

UNITEDHEALTHCARE INSURANCE COMPANY

STANDARDIZED MEDICARE SUPPLEMENT RATE FILING

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

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Rhode Island

EFFECTIVE 1/1/2010

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Standardized Plans - Projection of Rhode Island Loss Ratios

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan H</u>	<u>Plan I</u>	<u>Plan J</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Select Plan C</u>	<u>Total</u>
2008 Average Lives	113	90	1,407	59	85	1,953	101	26	209	702	10	23		4,777
2008 Average Rate	\$98.24	\$135.18	\$155.24	\$148.88	\$145.39	\$149.60	\$145.71	\$168.29	\$166.70	\$189.27	\$66.90	\$88.09		\$155.83
2008 Net Claim Rate	\$65.28	\$93.77	\$135.54	\$137.80	\$143.34	\$117.94	\$106.54	\$180.07	\$140.40	\$150.64	\$42.18	\$46.97		\$127.52
2008 Loss Ratio	66.5%	69.4%	87.3%	92.6%	98.6%	78.8%	73.1%	107.0%	84.2%	79.6%	63.0%	53.3%		81.8%
2009 Average Lives	126	101	1,388	68	83	2,289	96	25	214	808	20	27		5,245
2009 Average Rate	\$97.71	\$136.86	\$157.43	\$149.78	\$150.12	\$149.56	\$148.16	\$171.44	\$166.77	\$186.18	\$62.45	\$91.28		\$155.95
2009 Net Claim Rate	\$66.41	\$108.90	\$128.45	\$123.96	\$119.98	\$130.60	\$120.52	\$148.88	\$144.36	\$157.10	\$50.93	\$64.50		\$131.72
2009 Trend in Benefit Cost	1.7%	16.1%	-5.2%	-10.0%	-16.3%	10.7%	13.1%	-17.3%	2.8%	4.3%	20.7%	37.3%		3.3%
2009 Loss Ratio	68.0%	79.6%	81.6%	82.8%	79.9%	87.3%	81.3%	86.8%	86.6%	84.4%	81.5%	70.7%		84.5%
2010 Average Lives	134	103	1,320	67	80	2,473	94	24	207	851	28	31	5	5,418
2010 Average Rate	\$93.92	\$134.44	\$159.91	\$147.40	\$147.64	\$160.83	\$148.33	\$175.71	\$175.62	\$191.45	\$63.59	\$93.69	\$121.47	\$162.39
2010 Net Claim Rate	\$69.76	\$110.43	\$135.01	\$123.21	\$122.91	\$135.13	\$123.31	\$151.84	\$151.55	\$162.78	\$48.02	\$73.58	\$105.41	\$136.70
2010 Trend in Benefit Cost	5.0%	1.4%	5.1%	-0.6%	2.4%	3.5%	2.3%	2.0%	5.0%	3.6%	-5.7%	14.1%	N/A	3.8%
2010 Loss Ratio	74.3%	82.1%	84.4%	83.6%	83.3%	84.0%	83.1%	86.4%	86.3%	85.0%	75.5%	78.5%	86.8%	84.2%

Average rates are net of discounts.

Attachment 1

RHODE ISLAND BENEFIT COSTS

	Per Member Per Month Costs*					
	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Proj 2009</u>	<u>Proj 2010</u>
PLAN A						
Part B Coinsurance	\$50.76	\$54.60	\$78.24	\$64.62	\$65.26	\$68.54
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.67	\$1.15	\$1.22
Total PMPM Cost	\$50.76	\$54.60	\$78.24	\$65.28	\$66.41	\$69.76
<i>Trend</i>		7.6%	43.3%	-16.6%	1.7%	5.0%
PLAN B						
Part B Coinsurance	\$102.35	\$84.94	\$98.46	\$68.96	\$86.29	\$88.13
Part A Deductible	\$17.13	\$20.16	\$20.48	\$24.14	\$21.46	\$21.08
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.66	\$1.15	\$1.22
Total PMPM Cost	\$119.47	\$105.11	\$118.93	\$93.77	\$108.90	\$110.43
<i>Trend</i>		-12.0%	13.2%	-21.2%	16.1%	1.4%
PLAN C						
Part B Coinsurance	\$78.82	\$89.08	\$84.04	\$88.21	\$84.95	\$88.13
Part B Deductible	\$8.99	\$10.11	\$10.83	\$11.19	\$11.04	\$12.00
Part A Deductible	\$17.09	\$21.12	\$19.56	\$22.59	\$20.25	\$21.08
Long Hospital Stay	\$1.64	\$2.41	\$0.07	\$1.92	\$1.15	\$1.22
SNF Day 21-100	\$8.05	\$11.05	\$9.64	\$11.62	\$10.69	\$12.13
Other	\$1.04	\$0.07	\$0.33	\$0.01	\$0.37	\$0.45
Total PMPM Cost	\$115.64	\$133.84	\$124.47	\$135.54	\$128.45	\$135.01
<i>Trend</i>		15.7%	-7.0%	8.9%	-5.2%	5.1%
PLAN D						
Part B Coinsurance	\$94.80	\$69.09	\$93.02	\$89.69	\$88.35	\$88.13
Part A Deductible	\$13.35	\$16.95	\$19.19	\$25.12	\$23.23	\$21.08
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.67	\$1.15	\$1.22
SNF Day 21-100	\$16.17	\$14.83	\$43.70	\$22.31	\$10.69	\$12.13
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.54	\$0.65
Total PMPM Cost	\$124.32	\$100.87	\$155.90	\$137.80	\$123.96	\$123.21
<i>Trend</i>		-18.9%	54.6%	-11.6%	-10.0%	-0.6%
PLAN E						
Part B Coinsurance	\$93.31	\$76.67	\$74.06	\$86.30	\$84.23	\$88.13
Part A Deductible	\$22.45	\$20.80	\$17.89	\$28.31	\$23.41	\$21.08
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.64	\$1.15	\$1.22
SNF Day 21-100	\$26.94	\$9.79	\$15.76	\$27.88	\$10.69	\$12.13
Other	\$0.31	\$0.35	\$0.61	\$0.21	\$0.50	\$0.35
Total PMPM Cost	\$143.01	\$107.61	\$108.32	\$143.34	\$119.98	\$122.91
<i>Trend</i>		-24.8%	0.7%	32.3%	-16.3%	2.4%
PLAN F						
Part B Coinsurance	\$77.09	\$76.87	\$79.23	\$80.50	\$86.96	\$88.13
Part B Deductible	\$8.97	\$10.12	\$10.72	\$11.24	\$11.04	\$12.00
Part B Excess Charges	\$0.39	\$0.11	\$0.12	\$0.10	\$0.13	\$0.12
Part A Deductible	\$15.15	\$16.58	\$17.52	\$17.43	\$19.97	\$21.08
Long Hospital Stay	\$0.43	\$2.77	\$1.13	\$0.67	\$1.15	\$1.22
SNF Day 21-100	\$8.85	\$5.80	\$5.94	\$6.77	\$10.69	\$12.13
Other	\$0.00	\$0.78	\$0.12	\$1.22	\$0.66	\$0.45
Total PMPM Cost	\$110.90	\$113.02	\$114.76	\$117.94	\$130.60	\$135.13
<i>Trend</i>		1.9%	1.5%	2.8%	10.7%	3.5%

RHODE ISLAND BENEFIT COSTS

	Per Member Per Month Costs*					
	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Proj 2009</u>	<u>Proj 2010</u>
PLAN G						
Part B Coinsurance	\$73.82	\$75.04	\$76.90	\$81.38	\$86.00	\$88.13
Part B Excess Charges	\$0.12	\$0.12	\$0.13	\$0.36	\$0.08	\$0.10
Part A Deductible	\$14.81	\$22.67	\$17.10	\$18.12	\$20.41	\$21.08
Long Hospital Stay	\$0.00	\$0.00	\$5.91	\$0.65	\$1.15	\$1.22
SNF Day 21-100	\$3.15	\$6.11	\$9.73	\$6.03	\$10.69	\$12.13
Other	\$0.28	\$0.00	\$0.02	\$0.00	\$2.19	\$0.65
Total PMPM Cost	\$92.18	\$103.94	\$109.80	\$106.54	\$120.52	\$123.31
<i>Trend</i>		12.8%	5.6%	-3.0%	13.1%	2.3%
PLAN H						
Part B Coinsurance	\$115.11	\$92.58	\$97.54	\$143.27	\$111.68	\$117.08
Part A Deductible	\$25.23	\$23.87	\$25.73	\$26.37	\$23.79	\$19.91
Long Hospital Stay	\$14.55	\$0.00	\$0.00	\$0.65	\$1.15	\$1.22
SNF Day 21-100	\$0.00	\$0.00	\$1.43	\$9.78	\$7.50	\$8.52
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.38	\$0.45
Prescription Drugs	\$71.19	\$56.59	\$29.76	\$0.00	\$36.97	\$40.54
Total PMPM Cost**	\$226.08	\$131.42	\$128.31	\$180.07	\$148.88	\$151.84
<i>Trend</i>		-41.9%	-2.4%	40.3%	-17.3%	2.0%
PLAN I						
Part B Coinsurance	\$78.91	\$91.55	\$73.88	\$104.32	\$111.43	\$117.08
Part B Excess Charges	\$0.24	\$0.16	\$0.28	\$0.18	\$0.23	\$0.19
Part A Deductible	\$14.20	\$18.43	\$16.51	\$20.70	\$19.40	\$19.91
Long Hospital Stay	\$0.83	\$0.00	\$0.00	\$0.65	\$1.15	\$1.22
SNF Day 21-100	\$3.63	\$6.23	\$3.13	\$8.88	\$7.50	\$8.52
Other	\$3.34	\$0.00	\$0.73	\$0.00	\$0.54	\$0.65
Prescription Drugs	\$54.75	\$46.75	\$44.64	\$41.78	\$39.59	\$40.54
Total PMPM Cost**	\$155.90	\$130.66	\$101.69	\$140.40	\$144.36	\$151.55
<i>Trend</i>		-16.2%	-22.2%	38.1%	2.8%	5.0%
PLAN J						
Part B Coinsurance	\$94.98	\$97.39	\$97.79	\$102.14	\$106.40	\$110.04
Part B Deductible	\$9.05	\$10.53	\$11.08	\$11.23	\$11.04	\$12.00
Part B Excess Charges	\$0.28	\$0.19	\$0.21	\$0.19	\$0.18	\$0.19
Part A Deductible	\$17.30	\$19.27	\$15.65	\$17.02	\$18.90	\$19.91
Long Hospital Stay	\$0.71	\$0.00	\$0.38	\$0.70	\$1.15	\$1.22
SNF Day 21-100	\$6.85	\$7.84	\$7.93	\$5.08	\$7.50	\$8.52
Other	\$0.83	\$0.61	\$1.29	\$1.78	\$1.52	\$1.50
Prescription Drugs	\$88.79	\$84.63	\$94.27	\$100.82	\$103.00	\$106.78
Total PMPM Cost**	\$218.78	\$159.27	\$148.86	\$150.64	\$157.10	\$162.78
<i>Trend</i>		-27.2%	-6.5%	1.2%	4.3%	3.6%

RHODE ISLAND BENEFIT COSTS

	Per Member Per Month Costs*					
	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Proj 2009</u>	<u>Proj 2010</u>
PLAN K						
Part B Coinsurance		\$65.95	\$18.31	\$21.23	\$34.45	\$32.20
Part A Deductible		\$0.00	\$7.87	\$4.35	\$10.60	\$9.23
Long Hospital Stay		\$0.00	\$0.00	\$0.60	\$0.98	\$1.04
SNF Day 21-100		\$0.00	\$0.00	\$16.00	\$4.68	\$5.31
Other		\$0.00	\$0.00	\$0.00	\$0.22	\$0.25
Total PMPM Cost		\$65.95	\$26.19	\$42.18	\$50.93	\$48.02
<i>Trend</i>			-60.3%	61.1%	20.7%	-5.7%
PLAN L						
Part B Coinsurance		\$27.17	\$37.40	\$42.80	\$44.16	\$49.57
Part A Deductible		\$0.00	\$11.81	\$2.86	\$11.81	\$14.38
Long Hospital Stay		\$0.00	\$0.00	\$0.63	\$1.03	\$1.10
SNF Day 21-100		\$0.00	\$19.29	\$0.67	\$7.29	\$8.28
Other		\$0.00	\$0.00	\$0.00	\$0.21	\$0.25
Total PMPM Cost		\$27.17	\$68.50	\$46.97	\$64.50	\$73.58
<i>Trend</i>			152.1%	-31.4%	37.3%	14.1%
UHC SELECT PLAN C						
Part B Coinsurance						\$73.51
Part B Deductible						\$12.00
Part A Deductible						\$8.30
Long Hospital Stay						\$0.62
SNF Day 21-100						\$10.53
Other						\$0.45
Total PMPM Cost						\$105.41
<i>Trend</i>						n/a
TOTAL STANDARDIZED PLANS***						
Part B Coinsurance	\$81.32	\$84.15	\$83.28	\$86.68	\$89.54	\$91.80
Part B Deductible	\$9.00	\$10.19	\$10.82	\$11.22	\$11.04	\$12.00
Part B Excess Charges	\$0.33	\$0.14	\$0.15	\$0.14	\$0.14	\$0.14
Part A Deductible	\$16.40	\$19.00	\$17.93	\$19.46	\$19.93	\$20.73
Long Hospital Stay	\$1.01	\$1.77	\$0.65	\$1.04	\$1.15	\$1.22
SNF Day 21-100	\$8.23	\$8.13	\$8.10	\$8.68	\$9.98	\$11.32
Other	\$0.75	\$0.41	\$0.40	\$0.80	\$0.73	\$0.63
Prescription Drugs	\$78.32	\$72.65	\$79.66	\$84.01	\$88.00	\$91.16
Total PMPM Cost**	\$132.43	\$125.38	\$121.13	\$127.52	\$131.72	\$136.70
<i>Trend</i>		-5.3%	-3.4%	5.3%	3.3%	3.8%

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

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

**Beginning in 2006, some insureds enrolled in plans that offer prescription drug coverage will not have the drug benefit.

***2006 and 2007 trends appear low due to members who had prescription drug coverage enrolling in Medicare Part D and dropping coverage for that benefit. The trends for 2006 and 2007, excluding the drug benefit from the calculations, are 5.8% and -2.0%, respectively.

Rhode Island Average Annualized Premiums

<u>Plan</u>	Proposed <u>2010*</u>	<u>2009*</u>
A	\$1,127	\$1,173
B	\$1,613	\$1,642
C	\$1,919	\$1,889
D	\$1,769	\$1,797
E	\$1,772	\$1,801
F	\$1,930	\$1,795
G	\$1,780	\$1,778
H	\$2,109	\$2,057
I	\$2,107	\$2,001
J	\$2,297	\$2,234
K	\$763	\$749
L	\$1,124	\$1,095
Select C	\$1,458	

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN A

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
1998	1998	58,697	87,049	67.4%	119	42.3%
Total		58,697	87,049	67.4%	119	42.3%
1999	1999	725	3,976	18.2%	5	13.7%
	1998	59,444	70,004	84.9%	79	63.8%
Total		60,170	73,980	81.3%	84	61.1%
2000	2000	7,759	12,904	60.1%	15	46.9%
	1999	2,138	7,362	29.0%	8	22.7%
	1998	45,706	64,239	71.2%	69	55.5%
Total		55,603	84,505	65.8%	92	51.4%
2001	2001	2,020	7,349	27.5%	8	21.9%
	2000	7,922	15,107	52.4%	17	41.8%
	1999	4,028	6,041	66.7%	6	53.2%
	1998	66,304	64,083	103.5%	68	82.5%
Total		80,274	92,580	86.7%	99	69.2%
2002	2002	5,149	6,452	79.8%	7	63.7%
	2001	6,375	11,065	57.6%	12	45.9%
	2000	11,628	12,234	95.0%	13	75.8%
	1998-1999	58,490	56,066	104.3%	59	83.2%
Total		81,641	85,816	95.1%	91	75.9%
2003	2003	8,575	7,992	107.3%	9	90.8%
	2002	11,917	13,765	86.6%	14	73.3%
	2001	3,081	11,341	27.2%	11	23.0%
	1998-2000	52,833	62,391	84.7%	63	71.7%
Total		76,406	95,490	80.0%	97	67.7%
2004	2004	6,708	10,369	64.7%	10	61.5%
	2003	14,530	13,679	106.2%	14	101.0%
	2002	10,534	15,461	68.1%	14	64.8%
	1998-2001	38,368	71,429	53.7%	64	51.1%
Total		70,139	110,938	63.2%	101	60.1%
2005	2005	4,081	9,653	42.3%	8	41.0%
	2004	6,474	12,454	52.0%	12	50.5%
	2003	10,029	10,963	91.5%	10	88.8%
	1998-2002	37,132	74,657	49.7%	64	48.3%
Total		57,716	107,727	53.6%	95	52.0%
2006	2006	9,150	21,906	41.8%	18	41.8%
	2005	6,210	13,152	47.2%	11	47.2%
	2004	3,771	11,828	31.9%	11	31.9%
	1998-2003	50,589	80,538	62.8%	67	62.8%
Total		69,718	127,425	54.7%	106	54.7%
2007	2007	7,974	10,278	77.6%	9	77.6%
	2006	39,454	30,157	130.8%	25	130.8%
	2005	5,286	11,821	44.7%	10	44.7%
	1998-2004	54,867	85,042	64.5%	71	64.5%
Total		107,581	137,298	78.4%	115	78.4%
2008	2008	7,943	11,013	72.1%	10	72.1%
	2007	7,498	14,609	51.3%	13	51.3%
	2006	25,075	22,861	109.7%	20	109.7%
	1998-2005	47,616	84,135	56.6%	70	56.6%
Total		88,132	132,618	66.5%	113	66.5%

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN B

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
1998	1998	73,717	75,797	97.3%	69	64.4%
Total		73,717	75,797	97.3%	69	64.4%
1999	1999	0	0	0.0%	0	0.0%
	1998	65,770	64,254	102.4%	49	81.3%
Total		65,770	64,254	102.4%	49	81.3%
2000	2000	1,172	4,088	28.7%	3	22.8%
	1999	0	0	0.0%	0	0.0%
	1998	51,355	53,886	95.3%	41	75.7%
Total		52,527	57,975	90.6%	44	71.9%
2001	2001	0	697	0.0%	1	0.0%
	2000	1,526	7,147	21.3%	5	17.0%
	1999	0	0	0.0%	0	0.0%
	1998	39,130	45,982	85.1%	35	67.6%
Total		40,655	53,825	75.5%	41	60.0%
2002	2002	10,575	5,682	186.1%	5	147.8%
	2001	116	443	26.1%	0	20.7%
	2000	4,999	7,223	69.2%	5	55.0%
	1998-1999	20,442	37,935	53.9%	29	42.8%
Total		36,132	51,283	70.5%	40	55.9%
2003	2003	3,742	7,631	49.0%	6	41.0%
	2002	16,624	9,978	166.6%	8	139.3%
	2001	0	0	0.0%	0	0.0%
	1998-2000	26,707	41,654	64.1%	30	53.6%
Total		47,074	59,263	79.4%	44	66.4%
2004	2004	21,829	19,139	114.1%	13	100.6%
	2003	7,289	13,278	54.9%	10	48.4%
	2002	13,974	11,180	125.0%	8	110.2%
	1998-2001	35,409	40,830	86.7%	28	76.5%
Total		78,500	84,427	93.0%	59	82.0%
2005	2005	15,096	6,036	250.1%	4	225.0%
	2004	18,933	25,205	75.1%	17	67.6%
	2003	9,759	11,742	83.1%	8	74.8%
	1998-2002	50,597	54,301	93.2%	36	83.8%
Total		94,385	97,285	97.0%	66	87.3%
2006	2006	15,231	24,457	62.3%	16	57.7%
	2005	7,907	6,655	118.8%	5	110.0%
	2004	18,899	24,391	77.5%	15	71.8%
	1998-2003	52,247	60,256	86.7%	39	80.3%
Total		94,283	115,760	81.4%	75	75.4%
2007	2007	13,649	16,365	83.4%	11	79.6%
	2006	28,987	35,360	82.0%	22	78.2%
	2005	5,358	7,624	70.3%	5	67.1%
	1998-2004	67,252	69,337	97.0%	43	92.6%
Total		115,246	128,686	89.6%	81	85.5%
2008	2008	27,541	25,924	106.2%	16	104.4%
	2007	13,730	24,549	55.9%	16	54.9%
	2006	14,625	27,428	53.3%	17	52.4%
	1998-2005	45,371	68,097	66.6%	41	65.5%
Total		101,267	145,998	69.4%	90	68.1%

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN C

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
1998	1998	1,159,394	1,406,557	82.4%	1,120	55.0%
Total		1,159,394	1,406,557	82.4%	1,120	55.0%
1999	1999	76,745	68,133	112.6%	51	82.2%
	1998	917,531	1,228,965	74.7%	892	54.5%
Total		994,276	1,297,098	76.7%	943	55.9%
2000	2000	188,746	191,577	98.5%	141	73.4%
	1999	118,399	134,879	87.8%	99	65.4%
	1998	946,534	1,170,942	80.8%	830	60.2%
Total		1,253,679	1,497,399	83.7%	1,070	62.3%
2001	2001	99,301	145,112	68.4%	102	52.0%
	2000	270,315	265,506	101.8%	188	77.4%
	1999	114,805	130,995	87.6%	92	66.6%
	1998	946,260	1,135,525	83.3%	788	63.3%
Total		1,430,682	1,677,138	85.3%	1,169	64.8%
2002	2002	101,369	119,749	84.7%	88	64.3%
	2001	177,378	218,177	81.3%	151	61.8%
	2000	220,068	236,187	93.2%	163	70.8%
	1998-1999	1,106,824	1,143,915	96.8%	793	73.5%
Total		1,605,640	1,718,027	93.5%	1,195	71.0%
2003	2003	100,155	148,217	67.6%	106	55.8%
	2002	210,883	205,050	102.8%	141	84.9%
	2001	152,065	222,651	68.3%	140	56.4%
	1998-2000	1,222,919	1,382,499	88.5%	897	73.0%
Total		1,686,022	1,958,418	86.1%	1,284	71.1%
2004	2004	57,220	102,043	56.1%	65	48.6%
	2003	157,184	229,777	68.4%	154	59.3%
	2002	157,875	198,963	79.3%	125	68.8%
	1998-2001	1,328,670	1,600,390	83.0%	971	72.0%
Total		1,700,949	2,131,173	79.8%	1,315	69.2%
2005	2005	76,519	104,997	72.9%	67	64.5%
	2004	147,123	168,479	87.3%	104	77.3%
	2003	147,159	225,412	65.3%	142	57.8%
	1998-2002	1,453,608	1,691,958	85.9%	1,003	76.1%
Total		1,824,409	2,190,847	83.3%	1,315	73.7%
2006	2006	217,193	194,692	111.6%	118	102.0%
	2005	152,584	163,654	93.2%	98	85.3%
	2004	117,792	162,349	72.6%	95	66.3%
	1998-2003	1,718,946	1,861,795	92.3%	1,064	84.4%
Total		2,206,515	2,382,490	92.6%	1,374	84.7%
2007	2007	69,214	120,455	57.5%	73	54.6%
	2006	254,113	297,282	85.5%	172	81.3%
	2005	127,006	163,250	77.8%	91	74.0%
	1998-2004	1,639,578	1,946,381	84.2%	1,062	80.1%
Total		2,089,911	2,527,368	82.7%	1,399	78.6%
2008	2008	60,315	106,902	56.4%	67	55.5%
	2007	125,113	175,775	71.2%	104	70.0%
	2006	240,381	283,401	84.8%	154	83.4%
	1998-2005	1,863,252	2,055,681	90.6%	1,083	89.1%
Total		2,289,060	2,621,759	87.3%	1,407	85.8%

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN D

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
1998	1998	43,853	63,294	69.3%	58	43.0%
Total		43,853	63,294	69.3%	58	43.0%
1999	1999	2,667	2,353	113.3%	2	84.3%
	1998	40,632	64,275	63.2%	49	47.0%
Total		43,299	66,628	65.0%	51	48.4%
2000	2000	4,272	17,034	25.1%	13	18.7%
	1999	1,706	2,666	64.0%	2	47.6%
	1998	68,055	59,006	115.3%	45	85.8%
Total		74,032	78,706	94.1%	60	70.0%
2001	2001	2,146	4,993	43.0%	3	32.9%
	2000	12,569	19,233	65.4%	15	50.0%
	1999	4,080	2,736	149.1%	2	114.2%
	1998	36,264	54,182	66.9%	40	51.2%
Total		55,059	81,144	67.9%	60	52.0%
2002	2002	1,126	3,042	37.0%	2	28.3%
	2001	1,719	5,921	29.0%	4	22.2%
	2000	9,899	16,699	59.3%	12	45.4%
	1998-1999	36,466	47,490	76.8%	35	58.8%
Total		49,209	73,152	67.3%	54	51.5%
2003	2003	4,521	5,329	84.8%	3	71.0%
	2002	3,232	6,530	49.5%	4	41.4%
	2001	5,607	6,532	85.8%	5	71.8%
	1998-2000	46,054	64,044	71.9%	44	60.2%
Total		59,414	82,435	72.1%	56	60.3%
2004	2004	6,616	2,521	262.5%	2	230.4%
	2003	7,123	9,484	75.1%	6	65.9%
	2002	3,965	6,737	58.9%	4	51.7%
	1998-2001	51,456	69,768	73.8%	45	64.7%
Total		69,160	88,511	78.1%	57	68.6%
2005	2005	3,710	6,577	56.4%	4	50.5%
	2004	9,188	3,423	268.4%	2	240.5%
	2003	4,376	8,649	50.6%	5	45.3%
	1998-2002	67,637	73,308	92.3%	46	82.7%
Total		84,911	91,957	92.3%	57	82.7%
2006	2006	3,491	6,226	56.1%	4	51.7%
	2005	3,417	7,167	47.7%	4	44.0%
	2004	1,507	3,141	48.0%	2	44.3%
	1998-2003	59,573	77,807	76.6%	47	70.6%
Total		67,988	94,341	72.1%	56	66.5%
2007	2007	4,174	8,965	46.6%	5	44.3%
	2006	2,764	8,797	31.4%	5	29.9%
	2005	3,711	7,474	49.7%	4	47.2%
	1998-2004	94,118	72,122	130.5%	42	124.0%
Total		104,768	97,357	107.6%	56	102.3%
2008	2008	6,611	6,758	97.8%	4	96.2%
	2007	2,909	8,634	33.7%	5	33.1%
	2006	6,184	9,193	67.3%	5	66.2%
	1998-2005	81,167	80,078	101.4%	45	99.7%
Total		96,870	104,664	92.6%	59	91.0%

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN E

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
1998	1998	139,773	152,240	91.8%	149	53.6%
Total		139,773	152,240	91.8%	149	53.6%
1999	1999	8,694	19,905	43.7%	16	30.6%
	1998	128,243	155,632	82.4%	128	57.7%
Total		136,937	175,537	78.0%	144	54.7%
2000	2000	2,812	7,503	37.5%	6	28.4%
	1999	15,656	24,040	65.1%	18	49.3%
	1998	103,826	140,890	73.7%	106	55.8%
Total		122,294	172,433	70.9%	130	53.7%
2001	2001	3,793	5,771	65.7%	4	50.2%
	2000	7,710	10,389	74.2%	8	56.6%
	1999	24,062	25,270	95.2%	19	72.7%
	1998	80,618	124,360	64.8%	92	49.5%
Total		116,184	165,790	70.1%	123	53.5%
2002	2002	4,034	7,093	56.9%	5	43.4%
	2001	5,601	9,040	62.0%	7	47.3%
	2000	4,072	8,093	50.3%	6	38.4%
	1998-1999	85,986	119,790	71.8%	89	54.8%
Total		99,693	144,016	69.2%	107	52.8%
2003	2003	698	2,488	28.0%	2	23.4%
	2002	12,610	17,534	71.9%	13	60.0%
	2001	12,516	10,511	119.1%	7	99.3%
	1998-2000	139,766	130,117	107.4%	90	89.6%
Total		165,589	160,650	103.1%	112	86.0%
2004	2004	140	2,187	6.4%	1	5.6%
	2003	6,510	6,367	102.2%	4	89.5%
	2002	6,531	13,685	47.7%	10	41.8%
	1998-2001	138,559	146,567	94.5%	96	82.7%
Total		151,740	168,807	89.9%	111	78.7%
2005	2005	1,513	512	295.5%	0	263.9%
	2004	126	885	14.3%	1	12.8%
	2003	2,734	2,863	95.5%	2	85.3%
	1998-2002	164,092	148,877	110.2%	95	98.4%
Total		168,465	153,136	110.0%	98	98.2%
2006	2006	5,194	5,445	95.4%	4	87.7%
	2005	2,033	3,162	64.3%	2	59.1%
	2004	758	2,662	28.5%	2	26.2%
	1998-2003	115,124	142,884	80.6%	88	74.1%
Total		123,109	154,153	79.9%	95	73.4%
2007	2007	174	1,840	9.5%	1	9.0%
	2006	5,144	9,154	56.2%	6	53.2%
	2005	906	3,259	27.8%	2	26.3%
	1998-2004	113,899	140,667	81.0%	84	76.7%
Total		120,123	154,920	77.5%	92	73.5%
2008	2008	446	1,257	35.4%	1	34.9%
	2007	0	1,432	0.0%	1	0.0%
	2006	9,123	11,691	78.0%	7	76.7%
	1998-2005	137,351	134,644	102.0%	77	100.3%
Total		146,919	149,024	98.6%	85	97.0%

RHODE ISLAND'S EXPERIENCE BY DURATION**PLAN F**

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
1998	1998	1,048,384	1,288,551	81.4%	981	56.3%
Total		1,048,384	1,288,551	81.4%	981	56.3%
1999	1999	47,645	46,491	102.5%	33	80.5%
	1998	871,282	1,224,110	71.2%	819	55.9%
Total		918,928	1,270,601	72.3%	852	56.8%
2000	2000	51,309	76,049	67.5%	55	53.0%
	1999	61,082	80,307	76.1%	56	59.8%
	1998	977,592	1,145,893	85.3%	764	67.0%
Total		1,089,983	1,302,249	83.7%	875	65.8%
2001	2001	40,932	76,254	53.7%	54	42.2%
	2000	72,046	113,354	63.6%	80	49.9%
	1999	66,080	77,220	85.6%	52	67.2%
	1998	945,700	1,084,160	87.2%	723	68.5%
Total		1,124,758	1,350,987	83.3%	909	65.4%
2002	2002	71,790	100,226	71.6%	72	56.3%
	2001	83,570	121,190	69.0%	85	54.2%
	2000	68,054	109,604	62.1%	74	48.8%
	1998-1999	896,980	1,059,291	84.7%	706	66.5%
Total		1,120,395	1,390,312	80.6%	936	63.3%
2003	2003	84,976	111,397	76.3%	80	63.1%
	2002	130,677	173,594	75.3%	120	62.2%
	2001	86,792	116,379	74.6%	75	61.7%
	1998-2000	1,031,820	1,159,995	89.0%	744	73.5%
Total		1,334,266	1,561,365	85.5%	1,019	70.6%
2004	2004	84,467	130,959	64.5%	88	56.0%
	2003	159,662	213,194	74.9%	143	65.0%
	2002	177,893	175,597	101.3%	112	87.9%
	1998-2001	1,092,902	1,283,415	85.2%	780	73.9%
Total		1,514,924	1,803,165	84.0%	1,122	72.9%
2005	2005	139,979	158,921	88.1%	106	78.0%
	2004	172,686	247,128	69.9%	161	61.9%
	2003	140,573	205,743	68.3%	129	60.5%
	1998-2002	1,188,464	1,411,344	84.2%	837	74.6%
Total		1,641,702	2,023,135	81.1%	1,234	71.9%
2006	2006	354,882	380,529	93.3%	236	85.3%
	2005	176,542	262,458	67.3%	168	61.5%
	2004	171,771	239,512	71.7%	146	65.6%
	1998-2003	1,263,639	1,573,674	80.3%	900	73.5%
Total		1,966,834	2,456,173	80.1%	1,450	73.3%
2007	2007	286,285	368,298	77.7%	223	74.0%
	2006	482,585	592,770	81.4%	353	77.5%
	2005	161,373	265,848	60.7%	158	57.7%
	1998-2004	1,422,479	1,775,252	80.1%	975	76.2%
Total		2,352,723	3,002,169	78.4%	1,708	74.6%
2008	2008	370,611	382,281	96.9%	248	95.3%
	2007	415,779	541,664	76.8%	318	75.5%
	2006	416,089	567,211	73.4%	317	72.1%
	1998-2005	1,561,269	2,014,386	77.5%	1,070	76.2%
Total		2,763,748	3,505,543	78.8%	1,953	77.5%

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN G

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
1998	1998	64,763	87,467	74.0%	77	48.2%
Total		64,763	87,467	74.0%	77	48.2%
1999	1999	2,438	9,696	25.1%	7	19.5%
	1998	58,642	89,254	65.7%	65	51.1%
Total		61,081	98,950	61.7%	72	48.0%
2000	2000	8,961	7,758	115.5%	6	91.6%
	1999	6,847	13,851	49.4%	10	39.2%
	1998	55,731	76,999	72.4%	55	57.4%
Total		71,538	98,608	72.5%	71	57.6%
2001	2001	16,953	14,714	115.2%	11	91.4%
	2000	9,159	10,494	87.3%	8	69.2%
	1999	8,378	13,853	60.5%	10	48.0%
	1998	43,689	70,787	61.7%	50	49.0%
Total		78,179	109,848	71.2%	78	56.5%
2002	2002	6,983	17,863	39.1%	12	31.0%
	2001	14,804	17,872	82.8%	13	65.7%
	2000	26,813	9,993	268.3%	7	212.9%
	1998-1999	98,385	74,366	132.3%	53	105.0%
Total		146,985	120,094	122.4%	84	97.1%
2003	2003	22,375	19,567	114.4%	14	95.0%
	2002	11,451	26,974	42.5%	18	35.3%
	2001	13,417	10,397	129.0%	7	107.3%
	1998-2000	65,043	74,978	86.7%	51	72.1%
Total		112,286	131,916	85.1%	90	70.7%
2004	2004	7,824	12,513	62.5%	9	54.7%
	2003	20,929	30,132	69.5%	20	60.8%
	2002	25,984	29,195	89.0%	18	77.9%
	1998-2001	88,445	86,942	101.7%	56	89.1%
Total		143,182	158,783	90.2%	103	78.9%
2005	2005	9,521	12,920	73.7%	8	66.1%
	2004	20,917	22,525	92.9%	16	83.3%
	2003	12,035	26,116	46.1%	17	41.3%
	1998-2002	71,089	100,662	70.6%	62	63.3%
Total		113,561	162,223	70.0%	103	62.8%
2006	2006	19,147	19,546	98.0%	13	90.4%
	2005	13,033	23,585	55.3%	15	51.0%
	2004	12,502	22,530	55.5%	15	51.2%
	1998-2003	99,378	121,205	82.0%	72	75.7%
Total		144,061	186,866	77.1%	116	71.2%
2007	2007	15	1,167	1.3%	1	1.2%
	2006	10,181	24,235	42.0%	15	39.9%
	2005	14,067	18,124	77.6%	12	73.8%
	1998-2004	115,837	134,045	86.4%	78	82.2%
Total		140,100	177,571	78.9%	106	75.0%
2008	2008	2,219	4,487	49.5%	3	48.6%
	2007	174	1,461	11.9%	1	11.7%
	2006	10,319	22,398	46.1%	13	45.3%
	1998-2005	116,205	147,964	78.5%	84	77.2%
Total		128,916	176,310	73.1%	101	71.9%

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN H

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
1998	1998	63,330	73,061	86.7%	43	52.8%
Total		63,330	73,061	86.7%	43	52.8%
1999	1999	246	2,226	11.1%	1	7.4%
	1998	74,372	61,489	121.0%	33	81.2%
Total		74,619	63,715	117.1%	35	78.6%
2000	2000	759	2,123	35.8%	1	26.1%
	1999	1,590	4,199	37.9%	2	27.6%
	1998	48,464	62,675	77.3%	31	56.4%
Total		50,813	68,997	73.6%	35	53.7%
2001	2001	8,632	5,377	160.6%	3	119.5%
	2000	4,913	5,527	88.9%	3	66.2%
	1999	7,267	3,689	197.0%	2	146.6%
	1998	63,205	64,444	98.1%	31	73.0%
Total		84,017	79,037	106.3%	39	79.1%
2002	2002	2,099	6,562	32.0%	3	24.8%
	2001	32,031	9,786	327.3%	5	253.6%
	2000	7,399	6,222	118.9%	3	92.1%
	1998-1999	79,241	62,066	127.7%	29	98.9%
Total		120,770	84,636	142.7%	41	110.6%
2003	2003	4,044	5,580	72.5%	3	58.3%
	2002	5,838	9,654	60.5%	4	48.7%
	2001	22,808	8,577	265.9%	4	214.1%
	1998-2000	67,450	61,975	108.8%	28	87.6%
Total		100,140	85,786	116.7%	40	94.0%
2004	2004	6,848	3,334	205.4%	1	177.8%
	2003	5,586	7,048	79.2%	3	68.6%
	2002	7,767	12,410	62.6%	5	54.2%
	1998-2001	63,415	64,694	98.0%	27	84.8%
Total		83,616	87,487	95.6%	38	82.7%
2005	2005	13,528	6,359	212.7%	3	195.9%
	2004	5,127	3,766	136.1%	1	125.4%
	2003	5,356	6,857	78.1%	3	71.9%
	1998-2002	82,247	81,727	100.6%	32	92.7%
Total		106,258	98,709	107.6%	39	99.1%
2006	2006	329	600	54.9%	0	50.4%
	2005	2,666	6,375	41.8%	4	38.6%
	2004	168	1,989	8.5%	1	7.8%
	1998-2003	44,017	51,009	86.3%	25	80.2%
Total		47,181	59,973	78.7%	30	73.1%
2007	2007	0	0	0.0%	0	0.0%
	2006	3,122	1,532	203.7%	1	194.5%
	2005	4,297	6,661	64.5%	4	61.6%
	1998-2004	37,106	48,126	77.1%	24	73.5%
Total		44,525	56,320	79.1%	29	75.4%
2008	2008	0	0	0.0%	0	0.0%
	2007	0	0	0.0%	0	0.0%
	2006	1,381	1,682	82.1%	1	80.8%
	1998-2005	55,521	51,497	107.8%	25	106.0%
Total		56,902	53,179	107.0%	26	105.2%

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN I

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
1998	1998	264,613	343,049	77.1%	202	47.0%
Total		264,613	343,049	77.1%	202	47.0%
1999	1999	7,983	19,267	41.4%	11	27.9%
	1998	238,636	314,757	75.8%	168	51.0%
Total		246,620	334,024	73.8%	179	49.6%
2000	2000	24,899	26,787	93.0%	15	67.8%
	1999	41,589	50,113	83.0%	27	60.5%
	1998	217,997	305,225	71.4%	150	52.1%
Total		284,485	382,125	74.4%	192	54.3%
2001	2001	8,630	24,676	35.0%	13	26.0%
	2000	41,426	39,516	104.8%	20	78.1%
	1999	39,690	47,091	84.3%	23	62.8%
	1998	250,511	301,541	83.1%	145	61.9%
Total		340,258	412,824	82.4%	202	61.4%
2002	2002	12,454	20,088	62.0%	10	48.0%
	2001	26,316	50,580	52.0%	26	40.3%
	2000	36,190	40,470	89.4%	19	69.3%
	1998-1999	279,600	335,192	83.4%	156	64.6%
Total		354,561	446,329	79.4%	212	61.6%
2003	2003	19,784	34,087	58.0%	18	46.6%
	2002	22,441	38,187	58.8%	19	47.2%
	2001	27,008	53,845	50.2%	25	40.3%
	1998-2000	303,244	354,558	85.5%	159	68.7%
Total		372,477	480,676	77.5%	222	62.2%
2004	2004	36,775	44,896	81.9%	22	70.9%
	2003	58,803	64,277	91.5%	32	79.1%
	2002	18,610	35,002	53.2%	15	46.0%
	1998-2001	357,879	403,241	88.8%	169	76.8%
Total		472,067	547,415	86.2%	238	74.6%
2005	2005	40,947	57,383	71.4%	25	65.7%
	2004	54,404	71,788	75.8%	32	69.7%
	2003	38,624	62,033	62.3%	27	57.3%
	1998-2002	336,672	423,717	79.5%	167	73.1%
Total		470,647	614,920	76.5%	252	70.4%
2006	2006	19,414	13,526	143.5%	8	131.9%
	2005	48,819	60,467	80.7%	33	75.2%
	2004	33,194	44,573	74.5%	24	69.3%
	1998-2003	263,117	344,217	76.4%	168	71.2%
Total		364,544	462,783	78.8%	233	73.3%
2007	2007	1,882	6,238	30.2%	4	28.8%
	2006	6,216	22,677	27.4%	13	26.2%
	2005	40,013	54,159	73.9%	30	70.4%
	1998-2004	226,863	353,855	64.1%	179	61.1%
Total		274,975	436,929	62.9%	225	60.0%
2008	2008	1,789	3,541	50.5%	3	49.7%
	2007	3,664	9,877	37.1%	6	36.5%
	2006	17,890	24,228	73.8%	13	72.6%
	1998-2005	328,917	380,608	86.4%	187	85.0%
Total		352,260	418,254	84.2%	209	82.9%

RHODE ISLAND'S EXPERIENCE BY DURATION

PLAN J

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
1998	1998	573,698	655,366	87.5%	319	49.1%
Total		573,698	655,366	87.5%	319	49.1%
1999	1999	30,449	41,893	72.7%	21	46.0%
	1998	719,497	671,580	107.1%	291	67.8%
Total		749,945	713,473	105.1%	312	66.5%
2000	2000	58,976	64,395	91.6%	31	59.2%
	1999	83,614	91,195	91.7%	43	59.3%
	1998	598,189	663,494	90.2%	279	58.3%
Total		740,779	819,084	90.4%	353	58.5%
2001	2001	42,437	73,194	58.0%	32	41.2%
	2000	110,958	119,324	93.0%	51	66.1%
	1999	87,018	101,513	85.7%	40	60.9%
	1998	641,611	669,253	95.9%	256	68.2%
Total		882,024	963,284	91.6%	379	65.1%
2002	2002	81,361	93,848	86.7%	42	66.5%
	2001	116,961	147,781	79.1%	61	60.7%
	2000	111,088	128,144	86.7%	48	66.5%
	1998-1999	586,620	774,312	75.8%	280	58.1%
Total		896,030	1,144,085	78.3%	430	60.1%
2003	2003	77,975	110,392	70.6%	47	55.5%
	2002	183,549	184,033	99.7%	77	78.3%
	2001	121,942	155,055	78.6%	57	61.7%
	1998-2000	788,179	870,754	90.5%	303	71.1%
Total		1,171,645	1,320,234	88.7%	485	69.7%
2004	2004	75,285	110,817	67.9%	43	57.2%
	2003	160,656	199,188	80.7%	77	68.0%
	2002	209,211	192,135	108.9%	71	91.7%
	1998-2001	911,431	1,042,204	87.5%	341	73.7%
Total		1,356,583	1,544,345	87.8%	532	74.0%
2005	2005	144,142	157,788	91.4%	58	79.6%
	2004	181,454	210,107	86.4%	77	75.2%
	2003	161,415	204,423	79.0%	72	68.8%
	1998-2002	1,070,294	1,216,764	88.0%	387	76.6%
Total		1,557,305	1,789,083	87.0%	593	75.8%
2006	2006	63,835	83,637	76.3%	46	69.6%
	2005	124,715	167,157	74.6%	80	67.6%
	2004	164,516	134,583	122.2%	64	110.8%
	1998-2003	780,154	968,205	80.6%	404	73.0%
Total		1,133,219	1,353,582	83.7%	593	75.8%
2007	2007	64,015	82,397	77.7%	45	72.9%
	2006	63,507	136,239	46.6%	73	43.8%
	2005	105,578	153,626	68.7%	73	64.5%
	1998-2004	910,852	1,050,506	86.7%	449	81.3%
Total		1,143,952	1,422,768	80.4%	640	75.4%
2008	2008	87,563	101,105	86.6%	60	85.1%
	2007	90,372	144,600	62.5%	75	61.4%
	2006	77,708	138,297	56.2%	68	55.2%
	1998-2005	1,013,326	1,210,394	83.7%	499	82.3%
Total		1,268,969	1,594,396	79.6%	702	78.2%

RHODE ISLAND'S EXPERIENCE BY DURATION**PLAN K**

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
2006	2006	1,319	1,382	95.5%	3	91.4%
Total		1,319	1,382	95.5%	3	91.4%
2007	2007	2,613	5,711	45.8%	6	45.1%
	2006	686	3,453	19.9%	4	19.6%
Total		3,299	9,163	36.0%	11	35.5%
2008	2008	576	2,255	25.6%	3	25.2%
	2007	4,318	3,907	110.5%	5	108.9%
	2006	83	1,732	4.8%	2	4.7%
Total		4,977	7,894	63.0%	10	62.1%

RHODE ISLAND'S EXPERIENCE BY DURATION**PLAN L**

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
2006	2006	1,766	5,172	34.1%	5	31.4%
Total		1,766	5,172	34.1%	5	31.4%
2007	2007	11,458	8,619	132.9%	8	125.9%
	2006	1,488	7,738	19.2%	8	18.2%
Total		12,947	16,357	79.2%	16	75.0%
2008	2008	5,264	8,084	65.1%	8	61.7%
	2007	6,556	10,040	65.3%	9	61.9%
	2006	1,003	5,925	16.9%	6	16.0%
Total		12,823	24,048	53.3%	23	50.5%

RHODE ISLAND'S EXPERIENCE BY DURATION

UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2009 Levels
1998	1998	3,490,221	4,232,432	82.5%	3,138	53.1%
Total		3,490,221	4,232,432	82.5%	3,138	53.1%
1999	1999	177,593	213,938	83.0%	146	59.2%
	1998	3,174,051	3,944,321	80.5%	2,574	58.1%
Total		3,351,644	4,158,259	80.6%	2,720	58.2%
2000	2000	349,667	410,219	85.2%	285	62.7%
	1999	332,620	408,612	81.4%	266	59.3%
	1998	3,113,448	3,743,249	83.2%	2,371	61.4%
Total		3,795,735	4,562,080	83.2%	2,922	61.3%
2001	2001	224,844	358,135	62.8%	232	47.4%
	2000	538,544	605,596	88.9%	394	67.2%
	1999	355,408	408,410	87.0%	246	65.4%
	1998	3,113,292	3,614,316	86.1%	2,228	65.3%
Total		4,232,088	4,986,458	84.9%	3,100	64.2%
2002	2002	296,940	380,604	78.0%	246	60.2%
	2001	464,870	591,855	78.5%	364	60.5%
	2000	500,212	574,867	87.0%	350	67.0%
	1998-1999	3,249,035	3,710,424	87.6%	2,229	67.6%
Total		4,511,057	5,257,750	85.8%	3,189	66.2%
2003	2003	326,847	452,681	72.2%	288	58.8%
	2002	609,222	685,300	88.9%	419	72.4%
	2001	445,236	595,288	74.8%	332	60.8%
	1998-2000	3,744,014	4,202,965	89.1%	2,409	72.7%
Total		5,125,318	5,936,233	86.3%	3,447	70.4%
2004	2004	303,711	438,777	69.2%	255	59.8%
	2003	598,272	786,426	76.1%	463	65.6%
	2002	632,344	690,366	91.6%	383	79.0%
	1998-2001	4,106,532	4,809,482	85.4%	2,576	73.7%
Total		5,640,860	6,725,051	83.9%	3,676	72.4%
2005	2005	449,036	521,146	86.2%	284	76.4%
	2004	616,433	765,760	80.5%	423	71.4%
	2003	532,060	764,802	69.6%	415	61.7%
	1998-2002	4,521,831	5,277,314	85.7%	2,729	76.0%
Total		6,119,359	7,329,022	83.5%	3,851	74.1%
2006	2006	710,949	757,118	93.9%	470	86.2%
	2005	537,927	713,834	75.4%	419	69.0%
	2004	524,877	647,558	81.1%	374	74.3%
	1998-2003	4,446,783	5,281,591	84.2%	2,873	77.1%
Total		6,220,536	7,400,101	84.1%	4,135	77.0%
2007	2007	461,455	630,330	73.2%	386	63.7%
	2006	898,249	1,169,395	76.8%	697	78.1%
	2005	467,595	691,847	67.6%	388	81.9%
	1998-2004	4,682,852	5,675,334	82.5%	3,007	78.3%
Total		6,510,150	8,166,905	79.7%	4,479	75.7%
2008	2008	570,878	653,606	87.3%	423	85.9%
	2007	670,112	936,547	71.6%	552	70.3%
	2006	819,860	1,116,048	73.5%	623	72.2%
	1998-2005	5,249,994	6,227,485	84.3%	3,180	82.9%
Total		7,310,844	8,933,686	81.8%	4,777	80.5%

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 1 of 13)

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

<u>Assumptions:</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	0.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0825	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.1566	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	1.0504	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0000	1.0000	1.0000	1.0700	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

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	\$69,718	54.7%	106
2007	\$137,298	\$107,581	78.4%	115
2008	\$132,618	\$88,132	66.5%	113
2009	\$147,990	\$100,584	68.0%	126
Total Historical	\$1,283,415	\$906,662	70.6%	n/a
With Interest	\$1,685,249	\$1,201,599	71.3%	n/a

PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$150,946	\$112,115	74.3%	134
2011	\$135,851	\$108,975	80.2%	121
2012	\$122,266	\$105,924	86.6%	108
2013	\$117,742	\$102,958	87.4%	98
2014	\$114,446	\$100,075	87.4%	88
2015	\$111,241	\$97,273	87.4%	79
2016	\$108,126	\$94,550	87.4%	71
2017	\$105,099	\$91,902	87.4%	64
2018	\$102,156	\$89,329	87.4%	58
2019	\$99,296	\$86,828	87.4%	52
Total Projected	\$1,167,171	\$989,929	84.8%	n/a
Discounted with Interest	\$939,578	\$792,200	84.3%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$150,946	\$112,115	74.3%	134
2011	\$135,851	\$108,975	80.2%	121
2012	\$122,266	\$105,924	86.6%	108
2013	\$117,742	\$102,958	87.4%	98
2014	\$114,446	\$100,075	87.4%	88
2015	\$111,241	\$97,273	87.4%	79
2016	\$108,126	\$94,550	87.4%	71
2017	\$105,099	\$91,902	87.4%	64
2018	\$102,156	\$89,329	87.4%	58
2019	\$99,296	\$86,828	87.4%	52
Total Projected	\$1,167,171	\$989,929	84.8%	n/a
Discounted with Interest	\$939,578	\$792,200	84.3%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$2,450,586	\$1,896,590	77.4%	n/a
Discounted with Interest	\$2,624,827	\$1,993,798	76.0%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 2 of 13)

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

<u>Assumptions:</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.1619	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.2173	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	1.0140	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0302	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

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	\$94,283	81.4%	75
2007	\$128,686	\$115,246	89.6%	81
2008	\$145,998	\$101,267	69.4%	90
2009	\$165,379	\$131,595	79.6%	101
Total Historical	\$1,099,933	\$931,153	84.7%	n/a
With Interest	\$1,409,884	\$1,206,819	85.6%	n/a

PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$160,889	\$136,141	84.6%	103
2011	\$156,384	\$132,329	84.6%	92
2012	\$152,005	\$128,624	84.6%	83
2013	\$147,749	\$125,022	84.6%	75
2014	\$143,612	\$121,522	84.6%	67
2015	\$139,591	\$118,119	84.6%	61
2016	\$135,682	\$114,812	84.6%	55
2017	\$131,883	\$111,597	84.6%	49
2018	\$128,191	\$108,472	84.6%	44
2019	\$124,601	\$105,435	84.6%	40
Total Projected	\$1,420,587	\$1,202,073	84.6%	n/a
Discounted with Interest	\$1,136,838	\$961,970	84.6%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$165,741	\$136,141	82.1%	103
2011	\$161,101	\$132,329	82.1%	92
2012	\$156,590	\$128,624	82.1%	83
2013	\$152,205	\$125,022	82.1%	75
2014	\$147,944	\$121,522	82.1%	67
2015	\$143,801	\$118,119	82.1%	61
2016	\$139,775	\$114,812	82.1%	55
2017	\$135,861	\$111,597	82.1%	49
2018	\$132,057	\$108,472	82.1%	44
2019	\$128,359	\$105,435	82.1%	40
Total Projected	\$1,463,434	\$1,202,073	82.1%	n/a
Discounted with Interest	\$1,171,126	\$961,970	82.1%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$2,563,367	\$2,133,226	83.2%	n/a
Discounted with Interest	\$2,581,010	\$2,168,789	84.0%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 3 of 13)

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

<u>Assumptions:</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	6.3%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0936	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0495	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	1.0510	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0631	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

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	\$2,206,515	92.6%	1,374
2007	\$2,527,368	\$2,089,911	82.7%	1,399
2008	\$2,621,759	\$2,289,060	87.3%	1,407
2009	\$2,622,029	\$2,139,429	81.6%	1,388
Total Historical	\$24,030,302	\$20,379,965	84.8%	n/a
With Interest	\$31,420,816	\$26,611,072	84.7%	n/a

PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$2,383,159	\$2,139,103	89.8%	1,320
2011	\$2,316,431	\$2,079,208	89.8%	1,188
2012	\$2,251,571	\$2,020,990	89.8%	1,069
2013	\$2,188,527	\$1,964,403	89.8%	963
2014	\$2,127,248	\$1,909,399	89.8%	866
2015	\$2,067,685	\$1,855,936	89.8%	780
2016	\$2,009,790	\$1,803,970	89.8%	702
2017	\$1,953,516	\$1,753,459	89.8%	632
2018	\$1,898,817	\$1,704,362	89.8%	568
2019	\$1,845,650	\$1,656,640	89.8%	512
Total Projected	\$21,042,394	\$18,887,470	89.8%	n/a
Discounted with Interest	\$16,839,365	\$15,114,868	89.8%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$2,533,566	\$2,139,103	84.4%	1,320
2011	\$2,462,626	\$2,079,208	84.4%	1,188
2012	\$2,393,672	\$2,020,990	84.4%	1,069
2013	\$2,326,649	\$1,964,403	84.4%	963
2014	\$2,261,503	\$1,909,399	84.4%	866
2015	\$2,198,181	\$1,855,936	84.4%	780
2016	\$2,136,632	\$1,803,970	84.4%	702
2017	\$2,076,806	\$1,753,459	84.4%	632
2018	\$2,018,656	\$1,704,362	84.4%	568
2019	\$1,962,133	\$1,656,640	84.4%	512
Total Projected	\$22,370,425	\$18,887,470	84.4%	n/a
Discounted with Interest	\$17,902,133	\$15,114,868	84.4%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$46,400,726	\$39,267,435	84.6%	n/a
Discounted with Interest	\$49,322,949	\$41,725,939	84.6%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 4 of 13)

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

<u>Assumptions:</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	5.8%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0710	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0701	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	0.9940	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0582	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

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	\$67,988	72.1%	56
2007	\$97,357	\$104,768	107.6%	56
2008	\$104,664	\$96,870	92.6%	59
2009	\$121,861	\$100,856	82.8%	68
Total Historical	\$1,044,050	\$849,420	81.4%	n/a
With Interest	\$1,378,438	\$1,105,493	80.2%	n/a

PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$112,666	\$99,652	88.4%	67
2011	\$109,511	\$96,862	88.4%	61
2012	\$106,445	\$94,150	88.4%	55
2013	\$103,465	\$91,514	88.4%	49
2014	\$100,568	\$88,951	88.4%	44
2015	\$97,752	\$86,461	88.4%	40
2016	\$95,015	\$84,040	88.4%	36
2017	\$92,354	\$81,687	88.4%	32
2018	\$89,768	\$79,400	88.4%	29
2019	\$87,255	\$77,176	88.4%	26
Total Projected	\$994,799	\$879,894	88.4%	n/a
Discounted with Interest	\$796,097	\$704,143	88.4%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$119,220	\$99,652	83.6%	67
2011	\$115,882	\$96,862	83.6%	61
2012	\$112,638	\$94,150	83.6%	55
2013	\$109,484	\$91,514	83.6%	49
2014	\$106,418	\$88,951	83.6%	44
2015	\$103,438	\$86,461	83.6%	40
2016	\$100,542	\$84,040	83.6%	36
2017	\$97,727	\$81,687	83.6%	32
2018	\$94,991	\$79,400	83.6%	29
2019	\$92,331	\$77,176	83.6%	26
Total Projected	\$1,052,671	\$879,894	83.6%	n/a
Discounted with Interest	\$842,409	\$704,143	83.6%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$2,096,721	\$1,729,314	82.5%	n/a
Discounted with Interest	\$2,220,847	\$1,809,636	81.5%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 5 of 13)

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

<u>Assumptions:</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	5.6%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0710	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0338	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	1.0244	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0563	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

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	\$123,109	79.9%	95
2007	\$154,920	\$120,123	77.5%	92
2008	\$149,024	\$146,919	98.6%	85
2009	\$150,079	\$119,949	79.9%	83
Total Historical	\$1,900,785	\$1,610,775	84.7%	n/a
With Interest	\$2,596,660	\$2,185,952	84.2%	n/a

PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$134,181	\$118,001	87.9%	80
2011	\$130,424	\$114,697	87.9%	72
2012	\$126,772	\$111,485	87.9%	65
2013	\$123,222	\$108,364	87.9%	58
2014	\$119,772	\$105,329	87.9%	52
2015	\$116,418	\$102,380	87.9%	47
2016	\$113,159	\$99,514	87.9%	43
2017	\$109,990	\$96,727	87.9%	38
2018	\$106,910	\$94,019	87.9%	34
2019	\$103,917	\$91,386	87.9%	31
Total Projected	\$1,184,764	\$1,041,901	87.9%	n/a
Discounted with Interest	\$948,118	\$833,791	87.9%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$141,738	\$118,001	83.3%	80
2011	\$137,770	\$114,697	83.3%	72
2012	\$133,912	\$111,485	83.3%	65
2013	\$130,163	\$108,364	83.3%	58
2014	\$126,518	\$105,329	83.3%	52
2015	\$122,975	\$102,380	83.3%	47
2016	\$119,532	\$99,514	83.3%	43
2017	\$116,185	\$96,727	83.3%	38
2018	\$112,932	\$94,019	83.3%	34
2019	\$109,770	\$91,386	83.3%	31
Total Projected	\$1,251,496	\$1,041,901	83.3%	n/a
Discounted with Interest	\$1,001,521	\$833,791	83.3%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$3,152,281	\$2,652,676	84.2%	n/a
Discounted with Interest	\$3,598,181	\$3,019,742	83.9%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 6 of 13)

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

<u>Assumptions:</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	6.2%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.1018	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.2027	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	1.0347	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0627	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

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	\$1,966,834	80.1%	1,450
2007	\$3,002,169	\$2,352,723	78.4%	1,708
2008	\$3,505,543	\$2,763,748	78.8%	1,953
2009	\$4,108,312	\$3,587,490	87.3%	2,289
Total Historical	\$25,062,562	\$20,464,134	81.7%	n/a
With Interest	\$31,807,858	\$25,921,003	81.5%	n/a

PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$4,490,833	\$4,009,938	89.3%	2,473
2011	\$4,365,090	\$3,897,660	89.3%	2,226
2012	\$4,242,867	\$3,788,525	89.3%	2,003
2013	\$4,124,067	\$3,682,446	89.3%	1,803
2014	\$4,008,593	\$3,579,338	89.3%	1,622
2015	\$3,896,353	\$3,479,116	89.3%	1,460
2016	\$3,787,255	\$3,381,701	89.3%	1,314
2017	\$3,681,212	\$3,287,014	89.3%	1,183
2018	\$3,578,138	\$3,194,977	89.3%	1,064
2019	\$3,477,950	\$3,105,518	89.3%	958
Total Projected	\$39,652,357	\$35,406,233	89.3%	n/a
Discounted with Interest	\$31,732,155	\$28,334,157	89.3%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$4,772,525	\$4,009,938	84.0%	2,473
2011	\$4,638,894	\$3,897,660	84.0%	2,226
2012	\$4,509,005	\$3,788,525	84.0%	2,003
2013	\$4,382,753	\$3,682,446	84.0%	1,803
2014	\$4,260,036	\$3,579,338	84.0%	1,622
2015	\$4,140,755	\$3,479,116	84.0%	1,460
2016	\$4,024,814	\$3,381,701	84.0%	1,314
2017	\$3,912,119	\$3,287,014	84.0%	1,183
2018	\$3,802,580	\$3,194,977	84.0%	1,064
2019	\$3,696,107	\$3,105,518	84.0%	958
Total Projected	\$42,139,588	\$35,406,233	84.0%	n/a
Discounted with Interest	\$33,722,585	\$28,334,157	84.0%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$67,202,150	\$55,870,367	83.1%	n/a
Discounted with Interest	\$65,530,443	\$54,255,159	82.8%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 7 of 13)

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

<u>Assumptions:</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	5.7%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0836	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0634	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	1.0231	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0578	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

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	\$144,061	77.1%	116
2007	\$177,571	\$140,100	78.9%	106
2008	\$176,310	\$128,916	73.1%	101
2009	\$171,374	\$139,404	81.3%	96
Total Historical	\$1,680,009	\$1,344,056	80.0%	n/a
With Interest	\$2,193,090	\$1,753,060	79.9%	n/a

PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$158,058	\$138,990	87.9%	94
2011	\$153,632	\$135,098	87.9%	85
2012	\$149,331	\$131,315	87.9%	76
2013	\$145,150	\$127,638	87.9%	68
2014	\$141,085	\$124,065	87.9%	62
2015	\$137,135	\$120,591	87.9%	55
2016	\$133,295	\$117,214	87.9%	50
2017	\$129,563	\$113,932	87.9%	45
2018	\$125,935	\$110,742	87.9%	40
2019	\$122,409	\$107,641	87.9%	36
Total Projected	\$1,395,593	\$1,227,227	87.9%	n/a
Discounted with Interest	\$1,116,836	\$982,099	87.9%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$167,192	\$138,990	83.1%	94
2011	\$162,511	\$135,098	83.1%	85
2012	\$157,961	\$131,315	83.1%	76
2013	\$153,538	\$127,638	83.1%	68
2014	\$149,239	\$124,065	83.1%	62
2015	\$145,060	\$120,591	83.1%	55
2016	\$140,998	\$117,214	83.1%	50
2017	\$137,050	\$113,932	83.1%	45
2018	\$133,213	\$110,742	83.1%	40
2019	\$129,483	\$107,641	83.1%	36
Total Projected	\$1,476,245	\$1,227,227	83.1%	n/a
Discounted with Interest	\$1,181,378	\$982,099	83.1%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$3,156,254	\$2,571,282	81.5%	n/a
Discounted with Interest	\$3,374,469	\$2,735,159	81.1%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 8 of 13)

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

<u>Assumptions:</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	9.9%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0709	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0275	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	1.0199	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.1000	1.1000	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

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	\$47,181	78.7%	30
2007	\$56,320	\$44,525	79.1%	29
2008	\$53,179	\$56,902	107.0%	26
2009	\$51,992	\$45,150	86.8%	25
Total Historical	\$862,892	\$877,320	101.7%	n/a
With Interest	\$1,186,183	\$1,210,607	102.1%	n/a

PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$46,248	\$43,962	95.1%	24
2011	\$45,785	\$42,731	93.3%	22
2012	\$44,503	\$41,534	93.3%	20
2013	\$43,257	\$40,371	93.3%	18
2014	\$42,046	\$39,241	93.3%	16
2015	\$40,869	\$38,142	93.3%	14
2016	\$39,725	\$37,074	93.3%	13
2017	\$38,612	\$36,036	93.3%	12
2018	\$37,531	\$35,027	93.3%	10
2019	\$36,480	\$34,046	93.3%	9
Total Projected	\$415,057	\$388,165	93.5%	n/a
Discounted with Interest	\$332,003	\$310,633	93.6%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$50,871	\$43,962	86.4%	24
2011	\$50,363	\$42,731	84.8%	22
2012	\$48,953	\$41,534	84.8%	20
2013	\$47,582	\$40,371	84.8%	18
2014	\$46,250	\$39,241	84.8%	16
2015	\$44,955	\$38,142	84.8%	14
2016	\$43,696	\$37,074	84.8%	13
2017	\$42,472	\$36,036	84.8%	12
2018	\$41,283	\$35,027	84.8%	10
2019	\$40,127	\$34,046	84.8%	9
Total Projected	\$456,552	\$388,165	85.0%	n/a
Discounted with Interest	\$365,194	\$310,633	85.1%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$1,319,443	\$1,265,485	95.9%	n/a
Discounted with Interest	\$1,551,377	\$1,521,240	98.1%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 9 of 13)

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

<u>Assumptions:</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	9.9%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0530	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0243	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	1.0498	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0994	1.1000	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

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	\$364,544	78.8%	233
2007	\$436,929	\$274,975	62.9%	225
2008	\$418,254	\$352,260	84.2%	209
2009	\$428,026	\$370,499	86.6%	214
Total Historical	\$5,307,354	\$4,168,005	78.5%	n/a
With Interest	\$7,107,760	\$5,570,755	78.4%	n/a

PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$397,687	\$377,289	94.9%	207
2011	\$393,710	\$366,725	93.1%	187
2012	\$382,687	\$356,457	93.1%	168
2013	\$371,971	\$346,476	93.1%	151
2014	\$361,556	\$336,775	93.1%	136
2015	\$351,433	\$327,345	93.1%	123
2016	\$341,592	\$318,179	93.1%	110
2017	\$332,028	\$309,270	93.1%	99
2018	\$322,731	\$300,611	93.1%	89
2019	\$313,695	\$292,194	93.1%	80
Total Projected	\$3,569,090	\$3,331,321	93.3%	n/a
Discounted with Interest	\$2,854,903	\$2,665,920	93.4%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$437,220	\$377,289	86.3%	207
2011	\$432,847	\$366,725	84.7%	187
2012	\$420,728	\$356,457	84.7%	168
2013	\$408,947	\$346,476	84.7%	151
2014	\$397,497	\$336,775	84.7%	136
2015	\$386,367	\$327,345	84.7%	123
2016	\$375,549	\$318,179	84.7%	110
2017	\$365,033	\$309,270	84.7%	99
2018	\$354,812	\$300,611	84.7%	89
2019	\$344,878	\$292,194	84.7%	80
Total Projected	\$3,923,877	\$3,331,321	84.9%	n/a
Discounted with Interest	\$3,138,696	\$2,665,920	84.9%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$9,231,232	\$7,499,326	81.2%	n/a
Discounted with Interest	\$10,246,456	\$8,236,674	80.4%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 10 of 13)

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

<u>Assumptions:</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0564	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.1166	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	1.0361	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0301	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

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	\$1,133,219	83.7%	593
2007	\$1,422,768	\$1,143,952	80.4%	640
2008	\$1,594,396	\$1,268,969	79.6%	702
2009	\$1,804,429	\$1,522,622	84.4%	808
Total Historical	\$15,124,130	\$12,996,770	85.9%	n/a
With Interest	\$19,587,844	\$16,946,865	86.5%	n/a

PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$1,897,939	\$1,662,348	87.6%	851
2011	\$1,844,796	\$1,615,802	87.6%	766
2012	\$1,793,142	\$1,570,560	87.6%	689
2013	\$1,742,934	\$1,526,584	87.6%	620
2014	\$1,694,132	\$1,483,840	87.6%	558
2015	\$1,646,696	\$1,442,292	87.6%	503
2016	\$1,600,589	\$1,401,908	87.6%	452
2017	\$1,555,772	\$1,362,655	87.6%	407
2018	\$1,512,211	\$1,324,500	87.6%	366
2019	\$1,469,869	\$1,287,414	87.6%	330
Total Projected	\$16,758,079	\$14,677,903	87.6%	n/a
Discounted with Interest	\$13,410,804	\$11,746,124	87.6%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$1,955,144	\$1,662,348	85.0%	851
2011	\$1,900,400	\$1,615,802	85.0%	766
2012	\$1,847,189	\$1,570,560	85.0%	689
2013	\$1,795,468	\$1,526,584	85.0%	620
2014	\$1,745,194	\$1,483,840	85.0%	558
2015	\$1,696,329	\$1,442,292	85.0%	503
2016	\$1,648,832	\$1,401,908	85.0%	452
2017	\$1,602,665	\$1,362,655	85.0%	407
2018	\$1,557,790	\$1,324,500	85.0%	366
2019	\$1,514,172	\$1,287,414	85.0%	330
Total Projected	\$17,263,182	\$14,677,903	85.0%	n/a
Discounted with Interest	\$13,815,017	\$11,746,124	85.0%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$32,387,312	\$27,674,673	85.4%	n/a
Discounted with Interest	\$33,402,861	\$28,692,989	85.9%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 11 of 13)

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

Assumptions:	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	0.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0710	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.5019	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	0.9430	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0000	1.0400	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

PLAN K
HISTORICAL EXPERIENCE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$1,382	\$1,319	95.5%	3
2007	\$9,163	\$3,299	36.0%	11
2008	\$7,894	\$4,977	63.0%	10
2009	\$14,837	\$12,100	81.5%	20
Total Historical	\$33,276	\$21,695	65.2%	n/a
With Interest	\$35,688	\$23,046	64.6%	n/a

PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$21,080	\$15,920	75.5%	28
2011	\$19,730	\$15,474	78.4%	25
2012	\$19,178	\$15,041	78.4%	22
2013	\$18,641	\$14,619	78.4%	20
2014	\$18,119	\$14,210	78.4%	18
2015	\$17,612	\$13,812	78.4%	16
2016	\$17,119	\$13,425	78.4%	15
2017	\$16,639	\$13,050	78.4%	13
2018	\$16,173	\$12,684	78.4%	12
2019	\$15,720	\$12,329	78.4%	11
Total Projected	\$180,011	\$140,564	78.1%	n/a
Discounted with Interest	\$144,193	\$112,488	78.0%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$21,080	\$15,920	75.5%	28
2011	\$19,730	\$15,474	78.4%	25
2012	\$19,178	\$15,041	78.4%	22
2013	\$18,641	\$14,619	78.4%	20
2014	\$18,119	\$14,210	78.4%	18
2015	\$17,612	\$13,812	78.4%	16
2016	\$17,119	\$13,425	78.4%	15
2017	\$16,639	\$13,050	78.4%	13
2018	\$16,173	\$12,684	78.4%	12
2019	\$15,720	\$12,329	78.4%	11
Total Projected	\$180,011	\$140,564	78.1%	n/a
Discounted with Interest	\$144,193	\$112,488	78.0%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$213,288	\$162,259	76.1%	n/a
Discounted with Interest	\$179,881	\$135,533	75.3%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 12 of 13)

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

Assumptions:	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	2.8%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0710	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.2416	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	1.1407	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0279	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

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	\$12,947	79.2%	16
2008	\$24,048	\$12,823	53.3%	23
2009	\$29,785	\$21,047	70.7%	27
Total Historical	\$75,362	\$48,583	64.5%	n/a
With Interest	\$81,009	\$52,085	64.3%	n/a

PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$34,301	\$27,690	80.7%	31
2011	\$33,340	\$26,915	80.7%	28
2012	\$32,407	\$26,161	80.7%	25
2013	\$31,499	\$25,429	80.7%	23
2014	\$30,617	\$24,717	80.7%	21
2015	\$29,760	\$24,025	80.7%	19
2016	\$28,927	\$23,352	80.7%	17
2017	\$28,117	\$22,698	80.7%	15
2018	\$27,329	\$22,062	80.7%	14
2019	\$26,564	\$21,445	80.7%	12
Total Projected	\$302,861	\$244,493	80.7%	n/a
Discounted with Interest	\$242,367	\$195,658	80.7%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$35,259	\$27,690	78.5%	31
2011	\$34,272	\$26,915	78.5%	28
2012	\$33,312	\$26,161	78.5%	25
2013	\$32,379	\$25,429	78.5%	23
2014	\$31,473	\$24,717	78.5%	21
2015	\$30,592	\$24,025	78.5%	19
2016	\$29,735	\$23,352	78.5%	17
2017	\$28,902	\$22,698	78.5%	15
2018	\$28,093	\$22,062	78.5%	14
2019	\$27,307	\$21,445	78.5%	12
Total Projected	\$311,324	\$244,493	78.5%	n/a
Discounted with Interest	\$249,140	\$195,658	78.5%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$386,687	\$293,076	75.8%	n/a
Discounted with Interest	\$330,149	\$247,743	75.0%	n/a

RHODE ISLAND - LOSS RATIO PROJECTIONS

Attachment 5 (Page 13 of 13)

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

Assumptions:	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015-2019</u>
a.) Requested Rate Increase	6.7%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0936	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	N/A	1.0000	1.0000	1.0000	1.0000	1.0000
d.) Claims Trend Rate	N/A	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0671	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

UHC SELECT PLAN C
PROJECTED EXPERIENCE - WITHOUT 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$6,830	\$6,325	92.6%	5
2011	\$6,639	\$6,148	92.6%	5
2012	\$6,453	\$5,976	92.6%	4
2013	\$6,272	\$5,808	92.6%	4
2014	\$6,096	\$5,646	92.6%	3
2015	\$5,926	\$5,488	92.6%	3
2016	\$5,760	\$5,334	92.6%	3
2017	\$5,599	\$5,185	92.6%	2
2018	\$5,442	\$5,039	92.6%	2
2019	\$5,289	\$4,898	92.6%	2
Total Projected	\$60,305	\$55,846	92.6%	n/a
Discounted with Interest	\$48,260	\$44,691	92.6%	n/a

PROJECTED EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2010	\$7,288	\$6,325	86.8%	5
2011	\$7,084	\$6,148	86.8%	5
2012	\$6,886	\$5,976	86.8%	4
2013	\$6,693	\$5,808	86.8%	4
2014	\$6,506	\$5,646	86.8%	3
2015	\$6,324	\$5,488	86.8%	3
2016	\$6,146	\$5,334	86.8%	3
2017	\$5,974	\$5,185	86.8%	2
2018	\$5,807	\$5,039	86.8%	2
2019	\$5,644	\$4,898	86.8%	2
Total Projected	\$64,353	\$55,846	86.8%	n/a
Discounted with Interest	\$51,499	\$44,691	86.8%	n/a

TOTAL LIFETIME EXPERIENCE - WITH 2010 RATE INCREASE

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$64,353	\$55,846	86.8%	n/a
Discounted with Interest	\$51,499	\$44,691	86.8%	n/a

**Rhode Island
Standardized Plans Rate History
UHC Plans**

	<u>1/2005*</u>	<u>1/2006</u>	<u>1/2007</u>	<u>1/2008</u>	<u>1/2009</u>	<u>Proposed 1/2010</u>	<u>2006/2005</u>	<u>2007/2006</u>	<u>2008/2007</u>	<u>2009/2008</u>	<u>Proposed 2010/2009</u>
A	\$99.50	\$102.50	\$102.50	\$102.50	\$102.50	\$102.50	3.0%	0.0%	0.0%	0.0%	0.0%
B	\$127.75	\$131.50	\$135.50	\$139.50	\$142.00	\$146.25	2.9%	3.0%	3.0%	1.8%	3.0%
C	\$144.75	\$149.50	\$155.50	\$160.75	\$163.50	\$173.75	3.3%	4.0%	3.4%	1.7%	6.3%
D	\$135.75	\$139.75	\$144.00	\$149.00	\$151.50	\$160.25	2.9%	3.0%	3.5%	1.7%	5.8%
E	\$135.75	\$139.75	\$144.00	\$149.50	\$152.00	\$160.50	2.9%	3.0%	3.8%	1.7%	5.6%
F	\$145.75	\$150.50	\$156.50	\$161.75	\$164.50	\$174.75	3.3%	4.0%	3.4%	1.7%	6.2%
G	\$136.75	\$140.75	\$145.00	\$150.00	\$152.50	\$161.25	2.9%	3.0%	3.4%	1.7%	5.7%
H (with drugs)	\$220.75	\$227.25	\$227.25	\$236.00	\$239.75	\$263.50	2.9%	0.0%	3.9%	1.6%	9.9%
H (without drugs)		\$152.50	\$158.50	\$163.25	\$166.00	\$182.50		3.9%	3.0%	1.7%	9.9%
I (with drugs)	\$221.75	\$228.50	\$228.50	\$237.25	\$241.00	\$265.00	3.0%	0.0%	3.8%	1.6%	10.0%
I (without drugs)		\$153.75	\$159.75	\$164.50	\$167.25	\$183.75		3.9%	3.0%	1.7%	9.9%
J (with drugs)	\$276.50	\$285.00	\$297.00	\$312.25	\$317.50	\$327.00	3.1%	4.2%	5.1%	1.7%	3.0%
J (without drugs)		\$174.75	\$180.00	\$188.50	\$191.75	\$197.50		3.0%	4.7%	1.7%	3.0%
K		\$66.75	\$68.75	\$68.75	\$69.75	\$69.75		3.0%	0.0%	1.5%	0.0%
L		\$91.50	\$94.25	\$94.25	\$99.50	\$102.25		3.0%	0.0%	5.6%	2.8%
Select C	\$108.50	\$112.50	\$117.50	\$121.75	\$124.00	\$132.25	3.7%	4.4%	3.6%	1.8%	6.7%

*The 2005 rates were deferred until March 1.

National Inforce Lives

<u>Plan</u>	<u>2008</u>	<u>2009*</u>	<u>2010*</u>
A	89,290	89,217	86,575
B	75,847	77,291	73,846
C	549,916	535,731	502,845
D	51,719	51,710	49,979
E	65,704	60,673	55,381
F	956,054	1,035,393	1,042,528
G	54,646	53,444	50,747
H	20,065	20,209	19,354
I	96,418	95,567	91,219
J	363,039	429,836	454,843
K	8,470	14,628	16,177
L	19,082	28,037	29,178
Select C	16,668	16,329	15,296

* Projected

Rhode Island Medicare Supplement Standardized Plans Trend Development

The components of the composite trend are shown below.

Part A Deductible.

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Medicare Part A Deductible	\$992	\$1,024	\$1,068	\$1,112
% Change in Part A Deductible	4.2%	3.2%	4.3%	4.1%
Utilization Trend	-9.4%	5.2%	-1.8%	-0.1%
Composite Trend	-5.6%	8.6%	2.4%	4.0%

Hospital Co-Payments. Hospital Co-payments are paid for days 61 and after for long hospital stays.

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Medicare Daily Coinsurance Amount	\$248	\$256	\$267	\$278
% Change in Daily Coinsurance	4.2%	3.2%	4.3%	4.1%
Utilization Trend	-64.9%	56.2%	5.5%	1.7%
Composite Trend	-63.5%	61.3%	10.1%	5.8%

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

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Medicare Daily Coinsurance	\$124	\$128	\$134	\$139
% Change in Daily Coinsurance	4.2%	3.2%	4.3%	4.1%
Utilization/Length of Stay, days 21-100	-4.4%	3.8%	10.2%	8.9%
Composite Trend	-0.4%	7.2%	14.9%	13.4%

Part B Coinsurance.

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Medicare Fee Update	-0.8%	0.9%	1.2%	0.8%
Utilization Trend	-0.3%	3.2%	2.1%	1.7%
Composite Trend	-1.0%	4.1%	3.3%	2.5%

The net increase in the cost for Part B services in 2009 was 1.2%. For 2010, we assume a net increase 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 2009 and 2010 are 2.1% and 1.7%, respectively.

Part B Deductible. For 2010 the Part B deductible is \$146, an increase of 8.1% over 2009. The projected Part B deductible trend is -1.6% for 2009 and 8.7% for 2010.

Part B Excess. Projected claim costs for 2009 and 2010 are \$0.14 and \$0.14, respectively.

Prescription Drugs. Our assumed composite trends for plans H, I, and J are 4.7% for 2009, and 3.6% for 2010.

Foreign Care/ At-Home Care/ Preventive Care. In aggregate, these benefits represent less than 0.5% of the total Rhode Island claim cost.

RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

PLAN A	<u>Premium</u>	<u>Premium Accumulated to 12/09</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/09</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$4,586	\$10,771	\$649	\$1,524	14.2%
1993	\$18,768	\$41,980	\$6,096	\$13,635	32.5%
1994	\$33,985	\$72,397	\$21,361	\$45,505	62.9%
1995	\$44,501	\$90,285	\$31,034	\$62,963	69.7%
1996	\$71,925	\$138,974	\$62,125	\$120,040	86.4%
1997	\$85,292	\$156,954	\$77,767	\$143,107	91.2%
Total	\$259,056	\$511,360	\$199,032	\$386,774	75.6%
<u>UnitedHealthcare Experience</u>					
1998	\$87,049	\$152,560	\$58,697	\$102,871	67.4%
1999	\$73,980	\$123,481	\$60,170	\$100,431	81.3%
2000	\$84,505	\$134,332	\$55,603	\$88,389	65.8%
2001	\$92,580	\$140,161	\$80,274	\$121,530	86.7%
2002	\$85,816	\$123,734	\$81,641	\$117,715	95.1%
2003	\$95,490	\$131,125	\$76,406	\$104,920	80.0%
2004	\$110,938	\$145,085	\$70,139	\$91,728	63.2%
2005	\$107,727	\$134,176	\$57,716	\$71,887	53.6%
2006	\$127,425	\$151,153	\$69,718	\$82,701	54.7%
2007	\$137,298	\$155,109	\$107,581	\$121,537	78.4%
2008	\$132,618	\$142,687	\$88,132	\$94,824	66.5%
2009	\$147,990	\$151,645	\$100,584	\$103,068	68.0%
Total	\$1,283,415	\$1,685,249	\$906,662	\$1,201,599	71.3%
<u>Expected Future Experience</u>					
2010	\$150,946	\$147,308	\$112,115	\$109,413	74.3%
2011	\$135,851	\$126,264	\$108,975	\$101,285	80.2%
2012	\$122,266	\$108,227	\$105,924	\$93,761	86.6%
2013	\$117,742	\$99,259	\$102,958	\$86,796	87.4%
2014	\$114,446	\$91,886	\$100,075	\$80,348	87.4%
2015	\$111,241	\$85,060	\$97,273	\$74,379	87.4%
2016	\$108,126	\$78,741	\$94,550	\$68,854	87.4%
2017	\$105,099	\$72,892	\$91,902	\$63,739	87.4%
2018	\$102,156	\$67,477	\$89,329	\$59,004	87.4%
2019	\$99,296	\$62,464	\$86,828	\$54,621	87.4%
Expected Future (2010-2019)	\$1,167,171	\$939,578	\$989,929	\$792,200	84.3%
Aggregate (1992-2019)	\$2,709,642	\$3,136,187	\$2,095,623	\$2,380,572	75.9%
PLAN B	<u>Premium</u>	<u>Premium Accumulated to 12/09</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/09</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$13,882	\$32,604	\$12,645	\$29,698	91.1%
1993	\$43,894	\$98,181	\$47,357	\$105,927	107.9%
1994	\$55,076	\$117,327	\$41,852	\$89,157	76.0%
1995	\$65,088	\$132,052	\$49,585	\$100,600	76.2%
1996	\$114,761	\$221,744	\$112,898	\$218,144	98.4%
1997	\$121,170	\$222,977	\$117,154	\$215,587	96.7%
Total	\$413,871	\$824,885	\$381,491	\$759,112	92.0%
<u>UnitedHealthcare Experience</u>					
1998	\$75,797	\$132,841	\$73,717	\$129,195	97.3%
1999	\$64,254	\$107,248	\$65,770	\$109,778	102.4%
2000	\$57,975	\$92,159	\$52,527	\$83,499	90.6%
2001	\$53,825	\$81,488	\$40,655	\$61,550	75.5%
2002	\$51,283	\$73,943	\$36,132	\$52,098	70.5%
2003	\$59,263	\$81,379	\$47,074	\$64,641	79.4%
2004	\$84,427	\$110,414	\$78,500	\$102,663	93.0%
2005	\$97,285	\$121,171	\$94,385	\$117,559	97.0%
2006	\$115,760	\$137,316	\$94,283	\$111,840	81.4%
2007	\$128,686	\$145,380	\$115,246	\$130,197	89.6%
2008	\$145,998	\$157,084	\$101,267	\$108,956	69.4%
2009	\$165,379	\$169,463	\$131,595	\$134,845	79.6%
Total	\$1,099,933	\$1,409,884	\$931,153	\$1,206,819	85.6%
<u>Expected Future Experience</u>					
2010	\$165,741	\$161,747	\$136,141	\$132,860	82.1%
2011	\$161,101	\$149,732	\$132,329	\$122,990	82.1%
2012	\$156,590	\$138,609	\$128,624	\$113,854	82.1%
2013	\$152,205	\$128,312	\$125,022	\$105,396	82.1%
2014	\$147,944	\$118,780	\$121,522	\$97,567	82.1%
2015	\$143,801	\$109,957	\$118,119	\$90,319	82.1%
2016	\$139,775	\$101,788	\$114,812	\$83,610	82.1%
2017	\$135,861	\$94,227	\$111,597	\$77,399	82.1%
2018	\$132,057	\$87,227	\$108,472	\$71,649	82.1%
2019	\$128,359	\$80,748	\$105,435	\$66,326	82.1%
Expected Future (2010-2019)	\$1,463,434	\$1,171,126	\$1,202,073	\$961,970	82.1%
Aggregate (1992-2019)	\$2,977,238	\$3,405,895	\$2,514,717	\$2,927,902	86.0%

Assumption: Interest rate is 5%.

RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

PLAN C	<u>Premium</u>	Premium Accumulated <u>to 12/09</u>	Incurred <u>Claims</u>	Incurred Claims Accumulated <u>to 12/09</u>	Incurred <u>Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$34,302	\$80,562	\$20,411	\$47,938	59.5%
1993	\$206,358	\$461,578	\$145,847	\$326,228	70.7%
1994	\$556,968	\$1,186,491	\$474,393	\$1,010,585	85.2%
1995	\$877,037	\$1,779,356	\$875,407	\$1,776,049	99.8%
1996	\$1,518,727	\$2,934,508	\$1,437,272	\$2,777,118	94.6%
1997	\$1,625,144	\$2,990,598	\$1,405,006	\$2,585,499	86.5%
Total	\$4,818,536	\$9,433,093	\$4,358,337	\$8,523,418	90.4%
<u>UnitedHealthcare Experience</u>					
1998	\$1,406,557	\$2,465,099	\$1,159,394	\$2,031,926	82.4%
1999	\$1,297,098	\$2,165,013	\$994,276	\$1,659,566	76.7%
2000	\$1,497,399	\$2,380,322	\$1,253,679	\$1,992,897	83.7%
2001	\$1,677,138	\$2,539,089	\$1,430,682	\$2,165,968	85.3%
2002	\$1,718,027	\$2,477,135	\$1,605,640	\$2,315,090	93.5%
2003	\$1,958,418	\$2,689,278	\$1,686,022	\$2,315,227	86.1%
2004	\$2,131,173	\$2,787,147	\$1,700,949	\$2,224,500	79.8%
2005	\$2,190,847	\$2,728,750	\$1,824,409	\$2,272,343	83.3%
2006	\$2,382,490	\$2,826,139	\$2,206,515	\$2,617,396	92.6%
2007	\$2,527,368	\$2,855,234	\$2,089,911	\$2,361,028	82.7%
2008	\$2,621,759	\$2,820,829	\$2,289,060	\$2,462,868	87.3%
2009	\$2,622,029	\$2,686,780	\$2,139,429	\$2,192,263	81.6%
Total	\$24,030,302	\$31,420,816	\$20,379,965	\$26,611,072	84.7%
<u>Expected Future Experience</u>					
2010	\$2,533,566	\$2,472,507	\$2,139,103	\$2,087,551	84.4%
2011	\$2,462,626	\$2,288,835	\$2,079,208	\$1,932,476	84.4%
2012	\$2,393,672	\$2,118,807	\$2,020,990	\$1,788,920	84.4%
2013	\$2,326,649	\$1,961,410	\$1,964,403	\$1,656,029	84.4%
2014	\$2,261,503	\$1,815,705	\$1,909,399	\$1,533,010	84.4%
2015	\$2,198,181	\$1,680,824	\$1,855,936	\$1,419,129	84.4%
2016	\$2,136,632	\$1,555,963	\$1,803,970	\$1,313,708	84.4%
2017	\$2,076,806	\$1,440,377	\$1,753,459	\$1,216,118	84.4%
2018	\$2,018,656	\$1,333,378	\$1,704,362	\$1,125,778	84.4%
2019	\$1,962,133	\$1,234,327	\$1,656,640	\$1,042,149	84.4%
Expected Future (2010-2019)	\$22,370,425	\$17,902,133	\$18,887,470	\$15,114,868	84.4%
Aggregate (1992-2019)	\$51,219,262	\$58,756,042	\$43,625,772	\$50,249,357	85.5%
PLAN D	<u>Premium</u>	Premium Accumulated <u>to 12/09</u>	Incurred <u>Claims</u>	Incurred Claims Accumulated <u>to 12/09</u>	Incurred <u>Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$4,668	\$10,963	\$7,787	\$18,289	166.8%
1993	\$16,486	\$36,876	\$11,920	\$26,662	72.3%
1994	\$25,101	\$53,472	\$10,537	\$22,447	42.0%
1995	\$28,257	\$57,329	\$20,936	\$42,476	74.1%
1996	\$52,707	\$101,842	\$47,171	\$91,144	89.5%
1997	\$55,208	\$101,594	\$44,461	\$81,817	80.5%
Total	\$182,427	\$362,075	\$142,812	\$282,835	78.1%
<u>UnitedHealthcare Experience</u>					
1998	\$63,294	\$110,928	\$43,853	\$76,856	69.3%
1999	\$66,628	\$111,209	\$43,299	\$72,271	65.0%
2000	\$78,706	\$125,114	\$74,032	\$117,685	94.1%
2001	\$81,144	\$122,848	\$55,059	\$83,356	67.9%
2002	\$73,152	\$105,475	\$49,209	\$70,952	67.3%
2003	\$82,435	\$113,199	\$59,414	\$81,587	72.1%
2004	\$88,511	\$115,754	\$69,160	\$90,447	78.1%
2005	\$91,957	\$114,534	\$84,911	\$105,758	92.3%
2006	\$94,341	\$111,909	\$67,988	\$80,648	72.1%
2007	\$97,357	\$109,987	\$104,768	\$118,359	107.6%
2008	\$104,664	\$112,611	\$96,870	\$104,226	92.6%
2009	\$121,861	\$124,870	\$100,856	\$103,347	82.8%
Total	\$1,044,050	\$1,378,438	\$849,420	\$1,105,493	80.2%
<u>Expected Future Experience</u>					
2010	\$119,220	\$116,347	\$99,652	\$97,251	83.6%
2011	\$115,882	\$107,704	\$96,862	\$90,027	83.6%
2012	\$112,638	\$99,703	\$94,150	\$83,339	83.6%
2013	\$109,484	\$92,297	\$91,514	\$77,148	83.6%
2014	\$106,418	\$85,440	\$88,951	\$71,417	83.6%
2015	\$103,438	\$79,093	\$86,461	\$66,112	83.6%
2016	\$100,542	\$73,218	\$84,040	\$61,201	83.6%
2017	\$97,727	\$67,779	\$81,687	\$56,654	83.6%
2018	\$94,991	\$62,744	\$79,400	\$52,446	83.6%
2019	\$92,331	\$58,083	\$77,176	\$48,550	83.6%
Expected Future (2010-2019)	\$1,052,671	\$842,409	\$879,894	\$704,143	83.6%
Aggregate (1992-2019)	\$2,279,148	\$2,582,922	\$1,872,126	\$2,092,471	81.0%

Assumption: Interest rate is 5%.

RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

PLAN E	<u>Premium</u>	<u>Premium Accumulated to 12/09</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/09</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$3,056	\$7,177	\$1,205	\$2,830	39.4%
1993	\$11,730	\$26,237	\$9,503	\$21,256	81.0%
1994	\$18,452	\$39,308	\$18,101	\$38,560	98.1%
1995	\$17,107	\$34,707	\$17,187	\$34,869	100.5%
1996	\$28,979	\$55,993	\$16,811	\$32,482	58.0%
1997	\$38,667	\$71,155	\$36,316	\$66,829	93.9%
Total	\$117,991	\$234,578	\$99,123	\$196,826	83.9%
<u>UnitedHealthcare Experience</u>					
1998	\$152,240	\$266,813	\$139,773	\$244,963	91.8%
1999	\$175,537	\$292,993	\$136,937	\$228,565	78.0%
2000	\$172,433	\$274,106	\$122,294	\$194,403	70.9%
2001	\$165,790	\$250,997	\$116,184	\$175,895	70.1%
2002	\$144,016	\$207,649	\$99,693	\$143,742	69.2%
2003	\$160,650	\$220,603	\$165,589	\$227,385	103.1%
2004	\$168,807	\$220,765	\$151,740	\$198,445	89.9%
2005	\$153,136	\$190,735	\$168,465	\$209,827	110.0%
2006	\$154,153	\$182,858	\$123,109	\$146,033	79.9%
2007	\$154,920	\$175,017	\$120,123	\$135,706	77.5%
2008	\$149,024	\$160,339	\$146,919	\$158,075	98.6%
2009	\$150,079	\$153,785	\$119,949	\$122,911	79.9%
Total	\$1,900,785	\$2,596,660	\$1,610,775	\$2,185,952	84.2%
<u>Expected Future Experience</u>					
2010	\$141,738	\$138,322	\$118,001	\$115,157	83.3%
2011	\$137,770	\$128,047	\$114,697	\$106,602	83.3%
2012	\$133,912	\$118,535	\$111,485	\$98,683	83.3%
2013	\$130,163	\$109,730	\$108,364	\$91,353	83.3%
2014	\$126,518	\$101,578	\$105,329	\$84,566	83.3%
2015	\$122,975	\$94,032	\$102,380	\$78,284	83.3%
2016	\$119,532	\$87,047	\$99,514	\$72,469	83.3%
2017	\$116,185	\$80,581	\$96,727	\$67,085	83.3%
2018	\$112,932	\$74,595	\$94,019	\$62,102	83.3%
2019	\$109,770	\$69,053	\$91,386	\$57,489	83.3%
Expected Future (2010-2019)	\$1,251,496	\$1,001,521	\$1,041,901	\$833,791	83.3%
Aggregate (1992-2019)	\$3,270,272	\$3,832,759	\$2,751,799	\$3,216,568	83.9%

PLAN F	<u>Premium</u>	<u>Premium Accumulated to 12/09</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/09</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$137,231	\$322,303	\$97,087	\$228,020	70.7%
1993	\$460,161	\$1,029,279	\$407,993	\$912,591	88.7%
1994	\$840,714	\$1,790,946	\$807,216	\$1,719,587	96.0%
1995	\$1,033,647	\$2,097,090	\$1,149,111	\$2,331,347	111.2%
1996	\$1,458,312	\$2,817,773	\$1,301,514	\$2,514,804	89.2%
1997	\$1,496,356	\$2,753,602	\$1,276,809	\$2,349,591	85.3%
Total	\$5,426,421	\$10,810,994	\$5,039,731	\$10,055,941	93.0%
<u>UnitedHealthcare Experience</u>					
1998	\$1,288,551	\$2,258,284	\$1,048,384	\$1,837,373	81.4%
1999	\$1,270,601	\$2,120,786	\$918,928	\$1,533,801	72.3%
2000	\$1,302,249	\$2,070,105	\$1,089,983	\$1,732,679	83.7%
2001	\$1,350,987	\$2,045,315	\$1,124,758	\$1,702,817	83.3%
2002	\$1,390,312	\$2,004,619	\$1,120,395	\$1,615,440	80.6%
2003	\$1,561,365	\$2,144,050	\$1,334,266	\$1,832,199	85.5%
2004	\$1,803,165	\$2,358,178	\$1,514,924	\$1,981,217	84.0%
2005	\$2,023,135	\$2,519,862	\$1,641,702	\$2,044,779	81.1%
2006	\$2,456,173	\$2,913,544	\$1,966,834	\$2,333,083	80.1%
2007	\$3,002,169	\$3,391,629	\$2,352,723	\$2,657,933	78.4%
2008	\$3,505,543	\$3,771,718	\$2,763,748	\$2,973,599	78.8%
2009	\$4,108,312	\$4,209,767	\$3,587,490	\$3,676,084	87.3%
Total	\$25,062,562	\$31,807,858	\$20,464,134	\$25,921,003	81.5%
<u>Expected Future Experience</u>					
2010	\$4,772,525	\$4,657,507	\$4,009,938	\$3,913,299	84.0%
2011	\$4,638,894	\$4,311,521	\$3,897,660	\$3,622,596	84.0%
2012	\$4,509,005	\$3,991,237	\$3,788,525	\$3,353,489	84.0%
2013	\$4,382,753	\$3,694,745	\$3,682,446	\$3,104,373	84.0%
2014	\$4,260,036	\$3,420,278	\$3,579,338	\$2,873,762	84.0%
2015	\$4,140,755	\$3,166,200	\$3,479,116	\$2,660,283	84.0%
2016	\$4,024,814	\$2,930,997	\$3,381,701	\$2,462,662	84.0%
2017	\$3,912,119	\$2,713,266	\$3,287,014	\$2,279,721	84.0%
2018	\$3,802,580	\$2,511,709	\$3,194,977	\$2,110,371	84.0%
2019	\$3,696,107	\$2,325,125	\$3,105,518	\$1,953,600	84.0%
Expected Future (2010-2019)	\$42,139,588	\$33,722,585	\$35,406,233	\$28,334,157	84.0%
Aggregate (1992-2019)	\$72,628,572	\$76,341,437	\$60,910,098	\$64,311,100	84.2%

Assumption: Interest rate is 5%.

RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

PLAN G	<u>Premium</u>	<u>Premium Accumulated to 12/09</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/09</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$6,680	\$15,689	\$6,074	\$14,266	90.9%
1993	\$31,104	\$69,573	\$29,970	\$67,036	96.4%
1994	\$47,932	\$102,108	\$54,573	\$116,255	113.9%
1995	\$51,196	\$103,868	\$29,266	\$59,376	57.2%
1996	\$78,192	\$151,083	\$55,485	\$107,210	71.0%
1997	\$87,038	\$160,168	\$68,113	\$125,342	78.3%
Total	\$302,142	\$602,489	\$243,482	\$489,485	81.2%
<u>UnitedHealthcare Experience</u>					
1998	\$87,467	\$153,293	\$64,763	\$113,502	74.0%
1999	\$98,950	\$165,159	\$61,081	\$101,951	61.7%
2000	\$98,608	\$156,751	\$71,538	\$113,720	72.5%
2001	\$109,848	\$166,304	\$78,179	\$118,358	71.2%
2002	\$120,094	\$173,157	\$146,985	\$211,931	122.4%
2003	\$131,916	\$181,145	\$112,286	\$154,191	85.1%
2004	\$158,783	\$207,656	\$143,182	\$187,253	90.2%
2005	\$162,223	\$202,052	\$113,561	\$141,443	70.0%
2006	\$186,866	\$221,663	\$144,061	\$170,887	77.1%
2007	\$177,571	\$200,606	\$140,100	\$158,274	78.9%
2008	\$176,310	\$189,697	\$128,916	\$138,705	73.1%
2009	\$171,374	\$175,606	\$139,404	\$142,847	81.3%
Total	\$1,680,009	\$2,193,090	\$1,344,056	\$1,753,060	79.9%
<u>Expected Future Experience</u>					
2010	\$167,192	\$163,163	\$138,990	\$135,640	83.1%
2011	\$162,511	\$151,042	\$135,098	\$125,564	83.1%
2012	\$157,961	\$139,822	\$131,315	\$116,236	83.1%
2013	\$153,538	\$129,435	\$127,638	\$107,602	83.1%
2014	\$149,239	\$119,820	\$124,065	\$99,608	83.1%
2015	\$145,060	\$110,919	\$120,591	\$92,209	83.1%
2016	\$140,998	\$102,679	\$117,214	\$85,359	83.1%
2017	\$137,050	\$95,052	\$113,932	\$79,018	83.1%
2018	\$133,213	\$87,991	\$110,742	\$73,148	83.1%
2019	\$129,483	\$81,454	\$107,641	\$67,714	83.1%
Expected Future (2010-2019)	\$1,476,245	\$1,181,378	\$1,227,227	\$982,099	83.1%
Aggregate (1992-2019)	\$3,458,396	\$3,976,957	\$2,814,764	\$3,224,644	81.1%
PLAN H	<u>Premium</u>	<u>Premium Accumulated to 12/09</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/09</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$9,102	\$21,377	\$3,520	\$8,267	38.7%
1993	\$41,344	\$92,477	\$26,041	\$58,248	63.0%
1994	\$57,378	\$122,230	\$47,096	\$100,326	82.1%
1995	\$77,319	\$156,867	\$71,295	\$144,645	92.2%
1996	\$96,132	\$185,747	\$99,648	\$192,541	103.7%
1997	\$88,407	\$162,687	\$71,935	\$132,375	81.4%
Total	\$369,682	\$741,386	\$319,534	\$636,401	85.8%
<u>UnitedHealthcare Experience</u>					
1998	\$73,061	\$128,044	\$63,330	\$110,991	86.7%
1999	\$63,715	\$106,348	\$74,619	\$124,548	117.1%
2000	\$68,997	\$109,681	\$50,813	\$80,774	73.6%
2001	\$79,037	\$119,657	\$84,017	\$127,196	106.3%
2002	\$84,636	\$122,032	\$120,770	\$174,132	142.7%
2003	\$85,786	\$117,801	\$100,140	\$137,511	116.7%
2004	\$87,487	\$114,415	\$83,616	\$109,353	95.6%
2005	\$98,709	\$122,945	\$106,258	\$132,347	107.6%
2006	\$59,973	\$71,141	\$47,181	\$55,966	78.7%
2007	\$56,320	\$63,626	\$44,525	\$50,301	79.1%
2008	\$53,179	\$57,217	\$56,902	\$61,223	107.0%
2009	\$51,992	\$53,276	\$45,150	\$46,265	86.8%
Total	\$862,892	\$1,186,183	\$877,320	\$1,210,607	102.1%
<u>Expected Future Experience</u>					
2010	\$50,871	\$49,645	\$43,962	\$42,902	86.4%
2011	\$50,363	\$46,809	\$42,731	\$39,715	84.8%
2012	\$48,953	\$43,331	\$41,534	\$36,765	84.8%
2013	\$47,582	\$40,112	\$40,371	\$34,034	84.8%
2014	\$46,250	\$37,133	\$39,241	\$31,506	84.8%
2015	\$44,955	\$34,374	\$38,142	\$29,165	84.8%
2016	\$43,696	\$31,821	\$37,074	\$26,999	84.8%
2017	\$42,472	\$29,457	\$36,036	\$24,993	84.8%
2018	\$41,283	\$27,269	\$35,027	\$23,136	84.8%
2019	\$40,127	\$25,243	\$34,046	\$21,418	84.8%
Expected Future (2010-2019)	\$456,552	\$365,194	\$388,165	\$310,633	85.1%
Aggregate (1992-2019)	\$1,689,125	\$2,292,763	\$1,585,019	\$2,157,641	94.1%

Assumption: Interest rate is 5%.

RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

PLAN I	<u>Premium</u>	<u>Premium Accumulated to 12/09</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/09</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$20,040	\$47,066	\$16,443	\$38,618	82.1%
1993	\$130,379	\$291,629	\$76,336	\$170,747	58.5%
1994	\$211,238	\$449,993	\$170,935	\$364,137	80.9%
1995	\$258,270	\$523,985	\$272,214	\$552,274	105.4%
1996	\$367,429	\$709,952	\$310,640	\$600,223	84.5%
1997	\$381,479	\$701,999	\$295,100	\$543,045	77.4%
Total	\$1,368,835	\$2,724,626	\$1,141,668	\$2,269,045	83.3%
<u>UnitedHealthcare Experience</u>					
1998	\$343,049	\$601,219	\$264,613	\$463,755	77.1%
1999	\$334,024	\$557,527	\$246,620	\$411,638	73.8%
2000	\$382,125	\$607,440	\$284,485	\$452,229	74.4%
2001	\$412,824	\$624,991	\$340,258	\$515,130	82.4%
2002	\$446,329	\$643,539	\$354,561	\$511,223	79.4%
2003	\$480,676	\$660,060	\$372,477	\$511,481	77.5%
2004	\$547,415	\$715,909	\$472,067	\$617,368	86.2%
2005	\$614,920	\$765,898	\$470,647	\$586,202	76.5%
2006	\$462,783	\$548,959	\$364,544	\$432,426	78.8%
2007	\$436,929	\$493,610	\$274,975	\$310,646	62.9%
2008	\$418,254	\$450,012	\$352,260	\$379,007	84.2%
2009	\$428,026	\$438,596	\$370,499	\$379,648	86.6%
Total	\$5,307,354	\$7,107,760	\$4,168,005	\$5,570,755	78.4%
<u>Expected Future Experience</u>					
2010	\$437,220	\$426,683	\$377,289	\$368,197	86.3%
2011	\$432,847	\$402,301	\$366,725	\$340,845	84.7%
2012	\$420,728	\$372,416	\$356,457	\$315,525	84.7%
2013	\$408,947	\$344,750	\$346,476	\$292,086	84.7%
2014	\$397,497	\$319,140	\$336,775	\$270,388	84.7%
2015	\$386,367	\$295,433	\$327,345	\$250,302	84.7%
2016	\$375,549	\$273,486	\$318,179	\$231,708	84.7%
2017	\$365,033	\$253,170	\$309,270	\$214,496	84.7%
2018	\$354,812	\$234,363	\$300,611	\$198,562	84.7%
2019	\$344,878	\$216,953	\$292,194	\$183,811	84.7%
Expected Future (2010-2019)	\$3,923,877	\$3,138,696	\$3,331,321	\$2,665,920	84.9%
Aggregate (1992-2019)	\$10,600,067	\$12,971,082	\$8,640,993	\$10,505,719	81.0%
PLAN J	<u>Premium</u>	<u>Premium Accumulated to 12/09</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/09</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$16,406	\$38,531	\$7,937	\$18,641	48.4%
1993	\$129,675	\$290,055	\$92,184	\$206,195	71.1%
1994	\$290,493	\$618,828	\$257,563	\$548,679	88.7%
1995	\$412,634	\$837,163	\$391,918	\$795,134	95.0%
1996	\$608,561	\$1,175,871	\$493,889	\$954,299	81.2%
1997	\$632,485	\$1,163,901	\$518,360	\$953,888	82.0%
Total	\$2,090,254	\$4,124,349	\$1,761,851	\$3,476,837	84.3%
<u>UnitedHealthcare Experience</u>					
1998	\$655,366	\$1,148,580	\$573,698	\$1,005,450	87.5%
1999	\$713,473	\$1,190,872	\$749,945	\$1,251,749	105.1%
2000	\$819,084	\$1,302,047	\$740,779	\$1,177,571	90.4%
2001	\$963,284	\$1,458,355	\$882,024	\$1,335,333	91.6%
2002	\$1,144,085	\$1,649,598	\$896,030	\$1,291,940	78.3%
2003	\$1,320,234	\$1,812,931	\$1,171,645	\$1,608,890	88.7%
2004	\$1,544,345	\$2,019,694	\$1,356,583	\$1,774,138	87.8%
2005	\$1,789,083	\$2,228,345	\$1,557,305	\$1,939,659	87.0%
2006	\$1,353,582	\$1,605,636	\$1,133,219	\$1,344,239	83.7%
2007	\$1,422,768	\$1,607,339	\$1,143,952	\$1,292,352	80.4%
2008	\$1,594,396	\$1,715,458	\$1,268,969	\$1,365,321	79.6%
2009	\$1,804,429	\$1,848,990	\$1,522,622	\$1,560,223	84.4%
Total	\$15,124,130	\$19,587,844	\$12,996,770	\$16,946,865	86.5%
<u>Expected Future Experience</u>					
2010	\$1,955,144	\$1,908,025	\$1,662,348	\$1,622,286	85.0%
2011	\$1,900,400	\$1,766,286	\$1,615,802	\$1,501,773	85.0%
2012	\$1,847,189	\$1,635,076	\$1,570,560	\$1,390,213	85.0%
2013	\$1,795,468	\$1,513,614	\$1,526,584	\$1,286,940	85.0%
2014	\$1,745,194	\$1,401,174	\$1,483,840	\$1,191,338	85.0%
2015	\$1,696,329	\$1,297,087	\$1,442,292	\$1,102,839	85.0%
2016	\$1,648,832	\$1,200,732	\$1,401,908	\$1,020,914	85.0%
2017	\$1,602,665	\$1,111,534	\$1,362,655	\$945,075	85.0%
2018	\$1,557,790	\$1,028,963	\$1,324,500	\$874,869	85.0%
2019	\$1,514,172	\$952,526	\$1,287,414	\$809,879	85.0%
Expected Future (2010-2019)	\$17,263,182	\$13,815,017	\$14,677,903	\$11,746,124	85.0%
Aggregate (1992-2019)	\$34,477,565	\$37,527,210	\$29,436,524	\$32,169,826	85.7%

Assumption: Interest rate is 5%.

RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

PLAN K	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated	Claims	Accumulated	Loss Ratio
		to 12/09		to 12/09	d/b
		b	c	d	
<u>UnitedHealthcare Experience</u>					
2006	\$1,382	\$1,639	\$1,319	\$1,565	95.5%
2007	\$9,163	\$10,352	\$3,299	\$3,727	36.0%
2008	\$7,894	\$8,493	\$4,977	\$5,355	63.0%
2009	\$14,837	\$15,204	\$12,100	\$12,399	81.5%
Total	\$33,276	\$35,688	\$21,695	\$23,046	64.6%
<u>Expected Future Experience</u>					
2010	\$21,080	\$20,571	\$15,920	\$15,536	75.5%
2011	\$19,730	\$18,338	\$15,474	\$14,382	78.4%
2012	\$19,178	\$16,976	\$15,041	\$13,313	78.4%
2013	\$18,641	\$15,715	\$14,619	\$12,324	78.4%
2014	\$18,119	\$14,547	\$14,210	\$11,409	78.4%
2015	\$17,612	\$13,467	\$13,812	\$10,561	78.4%
2016	\$17,119	\$12,466	\$13,425	\$9,777	78.4%
2017	\$16,639	\$11,540	\$13,050	\$9,051	78.4%
2018	\$16,173	\$10,683	\$12,684	\$8,378	78.4%
2019	\$15,720	\$9,889	\$12,329	\$7,756	78.4%
Expected Future (2010-2019)	\$180,011	\$144,193	\$140,564	\$112,488	78.0%
Aggregate (2006-2019)	\$213,288	\$179,881	\$162,259	\$135,533	75.3%

PLAN L	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated	Claims	Accumulated	Loss Ratio
		to 12/09		to 12/09	d/b
		b	c	d	
<u>UnitedHealthcare Experience</u>					
2006	5,172	\$6,135	\$1,766	\$2,095	34.1%
2007	16,357	\$18,479	\$12,947	\$14,626	79.2%
2008	24,048	\$25,874	\$12,823	\$13,797	53.3%
2009	29,785	\$30,520	\$21,047	\$21,567	70.7%
Total	\$75,362	\$81,009	\$48,583	\$52,085	64.3%
<u>Expected Future Experience</u>					
2010	\$35,259	\$34,409	\$27,690	\$27,023	78.5%
2011	\$34,272	\$31,853	\$26,915	\$25,015	78.5%
2012	\$33,312	\$29,487	\$26,161	\$23,157	78.5%
2013	\$32,379	\$27,297	\$25,429	\$21,437	78.5%
2014	\$31,473	\$25,269	\$24,717	\$19,844	78.5%
2015	\$30,592	\$23,392	\$24,025	\$18,370	78.5%
2016	\$29,735	\$21,654	\$23,352	\$17,006	78.5%
2017	\$28,902	\$20,045	\$22,698	\$15,742	78.5%
2018	\$28,093	\$18,556	\$22,062	\$14,573	78.5%
2019	\$27,307	\$17,178	\$21,445	\$13,490	78.5%
Expected Future (2010-2019)	\$311,324	\$249,140	\$244,493	\$195,658	78.5%
Aggregate (2006-2019)	\$386,687	\$330,149	\$293,076	\$247,743	75.0%

Assumption: Interest rate is 5%.

RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

UHC SELECT PLAN C	<u>Premium</u>	<u>Premium Accumulated to 12/09</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/09</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>Expected Future Experience</u>					
2010	\$7,288	\$7,113	\$6,325	\$6,172	86.8%
2011	\$7,084	\$6,584	\$6,148	\$5,714	86.8%
2012	\$6,886	\$6,095	\$5,976	\$5,289	86.8%
2013	\$6,693	\$5,642	\$5,808	\$4,896	86.8%
2014	\$6,506	\$5,223	\$5,646	\$4,533	86.8%
2015	\$6,324	\$4,835	\$5,488	\$4,196	86.8%
2016	\$6,146	\$4,476	\$5,334	\$3,884	86.8%
2017	\$5,974	\$4,144	\$5,185	\$3,596	86.8%
2018	\$5,807	\$3,836	\$5,039	\$3,329	86.8%
2019	\$5,644	\$3,551	\$4,898	\$3,081	86.8%
Expected Future (2010-2019)	\$64,353	\$51,499	\$55,846	\$44,691	86.8%
TOTAL STANDARDIZED	<u>Premium</u>	<u>Premium Accumulated to 12/09</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/09</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$249,953	\$587,045	\$173,758	\$408,091	69.5%
1993	\$1,089,899	\$2,437,865	\$853,247	\$1,908,527	78.3%
1994	\$2,137,337	\$4,553,099	\$1,903,629	\$4,055,238	89.1%
1995	\$2,865,056	\$5,812,701	\$2,907,954	\$5,899,733	101.5%
1996	\$4,395,724	\$8,493,486	\$3,937,452	\$7,608,005	89.6%
1997	\$4,611,245	\$8,485,637	\$3,911,020	\$7,197,079	84.8%
Total	\$15,349,215	\$30,369,833	\$13,687,059	\$27,076,673	89.2%
<u>UnitedHealthcare Experience</u>					
1998	\$4,232,432	\$7,417,660	\$3,490,221	\$6,116,879	82.5%
1999	\$4,158,259	\$6,940,635	\$3,351,644	\$5,594,296	80.6%
2000	\$4,562,080	\$7,252,058	\$3,795,735	\$6,033,845	83.2%
2001	\$4,986,458	\$7,549,205	\$4,232,088	\$6,407,133	84.9%
2002	\$5,257,750	\$7,580,881	\$4,511,057	\$6,504,263	85.8%
2003	\$5,936,233	\$8,151,572	\$5,125,318	\$7,038,033	86.3%
2004	\$6,725,051	\$8,795,018	\$5,640,860	\$7,377,114	83.9%
2005	\$7,329,022	\$9,128,467	\$6,119,359	\$7,621,804	83.5%
2006	\$7,400,101	\$8,778,093	\$6,220,536	\$7,378,879	84.1%
2007	\$8,166,905	\$9,226,368	\$6,510,150	\$7,354,688	79.7%
2008	\$8,933,686	\$9,612,019	\$7,310,844	\$7,865,955	81.8%
2009	\$9,816,093	\$10,058,502	\$8,290,725	\$8,495,465	84.5%
Total	\$77,504,070	\$100,490,478	\$64,598,538	\$83,788,354	83.4%
<u>Expected Future Experience</u>					
2010	\$10,557,791	\$10,303,349	\$8,887,473	\$8,673,285	84.2%
2011	\$10,259,332	\$9,535,317	\$8,638,623	\$8,028,984	84.2%
2012	\$9,962,289	\$8,818,321	\$8,396,742	\$7,432,545	84.3%
2013	\$9,682,245	\$8,162,318	\$8,161,633	\$6,880,413	84.3%
2014	\$9,411,142	\$7,555,974	\$7,933,107	\$6,369,297	84.3%
2015	\$9,147,630	\$6,994,673	\$7,710,980	\$5,896,149	84.3%
2016	\$8,891,496	\$6,475,069	\$7,495,073	\$5,458,149	84.3%
2017	\$8,642,534	\$5,994,064	\$7,285,211	\$5,052,687	84.3%
2018	\$8,400,543	\$5,548,791	\$7,081,225	\$4,677,344	84.3%
2019	\$8,165,328	\$5,136,595	\$6,882,951	\$4,329,885	84.3%
Expected Future (2010-2019)	\$93,120,329	\$74,524,469	\$78,473,019	\$62,798,739	84.3%
Aggregate (1992-2019)	\$185,973,614	\$205,384,781	\$156,758,616	\$173,663,767	84.6%

Assumption: Interest rate is 5%.

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

Plan A	<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>
2004	110,938	110,938	68,732	70,139	16,419	62.0%	63.2%
2005	107,727	107,727	60,298	57,716	16,047	56.0%	53.6%
2006	127,425	127,425	60,051	69,718	20,055	47.1%	54.7%
2007	137,298	137,298	109,888	107,581	27,253	80.0%	78.4%
2008	132,618	132,618	90,338	88,132	26,685	68.1%	66.5%

Plan 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>
2004	84,427	84,427	73,443	78,500	12,495	87.0%	93.0%
2005	97,285	97,285	91,333	94,385	14,491	93.9%	97.0%
2006	115,760	115,760	90,972	94,283	18,219	78.6%	81.4%
2007	128,686	128,686	111,622	115,246	21,805	86.7%	89.6%
2008	145,998	145,998	100,859	101,267	24,799	69.1%	69.4%

Plan C	<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>
2004	2,131,173	2,131,173	1,709,807	1,700,949	315,414	80.2%	79.8%
2005	2,190,847	2,190,847	1,778,201	1,824,409	326,342	81.2%	83.3%
2006	2,382,490	2,382,490	2,104,498	2,206,515	374,972	88.3%	92.6%
2007	2,527,368	2,527,368	2,160,127	2,089,911	402,045	85.5%	82.7%
2008	2,621,759	2,621,759	2,325,961	2,289,060	416,288	88.7%	87.3%

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

Plan D	<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>
2004	88,511	88,511	73,719	69,160	13,100	83.3%	78.1%
2005	91,957	91,957	77,995	84,911	13,698	84.8%	92.3%
2006	94,341	94,341	79,667	67,988	14,848	84.4%	72.1%
2007	97,357	97,357	88,860	104,768	15,782	91.3%	107.6%
2008	104,664	104,664	97,131	96,870	16,953	92.8%	92.6%

Plan E	<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>
2004	168,807	168,807	185,497	151,740	24,983	109.9%	89.9%
2005	153,136	153,136	150,350	168,465	22,811	98.2%	110.0%
2006	154,153	154,153	144,817	123,109	24,262	93.9%	79.9%
2007	154,920	154,920	108,870	120,123	25,577	70.3%	77.5%
2008	149,024	149,024	144,554	146,919	24,416	97.0%	98.6%

Plan F	<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>
2004	1,803,165	1,803,165	1,490,183	1,514,924	266,868	82.6%	84.0%
2005	2,023,135	2,023,135	1,616,323	1,641,702	301,360	79.9%	81.1%
2006	2,456,173	2,456,173	1,856,324	1,966,834	386,568	75.6%	80.1%
2007	3,002,169	3,002,169	2,333,556	2,352,723	484,072	77.7%	78.4%
2008	3,505,543	3,505,543	2,702,634	2,763,748	566,490	77.1%	78.8%

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

Plan G	<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>
2004	158,783	158,783	134,832	143,182	23,500	84.9%	90.2%
2005	162,223	162,223	126,554	113,561	24,164	78.0%	70.0%
2006	186,866	186,866	131,701	144,061	29,410	70.5%	77.1%
2007	177,571	177,571	140,331	140,100	29,373	79.0%	78.9%
2008	176,310	176,310	134,287	128,916	28,856	76.2%	73.1%

Plan H	<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>
2004	87,487	87,487	84,146	83,616	12,948	96.2%	95.6%
2005	98,709	98,709	109,309	106,258	14,703	110.7%	107.6%
2006	59,973	59,973	41,023	47,181	9,439	68.4%	78.7%
2007	56,320	56,320	51,903	44,525	8,641	92.2%	79.1%
2008	53,179	53,179	54,390	56,902	8,136	102.3%	107.0%

Plan I	<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>
2004	547,415	547,415	455,199	472,067	81,017	83.2%	86.2%
2005	614,920	614,920	479,766	470,647	91,597	78.0%	76.5%
2006	462,783	462,783	352,170	364,544	72,836	76.1%	78.8%
2007	436,929	436,929	282,827	274,975	67,180	64.7%	62.9%
2008	418,254	418,254	349,983	352,260	64,266	83.7%	84.2%

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

Plan J	<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>
2004	1,544,345	1,544,345	1,317,072	1,356,583	228,563	85.3%	87.8%
2005	1,789,083	1,789,083	1,567,568	1,557,305	266,496	87.6%	87.0%
2006	1,353,582	1,353,582	1,122,614	1,133,219	213,035	82.9%	83.7%
2007	1,422,768	1,422,768	1,124,438	1,143,952	205,661	79.0%	80.4%
2008	1,594,396	1,594,396	1,256,814	1,268,969	231,772	78.8%	79.6%

Plan K	<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>
2006	1,382	1,382	483	1,319	217	34.9%	95.5%
2007	9,163	9,163	3,437	3,299	2,219	37.5%	36.0%
2008	7,894	7,894	5,244	4,977	2,021	66.4%	63.0%

Plan L	<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>
2006	5,172	5,172	1,352	1,766	814	26.1%	34.1%
2007	16,357	16,357	9,752	12,947	3,541	59.6%	79.2%
2008	24,048	24,048	14,451	12,823	5,163	60.1%	53.3%

Total Standardized	<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>
2004	6,725,051	6,725,051	5,592,631	5,640,860	995,308	83.2%	83.9%
2005	7,329,022	7,329,022	6,057,697	6,119,359	1,091,708	82.7%	83.5%
2006	7,400,101	7,400,101	5,985,670	6,220,536	1,164,675	80.9%	84.1%
2007	8,166,905	8,166,905	6,525,610	6,510,150	1,293,151	79.9%	79.7%
2008	8,933,686	8,933,686	7,276,647	7,310,844	1,415,844	81.5%	81.8%

**2010 RATES FOR PLANS NOT ISSUED IN
RHODE ISLAND**

<u>Plan</u>	<u>Monthly Rate*</u>
HW/IW/AW/BW (with drugs)	\$129.50
HW/IW/AW/BW (without drugs)	\$129.25
WA/WC	\$31.00
WB/WD	\$5.00
SB/SC	\$129.25
SD/SE	\$31.00
SF/SG (with drugs)	\$561.25
SF/SG (without drugs)	\$197.50

** Tier Rating Factor will be applied to rate if applied when the plan was issued.*

***These rates will become effective in concurrence with the filed Standardized rate increases.*

2010 UNDER AGE 65 RATES FOR PLANS NOT ISSUED IN RHODE ISLAND

<u>Plan</u>	<u>Tier I Monthly Rate*</u>	<u>Tier II Monthly Rate*</u>
HW/IW/AW/BW (with drugs)	\$142.45	\$194.25
HW/IW/AW/BW (without drugs)	\$142.17	\$193.87
WA/WC	\$34.10	\$46.50
WB/WD	\$5.50	\$7.50
SB/SC	\$142.17	
SD/SE	\$34.10	
SF/SG (with drugs)	\$617.37	
SF/SG (without drugs)	\$217.25	
K	\$76.72	\$104.62
L	\$112.47	\$153.37
Select C	\$145.47	\$198.37

**Plans HW/IW/AW/BW, WA, WB are Wisconsin issued plans.*

**Plans SB/SC, SD/SE, and SF/SG are Minnesota issued plans.*

Rhode Island
2010 Expenses by Category

Standardized Plans

Member Contribution \$10,557,791

Average Lives 5,418

Expenses	% of Member Contribution	PMPM
Royalty	4.95%	\$8.04
Premium Taxes	2.00%	\$3.25
Risk and Profit	1.85%	\$3.00
Operating Expenses	4.49%	\$7.29
Sales Expenses	4.17%	\$6.77
Commissions	0.71%	\$1.15
Investment Income Credit	-0.58%	(\$0.94)
Total Expenses	17.59%	\$28.56