

**State:** Rhode Island **Filing Company:** UnitedHealthcare Insurance Company  
**TOI/Sub-TOI:** MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan  
**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS-STD  
**Project Name/Number:** RATE/RERATE 2018 - STD

### Filing at a Glance

Company: UnitedHealthcare Insurance Company  
 Product Name: GROUP MEDICARE SUPPLEMENT PLANS-STD  
 State: Rhode Island  
 TOI: MS05G Group Medicare Supplement - Standard Plans  
 Sub-TOI: MS05G.015 Multi-Plan  
 Filing Type: Rate  
 Date Submitted: 07/19/2017  
 SERFF Tr Num: UHLC-131048075  
 SERFF Status: Assigned  
 State Tr Num:  
 State Status: Open-Pending Actuary Review  
 Co Tr Num: RERATE 2018 - STD  
  
 Implementation: 01/01/2018  
 Date Requested:  
 Author(s): Michelle Ambach, Bobbie Walton, Gerry McCadden, Bonnie Hogeland, Michelle Richart, Lisa Muhammad, Sarah Michener, Celina Sagin, Lauren Mulhern, Erin Eckhoff, Ron Beverly II, Harry Schwarz, Heui Chan Lee, Timothy Koenig, Krisen Carr  
 Reviewer(s): Linda Johnson (primary), Charles DeWeese, Maria Casale, Victor Woods  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:  
  
 State Filing Description:

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## General Information

Project Name: RATE	Status of Filing in Domicile: Not Filed
Project Number: RERATE 2018 - STD	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Association	Overall Rate Impact:
Filing Status Changed: 07/20/2017	
State Status Changed: 07/20/2017	Deemer Date:
Created By: Michelle Ambach	Submitted By: Lisa Muhammad
Corresponding Filing Tracking Number: RERATE 2018 - STD - SEE SUPPORTING DOCUMENTATION FOR FORM FILING APPROVAL	

### Filing Description:

The purpose of this filing is to request approval of 2018 rate revisions for 1990 Standardized Medicare Supplement plans offered to AARP members and to demonstrate compliance with loss ratio standards.

The proposed rates include an average rate change of 5.6%. With these changes we project an anticipated lifetime loss ratio of 81.8%. The rates are proposed to be effective January 1, 2018 through December 31, 2018. We anticipate that the next rate revision will be effective January 1, 2019 through December 31, 2019.

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

## Company and Contact

### Filing Contact Information

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

### Filing Company Information

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

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$300.00
Retaliatory?	No
Fee Explanation:	REQUIRED FEE
Per Company:	Yes

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Company	Amount	Date Processed	Transaction #
UnitedHealthcare Insurance Company	\$300.00	07/19/2017	126080322

**SERFF Tracking #:**

UHLC-131048075

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

RERATE 2018 - STD

**State:**

Rhode Island

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## Correspondence Summary

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Rate Justification Narrative	Celina Sagin	07/25/2017	07/25/2017

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request for Consumer Justification Narrative (CJN)	Note To Filer	Victor Woods	07/21/2017	07/21/2017

SERFF Tracking #:

UHLC-131048075

State Tracking #:

Company Tracking #:

RERATE 2018 - STD

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## Amendment Letter

Submitted Date: 07/25/2017

Comments:

Please see Supporting Documentation for our rate justification narrative.

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

### Supporting Document Schedule Item Changes

<b>Satisfied - Item:</b>	Rate Justification Narrative
<b>Comments:</b>	
<b>Attachment(s):</b>	2018 RI 1990 Rate Increase Narrative.pdf

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

**Created By:**

Victor Woods on 07/21/2017 09:27 AM

**Last Edited By:**

Victor Woods

**Submitted On:**

07/21/2017 09:27 AM

**Subject:**

Request for Consumer Justification Narrative (CJN)

**Comments:**

Good Morning,

Please submit a Consumer friendly rate justification narrative in the Supplemental Documentation tab. Please keep this informative consumer narrative to one page and readability to meet OHIC Regulation 5. Sample of Med Supp consumer narratives can be found on SERFF Filing Access: <https://filingaccess.serff.com/sfa/home/RI>

Reference filing numbers:

SERFF Tr Num: UHLC-130561362 (Med Supp)

Please submit this document by July 26, 2017.

Thank you,

Victor.Woods@ohic.ri.gov  
or 401-462-9643

SERFF Tracking #:

UHLC-131048075

State Tracking #:

Company Tracking #:

RERATE 2018 - STD

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RATE/RERATE 2018 - STD

## Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

3.800%

Effective Date of Last Rate Revision:

01/01/2017

Filing Method of Last Filing:

SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company	5.600%	5.600%	\$441,119	3,086	\$8,292,208	7.500%	0.000%

**SERFF Tracking #:**

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RERATE 2018 - STD

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RATE/RERATE 2018 - STD

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RATE SCHEDULE	MS 1209A, MSA 1454, MSB 1455, MSC 1456, MSD 1457, MSE 1458, MSF 1459, MSG 1460, MSH 1461, MSI 1462, MSJ 1463, MSA 1959, MSB 1960, MSC 1961, MSD 1962, MSE 1963, MSF 1964, MSG 1965, MSH 1966, MSI 1967, MSJ 1968 MSK 1935, MSL 1936	Revised	Previous State Filing Number: UHLC-130561362 Percent Rate Change Request: 5.6	RI - 2018 Rate Schedules(Std).pdf,



UNITEDHEALTHCARE INSURANCE COMPANY

**RATE SCHEDULE  
FOR  
RHODE ISLAND**

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

**1990 STANDARDIZED PLANS**

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936

**Current 2017 Monthly Rates**

**Proposed 2018 Monthly Rates**

**Proposed 2018 Monthly Rate Changes**

<u>Plan</u>	<u>Base</u>	<u>Tier I</u>	<u>Tier II</u>	<u>Base</u>	<u>Tier I</u>	<u>Tier II</u>	<u>Base</u>	<u>Tier I</u>	<u>Tier II</u>
A	\$129.75	\$142.72	\$194.62	\$136.25	\$149.87	\$204.37	5.0%	5.0%	5.0%
B	\$184.25	\$202.67	\$276.37	\$198.00	\$217.80	\$297.00	7.5%	7.5%	7.5%
C	\$221.00	\$243.10	\$331.50	\$237.50	\$261.25	\$356.25	7.5%	7.5%	7.5%
D	\$200.50	\$220.55	\$300.75	\$215.50	\$237.05	\$323.25	7.5%	7.5%	7.5%
E	\$201.50	\$221.65	\$302.25	\$216.50	\$238.15	\$324.75	7.4%	7.4%	7.4%
F	\$222.00	\$244.20	\$333.00	\$238.50	\$262.35	\$357.75	7.4%	7.4%	7.4%
G	\$202.25	\$222.47	\$303.37	\$217.25	\$238.97	\$325.87	7.4%	7.4%	7.4%
H (with drugs)	\$275.25	\$302.77		\$275.25	\$302.77		0.0%	0.0%	
H (without drugs)	\$190.75	\$209.82	\$286.12	\$190.75	\$209.82	\$286.12	0.0%	0.0%	0.0%
I (with drugs)	\$277.00	\$304.70		\$277.00	\$304.70		0.0%	0.0%	
I (without drugs)	\$192.25	\$211.47	\$288.37	\$192.25	\$211.47	\$288.37	0.0%	0.0%	0.0%
J (with drugs)	\$364.50	\$400.95		\$364.50	\$400.95		0.0%	0.0%	
J (without drugs)	\$220.50	\$242.55	\$330.75	\$220.50	\$242.55	\$330.75	0.0%	0.0%	0.0%
K	\$71.75	\$78.92	\$107.62	\$75.25	\$82.77	\$112.87	4.9%	4.9%	4.9%
L	\$126.25	\$138.87	\$189.37	\$132.50	\$145.75	\$198.75	5.0%	5.0%	5.0%

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

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## Supporting Document Schedules

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

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

<b>Satisfied - Item:</b>	Actuarial Memorandum - A&H Rate Revision Filing
<b>Comments:</b>	
<b>Attachment(s):</b>	RI - 2018 Memorandum (Std).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	*Medicare Supplement-Group
<b>Comments:</b>	<p>Approved under multiple Paper Filings (no tracking numbers) on 6/13/1997, 6/11/1999, 7/5/2005 and 9/23/2005.</p> <p>The stamped approvals for the associated forms on this filing are attached and are as follows:</p> <p>Form MS 1209A (submitted February 19, 1997; approved June 13, 1997)</p> <p>Forms MSA 1454 through MSJ 1463 (submitted March 10, 1999; approved June 11, 1999)</p> <p>Form CRA 1664 (submitted May 25, 2005 and again on June 10, 2005; received by the Department on May 26, 2005 and again on June 13, 2005; approved July 5, 2005)</p> <p>Forms MSA 1959 through MSJ 1968; and MSK 1935, MSL 1936 (submitted August 16, 2005; received by the Department August 17, 2005; approved September 23, 2005; possible state tracking number "???1776")</p>
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Premium Rate Sheets - Life & A&H
<b>Comments:</b>	THE RATES ARE ATTACHED TO THE RATE/RULE SCHEDULE TAB.

SERFF Tracking #:

UHLC-131048075

State Tracking #:

Company Tracking #:

RERATE 2018 - STD

State:

Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan

Product Name:

GROUP MEDICARE SUPPLEMENT PLANS-STD

Project Name/Number:

RATE/RERATE 2018 - STD

<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	ATTACHMENTS (STD)
<b>Comments:</b>	SEE ATTACHMENTS
<b>Attachment(s):</b>	RI - 2018 Attachments (Std).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Rate Justification Narrative
<b>Comments:</b>	
<b>Attachment(s):</b>	2018 RI 1990 Rate Increase Narrative.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**UnitedHealthcare Insurance Company**

**Annual Medicare Supplement Filing  
Actuarial Memorandum**

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

**1990 Standardized Plans**

**Rhode Island**

**A. Purpose of Filing**

The purpose of this filing is to request approval of 2018 rate revisions for 1990 Standardized Medicare Supplement plans offered to AARP members and to demonstrate compliance with loss ratio standards.

The proposed rates include an average rate change of 5.6%. With these changes we project an anticipated lifetime loss ratio of 81.8%. The rates are proposed to be effective January 1, 2018 through December 31, 2018. We anticipate that the next rate revision will be effective January 1, 2019 through December 31, 2019.

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

**B. General Description**

1. Issuer Name: UnitedHealthcare Insurance Company

2. Group Policy Number: G-36000-4

Medicare Supplement Form Numbers:

MS 1209A	MSA 1454	MSB 1455	MSC 1456	MSD 1457	MSE 1458
MSA 1959	MSF 1459	MSG 1460	MSH 1461	MSI 1462	MSJ 1463
MSG 1965	MSB 1960	MSC 1961	MSD 1962	MSE 1963	MSF 1964
	MSH 1966	MSI 1967	MSJ 1968	MSK 1935	MSL 1936

Prescription Drug Elimination Rider: CRA 1664

3. Policy Type: Group Standardized Medicare Supplement Insurance

4. Benefits Description: Benefits provided by the 1990 Plans are shown in Attachment 12.

5. Renewal Provision: Guaranteed renewable. If the group policy is terminated by the group policyholder and not replaced by another group policy by the same policyholder, an individual Medicare Supplement policy will be offered.
6. Marketing Method: Plans were sold to members of AARP via mass-marketing. Beginning in 2008 we also sold to members of AARP via Agent distribution. These plans are no longer offered.
7. Underwriting Method:
  - a) Age 65 and Older
    - First six months of Medicare Part B coverage at age 65 or older – Standardized Plans A through L were available on a guaranteed issue basis.
    - More than six months after becoming eligible for Medicare Part B coverage except those that apply within six months following their 65th birthday – Applicants had to satisfy underwriting requirements to be eligible for coverage.
  - b) Under Age 65
    - Applicants who could satisfy underwriting requirements were able to enroll in Standardized Plans A-J. Applicants who met guaranteed issue criteria were provided coverage without underwriting or pre-existing exclusions.
8. Pre-Existing Conditions Exclusion: The maximum exclusion on these plans was 3 months/3 months.
9. Issue Age Limits: These plans are no longer offered.
10. Premium Basis:

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

- a. Age 65 and Older –
  - Premium rates vary based on the time elapsed from an insured's 65th birthday or Medicare Part B Effective Date, if later, their effective date in an AARP Medicare Supplement Plan, and the underwriting requirements.
  - All effective dates: Insureds whose effective date was less than three years following their 65th birthday or Medicare Part B Effective Date, if later, pay the Base Rate.
  - Effective dates prior to 1/1/08: Insureds whose effective date was three or more years following their 65th birthday or Medicare Part B Effective Date, if later, pay Tier I or Tier II rates based on underwriting requirements.
  - Effective dates from 1/1/08 through 5/1/10: Insureds whose effective date was three or more years following their 65th birthday or Medicare Part B Effective Date, if later, pay rates based on their responses to health questions when they applied.
    - Applicants whose answers indicated that they had a serious medical condition pay Tier II Rates.
    - Applicants whose answers indicated that they did not have a serious medical condition pay:

- The Base Rate if they had an effective date three or more years, but less than six years following their 65th birthday or Medicare Part B Effective Date, if later, or
    - Tier I Rates if they had an effective date six or more years following their 65th birthday or Medicare Part B Effective Date, if later.
  - Rate Tiers - The following tier factors are applied to the Base Rate
    - Tier I:
      - All Plans: 1.10
    - Tier II:
      - All Plans: 1.50
  
- b. Under Age 65 – Insureds under age 65 pay rates based on their responses to health questions at the time of their enrollment. Applicants whose answers indicated that they had a serious medical condition pay Tier II Rates. Applicants whose answers indicated that they did not have a serious medical condition pay Tier I Rates.
  
- c. Discounts Available – The discounts currently available to AARP Medicare Supplement members will remain:
  - 1) Payment by Electronic Funds Transfer (\$2.00 per household per month).
  - 2) Annual Pay - \$24 per household for those that pay their entire calendar year premium in January.
  - 3) Multi-Insured - 5% when two or more insured on one account each have at least one eligible plan of insurance issued under a group master policy between the Trustees of AARP and UnitedHealthcare Insurance Company.
  - 4) Early Enrollment –
    - Effective dates prior to 11/1/01: Insureds eligible for Early Enrollment Discounts received discounts of 15% during their first year of coverage and 7.5% during their second year.
    - Effective dates 11/1/01 through 12/1/07: Insureds whose effective date was less than three years following their 65th birthday or Medicare Part B Effective Date, if later, receive discounts of 20% during their first year of coverage, 15% during their second year, 10% during their third year, and 5% during their fourth year.
    - Effective dates 1/1/08 through 5/1/2010: Insureds whose effective date was less than three years following their 65th birthday or Medicare Part B Effective Date, if later, receive discounts for the first ten years of coverage. Discounts are 30% during their first year of coverage, 27% during their second year, 24% during their third year, and so on, decreasing by 3% each year until the discount percentage is 0%.
    - Insureds eligible for any of the Early Enrollment Discount programs will receive discounts at age 80 - 2%, age 85 – 2%, age 90 - 5%, and age 95 – 5%, for that year of coverage. If an insured member is still receiving an Early Enrollment discount when reaching these ages, the insured will receive the greater of the two discounts.

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

12. Domicile State Approval: UnitedHealthcare Insurance Company is domiciled in Connecticut. The Connecticut Department of Insurance does not require these rates to be filed for your state. We file Connecticut specific rates (i.e., rates charged to Connecticut residents) with the Connecticut Department of Insurance. Proposed 2018 Connecticut specific rates will be filed for approval with the Connecticut Department of Insurance in August 2017.

### **C. Rate Methodology/Assumptions**

1. General Method – Projections used in developing the 2018 rates are shown in Attachment 1. Based on the historical claim patterns, per member per month claim costs are developed by benefit and trended to the end of the 2018 rating period. (Also see Attachment 3).

Projected claim costs for 2017 and 2018 are calculated from the grouped experience for plans B through G (for those plans) and plans H through J (for those plans). Plans A, K, and L are based on the grouped experience of the other Standardized Medicare Supplement Plans and their own experience.

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

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

2. Priced with Trend/Selection – Claim cost trends are projected for 2017 and 2018. The trend assumptions are based on the historical AARP Medicare Supplement experience and include selection.

3. Priced with Rate Increases – Rates are calculated to be sufficient through 2018. We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.

4. Commission Rate – Commissions are no longer paid on the closed 1990 Standardized plans.

5. Lapse Assumption – Lapse assumptions are based on historical AARP Medicare Supplement experience. For 2017 and 2018, the assumed annual lapse rates (including death) are 6.2% and 6.5%, respectively.

6. Morbidity Assumption – Morbidity assumptions are based on historical AARP Medicare Supplement experience and are incorporated into the trend projections and base claim costs.

7. Interest Assumption – 5.0%.
8. Pre-Funding – These plans are community rated. The rates are projected to be effective until December 31, 2018 and reflect no pre-funding.

**D. Scope/Reason for Request**

1. Overall increase – The overall increase is 5.6%.
2. Variations by Cell – The requested rate increases vary by plan. Refer to the enclosed Rate Schedule.
3. Effective Date - January 1, 2018.
4. Timing – These plans are rated on a calendar year basis. Requested rate changes will be implemented on January 1, 2018.

**E. Rates and Rating Factors**

1. Current – See Rate Schedule.
2. Proposed – See Rate Schedule.
3. Period Rates Apply – Effective January 1, 2018.

**F. Average Annualized Premium** – \$2,687. See Attachment 4 for 2018 annualized premiums by plan.

**G. Rate History** – See Attachment 5.

**H. Average Lives** – See Attachment 1.

**I. Historical Incurred Claims** – See Attachment 1.

**J. Historical Earned Premium** – See Attachment 1.

**K. Loss Ratio Projection**

The target lifetime loss ratio for Plans A through J is 75.9% and was filed with the initial policy filing. The target lifetime loss ratio for Plans K and L is 75%.

1. Definition – Loss ratios are calculated as incurred claims divided by premium.



2. Base Period – Claim cost projections are based on claim data incurred through 2016.
3. Lapse Assumption – Lapse assumptions are based on historical AARP Medicare Supplement experience. For 2017 and 2018, the assumed annual lapse rates (including death) are 6.2% and 6.5%, respectively.
4. Claim Trend Assumption – Claim trend projections are based on historical AARP Medicare Supplement experience and reflect changes made to the Medicare program. See Attachment 3 for projected claim trends.
5. Attained Age/Selection Adjustments – The loss ratio projections anticipate that increases in claim costs due to aging of current insureds will be offset by continuing enrollment of younger insureds.
6. Future Rate Increases – We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.
7. Interest Assumption – 5.0%.
8. With and Without Rate Change
  - The anticipated lifetime loss ratio with the rate change implemented on January 1, 2018 is 81.8%.
  - Without a change to the 2017 rates, the anticipated lifetime loss ratio is 84.7%.

#### **L. Loss Ratio Demonstration**

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

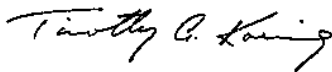
#### **M. Actuarial Certification**

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

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

- This entire filing is in compliance with your state’s applicable laws, regulations and rules.
- This filing complies with all applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board, including Actuarial Standard of Practice No. 8 “Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits” and Actuarial Standard of Practice No. 23 “Data Quality”.

- Data provided by others were reviewed and determined to be of high quality and reliable.
- The assumptions within this filing present my best judgment as to the expected value for each assumption and are consistent with UnitedHealthcare's business plan at the time of the filing.
- The filed rates maintain the proper relationship between policies which were originally filed with differing rating methodologies.
- The rates determined in this filing are reasonable in relation to the benefits provided and are not excessive, inadequate or unfairly discriminatory.
- The anticipated lifetime loss ratio, future loss ratios, and third-year loss ratios all meet or exceed the applicable ratio.



7/14/2017

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

---

Date

# **UNITEDHEALTHCARE INSURANCE COMPANY**

## **STANDARDIZED MEDICARE SUPPLEMENT RATE FILING**

### **GROUP POLICY NUMBER G-36000-4**

#### **FORM NUMBERS**

**MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968,  
MSK 1935, MSL 1936**

#### **Rhode Island**

#### **EFFECTIVE 1/1/2018**

### **CONTENTS**

1. Rate Schedule (1 page)
2. Actuarial Memorandum (7 pages)
3. Attachment 1 – Loss Ratio Projections by Plan (14 pages)
4. Attachment 2 – Durational Exhibit (25 pages)
5. Attachment 3 – Per Member Per Month Claim Costs by Benefit (4 pages)
6. Attachment 4 – Average Annualized Premiums (1 page)
7. Attachment 5 – Rate History (2 pages)
8. Attachment 6 – Rhode Island and National Average Lives (2 pages)
9. Attachment 7 – Standardized Plans Trend Development (1 page)
10. Attachment 8 – Standardized Plans Historical and Projected Loss Ratios (7 pages)
11. Attachment 9 – Standardized Plans Paid and Incurred Experience (4 pages)
12. Attachment 10 – Rates for Non Issued Plans (1 page)
13. Attachment 11 – Projected 2017 Rhode Island Expenses (1 page)
14. Attachment 12 – Benefit Description Chart (1 page)

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

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

**PLAN A****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$87,049	\$58,697	67.4%	119
1999	\$73,980	\$60,170	81.3%	84
2000	\$84,505	\$55,603	65.8%	92
2001	\$92,580	\$80,274	86.7%	99
2002	\$85,816	\$81,641	95.1%	91
2003	\$95,490	\$76,406	80.0%	97
2004	\$110,938	\$70,139	63.2%	101
2005	\$107,727	\$57,716	53.6%	95
2006	\$127,425	\$69,707	54.7%	106
2007	\$137,298	\$107,497	78.3%	115
2008	\$132,618	\$86,681	65.4%	113
2009	\$150,385	\$101,936	67.8%	128
2010	\$157,347	\$135,383	86.0%	133
2011	\$162,191	\$153,343	94.5%	139
2012	\$162,467	\$158,178	97.4%	138
2013	\$157,634	\$150,085	95.2%	127
2014	\$162,095	\$125,722	77.6%	126
2015	\$169,487	\$122,865	72.5%	126
2016	\$172,663	\$123,325	71.4%	127
2017	\$175,986	\$139,813	79.4%	125
<b>Total Historical</b>	<b>\$2,605,681</b>	<b>\$2,015,182</b>	<b>77.3%</b>	<b>n/a</b>
With Interest*	\$4,101,765	\$3,138,352	76.5%	n/a

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$182,846	\$141,917	77.6%	122
2019	\$193,524	\$150,205	77.6%	123
2020	\$204,826	\$158,976	77.6%	124
2021	\$216,788	\$168,261	77.6%	125
2022	\$229,448	\$178,087	77.6%	126
2023	\$242,848	\$188,487	77.6%	127
2024	\$257,030	\$199,495	77.6%	128
2025	\$272,041	\$211,146	77.6%	129
2026	\$287,928	\$223,476	77.6%	130
2027	\$304,743	\$236,527	77.6%	131
<b>Total Future</b>	<b>\$2,392,023</b>	<b>\$1,856,577</b>	<b>77.6%</b>	<b>n/a</b>
Discounted with Interest*	\$1,850,022	\$1,435,901	77.6%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,101,765	\$3,138,352	76.5%	n/a
Total Future	\$1,760,919	\$1,435,901	81.5%	n/a
Total Lifetime	\$5,862,685	\$4,574,254	78.0%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,101,765	\$3,138,352	76.5%	n/a
Total Future	\$1,850,022	\$1,435,901	77.6%	n/a
Total Lifetime	\$5,951,787	\$4,574,254	76.9%	n/a

\*Accumulated at 5% interest rate

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

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

**PLAN B****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$75,797	\$73,717	97.3%	69
1999	\$64,254	\$65,770	102.4%	49
2000	\$57,975	\$52,527	90.6%	44
2001	\$53,825	\$40,655	75.5%	41
2002	\$51,283	\$36,132	70.5%	40
2003	\$59,263	\$47,074	79.4%	44
2004	\$84,427	\$78,500	93.0%	59
2005	\$97,285	\$94,385	97.0%	66
2006	\$115,760	\$94,280	81.4%	75
2007	\$128,686	\$115,151	89.5%	81
2008	\$145,998	\$101,024	69.2%	90
2009	\$166,951	\$136,405	81.7%	101
2010	\$176,120	\$135,420	76.9%	104
2011	\$171,868	\$132,220	76.9%	94
2012	\$187,024	\$116,745	62.4%	104
2013	\$196,396	\$179,495	91.4%	107
2014	\$192,138	\$104,430	54.4%	102
2015	\$177,190	\$104,243	58.8%	94
2016	\$179,410	\$110,964	61.8%	95
2017	\$168,316	\$137,576	81.7%	87
<b>Total Historical</b>	<b>\$2,549,966</b>	<b>\$1,956,714</b>	<b>76.7%</b>	<b>n/a</b>
<b>With Interest*</b>	<b>\$3,858,170</b>	<b>\$3,044,821</b>	<b>78.9%</b>	<b>n/a</b>

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$170,858	\$134,816	78.9%	81
2019	\$180,837	\$142,690	78.9%	82
2020	\$191,397	\$151,023	78.9%	83
2021	\$202,575	\$159,842	78.9%	83
2022	\$214,405	\$169,177	78.9%	84
2023	\$226,927	\$179,057	78.9%	85
2024	\$240,179	\$189,514	78.9%	85
2025	\$254,206	\$200,582	78.9%	86
2026	\$269,051	\$212,296	78.9%	87
2027	\$284,764	\$224,694	78.9%	88
<b>Total Future</b>	<b>\$2,235,200</b>	<b>\$1,763,691</b>	<b>78.9%</b>	<b>n/a</b>
<b>Discounted with Interest*</b>	<b>\$1,728,733</b>	<b>\$1,364,062</b>	<b>78.9%</b>	<b>n/a</b>

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$3,858,170	\$3,044,821	78.9%	n/a
Total Future	\$1,608,485	\$1,364,062	84.8%	n/a
Total Lifetime	\$5,466,655	\$4,408,883	80.7%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$3,858,170	\$3,044,821	78.9%	n/a
Total Future	\$1,728,733	\$1,364,062	78.9%	n/a
Total Lifetime	\$5,586,903	\$4,408,883	78.9%	n/a

\*Accumulated at 5% interest rate

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

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

**PLAN C****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$1,406,557	\$1,159,394	82.4%	1,120
1999	\$1,297,098	\$994,276	76.7%	943
2000	\$1,497,399	\$1,253,679	83.7%	1,070
2001	\$1,677,138	\$1,430,682	85.3%	1,169
2002	\$1,718,027	\$1,605,640	93.5%	1,195
2003	\$1,958,418	\$1,686,022	86.1%	1,284
2004	\$2,131,173	\$1,700,949	79.8%	1,315
2005	\$2,190,847	\$1,824,409	83.3%	1,315
2006	\$2,382,490	\$2,206,000	92.6%	1,374
2007	\$2,527,368	\$2,095,266	82.9%	1,399
2008	\$2,621,759	\$2,264,045	86.4%	1,407
2009	\$2,683,824	\$2,291,140	85.4%	1,429
2010	\$2,866,048	\$2,490,937	86.9%	1,472
2011	\$2,993,383	\$2,434,274	81.3%	1,443
2012	\$2,967,608	\$2,488,105	83.8%	1,411
2013	\$3,016,350	\$2,324,277	77.1%	1,368
2014	\$3,081,370	\$2,551,013	82.8%	1,321
2015	\$3,115,097	\$2,433,082	78.1%	1,317
2016	\$2,938,858	\$2,318,526	78.9%	1,242
2017	\$2,770,734	\$2,256,159	81.4%	1,143
<b>Total Historical</b>	<b>\$47,841,544</b>	<b>\$39,807,872</b>	<b>83.2%</b>	<b>n/a</b>
<b>With Interest*</b>	<b>\$75,572,799</b>	<b>\$63,178,986</b>	<b>83.6%</b>	<b>n/a</b>

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$2,754,322	\$2,162,138	78.5%	1,048
2019	\$2,915,174	\$2,288,407	78.5%	1,056
2020	\$3,085,420	\$2,422,050	78.5%	1,065
2021	\$3,265,609	\$2,563,497	78.5%	1,073
2022	\$3,456,320	\$2,713,205	78.5%	1,082
2023	\$3,658,170	\$2,871,657	78.5%	1,090
2024	\$3,871,807	\$3,039,361	78.5%	1,099
2025	\$4,097,920	\$3,216,860	78.5%	1,108
2026	\$4,337,239	\$3,404,725	78.5%	1,117
2027	\$4,590,533	\$3,603,561	78.5%	1,126
<b>Total Future</b>	<b>\$36,032,514</b>	<b>\$28,285,460</b>	<b>78.5%</b>	<b>n/a</b>
<b>Discounted with Interest*</b>	<b>\$27,868,023</b>	<b>\$21,876,349</b>	<b>78.5%</b>	<b>n/a</b>

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$75,572,799	\$63,178,986	83.6%	n/a
Total Future	\$25,928,532	\$21,876,349	84.4%	n/a
Total Lifetime	\$101,501,331	\$85,055,335	83.8%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$75,572,799	\$63,178,986	83.6%	n/a
Total Future	\$27,868,023	\$21,876,349	78.5%	n/a
Total Lifetime	\$103,440,822	\$85,055,335	82.2%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

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

**PLAN D****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$63,294	\$43,853	69.3%	58
1999	\$66,628	\$43,299	65.0%	51
2000	\$78,706	\$74,032	94.1%	60
2001	\$81,144	\$55,059	67.9%	60
2002	\$73,152	\$49,209	67.3%	54
2003	\$82,435	\$59,414	72.1%	56
2004	\$88,511	\$69,160	78.1%	57
2005	\$91,957	\$84,911	92.3%	57
2006	\$94,341	\$67,981	72.1%	56
2007	\$97,357	\$104,608	107.4%	56
2008	\$104,664	\$95,583	91.3%	59
2009	\$119,947	\$138,156	115.2%	67
2010	\$132,906	\$172,637	129.9%	71
2011	\$129,977	\$132,731	102.1%	63
2012	\$107,163	\$97,247	90.7%	51
2013	\$90,042	\$112,295	124.7%	41
2014	\$86,110	\$100,621	116.9%	38
2015	\$74,150	\$93,938	126.7%	32
2016	\$65,965	\$96,114	145.7%	29
2017	\$58,546	\$46,714	79.8%	25
<b>Total Historical</b>	<b>\$1,786,997</b>	<b>\$1,737,562</b>	<b>97.2%</b>	<b>n/a</b>
<b>With Interest*</b>	<b>\$2,972,976</b>	<b>\$2,762,448</b>	<b>92.9%</b>	<b>n/a</b>

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$56,783	\$43,416	76.5%	23
2019	\$53,660	\$41,028	76.5%	20
2020	\$50,709	\$38,771	76.5%	18
2021	\$47,920	\$36,639	76.5%	16
2022	\$45,284	\$34,624	76.5%	15
2023	\$42,793	\$32,720	76.5%	13
2024	\$40,440	\$30,920	76.5%	12
2025	\$38,216	\$29,219	76.5%	11
2026	\$36,114	\$27,612	76.5%	10
2027	\$34,128	\$26,094	76.5%	9
<b>Total Future</b>	<b>\$446,046</b>	<b>\$341,043</b>	<b>76.5%</b>	<b>n/a</b>
<b>Discounted with Interest*</b>	<b>\$360,927</b>	<b>\$275,962</b>	<b>76.5%</b>	<b>n/a</b>

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,972,976	\$2,762,448	92.9%	n/a
Total Future	\$335,671	\$275,962	82.2%	n/a
Total Lifetime	\$3,308,647	\$3,038,410	91.8%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,972,976	\$2,762,448	92.9%	n/a
Total Future	\$360,927	\$275,962	76.5%	n/a
Total Lifetime	\$3,333,902	\$3,038,410	91.1%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

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

**PLAN E****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$152,240	\$139,773	91.8%	149
1999	\$175,537	\$136,937	78.0%	144
2000	\$172,433	\$122,294	70.9%	130
2001	\$165,790	\$116,184	70.1%	123
2002	\$144,016	\$99,693	69.2%	107
2003	\$160,650	\$165,589	103.1%	112
2004	\$168,807	\$151,740	89.9%	111
2005	\$153,136	\$168,465	110.0%	98
2006	\$154,153	\$123,099	79.9%	95
2007	\$154,920	\$120,005	77.5%	92
2008	\$149,024	\$147,626	99.1%	85
2009	\$153,197	\$110,457	72.1%	85
2010	\$167,784	\$108,451	64.6%	90
2011	\$162,164	\$126,001	77.7%	82
2012	\$143,855	\$156,350	108.7%	72
2013	\$138,661	\$117,351	84.6%	66
2014	\$130,008	\$104,562	80.4%	59
2015	\$119,586	\$104,266	87.2%	54
2016	\$108,928	\$90,226	82.8%	49
2017	\$97,765	\$77,833	79.6%	42
<b>Total Historical</b>	<b>\$2,972,654</b>	<b>\$2,486,901</b>	<b>83.7%</b>	<b>n/a</b>
With Interest*	\$5,173,304	\$4,314,872	83.4%	n/a

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$90,485	\$68,799	76.0%	36
2019	\$85,508	\$65,015	76.0%	32
2020	\$80,805	\$61,439	76.0%	29
2021	\$76,361	\$58,060	76.0%	26
2022	\$72,161	\$54,867	76.0%	23
2023	\$68,192	\$51,849	76.0%	21
2024	\$64,442	\$48,997	76.0%	19
2025	\$60,898	\$46,302	76.0%	17
2026	\$57,548	\$43,756	76.0%	15
2027	\$54,383	\$41,349	76.0%	14
<b>Total Future</b>	<b>\$710,784</b>	<b>\$540,433</b>	<b>76.0%</b>	<b>n/a</b>
Discounted with Interest*	\$575,146	\$437,303	76.0%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$5,173,304	\$4,314,872	83.4%	n/a
Total Future	\$535,087	\$437,303	81.7%	n/a
Total Lifetime	\$5,708,391	\$4,752,174	83.2%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$5,173,304	\$4,314,872	83.4%	n/a
Total Future	\$575,146	\$437,303	76.0%	n/a
Total Lifetime	\$5,748,450	\$4,752,174	82.7%	n/a

\*Accumulated at 5% interest rate



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

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

**PLAN F****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$1,288,551	\$1,048,384	81.4%	981
1999	\$1,270,601	\$918,928	72.3%	852
2000	\$1,302,249	\$1,089,983	83.7%	875
2001	\$1,350,987	\$1,124,758	83.3%	909
2002	\$1,390,312	\$1,120,395	80.6%	936
2003	\$1,561,365	\$1,334,266	85.5%	1,019
2004	\$1,803,165	\$1,514,924	84.0%	1,122
2005	\$2,023,135	\$1,641,702	81.1%	1,234
2006	\$2,456,173	\$1,967,027	80.1%	1,450
2007	\$3,002,169	\$2,404,715	80.1%	1,708
2008	\$3,505,543	\$2,888,148	82.4%	1,953
2009	\$4,089,675	\$3,404,000	83.2%	2,284
2010	\$4,943,243	\$4,186,409	84.7%	2,676
2011	\$6,470,393	\$5,442,764	84.1%	3,378
2012	\$7,937,978	\$6,427,082	81.0%	4,193
2013	\$9,756,488	\$7,873,250	80.7%	4,980
2014	\$13,595,229	\$11,194,268	82.3%	6,547
2015	\$21,148,943	\$17,076,294	80.7%	9,912
2016	\$23,260,709	\$19,623,203	84.4%	10,926
2017	\$25,939,447	\$22,136,165	85.3%	11,743
<b>Total Historical</b>	<b>\$138,096,356</b>	<b>\$114,416,665</b>	<b>82.9%</b>	<b>n/a</b>
<b>With Interest*</b>	<b>\$177,138,443</b>	<b>\$146,392,300</b>	<b>82.6%</b>	<b>n/a</b>

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$29,921,767	\$24,775,881	82.8%	12,560
2019	\$31,669,198	\$26,222,793	82.8%	12,661
2020	\$33,518,679	\$27,754,204	82.8%	12,762
2021	\$35,476,170	\$29,375,049	82.8%	12,864
2022	\$37,547,978	\$31,090,552	82.8%	12,967
2023	\$39,740,780	\$32,906,240	82.8%	13,071
2024	\$42,061,642	\$34,827,965	82.8%	13,176
2025	\$44,518,042	\$36,861,918	82.8%	13,281
2026	\$47,117,895	\$39,014,654	82.8%	13,387
2027	\$49,869,580	\$41,293,110	82.8%	13,494
<b>Total Future</b>	<b>\$391,441,731</b>	<b>\$324,122,367</b>	<b>82.8%</b>	<b>n/a</b>
<b>Discounted with Interest*</b>	<b>\$302,746,210</b>	<b>\$250,680,523</b>	<b>82.8%</b>	<b>n/a</b>

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$177,138,443	\$146,392,300	82.6%	n/a
Total Future	\$281,874,581	\$250,680,523	88.9%	n/a
Total Lifetime	\$459,013,024	\$397,072,824	86.5%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$177,138,443	\$146,392,300	82.6%	n/a
Total Future	\$302,746,210	\$250,680,523	82.8%	n/a
Total Lifetime	\$479,884,653	\$397,072,824	82.7%	n/a

\*Accumulated at 5% interest rate

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

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

**PLAN G****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$87,467	\$64,763	74.0%	77
1999	\$98,950	\$61,081	61.7%	72
2000	\$98,608	\$71,538	72.5%	71
2001	\$109,848	\$78,179	71.2%	78
2002	\$120,094	\$146,985	122.4%	84
2003	\$131,916	\$112,286	85.1%	90
2004	\$158,783	\$143,182	90.2%	103
2005	\$162,223	\$113,561	70.0%	103
2006	\$186,866	\$144,052	77.1%	116
2007	\$177,571	\$139,875	78.8%	106
2008	\$176,310	\$126,647	71.8%	101
2009	\$171,559	\$156,745	91.4%	97
2010	\$177,907	\$121,290	68.2%	97
2011	\$168,304	\$111,503	66.3%	85
2012	\$164,612	\$193,224	117.4%	82
2013	\$162,832	\$131,780	80.9%	77
2014	\$154,677	\$118,066	76.3%	70
2015	\$149,247	\$141,731	95.0%	66
2016	\$138,206	\$156,451	113.2%	61
2017	\$188,916	\$152,962	81.0%	88
<b>Total Historical</b>	<b>\$2,984,894</b>	<b>\$2,485,901</b>	<b>83.3%</b>	<b>n/a</b>
With Interest*	\$4,840,560	\$3,982,393	82.3%	n/a

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$824,507	\$675,646	81.9%	404
2019	\$872,658	\$715,104	81.9%	407
2020	\$923,621	\$756,866	81.9%	410
2021	\$977,561	\$801,067	81.9%	414
2022	\$1,034,651	\$847,849	81.9%	417
2023	\$1,095,074	\$897,363	81.9%	420
2024	\$1,159,026	\$949,769	81.9%	424
2025	\$1,226,714	\$1,005,236	81.9%	427
2026	\$1,298,354	\$1,063,942	81.9%	430
2027	\$1,374,178	\$1,126,076	81.9%	434
<b>Total Future</b>	<b>\$10,786,343</b>	<b>\$8,838,916</b>	<b>81.9%</b>	<b>n/a</b>
Discounted with Interest*	\$8,342,301	\$6,836,135	81.9%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,840,560	\$3,982,393	82.3%	n/a
Total Future	\$7,764,460	\$6,836,135	88.0%	n/a
Total Lifetime	\$12,605,020	\$10,818,527	85.8%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$4,840,560	\$3,982,393	82.3%	n/a
Total Future	\$8,342,301	\$6,836,135	81.9%	n/a
Total Lifetime	\$13,182,861	\$10,818,527	82.1%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

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

**PLAN H****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$73,061	\$63,330	86.7%	43
1999	\$63,715	\$74,619	117.1%	35
2000	\$68,997	\$50,813	73.6%	35
2001	\$79,037	\$84,017	106.3%	39
2002	\$84,636	\$120,770	142.7%	41
2003	\$85,786	\$100,140	116.7%	40
2004	\$87,487	\$83,616	95.6%	38
2005	\$98,709	\$106,258	107.6%	39
2006	\$59,973	\$47,173	78.7%	30
2007	\$56,320	\$44,481	79.0%	29
2008	\$53,179	\$55,022	103.5%	26
2009	\$48,011	\$47,746	99.4%	23
2010	\$44,598	\$28,576	64.1%	20
2011	\$41,687	\$25,432	61.0%	18
2012	\$40,083	\$24,658	61.5%	17
2013	\$35,234	\$19,405	55.1%	15
2014	\$31,210	\$29,758	95.3%	13
2015	\$30,236	\$22,698	75.1%	13
2016	\$26,337	\$24,681	93.7%	11
2017	\$24,708	\$18,440	74.6%	11
<b>Total Historical</b>	<b>\$1,133,003</b>	<b>\$1,071,632</b>	<b>94.6%</b>	<b>n/a</b>
With Interest*	\$2,089,192	\$2,028,406	97.1%	n/a

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$21,873	\$16,961	77.5%	10
2019	\$20,670	\$16,028	77.5%	9
2020	\$19,533	\$15,147	77.5%	8
2021	\$18,459	\$14,314	77.5%	7
2022	\$17,444	\$13,526	77.5%	6
2023	\$16,484	\$12,782	77.5%	6
2024	\$15,578	\$12,079	77.5%	5
2025	\$14,721	\$11,415	77.5%	5
2026	\$13,911	\$10,787	77.5%	4
2027	\$13,146	\$10,194	77.5%	4
<b>Total Future</b>	<b>\$171,821</b>	<b>\$133,233</b>	<b>77.5%</b>	<b>n/a</b>
Discounted with Interest*	\$139,032	\$107,808	77.5%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,089,192	\$2,028,406	97.1%	n/a
Total Future	\$139,032	\$107,808	77.5%	n/a
Total Lifetime	\$2,228,224	\$2,136,214	95.9%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$2,089,192	\$2,028,406	97.1%	n/a
Total Future	\$139,032	\$107,808	77.5%	n/a
Total Lifetime	\$2,228,224	\$2,136,214	95.9%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

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

**PLAN I****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$343,049	\$264,613	77.1%	202
1999	\$334,024	\$246,620	73.8%	179
2000	\$382,125	\$284,485	74.4%	192
2001	\$412,824	\$340,258	82.4%	202
2002	\$446,329	\$354,561	79.4%	212
2003	\$480,676	\$372,477	77.5%	222
2004	\$547,415	\$472,067	86.2%	238
2005	\$614,920	\$470,647	76.5%	252
2006	\$462,783	\$364,351	78.7%	233
2007	\$436,929	\$275,171	63.0%	225
2008	\$418,254	\$353,172	84.4%	209
2009	\$427,607	\$383,652	89.7%	213
2010	\$445,061	\$309,381	69.5%	204
2011	\$404,547	\$300,508	74.3%	184
2012	\$364,894	\$265,890	72.9%	165
2013	\$344,512	\$227,199	65.9%	154
2014	\$329,104	\$188,970	57.4%	145
2015	\$310,923	\$228,952	73.6%	136
2016	\$296,831	\$219,702	74.0%	129
2017	\$259,926	\$194,002	74.6%	114
<b>Total Historical</b>	<b>\$8,062,733</b>	<b>\$6,116,677</b>	<b>75.9%</b>	<b>n/a</b>
With Interest*	\$13,931,660	\$10,659,331	76.5%	n/a

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$230,465	\$177,591	77.1%	100
2019	\$217,789	\$167,823	77.1%	90
2020	\$205,811	\$158,593	77.1%	81
2021	\$194,491	\$149,870	77.1%	73
2022	\$183,794	\$141,628	77.1%	66
2023	\$173,685	\$133,838	77.1%	59
2024	\$164,133	\$126,477	77.1%	53
2025	\$155,105	\$119,521	77.1%	48
2026	\$146,575	\$112,947	77.1%	43
2027	\$138,513	\$106,735	77.1%	39
<b>Total Future</b>	<b>\$1,810,361</b>	<b>\$1,395,023</b>	<b>77.1%</b>	<b>n/a</b>
Discounted with Interest*	\$1,464,890	\$1,128,811	77.1%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$13,931,660	\$10,659,331	76.5%	n/a
Total Future	\$1,464,890	\$1,128,811	77.1%	n/a
Total Lifetime	\$15,396,550	\$11,788,142	76.6%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$13,931,660	\$10,659,331	76.5%	n/a
Total Future	\$1,464,890	\$1,128,811	77.1%	n/a
Total Lifetime	\$15,396,550	\$11,788,142	76.6%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 PLAN ONLY**

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

**PLAN J**

**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$655,366	\$573,698	87.5%	319
1999	\$713,473	\$749,945	105.1%	312
2000	\$819,084	\$740,779	90.4%	353
2001	\$963,284	\$882,024	91.6%	379
2002	\$1,144,085	\$896,030	78.3%	430
2003	\$1,320,234	\$1,171,645	88.7%	485
2004	\$1,544,345	\$1,356,583	87.8%	532
2005	\$1,789,083	\$1,557,305	87.0%	593
2006	\$1,353,582	\$1,133,102	83.7%	593
2007	\$1,422,768	\$1,143,944	80.4%	640
2008	\$1,594,396	\$1,283,104	80.5%	702
2009	\$1,814,469	\$1,597,830	88.1%	817
2010	\$2,026,211	\$1,699,437	83.9%	924
2011	\$2,077,133	\$1,579,324	76.0%	872
2012	\$2,031,923	\$1,547,878	76.2%	840
2013	\$2,038,036	\$1,564,115	76.7%	820
2014	\$2,014,528	\$1,527,657	75.8%	794
2015	\$1,940,227	\$1,431,568	73.8%	758
2016	\$1,847,526	\$1,389,846	75.2%	715
2017	\$1,737,436	\$1,385,281	79.7%	667
<b>Total Historical</b>	<b>\$30,847,186</b>	<b>\$25,211,094</b>	<b>81.7%</b>	<b>n/a</b>
<b>With Interest*</b>	<b>\$48,274,653</b>	<b>\$40,110,120</b>	<b>83.1%</b>	<b>n/a</b>

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$1,662,000	\$1,363,987	82.1%	634
2019	\$1,570,590	\$1,288,968	82.1%	571
2020	\$1,484,208	\$1,218,075	82.1%	514
2021	\$1,402,576	\$1,151,081	82.1%	462
2022	\$1,325,435	\$1,087,771	82.1%	416
2023	\$1,252,536	\$1,027,944	82.1%	375
2024	\$1,183,646	\$971,407	82.1%	337
2025	\$1,118,546	\$917,980	82.1%	303
2026	\$1,057,026	\$867,491	82.1%	273
2027	\$998,889	\$819,779	82.1%	246
<b>Total Future</b>	<b>\$13,055,452</b>	<b>\$10,714,483</b>	<b>82.1%</b>	<b>n/a</b>
<b>Discounted with Interest*</b>	<b>\$10,564,085</b>	<b>\$8,669,842</b>	<b>82.1%</b>	<b>n/a</b>

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$48,274,653	\$40,110,120	83.1%	n/a
Total Future	\$10,564,085	\$8,669,842	82.1%	n/a
Total Lifetime	\$58,838,737	\$48,779,962	82.9%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$48,274,653	\$40,110,120	83.1%	n/a
Total Future	\$10,564,085	\$8,669,842	82.1%	n/a
Total Lifetime	\$58,838,737	\$48,779,962	82.9%	n/a

\*Accumulated at 5% interest rate

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

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

**PLAN K****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$1,382	\$1,318	95.4%	3
2007	\$9,163	\$3,296	36.0%	11
2008	\$7,894	\$4,783	60.6%	10
2009	\$13,954	\$8,727	62.5%	19
2010	\$13,862	\$13,577	97.9%	19
2011	\$18,396	\$9,537	51.8%	25
2012	\$26,329	\$20,018	76.0%	37
2013	\$35,637	\$25,757	72.3%	50
2014	\$44,754	\$18,789	42.0%	56
2015	\$69,859	\$41,847	59.9%	88
2016	\$73,492	\$41,575	56.6%	97
2017	\$70,192	\$56,185	80.0%	95
<b>Total Historical</b>	<b>\$384,915</b>	<b>\$245,408</b>	<b>63.8%</b>	<b>n/a</b>
With Interest*	\$458,467	\$291,426	63.6%	n/a

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$76,106	\$62,388	82.0%	100
2019	\$80,551	\$66,031	82.0%	100
2020	\$85,255	\$69,887	82.0%	101
2021	\$90,234	\$73,969	82.0%	102
2022	\$95,504	\$78,288	82.0%	103
2023	\$101,081	\$82,860	82.0%	104
2024	\$106,984	\$87,700	82.0%	105
2025	\$113,232	\$92,821	82.0%	105
2026	\$119,845	\$98,242	82.0%	106
2027	\$126,844	\$103,979	82.0%	107
<b>Total Future</b>	<b>\$995,636</b>	<b>\$816,166</b>	<b>82.0%</b>	<b>n/a</b>
Discounted with Interest*	\$770,038	\$631,233	82.0%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$458,467	\$291,426	63.6%	n/a
Total Future	\$733,656	\$631,233	86.0%	n/a
Total Lifetime	\$1,192,123	\$922,659	77.4%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$458,467	\$291,426	63.6%	n/a
Total Future	\$770,038	\$631,233	82.0%	n/a
Total Lifetime	\$1,228,505	\$922,659	75.1%	n/a

\*Accumulated at 5% interest rate

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

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

**PLAN L****HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$5,172	\$1,766	34.1%	5
2007	\$16,357	\$12,920	79.0%	16
2008	\$24,048	\$12,259	51.0%	23
2009	\$30,026	\$12,947	43.1%	28
2010	\$36,302	\$44,210	121.8%	33
2011	\$37,948	\$35,258	92.9%	32
2012	\$40,275	\$19,223	47.7%	33
2013	\$43,789	\$29,271	66.8%	36
2014	\$46,569	\$38,242	82.1%	36
2015	\$57,083	\$32,666	57.2%	43
2016	\$63,562	\$78,952	124.2%	49
2017	\$71,209	\$58,875	82.7%	54
<b>Total Historical</b>	<b>\$472,342</b>	<b>\$376,588</b>	<b>79.7%</b>	<b>n/a</b>
With Interest*	\$592,803	\$465,047	78.4%	n/a

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$83,030	\$66,222	79.8%	58
2019	\$87,879	\$70,090	79.8%	59
2020	\$93,011	\$74,183	79.8%	59
2021	\$98,443	\$78,515	79.8%	60
2022	\$104,192	\$83,101	79.8%	60
2023	\$110,277	\$87,954	79.8%	61
2024	\$116,717	\$93,090	79.8%	61
2025	\$123,533	\$98,527	79.8%	62
2026	\$130,747	\$104,281	79.8%	62
2027	\$138,383	\$110,371	79.8%	62
<b>Total Future</b>	<b>\$1,086,212</b>	<b>\$866,333</b>	<b>79.8%</b>	<b>n/a</b>
Discounted with Interest*	\$840,091	\$670,033	79.8%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$592,803	\$465,047	78.4%	n/a
Total Future	\$800,599	\$670,033	83.7%	n/a
Total Lifetime	\$1,393,401	\$1,135,081	81.5%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$592,803	\$465,047	78.4%	n/a
Total Future	\$840,091	\$670,033	79.8%	n/a
Total Lifetime	\$1,432,893	\$1,135,081	79.2%	n/a

\*Accumulated at 5% interest rate

**RHODE ISLAND - LOSS RATIO PROJECTIONS - 2010 PLAN ONLY**

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

**PLAN N**

**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$16,307	\$7,751	47.5%	14
2011	\$387,032	\$312,136	80.6%	304
2012	\$632,900	\$521,188	82.3%	523
2013	\$1,138,420	\$904,227	79.4%	918
2014	\$2,272,650	\$1,790,227	78.8%	1,697
2015	\$4,464,383	\$3,445,675	77.2%	3,160
2016	\$5,420,517	\$4,157,344	76.7%	3,705
2017	\$6,143,689	\$4,733,255	77.0%	4,019
<b>Total Historical</b>	<b>\$20,475,899</b>	<b>\$15,871,802</b>	<b>77.5%</b>	<b>n/a</b>
With Interest*	\$22,667,498	\$17,587,055	77.6%	n/a

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2018	\$6,974,542	\$5,340,157	76.6%	4,334
2019	\$7,381,855	\$5,652,022	76.6%	4,368
2020	\$7,812,955	\$5,982,100	76.6%	4,403
2021	\$8,269,232	\$6,331,454	76.6%	4,439
2022	\$8,752,155	\$6,701,211	76.6%	4,474
2023	\$9,263,281	\$7,092,562	76.6%	4,510
2024	\$9,804,256	\$7,506,768	76.6%	4,546
2025	\$10,376,825	\$7,945,163	76.6%	4,582
2026	\$10,982,831	\$8,409,161	76.6%	4,619
2027	\$11,624,229	\$8,900,255	76.6%	4,656
<b>Total Future</b>	<b>\$91,242,160</b>	<b>\$69,860,853</b>	<b>76.6%</b>	<b>n/a</b>
Discounted with Interest*	\$70,567,892	\$54,031,307	76.6%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$22,667,498	\$17,587,055	77.6%	n/a
Total Future	\$67,556,499	\$54,031,307	80.0%	n/a
Total Lifetime	\$90,223,997	\$71,618,363	79.4%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Historical	\$22,667,498	\$17,587,055	77.6%	n/a
Total Future	\$70,567,892	\$54,031,307	76.6%	n/a
Total Lifetime	\$93,235,390	\$71,618,363	76.8%	n/a

\*Accumulated at 5% interest rate



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

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

**TOTAL STANDARDIZED**

	<b>HISTORICAL EXPERIENCE</b>			Average Lives
	Premium	Incurred Claims	Loss Ratio	
1998	\$4,232,432	\$3,490,221	82.5%	3,138
1999	\$4,158,259	\$3,351,644	80.6%	2,720
2000	\$4,562,080	\$3,795,735	83.2%	2,922
2001	\$4,986,458	\$4,232,088	84.9%	3,100
2002	\$5,257,750	\$4,511,057	85.8%	3,189
2003	\$5,936,233	\$5,125,318	86.3%	3,447
2004	\$6,725,051	\$5,640,860	83.9%	3,676
2005	\$7,329,022	\$6,119,359	83.5%	3,851
2006	\$7,400,101	\$6,219,856	84.1%	4,135
2007	\$8,166,905	\$6,566,930	80.4%	4,479
2008	\$8,933,686	\$7,418,093	83.0%	4,777
2009	\$9,869,606	\$8,389,741	85.0%	5,291
2010	\$11,203,694	\$9,453,458	84.4%	5,856
2011	\$13,225,023	\$10,795,031	81.6%	6,718
2012	\$14,807,111	\$12,035,784	81.3%	7,666
2013	\$17,154,031	\$13,658,508	79.6%	8,759
2014	\$22,140,443	\$17,892,325	80.8%	11,004
2015	\$31,826,410	\$25,279,824	79.4%	15,800
2016	\$34,593,005	\$28,430,908	82.2%	17,235
2017	\$37,706,872	\$31,393,260	83.3%	18,213
<b>Total Historical</b>	<b>\$260,214,172</b>	<b>\$213,800,000</b>	<b>82.2%</b>	<b>n/a</b>
With Interest*	\$361,672,289	\$297,955,558	82.4%	n/a

**FUTURE EXPERIENCE - WITH 2018 RATE CHANGE**

	<b>FUTURE EXPERIENCE - WITH 2018 RATE CHANGE</b>			Average Lives
	Premium	Incurred Claims	Loss Ratio	
2018	\$43,049,584	\$35,029,918	81.4%	19,509
2019	\$45,329,894	\$36,886,202	81.4%	19,579
2020	\$47,756,231	\$38,861,313	81.4%	19,657
2021	\$50,336,418	\$40,961,618	81.4%	19,744
2022	\$53,078,771	\$43,193,887	81.4%	19,839
2023	\$55,992,128	\$45,565,314	81.4%	19,941
2024	\$59,085,880	\$48,083,543	81.4%	20,049
2025	\$62,369,997	\$50,756,689	81.4%	20,164
2026	\$65,855,064	\$53,593,369	81.4%	20,284
2027	\$69,552,313	\$56,602,723	81.4%	20,409
<b>Total Future</b>	<b>\$552,406,282</b>	<b>\$449,534,577</b>	<b>81.4%</b>	<b>n/a</b>
Discounted with Interest*	\$427,817,389	\$348,145,270	81.4%	n/a

**LIFETIME EXPERIENCE\* - WITHOUT 2018 RATE CHANGE**

	<b>LIFETIME EXPERIENCE* - WITHOUT 2018 RATE CHANGE</b>			Average Lives
	Premium	Incurred Claims	Loss Ratio	
Total Historical	\$361,672,289	\$297,955,558	82.4%	n/a
Total Future	\$401,066,496	\$348,145,270	86.8%	n/a
Total Lifetime	\$762,738,785	\$646,100,828	84.7%	n/a

**LIFETIME EXPERIENCE\* - WITH 2018 RATE CHANGE**

	<b>LIFETIME EXPERIENCE* - WITH 2018 RATE CHANGE</b>			Average Lives
	Premium	Incurred Claims	Loss Ratio	
Total Historical	\$361,672,289	\$297,955,558	82.4%	n/a
Total Future	\$427,817,389	\$348,145,270	81.4%	n/a
Total Lifetime	\$789,489,678	\$646,100,828	81.8%	n/a

\*Accumulated at 5% interest rate

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN A

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN A

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>2009</b>	2009	5,836	14,636	39.9%	13
	2008	20,040	19,521	102.7%	17
	2007	10,194	14,526	70.2%	13
	1998-2006	65,866	101,703	64.8%	85
<b>Total</b>		<b>101,936</b>	<b>150,385</b>	<b>67.8%</b>	<b>128</b>
<b>2010</b>	2010	10,173	10,047	101.3%	9
	2009	8,520	18,667	45.6%	17
	2008	41,996	18,387	228.4%	16
	1998-2007	74,693	110,246	67.8%	91
<b>Total</b>		<b>135,383</b>	<b>157,347</b>	<b>86.0%</b>	<b>133</b>
<b>2011</b>	2011	10,883	13,421	81.1%	13
	2010	18,618	13,071	142.4%	13
	2009	21,343	12,266	174.0%	11
	1998-2008	102,498	123,433	83.0%	102
<b>Total</b>		<b>153,343</b>	<b>162,191</b>	<b>94.5%</b>	<b>139</b>
<b>2012</b>	2012	9,496	5,761	164.8%	7
	2011	9,165	17,740	51.7%	16
	2010	34,129	10,975	311.0%	11
	1998-2009	105,388	127,991	82.3%	104
<b>Total</b>		<b>158,178</b>	<b>162,467</b>	<b>97.4%</b>	<b>138</b>
<b>2013</b>	2013	5,584	7,055	79.2%	5
	2012	11,984	7,724	155.2%	8
	2011	2,733	10,410	26.3%	10
	1998-2010	129,783	132,445	98.0%	104
<b>Total</b>		<b>150,085</b>	<b>157,634</b>	<b>95.2%</b>	<b>127</b>
<b>2014</b>	2014	3,881	11,637	33.3%	10
	2013	4,911	6,781	72.4%	5
	2012	3,322	7,462	44.5%	7
	1998-2011	113,609	136,215	83.4%	103
<b>Total</b>		<b>125,722</b>	<b>162,095</b>	<b>77.6%</b>	<b>126</b>
<b>2015</b>	2015	1,149	7,205	15.9%	6
	2014	8,420	14,562	57.8%	12
	2013	2,203	7,488	29.4%	5
	1998-2012	111,093	140,233	79.2%	103
<b>Total</b>		<b>122,865</b>	<b>169,487</b>	<b>72.5%</b>	<b>126</b>
<b>2016</b>	2016	1,857	7,122	26.1%	6
	2015	5,368	12,064	44.5%	9
	2014	8,213	11,538	71.2%	10
	1998-2013	107,886	141,938	76.0%	102
<b>Total</b>		<b>123,325</b>	<b>172,663</b>	<b>71.4%</b>	<b>127</b>

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN B

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN B

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>2009</b>	2009	17,410	19,594	88.9%	12
	2008	49,377	33,787	146.1%	21
	2007	20,536	26,280	78.1%	16
	1998-2006	49,082	87,290	56.2%	51
Total		136,405	166,951	81.7%	101
<b>2010</b>	2010	13,175	15,305	86.1%	8
	2009	33,733	24,154	139.7%	15
	2008	28,698	28,755	99.8%	19
	1998-2007	59,814	107,906	55.4%	63
Total		135,420	176,120	76.9%	104
<b>2011</b>	2011	7,835	14,016	55.9%	8
	2010	11,017	19,040	57.9%	10
	2009	26,642	19,324	137.9%	11
	1998-2008	86,726	119,488	72.6%	65
Total		132,220	171,868	76.9%	94
<b>2012</b>	2012	8,426	16,044	52.5%	10
	2011	16,289	26,222	62.1%	15
	2010	12,735	17,884	71.2%	9
	1998-2009	79,295	126,875	62.5%	69
Total		116,745	187,024	62.4%	104
<b>2013</b>	2013	9,809	15,605	62.9%	11
	2012	37,378	22,018	169.8%	14
	2011	7,820	18,934	41.3%	10
	1998-2010	124,488	139,839	89.0%	73
Total		179,495	196,396	91.4%	107
<b>2014</b>	2014	565	6,215	9.1%	4
	2013	7,261	23,375	31.1%	15
	2012	17,545	20,977	83.6%	12
	1998-2011	79,059	141,571	55.8%	71
Total		104,430	192,138	54.4%	102
<b>2015</b>	2015	544	5,572	9.8%	3
	2014	11,581	13,823	83.8%	9
	2013	8,673	19,289	45.0%	12
	1998-2012	83,445	138,505	60.2%	70
Total		104,243	177,190	58.8%	94
<b>2016</b>	2016	3,778	7,695	49.1%	4
	2015	5,593	7,832	71.4%	5
	2014	3,332	13,687	24.3%	9
	1998-2013	98,260	150,196	65.4%	77
Total		110,964	179,410	61.8%	95

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN C

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN C

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>2009</b>	2009	126,881	134,344	94.4%	83
	2008	145,098	167,155	86.8%	104
	2007	125,310	171,721	73.0%	97
	1998-2006	1,893,851	2,210,605	85.7%	1,145
<b>Total</b>		2,291,140	2,683,824	85.4%	1,429
<b>2010</b>	2010	149,363	157,491	94.8%	92
	2009	258,178	228,239	113.1%	137
	2008	125,728	163,184	77.0%	96
	1998-2007	1,957,667	2,317,134	84.5%	1,146
<b>Total</b>		2,490,937	2,866,048	86.9%	1,472
<b>2011</b>	2011	102,254	110,294	92.7%	66
	2010	182,933	211,975	86.3%	121
	2009	221,775	224,975	98.6%	125
	1998-2008	1,927,312	2,446,138	78.8%	1,131
<b>Total</b>		2,434,274	2,993,383	81.3%	1,443
<b>2012</b>	2012	61,684	84,405	73.1%	49
	2011	141,028	168,562	83.7%	98
	2010	171,980	203,206	84.6%	111
	1998-2009	2,113,413	2,511,435	84.2%	1,154
<b>Total</b>		2,488,105	2,967,608	83.8%	1,411
<b>2013</b>	2013	47,263	48,852	96.7%	27
	2012	103,291	124,827	82.7%	69
	2011	149,908	170,963	87.7%	93
	1998-2010	2,023,815	2,671,708	75.7%	1,178
<b>Total</b>		2,324,277	3,016,350	77.1%	1,368
<b>2014</b>	2014	90,528	112,122	80.7%	48
	2013	49,859	78,589	63.4%	39
	2012	71,238	119,119	59.8%	61
	1998-2011	2,339,389	2,771,539	84.4%	1,173
<b>Total</b>		2,551,013	3,081,370	82.8%	1,321
<b>2015</b>	2015	71,611	29,384	243.7%	15
	2014	220,629	294,459	74.9%	127
	2013	44,271	72,676	60.9%	35
	1998-2012	2,096,570	2,718,578	77.1%	1,140
<b>Total</b>		2,433,082	3,115,097	78.1%	1,317
<b>2016</b>	2016	15,677	40,023	39.2%	19
	2015	68,782	44,721	153.8%	23
	2014	205,792	272,064	75.6%	117
	1998-2013	2,028,274	2,582,049	78.6%	1,083
<b>Total</b>		2,318,526	2,938,858	78.9%	1,242

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN D

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



**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN D**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	5,654	13,672	41.4%	8
	2008	10,330	13,446	76.8%	8
	2007	14,812	5,967	248.2%	3
	1998-2006	107,361	86,861	123.6%	47
<b>Total</b>		<b>138,156</b>	<b>119,947</b>	<b>115.2%</b>	<b>67</b>
<b>2010</b>	2010	12,906	5,695	226.6%	3
	2009	45,519	23,001	197.9%	12
	2008	17,274	15,376	112.3%	9
	1998-2007	96,938	88,834	109.1%	46
<b>Total</b>		<b>172,637</b>	<b>132,906</b>	<b>129.9%</b>	<b>71</b>
<b>2011</b>	2010	5,032	8,076	62.3%	4
	2009	29,306	24,003	122.1%	12
	1998-2008	98,392	97,898	100.5%	48
<b>Total</b>		<b>132,731</b>	<b>129,977</b>	<b>102.1%</b>	<b>63</b>
<b>2012</b>	2010	8,612	8,166	105.5%	4
	1998-2009	88,635	98,997	89.5%	47
<b>Total</b>		<b>97,247</b>	<b>107,163</b>	<b>90.7%</b>	<b>51</b>
<b>2013</b>	1998-2010	112,295	90,042	124.7%	41
<b>Total</b>		<b>112,295</b>	<b>90,042</b>	<b>124.7%</b>	<b>41</b>
<b>2014</b>	1998-2010	100,621	86,110	116.9%	38
<b>Total</b>		<b>100,621</b>	<b>86,110</b>	<b>116.9%</b>	<b>38</b>
<b>2015</b>	1998-2010	93,938	74,150	126.7%	32
<b>Total</b>		<b>93,938</b>	<b>74,150</b>	<b>126.7%</b>	<b>32</b>
<b>2016</b>	1998-2010	96,114	65,965	145.7%	29
<b>Total</b>		<b>96,114</b>	<b>65,965</b>	<b>145.7%</b>	<b>29</b>

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN E

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

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN E**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	6,212	9,818	63.3%	5
	2008	2,616	3,869	67.6%	2
	2007	0	0	0.0%	0
	1998-2006	101,628	139,511	72.8%	78
<b>Total</b>		<b>110,457</b>	<b>153,197</b>	<b>72.1%</b>	<b>85</b>
<b>2010</b>	2010	0	2,065	0.0%	1
	2009	6,262	18,130	34.5%	9
	2008	934	3,238	28.8%	2
	1998-2007	101,255	144,352	70.1%	78
<b>Total</b>		<b>108,451</b>	<b>167,784</b>	<b>64.6%</b>	<b>90</b>
<b>2011</b>	2010	808	2,223	36.4%	1
	2009	3,846	12,688	30.3%	7
	1998-2008	121,347	147,252	82.4%	74
<b>Total</b>		<b>126,001</b>	<b>162,164</b>	<b>77.7%</b>	<b>82</b>
<b>2012</b>	2010	14	2,251	0.6%	1
	1998-2009	156,336	141,604	110.4%	71
<b>Total</b>		<b>156,350</b>	<b>143,855</b>	<b>108.7%</b>	<b>72</b>
<b>2013</b>	1998-2010	117,351	138,661	84.6%	66
<b>Total</b>		<b>117,351</b>	<b>138,661</b>	<b>84.6%</b>	<b>66</b>
<b>2014</b>	1998-2010	104,562	130,008	80.4%	59
<b>Total</b>		<b>104,562</b>	<b>130,008</b>	<b>80.4%</b>	<b>59</b>
<b>2015</b>	1998-2010	104,266	119,586	87.2%	54
<b>Total</b>		<b>104,266</b>	<b>119,586</b>	<b>87.2%</b>	<b>54</b>
<b>2016</b>	1998-2010	90,226	108,928	82.8%	49
<b>Total</b>		<b>90,226</b>	<b>108,928</b>	<b>82.8%</b>	<b>49</b>

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN F

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN F

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>2009</b>	2009	456,888	501,201	91.2%	315
	2008	503,620	615,079	81.9%	400
	2007	369,694	507,696	72.8%	282
	1998-2006	2,073,797	2,465,699	84.1%	1,287
<b>Total</b>		<b>3,404,000</b>	<b>4,089,675</b>	<b>83.2%</b>	<b>2,284</b>
<b>2010</b>	2010	615,347	704,198	87.4%	415
	2009	649,906	720,590	90.2%	445
	2008	447,405	610,842	73.2%	372
	1998-2007	2,473,751	2,907,613	85.1%	1,444
<b>Total</b>		<b>4,186,409</b>	<b>4,943,243</b>	<b>84.7%</b>	<b>2,676</b>
<b>2011</b>	2011	980,502	1,101,596	89.0%	650
	2010	942,574	1,111,894	84.8%	646
	2009	589,439	738,575	79.8%	415
	1998-2008	2,930,250	3,518,327	83.3%	1,667
<b>Total</b>		<b>5,442,764</b>	<b>6,470,393</b>	<b>84.1%</b>	<b>3,378</b>
<b>2012</b>	2012	926,190	1,141,464	81.1%	688
	2011	1,344,025	1,632,846	82.3%	965
	2010	877,544	1,063,260	82.5%	589
	1998-2009	3,279,324	4,100,408	80.0%	1,950
<b>Total</b>		<b>6,427,082</b>	<b>7,937,978</b>	<b>81.0%</b>	<b>4,193</b>
<b>2013</b>	2013	984,128	1,182,899	83.2%	667
	2012	1,578,659	1,858,752	84.9%	1,064
	2011	1,419,027	1,655,504	85.7%	905
	1998-2010	3,891,436	5,059,333	76.9%	2,343
<b>Total</b>		<b>7,873,250</b>	<b>9,756,488</b>	<b>80.7%</b>	<b>4,980</b>
<b>2014</b>	2014	3,214,506	3,369,007	95.4%	1,602
	2013	1,491,717	1,802,350	82.8%	973
	2012	1,495,536	1,844,025	81.1%	977
	1998-2011	4,992,509	6,579,847	75.9%	2,996
<b>Total</b>		<b>11,194,268</b>	<b>13,595,229</b>	<b>82.3%</b>	<b>6,547</b>
<b>2015</b>	2015	1,415,702	1,825,387	77.6%	954
	2014	7,979,636	9,494,797	84.0%	4,346
	2013	1,474,864	1,706,015	86.5%	891
	1998-2012	6,206,091	8,122,744	76.4%	3,722
<b>Total</b>		<b>17,076,294</b>	<b>21,148,943</b>	<b>80.7%</b>	<b>9,912</b>
<b>2016</b>	2016	1,973,604	2,195,176	89.9%	1,118
	2015	2,106,400	2,591,140	81.3%	1,373
	2014	7,805,547	9,054,365	86.2%	4,095
	1998-2013	7,737,652	9,420,028	82.1%	4,340
<b>Total</b>		<b>19,623,203</b>	<b>23,260,709</b>	<b>84.4%</b>	<b>10,926</b>

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN G

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

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN G**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	5,074	4,954	102.4%	3
	2008	3,704	5,586	66.3%	4
	2007	1,274	2,781	45.8%	2
	1998-2006	146,694	158,239	92.7%	88
<b>Total</b>		<b>156,745</b>	<b>171,559</b>	<b>91.4%</b>	<b>97</b>
<b>2010</b>	2010	9,029	12,195	74.0%	7
	2009	3,610	7,392	48.8%	5
	2008	13,060	4,122	316.8%	3
	1998-2007	95,590	154,198	62.0%	82
<b>Total</b>		<b>121,290</b>	<b>177,907</b>	<b>68.2%</b>	<b>97</b>
<b>2011</b>	2010	6,689	12,019	55.6%	6
	2009	774	4,960	15.6%	3
	1998-2008	104,040	151,324	68.8%	75
<b>Total</b>		<b>111,503</b>	<b>168,304</b>	<b>66.3%</b>	<b>85</b>
<b>2012</b>	2010	15,466	11,661	132.6%	6
	1998-2009	177,758	152,951	116.2%	76
<b>Total</b>		<b>193,224</b>	<b>164,612</b>	<b>117.4%</b>	<b>82</b>
<b>2013</b>	1998-2010	131,780	162,832	80.9%	77
<b>Total</b>		<b>131,780</b>	<b>162,832</b>	<b>80.9%</b>	<b>77</b>
<b>2014</b>	1998-2010	118,066	154,677	76.3%	70
<b>Total</b>		<b>118,066</b>	<b>154,677</b>	<b>76.3%</b>	<b>70</b>
<b>2015</b>	1998-2010	141,731	149,247	95.0%	66
<b>Total</b>		<b>141,731</b>	<b>149,247</b>	<b>95.0%</b>	<b>66</b>
<b>2016</b>	1998-2010	156,451	138,206	113.2%	61
<b>Total</b>		<b>156,451</b>	<b>138,206</b>	<b>113.2%</b>	<b>61</b>

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN H

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



**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN H**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	0	0	0.0%	0
	2008	0	0	0.0%	0
	2007	0	0	0.0%	0
	1998-2006	47,746	48,011	99.4%	23
<b>Total</b>		47,746	48,011	99.4%	23
<b>2010</b>	2010	0	0	0.0%	0
	2009	0	0	0.0%	0
	2008	0	0	0.0%	0
	1998-2007	28,576	44,598	64.1%	20
<b>Total</b>		28,576	44,598	64.1%	20
<b>2011</b>	2010	0	0	0.0%	0
	2009	0	0	0.0%	0
	1998-2008	25,432	41,687	61.0%	18
<b>Total</b>		25,432	41,687	61.0%	18
<b>2012</b>	2010	0	0	0.0%	0
	1998-2009	24,658	40,083	61.5%	17
<b>Total</b>		24,658	40,083	61.5%	17
<b>2013</b>	1998-2010	19,405	35,234	55.1%	15
<b>Total</b>		19,405	35,234	55.1%	15
<b>2014</b>	1998-2010	29,758	31,210	95.3%	13
<b>Total</b>		29,758	31,210	95.3%	13
<b>2015</b>	1998-2010	22,698	30,236	75.1%	13
<b>Total</b>		22,698	30,236	75.1%	13
<b>2016</b>	1998-2010	24,681	26,337	93.7%	11
<b>Total</b>		24,681	26,337	93.7%	11

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN I

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

**RHODE ISLAND'S EXPERIENCE BY DURATION**

**PLAN I**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Average Lives</b>
<b>2009</b>	2009	3,570	8,557	41.7%	6
	2008	60,491	7,965	759.5%	6
	2007	6,180	12,528	49.3%	7
	1998-2006	313,411	398,557	78.6%	194
<b>Total</b>		<b>383,652</b>	<b>427,607</b>	<b>89.7%</b>	<b>213</b>
<b>2010</b>	2010	15,070	18,588	81.1%	10
	2009	6,149	11,585	53.1%	7
	2008	5,123	6,429	79.7%	4
	1998-2007	283,039	408,460	69.3%	184
<b>Total</b>		<b>309,381</b>	<b>445,061</b>	<b>69.5%</b>	<b>204</b>
<b>2011</b>	2010	10,257	13,632	75.2%	7
	2009	6,033	12,721	47.4%	8
	1998-2008	284,218	378,194	75.2%	170
<b>Total</b>		<b>300,508</b>	<b>404,547</b>	<b>74.3%</b>	<b>184</b>
<b>2012</b>	2010	5,853	13,612	43.0%	7
	1998-2009	260,037	351,282	74.0%	158
<b>Total</b>		<b>265,890</b>	<b>364,894</b>	<b>72.9%</b>	<b>165</b>
<b>2013</b>	1998-2010	227,199	344,512	65.9%	154
<b>Total</b>		<b>227,199</b>	<b>344,512</b>	<b>65.9%</b>	<b>154</b>
<b>2014</b>	1998-2010	188,970	329,104	57.4%	145
<b>Total</b>		<b>188,970</b>	<b>329,104</b>	<b>57.4%</b>	<b>145</b>
<b>2015</b>	1998-2010	228,952	310,923	73.6%	136
<b>Total</b>		<b>228,952</b>	<b>310,923</b>	<b>73.6%</b>	<b>136</b>
<b>2016</b>	1998-2010	219,702	296,831	74.0%	129
<b>Total</b>		<b>219,702</b>	<b>296,831</b>	<b>74.0%</b>	<b>129</b>

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN J

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

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN J

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>2009</b>	2009	190,334	177,374	107.3%	104
	2008	141,563	169,486	83.5%	101
	2007	96,397	143,964	67.0%	70
	1998-2006	1,169,536	1,323,644	88.4%	542
Total		1,597,830	1,814,469	88.1%	817
<b>2010</b>	2010	98,141	148,689	66.0%	79
	2009	304,407	295,370	103.1%	172
	2008	107,815	171,138	63.0%	97
	1998-2007	1,189,074	1,411,014	84.3%	576
Total		1,699,437	2,026,211	83.9%	924
<b>2011</b>	2010	80,462	157,897	51.0%	78
	2009	227,449	301,758	75.4%	160
	1998-2008	1,271,413	1,617,478	78.6%	635
Total		1,579,324	2,077,133	76.0%	872
<b>2012</b>	2010	115,132	157,963	72.9%	77
	1998-2009	1,432,746	1,873,960	76.5%	763
Total		1,547,878	2,031,923	76.2%	840
<b>2013</b>	1998-2010	1,564,115	2,038,036	76.7%	820
Total		1,564,115	2,038,036	76.7%	820
<b>2014</b>	1998-2010	1,527,657	2,014,528	75.8%	794
Total		1,527,657	2,014,528	75.8%	794
<b>2015</b>	1998-2010	1,431,568	1,940,227	73.8%	758
Total		1,431,568	1,940,227	73.8%	758
<b>2016</b>	1998-2010	1,389,846	1,847,526	75.2%	715
Total		1,389,846	1,847,526	75.2%	715

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN K

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>2006</b>	2006	1,318	1,382	95.4%	3
Total		1,318	1,382	95.4%	3
<b>2007</b>	2007	2,611	5,711	45.7%	6
	2006	685	3,453	19.9%	4
Total		3,296	9,163	36.0%	11
<b>2008</b>	2008	552	2,255	24.5%	3
	2007	4,151	3,907	106.3%	5
	2006	80	1,732	4.6%	2
Total		4,783	7,894	60.6%	10
<b>2009</b>	2009	1,290	6,047	21.3%	8
	2008	2,896	4,034	71.8%	7
	2007	4,046	3,052	132.5%	4
	2006	494	821	60.2%	1
Total		8,727	13,954	62.5%	19
<b>2010</b>	2010	1,974	3,232	61.1%	5
	2009	6,161	6,354	97.0%	8
	2008	5,072	2,177	233.0%	4
	2006-2007	371	2,098	17.7%	3
Total		13,577	13,862	97.9%	19
<b>2011</b>	2011	1,853	7,072	26.2%	10
	2010	3,158	3,566	88.5%	5
	2009	2,915	3,978	73.3%	5
	2006-2008	1,612	3,780	42.6%	5
Total		9,537	18,396	51.8%	25
<b>2012</b>	2012	3,158	4,630	68.2%	8
	2011	5,702	11,426	49.9%	15
	2010	558	3,432	16.3%	5
	2006-2009	10,600	6,840	155.0%	9
Total		20,018	26,329	76.0%	37
<b>2013</b>	2013	4,452	9,931	44.8%	14
	2012	3,529	6,530	54.0%	11
	2011	8,929	9,567	93.3%	12
	2006-2010	8,847	9,609	92.1%	12
Total		25,757	35,637	72.3%	50
<b>2014</b>	2014	9,637	11,821	81.5%	14
	2013	2,879	9,755	29.5%	12
	2012	506	5,302	9.5%	8
	2006-2011	5,767	17,877	32.3%	22
Total		18,789	44,754	42.0%	56
<b>2015</b>	2015	1,987	9,932	20.0%	14
	2014	26,964	31,334	86.1%	38
	2013	2,245	8,428	26.6%	10
	2006-2012	10,651	20,166	52.8%	25
Total		41,847	69,859	59.9%	88
<b>2016</b>	2016	9,811	11,758	83.4%	16
	2015	3,785	12,891	29.4%	19
	2014	16,189	24,613	65.8%	31
	2006-2013	11,790	24,231	48.7%	31
Total		41,575	73,492	56.6%	97

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN L

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>2006</b>	2006	1,766	5,172	34.1%	5
<b>Total</b>		1,766	5,172	34.1%	5
<b>2007</b>	2007	11,435	8,619	132.7%	8
	2006	1,485	7,738	19.2%	8
<b>Total</b>		12,920	16,357	79.0%	16
<b>2008</b>	2008	5,035	8,084	62.3%	8
	2007	6,258	10,040	62.3%	9
	2006	966	5,925	16.3%	6
<b>Total</b>		12,259	24,048	51.0%	23
<b>2009</b>	2009	0	2,261	0.0%	3
	2008	6,551	10,567	62.0%	10
	2007	5,687	10,643	53.4%	9
	2006	710	6,556	10.8%	6
<b>Total</b>		12,947	30,026	43.1%	28
<b>2010</b>	2010	12,191	8,593	141.9%	7
	2009	11,670	5,280	221.0%	6
	2008	3,149	8,318	37.9%	8
	2006-2007	17,199	14,111	121.9%	12
<b>Total</b>		44,210	36,302	121.8%	33
<b>2011</b>	2011	2,460	4,949	49.7%	4
	2010	8,785	9,807	89.6%	8
	2009	9,596	3,986	240.8%	4
	2006-2008	14,417	19,207	75.1%	16
<b>Total</b>		35,258	37,948	92.9%	32
<b>2012</b>	2012	1,495	3,672	40.7%	3
	2011	10,422	9,186	113.5%	8
	2010	1,486	6,571	22.6%	5
	2006-2009	5,819	20,846	27.9%	17
<b>Total</b>		19,223	40,275	47.7%	33
<b>2013</b>	2013	2,677	6,190	43.3%	6
	2012	678	2,970	22.8%	3
	2011	11,618	8,256	140.7%	7
	2006-2010	14,297	26,373	54.2%	20
<b>Total</b>		29,271	43,789	66.8%	36
<b>2014</b>	2014	14,746	6,440	229.0%	5
	2013	9,408	8,675	108.5%	7
	2012	591	2,324	25.4%	2
	2006-2011	13,496	29,130	46.3%	21
<b>Total</b>		38,242	46,569	82.1%	36
<b>2015</b>	2015	360	3,212	11.2%	3
	2014	10,473	12,234	85.6%	10
	2013	5,924	8,830	67.1%	7
	2006-2012	15,909	32,807	48.5%	23
<b>Total</b>		32,666	57,083	57.2%	43
<b>2016</b>	2016	28,402	11,503	246.9%	9
	2015	82	3,270	2.5%	3
	2014	7,833	8,365	93.6%	7
	2006-2013	42,635	40,424	105.5%	29
<b>Total</b>		78,952	63,562	124.2%	49

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN N

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>2010</b>	2010	7,751	16,307	47.5%	14
<b>Total</b>		7,751	16,307	47.5%	14
<b>2011</b>	2011	283,161	343,537	82.4%	266
	2010	28,975	43,495	66.6%	38
<b>Total</b>		312,136	387,032	80.6%	304
<b>2012</b>	2012	142,958	197,810	72.3%	171
	2011	327,776	399,801	82.0%	321
	2010	50,453	35,288	143.0%	31
<b>Total</b>		521,188	632,900	82.3%	523
<b>2013</b>	2013	326,353	416,603	78.3%	338
	2012	225,781	307,314	73.5%	262
	2011	308,589	381,421	80.9%	291
	2010	43,504	33,083	131.5%	27
<b>Total</b>		904,227	1,138,420	79.4%	918
<b>2014</b>	2014	745,469	957,620	77.8%	697
	2013	495,423	610,090	81.2%	478
	2012	239,758	300,483	79.8%	235
	2010-2011	309,577	404,457	76.5%	287
<b>Total</b>		1,790,227	2,272,650	78.8%	1,697
<b>2015</b>	2015	486,926	703,853	69.2%	527
	2014	1,869,936	2,504,146	74.7%	1,732
	2013	461,602	567,570	81.3%	419
	2010-2012	627,210	688,814	91.1%	482
<b>Total</b>		3,445,675	4,464,383	77.2%	3,160
<b>2016</b>	2016	644,464	871,590	73.9%	613
	2015	599,703	905,122	66.3%	669
	2014	1,900,450	2,437,109	78.0%	1,604
	2010-2013	1,012,726	1,206,695	83.9%	820
<b>Total</b>		4,157,344	5,420,517	76.7%	3,705



RHODE ISLAND'S EXPERIENCE BY DURATION

UHC TOTAL STANDARDIZED PLANS

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

RHODE ISLAND'S EXPERIENCE BY DURATION

UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
<b>2009</b>	2009	819,148	892,456	91.8%	559
	2008	946,286	1,050,494	90.1%	680
	2007	654,131	899,159	72.7%	504
	1998-2006	5,970,176	7,027,496	85.0%	3,548
Total		8,389,741	9,869,606	85.0%	5,291
<b>2010</b>	2010	945,120	1,102,404	85.7%	650
	2009	1,334,115	1,358,763	98.2%	833
	2008	796,255	1,031,966	77.2%	629
	1998-2007	6,377,968	7,710,561	82.7%	3,744
Total		9,453,458	11,203,694	84.4%	5,856
<b>2011</b>	2011	1,388,948	1,594,886	87.1%	1,016
	2010	1,299,308	1,606,695	80.9%	937
	2009	1,139,118	1,359,236	83.8%	759
	1998-2008	6,967,657	8,664,205	80.4%	4,005
Total		10,795,031	13,225,023	81.6%	6,718
<b>2012</b>	2012	1,153,407	1,453,786	79.3%	936
	2011	1,854,408	2,265,785	81.8%	1,440
	2010	1,293,961	1,534,268	84.3%	855
	1998-2009	7,734,008	9,553,272	81.0%	4,435
Total		12,035,784	14,807,111	81.3%	7,666
<b>2013</b>	2013	1,380,267	1,687,136	81.8%	1,067
	2012	1,961,301	2,330,134	84.2%	1,432
	2011	1,908,625	2,255,056	84.6%	1,329
	1998-2010	8,408,315	10,881,706	77.3%	4,932
Total		13,658,508	17,154,031	79.6%	8,759
<b>2014</b>	2014	4,079,332	4,474,863	91.2%	2,380
	2013	2,061,458	2,539,615	81.2%	1,530
	2012	1,828,496	2,299,692	79.5%	1,302
	1998-2011	9,923,039	12,826,274	77.4%	5,791
Total		17,892,325	22,140,443	80.8%	11,004
<b>2015</b>	2015	1,978,279	2,584,546	76.5%	1,522
	2014	10,127,641	12,365,353	81.9%	6,274
	2013	1,999,783	2,390,296	83.7%	1,379
	1998-2012	11,174,121	14,486,216	77.1%	6,625
Total		25,279,824	31,826,410	79.4%	15,800
<b>2016</b>	2016	2,677,595	3,144,866	85.1%	1,786
	2015	2,789,713	3,577,041	78.0%	2,101
	2014	9,947,356	11,821,743	84.1%	5,872
	1998-2013	13,016,244	16,049,355	81.1%	7,477
Total		28,430,908	34,593,005	82.2%	17,235

**RHODE ISLAND BENEFIT COSTS**  
**1990 PLANS**

	Per Member Per Month Costs*					
	2013	2014	2015	2016	Proj 2017	Proj 2018
<b>PLAN A</b>						
Part B Coinsurance	\$108.21	\$96.51	\$94.57	\$94.15	\$94.83	\$99.38
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.98	\$1.45	\$1.45
Total PMPM Cost	\$108.21	\$96.51	\$94.57	\$95.13	\$96.28	\$100.83
<i>Trend</i>		-10.8%	-2.0%	0.6%	1.2%	4.7%
<b>PLAN B</b>						
Part B Coinsurance	\$129.86	\$87.35	\$78.15	\$86.09	\$109.31	\$114.20
Part A Deductible	\$22.13	\$11.91	\$18.26	\$28.25	\$26.60	\$28.17
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.96	\$1.45	\$1.45
Total PMPM Cost	\$151.99	\$99.26	\$96.42	\$115.31	\$137.36	\$143.82
<i>Trend</i>		-34.7%	-2.9%	19.6%	19.1%	4.7%
<b>PLAN C</b>						
Part B Coinsurance	\$96.84	\$103.32	\$105.49	\$105.76	\$109.36	\$114.20
Part B Deductible	\$12.07	\$12.15	\$12.09	\$13.76	\$15.16	\$15.92
Part A Deductible	\$21.10	\$26.93	\$25.15	\$25.89	\$26.58	\$28.17
Long Hospital Stay	\$0.71	\$0.36	\$0.00	\$0.95	\$1.45	\$1.45
SNF Day 21-100	\$14.32	\$31.32	\$17.32	\$15.37	\$15.70	\$16.50
Other	\$0.02	\$0.00	\$0.03	\$0.00	\$0.25	\$0.25
Total PMPM Cost	\$145.07	\$174.09	\$160.08	\$161.73	\$168.50	\$176.49
<i>Trend</i>		20.0%	-8.0%	1.0%	4.2%	4.7%
<b>PLAN D</b>						
Part B Coinsurance	\$101.07	\$135.13	\$124.76	\$135.27	\$109.42	\$114.20
Part A Deductible	\$26.29	\$56.62	\$48.59	\$52.49	\$26.57	\$28.17
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.93	\$1.45	\$1.45
SNF Day 21-100	\$99.04	\$31.35	\$68.14	\$88.29	\$15.70	\$16.50
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.25	\$0.25
Total PMPM Cost	\$226.40	\$223.11	\$241.49	\$276.98	\$153.39	\$160.57
<i>Trend</i>		-1.5%	8.2%	14.7%	-44.6%	4.7%
<b>PLAN E</b>						
Part B Coinsurance	\$96.39	\$93.05	\$107.39	\$99.74	\$109.32	\$114.20
Part A Deductible	\$22.34	\$25.62	\$33.56	\$29.09	\$26.59	\$28.17
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.94	\$1.45	\$1.45
SNF Day 21-100	\$28.86	\$28.19	\$20.16	\$23.57	\$15.70	\$16.50
Other	\$0.03	\$0.00	\$0.05	\$0.10	\$0.10	\$0.10
Total PMPM Cost	\$147.61	\$146.86	\$161.15	\$153.45	\$153.16	\$160.42
<i>Trend</i>		-0.5%	9.7%	-4.8%	-0.2%	4.7%
<b>PLAN F</b>						
Part B Coinsurance	\$97.93	\$102.87	\$99.72	\$103.64	\$109.38	\$114.20
Part B Deductible	\$12.14	\$12.22	\$12.11	\$13.72	\$15.16	\$15.92
Part B Excess Charges	\$0.04	\$0.05	\$0.05	\$0.05	\$0.10	\$0.10
Part A Deductible	\$19.58	\$20.92	\$23.60	\$24.22	\$26.57	\$28.17
Long Hospital Stay	\$0.84	\$0.80	\$0.80	\$0.96	\$1.45	\$1.45
SNF Day 21-100	\$12.12	\$12.82	\$13.23	\$11.23	\$15.70	\$16.50
Other	\$0.02	\$0.91	\$0.71	\$1.25	\$0.25	\$0.25
Total PMPM Cost	\$142.67	\$150.59	\$150.21	\$155.06	\$168.61	\$176.59
<i>Trend</i>		5.5%	-0.2%	3.2%	8.7%	4.7%
<b>PLAN G</b>						
Part B Coinsurance	\$110.69	\$109.49	\$122.35	\$139.68	\$109.38	\$114.20
Part B Excess Charges	\$0.14	\$0.00	\$0.00	\$0.00	\$0.08	\$0.08
Part A Deductible	\$25.57	\$24.79	\$33.29	\$21.46	\$26.61	\$28.17
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.95	\$1.45	\$1.45
SNF Day 21-100	\$5.91	\$7.29	\$22.64	\$50.48	\$15.70	\$16.50
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.25	\$0.25
Total PMPM Cost	\$142.31	\$141.57	\$178.28	\$212.57	\$153.47	\$160.65
<i>Trend</i>		-0.5%	25.9%	19.2%	-27.8%	4.7%

**RHODE ISLAND BENEFIT COSTS**  
**1990 PLANS**

	Per Member Per Month Costs*					
	2013	2014	2015	2016	Proj 2017	Proj 2018
<b>PLAN H</b>						
Part B Coinsurance	\$77.38	\$93.81	\$111.30	\$104.45	\$99.73	\$102.58
Part A Deductible	\$19.73	\$30.40	\$32.74	\$59.23	\$24.92	\$26.80
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.96	\$1.45	\$1.45
SNF Day 21-100	\$10.69	\$61.77	\$2.05	\$10.62	\$11.56	\$12.21
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.25	\$0.25
Prescription Drugs	\$0.00	\$0.00	\$16.61	\$114.27	\$52.12	\$53.28
Total PMPM Cost	\$107.81	\$185.98	\$147.39	\$185.57	\$142.65	\$147.87
<i>Trend</i>		72.5%	-20.8%	25.9%	-23.1%	3.7%
<b>PLAN I</b>						
Part B Coinsurance	\$94.36	\$90.16	\$94.22	\$96.59	\$99.71	\$102.58
Part B Excess Charges	\$0.09	\$0.13	\$0.06	\$0.07	\$0.10	\$0.10
Part A Deductible	\$20.56	\$16.09	\$21.59	\$30.14	\$24.96	\$26.84
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.95	\$1.45	\$1.45
SNF Day 21-100	\$5.70	\$0.52	\$22.04	\$11.13	\$11.56	\$12.21
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.25	\$0.25
Prescription Drugs	\$36.38	\$30.74	\$37.48	\$44.40	\$52.12	\$53.28
Total PMPM Cost	\$123.28	\$108.73	\$140.12	\$141.65	\$142.07	\$147.60
<i>Trend</i>		-11.8%	28.9%	1.1%	0.3%	3.9%
<b>PLAN J</b>						
Part B Coinsurance	\$103.62	\$109.57	\$109.77	\$112.55	\$115.47	\$118.76
Part B Deductible	\$12.20	\$12.01	\$12.30	\$13.77	\$15.16	\$15.92
Part B Excess Charges	\$0.11	\$0.08	\$0.15	\$0.10	\$0.10	\$0.10
Part A Deductible	\$23.82	\$19.40	\$20.46	\$21.48	\$24.92	\$26.84
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.96	\$1.45	\$1.45
SNF Day 21-100	\$12.84	\$12.11	\$9.38	\$8.11	\$11.56	\$12.21
Other	\$0.26	\$1.84	\$0.20	\$0.30	\$0.35	\$0.35
Prescription Drugs	\$83.48	\$83.48	\$88.55	\$82.93	\$82.84	\$84.83
Total PMPM Cost	\$158.94	\$160.37	\$157.33	\$162.04	\$173.05	\$179.20
<i>Trend</i>		0.9%	-1.9%	3.0%	6.8%	3.6%
<b>PLAN K</b>						
Part B Coinsurance	\$56.77	\$22.54	\$42.40	\$10.06	\$42.20	\$44.23
Part A Deductible	\$8.77	\$0.00	\$13.55	\$0.00	\$10.10	\$10.71
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.48	\$0.73	\$0.73
SNF Day 21-100	\$0.00	\$0.00	\$0.00	\$1.62	\$6.50	\$6.83
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$65.54	\$22.54	\$55.95	\$12.17	\$59.53	\$62.50
<i>Trend</i>		-65.6%	148.2%	-78.3%	389.3%	5.0%
<b>PLAN L</b>						
Part B Coinsurance	\$46.12	\$41.41	\$45.12	\$67.51	\$69.21	\$72.21
Part A Deductible	\$15.24	\$14.25	\$14.84	\$23.65	\$18.26	\$19.37
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.95	\$1.09	\$1.09
SNF Day 21-100	\$0.00	\$5.34	\$0.00	\$2.55	\$10.40	\$10.93
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$61.36	\$61.00	\$59.96	\$94.66	\$98.96	\$103.59
<i>Trend</i>		-0.6%	-1.7%	57.9%	4.5%	4.7%
<b>TOTAL 1990 PLANS</b>						
Part B Coinsurance	\$99.08	\$103.27	\$102.89	\$105.70	\$109.63	\$114.12
Part B Deductible	\$12.13	\$12.16	\$12.15	\$13.74	\$15.16	\$15.92
Part B Excess Charges	\$0.07	\$0.06	\$0.08	\$0.06	\$0.10	\$0.10
Part A Deductible	\$20.98	\$22.27	\$23.72	\$24.67	\$26.11	\$27.78
Long Hospital Stay	\$0.56	\$0.45	\$0.36	\$0.96	\$1.45	\$1.45
SNF Day 21-100	\$13.47	\$17.42	\$14.43	\$13.06	\$14.65	\$15.39
Other	\$0.06	\$0.78	\$0.37	\$0.64	\$0.27	\$0.27
Prescription Drugs	\$74.31	\$74.61	\$79.39	\$77.35	\$75.72	\$77.10
Total PMPM Cost	\$145.13	\$154.94	\$152.63	\$157.25	\$165.48	\$172.99
<i>Trend</i>		6.8%	-1.5%	3.0%	5.2%	4.5%

**RHODE ISLAND BENEFIT COSTS**  
**2010 PLANS**

	Per Member Per Month Costs*					
	2013	2014	2015	2016	Proj 2017	Proj 2018
<b>PLAN A</b>						
Part B Coinsurance	\$69.10	\$54.93	\$56.78	\$55.88	\$86.99	\$90.67
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.97	\$1.45	\$1.45
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total PMPM Cost</b>	<b>\$69.10</b>	<b>\$54.93</b>	<b>\$56.78</b>	<b>\$56.85</b>	<b>\$88.44</b>	<b>\$92.12</b>
<i>Trend</i>		-20.5%	3.4%	0.1%	55.6%	4.2%
<b>PLAN B</b>						
Part B Coinsurance	\$103.39	\$55.85	\$64.63	\$61.27	\$104.50	\$109.30
Part A Deductible	\$14.68	\$9.50	\$22.20	\$14.50	\$21.42	\$22.71
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.96	\$1.45	\$1.45
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total PMPM Cost</b>	<b>\$118.07</b>	<b>\$65.35</b>	<b>\$86.83</b>	<b>\$76.73</b>	<b>\$127.37</b>	<b>\$133.46</b>
<i>Trend</i>		-44.6%	32.9%	-11.6%	66.0%	4.8%
<b>PLAN C</b>						
Part B Coinsurance	\$77.50	\$74.63	\$76.68	\$91.11	\$104.51	\$109.30
Part B Deductible	\$11.94	\$10.88	\$12.12	\$13.58	\$15.21	\$16.00
Part A Deductible	\$16.36	\$13.76	\$20.04	\$22.35	\$21.39	\$22.71
Long Hospital Stay	\$0.44	\$0.00	\$8.12	\$0.96	\$1.45	\$1.45
SNF Day 21-100	\$17.71	\$9.26	\$19.76	\$11.99	\$12.45	\$13.02
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.25	\$0.25
<b>Total PMPM Cost</b>	<b>\$123.96</b>	<b>\$108.53</b>	<b>\$136.72</b>	<b>\$140.00</b>	<b>\$155.26</b>	<b>\$162.73</b>
<i>Trend</i>		-12.4%	26.0%	2.4%	10.9%	4.8%
<b>PLAN F</b>						
Part B Coinsurance	\$88.61	\$91.15	\$95.89	\$101.01	\$104.54	\$109.30
Part B Deductible	\$12.31	\$10.06	\$12.18	\$13.74	\$15.21	\$16.00
Part B Excess Charges	\$0.08	\$0.06	\$0.05	\$0.04	\$0.10	\$0.10
Part A Deductible	\$15.42	\$16.69	\$18.91	\$20.23	\$21.38	\$22.71
Long Hospital Stay	\$0.23	\$11.58	\$2.16	\$1.16	\$1.45	\$1.45
SNF Day 21-100	\$7.48	\$9.54	\$12.69	\$11.99	\$12.45	\$13.02
Other	\$0.00	\$0.11	\$0.25	\$0.55	\$0.25	\$0.25
<b>Total PMPM Cost</b>	<b>\$124.13</b>	<b>\$139.19</b>	<b>\$142.13</b>	<b>\$148.72</b>	<b>\$155.38</b>	<b>\$162.83</b>
<i>Trend</i>		12.1%	2.1%	4.6%	4.5%	4.8%
<b>PLAN G</b>						
Part B Coinsurance					\$97.38	\$101.65
Part B Excess Charges					\$0.09	\$0.09
Part A Deductible					\$19.26	\$21.09
Long Hospital Stay					\$1.35	\$1.35
SNF Day 21-100					\$11.58	\$12.11
Other					\$0.23	\$0.23
<b>Total PMPM Cost</b>					<b>\$129.90</b>	<b>\$136.52</b>
<i>Trend</i>					n/a	5.1%
<b>PLAN K</b>						
Part B Coinsurance	\$25.23	\$16.83	\$24.83	\$25.49	\$33.90	\$35.87
Part A Deductible	\$11.61	\$6.54	\$9.83	\$6.10	\$8.62	\$9.15
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.49	\$0.73	\$0.73
SNF Day 21-100	\$0.00	\$5.50	\$3.43	\$5.30	\$5.59	\$5.84
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total PMPM Cost</b>	<b>\$36.84</b>	<b>\$28.86</b>	<b>\$38.09</b>	<b>\$37.37</b>	<b>\$48.84</b>	<b>\$51.59</b>
<i>Trend</i>		-21.7%	32.0%	-1.9%	30.7%	5.6%

**RHODE ISLAND BENEFIT COSTS**  
**2010 PLANS**

	Per Member Per Month Costs*					
	2013	2014	2015	2016	Proj 2017	Proj 2018
<b>PLAN L</b>						
Part B Coinsurance	\$65.24	\$93.27	\$59.64	\$135.78	\$62.16	\$64.89
Part A Deductible	\$10.00	\$15.33	\$5.83	\$12.49	\$15.36	\$16.34
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.01	\$1.09	\$1.09
SNF Day 21-100	\$0.00	\$2.88	\$0.00	\$2.69	\$9.95	\$10.41
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$75.25	\$111.47	\$65.47	\$151.97	\$88.56	\$92.72
<i>Trend</i>		48.1%	-41.3%	132.1%	-41.7%	4.7%
<b>PLAN N</b>						
Part B Coinsurance	\$58.91	\$61.88	\$65.82	\$66.48	\$69.20	\$72.26
Part A Deductible	\$14.63	\$16.24	\$16.39	\$17.35	\$18.30	\$19.40
Long Hospital Stay	\$0.00	\$0.69	\$0.99	\$0.98	\$1.45	\$1.45
SNF Day 21-100	\$8.52	\$9.04	\$7.59	\$8.60	\$8.93	\$9.33
Other	\$0.01	\$0.06	\$0.08	\$0.09	\$0.25	\$0.25
Total PMPM Cost	\$82.08	\$87.91	\$90.87	\$93.50	\$98.13	\$102.68
<i>Trend</i>		7.1%	3.4%	2.9%	5.0%	4.6%
<b>TOTAL 2010 PLANS</b>						
Part B Coinsurance	\$80.86	\$82.23	\$86.50	\$90.62	\$94.36	\$98.75
Part B Deductible	\$12.29	\$10.11	\$12.17	\$13.74	\$15.21	\$16.00
Part B Excess Charges	\$0.08	\$0.06	\$0.05	\$0.04	\$0.10	\$0.10
Part A Deductible	\$15.23	\$16.34	\$18.19	\$19.36	\$20.45	\$21.70
Long Hospital Stay	\$0.18	\$8.14	\$1.99	\$1.10	\$1.44	\$1.44
SNF Day 21-100	\$8.16	\$9.36	\$11.44	\$10.99	\$11.44	\$11.97
Other	\$0.00	\$0.09	\$0.19	\$0.40	\$0.25	\$0.25
Total PMPM Cost	\$113.48	\$123.34	\$126.91	\$132.11	\$138.69	\$145.24
<i>Trend</i>		8.7%	2.9%	4.1%	5.0%	4.7%
<b>TOTAL STANDARDIZED PLANS (1990 &amp; 2010 Plans Combined)</b>						
Part B Coinsurance	\$90.34	\$90.32	\$90.59	\$93.83	\$97.18	\$101.18
Part B Deductible	\$12.20	\$10.99	\$12.17	\$13.74	\$15.20	\$15.98
Part B Excess Charges	\$0.08	\$0.06	\$0.06	\$0.05	\$0.10	\$0.10
Part A Deductible	\$18.21	\$18.60	\$19.55	\$20.48	\$21.48	\$22.65
Long Hospital Stay	\$0.38	\$5.18	\$1.58	\$1.07	\$1.44	\$1.44
SNF Day 21-100	\$10.90	\$12.42	\$12.17	\$11.42	\$12.02	\$12.50
Other	\$0.03	\$0.35	\$0.24	\$0.45	\$0.25	\$0.25
Prescription Drugs	\$74.31	\$74.61	\$79.39	\$77.35	\$75.72	\$77.10
Total PMPM Cost	\$129.95	\$135.50	\$133.33	\$137.47	\$143.64	\$149.63
<i>Trend</i>		4.3%	-1.6%	3.1%	4.5%	4.2%

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

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

**Rhode Island Average Annualized Premiums  
1990 Plans**

<u>Plan</u>	Proposed <u>2018*</u>	<u>2017*</u>
A	\$1,593	\$1,506
B	\$2,314	\$2,137
C	\$2,779	\$2,568
D	\$2,520	\$2,336
E	\$2,532	\$2,339
F	\$2,790	\$2,571
G	\$2,541	\$2,349
H	\$2,288	\$2,294
I	\$2,299	\$2,284
J	\$2,620	\$2,604
K	\$863	\$809
L	\$1,617	\$1,535
Total 1990 Plans	\$2,687	\$2,522

**Rhode Island Average Annualized Premiums  
2010 Plans**

<u>Plan</u>	Proposed <u>2018*</u>	<u>2017*</u>
A	\$1,380	\$1,303
B	\$1,934	\$1,806
C	\$2,323	\$2,193
F	\$2,331	\$2,185
G	\$1,973	\$1,849
K	\$758	\$738
L	\$1,381	\$1,275
N	\$1,609	\$1,547
Total 2010 Plans	\$2,116	\$1,996

*\*Average premiums are net of discounts.*

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

	<u>1/2013*</u>	<u>1/2014*</u>	<u>1/2015*</u>	<u>1/2016*</u>	<u>1/2017*</u>	<b>Proposed</b> <u>1/2018</u>	<u>2014/2013*</u>	<u>2015/2014*</u>	<u>2016/2015*</u>	<u>2017/2016*</u>	<b>Proposed</b> <u>2018/2017</u>
<b>A</b>	\$113.25	\$118.75	\$123.50	\$123.50	\$129.75	\$136.25	4.9%	4.0%	0.0%	5.1%	5.0%
<b>B</b>	\$167.75	\$175.50	\$175.50	\$175.50	\$184.25	\$198.00	4.6%	0.0%	0.0%	5.0%	7.5%
<b>C</b>	\$200.75	\$210.25	\$210.25	\$210.25	\$221.00	\$237.50	4.7%	0.0%	0.0%	5.1%	7.5%
<b>D</b>	\$182.50	\$190.75	\$190.75	\$190.75	\$200.50	\$215.50	4.5%	0.0%	0.0%	5.1%	7.5%
<b>E</b>	\$183.50	\$191.75	\$191.75	\$191.75	\$201.50	\$216.50	4.5%	0.0%	0.0%	5.1%	7.4%
<b>F</b>	\$202.00	\$211.25	\$211.25	\$211.25	\$222.00	\$238.50	4.6%	0.0%	0.0%	5.1%	7.4%
<b>G</b>	\$184.00	\$192.50	\$192.50	\$192.50	\$202.25	\$217.25	4.6%	0.0%	0.0%	5.1%	7.4%
<b>H (with drugs)</b>	\$271.00	\$275.25	\$275.25	\$275.25	\$275.25	\$275.25	1.6%	0.0%	0.0%	0.0%	0.0%
<b>H (without drugs)</b>	\$187.75	\$190.75	\$190.75	\$190.75	\$190.75	\$190.75	1.6%	0.0%	0.0%	0.0%	0.0%
<b>I (with drugs)</b>	\$272.75	\$277.00	\$277.00	\$277.00	\$277.00	\$277.00	1.6%	0.0%	0.0%	0.0%	0.0%
<b>I (without drugs)</b>	\$189.25	\$192.25	\$192.25	\$192.25	\$192.25	\$192.25	1.6%	0.0%	0.0%	0.0%	0.0%
<b>J (with drugs)</b>	\$359.00	\$364.50	\$364.50	\$364.50	\$364.50	\$364.50	1.5%	0.0%	0.0%	0.0%	0.0%
<b>J (without drugs)</b>	\$217.00	\$220.50	\$220.50	\$220.50	\$220.50	\$220.50	1.6%	0.0%	0.0%	0.0%	0.0%
<b>K</b>	\$72.25	\$75.50	\$75.50	\$71.75	\$71.75	\$75.25	4.5%	0.0%	-5.0%	0.0%	4.9%
<b>L</b>	\$111.75	\$117.25	\$120.25	\$120.25	\$126.25	\$132.50	4.9%	2.6%	0.0%	5.0%	5.0%

\*The rate changes were deferred until April 1st.



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

	<u>1/2013*</u>	<u>1/2014*</u>	<u>1/2015*</u>	<u>1/2016*</u>	<u>1/2017*</u>	<b>Proposed</b> <u>1/2018</u>	<u>2014/2013*</u>	<u>2015/2014*</u>	<u>2016/2015*</u>	<u>2017/2016*</u>	<b>Proposed</b> <u>2018/2017</u>
<b>A</b>	\$103.25	\$108.25	\$112.50	\$112.50	\$118.25	\$124.25	4.8%	3.9%	0.0%	5.1%	5.1%
<b>B</b>	\$156.25	\$163.25	\$163.25	\$163.25	\$171.25	\$184.00	4.5%	0.0%	0.0%	4.9%	7.4%
<b>C</b>	\$187.00	\$195.75	\$195.75	\$195.75	\$205.50	\$220.75	4.7%	0.0%	0.0%	5.0%	7.4%
<b>F</b>	\$188.00	\$196.50	\$196.50	\$196.50	\$206.25	\$221.50	4.5%	0.0%	0.0%	5.0%	7.4%
<b>G</b>					\$174.75	\$187.75					7.4%
<b>K</b>	\$66.00	\$69.00	\$69.00	\$65.50	\$65.50	\$68.75	4.5%	0.0%	-5.1%	0.0%	5.0%
<b>L</b>	\$103.75	\$108.75	\$111.50	\$111.50	\$117.00	\$122.75	4.8%	2.5%	0.0%	4.9%	4.9%
<b>N</b>	\$116.25	\$123.75	\$128.50	\$133.50	\$140.25	\$146.50	6.5%	3.8%	3.9%	5.1%	4.5%

\*The rate changes were deferred until April 1st.

**Rhode Island Average Lives  
1990 Plans**

<u>Plan</u>	<u>2018</u>	<u>2017</u>
A	69	75
B	35	41
C	703	799
D	23	25
E	36	42
F	1,411	1,516
G	49	55
H	10	11
I	100	114
J	634	667
K	5	6
L	11	13
Total 1990 Plans	3,086	3,365

**Rhode Island Average Lives  
2010 Plans**

<u>Plan</u>	<u>2018</u>	<u>2017</u>
A	53	51
B	46	45
C	344	343
F	11,149	10,227
G	355	33
K	94	89
L	47	41
N	4,334	4,019
Total 2010 Plans	16,423	14,848

**National Average Lives  
1990 Plans**

<u>Plan</u>	<u>2018</u>	<u>2017</u>
A	36,203	40,210
B	29,076	32,725
C	227,079	254,653
D	20,106	22,734
E	22,141	24,943
F	547,274	593,990
G	21,855	24,667
H	8,766	10,034
I	48,574	53,262
J	290,878	310,677
K	6,534	7,277
L	13,894	15,170
Total 1990 Plans	1,272,380	1,390,341

**National Average Lives  
2010 Plans**

<u>Plan</u>	<u>2018</u>	<u>2017</u>
A	33,987	31,295
B	26,442	25,469
C	56,189	54,341
F	2,057,219	1,890,140
G	73,691	6,248
K	63,597	58,424
L	28,439	27,112
N	776,341	708,925
Total 2010 Plans	3,115,904	2,801,953

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

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The components of the composite trend are shown below.

**Part B Coinsurance**

	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Medicare Fee Update	0.2%	-1.4%	0.6%	0.8%
Utilization Trend	0.1%	5.1%	3.0%	3.2%
<b>Composite Trend</b>	<b>0.3%</b>	<b>3.6%</b>	<b>3.6%</b>	<b>4.1%</b>

The net change in the cost for Part B services in 2017 was 0.6%. For 2018, we assume a net change of 0.8%.

Utilization trend considers changes in the number of services used as well as the intensity of services. Our assumed utilization trends for 2017 and 2018 are 3.0% and 3.2%, respectively.

**Part B Deductible --** For 2018 we assume the Part B deductible will be \$192, an increase of 4.9% over 2017. The projected Part B deductible trend is 10.6% for 2017 and 5.2% for 2018.

**Part B Excess --** Projected claim costs for 2017 and 2018 are based on actuarial judgment and are \$0.10 and \$0.10, respectively.

**Part A Deductible --**

	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Medicare Part A Deductible	\$1,260	\$1,288	\$1,316	\$1,356
% Change in Part A Deductible	3.6%	2.2%	2.2%	3.0%
Utilization Trend	1.4%	2.5%	2.6%	2.3%
<b>Composite Trend</b>	<b>5.1%</b>	<b>4.7%</b>	<b>4.9%</b>	<b>5.4%</b>

**Hospital Co-Payments --** Hospital Co-payments are paid for days 61 and after for long hospital stays. Projected claim costs for 2017 and 2018 are based on actuarial judgment and are \$1.44 and \$1.44, respectively.

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

	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Medicare Daily Coinsurance	\$158	\$161	\$165	\$170
% Change in Daily Coinsurance	3.6%	2.2%	2.2%	3.0%
Utilization/Length of Stay, days 21-100	-5.4%	-8.2%	3.0%	0.9%
<b>Composite Trend</b>	<b>-2.0%</b>	<b>-6.2%</b>	<b>5.3%</b>	<b>4.0%</b>

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

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

<b>PLAN A</b>	<b>Premium</b>	<b>Premium</b>	<b>Incurred</b>	<b>Incurred Claims</b>	<b>Incurred</b>
	<b>a</b>	<b>Accumulated</b>	<b>Claims</b>	<b>Accumulated</b>	<b>Loss Ratio</b>
		<b>to 12/17</b>		<b>to 12/17</b>	<b>d/b</b>
		<b>b</b>	<b>c</b>	<b>d</b>	
<u>Prudential Experience</u>					
1992	\$4,586	\$15,913	\$649	\$2,252	14.2%
1993	\$18,768	\$62,023	\$6,096	\$20,146	32.5%
1994	\$33,985	\$106,964	\$21,361	\$67,231	62.9%
1995	\$44,501	\$133,392	\$31,034	\$93,025	69.7%
1996	\$71,925	\$205,327	\$62,125	\$177,353	86.4%
1997	\$85,292	\$231,893	\$77,767	\$211,434	91.2%
<b>Total</b>	<b>\$259,056</b>	<b>\$755,512</b>	<b>\$199,032</b>	<b>\$571,441</b>	<b>75.6%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$87,049	\$225,401	\$58,697	\$151,987	67.4%
1999	\$73,980	\$182,437	\$60,170	\$148,382	81.3%
2000	\$84,505	\$198,469	\$55,603	\$130,591	65.8%
2001	\$92,580	\$207,082	\$80,274	\$179,555	86.7%
2002	\$85,816	\$182,812	\$81,641	\$173,918	95.1%
2003	\$95,490	\$193,732	\$76,406	\$155,015	80.0%
2004	\$110,938	\$214,357	\$70,139	\$135,525	63.2%
2005	\$107,727	\$198,239	\$57,716	\$106,210	53.6%
2006	\$127,425	\$223,322	\$69,707	\$122,166	54.7%
2007	\$137,298	\$229,167	\$107,497	\$179,425	78.3%
2008	\$132,618	\$210,814	\$86,681	\$137,792	65.4%
2009	\$150,385	\$227,675	\$101,936	\$154,325	67.8%
2010	\$157,347	\$226,870	\$135,383	\$195,202	86.0%
2011	\$162,191	\$222,719	\$153,343	\$210,568	94.5%
2012	\$162,467	\$212,475	\$158,178	\$206,866	97.4%
2013	\$157,634	\$196,337	\$150,085	\$186,934	95.2%
2014	\$162,095	\$192,279	\$125,722	\$149,134	77.6%
2015	\$169,487	\$191,474	\$122,865	\$138,804	72.5%
2016	\$172,663	\$185,773	\$123,325	\$132,689	71.4%
2017	\$175,986	\$180,332	\$139,813	\$143,266	79.4%
<b>Total</b>	<b>\$2,605,681</b>	<b>\$4,101,765</b>	<b>\$2,015,182</b>	<b>\$3,138,352</b>	<b>76.5%</b>
<u>Expected Future Experience</u>					
2018	\$182,846	\$178,439	\$141,917	\$138,496	77.6%
2019	\$193,524	\$179,867	\$150,205	\$139,604	77.6%
2020	\$204,826	\$181,306	\$158,976	\$140,721	77.6%
2021	\$216,788	\$182,756	\$168,261	\$141,847	77.6%
2022	\$229,448	\$184,218	\$178,087	\$142,982	77.6%
2023	\$242,848	\$185,692	\$188,487	\$144,126	77.6%
2024	\$257,030	\$187,178	\$199,495	\$145,279	77.6%
2025	\$272,041	\$188,675	\$211,146	\$146,441	77.6%
2026	\$287,928	\$190,184	\$223,476	\$147,612	77.6%
2027	\$304,743	\$191,706	\$236,527	\$148,793	77.6%
Expected Future (2018-2027)	\$2,392,023	\$1,850,022	\$1,856,577	\$1,435,901	77.6%
Aggregate (1992-2027)	\$5,256,760	\$6,707,300	\$4,070,792	\$5,145,695	76.7%
<u>PLAN B</u>					
	<b>Premium</b>	<b>Premium</b>	<b>Incurred</b>	<b>Incurred Claims</b>	<b>Incurred</b>
	<b>a</b>	<b>Accumulated</b>	<b>Claims</b>	<b>Accumulated</b>	<b>Loss Ratio</b>
		<b>to 12/17</b>		<b>to 12/17</b>	<b>d/b</b>
		<b>b</b>	<b>c</b>	<b>d</b>	
<u>Prudential Experience</u>					
1992	\$13,882	\$48,170	\$12,645	\$43,878	91.1%
1993	\$43,894	\$145,058	\$47,357	\$156,503	107.9%
1994	\$55,076	\$173,345	\$41,852	\$131,725	76.0%
1995	\$65,088	\$195,101	\$49,585	\$148,632	76.2%
1996	\$114,761	\$327,616	\$112,898	\$322,297	98.4%
1997	\$121,170	\$329,439	\$117,154	\$318,520	96.7%
<b>Total</b>	<b>\$413,871</b>	<b>\$1,218,730</b>	<b>\$381,491</b>	<b>\$1,121,555</b>	<b>92.0%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$75,797	\$196,266	\$73,717	\$190,879	97.3%
1999	\$64,254	\$158,454	\$65,770	\$162,192	102.4%
2000	\$57,975	\$136,161	\$52,527	\$123,365	90.6%
2001	\$53,825	\$120,396	\$40,655	\$90,937	75.5%
2002	\$51,283	\$109,247	\$36,132	\$76,972	70.5%
2003	\$59,263	\$120,233	\$47,074	\$95,504	79.4%
2004	\$84,427	\$163,131	\$78,500	\$151,680	93.0%
2005	\$97,285	\$179,024	\$94,385	\$173,688	97.0%
2006	\$115,760	\$202,878	\$94,280	\$165,232	81.4%
2007	\$128,686	\$214,793	\$115,151	\$192,202	89.5%
2008	\$145,998	\$232,084	\$101,024	\$160,592	69.2%
2009	\$166,951	\$252,754	\$136,405	\$206,509	81.7%
2010	\$176,120	\$253,938	\$135,420	\$195,255	76.9%
2011	\$171,868	\$236,007	\$132,220	\$181,563	76.9%
2012	\$187,024	\$244,590	\$116,745	\$152,679	62.4%
2013	\$196,396	\$244,615	\$179,495	\$223,565	91.4%
2014	\$192,138	\$227,916	\$104,430	\$123,876	54.4%
2015	\$177,190	\$200,176	\$104,243	\$117,766	58.8%
2016	\$179,410	\$193,033	\$110,964	\$119,390	61.8%
2017	\$168,316	\$172,473	\$137,576	\$140,974	81.7%
<b>Total</b>	<b>\$2,549,966</b>	<b>\$3,858,170</b>	<b>\$1,956,714</b>	<b>\$3,044,821</b>	<b>78.9%</b>
<u>Expected Future Experience</u>					
2018	\$170,858	\$166,741	\$134,816	\$131,567	78.9%
2019	\$180,837	\$168,075	\$142,690	\$132,620	78.9%
2020	\$191,397	\$169,419	\$151,023	\$133,681	78.9%
2021	\$202,575	\$170,775	\$159,842	\$134,750	78.9%
2022	\$214,405	\$172,141	\$169,177	\$135,828	78.9%
2023	\$226,927	\$173,518	\$179,057	\$136,915	78.9%
2024	\$240,179	\$174,906	\$189,514	\$138,010	78.9%
2025	\$254,206	\$176,305	\$200,582	\$139,114	78.9%
2026	\$269,051	\$177,716	\$212,296	\$140,227	78.9%
2027	\$284,764	\$179,138	\$224,694	\$141,349	78.9%
Expected Future (2018-2027)	\$2,235,200	\$1,728,733	\$1,763,691	\$1,364,062	78.9%
Aggregate (1992-2027)	\$5,199,037	\$6,805,633	\$4,101,897	\$5,530,437	81.3%

Assumption: Interest rate is 5%.

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

PLAN C	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	to 12/17	Claims	to 12/17	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$34,302	\$119,027	\$20,411	\$70,826	59.5%
1993	\$206,358	\$681,960	\$145,847	\$481,987	70.7%
1994	\$556,968	\$1,752,987	\$474,393	\$1,493,094	85.2%
1995	\$877,037	\$2,628,919	\$875,407	\$2,624,034	99.8%
1996	\$1,518,727	\$4,335,605	\$1,437,272	\$4,103,069	94.6%
1997	\$1,625,144	\$4,418,476	\$1,405,006	\$3,819,960	86.5%
Total	\$4,818,536	\$13,936,974	\$4,358,337	\$12,592,970	90.4%
<u>UnitedHealthcare Experience</u>					
1998	\$1,406,557	\$3,642,074	\$1,159,394	\$3,002,080	82.4%
1999	\$1,297,098	\$3,198,710	\$994,276	\$2,451,934	76.7%
2000	\$1,497,399	\$3,516,820	\$1,253,679	\$2,944,417	83.7%
2001	\$1,677,138	\$3,751,390	\$1,430,682	\$3,200,122	85.3%
2002	\$1,718,027	\$3,659,857	\$1,605,640	\$3,420,443	93.5%
2003	\$1,958,418	\$3,973,289	\$1,686,022	\$3,420,645	86.1%
2004	\$2,131,173	\$4,117,886	\$1,700,949	\$3,286,600	79.8%
2005	\$2,190,847	\$4,031,607	\$1,824,409	\$3,357,286	83.3%
2006	\$2,382,490	\$4,175,495	\$2,206,000	\$3,866,183	92.6%
2007	\$2,527,368	\$4,218,481	\$2,095,266	\$3,497,250	82.9%
2008	\$2,621,759	\$4,167,649	\$2,264,045	\$3,599,012	86.4%
2009	\$2,683,824	\$4,063,153	\$2,291,140	\$3,468,652	85.4%
2010	\$2,866,048	\$4,132,408	\$2,490,937	\$3,591,554	86.9%
2011	\$2,993,383	\$4,110,481	\$2,434,274	\$3,342,719	81.3%
2012	\$2,967,608	\$3,881,036	\$2,488,105	\$3,253,943	83.8%
2013	\$3,016,350	\$3,756,934	\$2,324,277	\$2,894,942	77.1%
2014	\$3,081,370	\$3,655,160	\$2,551,013	\$3,026,044	82.8%
2015	\$3,115,097	\$3,519,207	\$2,433,082	\$2,748,716	78.1%
2016	\$2,938,858	\$3,162,005	\$2,318,526	\$2,494,571	78.9%
2017	\$2,770,734	\$2,839,158	\$2,256,159	\$2,311,875	81.4%
Total	\$47,841,544	\$75,572,799	\$39,807,872	\$63,178,986	83.6%
<u>Expected Future Experience</u>					
2018	\$2,754,322	\$2,687,943	\$2,162,138	\$2,110,030	78.5%
2019	\$2,915,174	\$2,709,446	\$2,288,407	\$2,126,911	78.5%
2020	\$3,085,420	\$2,731,122	\$2,422,050	\$2,143,926	78.5%
2021	\$3,265,609	\$2,752,971	\$2,563,497	\$2,161,077	78.5%
2022	\$3,456,320	\$2,774,995	\$2,713,205	\$2,178,366	78.5%
2023	\$3,658,170	\$2,797,195	\$2,871,657	\$2,195,793	78.5%
2024	\$3,871,807	\$2,819,572	\$3,039,361	\$2,213,359	78.5%
2025	\$4,097,920	\$2,842,129	\$3,216,860	\$2,231,066	78.5%
2026	\$4,337,239	\$2,864,866	\$3,404,725	\$2,248,915	78.5%
2027	\$4,590,533	\$2,887,785	\$3,603,561	\$2,266,906	78.5%
Expected Future (2018-2027)	\$36,032,514	\$27,868,023	\$28,285,460	\$21,876,349	78.5%
Aggregate (1992-2027)	\$88,692,595	\$117,377,796	\$72,451,668	\$97,648,304	83.2%
<u>PLAN D</u>					
	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	to 12/17	Claims	to 12/17	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$4,668	\$16,198	\$7,787	\$27,021	166.8%
1993	\$16,486	\$54,482	\$11,920	\$39,393	72.3%
1994	\$25,101	\$79,002	\$10,537	\$33,164	42.0%
1995	\$28,257	\$84,700	\$20,936	\$62,756	74.1%
1996	\$52,707	\$150,466	\$47,171	\$134,661	89.5%
1997	\$55,208	\$150,100	\$44,461	\$120,881	80.5%
Total	\$182,427	\$534,949	\$142,812	\$417,876	78.1%
<u>UnitedHealthcare Experience</u>					
1998	\$63,294	\$163,891	\$43,853	\$113,551	69.3%
1999	\$66,628	\$164,307	\$43,299	\$106,777	65.0%
2000	\$78,706	\$184,850	\$74,032	\$173,874	94.1%
2001	\$81,144	\$181,502	\$55,059	\$123,155	67.9%
2002	\$73,152	\$155,834	\$49,209	\$104,829	67.3%
2003	\$82,435	\$167,247	\$59,414	\$120,541	72.1%
2004	\$88,511	\$171,021	\$69,160	\$133,632	78.1%
2005	\$91,957	\$169,219	\$84,911	\$156,253	92.3%
2006	\$94,341	\$165,340	\$67,981	\$119,142	72.1%
2007	\$97,357	\$162,501	\$104,608	\$174,603	107.4%
2008	\$104,664	\$166,377	\$95,583	\$151,942	91.3%
2009	\$119,947	\$181,593	\$138,156	\$209,161	115.2%
2010	\$132,906	\$191,631	\$172,637	\$248,917	129.9%
2011	\$129,977	\$178,484	\$132,731	\$182,264	102.1%
2012	\$107,163	\$140,148	\$97,247	\$127,179	90.7%
2013	\$90,042	\$112,150	\$112,295	\$139,866	124.7%
2014	\$86,110	\$102,145	\$100,621	\$119,358	116.9%
2015	\$74,150	\$83,770	\$93,938	\$106,124	126.7%
2016	\$65,965	\$70,974	\$96,114	\$103,411	145.7%
2017	\$58,546	\$59,992	\$46,714	\$47,868	79.8%
Total	\$1,786,997	\$2,972,976	\$1,737,562	\$2,762,448	92.9%
<u>Expected Future Experience</u>					
2018	\$56,783	\$55,415	\$43,416	\$42,370	76.5%
2019	\$53,660	\$49,873	\$41,028	\$38,133	76.5%
2020	\$50,709	\$44,886	\$38,771	\$34,319	76.5%
2021	\$47,920	\$40,397	\$36,639	\$30,887	76.5%
2022	\$45,284	\$36,357	\$34,624	\$27,799	76.5%
2023	\$42,793	\$32,722	\$32,720	\$25,019	76.5%
2024	\$40,440	\$29,450	\$30,920	\$22,517	76.5%
2025	\$38,216	\$26,505	\$29,219	\$20,265	76.5%
2026	\$36,114	\$23,854	\$27,612	\$18,239	76.5%
2027	\$34,128	\$21,469	\$26,094	\$16,415	76.5%
Expected Future (2018-2027)	\$446,046	\$360,927	\$341,043	\$275,962	76.5%
Aggregate (1992-2027)	\$2,415,470	\$3,868,852	\$2,221,417	\$3,456,286	89.3%

Assumption: Interest rate is 5%.

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

PLAN E	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated to 12/17	Claims	Accumulated to 12/17	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$3,056	\$10,604	\$1,205	\$4,181	39.4%
1993	\$11,730	\$38,765	\$9,503	\$31,405	81.0%
1994	\$18,452	\$58,075	\$18,101	\$56,971	98.1%
1995	\$17,107	\$51,278	\$17,187	\$51,517	100.5%
1996	\$28,979	\$82,727	\$16,811	\$47,991	58.0%
1997	\$38,667	\$105,128	\$36,316	\$98,737	93.9%
Total	\$117,991	\$346,578	\$99,123	\$290,802	83.9%
<u>UnitedHealthcare Experience</u>					
1998	\$152,240	\$394,204	\$139,773	\$361,921	91.8%
1999	\$175,537	\$432,884	\$136,937	\$337,695	78.0%
2000	\$172,433	\$404,980	\$122,294	\$287,222	70.9%
2001	\$165,790	\$370,836	\$116,184	\$259,877	70.1%
2002	\$144,016	\$306,792	\$99,693	\$212,373	69.2%
2003	\$160,650	\$325,931	\$165,589	\$335,952	103.1%
2004	\$168,807	\$326,171	\$151,740	\$293,194	89.9%
2005	\$153,136	\$281,802	\$168,465	\$310,010	110.0%
2006	\$154,153	\$270,165	\$123,099	\$215,741	79.9%
2007	\$154,920	\$258,580	\$120,005	\$200,303	77.5%
2008	\$149,024	\$236,894	\$147,626	\$234,671	99.1%
2009	\$153,197	\$231,931	\$110,457	\$167,225	72.1%
2010	\$167,784	\$241,920	\$108,451	\$156,370	64.6%
2011	\$162,164	\$222,681	\$126,001	\$173,023	77.7%
2012	\$143,855	\$188,133	\$156,350	\$204,474	108.7%
2013	\$138,661	\$172,706	\$117,351	\$146,164	84.6%
2014	\$130,008	\$154,217	\$104,562	\$124,033	80.4%
2015	\$119,586	\$135,100	\$104,266	\$117,792	87.2%
2016	\$108,928	\$117,198	\$90,226	\$97,077	82.8%
2017	\$97,765	\$100,180	\$77,833	\$79,755	79.6%
Total	\$2,972,654	\$5,173,304	\$2,486,901	\$4,314,872	83.4%
<u>Expected Future Experience</u>					
2018	\$90,485	\$88,304	\$68,799	\$67,141	76.0%
2019	\$85,508	\$79,474	\$65,015	\$60,427	76.0%
2020	\$80,805	\$71,527	\$61,439	\$54,384	76.0%
2021	\$76,361	\$64,374	\$58,060	\$48,946	76.0%
2022	\$72,161	\$57,937	\$54,867	\$44,051	76.0%
2023	\$68,192	\$52,143	\$51,849	\$39,646	76.0%
2024	\$64,442	\$46,929	\$48,997	\$35,681	76.0%
2025	\$60,898	\$42,236	\$46,302	\$32,113	76.0%
2026	\$57,548	\$38,012	\$43,756	\$28,902	76.0%
2027	\$54,383	\$34,211	\$41,349	\$26,012	76.0%
Expected Future (2018-2027)	\$710,784	\$575,146	\$540,433	\$437,303	76.0%
Aggregate (1992-2027)	\$3,801,429	\$6,095,028	\$3,126,457	\$5,042,976	82.7%
PLAN F	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated to 12/17	Claims	Accumulated to 12/17	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$137,231	\$476,189	\$97,087	\$336,890	70.7%
1993	\$460,161	\$1,520,714	\$407,993	\$1,348,312	88.7%
1994	\$840,714	\$2,646,042	\$807,216	\$2,540,613	96.0%
1995	\$1,033,647	\$3,098,357	\$1,149,111	\$3,444,462	111.2%
1996	\$1,458,312	\$4,163,134	\$1,301,514	\$3,715,512	89.2%
1997	\$1,496,356	\$4,068,325	\$1,276,809	\$3,471,416	85.3%
Total	\$5,426,421	\$15,972,762	\$5,039,731	\$14,857,205	93.0%
<u>UnitedHealthcare Experience</u>					
1998	\$1,288,551	\$3,336,515	\$1,048,384	\$2,714,636	81.4%
1999	\$1,270,601	\$3,133,367	\$918,928	\$2,266,122	72.3%
2000	\$1,302,249	\$3,058,488	\$1,089,983	\$2,559,956	83.7%
2001	\$1,350,987	\$3,021,862	\$1,124,758	\$2,515,837	83.3%
2002	\$1,390,312	\$2,961,736	\$1,120,395	\$2,386,740	80.6%
2003	\$1,561,365	\$3,167,739	\$1,334,266	\$2,706,993	85.5%
2004	\$1,803,165	\$3,484,103	\$1,514,924	\$2,927,160	84.0%
2005	\$2,023,135	\$3,722,984	\$1,641,702	\$3,021,069	81.1%
2006	\$2,456,173	\$4,304,631	\$1,967,027	\$3,447,365	80.1%
2007	\$3,002,169	\$5,010,980	\$2,404,715	\$4,013,759	80.1%
2008	\$3,505,543	\$5,572,545	\$2,888,148	\$4,591,111	82.4%
2009	\$4,089,675	\$6,191,528	\$3,404,000	\$5,153,456	83.2%
2010	\$4,943,243	\$7,127,409	\$4,186,409	\$6,036,169	84.7%
2011	\$6,470,393	\$8,885,075	\$5,442,764	\$7,473,946	84.1%
2012	\$7,937,978	\$10,381,284	\$6,427,082	\$8,405,334	81.0%
2013	\$9,756,488	\$12,151,933	\$7,873,250	\$9,806,316	80.7%
2014	\$13,595,229	\$16,126,833	\$11,194,268	\$13,278,782	82.3%
2015	\$21,148,943	\$23,892,518	\$17,076,294	\$19,291,538	80.7%
2016	\$23,260,709	\$25,026,891	\$19,623,203	\$21,113,190	84.4%
2017	\$25,939,447	\$26,580,024	\$22,136,165	\$22,682,820	85.3%
Total	\$138,096,356	\$177,138,443	\$114,416,665	\$146,392,300	82.6%
<u>Expected Future Experience</u>					
2018	\$29,921,767	\$29,200,654	\$24,775,881	\$24,178,784	82.8%
2019	\$31,669,198	\$29,434,260	\$26,222,793	\$24,372,215	82.8%
2020	\$33,518,679	\$29,669,734	\$27,754,204	\$24,567,192	82.8%
2021	\$35,476,170	\$29,907,092	\$29,375,049	\$24,763,730	82.8%
2022	\$37,547,978	\$30,146,348	\$31,090,552	\$24,961,840	82.8%
2023	\$39,740,780	\$30,387,519	\$32,906,240	\$25,161,534	82.8%
2024	\$42,061,642	\$30,630,619	\$34,827,965	\$25,362,827	82.8%
2025	\$44,518,042	\$30,875,664	\$36,861,918	\$25,565,729	82.8%
2026	\$47,117,895	\$31,122,669	\$39,014,654	\$25,770,255	82.8%
2027	\$49,869,580	\$31,371,651	\$41,293,110	\$25,976,417	82.8%
Expected Future (2018-2027)	\$391,441,731	\$302,746,210	\$324,122,367	\$250,680,523	82.8%
Aggregate (1992-2027)	\$534,964,508	\$495,857,415	\$443,578,762	\$411,930,029	83.1%

Assumption: Interest rate is 5%.

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

PLAN G	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	to 12/17	Claims	to 12/17	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$6,680	\$23,179	\$6,074	\$21,077	90.9%
1993	\$31,104	\$102,791	\$29,970	\$99,043	96.4%
1994	\$47,932	\$150,860	\$54,573	\$171,762	113.9%
1995	\$51,196	\$153,460	\$29,266	\$87,726	57.2%
1996	\$78,192	\$223,218	\$55,485	\$158,398	71.0%
1997	\$87,038	\$236,642	\$68,113	\$185,187	78.3%
Total	\$302,142	\$890,150	\$243,482	\$723,192	81.2%
<u>UnitedHealthcare Experience</u>					
1998	\$87,467	\$226,483	\$64,763	\$167,694	74.0%
1999	\$98,950	\$244,015	\$61,081	\$150,628	61.7%
2000	\$98,608	\$231,592	\$71,538	\$168,016	72.5%
2001	\$109,848	\$245,707	\$78,179	\$174,869	71.2%
2002	\$120,094	\$255,832	\$146,985	\$313,118	122.4%
2003	\$131,916	\$267,634	\$112,286	\$227,810	85.1%
2004	\$158,783	\$306,803	\$143,182	\$276,658	90.2%
2005	\$162,223	\$298,523	\$113,561	\$208,976	70.0%
2006	\$186,866	\$327,497	\$144,052	\$252,462	77.1%
2007	\$177,571	\$296,387	\$139,875	\$233,468	78.8%
2008	\$176,310	\$280,269	\$126,647	\$201,322	71.8%
2009	\$171,559	\$259,731	\$156,745	\$237,303	91.4%
2010	\$177,907	\$256,515	\$121,290	\$174,882	68.2%
2011	\$168,304	\$231,113	\$111,503	\$153,115	66.3%
2012	\$164,612	\$215,279	\$193,224	\$252,698	117.4%
2013	\$162,832	\$202,811	\$131,780	\$164,135	80.9%
2014	\$154,677	\$183,480	\$118,066	\$140,051	76.3%
2015	\$149,247	\$168,608	\$141,731	\$160,117	95.0%
2016	\$138,206	\$148,700	\$156,451	\$168,331	113.2%
2017	\$188,916	\$193,581	\$152,962	\$156,740	81.0%
Total	\$2,984,894	\$4,840,560	\$2,485,901	\$3,982,393	82.3%
<u>Expected Future Experience</u>					
2018	\$824,507	\$804,636	\$675,646	\$659,363	81.9%
2019	\$872,658	\$811,074	\$715,104	\$664,638	81.9%
2020	\$923,621	\$817,562	\$756,866	\$669,955	81.9%
2021	\$977,561	\$824,103	\$801,067	\$675,314	81.9%
2022	\$1,034,651	\$830,695	\$847,849	\$680,717	81.9%
2023	\$1,095,074	\$837,341	\$897,363	\$686,163	81.9%
2024	\$1,159,026	\$844,040	\$949,769	\$691,652	81.9%
2025	\$1,226,714	\$850,792	\$1,005,236	\$697,185	81.9%
2026	\$1,298,354	\$857,598	\$1,063,942	\$702,763	81.9%
2027	\$1,374,178	\$864,459	\$1,126,076	\$708,385	81.9%
Expected Future (2018-2027)	\$10,786,343	\$8,342,301	\$8,838,916	\$6,836,135	81.9%
Aggregate (1992-2027)	\$14,073,380	\$14,073,011	\$11,568,299	\$11,541,719	82.0%
<u>PLAN H</u>					
	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	to 12/17	Claims	to 12/17	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$9,102	\$31,584	\$3,520	\$12,214	38.7%
1993	\$41,344	\$136,631	\$26,041	\$86,059	63.0%
1994	\$57,378	\$180,590	\$47,096	\$148,227	82.1%
1995	\$77,319	\$231,764	\$71,295	\$213,706	92.2%
1996	\$96,132	\$274,433	\$99,648	\$284,471	103.7%
1997	\$88,407	\$240,363	\$71,935	\$195,578	81.4%
Total	\$369,682	\$1,095,365	\$319,534	\$940,255	85.8%
<u>UnitedHealthcare Experience</u>					
1998	\$73,061	\$189,180	\$63,330	\$163,984	86.7%
1999	\$63,715	\$157,125	\$74,619	\$184,014	117.1%
2000	\$68,997	\$162,049	\$50,813	\$119,341	73.6%
2001	\$79,037	\$176,788	\$84,017	\$187,927	106.3%
2002	\$84,636	\$180,296	\$120,770	\$257,272	142.7%
2003	\$85,786	\$174,045	\$100,140	\$203,166	116.7%
2004	\$87,487	\$169,044	\$83,616	\$161,564	95.6%
2005	\$98,709	\$181,646	\$106,258	\$195,537	107.6%
2006	\$59,973	\$105,108	\$47,173	\$82,674	78.7%
2007	\$56,320	\$94,004	\$44,481	\$74,245	79.0%
2008	\$53,179	\$84,535	\$55,022	\$87,465	103.5%
2009	\$48,011	\$72,686	\$47,746	\$72,285	99.4%
2010	\$44,598	\$64,303	\$28,576	\$41,202	64.1%
2011	\$41,687	\$57,244	\$25,432	\$34,923	61.0%
2012	\$40,083	\$52,420	\$24,658	\$32,248	61.5%
2013	\$35,234	\$43,885	\$19,405	\$24,170	55.1%
2014	\$31,210	\$37,022	\$29,758	\$35,299	95.3%
2015	\$30,236	\$34,158	\$22,698	\$25,642	75.1%
2016	\$26,337	\$28,337	\$24,681	\$26,555	93.7%
2017	\$24,708	\$25,318	\$18,440	\$18,895	74.6%
Total	\$1,133,003	\$2,089,192	\$1,071,632	\$2,028,406	97.1%
<u>Expected Future Experience</u>					
2018	\$21,873	\$21,346	\$16,961	\$16,552	77.5%
2019	\$20,670	\$19,212	\$16,028	\$14,897	77.5%
2020	\$19,533	\$17,290	\$15,147	\$13,407	77.5%
2021	\$18,459	\$15,561	\$14,314	\$12,067	77.5%
2022	\$17,444	\$14,005	\$13,526	\$10,860	77.5%
2023	\$16,484	\$12,605	\$12,782	\$9,774	77.5%
2024	\$15,578	\$11,344	\$12,079	\$8,797	77.5%
2025	\$14,721	\$10,210	\$11,415	\$7,917	77.5%
2026	\$13,911	\$9,189	\$10,787	\$7,125	77.5%
2027	\$13,146	\$8,270	\$10,194	\$6,413	77.5%
Expected Future (2018-2027)	\$171,821	\$139,032	\$133,233	\$107,808	77.5%
Aggregate (1992-2027)	\$1,674,506	\$3,323,590	\$1,524,398	\$3,076,469	92.6%

Assumption: Interest rate is 5%.



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

PLAN I	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	to 12/17	Claims	to 12/17	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$20,040	\$69,538	\$16,443	\$57,057	82.1%
1993	\$130,379	\$430,869	\$76,336	\$252,271	58.5%
1994	\$211,238	\$664,845	\$170,935	\$537,997	80.9%
1995	\$258,270	\$774,164	\$272,214	\$815,960	105.4%
1996	\$367,429	\$1,048,923	\$310,640	\$886,803	84.5%
1997	\$381,479	\$1,037,172	\$295,100	\$802,325	77.4%
Total	\$1,368,835	\$4,025,513	\$1,141,668	\$3,352,412	83.3%
<u>UnitedHealthcare Experience</u>					
1998	\$343,049	\$888,275	\$264,613	\$685,178	77.1%
1999	\$334,024	\$823,721	\$246,620	\$608,177	73.8%
2000	\$382,125	\$897,466	\$284,485	\$668,148	74.4%
2001	\$412,824	\$923,397	\$340,258	\$761,082	82.4%
2002	\$446,329	\$950,800	\$354,561	\$755,310	79.4%
2003	\$480,676	\$975,209	\$372,477	\$755,691	77.5%
2004	\$547,415	\$1,057,724	\$472,067	\$912,134	86.2%
2005	\$614,920	\$1,131,580	\$470,647	\$866,087	76.5%
2006	\$462,783	\$811,063	\$364,351	\$638,553	78.7%
2007	\$436,929	\$729,287	\$275,171	\$459,294	63.0%
2008	\$418,254	\$664,872	\$353,172	\$561,416	84.4%
2009	\$427,607	\$647,372	\$383,652	\$580,827	89.7%
2010	\$445,061	\$641,711	\$309,381	\$446,081	69.5%
2011	\$404,547	\$555,520	\$300,508	\$412,654	74.3%
2012	\$364,894	\$477,208	\$265,890	\$347,730	72.9%
2013	\$344,512	\$429,098	\$227,199	\$282,982	65.9%
2014	\$329,104	\$390,387	\$188,970	\$224,158	57.4%
2015	\$310,923	\$351,257	\$228,952	\$258,653	73.6%
2016	\$296,831	\$319,369	\$219,702	\$236,384	74.0%
2017	\$259,926	\$266,345	\$194,002	\$198,793	74.6%
Total	\$8,062,733	\$13,931,660	\$6,116,677	\$10,659,331	76.5%
<u>Expected Future Experience</u>					
2018	\$230,465	\$224,910	\$177,591	\$173,311	77.1%
2019	\$217,789	\$202,419	\$167,823	\$155,980	77.1%
2020	\$205,811	\$182,177	\$158,593	\$140,382	77.1%
2021	\$194,491	\$163,960	\$149,870	\$126,344	77.1%
2022	\$183,794	\$147,564	\$141,628	\$113,709	77.1%
2023	\$173,685	\$132,807	\$133,838	\$102,338	77.1%
2024	\$164,133	\$119,527	\$126,477	\$92,105	77.1%
2025	\$155,105	\$107,574	\$119,521	\$82,894	77.1%
2026	\$146,575	\$96,817	\$112,947	\$74,605	77.1%
2027	\$138,513	\$87,135	\$106,735	\$67,144	77.1%
Expected Future (2018-2027)	\$1,810,361	\$1,464,890	\$1,395,023	\$1,128,811	77.1%
Aggregate (1992-2027)	\$11,241,929	\$19,422,063	\$8,653,368	\$15,140,555	78.0%
<u>PLAN J</u>					
	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	to 12/17	Claims	to 12/17	Loss Ratio
		b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$16,406	\$56,929	\$7,937	\$27,541	48.4%
1993	\$129,675	\$428,543	\$92,184	\$304,645	71.1%
1994	\$290,493	\$914,290	\$257,563	\$810,649	88.7%
1995	\$412,634	\$1,236,871	\$391,918	\$1,174,775	95.0%
1996	\$608,561	\$1,737,297	\$493,889	\$1,409,935	81.2%
1997	\$632,485	\$1,719,612	\$518,360	\$1,409,327	82.0%
Total	\$2,090,254	\$6,093,542	\$1,761,851	\$5,136,872	84.3%
<u>UnitedHealthcare Experience</u>					
1998	\$655,366	\$1,696,975	\$573,698	\$1,485,508	87.5%
1999	\$713,473	\$1,759,461	\$749,945	\$1,849,403	105.1%
2000	\$819,084	\$1,923,717	\$740,779	\$1,739,808	90.4%
2001	\$963,284	\$2,154,654	\$882,024	\$1,972,894	91.6%
2002	\$1,144,085	\$2,437,207	\$896,030	\$1,908,783	78.3%
2003	\$1,320,234	\$2,678,525	\$1,171,645	\$2,377,064	88.7%
2004	\$1,544,345	\$2,984,008	\$1,356,583	\$2,621,210	87.8%
2005	\$1,789,083	\$3,292,280	\$1,557,305	\$2,865,760	87.0%
2006	\$1,353,582	\$2,372,256	\$1,133,102	\$1,985,848	83.7%
2007	\$1,422,768	\$2,374,771	\$1,143,944	\$1,909,379	80.4%
2008	\$1,594,396	\$2,534,513	\$1,283,104	\$2,039,671	80.5%
2009	\$1,814,469	\$2,746,999	\$1,597,830	\$2,419,021	88.1%
2010	\$2,026,211	\$2,921,489	\$1,699,437	\$2,450,332	83.9%
2011	\$2,077,133	\$2,852,296	\$1,579,324	\$2,168,711	76.0%
2012	\$2,031,923	\$2,657,347	\$1,547,878	\$2,024,314	76.2%
2013	\$2,038,036	\$2,538,421	\$1,564,115	\$1,948,142	76.7%
2014	\$2,014,528	\$2,389,658	\$1,527,657	\$1,812,126	75.8%
2015	\$1,940,227	\$2,191,925	\$1,431,568	\$1,617,281	73.8%
2016	\$1,847,526	\$1,987,808	\$1,389,846	\$1,495,376	75.2%
2017	\$1,737,436	\$1,780,342	\$1,385,281	\$1,419,490	79.7%
Total	\$30,847,186	\$48,274,653	\$25,211,094	\$40,110,120	83.1%
<u>Expected Future Experience</u>					
2018	\$1,662,000	\$1,621,946	\$1,363,987	\$1,331,115	82.1%
2019	\$1,570,590	\$1,459,751	\$1,288,968	\$1,198,004	82.1%
2020	\$1,484,208	\$1,313,776	\$1,218,075	\$1,078,204	82.1%
2021	\$1,402,576	\$1,182,399	\$1,151,081	\$970,383	82.1%
2022	\$1,325,435	\$1,064,159	\$1,087,771	\$873,345	82.1%
2023	\$1,252,536	\$957,743	\$1,027,944	\$786,010	82.1%
2024	\$1,183,646	\$861,969	\$971,407	\$707,409	82.1%
2025	\$1,118,546	\$775,772	\$917,980	\$636,668	82.1%
2026	\$1,057,026	\$698,195	\$867,491	\$573,002	82.1%
2027	\$998,889	\$628,375	\$819,779	\$515,701	82.1%
Expected Future (2018-2027)	\$13,055,452	\$10,564,085	\$10,714,483	\$8,669,842	82.1%
Aggregate (1992-2027)	\$45,992,891	\$64,932,279	\$37,687,427	\$53,916,834	83.0%

Assumption: Interest rate is 5%.

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

PLAN K	Premium	Premium	Incurred	Incurred Claims	Incurred
	<u>Premium</u>	Accumulated	Claims	Accumulated	Loss Ratio
	a	to 12/17	c	to 12/17	d/b
		b		d	
<u>UnitedHealthcare Experience</u>					
2006	\$1,382	\$2,421	\$1,318	\$2,310	95.4%
2007	\$9,163	\$15,295	\$3,296	\$5,502	36.0%
2008	\$7,894	\$12,549	\$4,783	\$7,604	60.6%
2009	\$13,954	\$21,126	\$8,727	\$13,212	62.5%
2010	\$13,862	\$19,986	\$13,577	\$19,576	97.9%
2011	\$18,396	\$25,262	\$9,537	\$13,096	51.8%
2012	\$26,329	\$34,434	\$20,018	\$26,179	76.0%
2013	\$35,637	\$44,387	\$25,757	\$32,081	72.3%
2014	\$44,754	\$53,088	\$18,789	\$22,287	42.0%
2015	\$69,859	\$78,922	\$41,847	\$47,276	59.9%
2016	\$73,492	\$79,073	\$41,575	\$44,731	56.6%
2017	\$70,192	\$71,925	\$56,185	\$57,572	80.0%
Total	\$384,915	\$458,467	\$245,408	\$291,426	63.6%
<u>Expected Future Experience</u>					
2018	\$76,106	\$74,272	\$62,388	\$60,884	82.0%
2019	\$80,551	\$74,866	\$66,031	\$61,371	82.0%
2020	\$85,255	\$75,465	\$69,887	\$61,862	82.0%
2021	\$90,234	\$76,069	\$73,969	\$62,357	82.0%
2022	\$95,504	\$76,678	\$78,288	\$62,856	82.0%
2023	\$101,081	\$77,291	\$82,860	\$63,359	82.0%
2024	\$106,984	\$77,909	\$87,700	\$63,866	82.0%
2025	\$113,232	\$78,533	\$92,821	\$64,377	82.0%
2026	\$119,845	\$79,161	\$98,242	\$64,892	82.0%
2027	\$126,844	\$79,794	\$103,979	\$65,411	82.0%
Expected Future (2018-2027)	\$995,636	\$770,038	\$816,166	\$631,233	82.0%
Aggregate (2006-2027)	\$1,380,551	\$1,228,505	\$1,061,574	\$922,659	75.1%

PLAN L	Premium	Premium	Incurred	Incurred Claims	Incurred
	<u>Premium</u>	Accumulated	Claims	Accumulated	Loss Ratio
	a	to 12/17	c	to 12/17	d/b
		b		d	
<u>UnitedHealthcare Experience</u>					
2006	\$5,172	\$9,065	\$1,766	\$3,095	34.1%
2007	\$16,357	\$27,302	\$12,920	\$21,565	79.0%
2008	\$24,048	\$38,228	\$12,259	\$19,487	51.0%
2009	\$30,026	\$45,458	\$12,947	\$19,601	43.1%
2010	\$36,302	\$52,342	\$44,210	\$63,744	121.8%
2011	\$37,948	\$52,110	\$35,258	\$48,416	92.9%
2012	\$40,275	\$52,672	\$19,223	\$25,139	47.7%
2013	\$43,789	\$54,541	\$29,271	\$36,458	66.8%
2014	\$46,569	\$55,241	\$38,242	\$45,363	82.1%
2015	\$57,083	\$64,489	\$32,666	\$36,903	57.2%
2016	\$63,562	\$68,388	\$78,952	\$84,947	124.2%
2017	\$71,209	\$72,968	\$58,875	\$60,328	82.7%
Total	\$472,342	\$592,803	\$376,588	\$465,047	78.4%
<u>Expected Future Experience</u>					
2018	\$83,030	\$81,029	\$66,222	\$64,626	79.8%
2019	\$87,879	\$81,677	\$70,090	\$65,143	79.8%
2020	\$93,011	\$82,331	\$74,183	\$65,665	79.8%
2021	\$98,443	\$82,989	\$78,515	\$66,190	79.8%
2022	\$104,192	\$83,653	\$83,101	\$66,719	79.8%
2023	\$110,277	\$84,322	\$87,954	\$67,253	79.8%
2024	\$116,717	\$84,997	\$93,090	\$67,791	79.8%
2025	\$123,533	\$85,677	\$98,527	\$68,334	79.8%
2026	\$130,747	\$86,362	\$104,281	\$68,880	79.8%
2027	\$138,383	\$87,053	\$110,371	\$69,431	79.8%
Expected Future (2018-2027)	\$1,086,212	\$840,091	\$866,333	\$670,033	79.8%
Aggregate (2006-2027)	\$1,558,554	\$1,432,893	\$1,242,921	\$1,135,081	79.2%

PLAN N	Premium	Premium	Incurred	Incurred Claims	Incurred
	<u>Premium</u>	Accumulated	Claims	Accumulated	Loss Ratio
	a	to 12/17	c	to 12/17	d/b
		b		d	
<u>UnitedHealthcare Experience</u>					
2010	\$16,307	\$23,512	\$7,751	\$11,175	47.5%
2011	\$387,032	\$531,469	\$312,136	\$428,622	80.6%
2012	\$632,900	\$827,706	\$521,188	\$681,609	82.3%
2013	\$1,138,420	\$1,417,929	\$904,227	\$1,126,236	79.4%
2014	\$2,272,650	\$2,695,847	\$1,790,227	\$2,123,590	78.8%
2015	\$4,464,383	\$5,043,531	\$3,445,675	\$3,892,669	77.2%
2016	\$5,420,517	\$5,832,096	\$4,157,344	\$4,473,011	76.7%
2017	\$6,143,689	\$6,295,408	\$4,733,255	\$4,850,143	77.0%
Total	\$20,475,899	\$22,667,498	\$15,871,802	\$17,587,055	77.6%
<u>Expected Future Experience</u>					
2018	\$6,974,542	\$6,806,456	\$5,340,157	\$5,211,459	76.6%
2019	\$7,381,855	\$6,860,907	\$5,652,022	\$5,253,151	76.6%
2020	\$7,812,955	\$6,915,794	\$5,982,100	\$5,295,176	76.6%
2021	\$8,269,232	\$6,971,121	\$6,331,454	\$5,337,538	76.6%
2022	\$8,752,155	\$7,026,890	\$6,701,211	\$5,380,238	76.6%
2023	\$9,263,281	\$7,083,105	\$7,092,562	\$5,423,280	76.6%
2024	\$9,804,256	\$7,139,770	\$7,506,768	\$5,466,666	76.6%
2025	\$10,376,825	\$7,196,888	\$7,945,163	\$5,510,399	76.6%
2026	\$10,982,831	\$7,254,463	\$8,409,161	\$5,554,482	76.6%
2027	\$11,624,229	\$7,312,499	\$8,900,255	\$5,598,918	76.6%
Expected Future (2018-2027)	\$91,242,160	\$70,567,892	\$69,860,853	\$54,031,307	76.6%
Aggregate (2010-2027)	\$111,718,058	\$93,235,390	\$85,732,655	\$71,618,363	76.8%

Assumption: Interest rate is 5%.

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

<b>TOTAL STANDARDIZED</b>	<u>Premium</u> a	<u>Premium</u> <u>Accumulated</u> <u>to 12/17</u> b	<u>Incurred</u> <u>Claims</u> c	<u>Incurred Claims</u> <u>Accumulated</u> <u>to 12/17</u> d	<u>Incurred</u> <u>Loss Ratio</u> d/b
<u>Prudential Experience</u>					
1992	\$249,953	\$867,332	\$173,758	\$602,937	69.5%
1993	\$1,089,899	\$3,601,837	\$853,247	\$2,819,763	78.3%
1994	\$2,137,337	\$6,727,002	\$1,903,629	\$5,991,434	89.1%
1995	\$2,865,056	\$8,588,006	\$2,907,954	\$8,716,593	101.5%
1996	\$4,395,724	\$12,548,748	\$3,937,452	\$11,240,488	89.6%
1997	\$4,611,245	\$12,537,151	\$3,911,020	\$10,633,364	84.8%
<b>Total</b>	<b>\$15,349,215</b>	<b>\$44,870,076</b>	<b>\$13,687,059</b>	<b>\$40,004,578</b>	<b>89.2%</b>
<u>UnitedHealthcare Experience</u>					
1998	\$4,232,432	\$10,959,263	\$3,490,221	\$9,037,417	82.5%
1999	\$4,158,259	\$10,254,479	\$3,351,644	\$8,265,324	80.6%
2000	\$4,562,080	\$10,714,592	\$3,795,735	\$8,914,738	83.2%
2001	\$4,986,458	\$11,153,614	\$4,232,088	\$9,466,254	84.9%
2002	\$5,257,750	\$11,200,414	\$4,511,057	\$9,609,758	85.8%
2003	\$5,936,233	\$12,043,585	\$5,125,318	\$10,398,380	86.3%
2004	\$6,725,051	\$12,994,247	\$5,640,860	\$10,899,357	83.9%
2005	\$7,329,022	\$13,486,904	\$6,119,359	\$11,260,876	83.5%
2006	\$7,400,101	\$12,969,241	\$6,219,856	\$10,900,772	84.1%
2007	\$8,166,905	\$13,631,548	\$6,566,930	\$10,960,996	80.4%
2008	\$8,933,686	\$14,201,330	\$7,418,093	\$11,792,085	83.0%
2009	\$9,869,606	\$14,942,004	\$8,389,741	\$12,701,575	85.0%
2010	\$11,203,694	\$16,154,034	\$9,453,458	\$13,630,458	84.4%
2011	\$13,225,023	\$18,160,461	\$10,795,031	\$14,823,622	81.6%
2012	\$14,807,111	\$19,364,731	\$12,035,784	\$15,740,391	81.3%
2013	\$17,154,031	\$21,365,745	\$13,658,508	\$17,011,990	79.6%
2014	\$22,140,443	\$26,263,273	\$17,892,325	\$21,224,102	80.8%
2015	\$31,826,410	\$35,955,133	\$25,279,824	\$28,559,283	79.4%
2016	\$34,593,005	\$37,219,646	\$28,430,908	\$30,589,662	82.2%
2017	\$37,706,872	\$38,638,046	\$31,393,260	\$32,168,519	83.3%
<b>Total</b>	<b>\$260,214,172</b>	<b>\$361,672,289</b>	<b>\$213,800,000</b>	<b>\$297,955,558</b>	<b>82.4%</b>
<u>Expected Future Experience</u>					
2018	\$43,049,584	\$42,012,092	\$35,029,918	\$34,185,700	81.4%
2019	\$45,329,894	\$42,130,901	\$36,886,202	\$34,283,093	81.4%
2020	\$47,756,231	\$42,272,390	\$38,861,313	\$34,398,874	81.4%
2021	\$50,336,418	\$42,434,566	\$40,961,618	\$34,531,430	81.4%
2022	\$53,078,771	\$42,615,640	\$43,193,887	\$34,679,310	81.4%
2023	\$55,992,128	\$42,814,003	\$45,565,314	\$34,841,210	81.4%
2024	\$59,085,880	\$43,028,209	\$48,083,543	\$35,015,958	81.4%
2025	\$62,369,997	\$43,256,959	\$50,756,689	\$35,202,503	81.4%
2026	\$65,855,064	\$43,499,086	\$53,593,369	\$35,399,898	81.4%
2027	\$69,552,313	\$43,753,544	\$56,602,723	\$35,607,295	81.4%
Expected Future (2018-2027)	\$552,406,282	\$427,817,389	\$449,534,577	\$348,145,270	81.4%
Aggregate (1992-2027)	\$827,969,668	\$834,359,754	\$677,021,636	\$686,105,406	82.2%

Assumption: Interest rate is 5%.

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

<b>Plan A</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	162,467	162,467	164,649	158,178	39,071	101.3%	97.4%
2013	157,634	157,634	146,851	150,085	39,452	93.2%	95.2%
2014	162,095	162,095	138,049	125,722	36,538	85.2%	77.6%
2015	169,487	169,487	120,531	122,865	38,505	71.1%	72.5%
2016	172,663	172,663	118,951	123,325	39,318	68.9%	71.4%

<b>Plan B</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	187,024	187,024	124,286	116,745	33,402	66.5%	62.4%
2013	196,396	196,396	180,285	179,495	38,369	91.8%	91.4%
2014	192,138	192,138	110,046	104,430	40,966	57.3%	54.4%
2015	177,190	177,190	103,792	104,243	38,386	58.6%	58.8%
2016	179,410	179,410	116,156	110,964	39,259	64.7%	61.8%

<b>Plan C</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	2,967,608	2,967,608	2,498,934	2,488,105	542,219	84.2%	83.8%
2013	3,016,350	3,016,350	2,377,345	2,324,277	556,503	78.8%	77.1%
2014	3,081,370	3,081,370	2,416,973	2,551,013	565,898	78.4%	82.8%
2015	3,115,097	3,115,097	2,545,416	2,433,082	591,198	81.7%	78.1%
2016	2,938,858	2,938,858	2,342,270	2,318,526	563,395	79.7%	78.9%

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

<b>Plan D</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	107,163	107,163	106,724	97,247	23,648	99.6%	90.7%
2013	90,042	90,042	106,860	112,295	20,139	118.7%	124.7%
2014	86,110	86,110	105,696	100,621	17,007	122.7%	116.9%
2015	74,150	74,150	104,327	93,938	14,337	140.7%	126.7%
2016	65,965	65,965	93,519	96,114	12,907	141.8%	145.7%

<b>Plan E</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	143,855	143,855	140,359	156,350	30,126	97.6%	108.7%
2013	138,661	138,661	128,918	117,351	27,802	93.0%	84.6%
2014	130,008	130,008	107,773	104,562	26,773	82.9%	80.4%
2015	119,586	119,586	99,566	104,266	23,522	83.3%	87.2%
2016	108,928	108,928	99,344	90,226	21,626	91.2%	82.8%

<b>Plan F</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	7,937,978	7,937,978	6,545,067	6,427,082	1,223,928	82.5%	81.0%
2013	9,756,488	9,756,488	7,598,589	7,873,250	1,578,461	77.9%	80.7%
2014	13,595,229	13,595,229	9,584,456	11,194,268	1,955,168	70.5%	82.3%
2015	21,148,943	21,148,943	17,162,431	17,076,294	4,252,072	81.2%	80.7%
2016	23,260,709	23,260,709	19,339,321	19,623,203	4,733,798	83.1%	84.4%

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

<b>Plan G</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	164,612	164,612	191,310	193,224	31,180	116.2%	117.4%
2013	162,832	162,832	139,095	131,780	31,578	85.4%	80.9%
2014	154,677	154,677	120,570	118,066	31,298	77.9%	76.3%
2015	149,247	149,247	139,396	141,731	29,102	93.4%	95.0%
2016	138,206	138,206	150,829	156,451	27,230	109.1%	113.2%

<b>Plan H</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	40,083	40,083	19,485	24,658	7,132	48.6%	61.5%
2013	35,234	35,234	29,256	19,405	7,072	83.0%	55.1%
2014	31,210	31,210	27,042	29,758	6,392	86.6%	95.3%
2015	30,236	30,236	21,393	22,698	5,752	70.8%	75.1%
2016	26,337	26,337	24,409	24,681	5,038	92.7%	93.7%

<b>Plan I</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	364,894	364,894	279,021	265,890	71,109	76.5%	72.9%
2013	344,512	344,512	237,029	227,199	66,603	68.8%	65.9%
2014	329,104	329,104	187,309	188,970	64,048	56.9%	57.4%
2015	310,923	310,923	220,459	228,952	60,174	70.9%	73.6%
2016	296,831	296,831	238,725	219,702	57,863	80.4%	74.0%

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

<b>Plan J</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	2,031,923	2,031,923	1,558,316	1,547,878	350,290	76.7%	76.2%
2013	2,038,036	2,038,036	1,576,341	1,564,115	353,729	77.3%	76.7%
2014	2,014,528	2,014,528	1,514,935	1,527,657	359,048	75.2%	75.8%
2015	1,940,227	1,940,227	1,439,755	1,431,568	353,125	74.2%	73.8%
2016	1,847,526	1,847,526	1,392,456	1,389,846	337,696	75.4%	75.2%

<b>Plan K</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	26,329	26,329	20,855	20,018	6,159	79.2%	76.0%
2013	35,637	35,637	25,816	25,757	9,101	72.4%	72.3%
2014	44,754	44,754	13,057	18,789	12,047	29.2%	42.0%
2015	69,859	69,859	38,953	41,847	22,674	55.8%	59.9%
2016	73,492	73,492	46,549	41,575	24,925	63.3%	56.6%

<b>Plan L</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	40,275	40,275	22,400	19,223	8,967	55.6%	47.7%
2013	43,789	43,789	25,183	29,271	9,559	57.5%	66.8%
2014	46,569	46,569	38,751	38,242	10,297	83.2%	82.1%
2015	57,083	57,083	33,733	32,666	5,010	59.1%	57.2%
2016	63,562	63,562	54,408	78,952	4,532	85.6%	124.2%

<b>Plan N</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	632,900	632,900	524,003	521,188	93,645	82.8%	82.3%
2013	1,138,420	1,138,420	853,076	904,227	166,520	74.9%	79.4%
2014	2,272,650	2,272,650	1,490,561	1,790,227	303,709	65.6%	78.8%
2015	4,464,383	4,464,383	3,296,621	3,445,675	-	73.8%	77.2%
2016	5,420,517	5,420,517	4,063,005	4,157,344	-	75.0%	76.7%

<b>Total Standardized</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2012	14,807,111	14,807,111	12,195,410	12,035,784	2,460,877	82.4%	81.3%
2013	17,154,031	17,154,031	13,424,644	13,658,508	2,904,888	78.3%	79.6%
2014	22,140,443	22,140,443	15,855,217	17,892,325	3,429,187	71.6%	80.8%
2015	31,826,410	31,826,410	25,326,373	25,279,824	5,433,855	79.6%	79.4%
2016	34,593,005	34,593,005	28,079,941	28,430,908	5,867,587	81.2%	82.2%

**2018 MONTHLY RATES FOR PLANS NOT ISSUED IN  
RHODE ISLAND**

<u>Plan*</u>	<u>Base**</u>	<u>Tier I</u>	<u>Tier II</u>
HW/IW/AW/BW (with drugs)	\$178.25	\$196.07	\$267.37
HW/IW/AW/BW (without drugs)	\$178.00	\$195.80	\$267.00
WA/WC	\$37.25	\$40.97	\$55.87
WB/WD	\$5.00	\$5.50	\$7.50
SB/SC	\$178.00	\$195.80	
SD/SE	\$37.25	\$40.97	
SF/SG (with drugs)	\$626.25	\$688.87	
SF/SG (without drugs)	\$220.50	\$242.55	

\* *HW/IW/AW/BW, WA, and WB are Wisconsin issued plans and riders.  
SB/SC, SD/SE, and SF/SG are Minnesota issued plans and riders.*

\*\* *Enrollment Discounts apply to Wisconsin issued plans.*



**Rhode Island  
2018 Expenses by Category**

**Standardized Plans**

Member Contribution            \$43,049,584

Average Lives                    19,509

Expenses	<u>% of Member Contribution</u>	<u>PMPM</u>
Royalty	4.90%	\$9.01
Premium Taxes	2.00%	\$3.68
Risk and Profit	1.85%	\$3.40
Operating Expenses	4.64%	\$8.52
Sales Expenses	3.06%	\$5.63
Commissions	3.75%	\$6.90
Investment Income Credit	-0.19%	(\$0.35)
Total Expenses	20.01%	\$36.79

## 1990 Standardized Plans

This chart gives you a quick look at the standardized Medigap Plans that can be sold for effective dates up through May 31, 2010 (including Medicare SELECT) and their benefits. Insurance companies offering Medigap policies must make Plan A available. Not all types of Medigap policies may be available in each state.

If a checkmark appears in a column of this chart, this means that the Medigap policy covers 100% of the described benefit. If a column lists a percentage, this means the Medigap policy covers that percentage of the described benefit. If a column is blank, this means the Medigap policy doesn't cover that benefit. Note: The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Through May 31, 2010 the standardized plans are:

Medigap Benefits	Medigap Plans A through L											
	A	B	C	D	E	F	G	H	I	J	K	L
Medicare Part A Coinsurance and all costs after hospital benefits are used up <sup>1</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment except for preventive services	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Hospice Care Coinsurance or Copayment											50%	75%
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Medicare Part A Deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Medicare Part B Deductible			✓			✓				✓		
Medicare Part B Excess Charges						✓	80%		✓	✓		
Outpatient Prescription Drugs (50% after \$250 deductible; up to plan limits)								x <sup>2</sup>	x <sup>2</sup>	x <sup>2</sup>		
Foreign Travel Emergency (Up to Plan Limits) <sup>3</sup>			✓	✓	✓	✓	✓	✓	✓	✓		
At-home Recovery (Up to Plan Limits)				✓			✓		✓	✓		
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Preventive Care not Covered by Medicare (up to \$120)					✓					✓		

<sup>1</sup> Lifetime maximum of 365 days

<sup>2</sup> Prescription drug benefits will be discontinued for insureds covered by Plans H, I, and J who enroll in Medicare Part D. Prescription drug benefits will continue for insureds who enrolled in Plans H, I, and J before January 1, 2006 who do not enroll in Medicare Part D. Plans H, I, and J will not include prescription drug benefits to insureds who enroll on or after January 1, 2006.

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

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

2017 out-of-pocket limit <sup>4</sup> ▶	\$5,120	\$2,560
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Company Name: UnitedHealthcare Insurance Company

NAIC Company Code: 79413

Market Segment: 1990 Standardized Medicare Supplement Plans (plans issued prior to June 1, 2010)

SERFF Tracking Number: UHLC-131048075

### Scope and Range of the Rate Increase

2018 rate increases have been proposed for the AARP Standardized Medicare Supplement Insurance Plans for members residing in Rhode Island. These rate actions are projected to apply to 3,086 members. The new monthly premium rates will apply to members beginning January 1, 2018.

The average rate increase for these plans is expected to be 5.6%. Rate increases vary by plan. The range of rate increases is: 0.0% to 7.5%. Additional premium changes may occur due to changes in policyholder discounts.

The proposed rate increase is needed to cover the projected medical and administrative costs for 2018. We will continue to work hard to keep premium rates as low as possible for all members.

### Increases in Medical Costs

There are many different health care cost trends that contribute to increases in the Medicare health care spending each year. Some of the key health care cost trends that have affected this year's rate increases include:

- **Increasing Cost of Medical Services:** Annual increases in reimbursement rates to health care providers.
- **Increasing Utilization:** The number of office visits and other medical services continues to grow. In addition, total health care spending will vary by the intensity of care and use of different types of health services.
- **Increases in Medicare Deductibles:** Medicare deductibles that are covered under these plans are expected to increase.
- **Impact of New Technology:** Improvements to medical technology and clinical practice lead to more expensive services increasing health care spending.

### Administrative Costs

Expected calendar year 2018 administrative costs for these plans are similar to current administrative costs and are not contributing to the proposed rate increase.