

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: 2018 Med Supp Rates
Project Name/Number: 2018 Med Supp Rates/Ann Rates/

Filing at a Glance

Company: USAA Life Insurance Company
 Product Name: 2018 Med Supp Rates
 State: Rhode Island
 TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
 Sub-TOI: MS08I.012 Multi-Plan 2010
 Filing Type: Rate
 Date Submitted: 12/28/2017
 SERFF Tr Num: UNSA-131246215
 SERFF Status: Assigned
 State Tr Num:
 State Status: Open-Pending Actuary Review
 Co Tr Num: RI1700605
 Implementation: 08/01/2018
 Date Requested:
 Author(s): Brian Jenkins, Susan Markey, Rosanna Vidaurri, Chris Wick, Irene Perez, Neresia Torres, Marianne O'Connell, Ruth Gott, Robert Buss, Yvette Alvarado, Scott Przybyla, Raquel Verastegui, Christine Haag, Sonya Ryals, Marylee Williams, Courtney Burke, Josh McGuinness
 Reviewer(s): Linda Johnson (primary), Charles DeWeese, Maria Casale, 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
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General Information

Project Name: 2018 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: 3.9%	Filing Status Changed: 01/03/2018
	State Status Changed: 01/05/2018
Deemer Date:	Created By: Courtney Burke
Submitted By: Neresia Torres	Corresponding Filing Tracking Number:

Filing Description:

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

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

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	jmccguinness@perrknight.com
401 Wilshire Blvd	310-893-0039 [Phone]
Suite 300	310-230-1061 [FAX]
Santa Monica, CA 90401	

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

State: Rhode Island **Filing Company:** USAA Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
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Retaliatory? Yes
Fee Explanation: Texas filing fee - retaliatory
Per Company: Yes

Company	Amount	Date Processed	Transaction #
USAA Life Insurance Company	\$100.00	12/28/2017	133034130

SERFF Tracking #:

UNSA-131246215

State Tracking #:

Company Tracking #:

RI1700605

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:

2018 Med Supp Rates

Project Name/Number:

2018 Med Supp Rates/Ann Rates/

Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Post Submission Update Request.	Note To Filer	Victor Woods	01/06/2018	01/06/2018

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: 2018 Med Supp Rates
Project Name/Number: 2018 Med Supp Rates/Ann Rates/

Note To Filer

Created By:

Victor Woods on 01/06/2018 07:12 AM

Last Edited By:

Victor Woods

Submitted On:

01/06/2018 07:12 AM

Subject:

Post Submission Update Request.

Comments:

Please provide a post-submission update for the associated form filing numbers in the SERFF General Information Tab under line item Corresponding Filing Tracking Number.

If the associated form filings are Pre-SERFF, please indicate so under line item Corresponding Filing Tracking Number.

Victor Woods, 401-462-9643 victor.woods@ohic.ri.gov.

SERFF Tracking #:

UNSA-131246215

State Tracking #:

Company Tracking #:

RI1700605

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: 2018 Med Supp Rates

Project Name/Number: 2018 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: 3.900%

Effective Date of Last Rate Revision: 08/01/2017

Filing Method of Last Filing: Review & Approval

SERFF Tracking Number of Last Filing: UNSA-130806114

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	0.000%	0.000%	\$0	628	\$1,424,181	0.000%	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: 2018 Med Supp Rates

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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-130806114 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-130806114 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-130806114 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-130806114 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-130806114 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-130806114 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-130806114 Percent Rate Change Request:	RI (2010 Plan N) Annual Filing - Rate Sheets.pdf,

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 9/30/2017: 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 9/30/2017: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan A (Attained Age)
Policy Form(s): LIM19799-A 1-92
Rates Effective 8/1/2018**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 9/30/2017: 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 8/1/2018**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 9/30/2017: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 9/30/2017: 2,550

<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 9/30/2017: 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 8/1/2018**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 9/30/2017: 2,550

<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 8/1/2018**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 9/30/2017: 0

<u>Age</u>	<u>Non-Smoker</u>		<u>Smoker</u>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	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 9/30/2017: 2,654

<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 9/30/2017: 2,377

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
1990 Plan F (Attained Age)
Policy Form(s): LIM19799-F 1-92
Rates Effective 8/1/2018**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 9/30/2017: 2,654

<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 8/1/2018**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 9/30/2017: 2,377

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Current Rate Schedule**

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

Average annualized premium in-force as of 9/30/2017: 2,752

<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 9/30/2017: 0

<u>Age</u>	<u>Non-Smoker</u>		<u>Smoker</u>	
	<u>Monthly APP</u>	<u>Quarterly</u>	<u>Monthly APP</u>	<u>Quarterly</u>
65	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 8/1/2018**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 9/30/2017: 2,752

<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 8/1/2018**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 9/30/2017: 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 9/30/2017: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
2010 Plan A (Attained Age)
Policy Form(s): MSM91984ST 06-10
Rates Effective 8/1/2018**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 9/30/2017: 0

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
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 9/30/2017: 2,165

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

Modal Factors: Monthly = 0.085; Quarterly = 0.260

**USAA Life Insurance Company
Proposed Rate Schedule**

**Rhode Island
2010 Plan F (Attained Age)
Policy Form(s): MSM91985ST 06-10
Rates Effective 8/1/2018**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 9/30/2017: 2,165

<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 9/30/2017: 1,628

<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 8/1/2018**

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

Proposed average annualized premium based on the
distribution of policies in-force as of 9/30/2017: 1,628

<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

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: 2018 Med Supp Rates
Project Name/Number: 2018 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:	Letter of Authorization
Comments:	
Attachment(s):	Letter of Authorization 2017.pdf

SERFF Tracking #:

UNSA-131246215

State Tracking #:

Company Tracking #:

RI1700605

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:

2018 Med Supp Rates

Project Name/Number:

2018 Med Supp Rates/Ann Rates/

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: *Christopher J. Pailes*

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

Title or business affiliation: Associate Life Actuary

Date: 12/6/2017

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



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: USAA Life Insurance Company

Submission:

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

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

Signature of qualified actuary: *Christopher J. Pailes*

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

Title or business affiliation: Associate Life Actuary

Date: 12/6/2017

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

USAA Life Insurance Company

Actuarial Memorandum

Rhode Island - 1990 Plans

Purpose and Scope of Filing

The purpose of this filing is to demonstrate loss ratio compliance. 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

<u>Issuer Name</u>	USAA Life Insurance Company ("USAA" or the "Company")
<u>Form Number(s)</u>	The following forms are addressed by this filing: 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
<u>Policy Type</u>	Standardized Individual Medicare Supplement
<u>Benefit Description</u>	These policy forms contain the NAIC prescribed standardized benefit packages with no new or innovative benefits.
<u>Renewal Provision</u>	These policy forms are guaranteed renewable for life, subject to the Company's right to change premiums by class.
<u>Marketing Method</u>	Active policy forms are marketed using captive, salaried and licensed agents who interact with consumers primarily by telephone, mail or internet. Our agents are dedicated salaried employees who do not receive any commission.
<u>Open or Closed Block?</u>	This is a closed block.
<u>Underwriting Method</u>	The majority of policies sold do not undergo underwriting for one of the following reasons: <ul style="list-style-type: none">• The policy is sold within six months of a beneficiary's enrollment in Medicare Part B.• The beneficiary is exempt under the state's guaranteed issue regulations. 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.
<u>Pre-Existing Condition Exclusion</u>	The Medicare Supplement policies we offer do not contain nor do we apply any pre-existing condition limitations/exclusions.
<u>Issue-Age Limits</u>	Over age 64
<u>Premium Basis</u>	Premiums vary by smoking class and attained age.

USAA Life Insurance Company

Methodology and Assumptions Used to Determine Rates

General Method

Using the assumptions discussed below, 30 year projections of earned premiums and incurred claims were developed and used to estimate the future, lifetime, and third year loss ratios. Rates were set to achieve USAA's target loss ratio as well as to meet the minimum loss ratio requirements of the state, unless noted otherwise. When appropriate, additional adjustments were applied to ensure reasonable premium relativities between plans.

Provision for Trend

- The observed claim trend was calculated by taking the ratio of incurred claim costs PMPM for a recent 12 month period to incurred claim costs PMPM for the 12 month period ending 12 months earlier (the incurred claim costs include an estimate for unpaid claims). The claim trend assumption was then developed by analyzing these ratios for the most recent months and normalizing to remove distortions caused by changes in the risk profile of the underlying population. This trend assumption was then adjusted for Part B deductible changes anticipated for years 2018+. The resulting trend assumption:

Plan(s)	2017	2018	2019+
A, B, D, G, N	2.8%	3.1%	2.9%
C, F	3.9%	3.1%	3.5%

- The premium trend assumption is set equal to the claim trend assumption for 2019+. For 2018, 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 underwriting, no provision is made for selection wear-off.

Future Rate Revisions

Proposed rate changes in the projections are assumed to be implemented 8/1/2018 with subsequent rate revisions assumed to be implemented each August 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.

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</u> <u>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%

USAA Life Insurance Company

Morbidity Assumption

The claim cost assumption differs by plan, gender, attained age, risk class (i.e. smoker/non-smoker), Medicare eligibility reason, and state. The assumption was developed from actual USAA nationwide experience for the period October 2015 to September 2016. State cost relativities were further refined using Medicare data published by CMS. For projection purposes, the claim cost assumption is trended forward from the experience period to the projection years.

The projection basis is calculated as the credibility weighted average of actual experience from the past 12 months (10/1/2016 to 9/30/2017) and the claim cost assumption.

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.

Rates and Rating Factors

Rating Factors

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

Modal Factors

Mode	Factor
Monthly 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 in-force are shown in the attached proposed rate schedule.

Rate Change History

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

Exposures Since Inception and Current In-Force Counts

Exhibit 2 contains Rhode Island and nationwide totals by plan for policies in-force as of 9/30/2017 as well as life years exposed by calendar year through 9/30/2017.

Historical Incurred Claims and Earned Premium

Exhibit 3 contains historical experience by calendar year, duration, and plan for both Rhode Island and nationwide through 9/30/2017 with claims runout through 10/31/2017.

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.
- Earned premiums include modal loadings.
- Active life reserves are excluded from the calculation.

Current Target Lifetime Loss Ratio

77%

Minimum Required Loss Ratio

65%

Base Period

Actual experience for Rhode Island is from the 12 month period 10/1/2016 to 9/30/2017 with claims runout through 10/31/2017.

The claim cost assumption is based upon nationwide experience for 10/1/2015 to 9/30/2016 trended forward to the same period as the actual experience.

Projection Period Start Date

10/1/2017

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			Exceeds Minimum?		
	3rd Year	Future	Lifetime	3rd Year	Future	Lifetime	3rd Year	Future	Lifetime
1990 & 2010 Plan A	N/A	79.3%	65.3%	N/A	65.0%	77.0%	N/A	Yes	No (1)
1990 Plan D	N/A	92.1%	69.3%	N/A	65.0%	77.0%	N/A	Yes	No (2)
1990 & 2010 Plan F	N/A	76.7%	75.2%	N/A	65.0%	77.0%	N/A	Yes	No (3)
1990 Plan G	N/A	83.6%	76.0%	N/A	65.0%	77.0%	N/A	Yes	No (4)

Notes

- (1) 1990 & 2010 Plan A: fails the Lifetime Loss Ratio test; therefore, no rate increase is proposed.
- (2) 1990 Plan D: fails the Lifetime Loss Ratio test; therefore, no rate increase is proposed.
- (3) 1990 & 2010 Plan F: fails the Lifetime Loss Ratio test; therefore, no rate increase is proposed.
- (4) 1990 Plan G: fails the Lifetime Loss Ratio test; therefore, no rate increase is proposed.

USAA Life Insurance Company

Actuarial Certification

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

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

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



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

12/5/2017

Date

**Exhibit 1
Rate Change History**

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

<u>Age</u>	<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>			<u>2017 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>												
65-69	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
70-74	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
75-79	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
80-84	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
85+	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 1
Rate Change History**

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

Age	<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>			<u>2017 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date												
65	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
66	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
67	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
68	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
69	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
70	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
71	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
72	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
73	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
74	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
75	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
76	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
77	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
78	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
79	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
80	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
81	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
82	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
83	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
84	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
85+	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 1
Rate Change History**

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

<u>Age</u>	<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>			<u>2017 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>												
65-69	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
70-74	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
75-79	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
80-84	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
85+	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-

**Exhibit 1
Rate Change History**

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

Age	<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>			<u>2017 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date												
65	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
66	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
67	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
68	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
69	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
70	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
71	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
72	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
73	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
74	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
75	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
76	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
77	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
78	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
79	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
80	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
81	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
82	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
83	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
84	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-
85+	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	0.0%	0.0%	-

**Exhibit 1
Rate Change History**

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

<u>Age</u>	<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>			<u>2017 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>												
65-69	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
70-74	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
75-79	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
80-84	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
85+	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017

**Exhibit 1
Rate Change History**

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

Age	<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>			<u>2017 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date												
65	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
66	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
67	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
68	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
69	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
70	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
71	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
72	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
73	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
74	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
75	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
76	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
77	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
78	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
79	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
80	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
81	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
82	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
83	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
84	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
85+	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017

**Exhibit 1
Rate Change History**

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

<u>Age</u>	<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>			<u>2017 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>												
65-69	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
70-74	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
75-79	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
80-84	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
85+	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017

**Exhibit 1
Rate Change History**

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

Age	<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>			<u>2017 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date												
65	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
66	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
67	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
68	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
69	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
70	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
71	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
72	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
73	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
74	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
75	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
76	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
77	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
78	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
79	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
80	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
81	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
82	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
83	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
84	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017
85+	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	3.0%	3.0%	8/1/2017

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

Rhode Island - 1990 Plans

POLICIES IN-FORCE AS OF 9/30/2017

Rhode Island

<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
4	15	175	16

Nationwide

<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
978	3,557	34,746	2,933

LIFE YEARS EXPOSED BY CALENDAR YEAR THROUGH 9/30/2017

Calendar

Rhode Island

<u>Year</u>	<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
1992	0	0	0	0
1993	1	2	0	7
1994	2	5	0	18
1995	5	5	5	20
1996	5	6	12	19
1997	7	11	17	18
1998	9	16	34	21
1999	9	21	49	21
2000	9	39	109	33
2001	11	43	134	61
2002	9	30	103	32
2003	7	24	95	30
2004	7	23	90	28
2005	8	24	97	30
2006	7	24	126	32
2007	7	23	160	30
2008	7	23	180	29
2009	5	20	204	28
2010	5	19	232	27
2011	5	17	224	25
2012	5	16	218	23
2013	5	16	211	22
2014	5	15	201	22
2015	5	15	187	21
2016	4	15	183	18
2017	3	11	132	13

Nationwide

<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
116	144	0	547
617	1,095	84	3,870
1,139	2,039	1,610	5,621
1,566	2,767	3,756	6,189
1,985	3,761	6,698	6,826
2,486	4,814	10,485	7,555
3,102	6,306	16,873	7,887
3,925	8,593	27,039	8,866
4,885	11,565	43,279	11,239
6,536	13,005	57,347	24,345
3,788	9,448	45,701	15,314
3,693	9,233	41,844	13,762
3,634	8,936	39,120	11,967
3,496	8,704	39,056	11,229
3,179	8,198	40,471	10,157
2,870	7,717	41,657	9,171
2,657	7,296	43,873	8,394
2,457	6,916	47,337	7,638
2,262	6,601	52,562	6,926
2,005	6,022	49,677	6,111
1,741	5,543	46,566	5,437
1,570	5,109	44,064	4,877
1,383	4,673	41,618	4,312
1,224	4,317	39,441	3,825
1,085	3,961	37,255	3,392
749	2,744	26,521	2,294

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

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	6	1,000	0	0	0	0.0%
2007	7	1,526	555	0	555	36.4%
2007	8	0	0	0	0	0.0%
2007	9	1,259	0	0	0	0.0%
2007	10	2,696	1,072	0	1,072	39.8%
2007	11	0	0	0	0	0.0%
2007	12	0	0	0	0	0.0%
2007	13	1,165	0	0	0	0.0%
2007	14	925	550	0	550	59.5%
2007	15	707	71	0	71	10.0%
2007	Total	9,277	2,248	0	2,248	24.2%
2008	7	1,112	0	0	0	0.0%
2008	8	1,624	1,325	0	1,325	81.6%
2008	9	0	0	0	0	0.0%
2008	10	1,347	0	0	0	0.0%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan A

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

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	20	1,045	612	0	612	58.6%
2012	Total	9,981	2,658	0	2,658	26.6%
2013	15	1,953	1,125	0	1,125	57.6%
2013	16	4,136	1,637	0	1,637	39.6%
2013	17	0	0	0	0	0.0%
2013	18	0	0	0	0	0.0%
2013	19	1,768	49	0	49	2.8%
2013	20	1,405	251	0	251	17.9%
2013	21	1,156	277	0	277	24.0%
2013	Total	10,418	3,340	0	3,340	32.1%
2014	16	2,033	1,759	0	1,759	86.5%
2014	17	4,301	981	0	981	22.8%
2014	18	0	0	0	0	0.0%
2014	19	0	0	0	0	0.0%
2014	20	1,822	124	0	124	6.8%
2014	21	1,513	497	0	497	32.8%
2014	22	1,156	277	0	277	23.9%
2014	Total	10,825	3,637	0	3,637	33.6%
2015	17	2,140	879	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	11	1,695	38.5%
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	1	408	38.3%
2016	Total	9,504	3,099	12	3,111	32.7%
2017	19	2,140	1,355	26	1,382	64.6%
2017	20	2,771	311	8	318	11.5%
2017	21	0	0	0	0	0.0%
2017	22	0	0	0	0	0.0%
2017	23	1,701	20	1	21	1.2%
2017	Total	6,613	1,686	35	1,721	26.0%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

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	1	1,766	234	0	234	13.2%
2007	2	3,212	118	0	118	3.7%
2007	3	2,544	3,858	0	3,858	151.7%
2007	4	1,387	0	0	0	0.0%
2007	5	836	189	0	189	22.6%
2007	6	5,205	2,928	0	2,928	56.3%
2007	7	6,492	3,248	0	3,248	50.0%
2007	8	13,469	8,298	0	8,298	61.6%
2007	9	3,150	772	0	772	24.5%
2007	10	1,614	55	0	55	3.4%
2007	11	853	2,511	0	2,511	294.4%
2007	Total	40,528	22,211	0	22,211	54.8%
2008	1	249	0	0	0	0.0%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan D

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

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2011	7	1,951	177	0	177	9.1%
2011	8	964	767	0	767	79.6%
2011	9	1,038	375	0	375	36.1%
2011	10	5,232	7,903	0	7,903	151.0%
2011	11	4,636	3,154	0	3,154	68.0%
2011	12	9,184	1,062	0	1,062	11.6%
2011	13	2,942	900	0	900	30.6%
2011	14	1,793	1,110	0	1,110	61.9%
2011	15	1,059	1,457	0	1,457	137.6%
2011	Total	35,095	17,731	0	17,731	50.5%
2012	5	287	0	0	0	0.0%
2012	6	2,121	16	0	16	0.8%
2012	7	4,044	2,079	0	2,079	51.4%
2012	8	2,007	162	0	162	8.1%
2012	9	1,046	145	0	145	13.9%
2012	10	1,085	610	0	610	56.2%
2012	11	5,234	4,631	0	4,631	88.5%
2012	12	4,468	2,124	0	2,124	47.5%
2012	13	8,338	583	0	583	7.0%
2012	14	3,115	2,202	0	2,202	70.7%
2012	15	1,827	1,839	0	1,839	100.7%
2012	16	1,107	849	0	849	76.7%
2012	Total	34,680	15,241	0	15,241	43.9%
2013	6	300	112	0	112	37.3%
2013	7	2,386	957	0	957	40.1%
2013	8	4,225	4,668	0	4,668	110.5%
2013	9	2,096	341	0	341	16.2%
2013	10	1,093	769	0	769	70.4%
2013	11	1,133	1,196	0	1,196	105.5%
2013	12	5,469	3,380	0	3,380	61.8%
2013	13	4,668	1,265	0	1,265	27.1%
2013	14	8,848	4,594	0	4,594	51.9%
2013	15	3,254	204	0	204	6.3%
2013	16	1,908	2,126	0	2,126	111.4%
2013	17	1,227	464	0	464	37.8%
2013	Total	36,605	20,076	0	20,076	54.8%
2014	7	347	0	0	0	0.0%
2014	8	1,613	2,249	0	2,249	139.4%
2014	9	2,382	1,898	0	1,898	79.7%
2014	10	2,283	179	0	179	7.8%
2014	11	1,133	1,454	0	1,454	128.3%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	12	1,133	1,757	0	1,757	155.0%
2014	13	5,587	4,432	0	4,432	79.3%
2014	14	4,750	1,266	0	1,266	26.6%
2014	15	9,137	2,147	0	2,147	23.5%
2014	16	3,316	1,723	0	1,723	52.0%
2014	17	2,030	503	0	503	24.8%
2014	18	1,227	2,629	0	2,629	214.2%
2014	Total	34,939	20,236	0	20,236	57.9%
2015	8	347	25	0	25	7.2%
2015	9	1,798	460	0	460	25.6%
2015	10	2,526	474	0	474	18.8%
2015	11	2,290	2,997	0	2,998	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	4,311	0	4,311	90.5%
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	17,610	0	17,611	49.4%
2016	9	347	0	0	0	0.0%
2016	10	1,834	438	0	439	23.9%
2016	11	2,569	7,303	14	7,317	284.8%
2016	12	2,344	847	3	851	36.3%
2016	13	1,133	3,717	0	3,717	328.0%
2016	14	1,253	1,206	3	1,209	96.5%
2016	15	5,831	1,043	1	1,045	17.9%
2016	16	5,089	1,474	1	1,475	29.0%
2016	17	9,609	1,191	1	1,192	12.4%
2016	18	3,480	649	1	650	18.7%
2016	19	2,120	3,614	11	3,625	171.0%
2016	20	1,258	2,568	7	2,575	204.8%
2016	Total	36,865	24,051	44	24,095	65.4%
2017	10	364	0	0	0	0.0%
2017	11	1,313	1,902	473	2,375	180.9%
2017	12	2,207	389	19	408	18.5%
2017	13	1,587	1,875	50	1,926	121.3%
2017	14	1,264	1,006	14	1,020	80.7%
2017	15	632	365	64	429	67.9%
2017	16	4,763	3,094	96	3,190	67.0%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	17	3,937	323	13	336	8.5%
2017	18	7,583	2,216	64	2,281	30.1%
2017	19	2,839	206	9	216	7.6%
2017	20	1,512	2,499	107	2,606	172.4%
2017	21	644	497	111	608	94.4%
2017	Total	28,644	14,374	1,019	15,394	53.7%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

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	1	57,288	30,876	0	30,876	53.9%
2007	2	43,053	40,152	0	40,152	93.3%
2007	3	18,542	23,524	0	23,524	126.9%
2007	4	10,378	6,823	0	6,823	65.7%
2007	5	12,326	4,920	0	4,920	39.9%
2007	6	19,861	8,487	0	8,487	42.7%
2007	7	30,466	26,693	0	26,693	87.6%
2007	8	42,750	52,557	0	52,557	122.9%
2007	9	5,432	10,035	0	10,035	184.7%
2007	10	8,380	9,565	0	9,565	114.1%
2007	11	2,351	1,679	0	1,679	71.4%
2007	12	4,096	0	0	0	0.0%
2007	13	1,183	9,986	0	9,986	844.4%
2007	Total	256,105	225,297	0	225,297	88.0%
2008	1	32,845	10,108	0	10,108	30.8%
2008	2	57,738	53,722	0	53,722	93.0%
2008	3	43,607	27,526	0	27,526	63.1%
2008	4	19,302	26,140	0	26,140	135.4%
2008	5	10,628	2,849	0	2,849	26.8%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2008	6	12,992	2,186	0	2,186	16.8%
2008	7	20,809	12,234	0	12,234	58.8%
2008	8	30,807	35,381	0	35,381	114.8%
2008	9	43,514	45,064	0	45,064	103.6%
2008	10	5,621	14,982	0	14,982	266.5%
2008	11	8,671	9,115	0	9,115	105.1%
2008	12	2,425	2,484	0	2,484	102.4%
2008	13	4,169	0	0	0	0.0%
2008	14	1,242	1,556	0	1,556	125.3%
2008	Total	294,370	243,347	0	243,347	82.7%
2009	1	46,189	28,912	0	28,912	62.6%
2009	2	29,669	26,731	0	26,731	90.1%
2009	3	55,743	56,766	0	56,766	101.8%
2009	4	44,608	24,704	0	24,704	55.4%
2009	5	20,518	29,252	0	29,252	142.6%
2009	6	10,924	5,372	0	5,372	49.2%
2009	7	12,982	2,965	0	2,965	22.8%
2009	8	22,221	6,725	0	6,725	30.3%
2009	9	32,270	15,794	0	15,794	48.9%
2009	10	46,402	79,638	0	79,638	171.6%
2009	11	6,131	11,685	0	11,685	190.6%
2009	12	9,117	11,714	0	11,714	128.5%
2009	13	2,548	2,172	0	2,172	85.2%
2009	14	4,379	0	0	0	0.0%
2009	15	1,315	1,577	0	1,577	120.0%
2009	Total	345,016	304,007	0	304,007	88.1%
2010	1	54,135	42,214	0	42,214	78.0%
2010	2	47,367	39,589	0	39,589	83.6%
2010	3	30,296	24,500	0	24,500	80.9%
2010	4	55,886	37,261	0	37,261	66.7%
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%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	Total	411,999	301,263	0	301,263	73.1%
2011	1	1,801	302	0	302	16.7%
2011	2	57,342	58,824	0	58,824	102.6%
2011	3	51,342	61,825	0	61,825	120.4%
2011	4	30,582	35,985	0	35,985	117.7%
2011	5	56,014	41,798	0	41,798	74.6%
2011	6	49,844	37,852	0	37,852	75.9%
2011	7	19,482	8,364	0	8,364	42.9%
2011	8	13,202	5,337	0	5,337	40.4%
2011	9	15,301	12,776	0	12,776	83.5%
2011	10	24,246	29,181	0	29,181	120.4%
2011	11	38,354	25,545	0	25,545	66.6%
2011	12	51,171	53,869	0	53,869	105.3%
2011	13	7,271	8,022	0	8,022	110.3%
2011	14	7,662	15,367	0	15,367	200.6%
2011	15	2,522	9,359	0	9,359	371.1%
2011	16	5,164	799	0	799	15.5%
2011	17	1,620	277	0	277	17.1%
2011	Total	432,921	405,481	0	405,481	93.7%
2012	2	1,988	453	0	453	22.8%
2012	3	61,323	60,051	0	60,051	97.9%
2012	4	54,861	48,901	0	48,901	89.1%
2012	5	32,108	23,231	0	23,231	72.4%
2012	6	57,503	41,954	0	41,954	73.0%
2012	7	51,008	30,806	0	30,806	60.4%
2012	8	19,995	19,198	0	19,198	96.0%
2012	9	13,714	4,015	0	4,015	29.3%
2012	10	16,046	8,049	0	8,049	50.2%
2012	11	25,639	16,194	0	16,194	63.2%
2012	12	38,020	33,291	0	33,291	87.6%
2012	13	51,858	51,747	0	51,747	99.8%
2012	14	6,082	2,010	0	2,010	33.0%
2012	15	4,191	1,009	0	1,009	24.1%
2012	16	2,395	3,788	0	3,788	158.2%
2012	17	5,612	1,492	0	1,492	26.6%
2012	18	1,620	281	0	281	17.3%
2012	Total	443,962	346,472	0	346,472	78.0%
2013	3	2,015	1,335	0	1,335	66.2%
2013	4	65,039	65,726	0	65,726	101.1%
2013	5	58,329	43,810	0	43,810	75.1%
2013	6	34,077	34,077	0	34,077	100.0%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	7	59,014	37,083	0	37,083	62.8%
2013	8	48,425	29,368	0	29,368	60.6%
2013	9	17,751	13,359	0	13,359	75.3%
2013	10	14,070	5,820	0	5,820	41.4%
2013	11	16,863	6,480	0	6,480	38.4%
2013	12	24,156	27,465	0	27,465	113.7%
2013	13	38,040	36,866	0	36,866	96.9%
2013	14	48,734	53,880	0	53,880	110.6%
2013	15	6,404	6,296	0	6,296	98.3%
2013	16	4,314	587	0	587	13.6%
2013	17	2,457	3,003	0	3,003	122.2%
2013	18	5,717	6,802	0	6,802	119.0%
2013	19	1,692	1,111	0	1,111	65.6%
2013	Total	447,097	373,067	0	373,067	83.4%
2014	4	2,188	4,250	0	4,250	194.3%
2014	5	67,418	32,478	0	32,478	48.2%
2014	6	60,150	54,034	0	54,034	89.8%
2014	7	31,074	46,083	0	46,083	148.3%
2014	8	58,087	27,566	0	27,566	47.5%
2014	9	48,701	30,065	0	30,065	61.7%
2014	10	18,206	21,387	0	21,387	117.5%
2014	11	14,797	6,114	0	6,114	41.3%
2014	12	15,822	29,659	0	29,659	187.5%
2014	13	22,773	27,170	0	27,170	119.3%
2014	14	38,066	22,616	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	368,038	0	368,038	82.9%
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	46,806	1	46,807	82.0%
2015	8	26,473	24,019	1	24,020	90.7%
2015	9	53,971	23,030	0	23,030	42.7%
2015	10	46,431	22,878	0	22,878	49.3%
2015	11	18,752	18,622	1	18,623	99.3%
2015	12	15,173	7,314	0	7,314	48.2%
2015	13	15,354	17,321	0	17,321	112.8%
2015	14	20,817	7,739	0	7,739	37.2%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2015	15	32,998	17,357	0	17,357	52.6%
2015	16	43,511	40,129	0	40,129	92.2%
2015	17	6,710	13,552	0	13,552	202.0%
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	297,772	3	297,775	70.8%
2016	6	2,195	791	0	791	36.0%
2016	7	73,291	45,182	33	45,215	61.7%
2016	8	60,010	45,518	64	45,582	76.0%
2016	9	27,001	39,326	64	39,390	145.9%
2016	10	54,735	31,549	37	31,586	57.7%
2016	11	47,331	26,576	32	26,608	56.2%
2016	12	19,531	20,239	53	20,292	103.9%
2016	13	15,872	5,884	11	5,895	37.1%
2016	14	14,280	8,955	6	8,961	62.8%
2016	15	20,190	17,760	29	17,789	88.1%
2016	16	34,040	15,117	27	15,144	44.5%
2016	17	41,971	29,412	44	29,456	70.2%
2016	18	6,973	13,523	40	13,563	194.5%
2016	19	4,757	1,853	2	1,855	39.0%
2016	20	0	0	0	0	0.0%
2016	21	3,466	752	0	753	21.7%
2016	22	1,619	2,945	7	2,952	182.3%
2016	Total	427,263	305,384	449	305,833	71.6%
2017	7	2,396	610	5	615	25.7%
2017	8	64,306	36,330	1,346	37,676	58.6%
2017	9	42,401	32,960	1,812	34,772	82.0%
2017	10	18,739	18,125	656	18,782	100.2%
2017	11	43,541	19,179	811	19,989	45.9%
2017	12	36,591	14,714	637	15,351	42.0%
2017	13	13,264	6,366	432	6,798	51.3%
2017	14	12,049	5,791	233	6,024	50.0%
2017	15	12,220	3,537	76	3,613	29.6%
2017	16	15,580	12,488	397	12,885	82.7%
2017	17	25,346	20,170	814	20,984	82.8%
2017	18	28,936	25,616	1,368	26,985	93.3%
2017	19	3,656	6,167	631	6,798	185.9%
2017	20	3,523	920	49	968	27.5%
2017	21	0	0	0	0	0.0%
2017	22	3,532	2,896	66	2,962	83.9%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	23	739	59	7	66	9.0%
2017	Total	326,819	205,927	9,341	215,268	65.9%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

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	1	296	0	0	0	0.0%
2007	2	7,005	172	0	172	2.5%
2007	3	5,623	9,611	0	9,611	170.9%
2007	4	1,794	2,398	0	2,398	133.6%
2007	5	5,872	0	0	0	0.0%
2007	6	6,561	5,023	0	5,023	76.6%
2007	7	8,609	2,591	0	2,591	30.1%
2007	8	6,389	9,773	0	9,773	153.0%
2007	9	2,277	178	0	178	7.8%
2007	10	1,963	820	0	820	41.8%
2007	11	0	0	0	0	0.0%
2007	12	0	0	0	0	0.0%
2007	13	444	0	0	0	0.0%
2007	14	3,974	3,866	0	3,866	97.3%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	15	641	2,210	0	2,210	344.5%
2007	Total	51,447	36,642	0	36,642	71.2%
2008	2	333	0	0	0	0.0%
2008	3	7,210	75	0	75	1.0%
2008	4	5,003	4,764	0	4,764	95.2%
2008	5	1,889	1,494	0	1,494	79.1%
2008	6	6,430	0	0	0	0.0%
2008	7	7,304	7,114	0	7,114	97.4%
2008	8	9,070	4,022	0	4,022	44.3%
2008	9	7,238	5,657	0	5,657	78.2%
2008	10	2,396	925	0	925	38.6%
2008	11	2,065	756	0	756	36.6%
2008	12	0	0	0	0	0.0%
2008	13	0	0	0	0	0.0%
2008	14	470	0	0	0	0.0%
2008	15	4,635	2,992	0	2,992	64.6%
2008	16	703	2,159	0	2,159	307.2%
2008	Total	54,747	29,958	0	29,958	54.7%
2009	3	346	0	0	0	0.0%
2009	4	6,912	217	0	217	3.1%
2009	5	5,326	4,712	0	4,712	88.5%
2009	6	2,153	1,887	0	1,887	87.6%
2009	7	6,837	0	0	0	0.0%
2009	8	7,640	6,661	0	6,661	87.2%
2009	9	9,059	1,833	0	1,833	20.2%
2009	10	5,270	5,213	0	5,213	98.9%
2009	11	2,506	253	0	253	10.1%
2009	12	2,185	633	0	633	29.0%
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%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	11	5,883	2,136	0	2,136	36.3%
2010	12	2,883	70	0	70	2.4%
2010	13	2,478	207	0	207	8.4%
2010	14	0	0	0	0	0.0%
2010	15	0	0	0	0	0.0%
2010	16	546	246	0	246	45.1%
2010	17	5,538	10,687	0	10,687	193.0%
2010	18	809	250	0	250	30.8%
2010	Total	59,196	31,464	0	31,464	53.2%
2011	5	391	0	0	0	0.0%
2011	6	6,797	1,974	0	1,974	29.0%
2011	7	3,260	478	0	478	14.7%
2011	8	2,080	329	0	329	15.8%
2011	9	7,910	2,414	0	2,414	30.5%
2011	10	8,609	3,742	0	3,742	43.5%
2011	11	7,869	7,832	0	7,832	99.5%
2011	12	5,635	928	0	928	16.5%
2011	13	3,002	1,821	0	1,821	60.7%
2011	14	2,556	364	0	364	14.2%
2011	15	0	0	0	0	0.0%
2011	16	0	0	0	0	0.0%
2011	17	587	71	0	71	12.0%
2011	18	5,754	6,196	0	6,196	107.7%
2011	19	826	86	0	86	10.4%
2011	Total	55,276	26,234	0	26,234	47.5%
2012	6	399	0	0	0	0.0%
2012	7	7,128	5,806	0	5,806	81.5%
2012	8	1,697	1,345	0	1,345	79.3%
2012	9	2,099	91	0	91	4.3%
2012	10	8,015	6,289	0	6,289	78.5%
2012	11	6,824	3,274	0	3,274	48.0%
2012	12	8,115	748	0	748	9.2%
2012	13	5,692	1,666	0	1,666	29.3%
2012	14	3,028	843	0	843	27.8%
2012	15	2,572	487	0	487	18.9%
2012	16	0	0	0	0	0.0%
2012	17	0	0	0	0	0.0%
2012	18	599	451	0	451	75.3%
2012	19	5,807	2,248	0	2,248	38.7%
2012	20	826	1,150	0	1,150	139.2%
2012	Total	52,801	24,399	0	24,399	46.2%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	7	424	0	0	0	0.0%
2013	8	7,375	3,799	0	3,799	51.5%
2013	9	1,772	481	0	481	27.1%
2013	10	2,152	8,490	0	8,490	394.4%
2013	11	6,301	7,083	0	7,083	112.4%
2013	12	7,509	5,119	0	5,119	68.2%
2013	13	8,339	2,616	0	2,616	31.4%
2013	14	5,849	1,755	0	1,755	30.0%
2013	15	3,111	2,628	0	2,628	84.5%
2013	16	2,651	453	0	453	17.1%
2013	17	0	0	0	0	0.0%
2013	18	0	0	0	0	0.0%
2013	19	599	99	0	99	16.6%
2013	20	5,949	5,708	0	5,708	96.0%
2013	21	1,529	2,133	0	2,133	139.6%
2013	Total	53,558	40,364	0	40,364	75.4%
2014	8	443	4	0	4	1.0%
2014	9	7,528	3,353	0	3,353	44.5%
2014	10	1,783	588	0	588	33.0%
2014	11	2,362	22,319	0	22,319	945.0%
2014	12	6,612	5,993	0	5,993	90.6%
2014	13	7,626	4,094	0	4,094	53.7%
2014	14	8,477	1,108	0	1,108	13.1%
2014	15	6,581	9,149	0	9,149	139.0%
2014	16	3,161	369	0	369	11.7%
2014	17	2,709	7,450	0	7,450	275.0%
2014	18	0	0	0	0	0.0%
2014	19	0	0	0	0	0.0%
2014	20	625	119	0	119	19.0%
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	1,396	0	1,396	17.8%
2015	16	4,984	5,258	0	5,258	105.5%
2015	17	3,052	799	0	799	26.2%
2015	18	417	40	0	40	9.5%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
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	14,021	218.4%
2015	23	885	6,810	0	6,810	769.2%
2015	Total	49,883	40,503	0	40,503	81.2%
2016	11	5,513	1,743	4	1,747	31.7%
2016	12	1,886	436	2	437	23.2%
2016	13	2,411	5,432	10	5,442	225.7%
2016	14	6,774	5,317	6	5,324	78.6%
2016	15	6,640	2,453	2	2,456	37.0%
2016	16	8,000	4,501	11	4,512	56.4%
2016	17	4,287	663	1	664	15.5%
2016	18	3,209	2,939	11	2,951	92.0%
2016	19	438	41	0	41	9.4%
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	8,648	9	8,658	154.1%
2016	Total	45,438	32,349	57	32,406	71.3%
2017	12	5,204	1,511	112	1,623	31.2%
2017	13	669	236	42	278	41.5%
2017	14	1,584	6,134	421	6,555	413.7%
2017	15	5,413	1,765	274	2,040	37.7%
2017	16	4,737	529	59	589	12.4%
2017	17	6,049	7,755	1,378	9,133	151.0%
2017	18	3,295	3,817	73	3,890	118.0%
2017	19	2,433	119	30	149	6.1%
2017	20	0	0	0	0	0.0%
2017	21	0	0	0	0	0.0%
2017	22	0	0	0	0	0.0%
2017	23	697	511	7	517	74.2%
2017	24	3,513	1,753	269	2,021	57.5%
2017	Total	33,594	24,131	2,665	26,796	79.8%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

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	1	206,565	95,173	0	95,173	46.1%
2007	2	441,422	490,566	0	490,566	111.1%
2007	3	658,341	682,759	0	682,759	103.7%
2007	4	776,183	900,466	0	900,466	116.0%
2007	5	559,851	653,838	0	653,838	116.8%
2007	6	623,845	591,742	0	591,742	94.9%
2007	7	731,572	522,939	0	522,939	71.5%
2007	8	352,175	331,562	0	331,562	94.1%
2007	9	329,212	191,075	0	191,075	58.0%
2007	10	262,606	249,333	0	249,333	94.9%
2007	11	177,801	202,475	0	202,475	113.9%
2007	12	119,451	88,131	0	88,131	73.8%
2007	13	72,152	34,207	0	34,207	47.4%
2007	14	59,178	43,578	0	43,578	73.6%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	15	61,992	45,440	0	45,440	73.3%
2007	16	16,598	30,227	0	30,227	182.1%
2007	Total	5,448,945	5,153,511	0	5,153,511	94.6%
2008	1	148,687	75,738	0	75,738	50.9%
2008	2	182,773	184,197	0	184,197	100.8%
2008	3	369,853	326,755	0	326,755	88.3%
2008	4	573,746	495,618	0	495,618	86.4%
2008	5	693,543	630,063	0	630,063	90.8%
2008	6	478,619	577,323	0	577,323	120.6%
2008	7	550,614	454,655	0	454,655	82.6%
2008	8	677,234	449,803	0	449,803	66.4%
2008	9	326,539	318,962	0	318,962	97.7%
2008	10	314,383	196,628	0	196,628	62.5%
2008	11	260,467	192,575	0	192,575	73.9%
2008	12	170,196	184,064	0	184,064	108.1%
2008	13	116,578	101,078	0	101,078	86.7%
2008	14	63,463	38,242	0	38,242	60.3%
2008	15	53,896	36,564	0	36,564	67.8%
2008	16	58,570	47,701	0	47,701	81.4%
2008	17	15,096	34,963	0	34,963	231.6%
2008	Total	5,054,254	4,344,929	0	4,344,929	86.0%
2009	1	143,863	153,213	0	153,213	106.5%
2009	2	141,748	142,593	0	142,593	100.6%
2009	3	172,105	161,947	0	161,947	94.1%
2009	4	339,287	246,320	0	246,320	72.6%
2009	5	527,865	509,696	0	509,696	96.6%
2009	6	582,108	568,070	0	568,070	97.6%
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%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan A

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

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
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	159,906	0	159,906	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%
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	2,551,568	0	2,551,568	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	98,396	0	98,396	78.4%
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	163,329	0	163,329	90.3%
2013	10	237,487	213,831	0	213,831	90.0%
2013	11	239,581	168,348	0	168,348	70.3%
2013	12	392,050	264,723	0	264,723	67.5%
2013	13	430,303	313,246	0	313,246	72.8%
2013	14	271,278	145,592	0	145,592	53.7%
2013	15	265,068	186,706	0	186,706	70.4%
2013	16	201,930	100,164	0	100,164	49.6%
2013	17	139,101	82,732	0	82,732	59.5%
2013	18	91,696	44,459	0	44,459	48.5%
2013	19	45,510	37,215	0	37,215	81.8%
2013	20	39,917	17,536	0	17,536	43.9%
2013	21	36,855	24,068	0	24,068	65.3%
2013	22	8,238	10,370	0	10,370	125.9%
2013	Total	3,214,503	2,527,627	0	2,527,627	78.6%
2014	4	15,298	24,281	0	24,281	158.7%
2014	5	113,718	181,679	0	181,679	159.8%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
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	98,884	0	98,884	97.6%
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	188,246	0	188,246	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	237,246	0	237,246	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%
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	2,160,882	0	2,160,882	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	84,255	0	84,255	72.0%
2015	8	92,434	65,575	0	65,575	70.9%
2015	9	86,999	85,037	0	85,037	97.7%
2015	10	113,624	120,437	0	120,437	106.0%
2015	11	164,162	114,381	0	114,381	69.7%
2015	12	175,416	220,531	0	220,531	125.7%
2015	13	200,906	138,595	0	138,595	69.0%
2015	14	322,428	249,728	0	249,728	77.5%
2015	15	326,797	187,506	0	187,506	57.4%
2015	16	219,478	129,908	0	129,908	59.2%
2015	17	224,324	183,298	0	183,298	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	24,469	0	24,469	77.0%
2015	24	8,508	6,520	0	6,520	76.6%
2015	Total	2,591,125	2,021,548	0	2,021,549	78.0%
2016	6	11,587	29,513	1	29,514	254.7%
2016	7	93,268	130,451	345	130,796	140.2%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	8	107,542	74,699	228	74,927	69.7%
2016	9	79,850	47,275	153	47,428	59.4%
2016	10	77,604	76,553	156	76,709	98.8%
2016	11	105,379	95,355	275	95,629	90.7%
2016	12	154,856	151,484	295	151,780	98.0%
2016	13	157,188	150,354	423	150,778	95.9%
2016	14	186,853	153,913	589	154,502	82.7%
2016	15	280,718	191,603	554	192,158	68.5%
2016	16	295,456	188,726	635	189,362	64.1%
2016	17	209,980	149,813	418	150,231	71.5%
2016	18	203,370	144,182	463	144,645	71.1%
2016	19	136,128	69,313	241	69,555	51.1%
2016	20	86,645	53,509	217	53,726	62.0%
2016	21	63,585	21,643	107	21,750	34.2%
2016	22	34,317	9,389	16	9,405	27.4%
2016	23	19,813	7,690	11	7,701	38.9%
2016	24	23,820	9,874	15	9,889	41.5%
2016	25	6,943	4,472	25	4,497	64.8%
2016	Total	2,334,901	1,759,811	5,169	1,764,980	75.6%
2017	7	10,652	26,910	388	27,298	256.3%
2017	8	70,538	89,374	4,913	94,286	133.7%
2017	9	70,358	46,371	2,222	48,593	69.1%
2017	10	52,840	41,638	1,400	43,037	81.4%
2017	11	58,654	45,564	1,207	46,772	79.7%
2017	12	72,937	76,989	4,331	81,320	111.5%
2017	13	113,695	70,087	3,263	73,350	64.5%
2017	14	110,031	100,164	4,490	104,654	95.1%
2017	15	125,763	70,950	3,673	74,623	59.3%
2017	16	192,853	139,551	6,771	146,322	75.9%
2017	17	199,253	133,963	5,420	139,384	70.0%
2017	18	145,604	135,404	6,527	141,931	97.5%
2017	19	136,123	117,018	5,132	122,150	89.7%
2017	20	86,781	41,739	1,916	43,655	50.3%
2017	21	57,199	23,017	994	24,011	42.0%
2017	22	40,776	19,535	780	20,315	49.8%
2017	23	20,485	6,638	366	7,004	34.2%
2017	24	10,774	3,697	99	3,797	35.2%
2017	25	17,437	7,379	291	7,670	44.0%
2017	26	2,805	2,133	197	2,329	83.1%
2017	Total	1,595,558	1,198,121	54,380	1,252,501	78.5%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

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	1	460,787	128,502	0	128,502	27.9%
2007	2	650,388	487,739	0	487,739	75.0%
2007	3	780,326	469,176	0	469,176	60.1%
2007	4	1,028,872	649,565	0	649,565	63.1%
2007	5	1,384,778	956,073	0	956,073	69.0%
2007	6	2,020,298	1,274,313	0	1,274,313	63.1%
2007	7	2,108,024	1,480,465	0	1,480,465	70.2%
2007	8	1,701,580	1,313,879	0	1,313,879	77.2%
2007	9	1,344,437	1,087,548	0	1,087,548	80.9%
2007	10	928,369	782,625	0	782,625	84.3%
2007	11	625,617	471,971	0	471,971	75.4%
2007	12	510,773	362,316	0	362,316	70.9%
2007	13	303,144	273,947	0	273,947	90.4%
2007	14	331,635	175,977	0	175,977	53.1%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	15	261,803	322,155	0	322,155	123.1%
2007	16	37,829	88,783	0	88,783	234.7%
2007	Total	14,478,660	10,325,034	0	10,325,034	71.3%
2008	1	348,101	85,133	0	85,133	24.5%
2008	2	449,534	292,158	0	292,158	65.0%
2008	3	617,801	439,079	0	439,079	71.1%
2008	4	726,049	476,421	0	476,421	65.6%
2008	5	984,136	619,398	0	619,398	62.9%
2008	6	1,321,508	959,818	0	959,818	72.6%
2008	7	1,897,959	1,282,100	0	1,282,100	67.6%
2008	8	1,919,786	1,561,683	0	1,561,683	81.3%
2008	9	1,565,239	1,294,309	0	1,294,309	82.7%
2008	10	1,239,567	1,032,043	0	1,032,043	83.3%
2008	11	857,193	671,657	0	671,657	78.4%
2008	12	585,384	487,809	0	487,809	83.3%
2008	13	476,326	430,957	0	430,957	90.5%
2008	14	286,724	260,341	0	260,341	90.8%
2008	15	303,915	211,475	0	211,475	69.6%
2008	16	242,014	297,651	0	297,651	123.0%
2008	17	35,432	79,398	0	79,398	224.1%
2008	Total	13,856,666	10,481,430	0	10,481,430	75.6%
2009	1	391,035	161,003	0	161,003	41.2%
2009	2	338,036	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%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
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	475,423	0	475,423	70.2%
2010	7	940,693	620,714	0	620,714	66.0%
2010	8	1,232,750	932,902	0	932,902	75.7%
2010	9	1,708,574	1,404,391	0	1,404,391	82.2%
2010	10	1,707,445	1,302,207	0	1,302,207	76.3%
2010	11	1,427,156	1,152,443	0	1,152,443	80.8%
2010	12	1,158,104	775,498	0	775,498	67.0%
2010	13	804,065	655,179	0	655,179	81.5%
2010	14	562,840	608,629	0	608,629	108.1%
2010	15	463,526	381,337	0	381,337	82.3%
2010	16	276,479	247,985	0	247,985	89.7%
2010	17	264,294	222,102	0	222,102	84.0%
2010	18	215,676	183,903	0	183,903	85.3%
2010	19	28,182	21,371	0	21,371	75.8%
2010	Total	13,534,140	10,511,112	0	10,511,112	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	480,256	0	480,256	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	1,268,051	0	1,268,051	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	9,580,121	0	9,580,121	73.8%
2012	2	30,395	27,867	0	27,867	91.7%
2012	3	352,624	278,610	0	278,610	79.0%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
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	444,179	0	444,179	67.0%
2012	9	856,531	658,730	0	658,730	76.9%
2012	10	1,113,940	815,214	0	815,214	73.2%
2012	11	1,536,018	1,208,651	0	1,208,651	78.7%
2012	12	1,546,129	1,156,596	0	1,156,596	74.8%
2012	13	1,267,458	1,023,916	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	158,192	0	158,192	67.6%
2012	20	176,405	151,612	0	151,612	85.9%
2012	21	24,482	16,005	0	16,005	65.4%
2012	Total	12,385,750	9,416,117	0	9,416,117	76.0%
2013	3	29,678	24,980	0	24,980	84.2%
2013	4	339,853	240,670	0	240,670	70.8%
2013	5	380,504	284,940	0	284,940	74.9%
2013	6	318,205	212,229	0	212,229	66.7%
2013	7	393,055	320,117	0	320,117	81.4%
2013	8	499,310	375,413	0	375,413	75.2%
2013	9	638,747	528,004	0	528,004	82.7%
2013	10	852,826	597,334	0	597,334	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	1,189,907	0	1,189,907	78.9%
2013	14	1,207,072	1,044,556	0	1,044,556	86.5%
2013	15	1,011,078	765,483	0	765,483	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	9,317,397	0	9,317,397	77.7%
2014	4	28,889	12,536	0	12,536	43.4%
2014	5	335,151	252,012	0	252,012	75.2%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2014	6	365,733	298,686	0	298,686	81.7%
2014	7	306,733	204,350	0	204,350	66.6%
2014	8	383,593	367,438	0	367,438	95.8%
2014	9	478,828	352,103	0	352,103	73.5%
2014	10	627,019	483,615	0	483,615	77.1%
2014	11	834,301	502,472	0	502,472	60.2%
2014	12	1,052,968	706,803	0	706,803	67.1%
2014	13	1,412,381	1,215,710	0	1,215,710	86.1%
2014	14	1,430,872	1,092,004	0	1,092,004	76.3%
2014	15	1,109,203	1,047,310	0	1,047,310	94.4%
2014	16	952,298	755,361	0	755,361	79.3%
2014	17	665,210	473,292	0	473,292	71.1%
2014	18	463,146	395,483	0	395,483	85.4%
2014	19	398,937	321,171	0	321,171	80.5%
2014	20	219,257	187,928	0	187,928	85.7%
2014	21	198,876	130,521	0	130,521	65.6%
2014	22	151,712	95,592	0	95,592	63.0%
2014	23	16,425	16,383	0	16,383	99.7%
2014	Total	11,431,530	8,910,769	0	8,910,769	77.9%
2015	5	24,574	17,836	0	17,836	72.6%
2015	6	310,717	261,310	1	261,311	84.1%
2015	7	347,460	252,768	2	252,771	72.7%
2015	8	292,414	193,700	1	193,701	66.2%
2015	9	350,905	277,108	2	277,110	79.0%
2015	10	457,592	333,429	3	333,432	72.9%
2015	11	602,222	441,207	5	441,211	73.3%
2015	12	800,529	479,932	4	479,936	60.0%
2015	13	970,999	817,714	9	817,724	84.2%
2015	14	1,331,250	1,084,628	10	1,084,638	81.5%
2015	15	1,321,368	916,200	9	916,209	69.3%
2015	16	1,025,538	933,780	5	933,785	91.1%
2015	17	907,865	650,928	6	650,933	71.7%
2015	18	620,349	478,613	11	478,624	77.2%
2015	19	426,827	369,533	3	369,536	86.6%
2015	20	355,238	242,893	2	242,895	68.4%
2015	21	196,347	159,115	2	159,117	81.0%
2015	22	172,828	114,998	1	114,999	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	8,139,129	78	8,139,207	76.3%
2016	6	24,862	6,708	1	6,708	27.0%
2016	7	310,197	252,206	190	252,396	81.4%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	8	337,504	219,373	265	219,638	65.1%
2016	9	295,202	184,539	203	184,742	62.6%
2016	10	350,149	286,617	278	286,895	81.9%
2016	11	445,290	330,524	389	330,913	74.3%
2016	12	604,818	476,512	522	477,034	78.9%
2016	13	789,199	529,223	503	529,725	67.1%
2016	14	930,969	710,956	819	711,775	76.5%
2016	15	1,293,733	1,091,348	1,356	1,092,703	84.5%
2016	16	1,244,496	875,787	1,099	876,886	70.5%
2016	17	985,997	748,800	859	749,660	76.0%
2016	18	854,668	623,009	736	623,745	73.0%
2016	19	595,372	384,831	563	385,394	64.7%
2016	20	398,512	304,411	315	304,726	76.5%
2016	21	323,731	286,051	449	286,500	88.5%
2016	22	181,314	136,872	172	137,045	75.6%
2016	23	166,847	101,895	101	101,996	61.1%
2016	24	128,168	105,941	165	106,106	82.8%
2016	25	13,144	4,739	15	4,754	36.2%
2016	Total	10,274,174	7,660,343	9,001	7,669,344	74.6%
2017	7	24,081	12,672	100	12,773	53.0%
2017	8	251,651	189,518	12,018	201,536	80.1%
2017	9	238,405	136,143	10,291	146,434	61.4%
2017	10	227,817	131,562	7,159	138,721	60.9%
2017	11	274,075	253,480	15,434	268,914	98.1%
2017	12	340,667	272,555	15,226	287,781	84.5%
2017	13	467,249	371,935	24,159	396,095	84.8%
2017	14	585,871	414,837	22,289	437,126	74.6%
2017	15	670,143	474,200	32,347	506,546	75.6%
2017	16	921,473	672,004	38,425	710,429	77.1%
2017	17	850,097	612,880	31,677	644,558	75.8%
2017	18	679,955	538,645	37,031	575,676	84.7%
2017	19	588,816	427,051	30,759	457,809	77.8%
2017	20	395,555	306,073	17,303	323,376	81.8%
2017	21	270,954	210,774	14,312	225,085	83.1%
2017	22	211,833	115,097	9,820	124,917	59.0%
2017	23	129,355	99,577	6,089	105,666	81.7%
2017	24	109,409	94,677	4,613	99,291	90.8%
2017	25	71,312	84,341	4,444	88,785	124.5%
2017	26	4,722	3,962	605	4,567	96.7%
2017	Total	7,313,441	5,421,984	334,102	5,756,086	78.7%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

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	1	7,192,747	2,327,794	0	2,327,794	32.4%
2007	2	7,858,008	5,192,796	0	5,192,796	66.1%
2007	3	4,757,734	4,011,660	0	4,011,660	84.3%
2007	4	3,495,644	2,379,158	0	2,379,158	68.1%
2007	5	4,734,036	2,641,025	0	2,641,025	55.8%
2007	6	9,346,703	5,523,028	0	5,523,028	59.1%
2007	7	14,969,430	10,510,835	0	10,510,835	70.2%
2007	8	11,458,693	9,213,267	0	9,213,267	80.4%
2007	9	7,222,183	6,275,233	0	6,275,233	86.9%
2007	10	4,275,335	3,539,310	0	3,539,310	82.8%
2007	11	2,512,881	2,353,985	0	2,353,985	93.7%
2007	12	1,835,363	1,654,989	0	1,654,989	90.2%
2007	13	1,244,777	1,052,297	0	1,052,297	84.5%
2007	14	738,192	791,398	0	791,398	107.2%
2007	15	38,521	161,257	0	161,257	418.6%
2007	16	1,573	0	0	0	0.0%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	17	567	0	0	0	0.0%
2007	Total	81,682,386	57,628,032	0	57,628,032	70.6%
2008	1	7,786,017	2,961,733	0	2,961,733	38.0%
2008	2	6,744,653	4,773,090	0	4,773,090	70.8%
2008	3	7,393,978	5,123,590	0	5,123,590	69.3%
2008	4	4,484,891	4,214,578	0	4,214,578	94.0%
2008	5	3,315,442	2,404,854	0	2,404,854	72.5%
2008	6	4,464,510	2,697,862	0	2,697,862	60.4%
2008	7	8,787,264	5,291,655	0	5,291,655	60.2%
2008	8	13,567,377	10,211,423	0	10,211,423	75.3%
2008	9	10,572,842	8,987,251	0	8,987,251	85.0%
2008	10	6,717,397	6,416,560	0	6,416,560	95.5%
2008	11	4,023,141	3,871,121	0	3,871,121	96.2%
2008	12	2,387,607	2,320,402	0	2,320,402	97.2%
2008	13	1,693,634	1,741,835	0	1,741,835	102.8%
2008	14	1,124,391	1,123,563	0	1,123,563	99.9%
2008	15	667,786	764,265	0	764,265	114.4%
2008	16	36,820	176,917	0	176,917	480.5%
2008	17	1,640	0	0	0	0.0%
2008	18	539	0	0	0	0.0%
2008	Total	83,769,930	63,080,699	0	63,080,699	75.3%
2009	1	10,042,397	4,589,593	0	4,589,593	45.7%
2009	2	7,432,179	5,784,996	0	5,784,996	77.8%
2009	3	6,384,965	4,819,863	0	4,819,863	75.5%
2009	4	7,002,035	5,310,404	0	5,310,404	75.8%
2009	5	4,282,280	4,309,149	0	4,309,149	100.6%
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%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	13,919,130	12,776,278	0	12,776,278	91.8%
2010	2	10,269,068	7,405,111	0	7,405,111	72.1%
2010	3	7,562,299	5,153,041	0	5,153,041	68.1%
2010	4	6,485,180	4,539,350	0	4,539,350	70.0%
2010	5	7,168,184	5,370,501	0	5,370,501	74.9%
2010	6	4,411,152	3,127,001	0	3,127,001	70.9%
2010	7	3,356,340	2,324,555	0	2,324,555	69.3%
2010	8	4,387,043	3,196,117	0	3,196,117	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	8,492,833	0	8,492,833	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%
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	82,151,161	0	82,151,161	78.5%
2011	1	1,111,463	1,300,324	0	1,300,324	117.0%
2011	2	13,852,838	11,852,304	0	11,852,304	85.6%
2011	3	10,268,725	7,009,933	0	7,009,933	68.3%
2011	4	7,687,596	5,405,239	0	5,405,239	70.3%
2011	5	6,585,614	4,474,648	0	4,474,648	67.9%
2011	6	7,331,212	5,129,901	0	5,129,901	70.0%
2011	7	4,570,285	3,091,607	0	3,091,607	67.6%
2011	8	3,428,090	2,277,797	0	2,277,797	66.4%
2011	9	4,478,765	3,230,145	0	3,230,145	72.1%
2011	10	8,227,007	6,295,032	0	6,295,032	76.5%
2011	11	12,719,583	10,126,846	0	10,126,846	79.6%
2011	12	10,229,134	8,311,257	0	8,311,257	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	81,676,213	0	81,676,213	76.6%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2012	2	1,129,330	1,310,210	0	1,310,210	116.0%
2012	3	13,840,246	11,278,944	0	11,278,944	81.5%
2012	4	10,369,295	7,009,862	0	7,009,862	67.6%
2012	5	7,663,780	5,279,038	0	5,279,038	68.9%
2012	6	6,665,888	4,583,021	0	4,583,021	68.8%
2012	7	7,507,916	5,085,555	0	5,085,555	67.7%
2012	8	4,588,581	2,915,765	0	2,915,765	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	6,293,608	0	6,293,608	77.1%
2012	12	12,594,946	9,622,685	0	9,622,685	76.4%
2012	13	10,058,388	7,436,620	0	7,436,620	73.9%
2012	14	6,497,550	4,962,457	0	4,962,457	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	1,311,269	0	1,311,269	81.6%
2012	18	1,008,315	864,592	0	864,592	85.7%
2012	19	603,737	512,078	0	512,078	84.8%
2012	20	35,841	23,915	0	23,915	66.7%
2012	21	1,998	5,368	0	5,368	268.7%
2012	22	666	317	0	317	47.6%
2012	Total	106,507,713	78,883,001	0	78,883,001	74.1%
2013	3	1,101,898	1,190,121	0	1,190,121	108.0%
2013	4	13,500,846	10,840,034	0	10,840,034	80.3%
2013	5	10,207,908	6,845,694	0	6,845,694	67.1%
2013	6	7,555,165	5,362,594	0	5,362,594	71.0%
2013	7	6,615,172	4,498,867	0	4,498,867	68.0%
2013	8	7,322,637	5,351,588	0	5,351,588	73.1%
2013	9	4,470,788	2,926,981	0	2,926,981	65.5%
2013	10	3,348,603	2,362,676	0	2,362,676	70.6%
2013	11	4,332,102	3,036,862	0	3,036,862	70.1%
2013	12	7,810,584	5,986,973	0	5,986,973	76.7%
2013	13	11,905,609	9,229,805	0	9,229,805	77.5%
2013	14	9,503,095	7,258,217	0	7,258,217	76.4%
2013	15	6,242,453	4,883,989	0	4,883,989	78.2%
2013	16	3,749,582	3,022,769	0	3,022,769	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%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	23	726	393	0	393	54.1%
2013	Total	102,914,875	76,893,944	0	76,893,944	74.7%
2014	4	1,095,135	1,104,925	0	1,104,925	100.9%
2014	5	13,243,083	10,102,101	0	10,102,101	76.3%
2014	6	9,991,104	6,660,527	0	6,660,527	66.7%
2014	7	7,467,800	4,958,311	0	4,958,311	66.4%
2014	8	6,368,336	4,421,341	0	4,421,341	69.4%
2014	9	7,068,486	4,946,083	0	4,946,083	70.0%
2014	10	4,326,265	3,064,615	0	3,064,615	70.8%
2014	11	3,236,744	2,347,760	0	2,347,760	72.5%
2014	12	4,250,241	3,041,532	0	3,041,532	71.6%
2014	13	7,408,153	5,424,995	0	5,424,995	73.2%
2014	14	11,309,552	8,491,458	0	8,491,458	75.1%
2014	15	8,894,789	6,909,035	0	6,909,035	77.7%
2014	16	5,970,256	4,689,030	0	4,689,030	78.5%
2014	17	3,617,384	2,821,302	0	2,821,302	78.0%
2014	18	2,106,612	1,755,150	0	1,755,150	83.3%
2014	19	1,408,904	1,171,730	0	1,171,730	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	73,024,496	0	73,024,496	73.6%
2015	5	1,040,632	993,113	0	993,113	95.4%
2015	6	12,849,461	10,144,934	85	10,145,019	79.0%
2015	7	9,853,303	6,879,559	106	6,879,665	69.8%
2015	8	7,274,550	4,942,022	58	4,942,080	67.9%
2015	9	6,145,428	4,152,572	52	4,152,624	67.6%
2015	10	6,857,130	5,140,787	52	5,140,839	75.0%
2015	11	4,240,637	3,275,524	55	3,275,579	77.2%
2015	12	3,186,256	2,273,209	22	2,273,231	71.3%
2015	13	4,093,652	3,216,230	34	3,216,264	78.6%
2015	14	7,000,764	5,632,983	49	5,633,031	80.5%
2015	15	10,626,956	8,232,596	95	8,232,691	77.5%
2015	16	8,369,182	6,970,106	97	6,970,203	83.3%
2015	17	5,622,408	4,387,993	61	4,388,054	78.0%
2015	18	3,398,409	2,812,669	41	2,812,710	82.8%
2015	19	1,931,225	1,664,604	24	1,664,628	86.2%
2015	20	1,286,742	1,196,552	18	1,196,570	93.0%
2015	21	779,520	685,855	11	685,866	88.0%
2015	22	454,720	342,343	6	342,349	75.3%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
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	72,955,724	864	72,956,589	76.8%
2016	6	1,046,988	1,075,004	277	1,075,281	102.7%
2016	7	12,875,149	10,089,267	11,110	10,100,377	78.4%
2016	8	9,955,784	6,969,767	9,617	6,979,384	70.1%
2016	9	7,298,006	5,388,880	6,668	5,395,548	73.9%
2016	10	6,124,319	4,662,402	5,687	4,668,090	76.2%
2016	11	6,844,745	4,901,119	6,173	4,907,292	71.7%
2016	12	4,297,508	3,170,550	4,715	3,175,265	73.9%
2016	13	3,143,436	2,269,799	2,907	2,272,706	72.3%
2016	14	3,986,411	3,007,249	3,446	3,010,695	75.5%
2016	15	6,798,801	5,687,112	6,482	5,693,594	83.7%
2016	16	10,291,616	8,013,871	9,380	8,023,251	78.0%
2016	17	8,122,024	6,547,723	8,677	6,556,400	80.7%
2016	18	5,335,938	4,216,488	5,691	4,222,180	79.1%
2016	19	3,218,424	2,587,622	3,505	2,591,127	80.5%
2016	20	1,790,774	1,578,044	2,292	1,580,336	88.2%
2016	21	1,192,365	1,047,582	1,522	1,049,104	88.0%
2016	22	735,373	566,638	774	567,412	77.2%
2016	23	419,885	314,386	545	314,932	75.0%
2016	24	26,021	21,274	62	21,335	82.0%
2016	25	2,275	832	0	832	36.6%
2016	26	784	180	1	181	23.1%
2016	Total	93,506,626	72,115,789	89,533	72,205,322	77.2%
2017	7	1,048,153	1,035,807	8,667	1,044,474	99.6%
2017	8	10,413,709	8,026,566	326,034	8,352,600	80.2%
2017	9	7,185,296	5,101,749	236,887	5,338,636	74.3%
2017	10	5,367,460	3,863,312	169,686	4,032,998	75.1%
2017	11	4,506,019	3,210,560	128,102	3,338,662	74.1%
2017	12	5,125,432	3,671,921	163,308	3,835,229	74.8%
2017	13	2,964,255	2,308,033	115,239	2,423,272	81.7%
2017	14	2,302,246	1,604,641	68,960	1,673,602	72.7%
2017	15	3,002,714	2,245,869	85,963	2,331,833	77.7%
2017	16	5,156,441	4,103,085	155,975	4,259,060	82.6%
2017	17	7,567,403	5,854,298	246,981	6,101,279	80.6%
2017	18	5,742,612	4,644,681	196,201	4,840,882	84.3%
2017	19	3,625,311	2,849,120	132,371	2,981,491	82.2%
2017	20	2,158,296	1,714,695	79,199	1,793,893	83.1%
2017	21	1,185,674	998,522	44,610	1,043,132	88.0%
2017	22	804,158	726,887	32,061	758,948	94.4%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	23	482,467	349,592	17,233	366,825	76.0%
2017	24	255,247	212,846	14,669	227,515	89.1%
2017	25	2,291	1,398	307	1,705	74.4%
2017	26	2,353	638	24	663	28.2%
2017	Total	68,897,537	52,524,221	2,222,476	54,746,697	79.5%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

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	1	329,305	89,033	0	89,033	27.0%
2007	2	486,451	309,290	0	309,290	63.6%
2007	3	603,409	350,646	0	350,646	58.1%
2007	4	795,523	400,217	0	400,217	50.3%
2007	5	1,414,043	856,319	0	856,319	60.6%
2007	6	2,520,286	2,067,964	0	2,067,964	82.1%
2007	7	6,870,932	3,521,442	0	3,521,442	51.3%
2007	8	1,387,281	3,437,281	0	3,437,281	247.8%
2007	9	706,968	547,748	0	547,748	77.5%
2007	10	534,609	380,116	0	380,116	71.1%
2007	11	428,092	338,615	0	338,615	79.1%
2007	12	351,315	181,139	0	181,139	51.6%
2007	13	348,876	193,742	0	193,742	55.5%
2007	14	635,455	327,806	0	327,806	51.6%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2007	15	923,934	671,716	0	671,716	72.7%
2007	16	134,130	337,127	0	337,127	251.3%
2007	Total	18,470,611	14,010,201	0	14,010,201	75.9%
2008	1	240,615	76,860	0	76,860	31.9%
2008	2	303,551	155,368	0	155,368	51.2%
2008	3	443,182	254,304	0	254,304	57.4%
2008	4	559,554	272,386	0	272,386	48.7%
2008	5	745,365	419,490	0	419,490	56.3%
2008	6	1,273,397	788,005	0	788,005	61.9%
2008	7	2,244,842	1,614,492	0	1,614,492	71.9%
2008	8	6,086,792	3,456,812	0	3,456,812	56.8%
2008	9	1,266,641	2,859,288	0	2,859,288	225.7%
2008	10	678,555	588,272	0	588,272	86.7%
2008	11	500,735	332,342	0	332,342	66.4%
2008	12	416,268	316,197	0	316,197	76.0%
2008	13	331,618	228,498	0	228,498	68.9%
2008	14	324,067	190,208	0	190,208	58.7%
2008	15	574,625	302,411	0	302,411	52.6%
2008	16	834,772	753,351	0	753,351	90.2%
2008	17	117,242	304,907	0	304,907	260.1%
2008	Total	16,941,821	12,913,191	0	12,913,191	76.2%
2009	1	181,495	71,862	0	71,862	39.6%
2009	2	223,563	146,970	0	146,970	65.7%
2009	3	284,807	141,415	0	141,415	49.7%
2009	4	405,334	281,286	0	281,286	69.4%
2009	5	532,331	292,341	0	292,341	54.9%
2009	6	685,258	403,349	0	403,349	58.9%
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%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
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	335,501	0	335,501	65.4%
2010	7	676,262	424,612	0	424,612	62.8%
2010	8	1,156,166	788,623	0	788,623	68.2%
2010	9	1,859,279	1,521,347	0	1,521,347	81.8%
2010	10	5,235,322	4,557,885	0	4,557,885	87.1%
2010	11	1,189,991	1,175,586	0	1,175,586	98.8%
2010	12	682,609	444,154	0	444,154	65.1%
2010	13	498,099	310,631	0	310,631	62.4%
2010	14	401,967	312,213	0	312,213	77.7%
2010	15	323,506	219,330	0	219,330	67.8%
2010	16	313,291	167,211	0	167,211	53.4%
2010	17	547,709	371,597	0	371,597	67.8%
2010	18	745,735	524,595	0	524,595	70.3%
2010	19	104,943	74,517	0	74,517	71.0%
2010	Total	15,451,191	11,979,827	0	11,979,827	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	4,238,787	0	4,238,787	89.3%
2011	12	1,130,162	904,495	0	904,495	80.0%
2011	13	663,198	466,203	0	466,203	70.3%
2011	14	483,235	347,177	0	347,177	71.8%
2011	15	380,882	314,499	0	314,499	82.6%
2011	16	304,463	207,419	0	207,419	68.1%
2011	17	294,141	190,534	0	190,534	64.8%
2011	18	524,654	351,423	0	351,423	67.0%
2011	19	711,725	540,979	0	540,979	76.0%
2011	20	100,719	83,647	0	83,647	83.0%
2011	Total	14,390,014	11,004,269	0	11,004,269	76.5%
2012	2	4,970	3,641	0	3,641	73.3%
2012	3	127,301	98,908	0	98,908	77.7%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
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	980,198	0	980,198	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	452,764	0	452,764	71.4%
2012	15	468,740	340,093	0	340,093	72.6%
2012	16	366,470	258,969	0	258,969	70.7%
2012	17	295,291	239,803	0	239,803	81.2%
2012	18	282,342	186,219	0	186,219	66.0%
2012	19	497,267	370,822	0	370,822	74.6%
2012	20	664,248	509,718	0	509,718	76.7%
2012	21	90,197	85,013	0	85,013	94.3%
2012	Total	13,318,583	9,986,526	0	9,986,526	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	210,857	0	210,857	60.0%
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	893,419	0	893,419	66.4%
2013	13	3,867,411	3,242,753	0	3,242,753	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	235,417	0	235,417	86.6%
2013	19	256,144	167,393	0	167,393	65.4%
2013	20	466,810	322,174	0	322,174	69.0%
2013	21	636,913	476,946	0	476,946	74.9%
2013	22	81,927	75,950	0	75,950	92.7%
2013	Total	12,327,367	9,182,529	0	9,182,529	74.5%
2014	4	5,085	6,056	0	6,056	119.1%
2014	5	125,451	168,710	0	168,710	134.5%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
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	496,932	0	496,932	59.2%
2014	13	1,197,189	853,340	0	853,340	71.3%
2014	14	3,452,402	2,930,605	0	2,930,605	84.9%
2014	15	879,171	636,039	0	636,039	72.3%
2014	16	565,050	365,465	0	365,465	64.7%
2014	17	444,544	326,998	0	326,998	73.6%
2014	18	342,160	269,090	0	269,090	78.6%
2014	19	252,749	176,997	0	176,997	70.0%
2014	20	247,085	161,659	0	161,659	65.4%
2014	21	457,748	340,513	0	340,513	74.4%
2014	22	588,526	476,491	0	476,491	81.0%
2014	23	70,021	58,837	0	58,837	84.0%
2014	Total	11,333,478	8,489,517	0	8,489,517	74.9%
2015	5	4,660	7,439	0	7,439	159.6%
2015	6	118,181	97,204	-1	97,203	82.2%
2015	7	129,215	88,411	-1	88,411	68.4%
2015	8	159,282	69,440	0	69,440	43.6%
2015	9	201,960	108,291	-1	108,290	53.6%
2015	10	302,094	152,084	-1	152,083	50.3%
2015	11	421,634	243,865	-3	243,863	57.8%
2015	12	538,117	299,227	-4	299,223	55.6%
2015	13	776,608	486,765	-4	486,760	62.7%
2015	14	1,044,457	671,480	-8	671,472	64.3%
2015	15	2,927,041	2,349,303	-12	2,349,291	80.3%
2015	16	778,611	640,124	-22	640,102	82.2%
2015	17	530,769	370,503	-4	370,499	69.8%
2015	18	408,001	261,824	-4	261,820	64.2%
2015	19	283,918	229,436	-3	229,433	80.8%
2015	20	231,648	175,898	-3	175,895	75.9%
2015	21	220,532	172,272	-2	172,270	78.1%
2015	22	413,590	377,602	-5	377,597	91.3%
2015	23	519,421	402,442	-9	402,433	77.5%
2015	24	61,040	53,480	-1	53,479	87.6%
2015	Total	10,070,778	7,257,090	-87	7,257,004	72.1%
2016	6	5,042	4,877	0	4,876	96.7%
2016	7	118,092	77,406	157	77,563	65.7%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2016	8	121,134	78,089	206	78,295	64.6%
2016	9	151,825	81,642	222	81,864	53.9%
2016	10	188,243	111,177	304	111,481	59.2%
2016	11	286,817	152,823	357	153,179	53.4%
2016	12	408,738	262,626	591	263,217	64.4%
2016	13	497,300	321,181	686	321,867	64.7%
2016	14	706,356	497,383	1,015	498,398	70.6%
2016	15	956,629	740,237	1,355	741,593	77.5%
2016	16	2,536,835	2,012,489	4,110	2,016,599	79.5%
2016	17	743,675	556,210	1,661	557,871	75.0%
2016	18	493,828	328,797	844	329,640	66.8%
2016	19	373,357	240,900	548	241,448	64.7%
2016	20	256,277	204,218	406	204,624	79.8%
2016	21	207,614	131,001	301	131,301	63.2%
2016	22	204,764	154,444	295	154,739	75.6%
2016	23	376,049	279,120	544	279,664	74.4%
2016	24	468,865	372,909	960	373,869	79.7%
2016	25	55,210	39,886	126	40,012	72.5%
2016	Total	9,156,649	6,647,412	14,688	6,662,101	72.8%
2017	7	4,658	4,282	43	4,325	92.8%
2017	8	94,044	69,242	4,749	73,992	78.7%
2017	9	87,368	54,913	4,937	59,850	68.5%
2017	10	119,212	78,436	4,473	82,909	69.5%
2017	11	137,926	82,783	4,927	87,710	63.6%
2017	12	223,590	153,664	10,486	164,149	73.4%
2017	13	302,092	162,962	12,381	175,342	58.0%
2017	14	360,844	278,025	19,986	298,012	82.6%
2017	15	514,163	468,026	30,497	498,523	97.0%
2017	16	670,206	492,665	37,134	529,800	79.1%
2017	17	1,720,552	1,383,753	108,386	1,492,139	86.7%
2017	18	432,941	300,895	23,446	324,341	74.9%
2017	19	342,013	178,889	17,224	196,114	57.3%
2017	20	249,447	199,667	13,327	212,995	85.4%
2017	21	154,814	119,613	9,359	128,972	83.3%
2017	22	148,232	81,114	6,383	87,497	59.0%
2017	23	150,316	101,195	7,216	108,411	72.1%
2017	24	267,606	200,782	10,621	211,403	79.0%
2017	25	300,276	203,746	21,289	225,034	74.9%
2017	26	17,698	15,994	2,386	18,380	103.9%
2017	Total	6,297,996	4,630,645	349,252	4,979,897	79.1%

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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	97.2	78,376	86,258	90.9%	86,258	90.9%	1.473
	2007	7.0	2,248	9,277	24.2%	9,277	24.2%	1.423
	2008	7.0	2,719	10,006	27.2%	10,006	27.2%	1.375
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.328
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.283
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.240
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.198
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.157
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.118
	2015	5.0	3,063	11,022	27.8%	11,022	27.8%	1.080
	2016	4.3	3,111	9,504	32.7%	9,504	32.7%	1.044
	2017 Q1-Q3	3.0	1,721	6,613	26.0%	6,613	26.0%	1.013
<i>Projected</i>	2017 Q4	1.0	1,640	2,188	75.0%	2,188	75.0%	0.996
	2018	3.7	6,464	8,385	77.1%	8,385	77.1%	0.975
	2019	3.4	6,067	7,749	78.3%	7,749	78.3%	0.942
	2020	3.0	5,616	7,104	79.1%	7,104	79.1%	0.910
	2021	2.6	5,091	6,380	79.8%	6,380	79.8%	0.879
	2022	2.3	4,535	5,640	80.4%	5,640	80.4%	0.849
	2023	1.9	4,016	4,966	80.9%	4,966	80.9%	0.821
	2024	1.6	3,449	4,271	80.8%	4,271	80.8%	0.793
	2025	1.3	2,905	3,597	80.8%	3,597	80.8%	0.766
	2026	1.1	2,447	3,029	80.8%	3,029	80.8%	0.740
	2027	0.9	2,061	2,551	80.8%	2,551	80.8%	0.715
	2028	0.7	1,735	2,149	80.8%	2,149	80.8%	0.691
	2029	0.6	1,462	1,810	80.8%	1,810	80.8%	0.667
	2030	0.5	1,213	1,504	80.7%	1,504	80.7%	0.645
	2031	0.4	952	1,188	80.1%	1,188	80.1%	0.623
	2032	0.3	718	905	79.3%	905	79.3%	0.602
	2033	0.2	539	686	78.6%	686	78.6%	0.582
	2034	0.1	372	476	78.3%	476	78.3%	0.562
	2035	0.1	234	299	78.3%	299	78.3%	0.543
	2036	0.1	147	188	78.3%	188	78.3%	0.525
	2037	0.0	93	118	78.3%	118	78.3%	0.507
	2038	0.0	58	74	78.3%	74	78.3%	0.490
	2039	0.0	37	47	78.3%	47	78.3%	0.473
	2040	0.0	21	27	77.3%	27	77.3%	0.457
	2041	0.0	11	14	75.2%	14	75.2%	0.442
	2042	0.0	7	9	75.2%	9	75.2%	0.427
	2043	0.0	3	3	75.2%	3	75.2%	0.412
	2044	0.0	0	0	0.0%	0	0.0%	0.398
	2045	0.0	0	0	0.0%	0	0.0%	0.385
	2046	0.0	0	0	0.0%	0	0.0%	0.372
	2047	0.0	0	0	0.0%	0	0.0%	0.359
Accumulated Value - Historical			156,814	251,826	62.3%	251,826	62.3%	
Present Value - Future			43,439	54,805	79.3%	54,805	79.3%	
Lifetime Total			200,252	306,631	65.3%	306,631	65.3%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	97.2	78,376	86,258	90.9%	86,258	90.9%	1.473
	2007	7.0	2,248	9,277	24.2%	9,277	24.2%	1.423
	2008	7.0	2,719	10,006	27.2%	10,006	27.2%	1.375
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.328
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.283
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.240
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.198
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.157
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.118
	2015	5.0	3,063	11,022	27.8%	11,022	27.8%	1.080
	2016	4.3	3,111	9,504	32.7%	9,504	32.7%	1.044
	2017 Q1-Q3	3.0	1,721	6,613	26.0%	6,613	26.0%	1.013
<i>Projected</i>	2017 Q4	1.0	1,640	2,188	75.0%	2,188	75.0%	0.996
	2018	3.7	6,464	8,385	77.1%	8,385	77.1%	0.975
	2019	3.4	6,067	7,749	78.3%	7,749	78.3%	0.942
	2020	3.0	5,616	7,104	79.1%	7,104	79.1%	0.910
	2021	2.6	5,091	6,380	79.8%	6,380	79.8%	0.879
	2022	2.3	4,535	5,640	80.4%	5,640	80.4%	0.849
	2023	1.9	4,016	4,966	80.9%	4,966	80.9%	0.821
	2024	1.6	3,449	4,271	80.8%	4,271	80.8%	0.793
	2025	1.3	2,905	3,597	80.8%	3,597	80.8%	0.766
	2026	1.1	2,447	3,029	80.8%	3,029	80.8%	0.740
	2027	0.9	2,061	2,551	80.8%	2,551	80.8%	0.715
	2028	0.7	1,735	2,149	80.8%	2,149	80.8%	0.691
	2029	0.6	1,462	1,810	80.8%	1,810	80.8%	0.667
	2030	0.5	1,213	1,504	80.7%	1,504	80.7%	0.645
	2031	0.4	952	1,188	80.1%	1,188	80.1%	0.623
	2032	0.3	718	905	79.3%	905	79.3%	0.602
	2033	0.2	539	686	78.6%	686	78.6%	0.582
	2034	0.1	372	476	78.3%	476	78.3%	0.562
	2035	0.1	234	299	78.3%	299	78.3%	0.543
	2036	0.1	147	188	78.3%	188	78.3%	0.525
	2037	0.0	93	118	78.3%	118	78.3%	0.507
	2038	0.0	58	74	78.3%	74	78.3%	0.490
	2039	0.0	37	47	78.3%	47	78.3%	0.473
	2040	0.0	21	27	77.3%	27	77.3%	0.457
	2041	0.0	11	14	75.2%	14	75.2%	0.442
	2042	0.0	7	9	75.2%	9	75.2%	0.427
	2043	0.0	3	3	75.2%	3	75.2%	0.412
	2044	0.0	0	0	0.0%	0	0.0%	0.398
	2045	0.0	0	0	0.0%	0	0.0%	0.385
	2046	0.0	0	0	0.0%	0	0.0%	0.372
	2047	0.0	0	0	0.0%	0	0.0%	0.359
	Accumulated Value - Historical		156,814	251,826	62.3%	251,826	62.3%	
	Present Value - Future		43,439	54,805	79.3%	54,805	79.3%	
	Lifetime Total		200,252	306,631	65.3%	306,631	65.3%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	271.7	276,842	390,954	70.8%	390,954	70.8%	1.473
	2007	23.3	22,211	40,528	54.8%	40,528	54.8%	1.423
	2008	22.5	29,013	39,917	72.7%	39,917	72.7%	1.375
	2009	19.8	27,624	36,344	76.0%	36,344	76.0%	1.328
	2010	18.6	7,558	37,348	20.2%	37,348	20.2%	1.283
	2011	16.7	17,731	35,095	50.5%	35,095	50.5%	1.240
	2012	16.0	15,241	34,680	43.9%	34,680	43.9%	1.198
	2013	16.0	20,076	36,605	54.8%	36,605	54.8%	1.157
	2014	15.0	20,236	34,939	57.9%	34,939	57.9%	1.118
	2015	15.0	17,611	35,659	49.4%	35,659	49.4%	1.080
	2016	15.0	24,095	36,865	65.4%	36,865	65.4%	1.044
	2017 Q1-Q3	11.3	15,394	28,644	53.7%	28,644	53.7%	1.013
<i>Projected</i>	2017 Q4	3.7	7,628	9,456	80.7%	9,456	80.7%	0.996
	2018	14.1	30,440	35,892	84.8%	35,892	84.8%	0.975
	2019	12.9	29,441	33,572	87.7%	33,572	87.7%	0.942
	2020	11.6	28,151	31,716	88.8%	31,716	88.8%	0.910
	2021	10.4	26,528	29,367	90.3%	29,367	90.3%	0.879
	2022	9.3	24,752	26,871	92.1%	26,871	92.1%	0.849
	2023	8.2	22,846	24,377	93.7%	24,377	93.7%	0.821
	2024	7.1	20,898	21,956	95.2%	21,956	95.2%	0.793
	2025	6.1	18,753	19,404	96.6%	19,404	96.6%	0.766
	2026	5.1	16,405	16,753	97.9%	16,753	97.9%	0.740
	2027	4.3	14,224	14,430	98.6%	14,430	98.6%	0.715
	2028	3.6	12,319	12,438	99.0%	12,438	99.0%	0.691
	2029	3.0	10,623	10,672	99.5%	10,672	99.5%	0.667
	2030	2.5	9,081	9,086	99.9%	9,086	99.9%	0.645
	2031	2.0	7,690	7,672	100.2%	7,672	100.2%	0.623
	2032	1.7	6,439	6,403	100.6%	6,403	100.6%	0.602
	2033	1.3	5,276	5,223	101.0%	5,223	101.0%	0.582
	2034	1.0	4,244	4,182	101.5%	4,182	101.5%	0.562
	2035	0.8	3,300	3,237	101.9%	3,237	101.9%	0.543
	2036	0.5	2,433	2,377	102.4%	2,377	102.4%	0.525
	2037	0.4	1,764	1,721	102.5%	1,721	102.5%	0.507
	2038	0.3	1,306	1,273	102.6%	1,273	102.6%	0.490
	2039	0.2	976	951	102.6%	951	102.6%	0.473
	2040	0.1	717	699	102.6%	699	102.6%	0.457
	2041	0.1	517	505	102.4%	505	102.4%	0.442
	2042	0.1	370	362	102.2%	362	102.2%	0.427
	2043	0.0	250	244	102.2%	244	102.2%	0.412
	2044	0.0	152	149	102.2%	149	102.2%	0.398
	2045	0.0	87	85	102.3%	85	102.3%	0.385
	2046	0.0	51	50	102.3%	50	102.3%	0.372
	2047	0.0	32	31	102.3%	31	102.3%	0.359
Accumulated Value - Historical			671,429	1,056,972	63.5%	1,056,972	63.5%	
Present Value - Future			248,503	269,948	92.1%	269,948	92.1%	
Lifetime Total			919,933	1,326,921	69.3%	1,326,921	69.3%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	872.4	878,884	1,479,256	59.4%	1,479,256	59.4%	1.473
	2007	159.9	225,297	256,105	88.0%	256,105	88.0%	1.423
	2008	179.8	243,347	294,370	82.7%	294,370	82.7%	1.375
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.328
	2010	232.3	301,263	411,999	73.1%	411,999	73.1%	1.283
	2011	224.1	405,481	432,921	93.7%	432,921	93.7%	1.240
	2012	217.5	346,472	443,962	78.0%	443,962	78.0%	1.198
	2013	210.5	373,067	447,097	83.4%	447,097	83.4%	1.157
	2014	201.1	368,038	444,137	82.9%	444,137	82.9%	1.118
	2015	187.1	297,776	420,787	70.8%	420,787	70.8%	1.080
	2016	182.7	305,834	427,263	71.6%	427,263	71.6%	1.044
	2017 Q1-Q3	132.4	215,268	326,819	65.9%	326,819	65.9%	1.013
<i>Projected</i>	2017 Q4	43.4	72,525	111,079	65.3%	111,079	65.3%	0.996
	2018	167.6	319,492	431,741	74.0%	431,741	74.0%	0.975
	2019	158.0	321,308	419,007	76.7%	419,007	76.7%	0.942
	2020	148.4	321,682	415,703	77.4%	415,703	77.4%	0.910
	2021	138.5	319,458	409,599	78.0%	409,599	78.0%	0.879
	2022	128.3	314,698	397,744	79.1%	397,744	79.1%	0.849
	2023	118.4	308,596	383,589	80.4%	383,589	80.4%	0.821
	2024	109.1	301,551	369,829	81.5%	369,829	81.5%	0.793
	2025	99.9	292,183	355,510	82.2%	355,510	82.2%	0.766
	2026	90.3	279,068	337,495	82.7%	337,495	82.7%	0.740
	2027	80.6	262,725	314,544	83.5%	314,544	83.5%	0.715
	2028	71.5	245,596	290,890	84.4%	290,890	84.4%	0.691
	2029	63.4	228,920	268,687	85.2%	268,687	85.2%	0.667
	2030	55.9	211,695	245,827	86.1%	245,827	86.1%	0.645
	2031	48.4	192,867	220,960	87.3%	220,960	87.3%	0.623
	2032	41.3	172,652	195,115	88.5%	195,115	88.5%	0.602
	2033	34.9	152,986	170,859	89.5%	170,859	89.5%	0.582
	2034	29.4	134,439	148,932	90.3%	148,932	90.3%	0.562
	2035	24.3	115,583	127,517	90.6%	127,517	90.6%	0.543
	2036	19.6	96,968	106,608	91.0%	106,608	91.0%	0.525
	2037	15.6	80,320	88,058	91.2%	88,058	91.2%	0.507
	2038	12.5	66,289	72,723	91.2%	72,723	91.2%	0.490
	2039	10.0	54,754	60,225	90.9%	60,225	90.9%	0.473
	2040	7.9	45,141	49,735	90.8%	49,735	90.8%	0.457
	2041	6.2	36,373	40,029	90.9%	40,029	90.9%	0.442
	2042	4.6	28,078	30,825	91.1%	30,825	91.1%	0.427
	2043	3.3	21,212	23,301	91.0%	23,301	91.0%	0.412
	2044	2.4	15,795	17,496	90.3%	17,496	90.3%	0.398
	2045	1.6	11,014	12,335	89.3%	12,335	89.3%	0.385
	2046	1.0	7,086	7,965	89.0%	7,965	89.0%	0.372
2047	0.6	4,439	4,995	88.9%	4,995	88.9%	0.359	
Accumulated Value - Historical			5,359,925	7,248,837	73.9%	7,248,837	73.9%	
Present Value - Future			3,769,867	4,647,476	81.1%	4,647,476	81.1%	
Lifetime Total			9,129,793	11,896,313	76.7%	11,896,313	76.7%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	872.4	878,884	1,479,256	59.4%	1,479,256	59.4%	1.473
	2007	159.9	225,297	256,105	88.0%	256,105	88.0%	1.423
	2008	179.8	243,347	294,370	82.7%	294,370	82.7%	1.375
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.328
	2010	243.8	322,825	429,891	75.1%	429,891	75.1%	1.283
	2011	298.2	484,627	555,822	87.2%	555,822	87.2%	1.240
	2012	353.6	501,027	677,643	73.9%	677,643	73.9%	1.198
	2013	396.4	575,561	781,471	73.7%	781,471	73.7%	1.157
	2014	439.3	710,485	884,352	80.3%	884,352	80.3%	1.118
	2015	487.9	695,562	990,910	70.2%	990,910	70.2%	1.080
	2016	543.8	833,606	1,140,616	73.1%	1,140,616	73.1%	1.044
	2017 Q1-Q3	417.7	618,514	925,827	66.8%	925,827	66.8%	1.013
<i>Projected</i>	2017 Q4	138.7	201,259	318,139	63.3%	318,139	63.3%	0.996
	2018	538.3	890,058	1,255,539	70.9%	1,255,539	70.9%	0.975
	2019	512.8	904,072	1,246,052	72.6%	1,246,052	72.6%	0.942
	2020	487.8	917,400	1,260,206	72.8%	1,260,206	72.8%	0.910
	2021	462.3	927,593	1,268,591	73.1%	1,268,591	73.1%	0.879
	2022	436.2	933,615	1,267,257	73.7%	1,267,257	73.7%	0.849
	2023	410.9	937,583	1,261,330	74.3%	1,261,330	74.3%	0.821
	2024	386.7	940,390	1,254,914	74.9%	1,254,914	74.9%	0.793
	2025	363.0	939,756	1,245,842	75.4%	1,245,842	75.4%	0.766
	2026	338.1	930,770	1,225,161	76.0%	1,225,161	76.0%	0.740
	2027	312.1	912,357	1,189,436	76.7%	1,189,436	76.7%	0.715
	2028	287.2	890,388	1,149,344	77.5%	1,149,344	77.5%	0.691
	2029	264.1	867,819	1,110,237	78.2%	1,110,237	78.2%	0.667
	2030	242.0	841,819	1,067,063	78.9%	1,067,063	78.9%	0.645
	2031	219.0	805,624	1,009,909	79.8%	1,009,909	79.8%	0.623
	2032	195.4	758,452	938,658	80.8%	938,658	80.8%	0.602
	2033	173.4	709,164	866,731	81.8%	866,731	81.8%	0.582
	2034	153.6	661,230	798,871	82.8%	798,871	82.8%	0.562
	2035	135.0	610,640	729,516	83.7%	729,516	83.7%	0.543
	2036	116.5	552,612	652,850	84.6%	652,850	84.6%	0.525
	2037	98.6	490,065	572,620	85.6%	572,620	85.6%	0.507
	2038	83.0	431,590	499,205	86.5%	499,205	86.5%	0.490
	2039	69.7	378,751	434,131	87.2%	434,131	87.2%	0.473
	2040	58.0	328,653	373,889	87.9%	373,889	87.9%	0.457
	2041	47.3	279,580	316,182	88.4%	316,182	88.4%	0.442
	2042	37.9	233,163	262,297	88.9%	262,297	88.9%	0.427
	2043	30.2	193,124	216,445	89.2%	216,445	89.2%	0.412
2044	24.1	159,934	179,103	89.3%	179,103	89.3%	0.398	
2045	19.1	131,137	146,961	89.2%	146,961	89.2%	0.385	
2046	14.6	103,681	116,387	89.1%	116,387	89.1%	0.372	
2047	10.7	78,560	88,440	88.8%	88,440	88.8%	0.359	
Accumulated Value - Historical			7,677,449	10,550,911	72.8%	10,550,911	72.8%	
Present Value - Future			13,312,198	17,357,115	76.7%	17,357,115	76.7%	
Lifetime Total			20,989,647	27,908,026	75.2%	27,908,026	75.2%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	367.6	448,096	550,489	81.4%	550,489	81.4%	1.473
	2007	30.0	36,642	51,447	71.2%	51,447	71.2%	1.423
	2008	29.4	29,958	54,747	54.7%	54,747	54.7%	1.375
	2009	28.4	28,777	54,484	52.8%	54,484	52.8%	1.328
	2010	27.4	31,464	59,196	53.2%	59,196	53.2%	1.283
	2011	24.9	26,234	55,276	47.5%	55,276	47.5%	1.240
	2012	22.8	24,399	52,801	46.2%	52,801	46.2%	1.198
	2013	22.0	40,364	53,558	75.4%	53,558	75.4%	1.157
	2014	21.9	62,644	54,430	115.1%	54,430	115.1%	1.118
	2015	20.6	40,503	49,883	81.2%	49,883	81.2%	1.080
	2016	17.9	32,406	45,438	71.3%	45,438	71.3%	1.044
	2017 Q1-Q3	12.7	26,796	33,594	79.8%	33,594	79.8%	1.013
<i>Projected</i>	2017 Q4	3.9	8,086	10,870	74.4%	10,870	74.4%	0.996
	2018	14.9	31,857	40,912	77.9%	40,912	77.9%	0.975
	2019	13.4	30,294	37,623	80.5%	37,623	80.5%	0.942
	2020	12.0	28,554	34,939	81.7%	34,939	81.7%	0.910
	2021	10.7	26,575	32,149	82.7%	32,149	82.7%	0.879
	2022	9.5	24,600	29,572	83.2%	29,572	83.2%	0.849
	2023	8.3	22,615	26,905	84.1%	26,905	84.1%	0.821
	2024	7.3	20,624	24,159	85.4%	24,159	85.4%	0.793
	2025	6.3	18,550	21,429	86.6%	21,429	86.6%	0.766
	2026	5.3	16,407	18,728	87.6%	18,728	87.6%	0.740
	2027	4.4	14,274	16,089	88.7%	16,089	88.7%	0.715
	2028	3.6	12,139	13,499	89.9%	13,499	89.9%	0.691
	2029	2.9	10,178	11,193	90.9%	11,193	90.9%	0.667
	2030	2.3	8,458	9,213	91.8%	9,213	91.8%	0.645
	2031	1.9	6,940	7,520	92.3%	7,520	92.3%	0.623
	2032	1.5	5,681	6,154	92.3%	6,154	92.3%	0.602
	2033	1.2	4,682	5,070	92.3%	5,070	92.3%	0.582
	2034	0.9	3,846	4,165	92.3%	4,165	92.3%	0.562
	2035	0.7	3,074	3,334	92.2%	3,334	92.2%	0.543
	2036	0.6	2,372	2,578	92.0%	2,578	92.0%	0.525
	2037	0.4	1,753	1,909	91.8%	1,909	91.8%	0.507
	2038	0.3	1,187	1,294	91.8%	1,294	91.8%	0.490
	2039	0.2	743	810	91.8%	810	91.8%	0.473
	2040	0.1	462	504	91.8%	504	91.8%	0.457
	2041	0.1	289	315	91.8%	315	91.8%	0.442
	2042	0.0	182	198	91.8%	198	91.8%	0.427
	2043	0.0	114	125	91.8%	125	91.8%	0.412
	2044	0.0	68	74	91.6%	74	91.6%	0.398
	2045	0.0	38	42	91.1%	42	91.1%	0.385
	2046	0.0	20	22	90.9%	22	90.9%	0.372
	2047	0.0	7	7	91.3%	7	91.3%	0.359
	Accumulated Value - Historical		1,115,035	1,497,435	74.5%	1,497,435	74.5%	
	Present Value - Future		247,828	296,412	83.6%	296,412	83.6%	
	Lifetime Total		1,362,863	1,793,847	76.0%	1,793,847	76.0%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	44,147.0	45,108,507	44,621,763	101.1%	44,621,763	101.1%	1.473
	2007	2,869.5	5,153,511	5,448,945	94.6%	5,448,945	94.6%	1.423
	2008	2,657.2	4,344,929	5,054,254	86.0%	5,054,254	86.0%	1.375
	2009	2,456.8	4,033,062	4,757,847	84.8%	4,757,847	84.8%	1.328
	2010	2,261.7	4,003,851	4,367,887	91.7%	4,367,887	91.7%	1.283
	2011	2,004.5	3,258,339	3,806,674	85.6%	3,806,674	85.6%	1.240
	2012	1,741.3	2,551,568	3,304,998	77.2%	3,304,998	77.2%	1.198
	2013	1,569.5	2,527,627	3,214,503	78.6%	3,214,503	78.6%	1.157
	2014	1,383.2	2,160,882	2,917,123	74.1%	2,917,123	74.1%	1.118
	2015	1,223.6	2,021,549	2,591,125	78.0%	2,591,125	78.0%	1.080
	2016	1,085.2	1,764,988	2,334,901	75.6%	2,334,901	75.6%	1.044
	2017 Q1-Q3	749.2	1,252,501	1,595,558	78.5%	1,595,558	78.5%	1.013
<i>Projected</i>	2017 Q4	241.7	406,824	519,430	78.3%	519,430	78.3%	0.996
	2018	912.6	1,593,552	1,975,344	80.7%	1,987,909	80.2%	0.975
	2019	827.4	1,503,400	1,814,562	82.9%	1,853,276	81.1%	0.942
	2020	745.4	1,409,687	1,683,695	83.7%	1,719,662	82.0%	0.910
	2021	667.6	1,313,294	1,550,538	84.7%	1,583,917	82.9%	0.879
	2022	594.1	1,213,877	1,419,291	85.5%	1,450,044	83.7%	0.849
	2023	526.1	1,117,727	1,294,922	86.3%	1,323,053	84.5%	0.821
	2024	463.3	1,024,686	1,173,966	87.3%	1,199,553	85.4%	0.793
	2025	404.7	929,911	1,054,200	88.2%	1,077,406	86.3%	0.766
	2026	350.6	836,406	939,280	89.0%	960,246	87.1%	0.740
	2027	301.3	745,646	831,147	89.7%	849,908	87.7%	0.715
	2028	257.5	660,192	731,607	90.2%	748,295	88.2%	0.691
	2029	218.3	579,993	640,107	90.6%	654,949	88.6%	0.667
	2030	183.6	505,723	556,053	90.9%	569,243	88.8%	0.645
	2031	153.3	438,347	479,771	91.4%	491,455	89.2%	0.623
	2032	127.2	377,435	411,839	91.6%	422,144	89.4%	0.602
	2033	105.2	324,036	353,093	91.8%	362,192	89.5%	0.582
	2034	86.7	276,566	301,726	91.7%	309,776	89.3%	0.562
	2035	70.8	234,204	255,697	91.6%	262,782	89.1%	0.543
	2036	57.2	196,511	214,604	91.6%	220,805	89.0%	0.525
	2037	45.7	163,631	179,060	91.4%	184,465	88.7%	0.507
	2038	36.6	136,245	149,836	90.9%	154,557	88.2%	0.490
	2039	29.3	113,106	125,198	90.3%	129,305	87.5%	0.473
	2040	23.2	93,032	103,748	89.7%	107,276	86.7%	0.457
	2041	18.3	76,267	85,942	88.7%	88,979	85.7%	0.442
	2042	14.5	62,758	71,566	87.7%	74,199	84.6%	0.427
	2043	11.6	51,814	60,041	86.3%	62,335	83.1%	0.412
	2044	9.3	42,733	50,563	84.5%	52,551	81.3%	0.398
	2045	7.4	35,196	42,410	83.0%	44,118	79.8%	0.385
	2046	6.0	29,158	35,681	81.7%	37,152	78.5%	0.372
	2047	4.9	24,490	30,421	80.5%	31,698	77.3%	0.359
	Accumulated Value - Historical		107,959,890	114,849,377	94.0%	114,849,377	94.0%	
	Present Value - Future		13,056,959	15,230,227	85.7%	15,531,993	84.1%	
	Lifetime Total		121,016,848	130,079,604	93.0%	130,381,370	92.8%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	44,147.0	45,108,507	44,621,763	101.1%	44,621,763	101.1%	1.473
	2007	2,869.5	5,153,511	5,448,945	94.6%	5,448,945	94.6%	1.423
	2008	2,657.2	4,344,929	5,054,254	86.0%	5,054,254	86.0%	1.375
	2009	2,456.8	4,033,062	4,757,847	84.8%	4,757,847	84.8%	1.328
	2010	2,280.3	4,071,221	4,393,095	92.7%	4,393,095	92.7%	1.283
	2011	2,136.3	3,792,176	4,028,428	94.1%	4,028,428	94.1%	1.240
	2012	1,978.1	3,689,589	3,805,758	96.9%	3,805,758	96.9%	1.198
	2013	1,858.1	3,953,652	3,867,857	102.2%	3,867,857	102.2%	1.157
	2014	1,709.2	3,944,763	3,721,042	106.0%	3,721,042	106.0%	1.118
	2015	1,592.8	4,163,856	3,512,449	118.5%	3,512,449	118.5%	1.080
	2016	1,527.8	4,239,875	3,449,675	122.9%	3,449,675	122.9%	1.044
	2017 Q1-Q3	1,105.3	3,134,667	2,509,234	124.9%	2,509,234	124.9%	1.013
<i>Projected</i>	2017 Q4	362.3	992,996	841,213	118.0%	841,213	118.0%	0.996
	2018	1,367.8	3,820,824	3,188,925	119.8%	3,271,808	116.8%	0.975
	2019	1,241.8	3,538,364	2,924,364	121.0%	3,072,287	115.2%	0.942
	2020	1,122.9	3,273,642	2,715,180	120.6%	2,851,558	114.8%	0.910
	2021	1,011.4	3,021,131	2,510,239	120.4%	2,635,951	114.6%	0.879
	2022	907.3	2,779,206	2,313,646	120.1%	2,429,345	114.4%	0.849
	2023	811.8	2,554,311	2,129,789	119.9%	2,236,200	114.2%	0.821
	2024	724.0	2,343,478	1,953,944	119.9%	2,051,722	114.2%	0.793
	2025	642.6	2,140,830	1,781,905	120.1%	1,871,798	114.4%	0.766
	2026	567.6	1,948,999	1,613,852	120.8%	1,696,323	114.9%	0.740
	2027	498.6	1,762,736	1,453,684	121.3%	1,528,794	115.3%	0.715
	2028	436.0	1,585,719	1,305,182	121.5%	1,373,128	115.5%	0.691
	2029	379.2	1,421,459	1,166,110	121.9%	1,227,064	115.8%	0.667
	2030	328.3	1,265,558	1,040,125	121.7%	1,094,874	115.6%	0.645
	2031	284.0	1,127,721	924,484	122.0%	973,425	115.9%	0.623
	2032	244.1	998,597	812,869	122.8%	855,579	116.7%	0.602
	2033	208.4	872,520	715,057	122.0%	752,481	116.0%	0.582
	2034	178.4	768,179	634,379	121.1%	668,129	115.0%	0.562
	2035	152.8	682,622	562,742	121.3%	593,466	115.0%	0.543
	2036	130.3	604,619	496,469	121.8%	524,389	115.3%	0.525
	2037	110.4	532,595	435,777	122.2%	461,055	115.5%	0.507
	2038	93.5	468,378	381,554	122.8%	404,344	115.8%	0.490
	2039	79.1	409,639	334,732	122.4%	355,393	115.3%	0.473
	2040	66.9	359,733	295,369	121.8%	314,329	114.4%	0.457
	2041	56.7	319,831	261,966	122.1%	279,482	114.4%	0.442
	2042	48.0	283,316	231,869	122.2%	247,985	114.2%	0.427
	2043	40.4	248,727	204,165	121.8%	218,873	113.6%	0.412
	2044	34.0	217,077	179,381	121.0%	192,734	112.6%	0.398
	2045	28.5	188,709	157,333	119.9%	169,411	111.4%	0.385
	2046	23.9	163,644	137,887	118.7%	148,795	110.0%	0.372
	2047	20.0	141,424	120,903	117.0%	130,723	108.2%	0.359
	Accumulated Value - Historical		120,521,906	120,496,557	100.0%	120,496,557	100.0%	
	Present Value - Future		31,618,952	26,217,163	120.6%	27,450,336	115.2%	
	Lifetime Total		152,140,859	146,713,720	103.7%	147,946,893	102.8%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	98,607.7	103,765,929	143,549,990	72.3%	143,549,990	72.3%	1.473
	2007	7,716.5	10,325,034	14,478,660	71.3%	14,478,660	71.3%	1.423
	2008	7,295.6	10,481,430	13,856,666	75.6%	13,856,666	75.6%	1.375
	2009	6,915.6	10,457,519	13,360,177	78.3%	13,360,177	78.3%	1.328
	2010	6,600.9	10,511,112	13,534,140	77.7%	13,534,140	77.7%	1.283
	2011	6,022.2	9,580,121	12,983,728	73.8%	12,983,728	73.8%	1.240
	2012	5,542.5	9,416,117	12,385,750	76.0%	12,385,750	76.0%	1.198
	2013	5,108.8	9,317,397	11,992,452	77.7%	11,992,452	77.7%	1.157
	2014	4,672.9	8,910,769	11,431,530	77.9%	11,431,530	77.9%	1.118
	2015	4,317.1	8,139,224	10,663,057	76.3%	10,663,057	76.3%	1.080
	2016	3,960.6	7,669,372	10,274,174	74.6%	10,274,174	74.6%	1.044
	2017 Q1-Q3	2,743.8	5,756,087	7,313,441	78.7%	7,313,441	78.7%	1.013
<i>Projected</i>	2017 Q4	879.1	1,843,595	2,397,439	76.9%	2,397,439	76.9%	0.996
	2018	3,318.7	7,297,256	9,104,268	80.2%	9,201,236	79.3%	0.975
	2019	3,009.7	6,959,941	8,369,642	83.2%	8,637,944	80.6%	0.942
	2020	2,710.7	6,583,165	7,772,552	84.7%	8,024,389	82.0%	0.910
	2021	2,421.0	6,161,581	7,150,000	86.2%	7,384,467	83.4%	0.879
	2022	2,146.8	5,713,794	6,519,822	87.6%	6,736,176	84.8%	0.849
	2023	1,897.4	5,276,742	5,924,918	89.1%	6,123,979	86.2%	0.821
	2024	1,671.4	4,855,789	5,368,431	90.5%	5,551,379	87.5%	0.793
	2025	1,461.2	4,431,424	4,823,618	91.9%	4,990,559	88.8%	0.766
	2026	1,262.7	3,992,379	4,279,892	93.3%	4,430,341	90.1%	0.740
	2027	1,077.8	3,546,600	3,747,970	94.6%	3,881,899	91.4%	0.715
	2028	912.4	3,119,612	3,252,503	95.9%	3,370,896	92.5%	0.691
	2029	766.8	2,722,363	2,799,493	97.2%	2,903,342	93.8%	0.667
	2030	638.4	2,349,550	2,384,285	98.5%	2,474,356	95.0%	0.645
	2031	525.9	2,004,487	2,009,323	99.8%	2,086,617	96.1%	0.623
	2032	430.1	1,696,010	1,681,420	100.9%	1,747,202	97.1%	0.602
	2033	351.1	1,431,971	1,405,429	101.9%	1,461,300	98.0%	0.582
	2034	285.5	1,204,670	1,170,516	102.9%	1,217,872	98.9%	0.562
	2035	229.0	1,000,110	961,482	104.0%	1,001,167	99.9%	0.543
	2036	179.6	811,828	772,133	105.1%	804,688	100.9%	0.525
	2037	138.4	646,440	608,341	106.3%	634,551	101.9%	0.507
	2038	106.5	513,349	477,773	107.4%	498,802	102.9%	0.490
	2039	81.9	407,985	374,760	108.9%	391,615	104.2%	0.473
	2040	62.4	321,253	290,489	110.6%	303,833	105.7%	0.457
	2041	46.8	248,974	221,525	112.4%	231,873	107.4%	0.442
	2042	34.6	190,356	166,649	114.2%	174,513	109.1%	0.427
	2043	25.6	145,356	125,324	116.0%	131,281	110.7%	0.412
	2044	18.9	111,000	94,056	118.0%	98,564	112.6%	0.398
	2045	13.6	83,535	69,179	120.8%	72,496	115.2%	0.385
	2046	9.6	62,167	50,267	123.7%	52,639	118.1%	0.372
	2047	7.0	47,132	37,373	126.1%	39,095	120.6%	0.359
	Accumulated Value - Historical		275,819,202	373,405,004	73.9%	373,405,004	73.9%	
	Present Value - Future		60,345,215	68,182,023	88.5%	70,238,764	85.9%	
	Lifetime Total		336,164,417	441,587,027	76.1%	443,643,768	75.8%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	373,362.8	441,109,879	647,548,372	68.1%	647,548,372	68.1%	1.473
	2007	41,656.7	57,628,032	81,682,386	70.6%	81,682,386	70.6%	1.423
	2008	43,872.7	63,080,699	83,769,930	75.3%	83,769,930	75.3%	1.375
	2009	47,336.8	70,347,508	89,270,619	78.8%	89,270,619	78.8%	1.328
	2010	52,561.9	82,151,161	104,689,826	78.5%	104,689,826	78.5%	1.283
	2011	49,676.8	81,676,213	106,688,598	76.6%	106,688,598	76.6%	1.240
	2012	46,566.2	78,883,001	106,507,713	74.1%	106,507,713	74.1%	1.198
	2013	44,064.4	76,893,944	102,914,875	74.7%	102,914,875	74.7%	1.157
	2014	41,618.3	73,024,496	99,152,465	73.6%	99,152,465	73.6%	1.118
	2015	39,441.0	72,956,712	95,040,783	76.8%	95,040,783	76.8%	1.080
	2016	37,255.3	72,205,399	93,506,626	77.2%	93,506,626	77.2%	1.044
	2017 Q1-Q3	26,521.1	54,746,716	68,897,537	79.5%	68,897,537	79.5%	1.013
<i>Projected</i>	2017 Q4	8,612.6	16,263,304	22,949,745	70.9%	22,949,745	70.9%	0.996
	2018	32,995.6	70,841,797	88,550,654	80.0%	90,027,416	78.7%	0.975
	2019	30,677.2	69,916,822	84,279,166	83.0%	87,558,362	79.9%	0.942
	2020	28,345.3	68,511,840	81,459,878	84.1%	84,616,885	81.0%	0.910
	2021	25,987.1	66,543,093	78,060,839	85.2%	81,072,967	82.1%	0.879
	2022	23,677.5	64,170,840	74,055,391	86.7%	76,903,151	83.4%	0.849
	2023	21,533.5	61,719,829	70,079,137	88.1%	72,765,855	84.8%	0.821
	2024	19,550.2	59,235,525	66,279,927	89.4%	68,812,951	86.1%	0.793
	2025	17,639.7	56,470,359	62,364,228	90.5%	64,739,496	87.2%	0.766
	2026	15,732.1	53,164,068	57,956,800	91.7%	60,156,422	88.4%	0.740
	2027	13,879.0	49,464,190	53,161,007	93.0%	55,172,513	89.7%	0.715
	2028	12,190.9	45,776,197	48,542,124	94.3%	50,373,191	90.9%	0.691
	2029	10,655.1	42,115,224	44,117,914	95.5%	45,776,312	92.0%	0.667
	2030	9,220.3	38,330,750	39,627,535	96.7%	41,112,382	93.2%	0.645
	2031	7,878.4	34,423,391	35,078,864	98.1%	36,390,021	94.6%	0.623
	2032	6,663.1	30,584,329	30,726,625	99.5%	31,873,231	96.0%	0.602
	2033	5,618.5	27,075,104	26,838,631	100.9%	27,838,909	97.3%	0.582
	2034	4,713.0	23,815,636	23,321,189	102.1%	24,189,558	98.5%	0.562
	2035	3,881.1	20,538,292	19,891,828	103.2%	20,631,881	99.5%	0.543
	2036	3,122.4	17,287,869	16,572,560	104.3%	17,188,112	100.6%	0.525
	2037	2,481.3	14,361,831	13,636,719	105.3%	14,142,053	101.6%	0.507
	2038	1,973.1	11,917,873	11,229,640	106.1%	11,644,782	102.3%	0.490
	2039	1,573.9	9,903,873	9,277,694	106.7%	9,619,713	103.0%	0.473
	2040	1,251.2	8,199,764	7,640,201	107.3%	7,920,967	103.5%	0.457
	2041	974.8	6,652,646	6,165,950	107.9%	6,391,985	104.1%	0.442
	2042	739.6	5,261,269	4,847,669	108.5%	5,025,091	104.7%	0.427
	2043	557.6	4,136,911	3,790,090	109.2%	3,928,549	105.3%	0.412
	2044	414.4	3,207,476	2,920,917	109.8%	3,027,482	105.9%	0.398
	2045	290.6	2,353,388	2,122,990	110.9%	2,200,450	107.0%	0.385
	2046	193.3	1,644,807	1,463,817	112.4%	1,517,183	108.4%	0.372
	2047	129.9	1,161,278	1,018,939	114.0%	1,055,971	110.0%	0.359
	Accumulated Value - Historical		1,593,225,215	2,197,818,371	72.5%	2,197,818,371	72.5%	
	Present Value - Future		747,281,353	839,489,778	89.0%	868,772,214	86.0%	
	Lifetime Total		2,340,506,568	3,037,308,149	77.1%	3,066,590,585	76.3%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	373,362.8	441,109,879	647,548,372	68.1%	647,548,372	68.1%	1.473
	2007	41,656.7	57,628,032	81,682,386	70.6%	81,682,386	70.6%	1.423
	2008	43,872.7	63,080,699	83,769,930	75.3%	83,769,930	75.3%	1.375
	2009	47,336.8	70,347,508	89,270,619	78.8%	89,270,619	78.8%	1.328
	2010	53,764.0	83,707,304	106,750,706	78.4%	106,750,706	78.4%	1.283
	2011	59,518.8	95,026,568	124,961,484	76.0%	124,961,484	76.0%	1.240
	2012	65,680.7	105,428,383	143,777,399	73.3%	143,777,399	73.3%	1.198
	2013	73,496.3	118,502,613	161,376,790	73.4%	161,376,790	73.4%	1.157
	2014	83,722.1	134,254,016	183,785,372	73.0%	183,785,372	73.0%	1.118
	2015	96,710.2	159,030,530	210,391,022	75.6%	210,391,022	75.6%	1.080
	2016	113,258.3	190,122,261	251,096,353	75.7%	251,096,353	75.7%	1.044
	2017 Q1-Q3	91,194.7	164,506,528	209,045,408	78.7%	209,045,408	78.7%	1.013
<i>Projected</i>	2017 Q4	30,571.2	49,892,399	71,905,915	69.4%	71,905,915	69.4%	0.996
	2018	118,248.6	218,240,019	282,175,847	77.3%	286,723,240	76.1%	0.975
	2019	111,901.1	218,306,262	275,540,693	79.2%	286,709,907	76.1%	0.942
	2020	105,690.1	218,185,904	273,711,122	79.7%	284,687,452	76.6%	0.910
	2021	99,450.7	217,415,728	270,654,871	80.3%	281,397,153	77.3%	0.879
	2022	93,247.6	215,947,528	266,263,645	81.1%	276,730,912	78.0%	0.849
	2023	87,379.5	214,462,935	261,716,593	81.9%	271,900,359	78.9%	0.821
	2024	81,866.9	213,064,728	257,180,302	82.8%	267,053,350	79.8%	0.793
	2025	76,538.2	211,204,514	252,193,954	83.7%	261,715,496	80.7%	0.766
	2026	71,029.9	207,660,195	245,250,612	84.7%	254,383,665	81.6%	0.740
	2027	65,433.9	202,599,556	236,383,225	85.7%	245,113,368	82.7%	0.715
	2028	60,200.7	197,364,575	227,588,761	86.7%	235,942,687	83.6%	0.691
	2029	55,350.9	192,048,185	219,127,862	87.6%	227,127,098	84.6%	0.667
	2030	50,734.8	186,220,377	210,289,349	88.6%	217,930,484	85.4%	0.645
	2031	46,009.4	178,474,911	199,165,190	89.6%	206,381,686	86.5%	0.623
	2032	41,242.5	168,905,972	185,949,098	90.8%	192,683,417	87.7%	0.602
	2033	36,894.4	159,415,004	173,193,379	92.0%	179,467,794	88.8%	0.582
	2034	32,989.4	150,255,414	161,238,845	93.2%	167,083,861	89.9%	0.562
	2035	29,325.4	140,608,976	149,090,371	94.3%	154,500,565	91.0%	0.543
	2036	25,606.8	129,067,175	135,164,305	95.5%	140,082,235	92.1%	0.525
	2037	21,939.3	116,076,804	120,032,810	96.7%	124,423,649	93.3%	0.507
	2038	18,721.8	103,841,857	106,120,054	97.9%	110,029,226	94.4%	0.490
	2039	15,966.1	92,719,736	93,776,888	98.9%	97,260,064	95.3%	0.473
	2040	13,498.4	81,920,663	82,176,274	99.7%	85,258,203	96.1%	0.457
	2041	11,179.9	70,824,908	70,571,835	100.4%	73,250,742	96.7%	0.442
	2042	9,080.5	60,018,102	59,452,191	101.0%	61,744,597	97.2%	0.427
	2043	7,348.9	50,609,198	49,920,748	101.4%	51,881,004	97.5%	0.412
	2044	5,956.4	42,640,087	41,991,600	101.5%	43,673,514	97.6%	0.398
	2045	4,809.1	35,703,123	35,192,541	101.5%	36,630,758	97.5%	0.385
	2046	3,789.4	29,137,096	28,796,277	101.2%	30,001,214	97.1%	0.372
	2047	2,901.3	23,102,555	22,912,815	100.8%	23,902,388	96.7%	0.359
	Accumulated Value - Historical		2,087,490,639	2,861,191,573	73.0%	2,861,191,573	73.0%	
	Present Value - Future		3,083,565,263	3,620,916,746	85.2%	3,749,897,818	82.2%	
	Lifetime Total		5,171,055,902	6,482,108,320	79.8%	6,611,089,392	78.2%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	145,373.6	160,474,243	232,456,875	69.0%	232,456,875	69.0%	1.473
	2007	9,170.6	14,010,201	18,470,611	75.9%	18,470,611	75.9%	1.423
	2008	8,394.4	12,913,191	16,941,821	76.2%	16,941,821	76.2%	1.375
	2009	7,637.5	12,492,513	15,981,486	78.2%	15,981,486	78.2%	1.328
	2010	6,926.2	11,979,827	15,451,191	77.5%	15,451,191	77.5%	1.283
	2011	6,111.4	11,004,269	14,390,014	76.5%	14,390,014	76.5%	1.240
	2012	5,436.8	9,986,526	13,318,583	75.0%	13,318,583	75.0%	1.198
	2013	4,876.6	9,182,529	12,327,367	74.5%	12,327,367	74.5%	1.157
	2014	4,311.8	8,489,517	11,333,478	74.9%	11,333,478	74.9%	1.118
	2015	3,825.1	7,256,992	10,070,778	72.1%	10,070,778	72.1%	1.080
	2016	3,392.4	6,662,074	9,156,649	72.8%	9,156,649	72.8%	1.044
	2017 Q1-Q3	2,294.0	4,979,897	6,297,996	79.1%	6,297,996	79.1%	1.013
<i>Projected</i>	2017 Q4	722.7	1,552,896	1,988,518	78.1%	1,988,518	78.1%	0.996
	2018	2,690.6	6,033,964	7,433,949	81.2%	7,465,757	80.8%	0.975
	2019	2,387.7	5,599,483	6,696,578	83.6%	6,790,462	82.5%	0.942
	2020	2,109.7	5,172,867	6,106,648	84.7%	6,192,012	83.5%	0.910
	2021	1,854.4	4,751,136	5,538,095	85.8%	5,615,432	84.6%	0.879
	2022	1,622.2	4,340,209	4,991,830	86.9%	5,061,700	85.7%	0.849
	2023	1,414.1	3,951,471	4,481,884	88.2%	4,544,929	86.9%	0.821
	2024	1,223.6	3,569,742	3,995,838	89.3%	4,052,455	88.1%	0.793
	2025	1,042.9	3,174,312	3,507,276	90.5%	3,557,535	89.2%	0.766
	2026	875.9	2,779,706	3,031,974	91.7%	3,076,021	90.4%	0.740
	2027	727.9	2,406,804	2,592,425	92.8%	2,630,493	91.5%	0.715
	2028	600.1	2,065,988	2,196,658	94.1%	2,229,142	92.7%	0.691
	2029	491.9	1,762,014	1,849,804	95.3%	1,877,360	93.9%	0.667
	2030	400.7	1,491,941	1,548,265	96.4%	1,571,538	94.9%	0.645
	2031	324.4	1,254,689	1,288,740	97.4%	1,308,283	95.9%	0.623
	2032	261.3	1,048,533	1,067,098	98.3%	1,083,423	96.8%	0.602
	2033	209.4	871,149	879,281	99.1%	892,865	97.6%	0.582
	2034	166.7	718,548	719,728	99.8%	730,988	98.3%	0.562
	2035	131.0	584,357	581,066	100.6%	590,303	99.0%	0.543
	2036	100.5	463,746	458,125	101.2%	465,535	99.6%	0.525
	2037	75.3	359,300	352,563	101.9%	358,359	100.3%	0.507
	2038	56.0	276,091	269,190	102.6%	273,693	100.9%	0.490
	2039	41.3	210,219	204,022	103.0%	207,489	101.3%	0.473
	2040	29.8	156,566	151,397	103.4%	153,980	101.7%	0.457
	2041	21.1	114,039	110,176	103.5%	112,033	101.8%	0.442
	2042	14.6	81,330	78,740	103.3%	80,043	101.6%	0.427
	2043	9.9	56,937	55,189	103.2%	56,089	101.5%	0.412
	2044	6.7	39,391	38,247	103.0%	38,859	101.4%	0.398
	2045	4.4	26,759	26,096	102.5%	26,498	101.0%	0.385
	2046	2.9	17,888	17,577	101.8%	17,832	100.3%	0.372
	2047	1.9	12,116	12,088	100.2%	12,250	98.9%	0.359
	Accumulated Value - Historical		371,531,234	520,493,819	71.4%	520,493,819	71.4%	
	Present Value - Future		44,632,546	51,107,485	87.3%	51,738,032	86.3%	
	Lifetime Total		416,163,780	571,601,304	72.8%	572,231,851	72.7%	

* Premium and claims adjusted to 2006 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. 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%.

2010 Plan A: 0.0% (Ages 65+)

2010 Plan F: 0.0% (Ages 65+)

2010 Plan N: 0.0% (Ages 65+)

General Description of Policy and Benefits

<u>Issuer Name</u>	USAA Life Insurance Company ("USAA" or the "Company")
<u>Form Number(s)</u>	The following forms are addressed by this filing: 2010 Plan A: MSM91984ST 06-10 2010 Plan F: MSM91985ST 06-10 2010 Plan N: MSM97660RI 08-12
<u>Policy Type</u>	Standardized Individual Medicare Supplement
<u>Benefit Description</u>	These policy forms contain the NAIC prescribed standardized benefit packages with no new or innovative benefits.
<u>Renewal Provision</u>	These policy forms are guaranteed renewable for life, subject to the Company's right to change premiums by class.
<u>Marketing Method</u>	Active policy forms are marketed using captive, salaried and licensed agents who interact with consumers primarily by telephone, mail or internet. Our agents are dedicated salaried employees who do not receive any commission.
<u>Open or Closed Block?</u>	This is an open block.
<u>Underwriting Method</u>	The majority of policies sold do not undergo underwriting for one of the following reasons: <ul style="list-style-type: none">• The policy is sold within six months of a beneficiary's enrollment in Medicare Part B.• The beneficiary is exempt under the state's guaranteed issue regulations. 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.
<u>Pre-Existing Condition Exclusion</u>	The Medicare Supplement policies we offer do not contain nor do we apply any pre-existing condition limitations/exclusions.
<u>Issue-Age Limits</u>	Over age 64
<u>Premium Basis</u>	Premiums vary by smoking class and attained age.

USAA Life Insurance Company

Methodology and Assumptions Used to Determine Rates

General Method

Using the assumptions discussed below, 30 year projections of earned premiums and incurred claims were developed and used to estimate the future, lifetime, and third year loss ratios. Rates were set to achieve USAA's target loss ratio as well as to meet the minimum loss ratio requirements of the state, unless noted otherwise. When appropriate, additional adjustments were applied to ensure reasonable premium relativities between plans.

Provision for Trend

- The observed claim trend was calculated by taking the ratio of incurred claim costs PMPM for a recent 12 month period to incurred claim costs PMPM for the 12 month period ending 12 months earlier (the incurred claim costs include an estimate for unpaid claims). The claim trend assumption was then developed by analyzing these ratios for the most recent months and normalizing to remove distortions caused by changes in the risk profile of the underlying population. This trend assumption was then adjusted for Part B deductible changes anticipated for years 2018+. The resulting trend assumption:

Plan(s)	2017	2018	2019+
A, B, D, G, N	2.8%	3.1%	2.9%
C, F	3.9%	3.1%	3.5%

- The premium trend assumption is set equal to the claim trend assumption for 2019+. For 2018, 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 underwriting, no provision is made for selection wear-off.

Future Rate Revisions

Proposed rate changes in the projections are assumed to be implemented 8/1/2018 with subsequent rate revisions assumed to be implemented each August 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.

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%

USAA Life Insurance Company

Morbidity Assumption

The claim cost assumption differs by plan, gender, attained age, risk class (i.e. smoker/non-smoker), Medicare eligibility reason, and state. The assumption was developed from actual USAA nationwide experience for the period October 2015 to September 2016. State cost relativities were further refined using Medicare data published by CMS. For projection purposes, the claim cost assumption is trended forward from the experience period to the projection years.

The projection basis is calculated as the credibility weighted average of actual experience from the past 12 months (10/1/2016 to 9/30/2017) and the claim cost assumption.

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.

Rates and Rating Factors

Rating Factors

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

Modal Factors

Mode	Factor
Monthly 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 in-force are shown in the attached proposed rate schedule.

Rate Change History

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

Exposures Since Inception and Current In-Force Counts

Exhibit 2 contains Rhode Island and nationwide totals by plan for policies in-force as of 9/30/2017 as well as life years exposed by calendar year through 9/30/2017.

Historical Incurred Claims and Earned Premium

Exhibit 3 contains historical experience by calendar year, duration, and plan for both Rhode Island and nationwide through 9/30/2017 with claims runout through 10/31/2017.

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.
- Earned premiums include modal loadings.
- Active life reserves are excluded from the calculation.

Current Target Lifetime Loss Ratio

77%

Minimum Required Loss Ratio

65%

Base Period

Actual experience for Rhode Island is from the 12 month period 10/1/2016 to 9/30/2017 with claims runout through 10/31/2017.

The claim cost assumption is based upon nationwide experience for 10/1/2015 to 9/30/2016 trended forward to the same period as the actual experience.

Projection Period Start Date

10/1/2017

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			Exceeds Minimum?		
	3rd Year	Future	Lifetime	3rd Year	Future	Lifetime	3rd Year	Future	Lifetime
1990 & 2010 Plan A	69.5%	79.3%	65.3%	65.0%	65.0%	77.0%	Yes	Yes	No (1)
1990 & 2010 Plan F	72.4%	76.7%	75.2%	65.0%	65.0%	77.0%	Yes	Yes	No (2)
2010 Plan N	67.7%	77.2%	74.7%	65.0%	65.0%	77.0%	Yes	Yes	No (3)

Notes

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

USAA Life Insurance Company

Actuarial Certification

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

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

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



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

12/5/2017

Date

**Exhibit 1
Rate Change History**

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

Age	<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>			<u>2017 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date												
65	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
66	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
67	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
68	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
69	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
70	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
71	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
72	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
73	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
74	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
75	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
76	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
77	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
78	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
79	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
80	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
81	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
82	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
83	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
84	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
85+	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 1
Rate Change History**

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

Age	<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>			<u>2017 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date												
65	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
66	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
67	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
68	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
69	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
70	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
71	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
72	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
73	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
74	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
75	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
76	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
77	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
78	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
79	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
80	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
81	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
82	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
83	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
84	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017
85+	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	4.0%	4.0%	8/1/2017

**Exhibit 1
Rate Change History**

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

Age	<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>			<u>2016 Rate Changes</u>			<u>2017 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date												
65	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
66	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
67	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
68	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
69	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
70	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
71	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
72	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
73	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
74	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
75	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
76	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
77	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
78	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
79	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
80	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
81	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
82	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
83	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
84	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017
85+	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	5.0%	5.0%	8/1/2016	5.0%	5.0%	8/1/2017

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

Rhode Island - 2010 Plans

POLICIES IN-FORCE AS OF 9/30/2017

Rhode Island

<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
0	383	35

Nationwide

<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
488	88,362	10,794

LIFE YEARS EXPOSED BY CALENDAR YEAR THROUGH 9/30/2017

Calendar

Rhode Island

<u>Year</u>	<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
2010	0	12	0
2011	0	74	0
2012	0	136	0
2013	0	186	0
2014	0	238	6
2015	0	301	17
2016	0	361	26
2017	0	285	24

Nationwide

<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
19	1,202	0
132	9,842	0
237	19,115	0
289	29,432	281
326	42,104	2,169
369	57,269	4,880
443	76,003	7,561
356	64,674	7,657

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 2010 Plan A

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

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	17,892	21,562	0	21,562	120.5%
2010	Total	17,892	21,562	0	21,562	120.5%
2011	1	104,315	71,424	0	71,424	68.5%
2011	2	18,585	7,722	0	7,722	41.5%
2011	Total	122,901	79,146	0	79,146	64.4%
2012	1	104,966	66,866	0	66,866	63.7%
2012	2	109,911	80,208	0	80,208	73.0%
2012	3	18,803	7,481	0	7,481	39.8%
2012	Total	233,681	154,555	0	154,555	66.1%
2013	1	93,991	45,861	0	45,861	48.8%
2013	2	110,305	66,642	0	66,642	60.4%
2013	3	110,728	80,659	0	80,659	72.8%
2013	4	19,350	9,333	0	9,333	48.2%
2013	Total	334,375	202,494	0	202,494	60.6%
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	77,276	0	77,276	67.3%
2014	5	19,547	15,384	0	15,384	78.7%
2014	Total	440,215	342,448	0	342,448	77.8%
2015	1	132,030	88,056	1	88,057	66.7%
2015	2	105,558	50,925	0	50,926	48.2%
2015	3	91,794	61,240	0	61,240	66.7%
2015	4	104,785	75,223	3	75,226	71.8%
2015	5	117,324	107,073	1	107,075	91.3%
2015	6	18,632	15,261	1	15,262	81.9%
2015	Total	570,123	397,778	7	397,785	69.8%
2016	1	128,752	72,855	68	72,923	56.6%
2016	2	136,720	121,708	155	121,862	89.1%
2016	3	109,696	83,225	144	83,369	76.0%
2016	4	91,177	56,635	46	56,681	62.2%
2016	5	107,123	79,110	95	79,205	73.9%
2016	6	119,750	100,379	106	100,486	83.9%
2016	7	20,136	13,215	29	13,244	65.8%
2016	Total	713,353	527,127	644	527,770	74.0%
2017	1	51,895	23,647	1,131	24,778	47.7%
2017	2	101,328	78,503	2,560	81,063	80.0%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Rhode Island - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	3	111,577	74,121	2,811	76,932	68.9%
2017	4	77,961	50,751	2,550	53,302	68.4%
2017	5	72,971	44,975	1,540	46,515	63.7%
2017	6	84,936	63,518	3,169	66,687	78.5%
2017	7	90,304	45,200	1,654	46,855	51.9%
2017	8	8,036	6,095	1,021	7,115	88.5%
2017	Total	599,008	386,810	16,436	403,246	67.3%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

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	7	11,619	79.5%
2016	3	8,469	7,034	11	7,045	83.2%
2016	Total	38,048	22,430	18	22,448	59.0%
2017	1	9,566	3,872	134	4,007	41.9%
2017	2	11,965	7,877	1,263	9,141	76.4%
2017	3	10,260	3,975	84	4,059	39.6%
2017	4	6,229	1,372	159	1,531	24.6%
2017	Total	38,020	17,097	1,641	18,737	49.3%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

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	336,625	0	336,625	189.0%
2013	4	23,967	44,633	0	44,633	186.2%
2013	Total	653,355	1,426,025	0	1,426,025	218.3%
2014	1	253,078	664,124	0	664,124	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	1,783,881	0	1,783,881	221.9%
2015	1	240,431	577,557	0	577,557	240.2%
2015	2	199,624	523,862	0	523,862	262.4%
2015	3	137,592	302,949	0	302,949	220.2%
2015	4	189,988	363,696	0	363,696	191.4%
2015	5	133,988	316,192	0	316,192	236.0%
2015	6	19,701	58,050	0	58,050	294.6%
2015	Total	921,324	2,142,305	0	2,142,306	232.5%
2016	1	349,658	970,046	2,792	972,838	278.2%
2016	2	173,570	359,501	1,323	360,824	207.9%
2016	3	156,130	393,796	1,190	394,986	253.0%
2016	4	117,941	257,160	971	258,131	218.9%
2016	5	188,207	302,330	630	302,960	161.0%
2016	6	113,511	158,283	627	158,910	140.0%
2016	7	15,756	26,066	169	26,235	166.5%
2016	Total	1,114,775	2,467,182	7,702	2,474,884	222.0%
2017	1	172,351	408,221	20,674	428,895	248.8%
2017	2	248,942	582,505	26,792	609,297	244.8%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 2010 Plan A

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	3	112,151	176,114	7,710	183,825	163.9%
2017	4	108,622	217,016	9,560	226,576	208.6%
2017	5	77,089	128,798	6,531	135,330	175.6%
2017	6	129,753	204,420	9,673	214,092	165.0%
2017	7	62,572	78,955	4,781	83,736	133.8%
2017	8	2,197	342	73	416	18.9%
2017	Total	913,676	1,796,372	85,794	1,882,167	206.0%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2010	1	2,060,880	1,556,144	0	1,556,144	75.5%
2010	Total	2,060,880	1,556,144	0	1,556,144	75.5%
2011	1	16,129,025	11,998,011	0	11,998,011	74.4%
2011	2	2,143,861	1,352,344	0	1,352,344	63.1%
2011	Total	18,272,886	13,350,355	0	13,350,355	73.1%
2012	1	18,915,754	13,929,373	0	13,929,373	73.6%
2012	2	16,262,243	11,262,400	0	11,262,400	69.3%
2012	3	2,091,689	1,353,609	0	1,353,609	64.7%
2012	Total	37,269,686	26,545,382	0	26,545,382	71.2%
2013	1	21,913,141	16,222,456	0	16,222,456	74.0%
2013	2	18,428,572	12,875,243	0	12,875,243	69.9%
2013	3	16,003,009	11,115,456	0	11,115,456	69.5%
2013	4	2,117,193	1,395,514	0	1,395,514	65.9%
2013	Total	58,461,915	41,608,668	0	41,608,668	71.2%
2014	1	27,698,733	20,595,620	0	20,595,620	74.4%
2014	2	21,207,051	15,478,129	0	15,478,129	73.0%
2014	3	17,944,932	12,720,593	0	12,720,593	70.9%
2014	4	15,734,798	11,109,892	0	11,109,892	70.6%
2014	5	2,047,392	1,325,286	0	1,325,286	64.7%
2014	Total	84,632,907	61,229,520	0	61,229,520	72.3%
2015	1	33,044,059	25,070,100	311	25,070,411	75.9%
2015	2	26,694,491	19,948,147	253	19,948,401	74.7%
2015	3	20,507,983	15,201,331	181	15,201,512	74.1%
2015	4	17,636,514	13,096,807	162	13,096,969	74.3%
2015	5	15,448,104	11,322,139	153	11,322,292	73.3%
2015	6	2,019,088	1,434,001	69	1,434,070	71.0%
2015	Total	115,350,240	86,072,527	1,129	86,073,655	74.6%
2016	1	42,312,959	33,260,724	41,638	33,302,362	78.7%
2016	2	32,726,934	24,405,786	30,943	24,436,729	74.7%
2016	3	26,501,228	19,632,610	24,739	19,657,349	74.2%
2016	4	20,665,236	15,191,092	19,599	15,210,691	73.6%
2016	5	17,756,728	12,724,551	16,008	12,740,558	71.8%
2016	6	15,560,735	11,134,134	15,412	11,149,546	71.7%
2016	7	2,065,906	1,415,239	4,290	1,419,529	68.7%
2016	Total	157,589,726	117,764,136	152,628	117,916,764	74.8%
2017	1	23,100,615	17,926,453	763,901	18,690,354	80.9%
2017	2	31,988,071	24,068,453	1,038,190	25,106,642	78.5%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 2010 Plan F

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2017	3	24,463,106	18,411,612	794,883	19,206,495	78.5%
2017	4	19,719,597	14,612,634	645,723	15,258,357	77.4%
2017	5	15,498,715	11,353,201	489,152	11,842,354	76.4%
2017	6	13,416,024	10,156,882	446,894	10,603,777	79.0%
2017	7	11,289,134	8,157,653	396,318	8,553,971	75.8%
2017	8	672,610	440,861	56,967	497,828	74.0%
2017	Total	140,147,871	105,127,749	4,632,029	109,759,778	78.3%

Exhibit 3 - Historical Experience by Duration As Of 9/30/17 (Runout Through 10/31/17)

Nationwide - 2010 Plan N

Calendar Year	Duration	Earned Premium	Paid Claims	Claim Reserve	Incurred Claims	Loss Ratio
2013	1	389,593	232,631	0	232,631	59.7%
2013	Total	389,593	232,631	0	232,631	59.7%
2014	1	2,653,286	1,647,397	0	1,647,397	62.1%
2014	2	371,649	206,064	0	206,064	55.4%
2014	Total	3,024,935	1,853,460	0	1,853,460	61.3%
2015	1	3,980,889	2,475,029	-38	2,474,990	62.2%
2015	2	2,484,268	1,674,301	-32	1,674,268	67.4%
2015	3	347,405	232,283	-10	232,273	66.9%
2015	Total	6,812,562	4,381,612	-81	4,381,531	64.3%
2016	1	4,383,372	2,743,067	2,942	2,746,010	62.6%
2016	2	3,785,553	2,518,122	2,775	2,520,897	66.6%
2016	3	2,373,277	1,649,393	2,079	1,651,472	69.6%
2016	4	329,994	252,111	725	252,837	76.6%
2016	Total	10,872,196	7,162,693	8,522	7,171,215	66.0%
2017	1	3,865,356	2,350,587	164,177	2,514,764	65.1%
2017	2	3,080,560	2,044,991	138,756	2,183,747	70.9%
2017	3	2,740,153	1,792,529	123,825	1,916,353	69.9%
2017	4	1,678,846	1,048,764	76,713	1,125,477	67.0%
2017	5	115,986	70,499	11,028	81,527	70.3%
2017	Total	11,480,901	7,307,370	514,498	7,821,867	68.1%

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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	0.0	0	0	0.0%	0	0.0%	1.473
	2007	0.0	0	0	0.0%	0	0.0%	1.423
	2008	0.0	0	0	0.0%	0	0.0%	1.375
	2009	0.0	0	0	0.0%	0	0.0%	1.328
	2010	0.0	0	0	0.0%	0	0.0%	1.283
	2011	0.0	0	0	0.0%	0	0.0%	1.240
	2012	0.0	0	0	0.0%	0	0.0%	1.198
	2013	0.0	0	0	0.0%	0	0.0%	1.157
	2014	0.0	0	0	0.0%	0	0.0%	1.118
	2015	0.0	0	0	0.0%	0	0.0%	1.080
	2016	0.0	0	0	0.0%	0	0.0%	1.044
	2017 Q1-Q3	0.0	0	0	0.0%	0	0.0%	1.013
<i>Projected</i>	2017 Q4	0.2	278	392	71.0%	392	71.0%	0.996
	2018	1.0	1,119	1,559	71.8%	1,559	71.8%	0.975
	2019	0.9	1,122	1,561	71.9%	1,561	71.9%	0.942
	2020	0.9	1,125	1,585	70.9%	1,585	70.9%	0.910
	2021	0.8	1,129	1,607	70.2%	1,607	70.2%	0.879
	2022	0.8	1,139	1,627	70.0%	1,627	70.0%	0.849
	2023	0.8	1,145	1,649	69.5%	1,649	69.5%	0.821
	2024	0.7	1,161	1,670	69.5%	1,670	69.5%	0.793
	2025	0.7	1,168	1,684	69.3%	1,684	69.3%	0.766
	2026	0.7	1,162	1,683	69.1%	1,683	69.1%	0.740
	2027	0.6	1,165	1,671	69.7%	1,671	69.7%	0.715
	2028	0.6	1,164	1,658	70.2%	1,658	70.2%	0.691
	2029	0.6	1,149	1,647	69.8%	1,647	69.8%	0.667
	2030	0.5	1,157	1,634	70.8%	1,634	70.8%	0.645
	2031	0.5	1,119	1,603	69.8%	1,603	69.8%	0.623
	2032	0.5	1,084	1,547	70.0%	1,547	70.0%	0.602
	2033	0.4	1,056	1,484	71.2%	1,484	71.2%	0.582
	2034	0.4	1,013	1,426	71.0%	1,426	71.0%	0.562
	2035	0.4	972	1,368	71.1%	1,368	71.1%	0.543
	2036	0.3	924	1,297	71.3%	1,297	71.3%	0.525
	2037	0.3	847	1,196	70.8%	1,196	70.8%	0.507
	2038	0.3	772	1,084	71.2%	1,084	71.2%	0.490
	2039	0.2	714	984	72.6%	984	72.6%	0.473
	2040	0.2	660	893	73.9%	893	73.9%	0.457
	2041	0.2	601	803	74.8%	803	74.8%	0.442
	2042	0.1	520	695	74.8%	695	74.8%	0.427
	2043	0.1	436	583	74.8%	583	74.8%	0.412
	2044	0.1	367	490	74.8%	490	74.8%	0.398
	2045	0.1	307	411	74.8%	411	74.8%	0.385
	2046	0.1	254	340	74.8%	340	74.8%	0.372
	2047	0.0	208	279	74.7%	279	74.7%	0.359
Accumulated Value - Historical			0	0	0.0%	0	0.0%	
Present Value - Future			18,266	25,823	70.7%	25,823	70.7%	
Lifetime Total			18,266	25,823	70.7%	25,823	70.7%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	97.2	78,376	86,258	90.9%	86,258	90.9%	1.473
	2007	7.0	2,248	9,277	24.2%	9,277	24.2%	1.423
	2008	7.0	2,719	10,006	27.2%	10,006	27.2%	1.375
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.328
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.283
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.240
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.198
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.157
	2014	5.0	3,637	10,825	33.6%	10,825	33.6%	1.118
	2015	5.0	3,063	11,022	27.8%	11,022	27.8%	1.080
	2016	4.3	3,111	9,504	32.7%	9,504	32.7%	1.044
	2017 Q1-Q3	3.0	1,721	6,613	26.0%	6,613	26.0%	1.013
<i>Projected</i>	2017 Q4	1.0	1,640	2,188	75.0%	2,188	75.0%	0.996
	2018	3.7	6,464	8,385	77.1%	8,385	77.1%	0.975
	2019	3.4	6,067	7,749	78.3%	7,749	78.3%	0.942
	2020	3.0	5,616	7,104	79.1%	7,104	79.1%	0.910
	2021	2.6	5,091	6,380	79.8%	6,380	79.8%	0.879
	2022	2.3	4,535	5,640	80.4%	5,640	80.4%	0.849
	2023	1.9	4,016	4,966	80.9%	4,966	80.9%	0.821
	2024	1.6	3,449	4,271	80.8%	4,271	80.8%	0.793
	2025	1.3	2,905	3,597	80.8%	3,597	80.8%	0.766
	2026	1.1	2,447	3,029	80.8%	3,029	80.8%	0.740
	2027	0.9	2,061	2,551	80.8%	2,551	80.8%	0.715
	2028	0.7	1,735	2,149	80.8%	2,149	80.8%	0.691
	2029	0.6	1,462	1,810	80.8%	1,810	80.8%	0.667
	2030	0.5	1,213	1,504	80.7%	1,504	80.7%	0.645
	2031	0.4	952	1,188	80.1%	1,188	80.1%	0.623
	2032	0.3	718	905	79.3%	905	79.3%	0.602
	2033	0.2	539	686	78.6%	686	78.6%	0.582
	2034	0.1	372	476	78.3%	476	78.3%	0.562
	2035	0.1	234	299	78.3%	299	78.3%	0.543
	2036	0.1	147	188	78.3%	188	78.3%	0.525
	2037	0.0	93	118	78.3%	118	78.3%	0.507
	2038	0.0	58	74	78.3%	74	78.3%	0.490
	2039	0.0	37	47	78.3%	47	78.3%	0.473
	2040	0.0	21	27	77.3%	27	77.3%	0.457
	2041	0.0	11	14	75.2%	14	75.2%	0.442
	2042	0.0	7	9	75.2%	9	75.2%	0.427
	2043	0.0	3	3	75.2%	3	75.2%	0.412
	2044	0.0	0	0	0.0%	0	0.0%	0.398
	2045	0.0	0	0	0.0%	0	0.0%	0.385
	2046	0.0	0	0	0.0%	0	0.0%	0.372
	2047	0.0	0	0	0.0%	0	0.0%	0.359
	Accumulated Value - Historical		156,814	251,826	62.3%	251,826	62.3%	
	Present Value - Future		43,439	54,805	79.3%	54,805	79.3%	
	Lifetime Total		200,252	306,631	65.3%	306,631	65.3%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	0.0	0	0	0.0%	0	0.0%	1.473
	2007	0.0	0	0	0.0%	0	0.0%	1.423
	2008	0.0	0	0	0.0%	0	0.0%	1.375
	2009	0.0	0	0	0.0%	0	0.0%	1.328
	2010	11.5	21,562	17,892	120.5%	17,892	120.5%	1.283
	2011	74.2	79,146	122,901	64.4%	122,901	64.4%	1.240
	2012	136.1	154,555	233,681	66.1%	233,681	66.1%	1.198
	2013	185.9	202,494	334,375	60.6%	334,375	60.6%	1.157
	2014	238.3	342,448	440,215	77.8%	440,215	77.8%	1.118
	2015	300.8	397,786	570,124	69.8%	570,124	69.8%	1.080
	2016	361.2	527,772	713,353	74.0%	713,353	74.0%	1.044
	2017 Q1-Q3	285.3	403,246	599,008	67.3%	599,008	67.3%	1.013
<i>Projected</i>	2017 Q4	95.2	128,734	207,059	62.2%	207,059	62.2%	0.996
	2018	370.7	570,566	823,798	69.3%	823,798	69.3%	0.975
	2019	354.8	582,764	827,044	70.5%	827,044	70.5%	0.942
	2020	339.3	595,718	844,503	70.5%	844,503	70.5%	0.910
	2021	323.8	608,134	858,993	70.8%	858,993	70.8%	0.879
	2022	308.0	618,917	869,514	71.2%	869,514	71.2%	0.849
	2023	292.5	628,986	877,741	71.7%	877,741	71.7%	0.821
	2024	277.6	638,839	885,085	72.2%	885,085	72.2%	0.793
	2025	263.1	647,573	890,332	72.7%	890,332	72.7%	0.766
	2026	247.8	651,702	887,665	73.4%	887,665	73.4%	0.740
	2027	231.6	649,632	874,892	74.3%	874,892	74.3%	0.715
	2028	215.7	644,792	858,454	75.1%	858,454	75.1%	0.691
	2029	200.7	638,899	841,550	75.9%	841,550	75.9%	0.667
	2030	186.1	630,124	821,236	76.7%	821,236	76.7%	0.645
	2031	170.6	612,757	788,949	77.7%	788,949	77.7%	0.623
	2032	154.1	585,800	743,543	78.8%	743,543	78.8%	0.602
	2033	138.5	556,179	695,872	79.9%	695,872	79.9%	0.582
	2034	124.2	526,790	649,939	81.1%	649,939	81.1%	0.562
	2035	110.7	495,057	601,999	82.2%	601,999	82.2%	0.543
	2036	96.9	455,644	546,242	83.4%	546,242	83.4%	0.525
	2037	83.0	409,746	484,561	84.6%	484,561	84.6%	0.507
	2038	70.5	365,301	426,482	85.7%	426,482	85.7%	0.490
	2039	59.7	323,997	373,906	86.7%	373,906	86.7%	0.473
	2040	50.0	283,512	324,154	87.5%	324,154	87.5%	0.457
	2041	41.2	243,207	276,153	88.1%	276,153	88.1%	0.442
	2042	33.3	205,086	231,472	88.6%	231,472	88.6%	0.427
	2043	26.9	171,912	193,144	89.0%	193,144	89.0%	0.412
	2044	21.7	144,139	161,606	89.2%	161,606	89.2%	0.398
	2045	17.5	120,122	134,627	89.2%	134,627	89.2%	0.385
	2046	13.6	96,595	108,422	89.1%	108,422	89.1%	0.372
	2047	10.1	74,121	83,444	88.8%	83,444	88.8%	0.359
Accumulated Value - Historical			2,317,524	3,302,074	70.2%	3,302,074	70.2%	
Present Value - Future			9,542,330	12,709,639	75.1%	12,709,639	75.1%	
Lifetime Total			11,859,854	16,011,713	74.1%	16,011,713	74.1%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	872.4	878,884	1,479,256	59.4%	1,479,256	59.4%	1.473
	2007	159.9	225,297	256,105	88.0%	256,105	88.0%	1.423
	2008	179.8	243,347	294,370	82.7%	294,370	82.7%	1.375
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.328
	2010	243.8	322,825	429,891	75.1%	429,891	75.1%	1.283
	2011	298.2	484,627	555,822	87.2%	555,822	87.2%	1.240
	2012	353.6	501,027	677,643	73.9%	677,643	73.9%	1.198
	2013	396.4	575,561	781,471	73.7%	781,471	73.7%	1.157
	2014	439.3	710,485	884,352	80.3%	884,352	80.3%	1.118
	2015	487.9	695,562	990,910	70.2%	990,910	70.2%	1.080
	2016	543.8	833,606	1,140,616	73.1%	1,140,616	73.1%	1.044
	2017 Q1-Q3	417.7	618,514	925,827	66.8%	925,827	66.8%	1.013
<i>Projected</i>	2017 Q4	138.7	201,259	318,139	63.3%	318,139	63.3%	0.996
	2018	538.3	890,058	1,255,539	70.9%	1,255,539	70.9%	0.975
	2019	512.8	904,072	1,246,052	72.6%	1,246,052	72.6%	0.942
	2020	487.8	917,400	1,260,206	72.8%	1,260,206	72.8%	0.910
	2021	462.3	927,593	1,268,591	73.1%	1,268,591	73.1%	0.879
	2022	436.2	933,615	1,267,257	73.7%	1,267,257	73.7%	0.849
	2023	410.9	937,583	1,261,330	74.3%	1,261,330	74.3%	0.821
	2024	386.7	940,390	1,254,914	74.9%	1,254,914	74.9%	0.793
	2025	363.0	939,756	1,245,842	75.4%	1,245,842	75.4%	0.766
	2026	338.1	930,770	1,225,161	76.0%	1,225,161	76.0%	0.740
	2027	312.1	912,357	1,189,436	76.7%	1,189,436	76.7%	0.715
	2028	287.2	890,388	1,149,344	77.5%	1,149,344	77.5%	0.691
	2029	264.1	867,819	1,110,237	78.2%	1,110,237	78.2%	0.667
	2030	242.0	841,819	1,067,063	78.9%	1,067,063	78.9%	0.645
	2031	219.0	805,624	1,009,909	79.8%	1,009,909	79.8%	0.623
	2032	195.4	758,452	938,658	80.8%	938,658	80.8%	0.602
	2033	173.4	709,164	866,731	81.8%	866,731	81.8%	0.582
	2034	153.6	661,230	798,871	82.8%	798,871	82.8%	0.562
	2035	135.0	610,640	729,516	83.7%	729,516	83.7%	0.543
	2036	116.5	552,612	652,850	84.6%	652,850	84.6%	0.525
	2037	98.6	490,065	572,620	85.6%	572,620	85.6%	0.507
	2038	83.0	431,590	499,205	86.5%	499,205	86.5%	0.490
	2039	69.7	378,751	434,131	87.2%	434,131	87.2%	0.473
	2040	58.0	328,653	373,889	87.9%	373,889	87.9%	0.457
	2041	47.3	279,580	316,182	88.4%	316,182	88.4%	0.442
	2042	37.9	233,163	262,297	88.9%	262,297	88.9%	0.427
	2043	30.2	193,124	216,445	89.2%	216,445	89.2%	0.412
	2044	24.1	159,934	179,103	89.3%	179,103	89.3%	0.398
	2045	19.1	131,137	146,961	89.2%	146,961	89.2%	0.385
	2046	14.6	103,681	116,387	89.1%	116,387	89.1%	0.372
2047	10.7	78,560	88,440	88.8%	88,440	88.8%	0.359	
Accumulated Value - Historical			7,677,449	10,550,911	72.8%	10,550,911	72.8%	
Present Value - Future			13,312,198	17,357,115	76.7%	17,357,115	76.7%	
Lifetime Total			20,989,647	27,908,026	75.2%	27,908,026	75.2%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	0.0	0	0	0.0%	0	0.0%	1.473
	2007	0.0	0	0	0.0%	0	0.0%	1.423
	2008	0.0	0	0	0.0%	0	0.0%	1.375
	2009	0.0	0	0	0.0%	0	0.0%	1.328
	2010	0.0	0	0	0.0%	0	0.0%	1.283
	2011	0.0	0	0	0.0%	0	0.0%	1.240
	2012	0.0	0	0	0.0%	0	0.0%	1.198
	2013	0.0	0	0	0.0%	0	0.0%	1.157
	2014	6.3	11,522	8,738	131.9%	8,738	131.9%	1.118
	2015	17.0	7,874	23,911	32.9%	23,911	32.9%	1.080
2016	26.0	22,448	38,048	59.0%	38,048	59.0%	1.044	
	2017 Q1-Q3	24.3	18,737	38,020	49.3%	38,020	49.3%	1.013
<i>Projected</i>	2017 Q4	8.7	9,423	14,229	66.2%	14,229	66.2%	0.996
	2018	33.9	38,706	56,650	68.3%	56,650	68.3%	0.975
	2019	32.5	39,534	56,830	69.6%	56,830	69.6%	0.942
	2020	31.1	40,428	57,801	69.9%	57,801	69.9%	0.910
	2021	29.7	41,315	58,599	70.5%	58,599	70.5%	0.879
	2022	28.3	42,124	59,201	71.2%	59,201	71.2%	0.849
	2023	26.9	43,041	59,634	72.2%	59,634	72.2%	0.821
	2024	25.6	43,870	59,878	73.3%	59,878	73.3%	0.793
	2025	24.2	44,418	59,777	74.3%	59,777	74.3%	0.766
	2026	22.8	44,754	59,249	75.5%	59,249	75.5%	0.740
	2027	21.4	44,763	58,307	76.8%	58,307	76.8%	0.715
	2028	20.0	44,536	57,144	77.9%	57,144	77.9%	0.691
	2029	18.6	44,237	55,776	79.3%	55,776	79.3%	0.667
	2030	17.2	43,509	53,868	80.8%	53,868	80.8%	0.645
	2031	15.8	42,144	51,324	82.1%	51,324	82.1%	0.623
	2032	14.3	40,369	48,347	83.5%	48,347	83.5%	0.602
	2033	12.9	38,387	45,258	84.8%	45,258	84.8%	0.582
	2034	11.6	36,338	42,142	86.2%	42,142	86.2%	0.562
	2035	10.3	33,911	38,689	87.6%	38,689	87.6%	0.543
	2036	9.0	31,058	34,868	89.1%	34,868	89.1%	0.525
	2037	7.8	28,094	31,029	90.5%	31,029	90.5%	0.507
	2038	6.7	25,172	27,437	91.7%	27,437	91.7%	0.490
	2039	5.7	22,391	24,117	92.8%	24,117	92.8%	0.473
	2040	4.8	19,652	20,880	94.1%	20,880	94.1%	0.457
	2041	3.9	16,811	17,645	95.3%	17,645	95.3%	0.442
	2042	3.2	14,072	14,674	95.9%	14,674	95.9%	0.427
	2043	2.6	11,740	12,181	96.4%	12,181	96.4%	0.412
2044	2.1	9,735	10,079	96.6%	10,079	96.6%	0.398	
2045	1.6	7,930	8,224	96.4%	8,224	96.4%	0.385	
2046	1.3	6,361	6,607	96.3%	6,607	96.3%	0.372	
2047	1.0	5,024	5,229	96.1%	5,229	96.1%	0.359	
Accumulated Value - Historical			63,808	113,841	56.1%	113,841	56.1%	
Present Value - Future			654,350	847,554	77.2%	847,554	77.2%	
Lifetime Total			718,158	961,395	74.7%	961,395	74.7%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	0.0	0	0	0.0%	0	0.0%	1.473
	2007	0.0	0	0	0.0%	0	0.0%	1.423
	2008	0.0	0	0	0.0%	0	0.0%	1.375
	2009	0.0	0	0	0.0%	0	0.0%	1.328
	2010	9.8	63,807	13,935	457.9%	13,935	457.9%	1.283
	2011	72.8	486,682	138,459	351.5%	138,459	351.5%	1.240
	2012	139.5	1,083,895	356,367	304.2%	356,367	304.2%	1.198
	2013	175.1	1,346,871	470,909	286.0%	470,909	286.0%	1.157
	2014	217.2	1,703,486	619,358	275.0%	619,358	275.0%	1.118
	2015	249.9	2,012,956	711,692	282.8%	711,692	282.8%	1.080
	2016	298.4	2,290,761	864,076	265.1%	864,076	265.1%	1.044
	2017 Q1-Q3	233.5	1,741,073	714,976	243.5%	714,976	243.5%	1.013
<i>Projected</i>	2017 Q4	78.3	541,502	251,153	215.6%	251,153	215.6%	0.996
	2018	290.9	2,046,120	934,939	218.9%	1,000,636	204.5%	0.975
	2019	257.7	1,853,570	836,218	221.7%	932,755	198.7%	0.942
	2020	228.2	1,682,174	758,539	221.8%	846,256	198.8%	0.910
	2021	201.7	1,525,408	687,822	221.8%	767,450	198.8%	0.879
	2022	178.3	1,382,770	624,173	221.5%	696,426	198.6%	0.849
	2023	157.9	1,254,190	567,186	221.1%	632,828	198.2%	0.821
	2024	139.9	1,137,043	515,592	220.5%	575,246	197.7%	0.793
	2025	124.1	1,030,780	467,504	220.5%	521,794	197.5%	0.766
	2026	110.1	934,582	419,602	222.7%	468,890	199.3%	0.740
	2027	97.3	841,936	373,957	225.1%	418,319	201.3%	0.715
	2028	85.4	754,248	332,359	226.9%	371,918	202.8%	0.691
	2029	74.5	674,780	292,703	230.5%	327,447	206.1%	0.667
	2030	64.8	597,888	259,205	230.7%	289,762	206.3%	0.645
	2031	57.3	533,742	229,303	232.8%	255,978	208.5%	0.623
	2032	49.9	472,618	196,504	240.5%	218,827	216.0%	0.602
	2033	42.5	407,341	169,522	240.3%	188,327	216.3%	0.582
	2034	37.1	358,857	152,738	234.9%	169,497	211.7%	0.562
	2035	33.2	324,562	139,816	232.1%	155,107	209.3%	0.543
	2036	29.9	293,760	127,894	229.7%	141,895	207.0%	0.525
	2037	26.9	265,345	116,996	226.8%	129,847	204.4%	0.507
	2038	24.2	239,374	106,837	224.1%	118,613	201.8%	0.490
	2039	21.8	213,565	98,792	216.2%	109,740	194.6%	0.473
	2040	19.7	192,581	93,697	205.5%	104,145	184.9%	0.457
	2041	18.1	178,018	90,057	197.7%	100,149	177.8%	0.442
	2042	16.5	164,059	86,228	190.3%	95,936	171.0%	0.427
	2043	15.0	149,426	81,781	182.7%	91,024	164.2%	0.412
	2044	13.5	134,840	76,985	175.1%	85,713	157.3%	0.398
	2045	12.1	120,903	72,106	167.7%	80,299	150.6%	0.385
	2046	10.9	107,913	67,255	160.5%	74,911	144.1%	0.372
	2047	9.7	95,507	62,225	153.5%	69,323	137.8%	0.359
	Accumulated Value - Historical		11,777,716	4,249,403	277.2%	4,249,403	277.2%	
	Present Value - Future		15,906,678	7,181,599	221.5%	7,941,580	200.3%	
	Lifetime Total		27,684,394	11,431,001	242.2%	12,190,982	227.1%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	0.0	0	0	0.0%	0	0.0%	1.473
	2007	0.0	0	0	0.0%	0	0.0%	1.423
	2008	0.0	0	0	0.0%	0	0.0%	1.375
	2009	0.0	0	0	0.0%	0	0.0%	1.328
	2010	8.7	3,564	11,273	31.6%	11,273	31.6%	1.283
	2011	59.0	47,155	83,295	56.6%	83,295	56.6%	1.240
	2012	97.3	54,126	144,394	37.5%	144,394	37.5%	1.198
	2013	113.5	79,154	182,445	43.4%	182,445	43.4%	1.157
	2014	108.8	80,394	184,562	43.6%	184,562	43.6%	1.118
	2015	119.2	129,351	209,632	61.7%	209,632	61.7%	1.080
	2016	144.2	184,126	250,699	73.4%	250,699	73.4%	1.044
	2017 Q1-Q3	122.6	141,093	198,700	71.0%	198,700	71.0%	1.013
<i>Projected</i>	2017 Q4	42.3	44,670	70,630	63.2%	70,630	63.2%	0.996
	2018	164.3	181,152	278,642	65.0%	283,264	64.0%	0.975
	2019	156.7	181,395	273,583	66.3%	286,256	63.4%	0.942
	2020	149.3	181,781	272,946	66.6%	285,640	63.6%	0.910
	2021	142.1	182,428	271,879	67.1%	284,584	64.1%	0.879
	2022	135.0	182,559	270,182	67.6%	282,876	64.5%	0.849
	2023	127.8	182,394	267,680	68.1%	280,319	65.1%	0.821
	2024	120.8	181,749	264,386	68.7%	276,923	65.6%	0.793
	2025	113.8	180,138	260,201	69.2%	272,599	66.1%	0.766
	2026	106.9	178,011	254,971	69.8%	267,187	66.6%	0.740
	2027	100.0	175,154	248,581	70.5%	260,566	67.2%	0.715
	2028	93.1	171,279	241,216	71.0%	252,915	67.7%	0.691
	2029	86.4	166,685	233,300	71.4%	244,668	68.1%	0.667
	2030	79.9	161,947	224,867	72.0%	235,869	68.7%	0.645
	2031	73.5	155,632	215,410	72.2%	225,992	68.9%	0.623
	2032	67.1	148,544	204,525	72.6%	214,608	69.2%	0.602
	2033	60.7	141,143	192,442	73.3%	201,963	69.9%	0.582
	2034	54.6	132,756	179,915	73.8%	188,856	70.3%	0.562
	2035	48.9	123,856	167,229	74.1%	175,577	70.5%	0.543
	2036	43.3	114,348	153,971	74.3%	161,689	70.7%	0.525
	2037	37.8	103,619	139,721	74.2%	146,743	70.6%	0.507
	2038	32.7	92,759	124,881	74.3%	131,174	70.7%	0.490
	2039	28.1	82,968	110,742	74.9%	116,349	71.3%	0.473
	2040	24.0	74,120	97,925	75.7%	102,907	72.0%	0.457
	2041	20.4	65,546	85,967	76.2%	90,354	72.5%	0.442
	2042	17.0	56,499	74,075	76.3%	77,850	72.6%	0.427
	2043	13.8	47,487	62,343	76.2%	65,513	72.5%	0.412
	2044	11.2	39,505	51,833	76.2%	54,470	72.5%	0.398
	2045	8.9	32,610	42,816	76.2%	44,994	72.5%	0.385
	2046	7.1	26,573	34,951	76.0%	36,732	72.3%	0.372
	2047	5.5	21,428	28,257	75.8%	29,703	72.1%	0.359
	Accumulated Value - Historical		784,301	1,397,777	56.1%	1,397,777	56.1%	
	Present Value - Future		2,655,315	3,805,337	69.8%	3,976,764	66.8%	
	Lifetime Total		3,439,616	5,203,114	66.1%	5,374,540	64.0%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	0.0	0	0	0.0%	0	0.0%	1.473
	2007	0.0	0	0	0.0%	0	0.0%	1.423
	2008	0.0	0	0	0.0%	0	0.0%	1.375
	2009	0.0	0	0	0.0%	0	0.0%	1.328
	2010	18.6	67,370	25,208	267.3%	25,208	267.3%	1.283
	2011	131.8	533,837	221,754	240.7%	221,754	240.7%	1.240
	2012	236.8	1,138,021	500,760	227.3%	500,760	227.3%	1.198
	2013	288.6	1,426,025	653,355	218.3%	653,355	218.3%	1.157
	2014	325.9	1,783,881	803,919	221.9%	803,919	221.9%	1.118
	2015	369.2	2,142,306	921,324	232.5%	921,324	232.5%	1.080
	2016	442.7	2,474,887	1,114,775	222.0%	1,114,775	222.0%	1.044
	2017 Q1-Q3	356.1	1,882,166	913,676	206.0%	913,676	206.0%	1.013
<i>Projected</i>	2017 Q4	120.6	586,172	321,783	182.2%	321,783	182.2%	0.996
	2018	455.2	2,227,273	1,213,581	183.5%	1,283,899	173.5%	0.975
	2019	414.4	2,034,964	1,109,802	183.4%	1,219,011	166.9%	0.942
	2020	377.5	1,863,954	1,031,485	180.7%	1,131,896	164.7%	0.910
	2021	343.8	1,707,836	959,701	178.0%	1,052,034	162.3%	0.879
	2022	313.2	1,565,329	894,355	175.0%	979,301	159.8%	0.849
	2023	285.7	1,436,584	834,866	172.1%	913,147	157.3%	0.821
	2024	260.7	1,318,792	779,978	169.1%	852,170	154.8%	0.793
	2025	237.9	1,210,919	727,705	166.4%	794,392	152.4%	0.766
	2026	217.0	1,112,593	674,573	164.9%	736,077	151.2%	0.740
	2027	197.3	1,017,090	622,538	163.4%	678,885	149.8%	0.715
	2028	178.5	925,527	573,575	161.4%	624,834	148.1%	0.691
	2029	160.9	841,465	526,003	160.0%	572,115	147.1%	0.667
	2030	144.7	759,835	484,072	157.0%	525,631	144.6%	0.645
	2031	130.7	689,374	444,713	155.0%	481,970	143.0%	0.623
	2032	117.0	621,162	401,029	154.9%	433,435	143.3%	0.602
	2033	103.2	548,484	361,964	151.5%	390,289	140.5%	0.582
	2034	91.7	491,613	332,653	147.8%	358,353	137.2%	0.562
	2035	82.0	448,418	307,045	146.0%	330,684	135.6%	0.543
	2036	73.1	408,108	281,865	144.8%	303,584	134.4%	0.525
	2037	64.7	368,964	256,717	143.7%	276,591	133.4%	0.507
	2038	56.9	332,133	231,718	143.3%	249,788	133.0%	0.490
	2039	49.8	296,533	209,534	141.5%	226,088	131.2%	0.473
	2040	43.7	266,701	191,622	139.2%	207,052	128.8%	0.457
	2041	38.4	243,564	176,024	138.4%	190,503	127.9%	0.442
	2042	33.5	220,558	160,303	137.6%	173,786	126.9%	0.427
	2043	28.8	196,913	144,124	136.6%	156,538	125.8%	0.412
	2044	24.7	174,344	128,818	135.3%	140,183	124.4%	0.398
	2045	21.1	153,513	114,923	133.6%	125,293	122.5%	0.385
	2046	17.9	134,486	102,206	131.6%	111,643	120.5%	0.372
	2047	15.2	116,934	90,482	129.2%	99,026	118.1%	0.359
	Accumulated Value - Historical		12,562,017	5,647,180	222.4%	5,647,180	222.4%	
	Present Value - Future		18,561,994	10,986,936	168.9%	11,918,343	155.7%	
	Lifetime Total		31,124,010	16,634,116	187.1%	17,565,523	177.2%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	44,147.0	45,108,507	44,621,763	101.1%	44,621,763	101.1%	1.473
	2007	2,869.5	5,153,511	5,448,945	94.6%	5,448,945	94.6%	1.423
	2008	2,657.2	4,344,929	5,054,254	86.0%	5,054,254	86.0%	1.375
	2009	2,456.8	4,033,062	4,757,847	84.8%	4,757,847	84.8%	1.328
	2010	2,280.3	4,071,221	4,393,095	92.7%	4,393,095	92.7%	1.283
	2011	2,136.3	3,792,176	4,028,428	94.1%	4,028,428	94.1%	1.240
	2012	1,978.1	3,689,589	3,805,758	96.9%	3,805,758	96.9%	1.198
	2013	1,858.1	3,953,652	3,867,857	102.2%	3,867,857	102.2%	1.157
	2014	1,709.2	3,944,763	3,721,042	106.0%	3,721,042	106.0%	1.118
	2015	1,592.8	4,163,856	3,512,449	118.5%	3,512,449	118.5%	1.080
	2016	1,527.8	4,239,875	3,449,675	122.9%	3,449,675	122.9%	1.044
	2017 Q1-Q3	1,105.3	3,134,667	2,509,234	124.9%	2,509,234	124.9%	1.013
<i>Projected</i>	2017 Q4	362.3	992,996	841,213	118.0%	841,213	118.0%	0.996
	2018	1,367.8	3,820,824	3,188,925	119.8%	3,271,808	116.8%	0.975
	2019	1,241.8	3,538,364	2,924,364	121.0%	3,072,287	115.2%	0.942
	2020	1,122.9	3,273,642	2,715,180	120.6%	2,851,558	114.8%	0.910
	2021	1,011.4	3,021,131	2,510,239	120.4%	2,635,951	114.6%	0.879
	2022	907.3	2,779,206	2,313,646	120.1%	2,429,345	114.4%	0.849
	2023	811.8	2,554,311	2,129,789	119.9%	2,236,200	114.2%	0.821
	2024	724.0	2,343,478	1,953,944	119.9%	2,051,722	114.2%	0.793
	2025	642.6	2,140,830	1,781,905	120.1%	1,871,798	114.4%	0.766
	2026	567.6	1,948,999	1,613,852	120.8%	1,696,323	114.9%	0.740
	2027	498.6	1,762,736	1,453,684	121.3%	1,528,794	115.3%	0.715
	2028	436.0	1,585,719	1,305,182	121.5%	1,373,128	115.5%	0.691
	2029	379.2	1,421,459	1,166,110	121.9%	1,227,064	115.8%	0.667
	2030	328.3	1,265,558	1,040,125	121.7%	1,094,874	115.6%	0.645
	2031	284.0	1,127,721	924,484	122.0%	973,425	115.9%	0.623
	2032	244.1	998,597	812,869	122.8%	855,579	116.7%	0.602
	2033	208.4	872,520	715,057	122.0%	752,481	116.0%	0.582
	2034	178.4	768,179	634,379	121.1%	668,129	115.0%	0.562
	2035	152.8	682,622	562,742	121.3%	593,466	115.0%	0.543
	2036	130.3	604,619	496,469	121.8%	524,389	115.3%	0.525
	2037	110.4	532,595	435,777	122.2%	461,055	115.5%	0.507
	2038	93.5	468,378	381,554	122.8%	404,344	115.8%	0.490
	2039	79.1	409,639	334,732	122.4%	355,393	115.3%	0.473
	2040	66.9	359,733	295,369	121.8%	314,329	114.4%	0.457
	2041	56.7	319,831	261,966	122.1%	279,482	114.4%	0.442
	2042	48.0	283,316	231,869	122.2%	247,985	114.2%	0.427
	2043	40.4	248,727	204,165	121.8%	218,873	113.6%	0.412
	2044	34.0	217,077	179,381	121.0%	192,734	112.6%	0.398
	2045	28.5	188,709	157,333	119.9%	169,411	111.4%	0.385
	2046	23.9	163,644	137,887	118.7%	148,795	110.0%	0.372
	2047	20.0	141,424	120,903	117.0%	130,723	108.2%	0.359
	Accumulated Value - Historical		120,521,906	120,496,557	100.0%	120,496,557	100.0%	
	Present Value - Future		31,618,952	26,217,163	120.6%	27,450,336	115.2%	
	Lifetime Total		152,140,859	146,713,720	103.7%	147,946,893	102.8%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	0.0	0	0	0.0%	0	0.0%	1.473
	2007	0.0	0	0	0.0%	0	0.0%	1.423
	2008	0.0	0	0	0.0%	0	0.0%	1.375
	2009	0.0	0	0	0.0%	0	0.0%	1.328
	2010	42.5	173,504	102,615	169.1%	102,615	169.1%	1.283
	2011	330.1	1,170,599	853,421	137.2%	853,421	137.2%	1.240
	2012	649.7	2,827,643	1,856,070	152.3%	1,856,070	152.3%	1.198
	2013	991.1	4,404,387	2,925,983	150.5%	2,925,983	150.5%	1.157
	2014	1,391.7	6,459,587	4,165,757	155.1%	4,165,757	155.1%	1.118
	2015	1,822.3	8,256,167	5,266,033	156.8%	5,266,033	156.8%	1.080
	2016	2,324.4	10,441,566	6,633,732	157.4%	6,633,732	157.4%	1.044
	2017 Q1-Q3	1,961.8	9,200,949	6,152,232	149.6%	6,152,232	149.6%	1.013
<i>Projected</i>	2017 Q4	655.7	2,817,543	2,129,822	132.3%	2,129,822	132.3%	0.996
	2018	2,459.9	11,639,977	8,671,587	134.2%	8,805,402	132.2%	0.975
	2019	2,213.4	10,765,854	7,849,921	137.1%	8,951,368	120.3%	0.942
	2020	1,989.8	9,951,347	7,292,790	136.5%	8,318,795	119.6%	0.910
	2021	1,789.2	9,197,428	6,765,486	135.9%	7,720,504	119.1%	0.879
	2022	1,605.3	8,478,531	6,241,173	135.8%	7,127,340	119.0%	0.849
	2023	1,430.6	7,775,829	5,676,810	137.0%	6,485,694	119.9%	0.821
	2024	1,258.9	7,072,617	4,989,839	141.7%	5,687,006	124.4%	0.793
	2025	1,080.4	6,302,031	4,210,568	149.7%	4,767,982	132.2%	0.766
	2026	909.9	5,529,213	3,573,507	154.7%	4,024,481	137.4%	0.740
	2027	786.0	4,964,848	3,168,538	156.7%	3,566,498	139.2%	0.715
	2028	697.3	4,541,410	2,889,237	157.2%	3,258,510	139.4%	0.691
	2029	621.0	4,144,791	2,681,948	154.5%	3,032,479	136.7%	0.667
	2030	564.2	3,847,226	2,566,401	149.9%	2,909,210	132.2%	0.645
	2031	523.6	3,627,950	2,515,164	144.2%	2,856,383	127.0%	0.623
	2032	490.9	3,446,987	2,493,930	138.2%	2,837,382	121.5%	0.602
	2033	462.0	3,296,119	2,482,634	132.8%	2,829,444	116.5%	0.582
	2034	435.8	3,166,064	2,477,036	127.8%	2,826,748	112.0%	0.562
	2035	411.3	3,048,386	2,473,726	123.2%	2,825,757	107.9%	0.543
	2036	387.7	2,923,591	2,466,061	118.6%	2,819,325	103.7%	0.525
	2037	364.0	2,776,000	2,452,581	113.2%	2,806,261	98.9%	0.507
	2038	341.6	2,629,439	2,441,031	107.7%	2,795,369	94.1%	0.490
	2039	321.6	2,522,993	2,433,837	103.7%	2,789,075	90.5%	0.473
	2040	302.7	2,437,570	2,418,920	100.8%	2,773,133	87.9%	0.457
	2041	283.5	2,345,792	2,387,550	98.3%	2,737,484	85.7%	0.442
	2042	264.6	2,249,438	2,344,560	95.9%	2,688,475	83.7%	0.427
	2043	246.1	2,149,740	2,292,823	93.8%	2,629,930	81.7%	0.412
	2044	227.7	2,044,026	2,227,752	91.8%	2,556,279	80.0%	0.398
	2045	209.1	1,930,594	2,140,830	90.2%	2,456,584	78.6%	0.385
	2046	190.3	1,807,983	2,028,642	89.1%	2,326,498	77.7%	0.372
	2047	171.9	1,679,899	1,902,957	88.3%	2,180,998	77.0%	0.359
	Accumulated Value - Historical		46,524,302	30,305,624	153.5%	30,305,624	153.5%	
	Present Value - Future		103,406,895	77,424,103	133.6%	86,869,422	119.0%	
	Lifetime Total		149,931,197	107,729,727	139.2%	117,175,046	128.0%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	0.0	0	0	0.0%	0	0.0%	1.473
	2007	0.0	0	0	0.0%	0	0.0%	1.423
	2008	0.0	0	0	0.0%	0	0.0%	1.375
	2009	0.0	0	0	0.0%	0	0.0%	1.328
	2010	1,159.6	1,382,639	1,958,265	70.6%	1,958,265	70.6%	1.283
	2011	9,511.8	12,179,756	17,419,465	69.9%	17,419,465	69.9%	1.240
	2012	18,464.8	23,717,739	35,413,616	67.0%	35,413,616	67.0%	1.198
	2013	28,440.8	37,204,282	55,535,932	67.0%	55,535,932	67.0%	1.157
	2014	40,712.1	54,769,933	80,467,149	68.1%	80,467,149	68.1%	1.118
	2015	55,446.9	77,817,651	110,084,207	70.7%	110,084,207	70.7%	1.080
	2016	73,678.7	107,475,297	150,955,995	71.2%	150,955,995	71.2%	1.044
	2017 Q1-Q3	62,711.9	100,558,864	133,995,639	75.0%	133,995,639	75.0%	1.013
<i>Projected</i>	2017 Q4	21,303.0	30,811,552	46,826,348	65.8%	46,826,348	65.8%	0.996
	2018	82,793.2	135,758,245	184,953,606	73.4%	187,890,422	72.3%	0.975
	2019	79,010.4	137,623,585	183,411,606	75.0%	190,200,177	72.4%	0.942
	2020	75,355.0	139,722,717	184,958,454	75.5%	191,751,772	72.9%	0.910
	2021	71,674.5	141,675,207	185,828,546	76.2%	192,603,682	73.6%	0.879
	2022	67,964.8	143,298,157	185,967,081	77.1%	192,700,421	74.4%	0.849
	2023	64,415.4	144,967,277	185,960,646	78.0%	192,648,811	75.2%	0.821
	2024	61,057.8	146,756,586	185,910,535	78.9%	192,553,393	76.2%	0.793
	2025	57,818.1	148,432,125	185,619,158	80.0%	192,208,018	77.2%	0.766
	2026	54,388.0	148,966,914	183,720,305	81.1%	190,202,762	78.3%	0.740
	2027	50,768.9	148,170,518	180,053,681	82.3%	186,374,357	79.5%	0.715
	2028	47,312.5	147,046,968	176,157,399	83.5%	182,310,986	80.7%	0.691
	2029	44,074.8	145,788,170	172,327,999	84.6%	178,318,307	81.8%	0.667
	2030	40,950.3	144,042,401	168,095,413	85.7%	173,908,891	82.8%	0.645
	2031	37,607.5	140,423,570	161,571,163	86.9%	167,135,282	84.0%	0.623
	2032	34,088.5	134,874,656	152,728,542	88.3%	157,972,804	85.4%	0.602
	2033	30,813.9	129,043,782	143,872,114	89.7%	148,799,441	86.7%	0.582
	2034	27,840.7	123,273,714	135,440,620	91.0%	140,067,555	88.0%	0.562
	2035	25,032.9	117,022,298	126,724,817	92.3%	131,042,927	89.3%	0.543
	2036	22,096.7	108,855,714	116,125,685	93.7%	120,074,797	90.7%	0.525
	2037	19,094.1	98,938,973	103,943,510	95.2%	107,475,335	92.1%	0.507
	2038	16,407.1	89,294,545	92,449,384	96.6%	95,589,075	93.4%	0.490
	2039	14,070.6	80,292,871	82,065,356	97.8%	84,851,276	94.6%	0.473
	2040	11,944.5	71,283,328	72,117,153	98.8%	74,564,103	95.6%	0.457
	2041	9,921.5	61,826,470	62,018,334	99.7%	64,121,273	96.4%	0.442
	2042	8,076.3	52,507,394	52,259,962	100.5%	54,031,031	97.2%	0.427
	2043	6,545.3	44,322,546	43,837,835	101.1%	45,322,525	97.8%	0.412
	2044	5,314.4	37,388,585	36,842,931	101.5%	38,089,754	98.2%	0.398
	2045	4,309.5	31,419,141	30,928,720	101.6%	31,973,724	98.3%	0.385
	2046	3,405.8	25,684,306	25,303,818	101.5%	26,157,533	98.2%	0.372
2047	2,599.5	20,261,378	19,990,919	101.4%	20,665,419	98.0%	0.359	
Accumulated Value - Historical			447,741,123	633,067,578	70.7%	633,067,578	70.7%	
Present Value - Future			2,232,877,015	2,704,002,866	82.6%	2,794,256,182	79.9%	
Lifetime Total			2,680,618,138	3,337,070,444	80.3%	3,427,323,760	78.2%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	0.0	0	0	0.0%	0	0.0%	1.473
	2007	0.0	0	0	0.0%	0	0.0%	1.423
	2008	0.0	0	0	0.0%	0	0.0%	1.375
	2009	0.0	0	0	0.0%	0	0.0%	1.328
	2010	1,202.1	1,556,144	2,060,880	75.5%	2,060,880	75.5%	1.283
	2011	9,841.9	13,350,355	18,272,886	73.1%	18,272,886	73.1%	1.240
	2012	19,114.6	26,545,382	37,269,686	71.2%	37,269,686	71.2%	1.198
	2013	29,431.8	41,608,668	58,461,915	71.2%	58,461,915	71.2%	1.157
	2014	42,103.8	61,229,520	84,632,907	72.3%	84,632,907	72.3%	1.118
	2015	57,269.2	86,073,818	115,350,240	74.6%	115,350,240	74.6%	1.080
	2016	76,003.1	117,916,862	157,589,726	74.8%	157,589,726	74.8%	1.044
	2017 Q1-Q3	64,673.7	109,759,812	140,147,871	78.3%	140,147,871	78.3%	1.013
<i>Projected</i>	2017 Q4	21,958.7	33,629,095	48,956,170	68.7%	48,956,170	68.7%	0.996
	2018	85,253.0	147,398,222	193,625,193	76.1%	196,695,824	74.9%	0.975
	2019	81,223.8	148,389,439	191,261,527	77.6%	199,151,545	74.5%	0.942
	2020	77,344.8	149,674,064	192,251,243	77.9%	200,070,567	74.8%	0.910
	2021	73,463.6	150,872,635	192,594,032	78.3%	200,324,186	75.3%	0.879
	2022	69,570.1	151,776,688	192,208,254	79.0%	199,827,761	76.0%	0.849
	2023	65,846.0	152,743,106	191,637,456	79.7%	199,134,505	76.7%	0.821
	2024	62,316.7	153,829,202	190,900,374	80.6%	198,240,400	77.6%	0.793
	2025	58,898.5	154,734,156	189,829,726	81.5%	196,976,000	78.6%	0.766
	2026	55,297.8	154,496,127	187,293,812	82.5%	194,227,243	79.5%	0.740
	2027	51,554.9	153,135,366	183,222,218	83.6%	189,940,855	80.6%	0.715
	2028	48,009.8	151,588,378	179,046,636	84.7%	185,569,496	81.7%	0.691
	2029	44,695.8	149,932,961	175,009,948	85.7%	181,350,785	82.7%	0.667
	2030	41,514.5	147,889,627	170,661,814	86.7%	176,818,101	83.6%	0.645
	2031	38,131.0	144,051,520	164,086,327	87.8%	169,991,665	84.7%	0.623
	2032	34,579.3	138,321,643	155,222,473	89.1%	160,810,186	86.0%	0.602
	2033	31,275.8	132,339,900	146,354,748	90.4%	151,628,885	87.3%	0.582
	2034	28,276.4	126,439,778	137,917,656	91.7%	142,894,303	88.5%	0.562
	2035	25,444.2	120,070,684	129,198,542	92.9%	133,868,684	89.7%	0.543
	2036	22,484.3	111,779,306	118,591,745	94.3%	122,894,122	91.0%	0.525
	2037	19,458.0	101,714,973	106,396,091	95.6%	110,281,595	92.2%	0.507
	2038	16,748.7	91,923,984	94,890,414	96.9%	98,384,444	93.4%	0.490
	2039	14,392.2	82,815,863	84,499,194	98.0%	87,640,351	94.5%	0.473
	2040	12,247.2	73,720,898	74,536,073	98.9%	77,337,236	95.3%	0.457
	2041	10,205.1	64,172,262	64,405,884	99.6%	66,858,757	96.0%	0.442
	2042	8,340.9	54,756,832	54,604,522	100.3%	56,719,506	96.5%	0.427
	2043	6,791.3	46,472,286	46,130,658	100.7%	47,952,455	96.9%	0.412
	2044	5,542.1	39,432,611	39,070,683	100.9%	40,646,033	97.0%	0.398
	2045	4,518.5	33,349,735	33,069,550	100.8%	34,430,308	96.9%	0.385
	2046	3,596.0	27,492,289	27,332,460	100.6%	28,484,031	96.5%	0.372
2047	2,771.4	21,941,277	21,893,876	100.2%	22,846,417	96.0%	0.359	
Accumulated Value - Historical			494,265,424	663,373,202	74.5%	663,373,202	74.5%	
Present Value - Future			2,336,283,910	2,781,426,969	84.0%	2,881,125,604	81.1%	
Lifetime Total			2,830,549,334	3,444,800,171	82.2%	3,544,498,806	79.9%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	373,362.8	441,109,879	647,548,372	68.1%	647,548,372	68.1%	1.473
	2007	41,656.7	57,628,032	81,682,386	70.6%	81,682,386	70.6%	1.423
	2008	43,872.7	63,080,699	83,769,930	75.3%	83,769,930	75.3%	1.375
	2009	47,336.8	70,347,508	89,270,619	78.8%	89,270,619	78.8%	1.328
	2010	53,764.0	83,707,304	106,750,706	78.4%	106,750,706	78.4%	1.283
	2011	59,518.8	95,026,568	124,961,484	76.0%	124,961,484	76.0%	1.240
	2012	65,680.7	105,428,383	143,777,399	73.3%	143,777,399	73.3%	1.198
	2013	73,496.3	118,502,613	161,376,790	73.4%	161,376,790	73.4%	1.157
	2014	83,722.1	134,254,016	183,785,372	73.0%	183,785,372	73.0%	1.118
	2015	96,710.2	159,030,530	210,391,022	75.6%	210,391,022	75.6%	1.080
	2016	113,258.3	190,122,261	251,096,353	75.7%	251,096,353	75.7%	1.044
	2017 Q1-Q3	91,194.7	164,506,528	209,045,408	78.7%	209,045,408	78.7%	1.013
<i>Projected</i>	2017 Q4	30,571.2	49,892,399	71,905,915	69.4%	71,905,915	69.4%	0.996
	2018	118,248.6	218,240,019	282,175,847	77.3%	286,723,240	76.1%	0.975
	2019	111,901.1	218,306,262	275,540,693	79.2%	286,709,907	76.1%	0.942
	2020	105,690.1	218,185,904	273,711,122	79.7%	284,687,452	76.6%	0.910
	2021	99,450.7	217,415,728	270,654,871	80.3%	281,397,153	77.3%	0.879
	2022	93,247.6	215,947,528	266,263,645	81.1%	276,730,912	78.0%	0.849
	2023	87,379.5	214,462,935	261,716,593	81.9%	271,900,359	78.9%	0.821
	2024	81,866.9	213,064,728	257,180,302	82.8%	267,053,350	79.8%	0.793
	2025	76,538.2	211,204,514	252,193,954	83.7%	261,715,496	80.7%	0.766
	2026	71,029.9	207,660,195	245,250,612	84.7%	254,383,665	81.6%	0.740
	2027	65,433.9	202,599,556	236,383,225	85.7%	245,113,368	82.7%	0.715
	2028	60,200.7	197,364,575	227,588,761	86.7%	235,942,687	83.6%	0.691
	2029	55,350.9	192,048,185	219,127,862	87.6%	227,127,098	84.6%	0.667
	2030	50,734.8	186,220,377	210,289,349	88.6%	217,930,484	85.4%	0.645
	2031	46,009.4	178,474,911	199,165,190	89.6%	206,381,686	86.5%	0.623
	2032	41,242.5	168,905,972	185,949,098	90.8%	192,683,417	87.7%	0.602
	2033	36,894.4	159,415,004	173,193,379	92.0%	179,467,794	88.8%	0.582
	2034	32,989.4	150,255,414	161,238,845	93.2%	167,083,861	89.9%	0.562
	2035	29,325.4	140,608,976	149,090,371	94.3%	154,500,565	91.0%	0.543
	2036	25,606.8	129,067,175	135,164,305	95.5%	140,082,235	92.1%	0.525
	2037	21,939.3	116,076,804	120,032,810	96.7%	124,423,649	93.3%	0.507
	2038	18,721.8	103,841,857	106,120,054	97.9%	110,029,226	94.4%	0.490
	2039	15,966.1	92,719,736	93,776,888	98.9%	97,260,064	95.3%	0.473
	2040	13,498.4	81,920,663	82,176,274	99.7%	85,258,203	96.1%	0.457
	2041	11,179.9	70,824,908	70,571,835	100.4%	73,250,742	96.7%	0.442
	2042	9,080.5	60,018,102	59,452,191	101.0%	61,744,597	97.2%	0.427
	2043	7,348.9	50,609,198	49,920,748	101.4%	51,881,004	97.5%	0.412
	2044	5,956.4	42,640,087	41,991,600	101.5%	43,673,514	97.6%	0.398
	2045	4,809.1	35,703,123	35,192,541	101.5%	36,630,758	97.5%	0.385
	2046	3,789.4	29,137,096	28,796,277	101.2%	30,001,214	97.1%	0.372
	2047	2,901.3	23,102,555	22,912,815	100.8%	23,902,388	96.7%	0.359
	Accumulated Value - Historical		2,087,490,639	2,861,191,573	73.0%	2,861,191,573	73.0%	
	Present Value - Future		3,083,565,263	3,620,916,746	85.2%	3,749,897,818	82.2%	
	Lifetime Total		5,171,055,902	6,482,108,320	79.8%	6,611,089,392	78.2%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	0.0	0	0	0.0%	0	0.0%	1.473
	2007	0.0	0	0	0.0%	0	0.0%	1.423
	2008	0.0	0	0	0.0%	0	0.0%	1.375
	2009	0.0	0	0	0.0%	0	0.0%	1.328
	2010	0.0	0	0	0.0%	0	0.0%	1.283
	2011	0.0	0	0	0.0%	0	0.0%	1.240
	2012	0.0	0	0	0.0%	0	0.0%	1.198
	2013	13.3	41,508	23,710	175.1%	23,710	175.1%	1.157
	2014	103.0	206,116	182,950	112.7%	182,950	112.7%	1.118
	2015	224.3	506,949	400,100	126.7%	400,100	126.7%	1.080
	2016	360.6	757,657	663,232	114.2%	663,232	114.2%	1.044
	2017 Q1-Q3	344.2	858,627	707,884	121.3%	707,884	121.3%	1.013
<i>Projected</i>	2017 Q4	118.7	282,105	255,468	110.4%	255,468	110.4%	0.996
	2018	445.4	1,079,371	996,063	108.4%	1,023,815	105.4%	0.975
	2019	401.0	995,105	897,136	110.9%	995,274	100.0%	0.942
	2020	360.4	916,274	817,900	112.0%	906,843	101.0%	0.910
	2021	322.2	839,958	740,155	113.5%	819,542	102.5%	0.879
	2022	286.6	765,398	658,380	116.3%	727,408	105.2%	0.849
	2023	251.8	691,659	566,114	122.2%	623,438	110.9%	0.821
	2024	218.3	618,105	479,903	128.8%	526,579	117.4%	0.793
	2025	189.8	551,487	411,875	133.9%	450,638	122.4%	0.766
	2026	166.5	496,720	355,858	139.6%	389,165	127.6%	0.740
	2027	146.9	452,558	315,601	143.4%	345,632	130.9%	0.715
	2028	132.7	420,416	289,183	145.4%	316,897	132.7%	0.691
	2029	121.8	396,938	268,446	147.9%	293,907	135.1%	0.667
	2030	112.1	375,358	251,937	149.0%	275,522	136.2%	0.645
	2031	104.5	357,522	242,844	147.2%	265,566	134.6%	0.623
	2032	98.4	343,929	237,373	144.9%	259,739	132.4%	0.602
	2033	93.1	332,927	232,941	142.9%	255,057	130.5%	0.582
	2034	87.9	321,799	228,648	140.7%	250,532	128.4%	0.562
	2035	83.0	310,683	224,902	138.1%	246,570	126.0%	0.543
	2036	78.4	300,630	222,469	135.1%	243,976	123.2%	0.525
	2037	74.3	291,316	220,276	132.3%	241,610	120.6%	0.507
	2038	70.2	281,699	217,468	129.5%	238,558	118.1%	0.490
	2039	66.2	271,617	213,820	127.0%	234,577	115.8%	0.473
	2040	62.1	260,824	209,220	124.7%	229,542	113.6%	0.457
	2041	58.0	249,576	203,528	122.6%	223,302	111.8%	0.442
	2042	53.9	237,138	196,472	120.7%	215,567	110.0%	0.427
	2043	49.8	223,722	188,409	118.7%	206,723	108.2%	0.412
	2044	45.7	210,511	179,407	117.3%	196,842	106.9%	0.398
	2045	41.7	197,078	169,385	116.3%	185,807	106.1%	0.385
	2046	37.7	183,124	158,563	115.5%	173,872	105.3%	0.372
	2047	33.9	168,783	147,000	114.8%	161,128	104.8%	0.359
	Accumulated Value - Historical		2,487,013	2,073,784	119.9%	2,073,784	119.9%	
	Present Value - Future		9,716,685	7,926,507	122.6%	8,631,049	112.6%	
	Lifetime Total		12,203,698	10,000,291	122.0%	10,704,833	114.0%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	0.0	0	0	0.0%	0	0.0%	1.473
	2007	0.0	0	0	0.0%	0	0.0%	1.423
	2008	0.0	0	0	0.0%	0	0.0%	1.375
	2009	0.0	0	0	0.0%	0	0.0%	1.328
	2010	0.0	0	0	0.0%	0	0.0%	1.283
	2011	0.0	0	0	0.0%	0	0.0%	1.240
	2012	0.0	0	0	0.0%	0	0.0%	1.198
	2013	267.6	191,123	365,883	52.2%	365,883	52.2%	1.157
	2014	2,066.4	1,647,344	2,841,985	58.0%	2,841,985	58.0%	1.118
	2015	4,655.8	3,874,575	6,412,462	60.4%	6,412,462	60.4%	1.080
	2016	7,200.6	6,413,510	10,208,964	62.8%	10,208,964	62.8%	1.044
	2017 Q1-Q3	7,313.2	6,963,244	10,773,017	64.6%	10,773,017	64.6%	1.013
<i>Projected</i>	2017 Q4	2,563.5	2,645,362	3,853,247	68.7%	3,853,247	68.7%	0.996
	2018	9,965.5	10,796,077	15,265,351	70.7%	15,545,482	69.4%	0.975
	2019	9,515.4	10,909,410	15,084,615	72.3%	15,756,717	69.2%	0.942
	2020	9,080.8	11,040,736	15,116,135	73.0%	15,784,939	69.9%	0.910
	2021	8,647.0	11,145,521	15,104,830	73.8%	15,768,586	70.7%	0.879
	2022	8,212.3	11,250,584	15,042,146	74.8%	15,698,861	71.7%	0.849
	2023	7,793.5	11,383,384	14,960,476	76.1%	15,609,631	72.9%	0.821
	2024	7,394.7	11,502,264	14,868,066	77.4%	15,509,418	74.2%	0.793
	2025	7,007.0	11,644,158	14,747,757	79.0%	15,380,360	75.7%	0.766
	2026	6,601.2	11,675,913	14,518,617	80.4%	15,138,102	77.1%	0.740
	2027	6,178.5	11,589,469	14,174,802	81.8%	14,776,693	78.4%	0.715
	2028	5,773.1	11,486,580	13,813,465	83.2%	14,397,416	79.8%	0.691
	2029	5,392.5	11,406,345	13,459,798	84.7%	14,026,296	81.3%	0.667
	2030	5,021.7	11,307,810	13,070,048	86.5%	13,617,925	83.0%	0.645
	2031	4,624.3	11,029,364	12,513,790	88.1%	13,036,541	84.6%	0.623
	2032	4,208.9	10,577,344	11,807,892	89.6%	12,299,745	86.0%	0.602
	2033	3,821.1	10,122,023	11,109,799	91.1%	11,571,476	87.5%	0.582
	2034	3,467.6	9,689,725	10,448,695	92.7%	10,881,902	89.0%	0.562
	2035	3,130.1	9,215,650	9,761,977	94.4%	10,166,059	90.7%	0.543
	2036	2,774.7	8,609,136	8,930,869	96.4%	9,300,198	92.6%	0.525
	2037	2,413.4	7,841,390	7,998,429	98.0%	8,328,951	94.1%	0.507
	2038	2,090.2	7,091,175	7,127,843	99.5%	7,422,265	95.5%	0.490
	2039	1,808.2	6,400,995	6,344,852	100.9%	6,606,842	96.9%	0.473
	2040	1,548.2	5,723,789	5,590,219	102.4%	5,821,041	98.3%	0.457
	2041	1,292.8	4,993,741	4,803,910	104.0%	5,002,181	99.8%	0.442
	2042	1,054.9	4,234,669	4,033,231	105.0%	4,199,570	100.8%	0.427
	2043	856.0	3,557,758	3,367,152	105.7%	3,506,025	101.5%	0.412
	2044	695.3	2,984,171	2,814,059	106.0%	2,930,125	101.8%	0.398
	2045	563.7	2,490,245	2,347,149	106.1%	2,443,982	101.9%	0.385
	2046	447.8	2,033,272	1,918,341	106.0%	1,997,501	101.8%	0.372
	2047	347.4	1,620,956	1,531,114	105.9%	1,594,269	101.7%	0.359
	Accumulated Value - Historical		19,998,792	32,100,622	62.3%	32,100,622	62.3%	
	Present Value - Future		176,126,305	214,767,199	82.0%	223,411,810	78.8%	
	Lifetime Total		196,125,097	246,867,821	79.4%	255,512,431	76.8%	

* Premium and claims adjusted to 2006 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		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992 to 2006*	0.0	0	0	0.0%	0	0.0%	1.473
	2007	0.0	0	0	0.0%	0	0.0%	1.423
	2008	0.0	0	0	0.0%	0	0.0%	1.375
	2009	0.0	0	0	0.0%	0	0.0%	1.328
	2010	0.0	0	0	0.0%	0	0.0%	1.283
	2011	0.0	0	0	0.0%	0	0.0%	1.240
	2012	0.0	0	0	0.0%	0	0.0%	1.198
	2013	280.9	232,631	389,593	59.7%	389,593	59.7%	1.157
	2014	2,169.4	1,853,460	3,024,935	61.3%	3,024,935	61.3%	1.118
	2015	4,880.2	4,381,524	6,812,562	64.3%	6,812,562	64.3%	1.080
	2016	7,561.2	7,171,167	10,872,196	66.0%	10,872,196	66.0%	1.044
	2017 Q1-Q3	7,657.3	7,821,871	11,480,901	68.1%	11,480,901	68.1%	1.013
<i>Projected</i>	2017 Q4	2,682.2	2,927,467	4,108,715	71.3%	4,108,715	71.3%	0.996
	2018	10,410.9	11,875,449	16,261,414	73.0%	16,569,298	71.7%	0.975
	2019	9,916.4	11,904,516	15,981,751	74.5%	16,751,992	71.1%	0.942
	2020	9,441.2	11,957,010	15,934,036	75.0%	16,691,782	71.6%	0.910
	2021	8,969.2	11,985,479	15,844,985	75.6%	16,588,128	72.3%	0.879
	2022	8,498.8	12,015,982	15,700,526	76.5%	16,426,269	73.2%	0.849
	2023	8,045.3	12,075,043	15,526,590	77.8%	16,233,068	74.4%	0.821
	2024	7,613.0	12,120,369	15,347,969	79.0%	16,035,997	75.6%	0.793
	2025	7,196.8	12,195,645	15,159,632	80.4%	15,830,998	77.0%	0.766
	2026	6,767.7	12,172,633	14,874,475	81.8%	15,527,267	78.4%	0.740
	2027	6,325.4	12,042,027	14,490,403	83.1%	15,122,325	79.6%	0.715
	2028	5,905.8	11,906,996	14,102,648	84.4%	14,714,312	80.9%	0.691
	2029	5,514.3	11,803,284	13,728,244	86.0%	14,320,203	82.4%	0.667
	2030	5,133.8	11,683,168	13,321,985	87.7%	13,893,447	84.1%	0.645
	2031	4,728.8	11,386,886	12,756,634	89.3%	13,302,108	85.6%	0.623
	2032	4,307.3	10,921,274	12,045,266	90.7%	12,559,485	87.0%	0.602
	2033	3,914.2	10,454,949	11,342,740	92.2%	11,826,533	88.4%	0.582
	2034	3,555.5	10,011,524	10,677,344	93.8%	11,132,434	89.9%	0.562
	2035	3,213.1	9,526,333	9,986,879	95.4%	10,412,629	91.5%	0.543
	2036	2,853.1	8,909,766	9,153,338	97.3%	9,544,173	93.4%	0.525
	2037	2,487.8	8,132,705	8,218,705	99.0%	8,570,562	94.9%	0.507
	2038	2,160.4	7,372,874	7,345,311	100.4%	7,660,823	96.2%	0.490
	2039	1,874.4	6,672,611	6,558,672	101.7%	6,841,419	97.5%	0.473
	2040	1,610.3	5,984,613	5,799,439	103.2%	6,050,583	98.9%	0.457
	2041	1,350.9	5,243,317	5,007,438	104.7%	5,225,484	100.3%	0.442
	2042	1,108.8	4,471,807	4,229,704	105.7%	4,415,138	101.3%	0.427
	2043	905.8	3,781,480	3,555,561	106.4%	3,712,748	101.9%	0.412
	2044	741.0	3,194,683	2,993,466	106.7%	3,126,967	102.2%	0.398
	2045	605.3	2,687,323	2,516,534	106.8%	2,629,788	102.2%	0.385
	2046	485.5	2,216,396	2,076,904	106.7%	2,171,373	102.1%	0.372
	2047	381.3	1,789,738	1,678,114	106.7%	1,755,397	102.0%	0.359
	Accumulated Value - Historical		22,485,805	34,174,405	65.8%	34,174,405	65.8%	
	Present Value - Future		185,842,990	222,693,706	83.5%	232,042,859	80.1%	
	Lifetime Total		208,328,795	256,868,112	81.1%	266,217,264	78.3%	

* Premium and claims adjusted to 2006 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	72.1%	69.5%	69.7%	72.1%	69.5%	69.7%
2	70.4%	73.4%	68.2%	70.4%	73.4%	68.2%
3	69.5%	72.4%	67.7%	69.5%	72.4%	67.7%
4	68.6%	71.7%	67.2%	68.6%	71.7%	67.2%
5	68.6%	71.4%	67.3%	68.6%	71.4%	67.3%
6	67.9%	71.2%	66.9%	67.9%	71.2%	66.9%
7	68.0%	71.2%	67.5%	68.0%	71.2%	67.5%
8	67.9%	71.4%	68.7%	67.9%	71.4%	68.7%
9	67.3%	71.9%	69.3%	67.3%	71.9%	69.3%
10	67.8%	72.6%	69.8%	67.8%	72.6%	69.8%
11	68.9%	73.3%	71.0%	68.9%	73.3%	71.0%
12	67.7%	73.9%	71.9%	67.7%	73.9%	71.9%
13	69.5%	74.4%	72.5%	69.5%	74.4%	72.5%
14	68.2%	75.0%	74.3%	68.2%	75.0%	74.3%
15	68.1%	75.9%	75.4%	68.1%	75.9%	75.4%
16	69.6%	77.0%	76.2%	69.6%	77.0%	76.2%
17	69.4%	78.0%	77.5%	69.4%	78.0%	77.5%
18	69.3%	78.8%	78.7%	69.3%	78.8%	78.7%
19	69.8%	79.5%	80.5%	69.8%	79.5%	80.5%
20	69.1%	80.5%	81.7%	69.1%	80.5%	81.7%
21	69.2%	82.2%	83.2%	69.2%	82.2%	83.2%
22	70.5%	83.9%	84.7%	70.5%	83.9%	84.7%
23	71.9%	85.4%	86.1%	71.9%	85.4%	86.1%
24	73.1%	86.7%	87.4%	73.1%	86.7%	87.4%
25	73.1%	88.0%	90.3%	73.1%	88.0%	90.3%
26	73.1%	89.2%	91.4%	73.1%	89.2%	91.4%
27	73.1%	90.2%	92.3%	73.1%	90.2%	92.3%
28	73.1%	90.9%	93.0%	73.1%	90.9%	93.0%
29	73.0%	90.9%	93.0%	73.0%	90.9%	93.0%
30	73.0%	90.9%	92.9%	73.0%	90.9%	92.9%



9800 Fredericksburg Road
San Antonio, Texas 78288

January 1, 2017

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. Ste#300
Santa Monica, CA 90401
Phone: (310) 230-9339
Fax: (310) 230-1061

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

Sincerely,

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

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

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