171	0.0%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	10	0	0	0	0	0.0%
2009	11	1,415	0	0	0	0.0%
2009	12	3,142	4,253	0	4,253	135.4%
2009	13	0	0	0	0	0.0%
2009	14	0	0	0	0	0.0%
2009	15	1,301	0	0	0	0.0%
2009	16	1,083	340	0	340	31.4%
2009	17	858	82	0	82	9.6%
2009	Total	7,923	4,846	0	4,846	61.2%
2010	12	1,618	390	0	390	24.1%
2010	13	3,485	1,061	0	1,061	30.5%
2010	14	0	0	0	0	0.0%
2010	15	0	0	0	0	0.0%
2010	16	1,407	1,017	0	1,017	72.3%
2010	17	1,163	21	0	21	1.8%
2010	18	922	185	0	185	20.0%
2010	Total	8,594	2,674	0	2,674	31.1%
2011	13	1,731	1,834	0	1,834	106.0%
2011	14	3,804	1,132	0	1,132	29.8%
2011	15	0	0	0	0	0.0%
2011	16	0	0	0	0	0.0%
2011	17	1,586	39	0	39	2.5%
2011	18	1,257	104	0	104	8.3%
2011	19	1,015	1,066	0	1,066	105.0%
2011	Total	9,393	4,176	0	4,176	44.5%
2012	14	1,893	308	0	308	16.3%
2012	15	3,972	1,286	0	1,286	32.4%
2012	16	0	0	0	0	0.0%
2012	17	0	0	0	0	0.0%
2012	18	1,710	63	0	63	3.7%
2012	19	1,360	389	0	389	28.6%
2012	20	1,045	612	0	612	58.6%
2012	Total	9,981	2,658	0	2,658	26.6%
2013	15	1,953	1,125	0	1,125	57.6%
2013	16	4,136	1,637	0	1,637	39.6%
2013	17	0	0	0	0	0.0%
2013	18	0	0	0	0	0.0%
2013	19	1,768	49	0	49	2.8%
2013	20	1,405	251	0	251	17.9%
2013	21	1,156	277	0	277	24.0%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	Total	10,418	3,340	0	3,340	32.1%
2014	16	2,033	1,759	0	1,759	86.5%
2014	17	4,301	981	0	981	22.8%
2014	18	0	0	0	0	0.0%
2014	19	0	0	0	0	0.0%
2014	20	1,822	124	0	124	6.8%
2014	21	1,513	497	0	497	32.8%
2014	22	1,156	277	0	277	23.9%
2014	Total	10,825	3,637	0	3,637	33.6%
2015	17	2,140	879	0	879	41.1%
2015	18	4,408	1,366	0	1,366	31.0%
2015	19	0	0	0	0	0.0%
2015	20	0	0	0	0	0.0%
2015	21	1,783	97	0	97	5.4%
2015	22	1,534	359	0	359	23.4%
2015	23	1,156	361	0	361	31.2%
2015	Total	11,022	3,063	0	3,063	27.8%
2016	18	2,140	993	0	993	46.4%
2016	19	4,408	1,684	0	1,684	38.2%
2016	20	0	0	0	0	0.0%
2016	21	0	0	0	0	0.0%
2016	22	1,890	15	0	15	0.8%
2016	23	1,065	408	0	408	38.3%
2016	Total	9,504	3,099	0	3,099	32.6%
2017	19	2,140	1,325	1	1,326	62.0%
2017	20	4,408	1,105	11	1,115	25.3%
2017	21	0	0	0	0	0.0%
2017	22	0	0	0	0	0.0%
2017	23	1,890	35	0	35	1.9%
2017	24	378	38	1	38	10.1%
2017	Total	8,817	2,503	13	2,515	28.5%
2018	20	2,140	907	42	949	44.3%
2018	21	1,134	104	7	112	9.8%
2018	22	0	0	0	0	0.0%
2018	23	0	0	0	0	0.0%
2018	24	1,134	2	0	2	0.1%
2018	Total	4,408	1,013	50	1,062	24.1%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	219	0	0	0	0.0%
1993	Total	1,489	1,341	0	1,341	90.1%
1994	Total	3,805	940	0	940	24.7%
1995	Total	3,871	112	0	112	2.9%
1996	Total	4,537	2,722	0	2,722	60.0%
1997	Total	8,864	6,163	0	6,163	69.5%
1998	Total	12,861	4,557	0	4,557	35.4%
1999	Total	19,289	27,310	0	27,310	141.6%
2000	Total	37,101	36,952	0	36,952	99.6%
2001	Total	44,098	31,642	0	31,642	71.8%
2002	Total	39,124	40,478	0	40,478	103.5%
2003	Total	41,964	21,796	0	21,796	51.9%
2004	Total	42,024	17,762	0	17,762	42.3%
2005	Total	40,163	17,447	0	17,447	43.4%
2006	Total	40,924	29,471	0	29,471	72.0%
2007	Total	40,528	22,211	0	22,211	54.8%
2008	1	249	0	0	0	0.0%
2008	2	1,781	280	0	280	15.7%
2008	3	3,330	294	0	294	8.8%
2008	4	2,672	11,769	0	11,769	440.4%
2008	5	1,405	825	0	825	58.7%
2008	6	853	759	0	759	89.0%
2008	7	5,267	2,682	0	2,682	50.9%
2008	8	6,554	4,872	0	4,872	74.3%
2008	9	12,218	4,024	0	4,024	32.9%
2008	10	3,186	1,350	0	1,350	42.4%
2008	11	1,465	492	0	492	33.6%
2008	12	937	1,666	0	1,666	177.8%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2008	Total	39,917	29,013	0	29,013	72.7%
2009	2	254	0	0	0	0.0%
2009	3	1,862	347	0	347	18.6%
2009	4	3,454	808	0	808	23.4%
2009	5	1,706	2,598	0	2,598	152.3%
2009	6	853	0	0	0	0.0%
2009	7	896	1,835	0	1,835	204.7%
2009	8	5,203	1,810	0	1,810	34.8%
2009	9	5,432	3,682	0	3,682	67.8%
2009	10	10,800	13,522	0	13,522	125.2%
2009	11	3,319	1,665	0	1,665	50.2%
2009	12	1,581	129	0	129	8.2%
2009	13	985	1,228	0	1,228	124.7%
2009	Total	36,344	27,624	0	27,624	76.0%
2010	3	267	28	0	28	10.4%
2010	4	2,003	420	0	420	21.0%
2010	5	3,856	502	0	502	13.0%
2010	6	1,912	361	0	361	18.9%
2010	7	919	360	0	360	39.2%
2010	8	964	422	0	422	43.7%
2010	9	5,218	1,256	0	1,256	24.1%
2010	10	5,872	1,313	0	1,313	22.4%
2010	11	10,879	1,146	0	1,146	10.5%
2010	12	2,722	661	0	661	24.3%
2010	13	1,677	345	0	345	20.6%
2010	14	1,059	745	0	745	70.4%
2010	Total	37,348	7,558	0	7,558	20.2%
2011	4	287	8	0	8	2.6%
2011	5	2,075	104	0	104	5.0%
2011	6	3,934	716	0	716	18.2%
2011	7	1,951	177	0	177	9.1%
2011	8	964	767	0	767	79.6%
2011	9	1,038	375	0	375	36.1%
2011	10	5,232	7,903	0	7,903	151.0%
2011	11	4,636	3,154	0	3,154	68.0%
2011	12	9,184	1,062	0	1,062	11.6%
2011	13	2,942	900	0	900	30.6%
2011	14	1,793	1,110	0	1,110	61.9%
2011	15	1,059	1,457	0	1,457	137.6%
2011	Total	35,095	17,731	0	17,731	50.5%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	5	287	0	0	0	0.0%
2012	6	2,121	16	0	16	0.8%
2012	7	4,044	2,079	0	2,079	51.4%
2012	8	2,007	162	0	162	8.1%
2012	9	1,046	145	0	145	13.9%
2012	10	1,085	610	0	610	56.2%
2012	11	5,234	4,631	0	4,631	88.5%
2012	12	4,468	2,117	0	2,117	47.4%
2012	13	8,338	583	0	583	7.0%
2012	14	3,115	2,202	0	2,202	70.7%
2012	15	1,827	1,839	0	1,839	100.7%
2012	16	1,107	849	0	849	76.7%
2012	Total	34,680	15,233	0	15,233	43.9%
2013	6	300	112	0	112	37.3%
2013	7	2,386	957	0	957	40.1%
2013	8	4,225	4,668	0	4,668	110.5%
2013	9	2,096	341	0	341	16.2%
2013	10	1,093	769	0	769	70.4%
2013	11	1,133	1,196	0	1,196	105.5%
2013	12	5,469	3,380	0	3,380	61.8%
2013	13	4,668	1,257	0	1,257	26.9%
2013	14	8,848	4,594	0	4,594	51.9%
2013	15	3,254	204	0	204	6.3%
2013	16	1,908	2,126	0	2,126	111.4%
2013	17	1,227	464	0	464	37.8%
2013	Total	36,605	20,069	0	20,069	54.8%
2014	7	347	0	0	0	0.0%
2014	8	1,613	2,249	0	2,249	139.4%
2014	9	2,382	1,898	0	1,898	79.7%
2014	10	2,283	179	0	179	7.8%
2014	11	1,133	1,454	0	1,454	128.3%
2014	12	1,133	1,757	0	1,757	155.0%
2014	13	5,587	4,432	0	4,432	79.3%
2014	14	4,750	1,266	0	1,266	26.6%
2014	15	9,137	2,147	0	2,147	23.5%
2014	16	3,316	1,723	0	1,723	52.0%
2014	17	2,030	503	0	503	24.8%
2014	18	1,227	2,629	0	2,629	214.2%
2014	Total	34,939	20,236	0	20,236	57.9%
2015	8	347	25	0	25	7.2%
2015	9	1,798	460	0	460	25.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	10	2,526	474	0	474	18.8%
2015	11	2,290	2,997	0	2,997	130.9%
2015	12	1,133	2,056	0	2,056	181.4%
2015	13	1,133	2,332	0	2,332	205.8%
2015	14	5,727	1,569	0	1,569	27.4%
2015	15	4,762	4,303	0	4,303	90.4%
2015	16	9,276	1,180	0	1,180	12.7%
2015	17	3,410	437	0	437	12.8%
2015	18	2,030	1,151	0	1,151	56.7%
2015	19	1,227	619	0	619	50.5%
2015	Total	35,659	17,603	0	17,603	49.4%
2016	9	347	0	0	0	0.0%
2016	10	1,834	438	0	438	23.9%
2016	11	2,569	7,303	0	7,303	284.3%
2016	12	2,344	847	0	847	36.2%
2016	13	1,133	3,717	0	3,717	328.0%
2016	14	1,253	1,206	0	1,206	96.2%
2016	15	5,831	1,043	0	1,043	17.9%
2016	16	5,089	1,474	0	1,474	29.0%
2016	17	9,609	1,191	0	1,191	12.4%
2016	18	3,480	649	0	649	18.7%
2016	19	2,120	3,614	0	3,614	170.5%
2016	20	1,258	2,568	0	2,568	204.2%
2016	Total	36,865	24,051	-1	24,050	65.2%
2017	10	364	0	0	0	0.0%
2017	11	1,889	2,280	7	2,286	121.1%
2017	12	2,654	459	1	460	17.3%
2017	13	2,406	1,942	1	1,944	80.8%
2017	14	1,264	1,011	0	1,011	80.0%
2017	15	1,264	973	4	978	77.4%
2017	16	6,064	3,321	4	3,324	54.8%
2017	17	5,293	646	2	648	12.2%
2017	18	9,900	2,463	3	2,466	24.9%
2017	19	3,681	375	1	376	10.2%
2017	20	2,181	2,536	3	2,539	116.4%
2017	21	1,289	663	2	665	51.6%
2017	Total	38,247	16,670	28	16,698	43.7%
2018	11	364	38	0	38	10.5%
2018	12	1,220	2,576	131	2,707	221.9%
2018	13	1,538	105	5	110	7.1%
2018	14	992	554	12	566	57.1%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2018	15	1,264	2,435	47	2,482	196.4%
2018	16	0	0	0	0	0.0%
2018	17	3,461	658	18	676	19.5%
2018	18	2,595	228	11	240	9.2%
2018	19	5,130	753	22	775	15.1%
2018	20	1,761	1,002	33	1,035	58.8%
2018	21	1,288	666	18	684	53.1%
2018	Total	19,612	9,015	297	9,313	47.5%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1995	Total	4,883	602	0	602	12.3%
1996	Total	11,922	5,183	0	5,183	43.5%
1997	Total	16,644	18,778	0	18,778	112.8%
1998	Total	33,888	20,705	0	20,705	61.1%
1999	Total	54,819	41,430	0	41,430	75.6%
2000	Total	125,193	89,730	0	89,730	71.7%
2001	Total	165,004	120,188	0	120,188	72.8%
2002	Total	158,265	94,723	0	94,723	59.9%
2003	Total	185,231	70,083	0	70,083	37.8%
2004	Total	188,341	72,974	0	72,974	38.7%
2005	Total	172,552	98,021	0	98,021	56.8%
2006	Total	201,061	146,057	0	146,057	72.6%
2007	Total	256,105	225,297	0	225,297	88.0%
2008	1	32,845	10,108	0	10,108	30.8%
2008	2	57,738	53,722	0	53,722	93.0%
2008	3	43,607	27,526	0	27,526	63.1%
2008	4	19,302	26,140	0	26,140	135.4%
2008	5	10,628	2,849	0	2,849	26.8%
2008	6	12,992	2,186	0	2,186	16.8%
2008	7	20,809	12,234	0	12,234	58.8%
2008	8	30,807	35,381	0	35,381	114.8%
2008	9	43,514	45,064	0	45,064	103.6%
2008	10	5,621	14,982	0	14,982	266.5%
2008	11	8,671	9,115	0	9,115	105.1%
2008	12	2,425	2,484	0	2,484	102.4%
2008	13	4,169	0	0	0	0.0%
2008	14	1,242	1,556	0	1,556	125.3%
2008	Total	294,370	243,347	0	243,347	82.7%
2009	1	46,189	28,912	0	28,912	62.6%
2009	2	29,669	26,731	0	26,731	90.1%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2009	3	55,743	56,766	0	56,766	101.8%
2009	4	44,608	24,704	0	24,704	55.4%
2009	5	20,518	29,252	0	29,252	142.6%
2009	6	10,924	5,372	0	5,372	49.2%
2009	7	12,982	2,965	0	2,965	22.8%
2009	8	22,221	6,725	0	6,725	30.3%
2009	9	32,270	15,794	0	15,794	48.9%
2009	10	46,402	79,638	0	79,638	171.6%
2009	11	6,131	11,685	0	11,685	190.6%
2009	12	9,117	11,714	0	11,714	128.5%
2009	13	2,548	2,172	0	2,172	85.2%
2009	14	4,379	0	0	0	0.0%
2009	15	1,315	1,577	0	1,577	120.0%
2009	Total	345,016	304,007	0	304,007	88.1%
2010	1	54,135	42,214	0	42,214	78.0%
2010	2	47,367	39,589	0	39,589	83.6%
2010	3	30,296	24,500	0	24,500	80.9%
2010	4	55,886	37,261	0	37,261	66.7%
2010	5	46,643	30,362	0	30,362	65.1%
2010	6	21,268	26,688	0	26,688	125.5%
2010	7	12,134	3,267	0	3,267	26.9%
2010	8	14,121	3,766	0	3,766	26.7%
2010	9	23,366	8,943	0	8,943	38.3%
2010	10	34,346	23,356	0	23,356	68.0%
2010	11	47,269	39,085	0	39,085	82.7%
2010	12	6,649	5,857	0	5,857	88.1%
2010	13	9,522	11,237	0	11,237	118.0%
2010	14	2,784	3,924	0	3,924	141.0%
2010	15	4,800	908	0	908	18.9%
2010	16	1,413	305	0	305	21.5%
2010	Total	411,999	301,263	0	301,263	73.1%
2011	1	1,801	302	0	302	16.7%
2011	2	57,342	58,789	0	58,789	102.5%
2011	3	51,342	61,811	0	61,811	120.4%
2011	4	30,582	35,978	0	35,978	117.6%
2011	5	56,014	41,798	0	41,798	74.6%
2011	6	49,844	37,852	0	37,852	75.9%
2011	7	19,482	8,350	0	8,350	42.9%
2011	8	13,202	5,337	0	5,337	40.4%
2011	9	15,301	12,776	0	12,776	83.5%
2011	10	24,246	29,181	0	29,181	120.4%
2011	11	38,354	25,545	0	25,545	66.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	12	51,171	53,869	0	53,869	105.3%
2011	13	7,271	8,022	0	8,022	110.3%
2011	14	7,662	15,367	0	15,367	200.6%
2011	15	2,522	9,359	0	9,359	371.1%
2011	16	5,164	799	0	799	15.5%
2011	17	1,620	277	0	277	17.1%
2011	Total	432,921	405,411	0	405,411	93.6%
2012	2	1,988	453	0	453	22.8%
2012	3	61,323	60,034	0	60,034	97.9%
2012	4	54,861	48,894	0	48,894	89.1%
2012	5	32,108	23,217	0	23,217	72.3%
2012	6	57,503	41,947	0	41,947	72.9%
2012	7	51,008	30,806	0	30,806	60.4%
2012	8	19,995	19,183	0	19,183	95.9%
2012	9	13,714	4,015	0	4,015	29.3%
2012	10	16,046	8,049	0	8,049	50.2%
2012	11	25,639	16,186	0	16,186	63.1%
2012	12	38,020	33,291	0	33,291	87.6%
2012	13	51,858	51,747	0	51,747	99.8%
2012	14	6,082	2,010	0	2,010	33.0%
2012	15	4,191	1,009	0	1,009	24.1%
2012	16	2,395	3,788	0	3,788	158.2%
2012	17	5,612	1,492	0	1,492	26.6%
2012	18	1,620	281	0	281	17.3%
2012	Total	443,962	346,403	0	346,403	78.0%
2013	3	2,015	1,335	0	1,335	66.2%
2013	4	65,039	65,726	0	65,726	101.1%
2013	5	58,329	43,810	0	43,810	75.1%
2013	6	34,077	34,070	0	34,070	100.0%
2013	7	59,014	37,083	0	37,083	62.8%
2013	8	48,425	29,368	0	29,368	60.6%
2013	9	17,751	13,359	0	13,359	75.3%
2013	10	14,070	5,820	0	5,820	41.4%
2013	11	16,863	6,480	0	6,480	38.4%
2013	12	24,156	27,429	0	27,429	113.5%
2013	13	38,040	36,866	0	36,866	96.9%
2013	14	48,734	53,880	0	53,880	110.6%
2013	15	6,404	6,296	0	6,296	98.3%
2013	16	4,314	587	0	587	13.6%
2013	17	2,457	3,003	0	3,003	122.2%
2013	18	5,717	6,802	0	6,802	119.0%
2013	19	1,692	1,111	0	1,111	65.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	Total	447,097	373,023	0	373,023	83.4%
2014	4	2,188	4,250	0	4,250	194.3%
2014	5	67,418	32,478	0	32,478	48.2%
2014	6	60,150	54,034	0	54,034	89.8%
2014	7	31,074	46,083	0	46,083	148.3%
2014	8	58,087	27,558	0	27,558	47.4%
2014	9	48,701	30,065	0	30,065	61.7%
2014	10	18,206	21,387	0	21,387	117.5%
2014	11	14,797	5,997	0	5,997	40.5%
2014	12	15,822	29,659	0	29,659	187.5%
2014	13	22,773	27,134	0	27,134	119.2%
2014	14	38,066	22,616	0	22,616	59.4%
2014	15	45,779	53,447	0	53,447	116.7%
2014	16	6,635	1,727	0	1,727	26.0%
2014	17	4,377	1,521	0	1,521	34.7%
2014	18	2,501	8,039	0	8,039	321.4%
2014	19	5,860	1,018	0	1,018	17.4%
2014	20	1,704	865	0	865	50.8%
2014	Total	444,137	367,878	0	367,878	82.8%
2015	5	2,111	1,179	0	1,179	55.9%
2015	6	69,623	52,253	0	52,253	75.1%
2015	7	57,084	46,752	0	46,752	81.9%
2015	8	26,473	24,019	0	24,019	90.7%
2015	9	53,971	23,033	0	23,033	42.7%
2015	10	46,431	22,878	0	22,878	49.3%
2015	11	18,752	18,622	0	18,622	99.3%
2015	12	15,173	7,314	0	7,314	48.2%
2015	13	15,354	17,325	0	17,325	112.8%
2015	14	20,817	7,731	0	7,731	37.1%
2015	15	32,998	17,357	0	17,357	52.6%
2015	16	43,511	40,120	0	40,120	92.2%
2015	17	6,710	13,552	0	13,552	201.9%
2015	18	4,493	2,333	0	2,333	51.9%
2015	19	-423	0	0	0	0.0%
2015	20	6,002	886	0	886	14.8%
2015	21	1,705	2,353	0	2,353	138.0%
2015	Total	420,787	297,707	0	297,707	70.8%
2016	6	2,195	791	0	791	36.0%
2016	7	73,291	45,182	3	45,186	61.7%
2016	8	60,010	45,495	11	45,506	75.8%
2016	9	27,001	39,335	12	39,347	145.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	10	54,735	31,648	5	31,653	57.8%
2016	11	47,331	26,576	5	26,581	56.2%
2016	12	19,531	20,163	13	20,176	103.3%
2016	13	15,872	5,884	2	5,886	37.1%
2016	14	14,280	8,955	1	8,956	62.7%
2016	15	20,190	17,760	5	17,766	88.0%
2016	16	34,040	15,102	5	15,107	44.4%
2016	17	41,971	29,379	7	29,386	70.0%
2016	18	6,973	13,526	9	13,535	194.1%
2016	19	4,757	1,853	0	1,853	39.0%
2016	20	0	0	0	0	0.0%
2016	21	3,466	752	0	752	21.7%
2016	22	1,619	2,945	2	2,946	181.9%
2016	Total	427,263	305,348	80	305,428	71.5%
2017	7	2,396	610	1	610	25.5%
2017	8	77,695	40,253	101	40,354	51.9%
2017	9	61,378	43,598	150	43,748	71.3%
2017	10	25,834	24,861	82	24,943	96.6%
2017	11	56,970	25,676	88	25,765	45.2%
2017	12	50,639	21,409	83	21,492	42.4%
2017	13	19,982	10,084	44	10,128	50.7%
2017	14	16,657	6,671	19	6,690	40.2%
2017	15	14,951	4,161	10	4,171	27.9%
2017	16	19,626	13,376	32	13,407	68.3%
2017	17	32,994	24,601	74	24,675	74.8%
2017	18	41,799	36,975	133	37,108	88.8%
2017	19	6,661	7,986	32	8,018	120.4%
2017	20	4,973	1,037	3	1,040	20.9%
2017	21	0	0	0	0	0.0%
2017	22	4,015	3,083	6	3,089	76.9%
2017	23	1,692	348	2	350	20.7%
2017	Total	438,262	264,730	860	265,590	60.6%
2018	8	2,586	1,042	14	1,056	40.8%
2018	9	49,223	36,948	1,078	38,026	77.3%
2018	10	26,474	24,923	898	25,821	97.5%
2018	11	12,612	5,302	161	5,463	43.3%
2018	12	28,544	10,411	261	10,672	37.4%
2018	13	22,641	6,712	204	6,917	30.5%
2018	14	7,406	4,810	123	4,932	66.6%
2018	15	7,364	3,939	79	4,018	54.6%
2018	16	8,793	1,795	82	1,877	21.3%
2018	17	11,627	14,269	291	14,560	125.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2018	18	18,199	15,500	438	15,938	87.6%
2018	19	17,989	29,950	680	30,630	170.3%
2018	20	725	0	0	0	0.0%
2018	21	2,176	110	3	113	5.2%
2018	22	0	0	0	0	0.0%
2018	23	2,929	2,521	52	2,574	87.9%
2018	Total	219,288	158,232	4,364	162,596	74.1%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	655	0	0	0	0.0%
1993	Total	5,860	562	0	562	9.6%
1994	Total	15,443	6,257	0	6,257	40.5%
1995	Total	17,844	17,581	0	17,581	98.5%
1996	Total	17,734	7,424	0	7,424	41.9%
1997	Total	16,423	9,148	0	9,148	55.7%
1998	Total	19,624	11,637	0	11,637	59.3%
1999	Total	21,361	19,974	0	19,974	93.5%
2000	Total	32,381	29,413	0	29,413	90.8%
2001	Total	63,521	58,797	0	58,797	92.6%
2002	Total	46,334	30,550	0	30,550	65.9%
2003	Total	53,430	51,735	0	51,735	96.8%
2004	Total	55,258	47,382	0	47,382	85.7%
2005	Total	50,197	33,443	0	33,443	66.6%
2006	Total	51,657	64,643	0	64,643	125.1%
2007	Total	51,447	36,642	0	36,642	71.2%
2008	2	333	0	0	0	0.0%
2008	3	7,210	75	0	75	1.0%
2008	4	5,003	4,764	0	4,764	95.2%
2008	5	1,889	1,494	0	1,494	79.1%
2008	6	6,430	0	0	0	0.0%
2008	7	7,304	7,114	0	7,114	97.4%
2008	8	9,070	4,022	0	4,022	44.3%
2008	9	7,238	5,657	0	5,657	78.2%
2008	10	2,396	925	0	925	38.6%
2008	11	2,065	756	0	756	36.6%
2008	12	0	0	0	0	0.0%
2008	13	0	0	0	0	0.0%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2008	14	470	0	0	0	0.0%
2008	15	4,635	2,992	0	2,992	64.6%
2008	16	703	2,159	0	2,159	307.2%
2008	Total	54,747	29,958	0	29,958	54.7%
2009	3	346	0	0	0	0.0%
2009	4	6,912	217	0	217	3.1%
2009	5	5,326	4,712	0	4,712	88.5%
2009	6	2,153	1,887	0	1,887	87.6%
2009	7	6,837	0	0	0	0.0%
2009	8	7,640	6,661	0	6,661	87.2%
2009	9	9,059	1,833	0	1,833	20.2%
2009	10	5,270	5,213	0	5,213	98.9%
2009	11	2,506	253	0	253	10.1%
2009	12	2,185	633	0	633	29.0%
2009	13	0	0	0	0	0.0%
2009	14	0	0	0	0	0.0%
2009	15	489	0	0	0	0.0%
2009	16	5,015	5,502	0	5,502	109.7%
2009	17	746	1,866	0	1,866	250.3%
2009	Total	54,484	28,777	0	28,777	52.8%
2010	4	364	0	0	0	0.0%
2010	5	7,530	3,223	0	3,223	42.8%
2010	6	4,872	1,883	0	1,883	38.6%
2010	7	2,345	1,340	0	1,340	57.1%
2010	8	7,351	3,318	0	3,318	45.1%
2010	9	8,315	2,990	0	2,990	36.0%
2010	10	10,283	5,115	0	5,115	49.7%
2010	11	5,883	2,136	0	2,136	36.3%
2010	12	2,883	70	0	70	2.4%
2010	13	2,478	207	0	207	8.4%
2010	14	0	0	0	0	0.0%
2010	15	0	0	0	0	0.0%
2010	16	546	246	0	246	45.1%
2010	17	5,538	10,687	0	10,687	193.0%
2010	18	809	250	0	250	30.8%
2010	Total	59,196	31,464	0	31,464	53.2%
2011	5	391	0	0	0	0.0%
2011	6	6,797	1,974	0	1,974	29.0%
2011	7	3,260	478	0	478	14.7%
2011	8	2,080	329	0	329	15.8%
2011	9	7,910	2,414	0	2,414	30.5%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	10	8,609	3,742	0	3,742	43.5%
2011	11	7,869	7,832	0	7,832	99.5%
2011	12	5,635	928	0	928	16.5%
2011	13	3,002	1,821	0	1,821	60.7%
2011	14	2,556	364	0	364	14.2%
2011	15	0	0	0	0	0.0%
2011	16	0	0	0	0	0.0%
2011	17	587	71	0	71	12.0%
2011	18	5,754	6,196	0	6,196	107.7%
2011	19	826	79	0	79	9.6%
2011	Total	55,276	26,227	0	26,227	47.4%
2012	6	399	0	0	0	0.0%
2012	7	7,128	5,806	0	5,806	81.5%
2012	8	1,697	1,345	0	1,345	79.3%
2012	9	2,099	91	0	91	4.3%
2012	10	8,015	6,289	0	6,289	78.5%
2012	11	6,824	3,266	0	3,266	47.9%
2012	12	8,115	748	0	748	9.2%
2012	13	5,692	1,666	0	1,666	29.3%
2012	14	3,028	843	0	843	27.8%
2012	15	2,572	487	0	487	18.9%
2012	16	0	0	0	0	0.0%
2012	17	0	0	0	0	0.0%
2012	18	599	451	0	451	75.3%
2012	19	5,807	2,248	0	2,248	38.7%
2012	20	826	1,143	0	1,143	138.3%
2012	Total	52,801	24,385	0	24,385	46.2%
2013	7	424	0	0	0	0.0%
2013	8	7,375	3,799	0	3,799	51.5%
2013	9	1,772	481	0	481	27.1%
2013	10	2,152	8,490	0	8,490	394.4%
2013	11	6,301	7,083	0	7,083	112.4%
2013	12	7,509	5,119	0	5,119	68.2%
2013	13	8,339	2,616	0	2,616	31.4%
2013	14	5,849	1,755	0	1,755	30.0%
2013	15	3,111	2,628	0	2,628	84.5%
2013	16	2,651	453	0	453	17.1%
2013	17	0	0	0	0	0.0%
2013	18	0	0	0	0	0.0%
2013	19	599	99	0	99	16.6%
2013	20	5,949	5,708	0	5,708	96.0%
2013	21	1,529	2,133	0	2,133	139.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	Total	53,558	40,364	0	40,364	75.4%
2014	8	443	4	0	4	1.0%
2014	9	7,528	3,353	0	3,353	44.5%
2014	10	1,783	588	0	588	33.0%
2014	11	2,362	22,319	0	22,319	945.0%
2014	12	6,612	5,993	0	5,993	90.6%
2014	13	7,626	4,094	0	4,094	53.7%
2014	14	8,477	1,108	0	1,108	13.1%
2014	15	6,581	9,149	0	9,149	139.0%
2014	16	3,161	369	0	369	11.7%
2014	17	2,709	7,450	0	7,450	275.0%
2014	18	0	0	0	0	0.0%
2014	19	0	0	0	0	0.0%
2014	20	625	119	0	119	19.0%
2014	21	5,637	6,829	0	6,829	121.1%
2014	22	885	1,268	0	1,268	143.2%
2014	Total	54,430	62,644	0	62,644	115.1%
2015	9	443	2,892	0	2,892	653.4%
2015	10	6,771	2,734	0	2,734	40.4%
2015	11	1,783	1,258	0	1,258	70.5%
2015	12	2,362	1,205	0	1,205	51.0%
2015	13	6,612	1,907	0	1,907	28.8%
2015	14	7,652	1,817	0	1,817	23.7%
2015	15	7,839	1,369	0	1,369	17.5%
2015	16	4,984	5,193	0	5,193	104.2%
2015	17	3,052	799	0	799	26.2%
2015	18	417	40	0	40	9.5%
2015	19	0	0	0	0	0.0%
2015	20	0	0	0	0	0.0%
2015	21	664	366	0	366	55.1%
2015	22	6,419	14,022	0	14,022	218.4%
2015	23	885	6,810	0	6,810	769.2%
2015	Total	49,883	40,410	0	40,410	81.0%
2016	11	5,513	1,739	0	1,739	31.6%
2016	12	1,886	436	0	436	23.1%
2016	13	2,411	5,432	0	5,432	225.3%
2016	14	6,774	5,317	0	5,317	78.5%
2016	15	6,640	2,453	0	2,453	36.9%
2016	16	8,000	4,501	0	4,501	56.3%
2016	17	4,287	663	0	663	15.5%
2016	18	3,209	2,939	0	2,939	91.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	19	438	41	0	41	9.3%
2016	20	0	0	0	0	0.0%
2016	21	0	0	0	0	0.0%
2016	22	664	175	0	175	26.4%
2016	23	5,618	9,054	0	9,054	161.2%
2016	Total	45,438	32,752	0	32,752	72.1%
2017	12	5,880	1,575	4	1,579	26.9%
2017	13	2,022	2,350	17	2,367	117.0%
2017	14	1,584	6,168	16	6,185	390.4%
2017	15	5,652	1,788	5	1,793	31.7%
2017	16	7,169	2,078	10	2,089	29.1%
2017	17	7,941	11,796	33	11,829	149.0%
2017	18	4,454	4,111	12	4,123	92.6%
2017	19	3,334	235	1	236	7.1%
2017	20	451	0	0	0	0.1%
2017	21	0	0	0	0	0.0%
2017	22	0	0	0	0	0.0%
2017	23	697	511	1	512	73.5%
2017	24	4,949	2,571	9	2,580	52.1%
2017	Total	44,134	33,184	110	33,294	75.4%
2018	13	4,058	4,630	150	4,780	117.8%
2018	14	0	0	0	0	0.0%
2018	15	0	0	0	0	0.0%
2018	16	4,496	1,862	73	1,936	43.1%
2018	17	2,254	276	15	291	12.9%
2018	18	3,098	745	56	801	25.9%
2018	19	2,480	422	23	445	17.9%
2018	20	1,353	525	11	536	39.6%
2018	21	0	0	0	0	0.0%
2018	22	0	0	0	0	0.0%
2018	23	0	0	0	0	0.0%
2018	24	718	211	4	214	29.8%
2018	25	2,154	766	47	813	37.7%
2018	Total	20,610	9,436	380	9,816	47.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	54,266	13,289	0	13,289	24.5%
1993	Total	290,787	123,936	0	123,936	42.6%
1994	Total	586,336	280,396	0	280,396	47.8%
1995	Total	812,230	437,977	0	437,977	53.9%
1996	Total	1,041,447	672,049	0	672,049	64.5%
1997	Total	1,314,759	895,365	0	895,365	68.1%
1998	Total	1,653,672	1,392,351	0	1,392,351	84.2%
1999	Total	2,198,412	2,082,244	0	2,082,244	94.7%
2000	Total	2,921,443	2,824,276	0	2,824,276	96.7%
2001	Total	4,450,371	4,681,034	0	4,681,034	105.2%
2002	Total	3,509,755	3,853,191	0	3,853,191	109.8%
2003	Total	4,318,038	4,749,453	0	4,749,453	110.0%
2004	Total	4,847,819	5,819,951	0	5,819,951	120.1%
2005	Total	5,216,625	6,398,034	0	6,398,034	122.6%
2006	Total	5,487,644	5,603,869	0	5,603,869	102.1%
2007	Total	5,448,945	5,153,511	0	5,153,511	94.6%
2008	1	148,687	75,738	0	75,738	50.9%
2008	2	182,773	184,197	0	184,197	100.8%
2008	3	369,853	326,755	0	326,755	88.3%
2008	4	573,746	495,618	0	495,618	86.4%
2008	5	693,543	630,063	0	630,063	90.8%
2008	6	478,619	577,323	0	577,323	120.6%
2008	7	550,614	454,655	0	454,655	82.6%
2008	8	677,234	449,803	0	449,803	66.4%
2008	9	326,539	318,962	0	318,962	97.7%
2008	10	314,383	196,628	0	196,628	62.5%
2008	11	260,467	192,575	0	192,575	73.9%
2008	12	170,196	184,064	0	184,064	108.1%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2008	13	116,578	101,078	0	101,078	86.7%
2008	14	63,463	38,242	0	38,242	60.3%
2008	15	53,896	36,564	0	36,564	67.8%
2008	16	58,570	47,701	0	47,701	81.4%
2008	17	15,096	34,963	0	34,963	231.6%
2008	Total	5,054,254	4,344,929	0	4,344,929	86.0%
2009	1	143,863	153,213	0	153,213	106.5%
2009	2	141,748	142,593	0	142,593	100.6%
2009	3	172,105	161,947	0	161,947	94.1%
2009	4	339,287	246,320	0	246,320	72.6%
2009	5	527,865	509,696	0	509,696	96.6%
2009	6	582,108	568,070	0	568,070	97.6%
2009	7	440,483	489,597	0	489,597	111.2%
2009	8	510,728	420,842	0	420,842	82.4%
2009	9	600,954	397,128	0	397,128	66.1%
2009	10	311,349	244,493	0	244,493	78.5%
2009	11	302,061	201,013	0	201,013	66.5%
2009	12	238,042	167,251	0	167,251	70.3%
2009	13	161,121	160,525	0	160,525	99.6%
2009	14	106,931	57,952	0	57,952	54.2%
2009	15	62,075	30,699	0	30,699	49.5%
2009	16	50,874	36,132	0	36,132	71.0%
2009	17	51,228	43,857	0	43,857	85.6%
2009	18	15,026	1,734	0	1,734	11.5%
2009	Total	4,757,847	4,033,062	0	4,033,062	84.8%
2010	1	127,703	308,202	0	308,202	241.3%
2010	2	135,490	212,984	0	212,984	157.2%
2010	3	142,271	149,085	0	149,085	104.8%
2010	4	158,094	148,542	0	148,542	94.0%
2010	5	272,160	373,126	0	373,126	137.1%
2010	6	448,539	456,985	0	456,985	101.9%
2010	7	514,690	453,182	0	453,182	88.0%
2010	8	365,988	355,357	0	355,357	97.1%
2010	9	449,565	350,280	0	350,280	77.9%
2010	10	550,923	432,394	0	432,394	78.5%
2010	11	302,550	196,363	0	196,363	64.9%
2010	12	270,303	165,036	0	165,036	61.1%
2010	13	223,888	148,285	0	148,285	66.2%
2010	14	154,465	85,991	0	85,991	55.7%
2010	15	95,939	41,701	0	41,701	43.5%
2010	16	56,901	37,070	0	37,070	65.1%
2010	17	45,005	33,358	0	33,358	74.1%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	18	43,512	47,044	0	47,044	108.1%
2010	19	9,902	8,865	0	8,865	89.5%
2010	Total	4,367,887	4,003,851	0	4,003,851	91.7%
2011	1	13,572	40,580	0	40,580	299.0%
2011	2	122,250	259,785	0	259,785	212.5%
2011	3	136,688	225,159	0	225,159	164.7%
2011	4	143,047	142,380	0	142,380	99.5%
2011	5	142,205	117,255	0	117,255	82.5%
2011	6	200,517	218,177	0	218,177	108.8%
2011	7	297,977	264,403	0	264,403	88.7%
2011	8	394,689	376,368	0	376,368	95.4%
2011	9	272,422	238,217	0	238,217	87.4%
2011	10	425,182	293,131	0	293,131	68.9%
2011	11	500,154	315,866	0	315,866	63.2%
2011	12	282,971	170,748	0	170,748	60.3%
2011	13	265,799	206,604	0	206,604	77.7%
2011	14	225,791	141,878	0	141,878	62.8%
2011	15	139,555	76,196	0	76,196	54.6%
2011	16	96,748	47,944	0	47,944	49.6%
2011	17	51,884	35,729	0	35,729	68.9%
2011	18	44,291	43,230	0	43,230	97.6%
2011	19	41,485	32,027	0	32,027	77.2%
2011	20	9,447	12,662	0	12,662	134.0%
2011	Total	3,806,674	3,258,339	0	3,258,339	85.6%
2012	2	14,998	33,095	0	33,095	220.7%
2012	3	121,230	230,072	0	230,072	189.8%
2012	4	132,879	169,225	0	169,225	127.4%
2012	5	128,261	121,800	0	121,800	95.0%
2012	6	120,995	115,479	0	115,479	95.4%
2012	7	134,184	142,003	0	142,003	105.8%
2012	8	191,679	175,873	0	175,873	91.8%
2012	9	245,057	196,979	0	196,979	80.4%
2012	10	245,233	159,881	0	159,881	65.2%
2012	11	393,126	246,882	0	246,882	62.8%
2012	12	453,837	271,891	0	271,891	59.9%
2012	13	277,583	142,844	0	142,844	51.5%
2012	14	265,453	178,498	0	178,498	67.2%
2012	15	206,421	104,751	0	104,751	50.7%
2012	16	140,190	100,107	0	100,107	71.4%
2012	17	93,960	44,185	0	44,185	47.0%
2012	18	48,564	36,967	0	36,967	76.1%
2012	19	43,870	34,300	0	34,300	78.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	20	37,967	29,075	0	29,075	76.6%
2012	21	9,510	17,637	0	17,637	185.4%
2012	Total	3,304,998	2,551,544	0	2,551,544	77.2%
2013	3	13,625	29,543	0	29,543	216.8%
2013	4	121,990	243,798	0	243,798	199.9%
2013	5	133,076	128,869	0	128,869	96.8%
2013	6	125,560	98,355	0	98,355	78.3%
2013	7	119,903	127,244	0	127,244	106.1%
2013	8	120,445	127,455	0	127,455	105.8%
2013	9	180,891	163,345	0	163,345	90.3%
2013	10	237,487	213,831	0	213,831	90.0%
2013	11	239,581	168,348	0	168,348	70.3%
2013	12	392,050	265,255	0	265,255	67.7%
2013	13	430,303	313,246	0	313,246	72.8%
2013	14	271,278	145,592	0	145,592	53.7%
2013	15	265,068	186,706	0	186,706	70.4%
2013	16	201,930	100,164	0	100,164	49.6%
2013	17	139,101	82,732	0	82,732	59.5%
2013	18	91,696	44,459	0	44,459	48.5%
2013	19	45,510	37,215	0	37,215	81.8%
2013	20	39,917	17,536	0	17,536	43.9%
2013	21	36,855	24,068	0	24,068	65.3%
2013	22	8,238	10,370	0	10,370	125.9%
2013	Total	3,214,503	2,528,134	0	2,528,134	78.6%
2014	4	15,298	24,281	0	24,281	158.7%
2014	5	113,718	181,679	0	181,679	159.8%
2014	6	122,993	121,864	0	121,864	99.1%
2014	7	113,957	98,151	0	98,151	86.1%
2014	8	101,267	98,755	0	98,755	97.5%
2014	9	118,455	120,122	0	120,122	101.4%
2014	10	170,674	148,185	0	148,185	86.8%
2014	11	191,767	188,317	0	188,317	98.2%
2014	12	216,337	147,646	0	147,646	68.2%
2014	13	359,321	225,954	0	225,954	62.9%
2014	14	399,582	237,217	0	237,217	59.4%
2014	15	250,808	133,347	0	133,347	53.2%
2014	16	245,575	174,172	0	174,172	70.9%
2014	17	181,505	81,991	0	81,991	45.2%
2014	18	124,256	80,550	0	80,550	64.8%
2014	19	83,398	37,341	0	37,341	44.8%
2014	20	39,568	18,120	0	18,120	45.8%
2014	21	27,478	12,322	0	12,322	44.8%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	22	32,862	21,829	0	21,829	66.4%
2014	23	8,304	8,953	0	8,953	107.8%
2014	Total	2,917,123	2,160,795	0	2,160,795	74.1%
2015	5	14,132	23,461	0	23,461	166.0%
2015	6	108,821	183,664	0	183,664	168.8%
2015	7	117,007	84,230	0	84,230	72.0%
2015	8	92,434	65,575	0	65,575	70.9%
2015	9	86,999	84,924	0	84,924	97.6%
2015	10	113,624	120,437	0	120,437	106.0%
2015	11	164,162	114,341	0	114,341	69.7%
2015	12	175,416	220,551	0	220,551	125.7%
2015	13	200,906	138,595	0	138,595	69.0%
2015	14	322,428	249,397	0	249,397	77.3%
2015	15	326,797	187,506	0	187,506	57.4%
2015	16	219,478	129,700	0	129,700	59.1%
2015	17	224,324	183,264	0	183,264	81.7%
2015	18	154,793	76,862	0	76,862	49.7%
2015	19	95,296	54,282	0	54,282	57.0%
2015	20	72,606	44,666	0	44,666	61.5%
2015	21	36,891	17,371	0	17,371	47.1%
2015	22	24,737	11,004	0	11,004	44.5%
2015	23	31,765	24,079	0	24,079	75.8%
2015	24	8,508	6,520	0	6,520	76.6%
2015	Total	2,591,125	2,020,427	0	2,020,427	78.0%
2016	6	11,587	29,513	0	29,513	254.7%
2016	7	93,268	129,328	0	129,328	138.7%
2016	8	107,542	74,699	0	74,699	69.5%
2016	9	79,850	47,275	0	47,275	59.2%
2016	10	77,604	76,559	0	76,559	98.7%
2016	11	105,379	95,392	0	95,391	90.5%
2016	12	154,856	151,510	0	151,510	97.8%
2016	13	157,188	150,354	0	150,354	95.7%
2016	14	186,853	153,918	0	153,918	82.4%
2016	15	280,718	191,554	-1	191,554	68.2%
2016	16	295,456	188,621	-1	188,621	63.8%
2016	17	209,980	149,716	-1	149,715	71.3%
2016	18	203,370	144,335	0	144,334	71.0%
2016	19	136,128	72,134	0	72,134	53.0%
2016	20	86,645	53,510	0	53,509	61.8%
2016	21	63,585	21,643	0	21,643	34.0%
2016	22	34,317	9,394	0	9,394	27.4%
2016	23	19,813	7,690	0	7,690	38.8%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	24	23,820	9,874	0	9,874	41.5%
2016	25	6,943	4,472	0	4,472	64.4%
2016	Total	2,334,901	1,761,491	-4	1,761,487	75.4%
2017	7	10,652	26,910	16	26,926	252.8%
2017	8	88,178	122,188	698	122,886	139.4%
2017	9	93,368	67,063	416	67,479	72.3%
2017	10	73,102	52,264	215	52,479	71.8%
2017	11	74,364	54,314	176	54,490	73.3%
2017	12	95,704	113,780	724	114,505	119.6%
2017	13	145,764	106,206	663	106,870	73.3%
2017	14	141,951	124,194	550	124,744	87.9%
2017	15	163,131	111,118	752	111,869	68.6%
2017	16	249,729	181,240	933	182,173	72.9%
2017	17	258,917	173,286	814	174,099	67.2%
2017	18	198,542	193,460	1,156	194,616	98.0%
2017	19	184,767	156,072	785	156,857	84.9%
2017	20	122,916	62,027	369	62,396	50.8%
2017	21	78,137	31,973	172	32,145	41.1%
2017	22	59,215	30,161	194	30,354	51.3%
2017	23	27,147	7,896	33	7,929	29.2%
2017	24	15,353	5,120	24	5,144	33.5%
2017	25	21,109	8,836	38	8,874	42.0%
2017	26	5,860	3,297	26	3,323	56.7%
2017	Total	2,107,906	1,631,406	8,752	1,640,158	77.8%
2018	8	9,687	24,383	575	24,958	257.6%
2018	9	48,144	68,034	3,119	71,153	147.8%
2018	10	39,792	22,123	1,213	23,337	58.6%
2018	11	33,674	28,864	1,218	30,082	89.3%
2018	12	37,846	34,361	1,350	35,711	94.4%
2018	13	42,233	26,178	1,029	27,207	64.4%
2018	14	68,883	44,070	1,714	45,784	66.5%
2018	15	68,324	71,856	3,166	75,023	109.8%
2018	16	81,100	56,218	2,668	58,886	72.6%
2018	17	109,761	75,603	3,280	78,883	71.9%
2018	18	116,131	78,472	3,480	81,952	70.6%
2018	19	90,090	77,540	3,371	80,911	89.8%
2018	20	85,263	52,629	2,556	55,185	64.7%
2018	21	43,507	17,589	835	18,424	42.3%
2018	22	33,067	18,148	854	19,002	57.5%
2018	23	23,563	6,669	248	6,917	29.4%
2018	24	9,587	2,208	141	2,349	24.5%
2018	25	7,140	3,718	118	3,837	53.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2018	26	8,941	8,349	279	8,629	96.5%
2018	Total	956,735	717,013	31,213	748,227	78.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	105,283	30,942	0	30,942	29.4%
1993	Total	843,732	353,622	0	353,622	41.9%
1994	Total	1,711,450	829,968	0	829,968	48.5%
1995	Total	2,343,131	1,255,445	0	1,255,445	53.6%
1996	Total	3,200,006	2,003,092	0	2,003,092	62.6%
1997	Total	4,168,174	2,787,732	0	2,787,732	66.9%
1998	Total	5,498,740	4,028,802	0	4,028,802	73.3%
1999	Total	7,904,225	5,808,292	0	5,808,292	73.5%
2000	Total	10,946,706	8,621,672	0	8,621,672	78.8%
2001	Total	14,091,412	11,199,564	0	11,199,564	79.5%
2002	Total	12,735,426	9,693,281	0	9,693,281	76.1%
2003	Total	14,820,621	10,535,384	0	10,535,384	71.1%
2004	Total	15,445,452	10,812,991	0	10,812,991	70.0%
2005	Total	15,261,593	11,330,904	0	11,330,904	74.2%
2006	Total	14,981,242	10,741,391	0	10,741,391	71.7%
2007	Total	14,478,660	10,325,034	0	10,325,034	71.3%
2008	1	348,101	85,133	0	85,133	24.5%
2008	2	449,534	292,158	0	292,158	65.0%
2008	3	617,801	439,079	0	439,079	71.1%
2008	4	726,049	476,421	0	476,421	65.6%
2008	5	984,136	619,398	0	619,398	62.9%
2008	6	1,321,508	959,818	0	959,818	72.6%
2008	7	1,897,959	1,282,100	0	1,282,100	67.6%
2008	8	1,919,786	1,561,683	0	1,561,683	81.3%
2008	9	1,565,239	1,294,309	0	1,294,309	82.7%
2008	10	1,239,567	1,032,043	0	1,032,043	83.3%
2008	11	857,193	671,657	0	671,657	78.4%
2008	12	585,384	487,809	0	487,809	83.3%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2008	13	476,326	430,957	0	430,957	90.5%
2008	14	286,724	260,341	0	260,341	90.8%
2008	15	303,915	211,475	0	211,475	69.6%
2008	16	242,014	297,651	0	297,651	123.0%
2008	17	35,432	79,398	0	79,398	224.1%
2008	Total	13,856,666	10,481,430	0	10,481,430	75.6%
2009	1	391,035	161,003	0	161,003	41.2%
2009	2	338,037	187,534	0	187,534	55.5%
2009	3	430,903	333,027	0	333,027	77.3%
2009	4	560,025	447,967	0	447,967	80.0%
2009	5	679,319	610,882	0	610,882	89.9%
2009	6	932,057	606,354	0	606,354	65.1%
2009	7	1,251,868	844,844	0	844,844	67.5%
2009	8	1,764,867	1,412,624	0	1,412,624	80.0%
2009	9	1,753,582	1,260,248	0	1,260,248	71.9%
2009	10	1,443,210	1,349,826	0	1,349,826	93.5%
2009	11	1,162,563	895,297	0	895,297	77.0%
2009	12	814,274	757,883	0	757,883	93.1%
2009	13	557,803	442,531	0	442,531	79.3%
2009	14	460,711	361,164	0	361,164	78.4%
2009	15	271,176	281,333	0	281,333	103.7%
2009	16	283,646	235,982	0	235,982	83.2%
2009	17	231,188	264,714	0	264,714	114.5%
2009	18	33,913	4,306	0	4,306	12.7%
2009	Total	13,360,177	10,457,519	0	10,457,519	78.3%
2010	1	366,522	248,673	0	248,673	67.8%
2010	2	388,314	278,194	0	278,194	71.6%
2010	3	328,577	197,276	0	197,276	60.0%
2010	4	422,830	351,071	0	351,071	83.0%
2010	5	560,910	451,817	0	451,817	80.6%
2010	6	677,201	474,323	0	474,323	70.0%
2010	7	940,693	620,714	0	620,714	66.0%
2010	8	1,232,750	932,902	0	932,902	75.7%
2010	9	1,708,574	1,404,391	0	1,404,391	82.2%
2010	10	1,707,445	1,302,207	0	1,302,207	76.3%
2010	11	1,427,156	1,152,443	0	1,152,443	80.8%
2010	12	1,158,104	775,498	0	775,498	67.0%
2010	13	804,065	655,179	0	655,179	81.5%
2010	14	562,840	608,629	0	608,629	108.1%
2010	15	463,526	381,337	0	381,337	82.3%
2010	16	276,479	247,985	0	247,985	89.7%
2010	17	264,294	222,102	0	222,102	84.0%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	18	215,676	183,903	0	183,903	85.3%
2010	19	28,182	21,371	0	21,371	75.8%
2010	Total	13,534,140	10,510,012	0	10,510,012	77.7%
2011	1	32,355	17,224	0	17,224	53.2%
2011	2	364,281	248,928	0	248,928	68.3%
2011	3	386,320	271,130	0	271,130	70.2%
2011	4	324,907	207,767	0	207,767	63.9%
2011	5	414,026	298,620	0	298,620	72.1%
2011	6	537,313	396,884	0	396,884	73.9%
2011	7	692,135	480,249	0	480,249	69.4%
2011	8	898,147	597,776	0	597,776	66.6%
2011	9	1,165,453	867,235	0	867,235	74.4%
2011	10	1,588,391	1,267,902	0	1,267,902	79.8%
2011	11	1,627,421	1,183,583	0	1,183,583	72.7%
2011	12	1,349,524	1,052,511	0	1,052,511	78.0%
2011	13	1,120,452	839,308	0	839,308	74.9%
2011	14	766,806	601,026	0	601,026	78.4%
2011	15	530,499	393,500	0	393,500	74.2%
2011	16	455,021	297,878	0	297,878	65.5%
2011	17	259,048	194,044	0	194,044	74.9%
2011	18	253,033	202,957	0	202,957	80.2%
2011	19	193,231	138,285	0	138,285	71.6%
2011	20	25,368	23,159	0	23,159	91.3%
2011	Total	12,983,728	9,579,965	0	9,579,965	73.8%
2012	2	30,395	27,867	0	27,867	91.7%
2012	3	352,624	278,610	0	278,610	79.0%
2012	4	388,314	307,303	0	307,303	79.1%
2012	5	326,988	232,689	0	232,689	71.2%
2012	6	402,298	266,025	0	266,025	66.1%
2012	7	524,331	451,582	0	451,582	86.1%
2012	8	663,298	444,172	0	444,172	67.0%
2012	9	856,531	658,730	0	658,730	76.9%
2012	10	1,113,940	815,203	0	815,203	73.2%
2012	11	1,536,018	1,208,651	0	1,208,651	78.7%
2012	12	1,546,129	1,156,586	0	1,156,586	74.8%
2012	13	1,267,458	1,023,916	0	1,023,916	80.8%
2012	14	1,048,218	853,998	0	853,998	81.5%
2012	15	722,016	496,995	0	496,995	68.8%
2012	16	510,803	385,458	0	385,458	75.5%
2012	17	425,815	323,537	0	323,537	76.0%
2012	18	235,762	158,960	0	158,960	67.4%
2012	19	233,926	158,175	0	158,175	67.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	20	176,405	151,612	0	151,612	85.9%
2012	21	24,482	16,005	0	16,005	65.4%
2012	Total	12,385,750	9,416,070	0	9,416,070	76.0%
2013	3	29,678	24,980	0	24,980	84.2%
2013	4	339,853	240,657	0	240,657	70.8%
2013	5	380,504	284,940	0	284,940	74.9%
2013	6	318,205	212,204	0	212,204	66.7%
2013	7	393,055	320,117	0	320,117	81.4%
2013	8	499,310	375,413	0	375,413	75.2%
2013	9	638,747	528,004	0	528,004	82.7%
2013	10	852,826	597,311	0	597,311	70.0%
2013	11	1,076,792	830,898	0	830,898	77.2%
2013	12	1,497,147	1,273,859	0	1,273,859	85.1%
2013	13	1,507,184	1,189,900	0	1,189,900	78.9%
2013	14	1,207,072	1,044,556	0	1,044,556	86.5%
2013	15	1,011,078	765,507	0	765,507	75.7%
2013	16	705,581	509,360	0	509,360	72.2%
2013	17	491,066	330,653	0	330,653	67.3%
2013	18	409,232	305,546	0	305,546	74.7%
2013	19	229,064	174,128	0	174,128	76.0%
2013	20	218,222	182,380	0	182,380	83.6%
2013	21	166,473	111,645	0	111,645	67.1%
2013	22	21,361	15,296	0	15,296	71.6%
2013	Total	11,992,452	9,317,353	0	9,317,353	77.7%
2014	4	28,889	12,536	0	12,536	43.4%
2014	5	335,151	252,010	0	252,010	75.2%
2014	6	365,733	298,669	0	298,669	81.7%
2014	7	306,733	204,331	0	204,331	66.6%
2014	8	383,593	367,418	0	367,418	95.8%
2014	9	478,828	352,103	0	352,103	73.5%
2014	10	627,019	483,706	0	483,706	77.1%
2014	11	834,301	502,472	0	502,472	60.2%
2014	12	1,052,968	706,763	0	706,763	67.1%
2014	13	1,412,381	1,223,141	0	1,223,141	86.6%
2014	14	1,430,872	1,091,913	0	1,091,913	76.3%
2014	15	1,109,203	1,047,299	0	1,047,299	94.4%
2014	16	952,298	755,354	0	755,354	79.3%
2014	17	665,210	473,292	0	473,292	71.1%
2014	18	463,146	395,483	0	395,483	85.4%
2014	19	398,937	321,171	0	321,171	80.5%
2014	20	219,257	187,928	0	187,928	85.7%
2014	21	198,876	130,521	0	130,521	65.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	22	151,712	95,592	0	95,592	63.0%
2014	23	16,425	16,383	0	16,383	99.7%
2014	Total	11,431,530	8,918,085	0	8,918,085	78.0%
2015	5	24,574	17,836	0	17,836	72.6%
2015	6	310,717	261,310	0	261,310	84.1%
2015	7	347,460	252,769	0	252,769	72.7%
2015	8	292,414	193,647	0	193,647	66.2%
2015	9	350,905	277,107	0	277,107	79.0%
2015	10	457,592	333,418	0	333,418	72.9%
2015	11	602,222	441,207	0	441,207	73.3%
2015	12	800,529	479,933	0	479,933	60.0%
2015	13	970,999	817,714	0	817,714	84.2%
2015	14	1,331,250	1,084,540	0	1,084,540	81.5%
2015	15	1,321,368	916,194	0	916,194	69.3%
2015	16	1,025,538	933,700	0	933,700	91.0%
2015	17	907,865	650,949	0	650,949	71.7%
2015	18	620,349	477,970	0	477,970	77.0%
2015	19	426,827	369,408	0	369,408	86.5%
2015	20	355,238	242,893	0	242,893	68.4%
2015	21	196,347	159,115	0	159,115	81.0%
2015	22	172,828	114,998	0	114,998	66.5%
2015	23	132,123	101,253	0	101,253	76.6%
2015	24	15,914	12,184	0	12,184	76.6%
2015	Total	10,663,057	8,138,144	0	8,138,144	76.3%
2016	6	24,862	6,708	0	6,708	27.0%
2016	7	310,197	251,835	-3	251,832	81.2%
2016	8	337,504	219,376	-5	219,371	65.0%
2016	9	295,202	184,554	-4	184,550	62.5%
2016	10	350,149	286,642	-5	286,637	81.9%
2016	11	445,290	330,488	-7	330,481	74.2%
2016	12	604,818	471,136	-10	471,126	77.9%
2016	13	789,199	529,140	-8	529,132	67.0%
2016	14	930,969	711,117	-15	711,102	76.4%
2016	15	1,293,733	1,091,676	-24	1,091,652	84.4%
2016	16	1,244,496	875,843	-19	875,824	70.4%
2016	17	985,997	744,264	-14	744,250	75.5%
2016	18	854,668	622,681	-13	622,668	72.9%
2016	19	595,372	384,958	-11	384,947	64.7%
2016	20	398,512	304,271	-5	304,266	76.4%
2016	21	323,731	284,725	-8	284,716	87.9%
2016	22	181,314	136,893	-3	136,890	75.5%
2016	23	166,847	101,895	-2	101,893	61.1%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	24	128,168	106,014	-3	106,010	82.7%
2016	25	13,144	4,739	0	4,739	36.1%
2016	Total	10,274,174	7,648,955	-160	7,648,795	74.4%
2017	7	24,081	12,776	1	12,777	53.1%
2017	8	303,488	262,355	402	262,756	86.6%
2017	9	328,578	207,672	506	208,178	63.4%
2017	10	298,711	182,694	341	183,035	61.3%
2017	11	352,673	342,860	685	343,545	97.4%
2017	12	450,594	358,915	676	359,591	79.8%
2017	13	599,358	516,083	1,107	517,191	86.3%
2017	14	760,090	609,427	1,232	610,659	80.3%
2017	15	884,987	638,704	1,311	640,015	72.3%
2017	16	1,201,464	914,024	1,785	915,809	76.2%
2017	17	1,144,942	869,517	1,877	871,394	76.1%
2017	18	909,281	732,404	1,544	733,949	80.7%
2017	19	798,832	643,483	1,508	644,991	80.7%
2017	20	546,251	429,587	844	430,432	78.8%
2017	21	373,602	290,407	604	291,012	77.9%
2017	22	299,703	185,413	535	185,948	62.0%
2017	23	166,549	139,867	267	140,134	84.1%
2017	24	146,532	134,946	290	135,236	92.3%
2017	25	101,715	112,976	216	113,191	111.3%
2017	26	11,816	8,373	33	8,406	71.1%
2017	Total	9,703,247	7,592,484	15,765	7,608,248	78.4%
2018	8	23,332	12,078	148	12,225	52.4%
2018	9	178,288	114,646	4,237	118,884	66.7%
2018	10	155,180	82,742	3,205	85,946	55.4%
2018	11	154,456	140,744	5,376	146,120	94.6%
2018	12	186,984	140,274	5,401	145,676	77.9%
2018	13	224,849	193,840	6,956	200,796	89.3%
2018	14	312,709	231,157	8,461	239,618	76.6%
2018	15	379,831	268,253	9,717	277,970	73.2%
2018	16	420,659	309,689	11,920	321,608	76.5%
2018	17	569,355	357,596	13,393	370,990	65.2%
2018	18	522,446	413,290	15,995	429,285	82.2%
2018	19	411,483	342,686	12,083	354,769	86.2%
2018	20	350,941	279,131	11,178	290,308	82.7%
2018	21	243,063	157,139	5,715	162,854	67.0%
2018	22	163,512	110,464	3,940	114,405	70.0%
2018	23	112,033	112,631	4,267	116,898	104.3%
2018	24	78,233	57,831	2,017	59,848	76.5%
2018	25	57,395	40,411	1,890	42,301	73.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2018	26	29,190	22,215	1,022	23,237	79.6%
2018	27	1,272	229	17	246	19.4%
2018	Total	4,575,209	3,387,046	126,938	3,513,984	76.8%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1993	Total	62,031	26,450	0	26,450	42.6%
1994	Total	1,611,930	749,007	0	749,007	46.5%
1995	Total	3,836,018	2,043,441	0	2,043,441	53.3%
1996	Total	6,978,299	4,016,027	0	4,016,027	57.6%
1997	Total	11,003,810	6,773,499	0	6,773,499	61.6%
1998	Total	17,451,768	11,898,950	0	11,898,950	68.2%
1999	Total	29,752,778	20,537,281	0	20,537,281	69.0%
2000	Total	47,822,019	37,403,364	0	37,403,364	78.2%
2001	Total	71,845,464	54,871,054	0	54,871,054	76.4%
2002	Total	72,284,484	48,467,598	0	48,467,598	67.1%
2003	Total	79,105,975	49,003,590	0	49,003,590	61.9%
2004	Total	76,752,384	48,464,986	0	48,464,986	63.1%
2005	Total	75,162,044	51,495,455	0	51,495,455	68.5%
2006	Total	78,958,569	53,947,537	0	53,947,537	68.3%
2007	Total	81,682,386	57,628,032	0	57,628,032	70.6%
2008	1	7,786,017	2,961,733	0	2,961,733	38.0%
2008	2	6,744,653	4,773,090	0	4,773,090	70.8%
2008	3	7,393,978	5,123,590	0	5,123,590	69.3%
2008	4	4,484,891	4,214,578	0	4,214,578	94.0%
2008	5	3,315,442	2,404,854	0	2,404,854	72.5%
2008	6	4,464,510	2,697,862	0	2,697,862	60.4%
2008	7	8,787,264	5,291,655	0	5,291,655	60.2%
2008	8	13,567,377	10,211,423	0	10,211,423	75.3%
2008	9	10,572,842	8,987,251	0	8,987,251	85.0%
2008	10	6,717,397	6,416,560	0	6,416,560	95.5%
2008	11	4,023,141	3,871,121	0	3,871,121	96.2%
2008	12	2,387,607	2,320,402	0	2,320,402	97.2%
2008	13	1,693,634	1,741,835	0	1,741,835	102.8%
2008	14	1,124,391	1,123,563	0	1,123,563	99.9%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2008	15	667,786	764,265	0	764,265	114.4%
2008	16	36,820	176,917	0	176,917	480.5%
2008	17	1,640	0	0	0	0.0%
2008	18	539	0	0	0	0.0%
2008	Total	83,769,930	63,080,699	0	63,080,699	75.3%
2009	1	10,042,397	4,589,593	0	4,589,593	45.7%
2009	2	7,432,179	5,784,996	0	5,784,996	77.8%
2009	3	6,384,965	4,819,863	0	4,819,863	75.5%
2009	4	7,002,035	5,310,404	0	5,310,404	75.8%
2009	5	4,282,280	4,309,149	0	4,309,149	100.6%
2009	6	3,198,503	2,450,275	0	2,450,275	76.6%
2009	7	4,316,643	2,737,123	0	2,737,123	63.4%
2009	8	8,260,741	5,365,954	0	5,365,954	65.0%
2009	9	12,607,653	10,379,030	0	10,379,030	82.3%
2009	10	9,930,205	8,821,698	0	8,821,698	88.8%
2009	11	6,385,862	5,998,970	0	5,998,970	93.9%
2009	12	3,884,296	3,765,566	0	3,765,566	96.9%
2009	13	2,253,012	2,288,500	0	2,288,500	101.6%
2009	14	1,584,689	1,844,736	0	1,844,736	116.4%
2009	15	1,032,358	1,036,732	0	1,036,732	100.4%
2009	16	633,603	709,615	0	709,615	112.0%
2009	17	36,994	135,304	0	135,304	365.7%
2009	18	1,650	0	0	0	0.0%
2009	19	555	0	0	0	0.0%
2009	Total	89,270,619	70,347,508	0	70,347,508	78.8%
2010	1	13,919,130	12,776,278	0	12,776,278	91.8%
2010	2	10,269,068	7,405,239	0	7,405,239	72.1%
2010	3	7,562,299	5,153,041	0	5,153,041	68.1%
2010	4	6,485,180	4,538,406	0	4,538,406	70.0%
2010	5	7,168,184	5,370,487	0	5,370,487	74.9%
2010	6	4,411,152	3,126,387	0	3,126,387	70.9%
2010	7	3,356,340	2,324,555	0	2,324,555	69.3%
2010	8	4,387,043	3,196,090	0	3,196,090	72.9%
2010	9	8,255,175	6,529,237	0	6,529,237	79.1%
2010	10	12,660,870	10,144,467	0	10,144,467	80.1%
2010	11	10,159,545	8,492,810	0	8,492,810	83.6%
2010	12	6,561,468	5,171,367	0	5,171,367	78.8%
2010	13	3,913,078	3,175,299	0	3,175,299	81.1%
2010	14	2,274,663	1,954,071	0	1,954,071	85.9%
2010	15	1,591,839	1,360,856	0	1,360,856	85.5%
2010	16	1,041,615	908,935	0	908,935	87.3%
2010	17	636,105	500,788	0	500,788	78.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	18	34,700	21,021	0	21,021	60.6%
2010	19	1,766	333	0	333	18.9%
2010	20	605	0	0	0	0.0%
2010	Total	104,689,826	82,149,667	0	82,149,667	78.5%
2011	1	1,111,463	1,300,295	0	1,300,295	117.0%
2011	2	13,852,838	11,852,270	0	11,852,270	85.6%
2011	3	10,268,725	7,009,919	0	7,009,919	68.3%
2011	4	7,687,596	5,406,338	0	5,406,338	70.3%
2011	5	6,585,614	4,474,637	0	4,474,637	67.9%
2011	6	7,331,212	5,129,780	0	5,129,780	70.0%
2011	7	4,570,285	3,091,593	0	3,091,593	67.6%
2011	8	3,428,090	2,277,797	0	2,277,797	66.4%
2011	9	4,478,765	3,229,013	0	3,229,013	72.1%
2011	10	8,227,007	6,295,032	0	6,295,032	76.5%
2011	11	12,719,583	10,126,650	0	10,126,650	79.6%
2011	12	10,229,134	8,311,232	0	8,311,232	81.3%
2011	13	6,590,007	5,262,159	0	5,262,159	79.9%
2011	14	3,962,025	3,114,030	0	3,114,030	78.6%
2011	15	2,303,188	1,994,770	0	1,994,770	86.6%
2011	16	1,626,467	1,421,476	0	1,421,476	87.4%
2011	17	1,051,213	848,746	0	848,746	80.7%
2011	18	625,691	512,390	0	512,390	81.9%
2011	19	37,136	16,876	0	16,876	45.4%
2011	20	1,896	695	0	695	36.7%
2011	21	666	39	0	39	5.8%
2011	Total	106,688,598	81,675,735	0	81,675,735	76.6%
2012	2	1,129,330	1,310,210	0	1,310,210	116.0%
2012	3	13,840,246	11,279,159	0	11,279,159	81.5%
2012	4	10,369,295	7,009,854	0	7,009,854	67.6%
2012	5	7,663,780	5,278,782	0	5,278,782	68.9%
2012	6	6,665,888	4,582,999	0	4,582,999	68.8%
2012	7	7,507,916	5,085,555	0	5,085,555	67.7%
2012	8	4,588,581	2,915,751	0	2,915,751	63.5%
2012	9	3,452,726	2,391,986	0	2,391,986	69.3%
2012	10	4,494,212	3,204,827	0	3,204,827	71.3%
2012	11	8,167,533	6,293,600	0	6,293,600	77.1%
2012	12	12,594,946	9,622,685	0	9,622,685	76.4%
2012	13	10,058,388	7,437,110	0	7,437,110	73.9%
2012	14	6,497,550	4,962,419	0	4,962,419	76.4%
2012	15	3,926,687	2,919,383	0	2,919,383	74.3%
2012	16	2,293,772	1,871,501	0	1,871,501	81.6%
2012	17	1,606,306	1,311,266	0	1,311,266	81.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	18	1,008,315	864,592	0	864,592	85.7%
2012	19	603,737	512,078	0	512,078	84.8%
2012	20	35,841	23,915	0	23,915	66.7%
2012	21	1,998	5,368	0	5,368	268.7%
2012	22	666	317	0	317	47.6%
2012	Total	106,507,713	78,883,357	0	78,883,357	74.1%
2013	3	1,101,898	1,190,121	0	1,190,121	108.0%
2013	4	13,500,846	10,836,145	0	10,836,145	80.3%
2013	5	10,207,908	6,845,435	0	6,845,435	67.1%
2013	6	7,555,165	5,362,690	0	5,362,690	71.0%
2013	7	6,615,172	4,498,284	0	4,498,284	68.0%
2013	8	7,322,637	5,352,650	0	5,352,650	73.1%
2013	9	4,470,788	2,930,849	0	2,930,849	65.6%
2013	10	3,348,603	2,361,706	0	2,361,706	70.5%
2013	11	4,332,102	3,036,824	0	3,036,824	70.1%
2013	12	7,810,584	5,986,934	0	5,986,934	76.7%
2013	13	11,905,609	9,228,110	0	9,228,110	77.5%
2013	14	9,503,095	7,258,105	0	7,258,105	76.4%
2013	15	6,242,453	4,883,987	0	4,883,987	78.2%
2013	16	3,749,582	3,022,503	0	3,022,503	80.6%
2013	17	2,210,412	1,632,614	0	1,632,614	73.9%
2013	18	1,516,572	1,260,305	0	1,260,305	83.1%
2013	19	926,079	775,532	0	775,532	83.7%
2013	20	558,067	390,304	0	390,304	69.9%
2013	21	34,460	36,024	0	36,024	104.5%
2013	22	2,118	1,604	0	1,604	75.7%
2013	23	726	393	0	393	54.1%
2013	Total	102,914,875	76,891,117	0	76,891,117	74.7%
2014	4	1,095,135	1,104,994	0	1,104,994	100.9%
2014	5	13,243,083	10,102,011	0	10,102,011	76.3%
2014	6	9,991,104	6,664,930	0	6,664,930	66.7%
2014	7	7,467,800	4,958,274	0	4,958,274	66.4%
2014	8	6,368,336	4,421,128	0	4,421,128	69.4%
2014	9	7,068,486	4,945,715	0	4,945,715	70.0%
2014	10	4,326,265	3,064,972	0	3,064,972	70.8%
2014	11	3,236,744	2,347,661	0	2,347,661	72.5%
2014	12	4,250,241	3,041,525	0	3,041,525	71.6%
2014	13	7,408,153	5,424,918	0	5,424,918	73.2%
2014	14	11,309,552	8,484,494	0	8,484,494	75.0%
2014	15	8,894,789	6,908,745	0	6,908,745	77.7%
2014	16	5,970,256	4,688,888	0	4,688,888	78.5%
2014	17	3,617,384	2,821,364	0	2,821,364	78.0%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	18	2,106,612	1,754,789	0	1,754,789	83.3%
2014	19	1,408,904	1,171,583	0	1,171,583	83.2%
2014	20	843,606	685,680	0	685,680	81.3%
2014	21	512,725	403,782	0	403,782	78.8%
2014	22	30,386	24,131	0	24,131	79.4%
2014	23	2,179	796	0	796	36.5%
2014	24	726	210	0	210	29.0%
2014	Total	99,152,465	73,020,590	0	73,020,590	73.6%
2015	5	1,040,632	993,115	0	993,115	95.4%
2015	6	12,849,461	10,142,818	0	10,142,818	78.9%
2015	7	9,853,303	6,879,107	0	6,879,107	69.8%
2015	8	7,274,550	4,941,371	0	4,941,371	67.9%
2015	9	6,145,428	4,152,549	0	4,152,549	67.6%
2015	10	6,857,130	5,139,116	0	5,139,116	74.9%
2015	11	4,240,637	3,273,397	0	3,273,397	77.2%
2015	12	3,186,256	2,272,888	0	2,272,888	71.3%
2015	13	4,093,652	3,214,517	0	3,214,517	78.5%
2015	14	7,000,764	5,631,308	0	5,631,308	80.4%
2015	15	10,626,956	8,230,557	0	8,230,557	77.4%
2015	16	8,369,182	6,969,484	0	6,969,484	83.3%
2015	17	5,622,408	4,386,947	0	4,386,947	78.0%
2015	18	3,398,409	2,806,481	0	2,806,481	82.6%
2015	19	1,931,225	1,664,115	0	1,664,115	86.2%
2015	20	1,286,742	1,196,591	0	1,196,591	93.0%
2015	21	779,520	685,947	0	685,947	88.0%
2015	22	454,720	342,343	0	342,343	75.3%
2015	23	26,902	10,286	0	10,286	38.2%
2015	24	2,179	1,343	0	1,343	61.7%
2015	25	726	446	0	446	61.3%
2015	Total	95,040,783	72,934,723	0	72,934,723	76.7%
2016	6	1,046,988	1,074,885	0	1,074,885	102.7%
2016	7	12,875,149	10,124,146	1,661	10,125,807	78.6%
2016	8	9,955,784	6,976,929	1,608	6,978,537	70.1%
2016	9	7,298,006	5,391,326	1,067	5,392,393	73.9%
2016	10	6,124,319	4,666,962	917	4,667,879	76.2%
2016	11	6,844,745	4,913,572	1,010	4,914,582	71.8%
2016	12	4,297,508	3,174,866	812	3,175,678	73.9%
2016	13	3,143,436	2,270,883	472	2,271,355	72.3%
2016	14	3,986,411	3,314,207	527	3,314,734	83.2%
2016	15	6,798,801	5,715,064	1,032	5,716,096	84.1%
2016	16	10,291,616	8,054,886	1,442	8,056,328	78.3%
2016	17	8,122,024	6,543,996	1,415	6,545,412	80.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	18	5,335,938	4,219,120	940	4,220,060	79.1%
2016	19	3,218,424	2,587,618	585	2,588,202	80.4%
2016	20	1,790,774	1,577,502	389	1,577,891	88.1%
2016	21	1,192,365	1,049,759	260	1,050,019	88.1%
2016	22	735,373	566,568	131	566,699	77.1%
2016	23	419,885	313,386	98	313,484	74.7%
2016	24	26,021	21,313	11	21,324	81.9%
2016	25	2,275	832	0	832	36.6%
2016	26	784	180	0	180	23.0%
2016	Total	93,506,626	72,558,002	14,377	72,572,379	77.6%
2017	7	1,048,153	1,087,461	1,572	1,089,033	103.9%
2017	8	12,930,298	10,190,401	31,164	10,221,565	79.1%
2017	9	9,999,217	7,215,813	26,053	7,241,865	72.4%
2017	10	7,285,113	5,379,131	19,004	5,398,134	74.1%
2017	11	6,103,978	4,490,694	15,473	4,506,166	73.8%
2017	12	6,850,380	5,028,908	17,361	5,046,268	73.7%
2017	13	4,230,072	3,303,000	12,232	3,315,232	78.4%
2017	14	3,123,303	2,172,464	7,517	2,179,981	69.8%
2017	15	3,894,188	2,904,211	8,952	2,913,163	74.8%
2017	16	6,531,240	5,278,746	16,198	5,294,945	81.1%
2017	17	9,947,986	7,721,485	24,958	7,746,443	77.9%
2017	18	7,854,267	6,354,207	21,900	6,376,107	81.2%
2017	19	5,076,968	4,153,167	15,089	4,168,256	82.1%
2017	20	3,067,174	2,449,891	8,893	2,458,784	80.2%
2017	21	1,665,372	1,403,830	4,936	1,408,766	84.6%
2017	22	1,133,550	1,043,243	3,810	1,047,053	92.4%
2017	23	675,716	530,007	1,989	531,996	78.7%
2017	24	376,445	320,698	1,333	322,031	85.5%
2017	25	18,249	11,350	81	11,431	62.6%
2017	26	2,353	647	1	648	27.5%
2017	27	784	195	1	197	25.1%
2017	Total	91,814,805	71,039,547	238,517	71,278,065	77.6%
2018	8	1,019,841	976,090	13,514	989,604	97.0%
2018	9	7,176,886	5,930,361	191,990	6,122,351	85.3%
2018	10	4,583,348	3,546,119	114,308	3,660,426	79.9%
2018	11	3,491,020	2,869,293	93,338	2,962,632	84.9%
2018	12	3,057,541	2,480,500	74,172	2,554,672	83.6%
2018	13	3,266,695	2,634,507	89,512	2,724,019	83.4%
2018	14	1,792,471	1,504,792	50,004	1,554,797	86.7%
2018	15	1,521,442	1,271,633	38,448	1,310,080	86.1%
2018	16	2,036,396	1,507,300	44,479	1,551,779	76.2%
2018	17	3,518,936	3,066,840	90,960	3,157,800	89.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2018	18	4,851,065	4,238,404	134,045	4,372,450	90.1%
2018	19	3,536,956	3,149,019	100,885	3,249,904	91.9%
2018	20	2,133,979	1,851,304	60,138	1,911,443	89.6%
2018	21	1,262,804	1,113,323	36,489	1,149,812	91.1%
2018	22	708,758	639,943	20,297	660,239	93.2%
2018	23	463,484	390,591	12,108	402,699	86.9%
2018	24	283,744	240,973	7,418	248,391	87.5%
2018	25	114,007	71,390	2,540	73,931	64.8%
2018	26	0	0	0	0	0.0%
2018	27	160	184	2	186	115.9%
2018	Total	44,819,535	37,482,567	1,174,648	38,657,214	86.3%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
1992	Total	438,343	165,420	0	165,420	37.7%
1993	Total	3,382,036	1,558,157	0	1,558,157	46.1%
1994	Total	5,325,586	2,338,103	0	2,338,103	43.9%
1995	Total	5,895,021	3,052,125	0	3,052,125	51.8%
1996	Total	6,475,640	3,769,418	0	3,769,418	58.2%
1997	Total	7,186,308	4,436,615	0	4,436,615	61.7%
1998	Total	7,602,190	5,160,939	0	5,160,939	67.9%
1999	Total	8,906,235	6,052,574	0	6,052,574	68.0%
2000	Total	11,644,950	8,119,470	0	8,119,470	69.7%
2001	Total	29,828,330	24,483,477	0	24,483,477	82.1%
2002	Total	22,397,450	16,827,018	0	16,827,018	75.1%
2003	Total	24,456,196	16,433,005	0	16,433,005	67.2%
2004	Total	23,195,765	15,637,441	0	15,637,441	67.4%
2005	Total	21,452,992	15,598,375	0	15,598,375	72.7%
2006	Total	19,923,860	14,436,138	0	14,436,138	72.5%
2007	Total	18,470,611	14,010,201	0	14,010,201	75.9%
2008	1	240,615	76,860	0	76,860	31.9%
2008	2	303,551	155,368	0	155,368	51.2%
2008	3	443,182	254,304	0	254,304	57.4%
2008	4	559,554	272,386	0	272,386	48.7%
2008	5	745,365	419,490	0	419,490	56.3%
2008	6	1,273,397	788,005	0	788,005	61.9%
2008	7	2,244,842	1,614,492	0	1,614,492	71.9%
2008	8	6,086,792	3,456,812	0	3,456,812	56.8%
2008	9	1,266,641	2,859,288	0	2,859,288	225.7%
2008	10	678,555	588,272	0	588,272	86.7%
2008	11	500,735	332,342	0	332,342	66.4%
2008	12	416,268	316,197	0	316,197	76.0%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2008	13	331,618	228,498	0	228,498	68.9%
2008	14	324,067	190,208	0	190,208	58.7%
2008	15	574,625	302,411	0	302,411	52.6%
2008	16	834,772	753,351	0	753,351	90.2%
2008	17	117,242	304,907	0	304,907	260.1%
2008	Total	16,941,821	12,913,191	0	12,913,191	76.2%
2009	1	181,495	71,862	0	71,862	39.6%
2009	2	223,563	146,970	0	146,970	65.7%
2009	3	284,807	141,415	0	141,415	49.7%
2009	4	405,334	281,286	0	281,286	69.4%
2009	5	532,331	292,341	0	292,341	54.9%
2009	6	685,258	403,349	0	403,349	58.9%
2009	7	1,188,334	696,207	0	696,207	58.6%
2009	8	2,020,629	1,618,695	0	1,618,695	80.1%
2009	9	5,602,978	3,226,436	0	3,226,436	57.6%
2009	10	1,207,591	2,871,736	0	2,871,736	237.8%
2009	11	663,397	562,296	0	562,296	84.8%
2009	12	502,964	364,766	0	364,766	72.5%
2009	13	403,696	318,553	0	318,553	78.9%
2009	14	316,845	247,750	0	247,750	78.2%
2009	15	311,695	216,122	0	216,122	69.3%
2009	16	555,516	353,049	0	353,049	63.6%
2009	17	785,892	653,937	0	653,937	83.2%
2009	18	109,161	25,743	0	25,743	23.6%
2009	Total	15,981,486	12,492,513	0	12,492,513	78.2%
2010	1	145,808	87,323	0	87,323	59.9%
2010	2	175,076	130,897	0	130,897	74.8%
2010	3	210,138	112,660	0	112,660	53.6%
2010	4	278,454	187,384	0	187,384	67.3%
2010	5	393,827	233,761	0	233,761	59.4%
2010	6	513,009	335,438	0	335,438	65.4%
2010	7	676,262	424,612	0	424,612	62.8%
2010	8	1,156,166	788,623	0	788,623	68.2%
2010	9	1,859,279	1,521,347	0	1,521,347	81.8%
2010	10	5,235,322	4,557,885	0	4,557,885	87.1%
2010	11	1,189,991	1,175,586	0	1,175,586	98.8%
2010	12	682,609	444,154	0	444,154	65.1%
2010	13	498,099	310,631	0	310,631	62.4%
2010	14	401,967	312,213	0	312,213	77.7%
2010	15	323,506	219,330	0	219,330	67.8%
2010	16	313,291	167,211	0	167,211	53.4%
2010	17	547,709	371,597	0	371,597	67.8%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	18	745,735	524,595	0	524,595	70.3%
2010	19	104,943	74,517	0	74,517	71.0%
2010	Total	15,451,191	11,979,764	0	11,979,764	77.5%
2011	1	6,058	6,900	0	6,900	113.9%
2011	2	132,919	132,744	0	132,744	99.9%
2011	3	175,203	103,084	0	103,084	58.8%
2011	4	202,536	138,563	0	138,563	68.4%
2011	5	269,945	190,744	0	190,744	70.7%
2011	6	384,169	242,336	0	242,336	63.1%
2011	7	501,631	332,510	0	332,510	66.3%
2011	8	641,694	409,645	0	409,645	63.8%
2011	9	1,056,763	712,847	0	712,847	67.5%
2011	10	1,677,010	1,089,731	0	1,089,731	65.0%
2011	11	4,748,907	4,238,779	0	4,238,779	89.3%
2011	12	1,130,162	904,495	0	904,495	80.0%
2011	13	663,198	466,203	0	466,203	70.3%
2011	14	483,235	347,177	0	347,177	71.8%
2011	15	380,882	314,499	0	314,499	82.6%
2011	16	304,463	207,419	0	207,419	68.1%
2011	17	294,141	190,534	0	190,534	64.8%
2011	18	524,654	351,423	0	351,423	67.0%
2011	19	711,725	540,972	0	540,972	76.0%
2011	20	100,719	83,647	0	83,647	83.0%
2011	Total	14,390,014	11,004,254	0	11,004,254	76.5%
2012	2	4,970	3,641	0	3,641	73.3%
2012	3	127,301	98,908	0	98,908	77.7%
2012	4	169,253	103,945	0	103,945	61.4%
2012	5	193,070	114,846	0	114,846	59.5%
2012	6	256,225	168,847	0	168,847	65.9%
2012	7	370,849	238,303	0	238,303	64.3%
2012	8	479,675	291,645	0	291,645	60.8%
2012	9	609,210	344,864	0	344,864	56.6%
2012	10	983,424	738,769	0	738,769	75.1%
2012	11	1,475,639	980,191	0	980,191	66.4%
2012	12	4,309,346	3,724,086	0	3,724,086	86.4%
2012	13	1,041,144	735,072	0	735,072	70.6%
2012	14	633,923	452,292	0	452,292	71.3%
2012	15	468,740	340,093	0	340,093	72.6%
2012	16	366,470	258,969	0	258,969	70.7%
2012	17	295,291	239,803	0	239,803	81.2%
2012	18	282,342	186,219	0	186,219	66.0%
2012	19	497,267	370,822	0	370,822	74.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	20	664,248	509,711	0	509,711	76.7%
2012	21	90,197	85,013	0	85,013	94.3%
2012	Total	13,318,583	9,986,039	0	9,986,039	75.0%
2013	3	4,835	4,220	0	4,220	87.3%
2013	4	128,064	94,447	0	94,447	73.7%
2013	5	155,159	163,104	0	163,104	105.1%
2013	6	176,046	100,144	0	100,144	56.9%
2013	7	234,925	146,394	0	146,394	62.3%
2013	8	351,568	210,577	0	210,577	59.9%
2013	9	464,218	288,626	0	288,626	62.2%
2013	10	592,461	385,901	0	385,901	65.1%
2013	11	882,758	594,916	0	594,916	67.4%
2013	12	1,344,829	893,418	0	893,418	66.4%
2013	13	3,867,411	3,242,749	0	3,242,749	83.8%
2013	14	982,946	777,942	0	777,942	79.1%
2013	15	608,628	398,986	0	398,986	65.6%
2013	16	456,953	263,917	0	263,917	57.8%
2013	17	362,866	339,022	0	339,022	93.4%
2013	18	271,906	235,310	0	235,310	86.5%
2013	19	256,144	167,393	0	167,393	65.4%
2013	20	466,810	322,149	0	322,149	69.0%
2013	21	636,913	476,946	0	476,946	74.9%
2013	22	81,927	75,950	0	75,950	92.7%
2013	Total	12,327,367	9,182,111	0	9,182,111	74.5%
2014	4	5,085	6,056	0	6,056	119.1%
2014	5	125,451	168,710	0	168,710	134.5%
2014	6	136,824	121,743	0	121,743	89.0%
2014	7	166,279	99,140	0	99,140	59.6%
2014	8	214,487	138,076	0	138,076	64.4%
2014	9	322,647	202,583	0	202,583	62.8%
2014	10	453,159	286,600	0	286,600	63.2%
2014	11	573,392	373,645	0	373,645	65.2%
2014	12	839,511	496,930	0	496,930	59.2%
2014	13	1,197,189	853,364	0	853,364	71.3%
2014	14	3,452,402	2,929,957	0	2,929,957	84.9%
2014	15	879,171	636,039	0	636,039	72.3%
2014	16	565,050	365,449	0	365,449	64.7%
2014	17	444,544	326,998	0	326,998	73.6%
2014	18	342,160	269,071	0	269,071	78.6%
2014	19	252,749	176,990	0	176,990	70.0%
2014	20	247,085	161,659	0	161,659	65.4%
2014	21	457,748	340,499	0	340,499	74.4%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	22	588,526	476,491	0	476,491	81.0%
2014	23	70,021	58,837	0	58,837	84.0%
2014	Total	11,333,478	8,488,835	0	8,488,835	74.9%
2015	5	4,660	7,439	0	7,439	159.6%
2015	6	118,181	97,202	0	97,202	82.2%
2015	7	129,215	88,411	0	88,411	68.4%
2015	8	159,282	69,440	0	69,440	43.6%
2015	9	201,960	108,290	0	108,290	53.6%
2015	10	302,094	152,084	0	152,084	50.3%
2015	11	421,634	243,865	0	243,865	57.8%
2015	12	538,117	299,227	0	299,227	55.6%
2015	13	776,608	489,450	0	489,450	63.0%
2015	14	1,044,457	671,272	0	671,272	64.3%
2015	15	2,927,041	2,339,042	0	2,339,042	79.9%
2015	16	778,611	640,048	0	640,048	82.2%
2015	17	530,769	370,482	0	370,482	69.8%
2015	18	408,001	261,824	0	261,824	64.2%
2015	19	283,918	229,436	0	229,436	80.8%
2015	20	231,648	175,898	0	175,898	75.9%
2015	21	220,532	172,236	0	172,236	78.1%
2015	22	413,590	377,602	0	377,602	91.3%
2015	23	519,421	402,442	0	402,442	77.5%
2015	24	61,040	53,480	0	53,480	87.6%
2015	Total	10,070,778	7,249,171	0	7,249,171	72.0%
2016	6	5,042	4,877	0	4,877	96.7%
2016	7	118,092	77,590	-1	77,589	65.7%
2016	8	121,134	78,093	-2	78,090	64.5%
2016	9	151,825	81,642	-2	81,641	53.8%
2016	10	188,243	110,976	-4	110,973	59.0%
2016	11	286,817	152,934	-4	152,930	53.3%
2016	12	408,738	262,803	-8	262,795	64.3%
2016	13	497,300	321,395	-7	321,388	64.6%
2016	14	706,356	497,459	-11	497,447	70.4%
2016	15	956,629	740,393	-12	740,382	77.4%
2016	16	2,536,835	2,012,871	-45	2,012,826	79.3%
2016	17	743,675	556,369	-18	556,351	74.8%
2016	18	493,828	328,854	-9	328,845	66.6%
2016	19	373,357	241,047	-6	241,041	64.6%
2016	20	256,277	204,203	-5	204,198	79.7%
2016	21	207,614	131,001	-3	130,998	63.1%
2016	22	204,764	154,444	-2	154,442	75.4%
2016	23	376,049	279,050	-5	279,046	74.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	24	468,865	372,800	-11	372,789	79.5%
2016	25	55,210	39,886	-2	39,884	72.2%
2016	Total	9,156,649	6,648,686	-156	6,648,530	72.6%
2017	7	4,658	4,282	8	4,290	92.1%
2017	8	113,175	88,149	274	88,423	78.1%
2017	9	118,407	81,236	292	81,528	68.9%
2017	10	145,140	97,724	303	98,026	67.5%
2017	11	183,820	133,417	455	133,871	72.8%
2017	12	280,319	200,849	609	201,459	71.9%
2017	13	388,236	223,786	737	224,523	57.8%
2017	14	472,807	364,144	1,108	365,252	77.3%
2017	15	651,986	600,479	1,872	602,351	92.4%
2017	16	882,149	695,982	2,228	698,210	79.1%
2017	17	2,174,155	1,812,034	5,612	1,817,646	83.6%
2017	18	665,237	495,575	1,997	497,572	74.8%
2017	19	462,942	279,799	1,021	280,820	60.7%
2017	20	344,844	259,594	767	260,360	75.5%
2017	21	220,709	173,863	616	174,479	79.1%
2017	22	193,664	127,187	471	127,658	65.9%
2017	23	186,516	147,531	532	148,064	79.4%
2017	24	329,039	262,487	857	263,344	80.0%
2017	25	416,724	276,085	951	277,037	66.5%
2017	26	48,661	44,571	229	44,801	92.1%
2017	Total	8,283,190	6,368,773	20,941	6,389,713	77.1%
2018	8	4,637	16,061	293	16,354	352.7%
2018	9	67,323	50,525	2,746	53,271	79.1%
2018	10	55,408	39,355	2,178	41,534	75.0%
2018	11	82,125	63,561	3,847	67,408	82.1%
2018	12	91,622	86,796	2,953	89,748	98.0%
2018	13	144,310	77,688	4,827	82,516	57.2%
2018	14	182,559	138,438	7,021	145,459	79.7%
2018	15	230,830	172,377	7,948	180,325	78.1%
2018	16	321,798	303,027	15,345	318,372	98.9%
2018	17	398,645	293,886	13,048	306,934	77.0%
2018	18	976,681	803,195	42,437	845,633	86.6%
2018	19	255,530	169,891	8,974	178,865	70.0%
2018	20	209,983	113,788	5,876	119,664	57.0%
2018	21	141,042	111,422	5,010	116,432	82.6%
2018	22	83,711	45,414	2,227	47,641	56.9%
2018	23	87,383	71,345	3,255	74,600	85.4%
2018	24	94,039	96,612	6,064	102,677	109.2%
2018	25	170,164	145,524	6,332	151,855	89.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2018	26	146,083	102,775	6,125	108,900	74.5%
2018	27	2,088	1,837	211	2,048	98.1%
2018	Total	3,745,960	2,903,516	146,719	3,050,235	81.4%

Exhibit 4 - Loss Ratio Projection

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	104.2	83,367	98,555	84.6%	98,555	84.6%	1.460
	2008	7.0	2,719	10,006	27.2%	10,006	27.2%	1.411
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.363
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.317
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.272
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.229
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.188
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.148
	2015	5.0	3,063	11,022	27.8%	11,022	27.8%	1.109
	2016	4.3	3,099	9,504	32.6%	9,504	32.6%	1.071
	2017	4.0	2,515	8,817	28.5%	8,817	28.5%	1.035
	2018 Q1-Q2	2.0	1,062	4,408	24.1%	4,408	24.1%	1.009
<i>Projected</i>	2018 Q3-Q4	2.0	3,507	4,342	80.8%	4,342	80.8%	0.991
	2019	3.6	6,939	8,203	84.6%	8,203	84.6%	0.966
	2020	3.2	6,514	7,610	85.6%	7,610	85.6%	0.934
	2021	2.8	5,954	6,936	85.8%	6,936	85.8%	0.902
	2022	2.4	5,415	6,259	86.5%	6,259	86.5%	0.871
	2023	2.1	4,939	5,660	87.3%	5,660	87.3%	0.842
	2024	1.8	4,435	5,064	87.6%	5,064	87.6%	0.814
	2025	1.5	3,864	4,416	87.5%	4,416	87.5%	0.786
	2026	1.2	3,321	3,795	87.5%	3,795	87.5%	0.759
	2027	1.0	2,854	3,262	87.5%	3,262	87.5%	0.734
	2028	0.8	2,453	2,803	87.5%	2,803	87.5%	0.709
	2029	0.7	2,108	2,409	87.5%	2,409	87.5%	0.685
	2030	0.5	1,763	2,020	87.3%	2,020	87.3%	0.662
	2031	0.4	1,396	1,612	86.6%	1,612	86.6%	0.639
	2032	0.3	1,086	1,266	85.7%	1,266	85.7%	0.618
	2033	0.2	860	1,012	85.0%	1,012	85.0%	0.597
	2034	0.2	658	779	84.4%	779	84.4%	0.577
	2035	0.1	453	538	84.3%	538	84.3%	0.557
	2036	0.1	291	345	84.3%	345	84.3%	0.538
	2037	0.0	186	221	84.3%	221	84.3%	0.520
	2038	0.0	120	142	84.3%	142	84.3%	0.503
	2039	0.0	77	91	84.3%	91	84.3%	0.486
	2040	0.0	46	55	83.4%	55	83.4%	0.469
	2041	0.0	25	31	81.8%	31	81.8%	0.453
	2042	0.0	16	20	81.8%	20	81.8%	0.438
	2043	0.0	10	13	81.8%	13	81.8%	0.423
	2044	0.0	4	5	81.8%	5	81.8%	0.409
	2045	0.0	0	0	0.0%	0	0.0%	0.395
	2046	0.0	0	0	0.0%	0	0.0%	0.382
	2047	0.0	0	0	0.0%	0	0.0%	0.369
	2048	0.0	0	0	0.0%	0	0.0%	0.356
Accumulated Value - Historical			162,785	265,106	61.4%	265,106	61.4%	
Present Value - Future			49,224	57,288	85.9%	57,288	85.9%	
Lifetime Total			212,009	322,394	65.8%	322,394	65.8%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

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

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	104.2	83,367	98,555	84.6%	98,555	84.6%	1.460
	2008	7.0	2,719	10,006	27.2%	10,006	27.2%	1.411
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.363
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.317
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.272
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.229
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.188
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.148
	2015	5.0	3,063	11,022	27.8%	11,022	27.8%	1.109
	2016	4.3	3,099	9,504	32.6%	9,504	32.6%	1.071
	2017	4.0	2,515	8,817	28.5%	8,817	28.5%	1.035
	2018 Q1-Q2	2.0	1,062	4,408	24.1%	4,408	24.1%	1.009
<i>Projected</i>	2018 Q3-Q4	2.0	3,507	4,342	80.8%	4,342	80.8%	0.991
	2019	3.6	6,939	8,203	84.6%	8,203	84.6%	0.966
	2020	3.2	6,514	7,610	85.6%	7,610	85.6%	0.934
	2021	2.8	5,954	6,936	85.8%	6,936	85.8%	0.902
	2022	2.4	5,415	6,259	86.5%	6,259	86.5%	0.871
	2023	2.1	4,939	5,660	87.3%	5,660	87.3%	0.842
	2024	1.8	4,435	5,064	87.6%	5,064	87.6%	0.814
	2025	1.5	3,864	4,416	87.5%	4,416	87.5%	0.786
	2026	1.2	3,321	3,795	87.5%	3,795	87.5%	0.759
	2027	1.0	2,854	3,262	87.5%	3,262	87.5%	0.734
	2028	0.8	2,453	2,803	87.5%	2,803	87.5%	0.709
	2029	0.7	2,108	2,409	87.5%	2,409	87.5%	0.685
	2030	0.5	1,763	2,020	87.3%	2,020	87.3%	0.662
	2031	0.4	1,396	1,612	86.6%	1,612	86.6%	0.639
	2032	0.3	1,086	1,266	85.7%	1,266	85.7%	0.618
	2033	0.2	860	1,012	85.0%	1,012	85.0%	0.597
	2034	0.2	658	779	84.4%	779	84.4%	0.577
	2035	0.1	453	538	84.3%	538	84.3%	0.557
	2036	0.1	291	345	84.3%	345	84.3%	0.538
	2037	0.0	186	221	84.3%	221	84.3%	0.520
	2038	0.0	120	142	84.3%	142	84.3%	0.503
	2039	0.0	77	91	84.3%	91	84.3%	0.486
	2040	0.0	46	55	83.4%	55	83.4%	0.469
	2041	0.0	25	31	81.8%	31	81.8%	0.453
	2042	0.0	16	20	81.8%	20	81.8%	0.438
	2043	0.0	10	13	81.8%	13	81.8%	0.423
	2044	0.0	4	5	81.8%	5	81.8%	0.409
	2045	0.0	0	0	0.0%	0	0.0%	0.395
	2046	0.0	0	0	0.0%	0	0.0%	0.382
	2047	0.0	0	0	0.0%	0	0.0%	0.369
	2048	0.0	0	0	0.0%	0	0.0%	0.356
Accumulated Value - Historical			162,785	265,106	61.4%	265,106	61.4%	
Present Value - Future			49,224	57,288	85.9%	57,288	85.9%	
Lifetime Total			212,009	322,394	65.8%	322,394	65.8%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	295.0	308,742	445,165	69.4%	445,165	69.4%	1.460
	2008	22.5	29,013	39,917	72.7%	39,917	72.7%	1.411
	2009	19.8	27,624	36,344	76.0%	36,344	76.0%	1.363
	2010	18.6	7,558	37,348	20.2%	37,348	20.2%	1.317
	2011	16.7	17,731	35,095	50.5%	35,095	50.5%	1.272
	2012	16.0	15,233	34,680	43.9%	34,680	43.9%	1.229
	2013	16.0	20,069	36,605	54.8%	36,605	54.8%	1.188
	2014	15.0	20,236	34,939	57.9%	34,939	57.9%	1.148
	2015	15.0	17,603	35,659	49.4%	35,659	49.4%	1.109
	2016	15.0	24,050	36,865	65.2%	36,865	65.2%	1.071
	2017	15.0	16,698	38,247	43.7%	38,247	43.7%	1.035
	2018 Q1-Q2	7.5	9,313	19,612	47.5%	19,612	47.5%	1.009
<i>Projected</i>	2018 Q3-Q4	7.3	15,038	18,981	79.2%	18,981	79.2%	0.991
	2019	13.7	30,077	35,725	84.2%	35,725	84.2%	0.966
	2020	12.4	29,270	33,771	86.7%	33,771	86.7%	0.934
	2021	11.1	28,164	31,998	88.0%	31,998	88.0%	0.902
	2022	9.9	26,833	29,981	89.5%	29,981	89.5%	0.871
	2023	8.7	25,259	27,760	91.0%	27,760	91.0%	0.842
	2024	7.6	23,388	25,324	92.4%	25,324	92.4%	0.814
	2025	6.5	21,269	22,708	93.7%	22,708	93.7%	0.786
	2026	5.4	19,031	20,076	94.8%	20,076	94.8%	0.759
	2027	4.5	16,868	17,675	95.4%	17,675	95.4%	0.734
	2028	3.8	14,909	15,520	96.1%	15,520	96.1%	0.709
	2029	3.2	13,129	13,585	96.6%	13,585	96.6%	0.685
	2030	2.6	11,465	11,822	97.0%	11,822	97.0%	0.662
	2031	2.1	9,912	10,198	97.2%	10,198	97.2%	0.639
	2032	1.7	8,474	8,699	97.4%	8,699	97.4%	0.618
	2033	1.4	7,052	7,216	97.7%	7,216	97.7%	0.597
	2034	1.1	5,689	5,802	98.1%	5,802	98.1%	0.577
	2035	0.8	4,472	4,549	98.3%	4,549	98.3%	0.557
	2036	0.6	3,386	3,442	98.4%	3,442	98.4%	0.538
	2037	0.4	2,514	2,559	98.2%	2,559	98.2%	0.520
	2038	0.3	1,887	1,926	98.0%	1,926	98.0%	0.503
	2039	0.2	1,422	1,457	97.6%	1,457	97.6%	0.486
	2040	0.1	1,049	1,082	97.0%	1,082	97.0%	0.469
	2041	0.1	770	801	96.1%	801	96.1%	0.453
	2042	0.1	556	582	95.5%	582	95.5%	0.438
	2043	0.0	369	387	95.3%	387	95.3%	0.423
	2044	0.0	228	240	95.1%	240	95.1%	0.409
	2045	0.0	137	144	94.8%	144	94.8%	0.395
	2046	0.0	80	85	94.4%	85	94.4%	0.382
	2047	0.0	50	53	94.0%	53	94.0%	0.369
	2048	0.0	32	34	94.0%	34	94.0%	0.356
Accumulated Value - Historical			699,577	1,114,191	62.8%	1,114,191	62.8%	
Present Value - Future			258,839	286,466	90.4%	286,466	90.4%	
Lifetime Total			958,416	1,400,658	68.4%	1,400,658	68.4%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	1,032.3	1,134,942	1,787,135	63.5%	1,787,135	63.5%	1.460
	2008	179.8	243,347	294,370	82.7%	294,370	82.7%	1.411
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.363
	2010	232.3	301,263	411,999	73.1%	411,999	73.1%	1.317
	2011	224.1	405,411	432,921	93.6%	432,921	93.6%	1.272
	2012	217.5	346,403	443,962	78.0%	443,962	78.0%	1.229
	2013	210.5	373,023	447,097	83.4%	447,097	83.4%	1.188
	2014	201.1	367,878	444,137	82.8%	444,137	82.8%	1.148
	2015	187.1	297,707	420,787	70.8%	420,787	70.8%	1.109
	2016	182.7	305,428	427,263	71.5%	427,263	71.5%	1.071
	2017	175.5	265,590	438,262	60.6%	438,262	60.6%	1.035
	2018 Q1-Q2	85.0	162,596	219,288	74.1%	219,288	74.1%	1.009
<i>Projected</i>	2018 Q3-Q4	83.3	137,210	216,923	63.3%	216,923	63.3%	0.991
	2019	159.2	305,075	418,932	72.8%	418,932	72.8%	0.966
	2020	149.4	307,943	413,728	74.4%	413,728	74.4%	0.934
	2021	139.3	308,302	412,457	74.7%	412,457	74.7%	0.902
	2022	128.9	306,452	406,430	75.4%	406,430	75.4%	0.871
	2023	118.8	303,188	397,788	76.2%	397,788	76.2%	0.842
	2024	109.2	298,996	388,374	77.0%	388,374	77.0%	0.814
	2025	100.0	293,153	377,999	77.6%	377,999	77.6%	0.786
	2026	90.6	283,860	364,274	77.9%	364,274	77.9%	0.759
	2027	81.0	271,429	345,779	78.5%	345,779	78.5%	0.734
	2028	72.0	257,824	325,034	79.3%	325,034	79.3%	0.709
	2029	63.8	243,697	304,082	80.1%	304,082	80.1%	0.685
	2030	56.0	228,056	281,418	81.0%	281,418	81.0%	0.662
	2031	48.6	210,913	256,752	82.1%	256,752	82.1%	0.639
	2032	41.5	192,406	230,770	83.4%	230,770	83.4%	0.618
	2033	35.1	173,621	205,058	84.7%	205,058	84.7%	0.597
	2034	29.6	155,563	181,281	85.8%	181,281	85.8%	0.577
	2035	24.5	136,567	157,775	86.6%	157,775	86.6%	0.557
	2036	19.8	116,504	134,034	86.9%	134,034	86.9%	0.538
	2037	15.8	98,021	112,397	87.2%	112,397	87.2%	0.520
	2038	12.6	82,288	94,099	87.4%	94,099	87.4%	0.503
	2039	10.0	68,917	78,734	87.5%	78,734	87.5%	0.486
	2040	8.0	57,655	65,780	87.6%	65,780	87.6%	0.469
	2041	6.2	47,660	54,216	87.9%	54,216	87.9%	0.453
	2042	4.7	38,098	43,044	88.5%	43,044	88.5%	0.438
	2043	3.4	29,640	33,105	89.5%	33,105	89.5%	0.423
	2044	2.5	22,688	25,169	90.1%	25,169	90.1%	0.409
	2045	1.7	16,176	17,984	89.9%	17,984	89.9%	0.395
	2046	1.1	10,566	11,778	89.7%	11,778	89.7%	0.382
	2047	0.6	6,724	7,493	89.7%	7,493	89.7%	0.369
	2048	0.4	4,293	4,783	89.8%	4,783	89.8%	0.356
	Accumulated Value - Historical		5,714,219	7,773,367	73.5%	7,773,367	73.5%	
	Present Value - Future		3,720,932	4,787,883	77.7%	4,787,883	77.7%	
	Lifetime Total		9,435,151	12,561,250	75.1%	12,561,250	75.1%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	1,032.3	1,134,942	1,787,135	63.5%	1,787,135	63.5%	1.460
	2008	179.8	243,347	294,370	82.7%	294,370	82.7%	1.411
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.363
	2010	243.8	322,825	429,891	75.1%	429,891	75.1%	1.317
	2011	298.3	484,557	555,822	87.2%	555,822	87.2%	1.272
	2012	353.6	500,936	677,643	73.9%	677,643	73.9%	1.229
	2013	396.4	575,472	781,471	73.6%	781,471	73.6%	1.188
	2014	439.3	710,310	884,352	80.3%	884,352	80.3%	1.148
	2015	487.9	695,429	990,910	70.2%	990,910	70.2%	1.109
	2016	543.8	832,889	1,140,616	73.0%	1,140,616	73.0%	1.071
	2017	558.0	796,282	1,249,407	63.7%	1,249,407	63.7%	1.035
	2018 Q1-Q2	290.4	514,902	673,212	76.5%	673,212	76.5%	1.009
<i>Projected</i>	2018 Q3-Q4	286.5	438,469	671,777	65.3%	671,777	65.3%	0.991
	2019	552.4	983,279	1,321,374	74.4%	1,321,374	74.4%	0.966
	2020	525.5	1,008,074	1,334,650	75.5%	1,334,650	75.5%	0.934
	2021	498.5	1,030,658	1,364,061	75.6%	1,364,061	75.6%	0.902
	2022	470.9	1,049,239	1,384,424	75.8%	1,384,424	75.8%	0.871
	2023	443.3	1,064,308	1,398,169	76.1%	1,398,169	76.1%	0.842
	2024	416.8	1,078,057	1,409,949	76.5%	1,409,949	76.5%	0.814
	2025	391.4	1,090,260	1,420,175	76.8%	1,420,175	76.8%	0.786
	2026	365.9	1,096,540	1,422,712	77.1%	1,422,712	77.1%	0.759
	2027	339.0	1,092,446	1,407,979	77.6%	1,407,979	77.6%	0.734
	2028	312.0	1,080,481	1,380,020	78.3%	1,380,020	78.3%	0.709
	2029	286.5	1,065,743	1,349,374	79.0%	1,349,374	79.0%	0.685
	2030	262.5	1,048,086	1,315,774	79.7%	1,315,774	79.7%	0.662
	2031	239.0	1,023,292	1,272,808	80.4%	1,272,808	80.4%	0.639
	2032	214.5	983,836	1,209,825	81.3%	1,209,825	81.3%	0.618
	2033	190.2	933,179	1,132,344	82.4%	1,132,344	82.4%	0.597
	2034	168.1	881,422	1,055,961	83.5%	1,055,961	83.5%	0.577
	2035	148.0	828,319	980,672	84.5%	980,672	84.5%	0.557
	2036	129.0	768,787	900,339	85.4%	900,339	85.4%	0.538
	2037	110.4	699,828	810,384	86.4%	810,384	86.4%	0.520
	2038	93.1	626,440	717,477	87.3%	717,477	87.3%	0.503
	2039	78.1	557,116	632,253	88.1%	632,253	88.1%	0.486
	2040	65.2	492,234	554,558	88.8%	554,558	88.8%	0.469
	2041	53.8	428,649	480,593	89.2%	480,593	89.2%	0.453
	2042	43.4	365,036	407,515	89.6%	407,515	89.6%	0.438
	2043	34.5	306,197	340,137	90.0%	340,137	90.0%	0.423
	2044	27.4	256,818	284,254	90.3%	284,254	90.3%	0.409
	2045	21.8	214,685	237,282	90.5%	237,282	90.5%	0.395
	2046	17.1	176,614	195,350	90.4%	195,350	90.4%	0.382
	2047	12.9	139,609	154,852	90.2%	154,852	90.2%	0.369
	2048	9.4	105,870	118,108	89.6%	118,108	89.6%	0.356
Accumulated Value - Historical			8,577,270	11,836,482	72.5%	11,836,482	72.5%	
Present Value - Future			15,836,919	20,103,123	78.8%	20,103,123	78.8%	
Lifetime Total			24,414,189	31,939,605	76.4%	31,939,605	76.4%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	397.6	500,421	621,203	80.6%	621,203	80.6%	1.460
	2008	29.4	29,958	54,747	54.7%	54,747	54.7%	1.411
	2009	28.4	28,777	54,484	52.8%	54,484	52.8%	1.363
	2010	27.4	31,464	59,196	53.2%	59,196	53.2%	1.317
	2011	24.9	26,227	55,276	47.4%	55,276	47.4%	1.272
	2012	22.8	24,385	52,801	46.2%	52,801	46.2%	1.229
	2013	22.0	40,364	53,558	75.4%	53,558	75.4%	1.188
	2014	21.9	62,644	54,430	115.1%	54,430	115.1%	1.148
	2015	20.6	40,410	49,883	81.0%	49,883	81.0%	1.109
	2016	17.9	32,752	45,438	72.1%	45,438	72.1%	1.071
	2017	16.5	33,294	44,134	75.4%	44,134	75.4%	1.035
	2018 Q1-Q2	7.5	9,816	20,610	47.6%	20,610	47.6%	1.009
<i>Projected</i>	2018 Q3-Q4	7.3	14,701	20,189	72.8%	20,189	72.8%	0.991
	2019	13.6	29,218	37,717	77.5%	37,717	77.5%	0.966
	2020	12.2	28,107	35,189	79.9%	35,189	79.9%	0.934
	2021	10.9	26,761	33,187	80.6%	33,187	80.6%	0.902
	2022	9.7	25,353	31,237	81.2%	31,237	81.2%	0.871
	2023	8.5	23,868	29,119	82.0%	29,119	82.0%	0.842
	2024	7.5	22,305	26,859	83.0%	26,859	83.0%	0.814
	2025	6.5	20,615	24,475	84.2%	24,475	84.2%	0.786
	2026	5.6	18,859	22,112	85.3%	22,112	85.3%	0.759
	2027	4.7	16,885	19,564	86.3%	19,564	86.3%	0.734
	2028	3.9	14,710	16,850	87.3%	16,850	87.3%	0.709
	2029	3.1	12,613	14,314	88.1%	14,314	88.1%	0.685
	2030	2.5	10,648	11,993	88.8%	11,993	88.8%	0.662
	2031	2.0	8,913	9,998	89.2%	9,998	89.2%	0.639
	2032	1.6	7,473	8,369	89.3%	8,369	89.3%	0.618
	2033	1.3	6,296	7,049	89.3%	7,049	89.3%	0.597
	2034	1.0	5,281	5,914	89.3%	5,914	89.3%	0.577
	2035	0.8	4,318	4,844	89.1%	4,844	89.1%	0.557
	2036	0.6	3,441	3,878	88.7%	3,878	88.7%	0.538
	2037	0.4	2,623	2,968	88.4%	2,968	88.4%	0.520
	2038	0.3	1,845	2,091	88.3%	2,091	88.3%	0.503
	2039	0.2	1,216	1,379	88.2%	1,379	88.2%	0.486
	2040	0.1	773	877	88.2%	877	88.2%	0.469
	2041	0.1	494	560	88.2%	560	88.2%	0.453
	2042	0.0	317	359	88.2%	359	88.2%	0.438
	2043	0.0	203	230	88.2%	230	88.2%	0.423
	2044	0.0	127	144	88.1%	144	88.1%	0.409
	2045	0.0	74	84	87.4%	84	87.4%	0.395
	2046	0.0	43	50	86.5%	50	86.5%	0.382
	2047	0.0	22	25	86.7%	25	86.7%	0.369
	2048	0.0	5	6	87.5%	6	87.5%	0.356
Accumulated Value - Historical			1,160,926	1,568,120	74.0%	1,568,120	74.0%	
Present Value - Future			247,722	301,172	82.3%	301,172	82.3%	
Lifetime Total			1,408,648	1,869,292	75.4%	1,869,292	75.4%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 1990 Plan A - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	47,016.5	51,840,815	51,632,470	100.4%	51,632,470	100.4%	1.460
	2008	2,657.3	4,344,929	5,054,254	86.0%	5,054,254	86.0%	1.411
	2009	2,456.8	4,033,062	4,757,847	84.8%	4,757,847	84.8%	1.363
	2010	2,261.7	4,003,851	4,367,887	91.7%	4,367,887	91.7%	1.317
	2011	2,004.5	3,258,339	3,806,674	85.6%	3,806,674	85.6%	1.272
	2012	1,741.3	2,551,544	3,304,998	77.2%	3,304,998	77.2%	1.229
	2013	1,569.5	2,528,134	3,214,503	78.6%	3,214,503	78.6%	1.188
	2014	1,383.3	2,160,795	2,917,123	74.1%	2,917,123	74.1%	1.148
	2015	1,223.6	2,020,427	2,591,125	78.0%	2,591,125	78.0%	1.109
	2016	1,085.2	1,761,487	2,334,901	75.4%	2,334,901	75.4%	1.071
	2017	989.3	1,640,158	2,107,906	77.8%	2,107,906	77.8%	1.035
	2018 Q1-Q2	450.8	748,227	956,735	78.2%	956,735	78.2%	1.009
<i>Projected</i>	2018 Q3-Q4	429.4	751,274	923,049	81.4%	923,049	81.4%	0.991
	2019	799.9	1,483,879	1,727,188	85.9%	1,748,240	84.9%	0.966
	2020	723.2	1,422,870	1,598,776	89.0%	1,655,769	85.9%	0.934
	2021	648.3	1,353,956	1,507,967	89.8%	1,561,952	86.7%	0.902
	2022	576.9	1,278,241	1,410,988	90.6%	1,461,764	87.4%	0.871
	2023	510.3	1,200,195	1,311,748	91.5%	1,359,116	88.3%	0.842
	2024	449.2	1,122,393	1,213,277	92.5%	1,257,134	89.3%	0.814
	2025	393.0	1,042,342	1,113,641	93.6%	1,154,181	90.3%	0.786
	2026	341.5	959,429	1,014,238	94.6%	1,051,660	91.2%	0.759
	2027	293.9	873,096	917,128	95.2%	951,352	91.8%	0.734
	2028	250.7	788,203	822,470	95.8%	853,440	92.4%	0.709
	2029	212.5	707,359	733,325	96.5%	761,209	92.9%	0.685
	2030	178.6	629,457	649,529	96.9%	674,635	93.3%	0.662
	2031	148.8	554,938	570,609	97.3%	593,196	93.6%	0.639
	2032	123.2	485,975	498,731	97.4%	518,978	93.6%	0.618
	2033	101.7	424,773	435,399	97.6%	453,545	93.7%	0.597
	2034	83.7	370,095	379,523	97.5%	395,822	93.5%	0.577
	2035	68.5	320,307	329,141	97.3%	343,788	93.2%	0.557
	2036	55.4	274,876	283,199	97.1%	296,297	92.8%	0.538
	2037	44.4	234,166	241,984	96.8%	253,624	92.3%	0.520
	2038	35.4	198,453	205,893	96.4%	216,185	91.8%	0.503
	2039	28.1	167,708	174,974	95.8%	184,027	91.1%	0.486
	2040	22.3	140,977	148,534	94.9%	156,481	90.1%	0.469
	2041	17.6	117,928	126,359	93.3%	133,378	88.4%	0.453
	2042	14.0	98,777	108,206	91.3%	114,470	86.3%	0.438
	2043	11.2	83,423	93,459	89.3%	99,103	84.2%	0.423
	2044	9.0	70,988	81,133	87.5%	86,227	82.3%	0.409
	2045	7.2	60,558	70,408	86.0%	74,978	80.8%	0.395
	2046	5.8	51,870	61,398	84.5%	65,505	79.2%	0.382
	2047	4.8	44,939	54,079	83.1%	57,791	77.8%	0.369
	2048	4.0	39,442	48,018	82.1%	51,384	76.8%	0.356
Accumulated Value - Historical			111,927,422	119,339,334	93.8%	119,339,334	93.8%	
Present Value - Future			13,466,822	14,728,459	91.4%	15,211,646	88.5%	
Lifetime Total			125,394,244	134,067,793	93.5%	134,550,980	93.2%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	47,016.5	51,840,815	51,632,470	100.4%	51,632,470	100.4%	1.460
	2008	2,657.3	4,344,929	5,054,254	86.0%	5,054,254	86.0%	1.411
	2009	2,456.8	4,033,062	4,757,847	84.8%	4,757,847	84.8%	1.363
	2010	2,280.3	4,071,221	4,393,095	92.7%	4,393,095	92.7%	1.317
	2011	2,136.3	3,792,176	4,028,428	94.1%	4,028,428	94.1%	1.272
	2012	1,978.1	3,689,564	3,805,758	96.9%	3,805,758	96.9%	1.229
	2013	1,858.1	3,954,053	3,867,857	102.2%	3,867,857	102.2%	1.188
	2014	1,709.2	3,944,523	3,721,042	106.0%	3,721,042	106.0%	1.148
	2015	1,592.8	4,161,571	3,512,449	118.5%	3,512,449	118.5%	1.109
	2016	1,527.8	4,230,842	3,449,675	122.6%	3,449,675	122.6%	1.071
	2017	1,467.4	4,173,493	3,352,224	124.5%	3,352,224	124.5%	1.035
	2018 Q1-Q2	699.3	2,155,968	1,579,162	136.5%	1,579,162	136.5%	1.009
<i>Projected</i>	2018 Q3-Q4	671.8	1,905,138	1,573,018	121.1%	1,573,018	121.1%	0.991
	2019	1,252.9	3,702,022	2,950,198	125.5%	3,028,378	122.2%	0.966
	2020	1,136.6	3,499,005	2,727,751	128.3%	2,912,032	120.2%	0.934
	2021	1,025.7	3,299,298	2,580,275	127.9%	2,754,078	119.8%	0.902
	2022	921.3	3,101,180	2,430,343	127.6%	2,593,827	119.6%	0.871
	2023	824.7	2,908,045	2,281,720	127.4%	2,435,201	119.4%	0.842
	2024	736.0	2,723,025	2,136,840	127.4%	2,280,668	119.4%	0.814
	2025	654.1	2,541,756	1,993,257	127.5%	2,128,012	119.4%	0.786
	2026	579.4	2,366,818	1,853,567	127.7%	1,980,058	119.5%	0.759
	2027	511.2	2,194,330	1,715,222	127.9%	1,833,430	119.7%	0.734
	2028	448.4	2,022,717	1,567,190	129.1%	1,675,655	120.7%	0.709
	2029	391.0	1,848,002	1,426,386	129.6%	1,525,604	121.1%	0.685
	2030	338.7	1,674,025	1,298,656	128.9%	1,390,169	120.4%	0.662
	2031	292.8	1,521,654	1,175,519	129.4%	1,259,590	120.8%	0.639
	2032	253.0	1,387,352	1,053,694	131.7%	1,129,335	122.8%	0.618
	2033	217.3	1,246,828	935,917	133.2%	1,002,980	124.3%	0.597
	2034	185.7	1,105,623	831,495	133.0%	891,198	124.1%	0.577
	2035	158.7	984,526	747,458	131.7%	801,966	122.8%	0.557
	2036	135.9	889,704	677,807	131.3%	728,714	122.1%	0.538
	2037	116.3	810,468	613,502	132.1%	661,114	122.6%	0.520
	2038	99.0	734,615	552,699	132.9%	597,011	123.0%	0.503
	2039	84.1	666,092	497,724	133.8%	538,930	123.6%	0.486
	2040	71.6	604,109	450,062	134.2%	488,601	123.6%	0.469
	2041	61.1	548,888	408,354	134.4%	444,562	123.5%	0.453
	2042	52.1	497,892	370,298	134.5%	404,270	123.2%	0.438
	2043	44.2	448,631	334,333	134.2%	366,006	122.6%	0.423
	2044	37.4	401,046	300,808	133.3%	330,145	121.5%	0.409
	2045	31.5	356,261	269,936	132.0%	296,967	120.0%	0.395
	2046	26.5	315,513	241,859	130.5%	266,701	118.3%	0.382
	2047	22.4	279,362	216,926	128.8%	239,759	116.5%	0.369
	2048	18.9	245,998	194,692	126.4%	215,675	114.1%	0.356
	Accumulated Value - Historical		126,895,719	126,100,055	100.6%	126,100,055	100.6%	
	Present Value - Future		35,196,283	27,473,122	128.1%	29,170,855	120.7%	
	Lifetime Total		162,092,002	153,573,177	105.5%	155,270,910	104.4%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 1990 Plan D - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	106,324.2	117,722,770	163,052,899	72.2%	163,052,899	72.2%	1.460
	2008	7,295.6	10,481,430	13,856,666	75.6%	13,856,666	75.6%	1.411
	2009	6,915.6	10,457,519	13,360,177	78.3%	13,360,177	78.3%	1.363
	2010	6,600.9	10,510,012	13,534,140	77.7%	13,534,140	77.7%	1.317
	2011	6,022.3	9,579,965	12,983,728	73.8%	12,983,728	73.8%	1.272
	2012	5,542.5	9,416,070	12,385,750	76.0%	12,385,750	76.0%	1.229
	2013	5,108.8	9,317,353	11,992,452	77.7%	11,992,452	77.7%	1.188
	2014	4,672.9	8,918,085	11,431,530	78.0%	11,431,530	78.0%	1.148
	2015	4,317.1	8,138,144	10,663,057	76.3%	10,663,057	76.3%	1.109
	2016	3,960.6	7,648,795	10,274,174	74.4%	10,274,174	74.4%	1.071
	2017	3,618.9	7,608,249	9,703,247	78.4%	9,703,247	78.4%	1.035
	2018 Q1-Q2	1,674.8	3,513,984	4,575,209	76.8%	4,575,209	76.8%	1.009
<i>Projected</i>	2018 Q3-Q4	1,599.5	3,401,853	4,466,608	76.2%	4,466,608	76.2%	0.991
	2019	2,975.7	6,760,490	8,343,009	81.0%	8,398,442	80.5%	0.966
	2020	2,684.8	6,523,523	7,708,424	84.6%	7,905,136	82.5%	0.934
	2021	2,402.7	6,233,986	7,254,194	85.9%	7,441,819	83.8%	0.902
	2022	2,132.0	5,898,364	6,762,836	87.2%	6,940,170	85.0%	0.871
	2023	1,879.6	5,540,260	6,256,585	88.6%	6,422,922	86.3%	0.842
	2024	1,652.4	5,185,552	5,771,661	89.8%	5,927,243	87.5%	0.814
	2025	1,446.3	4,829,282	5,300,640	91.1%	5,445,726	88.7%	0.786
	2026	1,254.2	4,450,931	4,818,987	92.4%	4,953,146	89.9%	0.759
	2027	1,074.0	4,045,946	4,324,140	93.6%	4,446,501	91.0%	0.734
	2028	910.0	3,635,556	3,835,980	94.8%	3,946,406	92.1%	0.709
	2029	765.4	3,240,270	3,374,010	96.0%	3,473,419	93.3%	0.685
	2030	637.5	2,856,472	2,935,178	97.3%	3,024,355	94.4%	0.662
	2031	525.6	2,488,674	2,525,321	98.5%	2,604,599	95.5%	0.639
	2032	429.4	2,147,817	2,153,577	99.7%	2,223,201	96.6%	0.618
	2033	348.1	1,840,104	1,824,256	100.9%	1,884,717	97.6%	0.597
	2034	281.6	1,572,029	1,543,163	101.9%	1,595,395	98.5%	0.577
	2035	226.5	1,334,428	1,298,263	102.8%	1,343,138	99.4%	0.557
	2036	179.2	1,113,499	1,074,183	103.7%	1,112,145	100.1%	0.538
	2037	138.9	909,056	869,697	104.5%	901,161	100.9%	0.520
	2038	106.4	733,238	694,348	105.6%	720,147	101.8%	0.503
	2039	81.5	592,033	553,384	107.0%	574,632	103.0%	0.486
	2040	62.3	477,300	439,300	108.7%	456,827	104.5%	0.469
	2041	47.2	381,054	344,868	110.5%	359,148	106.1%	0.453
	2042	35.1	300,074	266,762	112.5%	278,103	107.9%	0.438
	2043	25.8	232,994	203,530	114.5%	212,321	109.7%	0.423
	2044	18.9	180,773	155,330	116.4%	162,104	111.5%	0.409
	2045	13.8	140,194	117,954	118.9%	123,116	113.9%	0.395
	2046	9.9	107,664	88,416	121.8%	92,239	116.7%	0.382
	2047	7.2	83,575	67,178	124.4%	70,018	119.4%	0.369
	2048	5.4	66,682	52,777	126.3%	54,953	121.3%	0.356
Accumulated Value - Historical			288,447,281	390,220,172	73.9%	390,220,172	73.9%	
Present Value - Future			60,718,481	68,104,518	89.2%	69,719,656	87.1%	
Lifetime Total			349,165,762	458,324,690	76.2%	459,939,828	75.9%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 1990 Plan F - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	415,019.6	514,176,756	751,894,951	68.4%	751,894,951	68.4%	1.460
	2008	43,872.8	63,080,699	83,769,930	75.3%	83,769,930	75.3%	1.411
	2009	47,336.8	70,347,508	89,270,619	78.8%	89,270,619	78.8%	1.363
	2010	52,561.9	82,149,667	104,689,826	78.5%	104,689,826	78.5%	1.317
	2011	49,676.8	81,675,735	106,688,598	76.6%	106,688,598	76.6%	1.272
	2012	46,566.2	78,883,357	106,507,713	74.1%	106,507,713	74.1%	1.229
	2013	44,064.4	76,891,117	102,914,875	74.7%	102,914,875	74.7%	1.188
	2014	41,618.3	73,020,590	99,152,465	73.6%	99,152,465	73.6%	1.148
	2015	39,441.0	72,934,723	95,040,783	76.7%	95,040,783	76.7%	1.109
	2016	37,255.2	72,572,380	93,506,626	77.6%	93,506,626	77.6%	1.071
	2017	35,110.8	71,278,064	91,814,805	77.6%	91,814,805	77.6%	1.035
	2018 Q1-Q2	16,711.2	38,657,214	44,819,535	86.3%	44,819,535	86.3%	1.009
<i>Projected</i>	2018 Q3-Q4	16,205.4	32,212,260	44,779,934	71.9%	44,779,934	71.9%	0.991
	2019	30,703.9	70,663,297	85,699,277	82.5%	87,004,038	81.2%	0.966
	2020	28,420.0	70,058,197	81,877,385	85.6%	84,799,838	82.6%	0.934
	2021	26,113.4	68,868,311	79,814,448	86.3%	82,665,958	83.3%	0.902
	2022	23,804.9	67,113,048	77,046,375	87.1%	79,802,519	84.1%	0.871
	2023	21,580.8	65,018,610	73,734,476	88.2%	76,375,544	85.1%	0.842
	2024	19,532.0	62,844,117	70,449,438	89.2%	72,975,796	86.1%	0.814
	2025	17,625.5	60,532,312	67,195,816	90.1%	69,608,152	87.0%	0.786
	2026	15,785.9	57,840,417	63,647,056	90.9%	65,935,366	87.7%	0.759
	2027	13,974.0	54,593,774	59,528,051	91.7%	61,672,311	88.5%	0.734
	2028	12,251.2	51,015,222	55,032,361	92.7%	57,018,383	89.5%	0.709
	2029	10,692.8	47,430,222	50,626,413	93.7%	52,457,317	90.4%	0.685
	2030	9,263.2	43,732,152	46,192,824	94.7%	47,868,399	91.4%	0.662
	2031	7,938.5	39,848,639	41,624,706	95.7%	43,140,203	92.4%	0.639
	2032	6,722.1	35,870,200	37,040,928	96.8%	38,394,846	93.4%	0.618
	2033	5,632.2	31,954,500	32,616,958	98.0%	33,813,006	94.5%	0.597
	2034	4,698.2	28,332,368	28,598,541	99.1%	29,650,132	95.6%	0.577
	2035	3,876.9	24,833,316	24,806,408	100.1%	25,721,985	96.5%	0.557
	2036	3,139.3	21,322,579	21,113,731	101.0%	21,896,974	97.4%	0.538
	2037	2,502.9	18,013,691	17,692,647	101.8%	18,352,727	98.2%	0.520
	2038	1,980.8	15,111,387	14,719,104	102.7%	15,271,301	99.0%	0.503
	2039	1,571.7	12,693,483	12,280,679	103.4%	12,743,921	99.6%	0.486
	2040	1,249.7	10,678,395	10,270,427	104.0%	10,659,955	100.2%	0.469
	2041	985.3	8,904,214	8,520,745	104.5%	8,845,870	100.7%	0.453
	2042	755.1	7,218,267	6,874,036	105.0%	7,138,502	101.1%	0.438
	2043	560.3	5,674,659	5,373,754	105.6%	5,582,344	101.7%	0.423
	2044	410.2	4,407,983	4,148,696	106.2%	4,311,220	102.2%	0.409
	2045	289.9	3,316,394	3,094,241	107.2%	3,217,422	103.1%	0.395
	2046	194.5	2,386,188	2,195,607	108.7%	2,285,188	104.4%	0.382
	2047	130.3	1,722,114	1,558,744	110.5%	1,624,136	106.0%	0.369
	2048	89.9	1,278,808	1,139,279	112.2%	1,188,491	107.6%	0.356
	Accumulated Value - Historical		1,691,082,659	2,323,881,040	72.8%	2,323,881,040	72.8%	
	Present Value - Future		772,450,440	863,154,933	89.5%	891,002,939	86.7%	
	Lifetime Total		2,463,533,099	3,187,035,972	77.3%	3,214,883,978	76.6%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	415,019.6	514,176,756	751,894,951	68.4%	751,894,951	68.4%	1.460
	2008	43,872.8	63,080,699	83,769,930	75.3%	83,769,930	75.3%	1.411
	2009	47,336.8	70,347,508	89,270,619	78.8%	89,270,619	78.8%	1.363
	2010	53,764.0	83,703,257	106,750,706	78.4%	106,750,706	78.4%	1.317
	2011	59,518.8	95,024,806	124,961,484	76.0%	124,961,484	76.0%	1.272
	2012	65,680.7	105,434,401	143,777,399	73.3%	143,777,399	73.3%	1.229
	2013	73,496.2	118,501,808	161,376,790	73.4%	161,376,790	73.4%	1.188
	2014	83,722.1	134,249,471	183,785,372	73.0%	183,785,372	73.0%	1.148
	2015	96,710.2	159,527,027	210,391,022	75.8%	210,391,022	75.8%	1.109
	2016	113,258.3	190,425,011	251,096,353	75.8%	251,096,353	75.8%	1.071
	2017	122,099.5	215,008,078	281,768,917	76.3%	281,768,917	76.3%	1.035
	2018 Q1-Q2	63,658.5	127,847,040	150,474,696	85.0%	150,474,696	85.0%	1.009
<i>Projected</i>	2018 Q3-Q4	63,011.6	108,517,999	153,630,512	70.6%	153,630,318	70.6%	0.991
	2019	120,991.4	240,673,480	301,285,074	79.9%	306,710,647	78.5%	0.966
	2020	114,410.4	243,382,222	296,158,575	82.2%	309,745,584	78.6%	0.934
	2021	107,929.5	245,562,971	298,021,491	82.4%	311,616,389	78.8%	0.902
	2022	101,393.1	246,743,014	298,311,392	82.7%	311,852,281	79.1%	0.871
	2023	94,954.3	247,181,208	297,276,260	83.1%	310,697,030	79.6%	0.842
	2024	88,909.8	247,647,684	296,121,045	83.6%	309,373,232	80.0%	0.814
	2025	83,212.4	248,053,795	294,828,275	84.1%	307,862,805	80.6%	0.786
	2026	77,648.0	247,696,712	292,577,577	84.7%	305,351,591	81.1%	0.759
	2027	71,857.5	245,150,435	287,531,201	85.3%	299,985,541	81.7%	0.734
	2028	66,047.4	240,884,911	280,314,408	85.9%	292,403,481	82.4%	0.709
	2029	60,675.0	236,552,578	273,295,316	86.6%	285,045,599	83.0%	0.685
	2030	55,685.9	232,032,099	266,353,026	87.1%	277,789,109	83.5%	0.662
	2031	50,867.9	226,448,562	258,173,729	87.7%	269,251,735	84.1%	0.639
	2032	45,894.3	218,175,132	246,455,219	88.5%	257,030,621	84.9%	0.618
	2033	40,975.7	207,899,866	232,277,792	89.5%	242,247,449	85.8%	0.597
	2034	36,556.7	197,846,936	218,749,016	90.4%	228,140,143	86.7%	0.577
	2035	32,566.1	187,885,240	205,665,618	91.4%	214,499,148	87.6%	0.557
	2036	28,765.3	176,691,536	191,491,856	92.3%	199,721,882	88.5%	0.538
	2037	24,914.4	162,785,436	174,498,050	93.3%	182,004,792	89.4%	0.520
	2038	21,236.1	147,532,642	156,265,583	94.4%	162,997,529	90.5%	0.503
	2039	18,075.7	133,468,766	139,702,213	95.5%	145,729,410	91.6%	0.486
	2040	15,350.5	120,292,177	124,623,862	96.5%	130,007,920	92.5%	0.469
	2041	12,890.1	106,934,790	109,951,068	97.3%	114,707,672	93.2%	0.453
	2042	10,595.4	93,005,651	94,955,320	97.9%	99,070,598	93.9%	0.438
	2043	8,565.9	79,524,468	80,644,694	98.6%	84,148,188	94.5%	0.423
	2044	6,918.6	67,835,729	68,431,121	99.1%	71,412,062	95.0%	0.409
	2045	5,593.2	57,788,679	58,124,130	99.4%	60,664,054	95.3%	0.395
	2046	4,482.6	48,708,446	48,946,490	99.5%	51,092,080	95.3%	0.382
	2047	3,485.9	39,822,422	39,997,842	99.6%	41,757,737	95.4%	0.369
	2048	2,644.2	31,775,752	31,886,494	99.7%	33,296,739	95.4%	0.356
	Accumulated Value - Historical		2,323,406,077	3,162,084,809	73.5%	3,162,084,809	73.5%	
	Present Value - Future		3,678,363,262	4,283,602,415	85.9%	4,457,650,847	82.5%	
	Lifetime Total		6,001,769,339	7,445,687,224	80.6%	7,619,735,656	78.8%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 1990 Plan G - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	154,544.2	180,101,042	259,063,476	69.5%	259,063,476	69.5%	1.460
	2008	8,394.4	12,913,191	16,941,821	76.2%	16,941,821	76.2%	1.411
	2009	7,637.5	12,492,513	15,981,486	78.2%	15,981,486	78.2%	1.363
	2010	6,926.2	11,979,764	15,451,191	77.5%	15,451,191	77.5%	1.317
	2011	6,111.4	11,004,254	14,390,014	76.5%	14,390,014	76.5%	1.272
	2012	5,436.8	9,986,039	13,318,583	75.0%	13,318,583	75.0%	1.229
	2013	4,876.6	9,182,111	12,327,367	74.5%	12,327,367	74.5%	1.188
	2014	4,311.8	8,488,835	11,333,478	74.9%	11,333,478	74.9%	1.148
	2015	3,825.1	7,249,171	10,070,778	72.0%	10,070,778	72.0%	1.109
	2016	3,392.4	6,648,529	9,156,649	72.6%	9,156,649	72.6%	1.071
	2017	3,013.6	6,389,714	8,283,190	77.1%	8,283,190	77.1%	1.035
	2018 Q1-Q2	1,368.5	3,050,235	3,745,960	81.4%	3,745,960	81.4%	1.009
<i>Projected</i>	2018 Q3-Q4	1,297.1	2,777,950	3,577,044	77.7%	3,577,044	77.7%	0.991
	2019	2,373.5	5,399,150	6,567,071	82.2%	6,581,006	82.0%	0.966
	2020	2,097.4	5,074,718	5,950,417	85.3%	6,011,818	84.4%	0.934
	2021	1,844.0	4,744,529	5,507,356	86.1%	5,562,792	85.3%	0.902
	2022	1,613.0	4,412,327	5,068,647	87.1%	5,118,578	86.2%	0.871
	2023	1,402.8	4,077,474	4,634,130	88.0%	4,679,061	87.1%	0.842
	2024	1,211.8	3,740,308	4,207,142	88.9%	4,247,208	88.1%	0.814
	2025	1,035.7	3,392,744	3,779,014	89.8%	3,814,287	88.9%	0.786
	2026	872.9	3,033,730	3,346,175	90.7%	3,377,007	89.8%	0.759
	2027	727.8	2,683,295	2,929,317	91.6%	2,955,936	90.8%	0.734
	2028	601.4	2,351,581	2,539,576	92.6%	2,562,268	91.8%	0.709
	2029	492.8	2,041,635	2,182,692	93.5%	2,202,023	92.7%	0.685
	2030	400.8	1,756,974	1,862,067	94.4%	1,878,513	93.5%	0.662
	2031	323.9	1,500,192	1,578,429	95.0%	1,592,342	94.2%	0.639
	2032	260.2	1,271,662	1,330,414	95.6%	1,342,134	94.7%	0.618
	2033	207.7	1,070,922	1,114,608	96.1%	1,124,398	95.2%	0.597
	2034	164.9	897,732	928,957	96.6%	937,057	95.8%	0.577
	2035	130.0	747,075	768,121	97.3%	774,816	96.4%	0.557
	2036	100.5	609,836	623,104	97.9%	628,573	97.0%	0.538
	2037	75.9	486,210	493,770	98.5%	498,140	97.6%	0.520
	2038	56.3	379,688	383,798	98.9%	387,250	98.0%	0.503
	2039	41.1	291,944	294,558	99.1%	297,264	98.2%	0.486
	2040	29.8	221,972	223,899	99.1%	225,975	98.2%	0.469
	2041	21.2	165,879	167,404	99.1%	168,938	98.2%	0.453
	2042	14.8	121,794	122,935	99.1%	124,042	98.2%	0.438
	2043	10.1	88,112	88,658	99.4%	89,437	98.5%	0.423
	2044	6.9	63,328	63,170	100.3%	63,697	99.4%	0.409
	2045	4.6	45,082	44,469	101.4%	44,821	100.6%	0.395
	2046	3.0	31,617	30,889	102.4%	31,131	101.6%	0.382
	2047	2.0	22,235	21,624	102.8%	21,797	102.0%	0.369
	2048	1.4	15,943	15,579	102.3%	15,707	101.5%	0.356
Accumulated Value - Historical			385,730,241	539,902,761	71.4%	539,902,761	71.4%	
Present Value - Future			43,047,294	49,072,637	87.7%	49,459,927	87.0%	
Lifetime Total			428,777,536	588,975,399	72.8%	589,362,688	72.8%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

USAA Life Insurance Company

Actuarial Memorandum

Rhode Island - 2010 Plans

Purpose and Scope of Filing

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

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

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

2010 Plan A: 0.0% (Ages 65+)

2010 Plan F: 0.0% (Ages 65+)

2010 Plan N: 5.0% (Ages 65+)

General Description of Policy and Benefits

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

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

2010 Plan A: MSM91984ST 06-10

2010 Plan F: MSM91985ST 06-10

2010 Plan N: MSM97660RI 08-12

Policy Type Standardized Individual Medicare Supplement

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

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

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

Open or Closed Block? This is an open block.

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

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

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

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

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

USAA Life Insurance Company

Issue-Age Limits

Over age 64

Premium Basis

Premiums vary by smoking class and attained age.

Methodology and Assumptions Used to Determine Rates

General Method

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

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

Provision for Trend

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

Plan(s)	2018+
A, F, N	5.0%

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

- The premium trend assumption is set equal to the claim trend assumption for years 2020+. For 2019, the premium trend is set to zero and is instead reflected in the proposed rate changes. All previously approved rate changes are reflected in the projection.

Provision for Aging

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

Provision for Wear-Off of Selection

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

Future Rate Revisions

Proposed rate changes in the projections are assumed to be implemented 5/1/2019 with subsequent rate revisions assumed to be implemented each May thereafter. However, the actual implementation date may differ due to the timing of state approval, business constraints, or any state requirements.

Commissions

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

USAA Life Insurance Company

Lapse Rate Assumption

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

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

Morbidity Assumption

The claim cost assumption differs by state, plan, gender, attained age, risk class (i.e. smoker/non-smoker), and Medicare eligibility reason (i.e. Aged, Under 65 ESRD, or Under 65 Disabled). The assumption was developed from a combination of two studies of USAA nationwide experience. One study used experience from October 2015 to September 2016 and the other study used experience from January 2017 to December 2017. For states without fully credible experience, 2014 Medicare data published by CMS was used to further refine state cost relativities.

As a result of the inclusion of 2017 experience, this morbidity assumption differs from that used in the prior year's annual rate filing.

The projection basis is calculated as the credibility weighted average of actual experience from from the past 12 months (7/1/2017 to 6/30/2018) and the claim cost assumption trended forward to the same period. For the purpose of projecting future experience, this projection basis is then trended forward to future years.

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

Z: Credibility applied to historical experience

N_p : Member months of historical experience available

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

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

Interest Rate Assumption

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

Pre-Funding

Pre-funding is not applicable for attained age rates.

USAA Life Insurance Company

Rates and Rating Factors

Smoker Rating Factor

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

Modal Factors

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

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

Premium Discounts Offered

None

Current Rates

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

Proposed Rates

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

Rate Change History

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

Exposures Since Inception and Current In-Force Counts

Exhibit 2 contains Rhode Island and nationwide totals by plan for policies in-force as of 6/30/2018 as well as life years exposed by calendar year through 6/30/2018.

Historical Incurred Claims and Earned Premium

Exhibit 3 contains historical experience by calendar year, duration, and plan for both Rhode Island and nationwide through 6/30/2018 with claims runout through 8/31/2018.

Exhibit 4 contains historical experience by calendar year and plan for both Rhode Island and nationwide through 6/30/2018 with claims runout through 8/31/2018.

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

USAA Life Insurance Company

Loss Ratio Projection

Definition of Loss Ratio

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

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

Current Target Lifetime Loss Ratio

77.0%

Original Target Lifetime Loss Ratio

2010 Plan A: 77.0%

2010 Plan F: 77.0%

2010 Plan N: 77.0%

Minimum Required Loss Ratio

65.0%

Base Period

Actual experience for Rhode Island is from the 12 month period 7/1/2017 to 6/30/2018 with claims runout through 8/31/2018.

The claim cost assumption is trended forward to the same period as the actual experience.

Projection Period Start Date

7/1/2018

Experience Basis

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

Methods and Assumptions

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

Projections

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

Projected durational loss ratios are reported in Exhibit 5.

USAA Life Insurance Company

Loss Ratio Demonstration

Loss Ratio Tests

	Projected Loss Ratios			Minimum Loss Ratios			Meets or Exceeds Minimum?		
	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime</u>	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime*</u>	<u>3rd Year</u>	<u>Future</u>	<u>Lifetime</u>
1990 & 2010 Plan A	74.1%	85.9%	65.8%	65.0%	65.0%	65.0%	Yes	Yes	Yes
1990 & 2010 Plan F	74.2%	78.8%	76.4%	65.0%	65.0%	73.1%	Yes	Yes	Yes
2010 Plan N	68.9%	80.9%	77.8%	65.0%	65.0%	77.0%	Yes	Yes	Yes

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

Notes

All loss ratio tests are passed.

USAA Life Insurance Company

Actuarial Certification

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

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

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



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11/13/2018

Date

Exhibit 1 - Rate Change Percentages for Prior 5 Years

Rhode Island - 2010 Plans

	<u>Calendar Year 2018</u>		<u>Calendar Year 2017</u>		<u>Calendar Year 2016</u>		<u>Calendar Year 2015</u>		<u>Calendar Year 2014</u>	
	<u>Rate</u>	<u>Effective</u>								
	<u>Change</u>	<u>Date</u>								
2010 Plan A	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-
2010 Plan F	0.00%	-	4.00%	8/1/2017	5.00%	8/1/2016	0.00%	-	0.00%	-
2010 Plan N	0.00%	-	5.00%	8/1/2017	5.00%	8/1/2016	0.00%	-	0.00%	-

Exhibit 2 - Exposures Since Inception and Current In-Force Counts
Rhode Island - 2010 Plans

POLICIES IN-FORCE AS OF 6/30/2018

Rhode Island			Nationwide		
<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>	<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
0	411	35	496	94,744	12,597

LIFE YEARS EXPOSED BY CALENDAR YEAR THROUGH 6/30/2018

Calendar <u>Year</u>	Rhode Island			Nationwide		
	<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>	<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
2010	0	12	0	19	1,202	0
2011	0	74	0	132	9,842	0
2012	0	136	0	237	19,115	0
2013	0	186	0	289	29,432	281
2014	0	238	6	326	42,104	2,169
2015	0	301	17	369	57,269	4,880
2016	0	361	26	443	76,003	7,561
2017	0	383	33	478	86,989	10,408
2018	0	205	18	249	46,947	6,161

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 2010 Plan A

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

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	17,892	21,562	0	21,562	120.5%
2010	Total	17,892	21,562	0	21,562	120.5%
2011	1	104,315	71,424	0	71,424	68.5%
2011	2	18,585	7,722	0	7,722	41.5%
2011	Total	122,901	79,146	0	79,146	64.4%
2012	1	104,966	66,859	0	66,859	63.7%
2012	2	109,911	80,201	0	80,201	73.0%
2012	3	18,803	7,473	0	7,473	39.7%
2012	Total	233,681	154,533	0	154,533	66.1%
2013	1	93,991	45,824	0	45,824	48.8%
2013	2	110,305	66,642	0	66,642	60.4%
2013	3	110,728	80,651	0	80,651	72.8%
2013	4	19,350	9,333	0	9,333	48.2%
2013	Total	334,375	202,450	0	202,450	60.5%
2014	1	104,827	94,670	0	94,670	90.3%
2014	2	95,548	68,980	0	68,980	72.2%
2014	3	105,476	86,139	0	86,139	81.7%
2014	4	114,817	77,268	0	77,268	67.3%
2014	5	19,547	15,376	0	15,376	78.7%
2014	Total	440,215	342,432	0	342,432	77.8%
2015	1	132,030	88,022	0	88,022	66.7%
2015	2	105,558	50,925	0	50,925	48.2%
2015	3	91,794	61,240	0	61,240	66.7%
2015	4	104,785	75,223	0	75,223	71.8%
2015	5	117,324	107,051	0	107,051	91.2%
2015	6	18,632	15,261	0	15,261	81.9%
2015	Total	570,124	397,722	0	397,722	69.8%
2016	1	128,752	72,735	9	72,744	56.5%
2016	2	136,720	121,778	22	121,799	89.1%
2016	3	109,696	83,225	27	83,251	75.9%
2016	4	91,177	56,636	6	56,642	62.1%
2016	5	107,123	79,397	16	79,413	74.1%
2016	6	119,750	100,379	12	100,391	83.8%
2016	7	20,136	13,215	5	13,220	65.7%
2016	Total	713,353	527,364	96	527,461	73.9%
2017	1	69,907	40,646	175	40,821	58.4%
2017	2	129,822	95,781	272	96,053	74.0%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	3	144,746	96,913	318	97,231	67.2%
2017	4	112,295	72,431	274	72,705	64.7%
2017	5	95,950	62,245	208	62,452	65.1%
2017	6	111,500	81,678	270	81,947	73.5%
2017	7	125,228	63,155	229	63,384	50.6%
2017	8	21,698	15,996	102	16,099	74.2%
2017	Total	811,145	528,844	1,849	530,692	65.4%
2018	1	48,005	47,158	1,533	48,691	101.4%
2018	2	35,327	19,009	648	19,657	55.6%
2018	3	68,638	58,451	1,773	60,225	87.7%
2018	4	78,872	57,545	1,657	59,202	75.1%
2018	5	50,165	39,028	849	39,877	79.5%
2018	6	52,616	42,903	1,322	44,225	84.1%
2018	7	57,823	29,877	1,017	30,894	53.4%
2018	8	61,469	47,170	1,806	48,976	79.7%
2018	9	1,008	514	44	558	55.4%
2018	Total	453,924	341,656	10,650	352,305	77.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Rhode Island - 2010 Plan N

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	1	8,738	11,522	0	11,522	131.9%
2014	Total	8,738	11,522	0	11,522	131.9%
2015	1	15,911	3,006	0	3,006	18.9%
2015	2	8,000	4,868	0	4,868	60.9%
2015	Total	23,911	7,874	0	7,874	32.9%
2016	1	14,970	3,785	0	3,785	25.3%
2016	2	14,609	11,612	0	11,611	79.5%
2016	3	8,469	7,034	0	7,034	83.0%
2016	Total	38,048	22,430	0	22,429	59.0%
2017	1	12,156	6,875	13	6,887	56.7%
2017	2	15,934	13,464	28	13,491	84.7%
2017	3	14,733	4,265	1	4,267	29.0%
2017	4	9,227	2,645	6	2,652	28.7%
2017	Total	52,050	27,249	48	27,297	52.4%
2018	1	5,739	317	16	334	5.8%
2018	2	5,207	1,495	15	1,510	29.0%
2018	3	8,021	9,584	191	9,775	121.9%
2018	4	7,500	5,631	230	5,861	78.1%
2018	5	3,029	1,237	41	1,279	42.2%
2018	Total	29,496	18,264	494	18,757	63.6%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 2010 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	25,208	67,370	0	67,370	267.3%
2010	Total	25,208	67,370	0	67,370	267.3%
2011	1	198,726	490,837	0	490,837	247.0%
2011	2	23,028	43,000	0	43,000	186.7%
2011	Total	221,754	533,837	0	533,837	240.7%
2012	1	293,507	679,162	0	679,162	231.4%
2012	2	184,700	424,253	0	424,253	229.7%
2012	3	22,554	34,606	0	34,606	153.4%
2012	Total	500,760	1,138,021	0	1,138,021	227.3%
2013	1	188,769	492,203	0	492,203	260.7%
2013	2	262,532	552,563	0	552,563	210.5%
2013	3	178,087	336,520	0	336,520	189.0%
2013	4	23,967	44,633	0	44,633	186.2%
2013	Total	653,355	1,425,919	0	1,425,919	218.2%
2014	1	253,078	663,972	0	663,972	262.4%
2014	2	163,690	371,050	0	371,050	226.7%
2014	3	218,702	465,246	0	465,246	212.7%
2014	4	148,541	245,994	0	245,994	165.6%
2014	5	19,909	37,466	0	37,466	188.2%
2014	Total	803,919	1,783,728	0	1,783,728	221.9%
2015	1	240,431	576,726	0	576,726	239.9%
2015	2	199,624	523,859	0	523,859	262.4%
2015	3	137,592	303,491	0	303,491	220.6%
2015	4	189,988	363,103	0	363,103	191.1%
2015	5	133,988	315,916	0	315,916	235.8%
2015	6	19,701	58,050	0	58,050	294.6%
2015	Total	921,324	2,141,144	0	2,141,144	232.4%
2016	1	349,658	969,343	-2	969,341	277.2%
2016	2	173,570	360,403	-1	360,402	207.6%
2016	3	156,130	393,755	-1	393,754	252.2%
2016	4	117,941	257,187	-1	257,186	218.1%
2016	5	188,207	303,240	0	303,239	161.1%
2016	6	113,511	159,367	-1	159,367	140.4%
2016	7	15,756	26,066	0	26,066	165.4%
2016	Total	1,114,775	2,469,360	-5	2,469,355	221.5%
2017	1	235,326	565,502	3,258	568,760	241.7%
2017	2	325,200	784,991	4,217	789,208	242.7%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 2010 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	3	161,573	264,743	1,575	266,319	164.8%
2017	4	147,166	304,514	1,708	306,223	208.1%
2017	5	107,475	199,848	1,323	201,170	187.2%
2017	6	161,013	254,364	1,143	255,507	158.7%
2017	7	97,756	139,648	1,081	140,729	144.0%
2017	8	8,810	5,347	72	5,419	61.5%
2017	Total	1,244,318	2,518,958	14,377	2,533,335	203.6%
2018	1	115,177	290,879	12,692	303,571	263.6%
2018	2	88,574	210,799	9,287	220,086	248.5%
2018	3	155,007	387,936	17,325	405,261	261.4%
2018	4	55,624	107,576	4,441	112,017	201.4%
2018	5	56,385	128,745	6,049	134,794	239.1%
2018	6	39,405	76,849	3,341	80,190	203.5%
2018	7	80,421	118,501	5,362	123,863	154.0%
2018	8	31,691	26,790	1,146	27,936	88.2%
2018	9	144	21	2	23	16.2%
2018	Total	622,427	1,348,095	59,646	1,407,741	226.2%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	2,060,880	1,553,590	0	1,553,590	75.4%
2010	Total	2,060,880	1,553,590	0	1,553,590	75.4%
2011	1	16,129,025	11,996,726	0	11,996,726	74.4%
2011	2	2,143,861	1,352,344	0	1,352,344	63.1%
2011	Total	18,272,886	13,349,071	0	13,349,071	73.1%
2012	1	18,915,754	13,925,303	0	13,925,303	73.6%
2012	2	16,262,243	11,272,120	0	11,272,120	69.3%
2012	3	2,091,689	1,353,620	0	1,353,620	64.7%
2012	Total	37,269,686	26,551,044	0	26,551,044	71.2%
2013	1	21,913,141	16,221,967	0	16,221,967	74.0%
2013	2	18,428,572	12,877,067	0	12,877,067	69.9%
2013	3	16,003,009	11,116,171	0	11,116,171	69.5%
2013	4	2,117,193	1,395,486	0	1,395,486	65.9%
2013	Total	58,461,915	41,610,691	0	41,610,691	71.2%
2014	1	27,698,733	20,592,027	0	20,592,027	74.3%
2014	2	21,207,051	15,477,197	0	15,477,197	73.0%
2014	3	17,944,932	12,719,372	0	12,719,372	70.9%
2014	4	15,734,798	11,115,030	0	11,115,030	70.6%
2014	5	2,047,392	1,325,255	0	1,325,255	64.7%
2014	Total	84,632,907	61,228,880	0	61,228,880	72.3%
2015	1	33,044,059	25,061,985	0	25,061,985	75.8%
2015	2	26,694,491	19,946,484	0	19,946,484	74.7%
2015	3	20,507,983	15,207,504	0	15,207,504	74.2%
2015	4	17,636,514	13,199,754	0	13,199,754	74.8%
2015	5	15,448,104	11,321,270	0	11,321,270	73.3%
2015	6	2,019,088	1,855,308	0	1,855,308	91.9%
2015	Total	115,350,240	86,592,304	0	86,592,304	75.1%
2016	1	42,312,959	33,301,263	6,628	33,307,892	78.7%
2016	2	32,726,934	24,413,262	5,025	24,418,287	74.6%
2016	3	26,501,228	19,621,823	4,002	19,625,825	74.1%
2016	4	20,665,236	15,200,539	3,192	15,203,730	73.6%
2016	5	17,756,728	12,733,498	2,570	12,736,068	71.7%
2016	6	15,560,735	11,139,464	2,566	11,142,030	71.6%
2016	7	2,065,906	1,417,911	889	1,418,799	68.7%
2016	Total	157,589,726	117,827,760	24,871	117,852,631	74.8%
2017	1	30,591,189	23,998,161	79,891	24,078,052	78.7%
2017	2	42,666,184	32,280,965	108,936	32,389,900	75.9%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	3	32,967,795	24,695,960	83,423	24,779,383	75.2%
2017	4	26,755,662	19,713,641	67,500	19,781,141	73.9%
2017	5	20,926,644	15,517,384	53,373	15,570,757	74.4%
2017	6	18,051,613	13,730,066	46,393	13,776,459	76.3%
2017	7	15,889,704	11,654,343	42,867	11,697,210	73.6%
2017	8	2,105,323	1,646,367	10,745	1,657,112	78.7%
2017	Total	189,954,113	143,236,887	493,126	143,730,014	75.7%
2018	1	13,828,668	11,684,712	371,736	12,056,448	87.2%
2018	2	15,308,218	12,542,996	391,852	12,934,848	84.5%
2018	3	21,201,673	17,354,690	546,300	17,900,990	84.4%
2018	4	16,158,328	13,182,346	417,259	13,599,605	84.2%
2018	5	12,932,093	10,246,095	323,560	10,569,654	81.7%
2018	6	10,225,532	8,367,069	265,921	8,632,989	84.4%
2018	7	8,931,457	7,245,098	224,794	7,469,891	83.6%
2018	8	7,017,530	5,791,149	194,879	5,986,028	85.3%
2018	9	51,663	36,249	3,123	39,372	76.2%
2018	Total	105,655,162	86,450,403	2,739,422	89,189,826	84.4%

Exhibit 3 - Historical Experience by Duration As Of 6/30/18 (Runout Through 8/31/18)

Nationwide - 2010 Plan N

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	1	389,593	232,456	0	232,456	59.7%
2013	Total	389,593	232,456	0	232,456	59.7%
2014	1	2,653,286	1,648,060	0	1,648,060	62.1%
2014	2	371,649	206,064	0	206,064	55.4%
2014	Total	3,024,935	1,854,124	0	1,854,124	61.3%
2015	1	3,980,889	2,472,395	0	2,472,395	62.1%
2015	2	2,484,268	1,673,201	0	1,673,201	67.4%
2015	3	347,405	232,283	0	232,283	66.9%
2015	Total	6,812,562	4,377,879	0	4,377,879	64.3%
2016	1	4,383,372	2,737,824	-57	2,737,767	62.5%
2016	2	3,785,553	2,520,740	-56	2,520,683	66.6%
2016	3	2,373,277	1,649,820	-34	1,649,786	69.5%
2016	4	329,994	252,376	-8	252,368	76.5%
2016	Total	10,872,196	7,160,760	-155	7,160,605	65.9%
2017	1	5,170,923	3,306,601	4,293	3,310,894	64.0%
2017	2	4,217,807	2,986,473	3,794	2,990,268	70.9%
2017	3	3,706,325	2,562,294	3,436	2,565,730	69.2%
2017	4	2,314,596	1,561,171	2,236	1,563,407	67.5%
2017	5	319,968	207,877	672	208,549	65.2%
2017	Total	15,729,618	10,624,417	14,431	10,638,848	67.6%
2018	1	2,416,406	1,575,530	61,153	1,636,682	67.7%
2018	2	2,400,772	1,531,316	58,630	1,589,946	66.2%
2018	3	1,926,815	1,254,436	46,666	1,301,102	67.5%
2018	4	1,740,211	1,232,662	48,162	1,280,824	73.6%
2018	5	1,040,279	706,839	27,319	734,157	70.6%
2018	6	19,386	19,614	1,559	21,173	109.2%
2018	Total	9,543,869	6,320,396	243,488	6,563,885	68.8%

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

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	0.0	0	0	0.0%	0	0.0%	1.460
	2008	0.0	0	0	0.0%	0	0.0%	1.411
	2009	0.0	0	0	0.0%	0	0.0%	1.363
	2010	0.0	0	0	0.0%	0	0.0%	1.317
	2011	0.0	0	0	0.0%	0	0.0%	1.272
	2012	0.0	0	0	0.0%	0	0.0%	1.229
	2013	0.0	0	0	0.0%	0	0.0%	1.188
	2014	0.0	0	0	0.0%	0	0.0%	1.148
	2015	0.0	0	0	0.0%	0	0.0%	1.109
	2016	0.0	0	0	0.0%	0	0.0%	1.071
	2017	0.0	0	0	0.0%	0	0.0%	1.035
	2018 Q1-Q2	0.0	0	0	0.0%	0	0.0%	1.009
<i>Projected</i>	2018 Q3-Q4	0.5	591	789	74.8%	789	74.8%	0.991
	2019	1.0	1,213	1,567	77.4%	1,567	77.4%	0.966
	2020	0.9	1,243	1,602	77.6%	1,602	77.6%	0.934
	2021	0.9	1,273	1,659	76.7%	1,659	76.7%	0.902
	2022	0.8	1,308	1,715	76.3%	1,715	76.3%	0.871
	2023	0.8	1,343	1,772	75.8%	1,772	75.8%	0.842
	2024	0.8	1,382	1,831	75.5%	1,831	75.5%	0.814
	2025	0.7	1,427	1,890	75.5%	1,890	75.5%	0.786
	2026	0.7	1,456	1,938	75.1%	1,938	75.1%	0.759
	2027	0.7	1,480	1,969	75.2%	1,969	75.2%	0.734
	2028	0.6	1,513	1,991	76.0%	1,991	76.0%	0.709
	2029	0.6	1,529	2,013	75.9%	2,013	75.9%	0.685
	2030	0.5	1,555	2,039	76.3%	2,039	76.3%	0.662
	2031	0.5	1,573	2,056	76.5%	2,056	76.5%	0.639
	2032	0.5	1,547	2,043	75.7%	2,043	75.7%	0.618
	2033	0.4	1,531	2,003	76.5%	2,003	76.5%	0.597
	2034	0.4	1,511	1,957	77.2%	1,957	77.2%	0.577
	2035	0.4	1,477	1,915	77.1%	1,915	77.1%	0.557
	2036	0.3	1,444	1,867	77.3%	1,867	77.3%	0.538
	2037	0.3	1,380	1,788	77.2%	1,788	77.2%	0.520
	2038	0.3	1,283	1,669	76.9%	1,669	76.9%	0.503
	2039	0.2	1,196	1,541	77.6%	1,541	77.6%	0.486
	2040	0.2	1,126	1,425	79.1%	1,425	79.1%	0.469
	2041	0.2	1,059	1,317	80.4%	1,317	80.4%	0.453
	2042	0.2	969	1,195	81.1%	1,195	81.1%	0.438
	2043	0.1	846	1,044	81.1%	1,044	81.1%	0.423
	2044	0.1	725	894	81.1%	894	81.1%	0.409
	2045	0.1	621	766	81.1%	766	81.1%	0.395
	2046	0.1	529	652	81.0%	652	81.0%	0.382
	2047	0.1	443	547	81.0%	547	81.0%	0.369
	2048	0.0	370	458	81.0%	458	81.0%	0.356
Accumulated Value - Historical			0	0	0.0%	0	0.0%	
Present Value - Future			24,045	31,310	76.8%	31,310	76.8%	
Lifetime Total			24,045	31,310	76.8%	31,310	76.8%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

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

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	104.2	83,367	98,555	84.6%	98,555	84.6%	1.460
	2008	7.0	2,719	10,006	27.2%	10,006	27.2%	1.411
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.363
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.317
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.272
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.229
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.188
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.148
	2015	5.0	3,063	11,022	27.8%	11,022	27.8%	1.109
	2016	4.3	3,099	9,504	32.6%	9,504	32.6%	1.071
	2017	4.0	2,515	8,817	28.5%	8,817	28.5%	1.035
	2018 Q1-Q2	2.0	1,062	4,408	24.1%	4,408	24.1%	1.009
<i>Projected</i>	2018 Q3-Q4	2.0	3,507	4,342	80.8%	4,342	80.8%	0.991
	2019	3.6	6,939	8,203	84.6%	8,203	84.6%	0.966
	2020	3.2	6,514	7,610	85.6%	7,610	85.6%	0.934
	2021	2.8	5,954	6,936	85.8%	6,936	85.8%	0.902
	2022	2.4	5,415	6,259	86.5%	6,259	86.5%	0.871
	2023	2.1	4,939	5,660	87.3%	5,660	87.3%	0.842
	2024	1.8	4,435	5,064	87.6%	5,064	87.6%	0.814
	2025	1.5	3,864	4,416	87.5%	4,416	87.5%	0.786
	2026	1.2	3,321	3,795	87.5%	3,795	87.5%	0.759
	2027	1.0	2,854	3,262	87.5%	3,262	87.5%	0.734
	2028	0.8	2,453	2,803	87.5%	2,803	87.5%	0.709
	2029	0.7	2,108	2,409	87.5%	2,409	87.5%	0.685
	2030	0.5	1,763	2,020	87.3%	2,020	87.3%	0.662
	2031	0.4	1,396	1,612	86.6%	1,612	86.6%	0.639
	2032	0.3	1,086	1,266	85.7%	1,266	85.7%	0.618
	2033	0.2	860	1,012	85.0%	1,012	85.0%	0.597
	2034	0.2	658	779	84.4%	779	84.4%	0.577
	2035	0.1	453	538	84.3%	538	84.3%	0.557
	2036	0.1	291	345	84.3%	345	84.3%	0.538
	2037	0.0	186	221	84.3%	221	84.3%	0.520
	2038	0.0	120	142	84.3%	142	84.3%	0.503
	2039	0.0	77	91	84.3%	91	84.3%	0.486
	2040	0.0	46	55	83.4%	55	83.4%	0.469
	2041	0.0	25	31	81.8%	31	81.8%	0.453
	2042	0.0	16	20	81.8%	20	81.8%	0.438
	2043	0.0	10	13	81.8%	13	81.8%	0.423
	2044	0.0	4	5	81.8%	5	81.8%	0.409
	2045	0.0	0	0	0.0%	0	0.0%	0.395
	2046	0.0	0	0	0.0%	0	0.0%	0.382
	2047	0.0	0	0	0.0%	0	0.0%	0.369
	2048	0.0	0	0	0.0%	0	0.0%	0.356
Accumulated Value - Historical			162,785	265,106	61.4%	265,106	61.4%	
Present Value - Future			49,224	57,288	85.9%	57,288	85.9%	
Lifetime Total			212,009	322,394	65.8%	322,394	65.8%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor	
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio		
<i>Historical</i>	1992 to 2007*	0.0	0	0	0.0%	0	0.0%	1.460	
	2008	0.0	0	0	0.0%	0	0.0%	1.411	
	2009	0.0	0	0	0.0%	0	0.0%	1.363	
	2010	11.5	21,562	17,892	120.5%	17,892	120.5%	1.317	
	2011	74.2	79,146	122,901	64.4%	122,901	64.4%	1.272	
	2012	136.1	154,533	233,681	66.1%	233,681	66.1%	1.229	
	2013	185.9	202,450	334,374	60.5%	334,374	60.5%	1.188	
	2014	238.3	342,432	440,215	77.8%	440,215	77.8%	1.148	
	2015	300.8	397,722	570,123	69.8%	570,123	69.8%	1.109	
	2016	361.2	527,461	713,353	73.9%	713,353	73.9%	1.071	
	2017	382.5	530,692	811,145	65.4%	811,145	65.4%	1.035	
	2018 Q1-Q2	205.4	352,305	453,924	77.6%	453,924	77.6%	1.009	
	<i>Projected</i>	2018 Q3-Q4	203.2	301,260	454,853	66.2%	454,853	66.2%	0.991
2019		393.2	678,204	902,442	75.2%	902,442	75.2%	0.966	
2020		376.0	700,131	920,922	76.0%	920,922	76.0%	0.934	
2021		359.2	722,356	951,604	75.9%	951,604	75.9%	0.902	
2022		342.0	742,787	977,995	75.9%	977,995	75.9%	0.871	
2023		324.5	761,120	1,000,380	76.1%	1,000,380	76.1%	0.842	
2024		307.6	779,061	1,021,575	76.3%	1,021,575	76.3%	0.814	
2025		291.4	797,107	1,042,176	76.5%	1,042,176	76.5%	0.786	
2026		275.3	812,680	1,058,438	76.8%	1,058,438	76.8%	0.759	
2027		258.0	821,018	1,062,199	77.3%	1,062,199	77.3%	0.734	
2028		240.0	822,658	1,054,987	78.0%	1,054,987	78.0%	0.709	
2029		222.8	822,045	1,045,292	78.6%	1,045,292	78.6%	0.685	
2030		206.6	820,031	1,034,357	79.3%	1,034,357	79.3%	0.662	
2031		190.5	812,379	1,016,056	80.0%	1,016,056	80.0%	0.639	
2032		173.0	791,431	979,055	80.8%	979,055	80.8%	0.618	
2033		155.0	759,558	927,286	81.9%	927,286	81.9%	0.597	
2034		138.5	725,858	874,680	83.0%	874,680	83.0%	0.577	
2035		123.5	691,751	822,897	84.1%	822,897	84.1%	0.557	
2036		109.2	652,283	766,305	85.1%	766,305	85.1%	0.538	
2037		94.6	601,807	697,987	86.2%	697,987	86.2%	0.520	
2038		80.5	544,151	623,378	87.3%	623,378	87.3%	0.503	
2039		68.0	488,199	553,519	88.2%	553,519	88.2%	0.486	
2040		57.2	434,579	488,777	88.9%	488,777	88.9%	0.469	
2041		47.5	380,989	426,377	89.4%	426,377	89.4%	0.453	
2042		38.7	326,938	364,471	89.7%	364,471	89.7%	0.438	
2043		31.0	276,557	307,032	90.1%	307,032	90.1%	0.423	
2044		24.9	234,130	259,085	90.4%	259,085	90.4%	0.409	
2045		20.1	198,509	219,298	90.5%	219,298	90.5%	0.395	
2046		16.0	166,048	183,572	90.5%	183,572	90.5%	0.382	
2047		12.2	132,885	147,358	90.2%	147,358	90.2%	0.369	
2048		9.0	101,578	113,325	89.6%	113,325	89.6%	0.356	
Accumulated Value - Historical			2,863,051	4,063,114	70.5%	4,063,114	70.5%		
Present Value - Future			12,115,987	15,315,240	79.1%	15,315,240	79.1%		
Lifetime Total			14,979,038	19,378,354	77.3%	19,378,354	77.3%		

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	1,032.3	1,134,942	1,787,135	63.5%	1,787,135	63.5%	1.460
	2008	179.8	243,347	294,370	82.7%	294,370	82.7%	1.411
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.363
	2010	243.8	322,825	429,891	75.1%	429,891	75.1%	1.317
	2011	298.3	484,557	555,822	87.2%	555,822	87.2%	1.272
	2012	353.6	500,936	677,643	73.9%	677,643	73.9%	1.229
	2013	396.4	575,472	781,471	73.6%	781,471	73.6%	1.188
	2014	439.3	710,310	884,352	80.3%	884,352	80.3%	1.148
	2015	487.9	695,429	990,910	70.2%	990,910	70.2%	1.109
	2016	543.8	832,889	1,140,616	73.0%	1,140,616	73.0%	1.071
	2017	558.0	796,282	1,249,407	63.7%	1,249,407	63.7%	1.035
	2018 Q1-Q2	290.4	514,902	673,212	76.5%	673,212	76.5%	1.009
<i>Projected</i>	2018 Q3-Q4	286.5	438,469	671,777	65.3%	671,777	65.3%	0.991
	2019	552.4	983,279	1,321,374	74.4%	1,321,374	74.4%	0.966
	2020	525.5	1,008,074	1,334,650	75.5%	1,334,650	75.5%	0.934
	2021	498.5	1,030,658	1,364,061	75.6%	1,364,061	75.6%	0.902
	2022	470.9	1,049,239	1,384,424	75.8%	1,384,424	75.8%	0.871
	2023	443.3	1,064,308	1,398,169	76.1%	1,398,169	76.1%	0.842
	2024	416.8	1,078,057	1,409,949	76.5%	1,409,949	76.5%	0.814
	2025	391.4	1,090,260	1,420,175	76.8%	1,420,175	76.8%	0.786
	2026	365.9	1,096,540	1,422,712	77.1%	1,422,712	77.1%	0.759
	2027	339.0	1,092,446	1,407,979	77.6%	1,407,979	77.6%	0.734
	2028	312.0	1,080,481	1,380,020	78.3%	1,380,020	78.3%	0.709
	2029	286.5	1,065,743	1,349,374	79.0%	1,349,374	79.0%	0.685
	2030	262.5	1,048,086	1,315,774	79.7%	1,315,774	79.7%	0.662
	2031	239.0	1,023,292	1,272,808	80.4%	1,272,808	80.4%	0.639
	2032	214.5	983,836	1,209,825	81.3%	1,209,825	81.3%	0.618
	2033	190.2	933,179	1,132,344	82.4%	1,132,344	82.4%	0.597
	2034	168.1	881,422	1,055,961	83.5%	1,055,961	83.5%	0.577
	2035	148.0	828,319	980,672	84.5%	980,672	84.5%	0.557
	2036	129.0	768,787	900,339	85.4%	900,339	85.4%	0.538
	2037	110.4	699,828	810,384	86.4%	810,384	86.4%	0.520
	2038	93.1	626,440	717,477	87.3%	717,477	87.3%	0.503
	2039	78.1	557,116	632,253	88.1%	632,253	88.1%	0.486
	2040	65.2	492,234	554,558	88.8%	554,558	88.8%	0.469
	2041	53.8	428,649	480,593	89.2%	480,593	89.2%	0.453
	2042	43.4	365,036	407,515	89.6%	407,515	89.6%	0.438
	2043	34.5	306,197	340,137	90.0%	340,137	90.0%	0.423
	2044	27.4	256,818	284,254	90.3%	284,254	90.3%	0.409
	2045	21.8	214,685	237,282	90.5%	237,282	90.5%	0.395
	2046	17.1	176,614	195,350	90.4%	195,350	90.4%	0.382
	2047	12.9	139,609	154,852	90.2%	154,852	90.2%	0.369
	2048	9.4	105,870	118,108	89.6%	118,108	89.6%	0.356
	Accumulated Value - Historical		8,577,270	11,836,482	72.5%	11,836,482	72.5%	
	Present Value - Future		15,836,919	20,103,123	78.8%	20,103,123	78.8%	
	Lifetime Total		24,414,189	31,939,605	76.4%	31,939,605	76.4%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	0.0	0	0	0.0%	0	0.0%	1.460
	2008	0.0	0	0	0.0%	0	0.0%	1.411
	2009	0.0	0	0	0.0%	0	0.0%	1.363
	2010	0.0	0	0	0.0%	0	0.0%	1.317
	2011	0.0	0	0	0.0%	0	0.0%	1.272
	2012	0.0	0	0	0.0%	0	0.0%	1.229
	2013	0.0	0	0	0.0%	0	0.0%	1.188
	2014	6.2	11,522	8,738	131.9%	8,738	131.9%	1.148
	2015	17.0	7,874	23,911	32.9%	23,911	32.9%	1.109
	2016	26.0	22,430	38,048	59.0%	38,048	59.0%	1.071
	2017	32.8	27,297	52,050	52.4%	52,050	52.4%	1.035
	2018 Q1-Q2	17.6	18,757	29,496	63.6%	29,496	63.6%	1.009
<i>Projected</i>	2018 Q3-Q4	17.3	20,267	28,749	70.5%	28,749	70.5%	0.991
	2019	33.5	42,315	57,121	74.1%	59,042	71.7%	0.966
	2020	32.1	44,158	58,413	75.6%	61,334	72.0%	0.934
	2021	30.7	45,910	60,543	75.8%	63,570	72.2%	0.902
	2022	29.3	47,832	62,589	76.4%	65,718	72.8%	0.871
	2023	27.9	49,841	64,447	77.3%	67,669	73.7%	0.842
	2024	26.5	51,796	66,039	78.4%	69,341	74.7%	0.814
	2025	25.1	53,550	67,402	79.4%	70,772	75.7%	0.786
	2026	23.8	55,305	68,498	80.7%	71,923	76.9%	0.759
	2027	22.4	56,830	69,177	82.2%	72,636	78.2%	0.734
	2028	20.9	57,828	69,332	83.4%	72,799	79.4%	0.709
	2029	19.5	58,546	69,019	84.8%	72,470	80.8%	0.685
	2030	18.1	58,945	68,310	86.3%	71,725	82.2%	0.662
	2031	16.7	59,003	67,099	87.9%	70,454	83.7%	0.639
	2032	15.3	58,220	65,165	89.3%	68,423	85.1%	0.618
	2033	13.8	56,777	62,480	90.9%	65,604	86.5%	0.597
	2034	12.4	54,902	59,405	92.4%	62,375	88.0%	0.577
	2035	11.1	52,635	56,085	93.8%	58,890	89.4%	0.557
	2036	9.8	49,969	52,430	95.3%	55,051	90.8%	0.538
	2037	8.6	46,790	48,256	97.0%	50,668	92.3%	0.520
	2038	7.4	43,114	43,750	98.5%	45,938	93.9%	0.503
	2039	6.4	39,396	39,479	99.8%	41,453	95.0%	0.486
	2040	5.4	35,822	35,382	101.2%	37,151	96.4%	0.469
	2041	4.6	31,981	31,190	102.5%	32,750	97.7%	0.453
	2042	3.8	27,915	26,905	103.8%	28,250	98.8%	0.438
	2043	3.0	23,796	22,800	104.4%	23,940	99.4%	0.423
	2044	2.4	20,074	19,153	104.8%	20,111	99.8%	0.409
	2045	1.9	16,827	16,020	105.0%	16,821	100.0%	0.395
	2046	1.5	14,044	13,375	105.0%	14,044	100.0%	0.382
	2047	1.2	11,564	11,024	104.9%	11,576	99.9%	0.369
	2048	0.9	9,312	8,890	104.7%	9,334	99.8%	0.356
Accumulated Value - Historical			93,151	160,919	57.9%	160,919	57.9%	
Present Value - Future			857,287	1,011,853	84.7%	1,060,117	80.9%	
Lifetime Total			950,438	1,172,772	81.0%	1,221,036	77.8%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	0.0	0	0	0.0%	0	0.0%	1.460
	2008	0.0	0	0	0.0%	0	0.0%	1.411
	2009	0.0	0	0	0.0%	0	0.0%	1.363
	2010	9.8	63,807	13,935	457.9%	13,935	457.9%	1.317
	2011	72.8	486,682	138,459	351.5%	138,459	351.5%	1.272
	2012	139.5	1,083,895	356,367	304.2%	356,367	304.2%	1.229
	2013	175.1	1,346,765	470,909	286.0%	470,909	286.0%	1.188
	2014	217.2	1,703,334	619,358	275.0%	619,358	275.0%	1.148
	2015	249.9	2,011,793	711,692	282.7%	711,692	282.7%	1.109
	2016	298.4	2,286,011	864,076	264.6%	864,076	264.6%	1.071
	2017	314.2	2,334,095	975,452	239.3%	975,452	239.3%	1.035
	2018 Q1-Q2	159.8	1,287,910	476,323	270.4%	476,323	270.4%	1.009
<i>Projected</i>	2018 Q3-Q4	153.5	1,049,183	498,453	210.5%	498,453	210.5%	0.991
	2019	281.2	2,001,960	923,873	216.7%	973,120	205.7%	0.966
	2020	248.9	1,853,869	831,446	223.0%	939,441	197.3%	0.934
	2021	220.2	1,716,445	768,605	223.3%	868,564	197.6%	0.902
	2022	193.7	1,585,513	708,505	223.8%	800,777	198.0%	0.871
	2023	170.0	1,459,047	652,790	223.5%	737,695	197.8%	0.842
	2024	149.2	1,343,472	601,059	223.5%	679,155	197.8%	0.814
	2025	126.8	1,223,464	545,860	224.1%	616,553	198.4%	0.786
	2026	111.7	1,130,723	504,961	223.9%	570,433	198.2%	0.759
	2027	98.1	1,040,357	462,126	225.1%	522,084	199.3%	0.734
	2028	86.4	954,749	410,837	232.4%	464,215	205.7%	0.709
	2029	69.1	790,903	348,807	226.7%	394,212	200.6%	0.685
	2030	57.7	694,586	307,354	226.0%	347,687	199.8%	0.662
	2031	44.7	598,574	255,435	234.3%	288,986	207.1%	0.639
	2032	37.2	531,044	209,268	253.8%	236,534	224.5%	0.618
	2033	27.5	415,863	155,470	267.5%	175,272	237.3%	0.597
	2034	16.2	263,800	99,653	264.7%	111,754	236.1%	0.577
	2035	9.9	155,421	71,634	217.0%	79,740	194.9%	0.557
	2036	7.3	132,767	58,472	227.1%	64,774	205.0%	0.538
	2037	5.7	105,108	48,813	215.3%	53,835	195.2%	0.520
2038	3.6	71,456	37,133	192.4%	40,573	176.1%	0.503	
2039	2.6	59,926	30,189	198.5%	32,751	183.0%	0.486	
2040	1.7	43,697	24,902	175.5%	26,840	162.8%	0.469	
2041	1.4	37,096	22,112	167.8%	23,805	155.8%	0.453	
2042	1.2	32,602	19,663	165.8%	21,176	154.0%	0.438	
2043	1.0	27,429	16,891	162.4%	18,202	150.7%	0.423	
2044	0.8	23,072	14,485	159.3%	15,619	147.7%	0.409	
2045	0.7	19,788	12,517	158.1%	13,507	146.5%	0.395	
2046	0.5	16,576	10,297	161.0%	11,105	149.3%	0.382	
2047	0.4	13,587	8,154	166.6%	8,772	154.9%	0.369	
2048	0.3	9,813	6,250	157.0%	6,693	146.6%	0.356	
Accumulated Value - Historical			13,983,917	5,107,309	273.8%	5,107,309	273.8%	
Present Value - Future			15,702,367	7,027,863	223.4%	7,801,788	201.3%	
Lifetime Total			29,686,284	12,135,172	244.6%	12,909,097	230.0%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	0.0	0	0	0.0%	0	0.0%	1.460
	2008	0.0	0	0	0.0%	0	0.0%	1.411
	2009	0.0	0	0	0.0%	0	0.0%	1.363
	2010	8.8	3,564	11,273	31.6%	11,273	31.6%	1.317
	2011	59.0	47,155	83,295	56.6%	83,295	56.6%	1.272
	2012	97.3	54,126	144,394	37.5%	144,394	37.5%	1.229
	2013	113.5	79,154	182,445	43.4%	182,445	43.4%	1.188
	2014	108.8	80,394	184,562	43.6%	184,562	43.6%	1.148
	2015	119.3	129,351	209,632	61.7%	209,632	61.7%	1.109
	2016	144.3	183,344	250,699	73.1%	250,699	73.1%	1.071
	2017	164.0	199,240	268,866	74.1%	268,866	74.1%	1.035
	2018 Q1-Q2	88.8	119,831	146,105	82.0%	146,105	82.0%	1.009
<i>Projected</i>	2018 Q3-Q4	89.0	104,682	151,517	69.1%	151,517	69.1%	0.991
	2019	171.9	216,183	299,137	72.3%	307,018	70.4%	0.966
	2020	164.5	222,267	297,529	74.7%	316,822	70.2%	0.934
	2021	157.1	228,897	303,703	75.4%	323,563	70.7%	0.902
	2022	150.7	237,427	310,850	76.4%	331,286	71.7%	0.871
	2023	144.4	248,803	317,182	78.4%	338,389	73.5%	0.842
	2024	137.6	257,160	322,505	79.7%	344,379	74.7%	0.814
	2025	134.2	275,950	333,756	82.7%	357,278	77.2%	0.786
	2026	126.2	276,666	334,367	82.7%	357,964	77.3%	0.759
	2027	119.2	280,877	335,967	83.6%	359,994	78.0%	0.734
	2028	111.3	279,765	333,883	83.8%	358,001	78.1%	0.709
	2029	109.5	349,741	344,254	101.6%	370,183	94.5%	0.685
	2030	102.4	349,982	341,772	102.4%	367,846	95.1%	0.662
	2031	99.3	368,142	349,476	105.3%	377,409	97.5%	0.639
	2032	92.6	370,333	345,694	107.1%	373,823	99.1%	0.618
	2033	88.1	406,192	345,048	117.7%	374,164	108.6%	0.597
	2034	85.8	471,727	352,319	133.9%	383,622	123.0%	0.577
	2035	80.3	508,799	346,684	146.8%	378,438	134.4%	0.557
	2036	73.2	482,061	336,136	143.4%	367,642	131.1%	0.538
	2037	66.1	471,194	322,706	146.0%	353,655	133.2%	0.520
	2038	60.0	464,707	309,673	150.1%	340,253	136.6%	0.503
	2039	53.4	438,457	292,560	149.9%	322,152	136.1%	0.486
	2040	47.7	419,435	276,626	151.6%	305,280	137.4%	0.469
	2041	42.1	393,863	259,883	151.6%	287,379	137.1%	0.453
	2042	36.9	366,513	242,429	151.2%	268,624	136.4%	0.438
	2043	32.1	337,779	223,983	150.8%	248,702	135.8%	0.423
	2044	27.6	306,986	205,191	149.6%	228,299	134.5%	0.409
	2045	23.6	275,916	187,011	147.5%	208,482	132.3%	0.395
	2046	20.1	247,067	170,164	145.2%	190,091	130.0%	0.382
	2047	17.2	220,836	154,693	142.8%	173,196	127.5%	0.369
	2048	14.6	196,742	140,425	140.1%	157,599	124.8%	0.356
	Accumulated Value - Historical		984,381	1,653,412	59.5%	1,653,412	59.5%	
	Present Value - Future		6,027,094	5,716,800	105.4%	6,157,421	97.9%	
	Lifetime Total		7,011,475	7,370,212	95.1%	7,810,833	89.8%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 2010 Plan A - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	0.0	0	0	0.0%	0	0.0%	1.460
	2008	0.0	0	0	0.0%	0	0.0%	1.411
	2009	0.0	0	0	0.0%	0	0.0%	1.363
	2010	18.6	67,370	25,208	267.3%	25,208	267.3%	1.317
	2011	131.8	533,837	221,754	240.7%	221,754	240.7%	1.272
	2012	236.7	1,138,021	500,760	227.3%	500,760	227.3%	1.229
	2013	288.6	1,425,919	653,355	218.2%	653,355	218.2%	1.188
	2014	325.9	1,783,728	803,919	221.9%	803,919	221.9%	1.148
	2015	369.2	2,141,144	921,324	232.4%	921,324	232.4%	1.109
	2016	442.7	2,469,355	1,114,775	221.5%	1,114,775	221.5%	1.071
	2017	478.2	2,533,335	1,244,318	203.6%	1,244,318	203.6%	1.035
	2018 Q1-Q2	248.6	1,407,741	622,427	226.2%	622,427	226.2%	1.009
<i>Projected</i>	2018 Q3-Q4	242.5	1,153,864	649,970	177.5%	649,970	177.5%	0.991
	2019	453.1	2,218,143	1,223,010	181.4%	1,280,138	173.3%	0.966
	2020	413.4	2,076,136	1,128,975	183.9%	1,256,263	165.3%	0.934
	2021	377.4	1,945,342	1,072,308	181.4%	1,192,127	163.2%	0.902
	2022	344.4	1,822,940	1,019,355	178.8%	1,132,063	161.0%	0.871
	2023	314.4	1,707,850	969,972	176.1%	1,076,084	158.7%	0.842
	2024	286.8	1,600,632	923,564	173.3%	1,023,534	156.4%	0.814
	2025	261.0	1,499,414	879,616	170.5%	973,831	154.0%	0.786
	2026	237.9	1,407,389	839,328	167.7%	928,397	151.6%	0.759
	2027	217.3	1,321,234	798,094	165.5%	882,078	149.8%	0.734
	2028	197.7	1,234,514	744,720	165.8%	822,216	150.1%	0.709
	2029	178.6	1,140,644	693,061	164.6%	764,395	149.2%	0.685
	2030	160.1	1,044,568	649,127	160.9%	715,534	146.0%	0.662
	2031	144.0	966,716	604,910	159.8%	666,394	145.1%	0.639
	2032	129.8	901,377	554,962	162.4%	610,357	147.7%	0.618
	2033	115.6	822,055	500,518	164.2%	549,436	149.6%	0.597
	2034	102.0	735,528	451,972	162.7%	495,376	148.5%	0.577
	2035	90.2	664,219	418,318	158.8%	458,178	145.0%	0.557
	2036	80.5	614,828	394,608	155.8%	432,416	142.2%	0.538
	2037	71.8	576,302	371,519	155.1%	407,490	141.4%	0.520
	2038	63.6	536,163	346,806	154.6%	380,826	140.8%	0.503
	2039	56.0	498,383	322,749	154.4%	354,903	140.4%	0.486
	2040	49.4	463,131	301,528	153.6%	332,120	139.4%	0.469
	2041	43.5	430,960	281,995	152.8%	311,184	138.5%	0.453
	2042	38.1	399,115	262,092	152.3%	289,800	137.7%	0.438
	2043	33.0	365,208	240,874	151.6%	266,903	136.8%	0.423
	2044	28.4	330,058	219,675	150.2%	243,918	135.3%	0.409
2045	24.3	295,703	199,528	148.2%	221,989	133.2%	0.395	
2046	20.7	263,643	180,461	146.1%	201,196	131.0%	0.382	
2047	17.6	234,423	162,847	144.0%	181,968	128.8%	0.369	
2048	14.9	206,555	146,674	140.8%	164,291	125.7%	0.356	
Accumulated Value - Historical			14,968,298	6,760,721	221.4%	6,760,721	221.4%	
Present Value - Future			21,729,460	12,744,663	170.5%	13,959,209	155.7%	
Lifetime Total			36,697,758	19,505,385	188.1%	20,719,931	177.1%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	47,016.5	51,840,815	51,632,470	100.4%	51,632,470	100.4%	1.460
	2008	2,657.3	4,344,929	5,054,254	86.0%	5,054,254	86.0%	1.411
	2009	2,456.8	4,033,062	4,757,847	84.8%	4,757,847	84.8%	1.363
	2010	2,280.3	4,071,221	4,393,095	92.7%	4,393,095	92.7%	1.317
	2011	2,136.3	3,792,176	4,028,428	94.1%	4,028,428	94.1%	1.272
	2012	1,978.1	3,689,564	3,805,758	96.9%	3,805,758	96.9%	1.229
	2013	1,858.1	3,954,053	3,867,857	102.2%	3,867,857	102.2%	1.188
	2014	1,709.2	3,944,523	3,721,042	106.0%	3,721,042	106.0%	1.148
	2015	1,592.8	4,161,571	3,512,449	118.5%	3,512,449	118.5%	1.109
	2016	1,527.8	4,230,842	3,449,675	122.6%	3,449,675	122.6%	1.071
	2017	1,467.4	4,173,493	3,352,224	124.5%	3,352,224	124.5%	1.035
	2018 Q1-Q2	699.3	2,155,968	1,579,162	136.5%	1,579,162	136.5%	1.009
<i>Projected</i>	2018 Q3-Q4	671.8	1,905,138	1,573,018	121.1%	1,573,018	121.1%	0.991
	2019	1,252.9	3,702,022	2,950,198	125.5%	3,028,378	122.2%	0.966
	2020	1,136.6	3,499,005	2,727,751	128.3%	2,912,032	120.2%	0.934
	2021	1,025.7	3,299,298	2,580,275	127.9%	2,754,078	119.8%	0.902
	2022	921.3	3,101,180	2,430,343	127.6%	2,593,827	119.6%	0.871
	2023	824.7	2,908,045	2,281,720	127.4%	2,435,201	119.4%	0.842
	2024	736.0	2,723,025	2,136,840	127.4%	2,280,668	119.4%	0.814
	2025	654.1	2,541,756	1,993,257	127.5%	2,128,012	119.4%	0.786
	2026	579.4	2,366,818	1,853,567	127.7%	1,980,058	119.5%	0.759
	2027	511.2	2,194,330	1,715,222	127.9%	1,833,430	119.7%	0.734
	2028	448.4	2,022,717	1,567,190	129.1%	1,675,655	120.7%	0.709
	2029	391.0	1,848,002	1,426,386	129.6%	1,525,604	121.1%	0.685
	2030	338.7	1,674,025	1,298,656	128.9%	1,390,169	120.4%	0.662
	2031	292.8	1,521,654	1,175,519	129.4%	1,259,590	120.8%	0.639
	2032	253.0	1,387,352	1,053,694	131.7%	1,129,335	122.8%	0.618
	2033	217.3	1,246,828	935,917	133.2%	1,002,980	124.3%	0.597
	2034	185.7	1,105,623	831,495	133.0%	891,198	124.1%	0.577
	2035	158.7	984,526	747,458	131.7%	801,966	122.8%	0.557
	2036	135.9	889,704	677,807	131.3%	728,714	122.1%	0.538
	2037	116.3	810,468	613,502	132.1%	661,114	122.6%	0.520
	2038	99.0	734,615	552,699	132.9%	597,011	123.0%	0.503
	2039	84.1	666,092	497,724	133.8%	538,930	123.6%	0.486
	2040	71.6	604,109	450,062	134.2%	488,601	123.6%	0.469
	2041	61.1	548,888	408,354	134.4%	444,562	123.5%	0.453
	2042	52.1	497,892	370,298	134.5%	404,270	123.2%	0.438
	2043	44.2	448,631	334,333	134.2%	366,006	122.6%	0.423
	2044	37.4	401,046	300,808	133.3%	330,145	121.5%	0.409
	2045	31.5	356,261	269,936	132.0%	296,967	120.0%	0.395
	2046	26.5	315,513	241,859	130.5%	266,701	118.3%	0.382
	2047	22.4	279,362	216,926	128.8%	239,759	116.5%	0.369
	2048	18.9	245,998	194,692	126.4%	215,675	114.1%	0.356
	Accumulated Value - Historical		126,895,719	126,100,055	100.6%	126,100,055	100.6%	
	Present Value - Future		35,196,283	27,473,122	128.1%	29,170,855	120.7%	
	Lifetime Total		162,092,002	153,573,177	105.5%	155,270,910	104.4%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	0.0	0	0	0.0%	0	0.0%	1.460
	2008	0.0	0	0	0.0%	0	0.0%	1.411
	2009	0.0	0	0	0.0%	0	0.0%	1.363
	2010	42.5	172,981	102,615	168.6%	102,615	168.6%	1.317
	2011	330.1	1,170,599	853,421	137.2%	853,421	137.2%	1.272
	2012	649.8	2,827,643	1,856,070	152.3%	1,856,070	152.3%	1.229
	2013	991.1	4,404,467	2,925,983	150.5%	2,925,983	150.5%	1.188
	2014	1,391.7	6,457,299	4,165,757	155.0%	4,165,757	155.0%	1.148
	2015	1,822.3	8,678,623	5,266,033	164.8%	5,266,033	164.8%	1.109
	2016	2,324.4	10,469,474	6,633,732	157.8%	6,633,732	157.8%	1.071
	2017	2,621.3	12,434,097	8,310,530	149.6%	8,310,530	149.6%	1.035
	2018 Q1-Q2	1,331.3	7,153,675	4,517,119	158.4%	4,517,119	158.4%	1.009
<i>Projected</i>	2018 Q3-Q4	1,305.1	6,099,753	4,561,789	133.7%	4,561,595	133.7%	0.991
	2019	2,412.9	12,699,667	9,240,210	137.4%	9,406,325	135.0%	0.966
	2020	2,156.6	11,838,385	8,331,834	142.1%	9,564,872	123.8%	0.934
	2021	1,919.6	11,024,800	7,766,344	142.0%	8,918,837	123.6%	0.902
	2022	1,709.0	10,216,895	7,233,171	141.3%	8,308,590	123.0%	0.871
	2023	1,506.4	9,400,348	6,646,916	141.4%	7,629,952	123.2%	0.842
	2024	1,315.2	8,607,708	5,920,927	145.4%	6,763,178	127.3%	0.814
	2025	1,086.3	7,640,870	4,929,430	155.0%	5,574,269	137.1%	0.786
	2026	858.0	6,555,169	3,845,551	170.5%	4,282,434	153.1%	0.759
	2027	612.2	5,265,593	2,811,957	187.3%	3,098,628	169.9%	0.734
	2028	441.1	4,253,625	2,082,602	204.2%	2,279,505	186.6%	0.709
	2029	291.7	3,221,369	1,465,103	219.9%	1,594,602	202.0%	0.685
	2030	202.3	2,481,021	1,106,280	224.3%	1,199,461	206.8%	0.662
	2031	156.2	2,151,891	920,996	233.6%	998,878	215.4%	0.639
	2032	126.2	1,921,612	803,372	239.2%	870,733	220.7%	0.618
	2033	108.7	1,750,894	723,436	242.0%	782,809	223.7%	0.597
	2034	83.5	1,313,137	600,516	218.7%	648,241	202.6%	0.577
	2035	73.7	1,210,286	552,462	219.1%	595,571	203.2%	0.557
	2036	61.0	1,025,545	490,075	209.3%	527,567	194.4%	0.538
	2037	45.7	690,911	409,730	168.6%	440,041	157.0%	0.520
	2038	37.4	536,320	364,983	146.9%	391,285	137.1%	0.503
	2039	32.8	467,820	338,461	138.2%	362,201	129.2%	0.486
	2040	28.8	415,198	315,633	131.5%	337,376	123.1%	0.469
	2041	26.2	391,749	300,743	130.3%	321,388	121.9%	0.453
	2042	23.9	373,021	286,895	130.0%	306,607	121.7%	0.438
	2043	21.7	353,774	272,374	129.9%	291,101	121.5%	0.423
	2044	19.6	331,105	257,194	128.7%	274,957	120.4%	0.409
	2045	17.6	310,115	242,492	127.9%	259,259	119.6%	0.395
	2046	15.6	287,034	225,431	127.3%	241,150	119.0%	0.382
	2047	13.9	264,589	209,687	126.2%	224,261	118.0%	0.369
	2048	12.2	242,569	192,807	125.8%	206,202	117.6%	0.356
Accumulated Value - Historical			58,756,093	37,860,249	155.2%	37,860,249	155.2%	
Present Value - Future			92,529,318	60,973,896	151.8%	67,418,909	137.2%	
Lifetime Total			151,285,411	98,834,145	153.1%	105,279,158	143.7%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	0.0	0	0	0.0%	0	0.0%	1.460
	2008	0.0	0	0	0.0%	0	0.0%	1.411
	2009	0.0	0	0	0.0%	0	0.0%	1.363
	2010	1,159.6	1,380,609	1,958,265	70.5%	1,958,265	70.5%	1.317
	2011	9,511.8	12,178,472	17,419,465	69.9%	17,419,465	69.9%	1.272
	2012	18,464.8	23,723,401	35,413,616	67.0%	35,413,616	67.0%	1.229
	2013	28,440.7	37,206,223	55,535,932	67.0%	55,535,932	67.0%	1.188
	2014	40,712.1	54,771,581	80,467,149	68.1%	80,467,149	68.1%	1.148
	2015	55,446.9	77,913,681	110,084,207	70.8%	110,084,207	70.8%	1.109
	2016	73,678.7	107,383,158	150,955,995	71.1%	150,955,995	71.1%	1.071
	2017	84,367.3	131,295,916	181,643,583	72.3%	181,643,583	72.3%	1.035
	2018 Q1-Q2	45,616.0	82,036,150	101,138,042	81.1%	101,138,042	81.1%	1.009
<i>Projected</i>	2018 Q3-Q4	45,501.2	70,205,986	104,288,788	67.3%	104,288,788	67.3%	0.991
	2019	87,874.6	157,310,515	206,345,586	76.2%	210,300,285	74.8%	0.966
	2020	83,833.7	161,485,640	205,949,356	78.4%	215,380,874	75.0%	0.934
	2021	79,896.5	165,669,860	210,440,700	78.7%	220,031,593	75.3%	0.902
	2022	75,879.2	169,413,071	214,031,846	79.2%	223,741,172	75.7%	0.871
	2023	71,867.1	172,762,250	216,894,868	79.7%	226,691,533	76.2%	0.842
	2024	68,062.6	176,195,859	219,750,680	80.2%	229,634,258	76.7%	0.814
	2025	64,500.6	179,880,613	222,703,029	80.8%	232,680,384	77.3%	0.786
	2026	61,004.1	183,301,126	225,084,970	81.4%	235,133,792	78.0%	0.759
	2027	57,271.2	185,291,068	225,191,193	82.3%	235,214,602	78.8%	0.734
	2028	53,355.1	185,616,065	223,199,445	83.2%	233,105,592	79.6%	0.709
	2029	49,690.5	185,900,987	221,203,800	84.0%	230,993,681	80.5%	0.685
	2030	46,220.4	185,818,925	219,053,923	84.8%	228,721,249	81.2%	0.662
	2031	42,773.3	184,448,032	215,628,027	85.5%	225,112,654	81.9%	0.639
	2032	39,046.0	180,383,321	208,610,919	86.5%	217,765,042	82.8%	0.618
	2033	35,234.8	174,194,471	198,937,398	87.6%	207,651,633	83.9%	0.597
	2034	31,775.0	168,201,431	189,549,959	88.7%	197,841,770	85.0%	0.577
	2035	28,615.6	161,841,638	180,306,747	89.8%	188,181,592	86.0%	0.557
	2036	25,564.9	154,343,412	169,888,051	90.9%	177,297,341	87.1%	0.538
	2037	22,365.9	144,080,834	156,395,673	92.1%	163,212,024	88.3%	0.520
	2038	19,217.9	131,884,934	141,181,496	93.4%	147,334,943	89.5%	0.503
	2039	16,471.2	120,307,463	127,083,073	94.7%	132,623,287	90.7%	0.486
	2040	14,071.9	109,198,583	114,037,802	95.8%	119,010,589	91.8%	0.469
	2041	11,878.6	97,638,827	101,129,581	96.5%	105,540,413	92.5%	0.453
	2042	9,816.4	85,414,363	87,794,389	97.3%	91,625,488	93.2%	0.438
	2043	7,983.9	73,496,036	74,998,565	98.0%	78,274,744	93.9%	0.423
	2044	6,488.8	63,096,642	64,025,231	98.5%	66,825,885	94.4%	0.409
	2045	5,285.7	54,162,170	54,787,397	98.9%	57,187,372	94.7%	0.395
	2046	4,272.5	46,035,224	46,525,452	98.9%	48,565,742	94.8%	0.382
	2047	3,341.7	37,835,719	38,229,411	99.0%	39,909,340	94.8%	0.369
	2048	2,542.1	30,254,375	30,554,407	99.0%	31,902,046	94.8%	0.356
	Accumulated Value - Historical		573,567,325	800,343,520	71.7%	800,343,520	71.7%	
	Present Value - Future		2,813,383,504	3,359,473,586	83.7%	3,499,228,999	80.4%	
	Lifetime Total		3,386,950,828	4,159,817,106	81.4%	4,299,572,519	78.8%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 2010 Plan F - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	0.0	0	0	0.0%	0	0.0%	1.460
	2008	0.0	0	0	0.0%	0	0.0%	1.411
	2009	0.0	0	0	0.0%	0	0.0%	1.363
	2010	1,202.1	1,553,590	2,060,880	75.4%	2,060,880	75.4%	1.317
	2011	9,841.9	13,349,071	18,272,886	73.1%	18,272,886	73.1%	1.272
	2012	19,114.6	26,551,044	37,269,686	71.2%	37,269,686	71.2%	1.229
	2013	29,431.8	41,610,691	58,461,915	71.2%	58,461,915	71.2%	1.188
	2014	42,103.7	61,228,880	84,632,907	72.3%	84,632,907	72.3%	1.148
	2015	57,269.2	86,592,304	115,350,240	75.1%	115,350,240	75.1%	1.109
	2016	76,003.1	117,852,631	157,589,726	74.8%	157,589,726	74.8%	1.071
	2017	86,988.7	143,730,014	189,954,113	75.7%	189,954,113	75.7%	1.035
	2018 Q1-Q2	46,947.3	89,189,825	105,655,162	84.4%	105,655,162	84.4%	1.009
<i>Projected</i>	2018 Q3-Q4	46,806.2	76,305,739	108,850,577	70.1%	108,850,384	70.1%	0.991
	2019	90,287.5	170,010,182	215,585,797	78.9%	219,706,610	77.4%	0.966
	2020	85,990.3	173,324,025	214,281,190	80.9%	224,945,746	77.1%	0.934
	2021	81,816.1	176,694,660	218,207,043	81.0%	228,950,431	77.2%	0.902
	2022	77,588.2	179,629,966	221,265,017	81.2%	232,049,762	77.4%	0.871
	2023	73,373.5	182,162,598	223,541,785	81.5%	234,321,485	77.7%	0.842
	2024	69,377.8	184,803,567	225,671,607	81.9%	236,397,436	78.2%	0.814
	2025	65,586.9	187,521,483	227,632,459	82.4%	238,254,654	78.7%	0.786
	2026	61,862.1	189,856,295	228,930,521	82.9%	239,416,225	79.3%	0.759
	2027	57,883.4	190,556,661	228,003,150	83.6%	238,313,230	80.0%	0.734
	2028	53,796.2	189,869,690	225,282,048	84.3%	235,385,097	80.7%	0.709
	2029	49,982.2	189,122,357	222,668,904	84.9%	232,588,282	81.3%	0.685
	2030	46,422.7	188,299,946	220,160,203	85.5%	229,920,710	81.9%	0.662
	2031	42,929.4	186,599,923	216,549,023	86.2%	226,111,532	82.5%	0.639
	2032	39,172.1	182,304,932	209,414,291	87.1%	218,635,775	83.4%	0.618
	2033	35,343.5	175,945,366	199,660,834	88.1%	208,434,442	84.4%	0.597
	2034	31,858.5	169,514,568	190,150,474	89.1%	198,490,011	85.4%	0.577
	2035	28,689.2	163,051,924	180,859,209	90.2%	188,777,163	86.4%	0.557
	2036	25,625.9	155,368,958	170,378,126	91.2%	177,824,908	87.4%	0.538
	2037	22,411.5	144,771,745	156,805,403	92.3%	163,652,065	88.5%	0.520
2038	19,255.3	132,421,254	141,546,479	93.6%	147,726,228	89.6%	0.503	
2039	16,504.0	120,775,283	127,421,534	94.8%	132,985,489	90.8%	0.486	
2040	14,100.7	109,613,782	114,353,435	95.9%	119,347,965	91.8%	0.469	
2041	11,904.8	98,030,575	101,430,323	96.6%	105,861,802	92.6%	0.453	
2042	9,840.3	85,787,384	88,081,284	97.4%	91,932,096	93.3%	0.438	
2043	8,005.6	73,849,810	75,270,939	98.1%	78,565,845	94.0%	0.423	
2044	6,508.4	63,427,747	64,282,425	98.7%	67,100,841	94.5%	0.409	
2045	5,303.4	54,472,285	55,029,888	99.0%	57,446,631	94.8%	0.395	
2046	4,288.1	46,322,257	46,750,883	99.1%	48,806,892	94.9%	0.382	
2047	3,355.6	38,100,308	38,439,098	99.1%	40,133,601	94.9%	0.369	
2048	2,554.4	30,496,944	30,747,215	99.2%	32,108,248	95.0%	0.356	
Accumulated Value - Historical			632,323,417	838,203,769	75.4%	838,203,769	75.4%	
Present Value - Future			2,905,912,822	3,420,447,482	85.0%	3,566,647,908	81.5%	
Lifetime Total			3,538,236,240	4,258,651,251	83.1%	4,404,851,678	80.3%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	415,019.6	514,176,756	751,894,951	68.4%	751,894,951	68.4%	1.460
	2008	43,872.8	63,080,699	83,769,930	75.3%	83,769,930	75.3%	1.411
	2009	47,336.8	70,347,508	89,270,619	78.8%	89,270,619	78.8%	1.363
	2010	53,764.0	83,703,257	106,750,706	78.4%	106,750,706	78.4%	1.317
	2011	59,518.8	95,024,806	124,961,484	76.0%	124,961,484	76.0%	1.272
	2012	65,680.7	105,434,401	143,777,399	73.3%	143,777,399	73.3%	1.229
	2013	73,496.2	118,501,808	161,376,790	73.4%	161,376,790	73.4%	1.188
	2014	83,722.1	134,249,471	183,785,372	73.0%	183,785,372	73.0%	1.148
	2015	96,710.2	159,527,027	210,391,022	75.8%	210,391,022	75.8%	1.109
	2016	113,258.3	190,425,011	251,096,353	75.8%	251,096,353	75.8%	1.071
	2017	122,099.5	215,008,078	281,768,917	76.3%	281,768,917	76.3%	1.035
	2018 Q1-Q2	63,658.5	127,847,040	150,474,696	85.0%	150,474,696	85.0%	1.009
<i>Projected</i>	2018 Q3-Q4	63,011.6	108,517,999	153,630,512	70.6%	153,630,318	70.6%	0.991
	2019	120,991.4	240,673,480	301,285,074	79.9%	306,710,647	78.5%	0.966
	2020	114,410.4	243,382,222	296,158,575	82.2%	309,745,584	78.6%	0.934
	2021	107,929.5	245,562,971	298,021,491	82.4%	311,616,389	78.8%	0.902
	2022	101,393.1	246,743,014	298,311,392	82.7%	311,852,281	79.1%	0.871
	2023	94,954.3	247,181,208	297,276,260	83.1%	310,697,030	79.6%	0.842
	2024	88,909.8	247,647,684	296,121,045	83.6%	309,373,232	80.0%	0.814
	2025	83,212.4	248,053,795	294,828,275	84.1%	307,862,805	80.6%	0.786
	2026	77,648.0	247,696,712	292,577,577	84.7%	305,351,591	81.1%	0.759
	2027	71,857.5	245,150,435	287,531,201	85.3%	299,985,541	81.7%	0.734
	2028	66,047.4	240,884,911	280,314,408	85.9%	292,403,481	82.4%	0.709
	2029	60,675.0	236,552,578	273,295,316	86.6%	285,045,599	83.0%	0.685
	2030	55,685.9	232,032,099	266,353,026	87.1%	277,789,109	83.5%	0.662
	2031	50,867.9	226,448,562	258,173,729	87.7%	269,251,735	84.1%	0.639
	2032	45,894.3	218,175,132	246,455,219	88.5%	257,030,621	84.9%	0.618
	2033	40,975.7	207,899,866	232,277,792	89.5%	242,247,449	85.8%	0.597
	2034	36,556.7	197,846,936	218,749,016	90.4%	228,140,143	86.7%	0.577
	2035	32,566.1	187,885,240	205,665,618	91.4%	214,499,148	87.6%	0.557
	2036	28,765.3	176,691,536	191,491,856	92.3%	199,721,882	88.5%	0.538
	2037	24,914.4	162,785,436	174,498,050	93.3%	182,004,792	89.4%	0.520
	2038	21,236.1	147,532,642	156,265,583	94.4%	162,997,529	90.5%	0.503
	2039	18,075.7	133,468,766	139,702,213	95.5%	145,729,410	91.6%	0.486
	2040	15,350.5	120,292,177	124,623,862	96.5%	130,007,920	92.5%	0.469
	2041	12,890.1	106,934,790	109,951,068	97.3%	114,707,672	93.2%	0.453
	2042	10,595.4	93,005,651	94,955,320	97.9%	99,070,598	93.9%	0.438
	2043	8,565.9	79,524,468	80,644,694	98.6%	84,148,188	94.5%	0.423
	2044	6,918.6	67,835,729	68,431,121	99.1%	71,412,062	95.0%	0.409
	2045	5,593.2	57,788,679	58,124,130	99.4%	60,664,054	95.3%	0.395
	2046	4,482.6	48,708,446	48,946,490	99.5%	51,092,080	95.3%	0.382
	2047	3,485.9	39,822,422	39,997,842	99.6%	41,757,737	95.4%	0.369
	2048	2,644.2	31,775,752	31,886,494	99.7%	33,296,739	95.4%	0.356
	Accumulated Value - Historical		2,323,406,077	3,162,084,809	73.5%	3,162,084,809	73.5%	
	Present Value - Future		3,678,363,262	4,283,602,415	85.9%	4,457,650,847	82.5%	
	Lifetime Total		6,001,769,339	7,445,687,224	80.6%	7,619,735,656	78.8%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	0.0	0	0	0.0%	0	0.0%	1.460
	2008	0.0	0	0	0.0%	0	0.0%	1.411
	2009	0.0	0	0	0.0%	0	0.0%	1.363
	2010	0.0	0	0	0.0%	0	0.0%	1.317
	2011	0.0	0	0	0.0%	0	0.0%	1.272
	2012	0.0	0	0	0.0%	0	0.0%	1.229
	2013	13.3	41,508	23,710	175.1%	23,710	175.1%	1.188
	2014	103.0	206,116	182,950	112.7%	182,950	112.7%	1.148
	2015	224.3	504,435	400,100	126.1%	400,100	126.1%	1.109
	2016	360.6	757,305	663,232	114.2%	663,232	114.2%	1.071
	2017	462.3	1,092,045	969,364	112.7%	969,364	112.7%	1.035
	2018 Q1-Q2	257.3	687,949	585,228	117.6%	585,228	117.6%	1.009
<i>Projected</i>	2018 Q3-Q4	253.5	624,155	601,894	103.7%	601,892	103.7%	0.991
	2019	470.0	1,206,837	1,174,008	102.8%	1,188,481	101.5%	0.966
	2020	420.0	1,125,119	1,054,502	106.7%	1,126,652	99.9%	0.934
	2021	366.4	1,027,699	965,806	106.4%	1,032,324	99.6%	0.902
	2022	322.7	943,943	878,576	107.4%	938,626	100.6%	0.871
	2023	277.3	854,618	775,745	110.2%	827,457	103.3%	0.842
	2024	228.8	751,969	641,218	117.3%	681,951	110.3%	0.814
	2025	162.3	577,908	467,225	123.7%	495,293	116.7%	0.786
	2026	116.4	448,700	361,334	124.2%	383,077	117.1%	0.759
	2027	97.6	396,641	313,607	126.5%	332,599	119.3%	0.734
	2028	81.4	338,102	273,650	123.6%	290,281	116.5%	0.709
	2029	67.1	296,364	235,736	125.7%	250,212	118.4%	0.685
	2030	56.5	264,393	204,248	129.4%	217,857	121.4%	0.662
	2031	44.9	209,917	169,899	123.6%	181,882	115.4%	0.639
	2032	37.2	187,056	150,072	124.6%	161,019	116.2%	0.618
	2033	33.2	174,341	140,748	123.9%	150,915	115.5%	0.597
	2034	30.0	165,127	133,819	123.4%	143,415	115.1%	0.577
	2035	27.3	153,783	128,924	119.3%	138,230	111.3%	0.557
	2036	24.4	141,758	122,810	115.4%	131,848	107.5%	0.538
	2037	22.6	136,691	118,701	115.2%	127,573	107.1%	0.520
	2038	20.1	129,058	111,846	115.4%	120,475	107.1%	0.503
	2039	18.7	122,955	108,760	113.1%	117,151	105.0%	0.486
	2040	17.1	111,917	104,953	106.6%	113,070	99.0%	0.469
	2041	15.8	108,223	101,692	106.4%	109,598	98.7%	0.453
	2042	14.5	104,090	97,843	106.4%	105,470	98.7%	0.438
	2043	13.1	98,776	92,745	106.5%	100,025	98.8%	0.423
	2044	11.8	92,725	87,854	105.5%	94,763	97.8%	0.409
	2045	10.6	87,401	82,772	105.6%	89,306	97.9%	0.395
	2046	9.4	80,310	77,575	103.5%	83,696	96.0%	0.382
	2047	8.4	74,699	72,230	103.4%	77,949	95.8%	0.369
	2048	7.4	68,837	66,600	103.4%	71,903	95.7%	0.356
	Accumulated Value - Historical		3,480,500	2,985,743	116.6%	2,985,743	116.6%	
	Present Value - Future		8,770,457	7,886,584	111.2%	8,314,797	105.5%	
	Lifetime Total		12,250,956	10,872,328	112.7%	11,300,540	108.4%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

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

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	0.0	0	0	0.0%	0	0.0%	1.460
	2008	0.0	0	0	0.0%	0	0.0%	1.411
	2009	0.0	0	0	0.0%	0	0.0%	1.363
	2010	0.0	0	0	0.0%	0	0.0%	1.317
	2011	0.0	0	0	0.0%	0	0.0%	1.272
	2012	0.0	0	0	0.0%	0	0.0%	1.229
	2013	267.6	190,947	365,883	52.2%	365,883	52.2%	1.188
	2014	2,066.4	1,648,007	2,841,985	58.0%	2,841,985	58.0%	1.148
	2015	4,655.8	3,873,444	6,412,462	60.4%	6,412,462	60.4%	1.109
	2016	7,200.6	6,403,300	10,208,964	62.7%	10,208,964	62.7%	1.071
	2017	9,945.7	9,546,803	14,760,254	64.7%	14,760,254	64.7%	1.035
	2018 Q1-Q2	5,903.3	5,875,935	8,958,641	65.6%	8,958,641	65.6%	1.009
<i>Projected</i>	2018 Q3-Q4	5,969.3	6,464,355	9,360,800	69.1%	9,360,800	69.1%	0.991
	2019	11,533.0	13,454,027	18,539,625	72.6%	18,916,732	71.1%	0.966
	2020	11,011.2	13,905,206	18,484,677	75.2%	19,366,029	71.8%	0.934
	2021	10,509.2	14,385,916	18,888,230	76.2%	19,783,613	72.7%	0.902
	2022	9,996.7	14,828,877	19,221,961	77.1%	20,128,153	73.7%	0.871
	2023	9,489.0	15,287,461	19,503,072	78.4%	20,418,182	74.9%	0.842
	2024	9,007.7	15,779,674	19,779,444	79.8%	20,702,946	76.2%	0.814
	2025	8,567.9	16,336,527	20,081,391	81.4%	21,014,775	77.7%	0.786
	2026	8,119.3	16,894,522	20,297,547	83.2%	21,236,741	79.6%	0.759
	2027	7,626.7	17,202,326	20,307,658	84.7%	21,243,603	81.0%	0.734
	2028	7,124.3	17,369,684	20,171,748	86.1%	21,098,254	82.3%	0.709
	2029	6,650.2	17,539,387	20,024,931	87.6%	20,941,636	83.8%	0.685
	2030	6,202.0	17,724,404	19,865,266	89.2%	20,771,371	85.3%	0.662
	2031	5,759.6	17,847,928	19,601,532	91.1%	20,492,767	87.1%	0.639
	2032	5,280.4	17,635,716	19,034,312	92.7%	19,897,687	88.6%	0.618
	2033	4,789.6	17,169,134	18,245,963	94.1%	19,072,590	90.0%	0.597
	2034	4,339.4	16,696,763	17,470,973	95.6%	18,261,361	91.4%	0.577
	2035	3,927.1	16,218,685	16,705,782	97.1%	17,460,405	92.9%	0.557
	2036	3,526.8	15,619,794	15,825,411	98.7%	16,539,311	94.4%	0.538
	2037	3,104.3	14,739,257	14,656,595	100.6%	15,317,579	96.2%	0.520
	2038	2,689.2	13,590,483	13,335,112	101.9%	13,936,675	97.5%	0.503
	2039	2,324.9	12,480,673	12,105,754	103.1%	12,651,968	98.6%	0.486
	2040	2,004.3	11,433,085	10,959,194	104.3%	11,453,744	99.8%	0.469
	2041	1,705.7	10,336,003	9,793,810	105.5%	10,235,740	101.0%	0.453
	2042	1,417.2	9,123,077	8,545,446	106.8%	8,930,981	102.2%	0.438
	2043	1,156.7	7,877,230	7,324,347	107.5%	7,654,811	102.9%	0.423
	2044	942.6	6,774,500	6,267,999	108.1%	6,550,872	103.4%	0.409
	2045	769.4	5,820,002	5,372,924	108.3%	5,615,338	103.6%	0.395
	2046	624.4	4,958,985	4,578,608	108.3%	4,785,092	103.6%	0.382
	2047	494.3	4,112,086	3,805,630	108.1%	3,977,389	103.4%	0.369
	2048	383.6	3,338,252	3,101,156	107.6%	3,241,282	103.0%	0.356
Accumulated Value - Historical			29,079,472	46,054,389	63.1%	46,054,389	63.1%	
Present Value - Future			265,576,212	306,662,643	86.6%	319,899,886	83.0%	
Lifetime Total			294,655,684	352,717,032	83.5%	365,954,275	80.5%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 4 - Loss Ratio Projection

Nationwide - 2010 Plan N - Total

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Present Value Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2007*	0.0	0	0	0.0%	0	0.0%	1.460
	2008	0.0	0	0	0.0%	0	0.0%	1.411
	2009	0.0	0	0	0.0%	0	0.0%	1.363
	2010	0.0	0	0	0.0%	0	0.0%	1.317
	2011	0.0	0	0	0.0%	0	0.0%	1.272
	2012	0.0	0	0	0.0%	0	0.0%	1.229
	2013	280.9	232,456	389,593	59.7%	389,593	59.7%	1.188
	2014	2,169.4	1,854,124	3,024,935	61.3%	3,024,935	61.3%	1.148
	2015	4,880.2	4,377,879	6,812,562	64.3%	6,812,562	64.3%	1.109
	2016	7,561.2	7,160,604	10,872,196	65.9%	10,872,196	65.9%	1.071
	2017	10,408.0	10,638,848	15,729,618	67.6%	15,729,618	67.6%	1.035
	2018 Q1-Q2	6,160.5	6,563,884	9,543,869	68.8%	9,543,869	68.8%	1.009
<i>Projected</i>	2018 Q3-Q4	6,222.8	7,088,510	9,962,694	71.2%	9,962,693	71.2%	0.991
	2019	12,003.0	14,660,864	19,713,632	74.4%	20,105,213	72.9%	0.966
	2020	11,431.2	15,030,325	19,539,178	76.9%	20,492,681	73.3%	0.934
	2021	10,875.6	15,413,614	19,854,036	77.6%	20,815,937	74.0%	0.902
	2022	10,319.4	15,772,820	20,100,537	78.5%	21,066,779	74.9%	0.871
	2023	9,766.4	16,142,078	20,278,817	79.6%	21,245,639	76.0%	0.842
	2024	9,236.5	16,531,643	20,420,662	81.0%	21,384,897	77.3%	0.814
	2025	8,730.3	16,914,436	20,548,616	82.3%	21,510,068	78.6%	0.786
	2026	8,235.7	17,343,223	20,658,881	84.0%	21,619,818	80.2%	0.759
	2027	7,724.2	17,598,968	20,621,264	85.3%	21,576,203	81.6%	0.734
	2028	7,205.7	17,707,786	20,445,398	86.6%	21,388,535	82.8%	0.709
	2029	6,717.4	17,835,750	20,260,666	88.0%	21,191,848	84.2%	0.685
	2030	6,258.6	17,988,797	20,069,514	89.6%	20,989,228	85.7%	0.662
	2031	5,804.4	18,057,845	19,771,431	91.3%	20,674,649	87.3%	0.639
	2032	5,317.7	17,822,772	19,184,385	92.9%	20,058,705	88.9%	0.618
	2033	4,822.8	17,343,475	18,386,711	94.3%	19,223,505	90.2%	0.597
	2034	4,369.4	16,861,890	17,604,792	95.8%	18,404,775	91.6%	0.577
	2035	3,954.5	16,372,467	16,834,706	97.3%	17,598,635	93.0%	0.557
	2036	3,551.2	15,761,552	15,948,222	98.8%	16,671,159	94.5%	0.538
	2037	3,126.9	14,875,948	14,775,296	100.7%	15,445,152	96.3%	0.520
	2038	2,709.3	13,719,541	13,446,958	102.0%	14,057,150	97.6%	0.503
	2039	2,343.5	12,603,628	12,214,515	103.2%	12,769,119	98.7%	0.486
	2040	2,021.4	11,545,002	11,064,147	104.3%	11,566,814	99.8%	0.469
	2041	1,721.5	10,444,226	9,895,502	105.5%	10,345,338	101.0%	0.453
	2042	1,431.7	9,227,167	8,643,288	106.8%	9,036,451	102.1%	0.438
	2043	1,169.7	7,976,005	7,417,092	107.5%	7,754,836	102.9%	0.423
	2044	954.4	6,867,224	6,355,853	108.0%	6,645,635	103.3%	0.409
	2045	780.0	5,907,403	5,455,696	108.3%	5,704,644	103.6%	0.395
	2046	633.8	5,039,296	4,656,183	108.2%	4,868,788	103.5%	0.382
	2047	502.7	4,186,785	3,877,860	108.0%	4,055,338	103.2%	0.369
	2048	391.0	3,407,089	3,167,756	107.6%	3,313,185	102.8%	0.356
Accumulated Value - Historical			32,559,972	49,040,132	66.4%	49,040,132	66.4%	
Present Value - Future			274,346,668	314,549,227	87.2%	328,214,683	83.6%	
Lifetime Total			306,906,640	363,589,359	84.4%	377,254,815	81.4%	

* Premium and claims adjusted to 2007 dollars to preserve accuracy of historical accumulated value.

Exhibit 5 - Projected Durational Loss Ratios

Rhode Island - 2010 Plans

<u>Duration</u>	<u>Current Rates</u>			<u>Proposed Rates</u>		
	<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>	<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
1	76.3%	70.4%	74.1%	76.3%	70.4%	70.5%
2	75.0%	75.0%	72.8%	75.0%	75.0%	69.3%
3	74.1%	74.2%	72.4%	74.1%	74.2%	68.9%
4	73.2%	73.6%	71.9%	73.2%	73.6%	68.4%
5	73.3%	73.2%	71.9%	73.3%	73.2%	68.4%
6	72.4%	72.7%	71.5%	72.4%	72.7%	68.1%
7	72.6%	72.3%	72.2%	72.6%	72.3%	68.7%
8	72.4%	72.2%	73.3%	72.4%	72.2%	69.8%
9	71.9%	72.4%	74.0%	71.9%	72.4%	70.5%
10	72.5%	72.7%	74.6%	72.5%	72.7%	71.0%
11	73.5%	73.0%	75.8%	73.5%	73.0%	72.1%
12	72.3%	73.2%	76.7%	72.3%	73.2%	73.1%
13	74.2%	73.3%	77.3%	74.2%	73.3%	73.6%
14	72.8%	73.5%	79.2%	72.8%	73.5%	75.4%
15	72.7%	74.1%	80.2%	72.7%	74.1%	76.4%
16	74.2%	74.9%	81.1%	74.2%	74.9%	77.2%
17	74.1%	75.5%	82.4%	74.1%	75.5%	78.4%
18	74.1%	76.0%	83.7%	74.1%	76.0%	79.7%
19	74.5%	76.4%	85.4%	74.5%	76.4%	81.4%
20	73.8%	77.1%	86.9%	73.8%	77.1%	82.8%
21	73.9%	78.6%	88.6%	73.9%	78.6%	84.4%
22	75.2%	79.9%	90.2%	75.2%	79.9%	85.9%
23	76.6%	81.1%	91.7%	76.6%	81.1%	87.4%
24	77.9%	82.2%	93.0%	77.9%	82.2%	88.6%
25	77.9%	83.3%	96.1%	77.9%	83.3%	91.5%
26	77.9%	84.3%	97.3%	77.9%	84.3%	92.7%
27	77.9%	85.3%	98.3%	77.9%	85.3%	93.6%
28	77.8%	86.1%	99.0%	77.8%	86.1%	94.3%
29	77.8%	86.1%	99.0%	77.8%	86.1%	94.3%
30	77.8%	86.0%	98.9%	77.8%	86.0%	94.2%

USAA Life Insurance Company – Consumer Narrative

2019 Standardized Medicare Supplement Rate Revision and Annual Loss Ratio Filing

Medicare Supplement Rates Changing in 2019

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

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

Based on the actual and projected Medicare supplement experience, a premium increase for Plan N is necessary to bring projected lifetime claims, relative to projected lifetime premiums, in line with the target relationships approved by the Office of the Health Insurance Commissioner. No premium increase is necessary at this time for Plans A, D, F, and G.

Therefore, the company is requesting a 5.0% increase for Plan N, and no increases for Plans A, D, F, and G. The overall requested premium increase is 0.2%. The proposed premium increases by plan and form are shown in the table below.

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

Plan Letter	Form Number(s)	Rate Increase
A	LIM19799-A 1-92; MSM91984ST 06-10	0.0%
D	LIM19799-D 1-92	0.0%
F	LIM19799-F 1-92; MSM91985ST 06-10	0.0%
G	LIM19799-G 1-92	0.0%
N	MSM97660RI 08-12	5.0%



9800 Fredericksburg Road
San Antonio, Texas 78288

January 1, 2018

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

To Whom It May Concern:

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

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

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

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

Sincerely,

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

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

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