

SERFF Tracking Number: CSCM-126009371 State: Arkansas  
Filing Company: Washington National Insurance Company State Tracking Number: 41911  
Company Tracking Number: 2009 WNIC STANDARD  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: 2009 WNIC Std Med Supp Rate Filing (AR)  
Project Name/Number: 2009 WNIC Std Med Supp Rate Filing (AR)/2009 WNIC Std Med Supp Rate Filing (AR)

## Filing at a Glance

Company: Washington National Insurance Company

Product Name: 2009 WNIC Std Med Supp Rate SERFF Tr Num: CSCM-126009371 State: ArkansasLH

Filing (AR)

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 41911

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num: 2009 WNIC STANDARD

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Rob Stegner, Brad Meadows, Christine Guarino

Disposition Date: 01/29/2009

Date Submitted: 01/27/2009

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 2009 WNIC Std Med Supp Rate Filing (AR)

Status of Filing in Domicile: Pending

Project Number: 2009 WNIC Std Med Supp Rate Filing (AR)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 01/29/2009

Deemer Date:

State Status Changed: 01/29/2009

Corresponding Filing Tracking Number:

Filing Description:

2009 WNIC Std Med Supp Rate Filing (AR)

## Company and Contact

### Filing Contact Information

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Brad Meadows, Bradley\_Meadows@consec.com  
11825 N Pennsylvania St (800) 888-4918 [Phone]  
Carmel, IN 46032

**Filing Company Information**

Washington National Insurance Company CoCode: 70319 State of Domicile: Illinois  
11825 N. Pennsylvania St. Group Code: Company Type:  
Carmel, IN 46032 Group Name: State ID Number:  
(800) 888-4918 ext. [Phone] FEIN Number: 36-1933760  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: closed blocks of business with combined experience, one \$50.00 fee is required.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Washington National Insurance Company	\$50.00	01/27/2009	25310173

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	01/29/2009	01/29/2009

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## Disposition

Disposition Date: 01/29/2009

Implementation Date:

Status: Approved

Comment: We have approved the requested rate increases for Plans C(7%), D(5%), F(7%) and G(10%). No increase was requested for Plans A, B, E or I. This approval is subject to the following:

Increases will not be given more frequently than once in a twelve-month period.

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved	Yes
<b>Rate</b>	ratesheets	Approved	Yes

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## **Rate Information**

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	ratesheets	IMP-9500	New		AR9500Comm.pdf

Washington National Insurance Company  
 IMP-9500 Community Rates  
 State of Arkansas  
 2009 Rates

<b>Plan A</b>			<b>Plan B</b>			<b>Plan C</b>			<b>Plan D</b>		
<b>Part A</b>	<b>Part B</b>	<b>Total</b>									
\$176.80	\$2,409.60	\$2,586.40	\$1,006.90	\$2,161.90	\$3,168.80	\$983.65	\$2,581.20	\$3,564.80	\$1,088.20	\$2,936.50	\$4,025.00
<b>Plan E</b>			<b>Plan F</b>			<b>Plan G</b>			<b>Plan I</b>		
<b>Part A</b>	<b>Part B</b>	<b>Total</b>									
\$1,111.30	\$2,857.30	\$3,968.60	\$768.50	\$2,608.50	\$3,376.90	\$1,026.10	\$3,405.70	\$4,431.80	n/a	n/a	n/a

27-Jan-09

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## Supporting Document Schedules

**Satisfied -Name:** Health - Actuarial Justification **Review Status:** Approved 01/29/2009

**Comments:**

**Attachments:**

AR Memo (2009).pdf  
AR Exhibits (2009).pdf

**Washington National Insurance Company**  
**2009 Medicare Supplement Rate Filing**  
**Policy Form IMP-9500**

**1. Purpose of Filing**

We are filing the 2009 rate schedules for our standardized Medicare Supplement policy form (IMP-9500). Increased rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation.

**2. General Description**

- a. Issuer - Washington National Insurance Company
- b. Form - IMP-9500, Plans A-G, and I.
- c. Policy Type - Standardized Medicare supplement policy.
- d. Benefit Description - Please refer to the enclosed Exhibit I.
- e. Renewability - Guaranteed renewable for life.
- f. Marketing Method - These forms are no longer sold.
- g. Underwriting Method - These forms were medically underwritten.
- h. Premium Basis - Community Rated, i.e. one rate for all ages.
- i. Domiciliary State Status - The 2009 rates are pending approval in Illinois.
- j. Premium Basis – Approved rate structures in your state are listed in Exhibit II.

**3. Scope of Request**

- a. Overall Increase - Please refer to Exhibit III.
- b. Justification of Request - Please refer to Exhibit V and VI.

**4. Rates and Rating Factors**

- a. Proposed Rates - The proposed rate schedules are enclosed.
- b. Period Rates Apply - The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification.

**5. In-force Counts**

Current in-force counts, for your state and nationwide, are provided in Exhibit IV.

**6. Rate History Since Inception**

Please refer to the enclosed Exhibit VII.

**7. Experience**

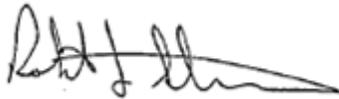
Exhibit V provides our historical experience, valued as of September 30, 2008.

**8. Loss Ratio Compliance**

With the rate schedules being proposed, we expect to meet or exceed the state mandated standard for the lifetime of these plans.

**9. Other**

- a. Average annualized premiums by Plan, both before and after the proposed increases are included in Exhibit III.
- b. An Actuarial Certification is enclosed.



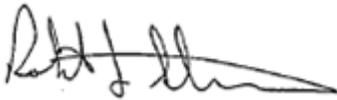
Robert Stegner, ASA, MAAA, Actuary  
Name and Title of Person Preparing Memo

## STATE OF ARKANSAS

Re: Actuarial Certification

Rate Sheet(s): IMP-9500-A, IMP-9500-B, IMP-9500-C, IMP-9500-D, IMP-9500-E,  
IMP-9500-F, IMP-9500-G, IMP-9500-I

I hereby certify that, to the best of my knowledge and belief, this rate change does not discriminate unfairly between policyholders and that no other forms are affected by this rate change.



Robert Stegner, ASA, MAAA, Actuary  
Name and Title of Person Preparing Memo

**WASHINGTON NATIONAL INSURANCE COMPANY**  
**Standardized Medicare Supplement Benefit Descriptions\***  
**Policy Form IMP-9500 and and IMP-7500**

Plan	Basic Benefits	Part A Deductible	Skilled Nursing Coinsurance	Foreign Travel Emergency	Part B Deductible	At Home Recovery	Preventive Care	Excess Part B Charges	
								100%	80%
A									
B									
C									
D									
E									
F									
G									
I									

\* Benefits shaded are provided by the Plan.

**Exhibit I**



**Washington National Insurance Company**  
**Standardized Medicare Supplement Form IMP-9500 and IMP-7500**  
**State Approval Dates For Rating Methodologies**

State	Methodolgy I		Methodolgy II		Methodolgy III			
	Issue Age	Preferred and Standard Risk Class	Attained Age Select & Ultimate	Attained Age Non-Select & Ultimate	Issue Age Restructured		Attained Age Restructured	
AL	12/18/91	X	6/24/92				1/10/94	y
AK	11/22/91	X	6/9/92				12/1/93	y
AZ	12/12/91	X	10/29/92				12/8/93	y
AR	7/15/92	CM						
CA	3/6/92	X	10/9/92				5/19/94	y
CO	3/12/92	y		1/4/1993				
DE		y		3/29/1993			1/20/94	y
FL	12/27/91	y						
GA	2/13/92	y			7/25/94	y		
HI	6/18/92	x					8/3/94	y
ID	4/29/92	X			5/25/95	y	4/15/94	y
IL	12/6/91	X	6/16/92				12/27/93	y
IN	3/19/92	X					10/3/93	y
IA	12/13/91						12/17/93	y
KS	3/9/92		9/14/92				4/12/94	y
KY	12/31/91	X	6/25/92				1/3/94	y
LA	6/26/92	X	9/11/92				3/21/94	y
ME	1/9/92	(b) CM	8/15/92					
MD			2/17/93				4/13/94	y
MA								
MI	9/3/92	X	9/3/92				1/24/95	y
MN								
MS	11/7/91	X	6/1/92				7/22/94	y
MO	7/17/92	X	7/23/92		10/5/99	y	3/24/94	y
MT	8/13/92	y	8/31/92				8/3/94	y
NE	5/28/92	y	12/2/92				2/10/94	y
NV	1/2/92	y	10/2/92				12/6/93	y
NH				11/19/1992			19/9/93	y
NM	11/25/91	X	9/29/92				1/10/95	y
NC	1/23/92	X	10/8/92				3/31/94	y
ND	2/24/92	y		2/19/1993			8/9/94	y
OH	2/11/92	X		2/22/1993			12/22/93	y
OK	2/21/92	X	6/23/92				12/7/93	y
OR				1/8/1993			5/3/94	y
PA				3/5/1993			3/8/95	d
SC	1/30/92	X		1/11/1993			6/28/94	y
SD	7/2/92	y			5/27/94	y	5/12/98	y
TN	6/26/92	y		11/17/1992			12/23/93	y
TX	3/14/92	X	9/4/92				4/18/94	y
UT	6/25/92	x	7/31/92				3/10/94	y
VT	12/31/91	e						
WA	7/19/93	CM						
WV	12/31/91	x						y
WI	1/24/92	y	1/8/93				2/15/94	y
WY	3/1/92	x						y

- a Only Plans A,B,D,E,F
- b All Policyholders associated with these rates were converted to community rates, approved 2/26/93
- c All policyholders associated with these rates were converted to Attained Age Restructured Rates
- d Only Plans A-E
- e All policyholders associated with these rates were converted to Issue Age Restructured Rates
- X Standard and Preferred Rates
- y Standard Rates only
- CM Community Rates

**Washington National Insurance Company**  
**Standardized Medicare Supplement Forms IMP-9500**

**State of Arkansas**

<b>Average Annual Premium</b>	<b>Plan</b>								<b>Combined</b>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>I</b>	
Current (data as of 09/30/2008)	\$0	\$0	\$3,232	\$3,134	\$0	\$3,098	\$3,995	\$0	\$3,263
Proposed	\$0	\$0	\$3,458	\$3,291	\$0	\$3,315	\$4,395	\$0	\$3,497
Proposed Rate Action	0.0%	0.0%	7.0%	5.0%	0.0%	7.0%	10.0%	0.0%	7.2%

**Exhibit III**

**Washington National Insurance Company  
Standardized Medicare Supplement Forms IMP-9500**

**Plan Counts Data as of September 30, 2008**

**State of Arkansas**

	<b>Plan</b>								
<b>Rate Methodology</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>I</b>	<b>Total</b>
Issue age	0	0	1	0	0	1	0	0	2
Issue age Restructured	0	0	5	4	0	8	3	0	20
<b>Grand Total</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>4</b>	<b>0</b>	<b>9</b>	<b>3</b>	<b>0</b>	<b>22</b>

**Nationwide**

	<b>Plan</b>								
<b>Rate Methodology</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>I</b>	<b>Grand Total</b>
Attained Age Restructured	46	353	1,033	3,192	405	4,256	1,090	104	10,623
Issue age	14	91	205	36	11	329	11	1	698
Issue age Restructured	14	135	31	136	80	333	229	6	964
Non Select & Ultimate	1	14	52	13	2	85	5	0	172
Select & Ultimate	15	82	300	123	3	1,342	55	0	1,923
<b>Grand Total</b>	<b>90</b>	<b>675</b>	<b>1,621</b>	<b>3,500</b>	<b>501</b>	<b>6,345</b>	<b>1,390</b>	<b>111</b>	<b>14,380</b>

**Exhibit IV**

**Washington National Insurance Company  
Standardized Medicare Supplement – Plan A  
Nationwide Experience**

Issue Year	Experience Period	Duration	Earned Premium	Incurred Claims	Paid Claims	IBNR	Claim Ratio	Exposed Policies	Persistency	Average Annual Premium	Premium Trend	Annual Claim Cost	Claim Cost Trend
1992	1992	0.5	23,248	7,115	7,115	0	30.6%	39		599.29		183.40	
1993	1.5	39,328	14,319	14,319	0	36.4%	59	152.3%	655.62	11.1%	234.34	32.1%	
1994	2.5	52,852	22,789	22,789	0	43.3%	86	78.5%	708.70	8.3%	491.11	102.7%	
1995	3.5	66,331	19,550	19,550	0	53.8%	111	87.6%	894.18	26.2%	491.15	-2.0%	
1996	4.5	81,311	17,399	17,399	0	63.8%	141	83.6%	984.96	23.4%	511.16	6.2%	
1997	5.5	97,613	12,491	12,491	0	73.8%	171	90.8%	1,099.08	2.1%	404.01	-21.0%	
1998	6.5	125,163	20,375	20,375	0	81.9%	201	92.7%	1,274.14	10.6%	710.77	75.9%	
1999	7.5	152,022	17,520	17,520	0	87.5%	227	87.5%	1,463.32	8.4%	698.48	-1.7%	
2000	8.5	181,268	16,257	16,257	0	91.6%	251	84.6%	1,638.86	12.0%	766.27	9.7%	
2001	9.5	212,662	22,753	22,753	0	94.8%	274	89.6%	1,874.31	14.4%	1,197.55	56.3%	
2002	10.5	245,549	30,823	30,823	0	96.3%	296	84.3%	2,058.55	17.1%	1,720.34	43.7%	
2003	11.5	284,355	39,390	39,390	0	95.4%	318	88.0%	2,267.17	8.6%	894.25	-48.0%	
2004	12.5	332,637	47,637	47,637	0	94.6%	339	87.6%	2,496.32	8.4%	927.43	-41.0%	
2005	13.5	391,406	56,292	56,292	0	93.6%	359	87.6%	2,746.22	18.7%	994.43	12.7%	
2006	14.5	461,219	65,380	65,380	0	92.3%	379	87.6%	3,008.49	1.0%	2,208.97	271.3%	
2007	15.5	542,705	75,033	75,033	0	90.8%	399	87.6%	3,282.03	-27.3%	2,567.59	17.2%	
Jan - Sept 2008	16.5	625,849	85,141	85,141	1,096	91.6%	419	7.8%	3,566.11	2.6%	2,729.40	5.0%	
Total		3,067,264	498,922	498,922	1,096	88.2%	2,394						
1993	1993	0.5	39,983	26,487	26,487	0	66.2%	65		617.28	1.2%	408.92	12.2%
1994	1.5	67,385	49,515	49,515	0	73.5%	108	166.6%	624.49	1.2%	458.88	12.2%	
1995	2.5	97,221	75,177	75,177	0	77.1%	151	83.1%	749.72	20.1%	836.46	82.7%	
1996	3.5	130,277	69,008	69,008	0	83.0%	194	82.0%	922.00	11.7%	939.17	12.0%	
1997	4.5	164,433	33,861	33,861	0	83.7%	237	83.4%	1,051.27	-1.6%	545.42	-41.9%	
1998	5.5	201,414	41,868	41,868	0	85.6%	279	85.6%	1,188.89	5.2%	787.48	44.4%	
1999	6.5	242,323	40,579	40,579	0	89.0%	320	83.5%	1,324.11	9.2%	913.60	16.0%	
2000	7.5	289,677	46,207	46,207	0	92.2%	361	87.4%	1,488.42	20.1%	1,190.61	30.3%	
2001	8.5	343,925	52,898	52,898	0	93.9%	399	81.0%	1,678.83	20.2%	1,046.89	12.2%	
2002	9.5	404,833	59,427	59,427	0	94.9%	437	89.4%	1,882.22	13.3%	1,362.17	30.2%	
2003	10.5	473,662	67,033	67,033	0	95.8%	474	75.4%	2,109.59	13.1%	1,494.88	9.7%	
2004	11.5	550,779	75,036	75,036	0	96.6%	511	71.3%	2,352.23	22.1%	1,897.33	26.9%	
2005	12.5	637,813	83,617	83,617	0	97.2%	548	82.2%	2,607.56	4.4%	1,471.52	-22.4%	
2006	13.5	736,211	92,637	92,637	0	97.6%	585	84.1%	2,879.57	3.2%	1,598.92	8.9%	
2007	14.5	846,134	102,171	102,171	0	97.8%	622	92.8%	3,164.70	4.5%	1,371.40	-14.1%	
Jan - Sept 2008	15.5	971,669	112,469	112,469	1,616	96.6%	659	6.9%	3,457.46	-3.0%	2,742.96	100.0%	
Total		5,256,658	542,524	542,524	1,578	93.2%	3,737						
1994	1994	0.5	85,960	70,233	70,233	0	81.7%	145		594.24		486.53	
1995	1.5	130,825	124,223	124,223	0	95.0%	184	127.3%	710.29	19.5%	674.45	38.9%	
1996	2.5	182,907	89,807	89,807	0	87.0%	223	68.0%	861.33	6.2%	544.45	-19.3%	
1997	3.5	239,537	53,537	53,537	0	75.3%	262	78.3%	1,017.37	8.5%	540.32	-0.8%	
1998	4.5	301,446	50,541	50,541	0	74.9%	299	82.9%	1,124.84	14.4%	615.11	13.8%	
1999	5.5	370,659	49,939	49,939	0	76.1%	336	86.1%	1,248.37	13.1%	691.72	12.0%	
2000	6.5	447,747	61,146	61,146	0	80.3%	373	86.0%	1,383.20	20.0%	1,005.30	45.3%	
2001	7.5	528,591	65,561	65,561	0	82.4%	410	76.2%	1,523.10	24.2%	1,013.34	0.8%	
2002	8.5	618,937	73,513	73,513	0	89.0%	447	70.0%	1,668.40	9.1%	1,342.29	32.5%	
2003	9.5	717,192	81,522	81,522	0	92.6%	484	71.7%	1,822.66	78.2%	876.88	-34.7%	
2004	10.5	824,018	89,381	89,381	0	91.5%	521	74.0%	2,010.97	20.0%	1,070.19	18.3%	
2005	11.5	938,741	97,233	97,233	0	93.2%	558	72.3%	2,206.78	-5.2%	1,643.94	58.5%	
2006	12.5	1,058,211	105,086	105,086	0	94.4%	595	89.5%	2,400.15	2.5%	1,783.10	8.9%	
2007	13.5	1,185,638	112,935	112,935	0	94.9%	632	91.0%	2,592.13	1.7%	1,580.49	-67.4%	
Jan - Sept 2008	14.5	1,318,766	120,803	120,803	890	91.6%	669	73.5%	2,785.49	-1.8%	815.60	40.0%	
Total		8,717,100	665,991	665,991	737	87.9%	3,924						
1995	1995	0.5	99,590	18,309	18,309	0	46.0%	68		601.81		277.09	
1996	1.5	167,593	58,948	58,948	0	62.2%	107	180.4%	664.36	-6.2%	452.18	77.6%	
1997	2.5	235,773	48,349	48,349	0	67.0%	146	82.0%	822.29	-0.4%	488.19	-0.6%	
1998	3.5	305,318	43,018	43,018	0	68.2%	185	86.3%	922.38	7.1%	504.60	3.2%	
1999	4.5	381,268	53,268	53,268	0	68.5%	224	88.7%	1,044.76	17.0%	412.06	-18.3%	
2000	5.5	461,219	62,290	62,290	0	70.2%	263	82.0%	1,168.62	16.2%	565.86	36.1%	
2001	6.5	547,420	70,876	70,876	0	73.3%	302	86.3%	1,302.85	26.2%	608.97	44.2%	
2002	7.5	637,813	81,522	81,522	0	76.2%	341	63.3%	1,437.41	24.8%	531.72	-34.3%	
2003	8.5	736,211	92,637	92,637	0	79.1%	380	79.0%	1,564.05	24.5%	642.27	20.9%	
2004	9.5	842,705	102,171	102,171	0	81.7%	419	67.0%	1,694.54	-6.4%	778.95	21.3%	
2005	10.5	958,211	111,722	111,722	0	84.6%	458	60.6%	1,827.32	1.4%	708.91	-9.0%	
2006	11.5	1,084,719	121,233	121,233	0	87.5%	497	72.2%	1,966.52	-12.7%	1,633.42	130.4%	
2007	12.5	1,214,800	130,803	130,803	0	89.6%	536	61.4%	2,107.23	8.6%	1,429.36	-12.6%	
Jan - Sept 2008	13.5	1,348,211	140,312	140,312	306	90.6%	575	61.4%	2,248.80	-4.5%	876.82	-38.0%	
Total		10,452,456	1,316,276	1,316,276	351	68.0%	4,124						
1996	1996	0.5	96,480	61,218	61,218	0	63.5%	178		542.64		344.32	
1997	1.5	147,787	151,153	151,153	0	102.3%	217	152.8%	644.00	0.3%	556.39	61.6%	
1998	2.5	201,414	147,889	147,889	0	73.5%	256	79.0%	822.00	6.2%	686.46	23.3%	
1999	3.5	261,588	123,396	123,396	0	67.5%	295	84.6%	927.78	17.2%	680.18	-1.3%	
2000	4.5	321,414	87,956	87,956	0	68.0%	334	80.7%	1,044.33	14.6%	623.58	-11.7%	
2001	5.5	381,268	79,298	79,298	0	76.6%	373	67.2%	1,162.63	23.8%	606.42	34.3%	
2002	6.5	451,219	86,736	86,736	0	79.7%	412	60.0%	1,292.35	20.2%	613.00	-24.0%	
2003	7.5	521,163	94,881	94,881	0	81.9%	451	67.9%	1,424.14	22.1%	1,122.14	83.2%	
2004	8.5	591,163	102,171	102,171	0	83.9%	490	69.2%	1,556.51	15.3%	1,084.42	-3.4%	
2005	9.5	661,163	109,381	109,381	0	85.9%	529	71.6%	1,688.88	19.9%	708.22	-34.9%	
2006	10.5	731,163	116,591	116,591	0	87.9%	568	73.0%	1,821.21	5.9%	1,351.83	91.4%	
2007	11.5	801,163	123,801	123,801	0	89.9%	607	75.0%	1,953.61	-9.3%	1,114.74	-17.6%	
Jan - Sept 2008	12.5	871,163	131,012	131,012	1,091	91.1%	646	70.9%	2,086.88	0.5%	1,052.41	-5.0%	
Total		10,502,456	838,742	838,742	1,182	79.7%	4,178						
1997	1997	0.5	85,934	65,789	65,789	0	76.6%	158		542.74		415.51	
1998	1.5	146,166	147,392	147,392	0	100.8%	203	169.9%	677.16	6.3%	582.00	40.1%	
1999	2.5	205,115	164,619	164,619	0	80.3%	248	83.9%	828.03	14.0%	778.65	33.3%	
2000	3.5	264,018	147,409	147,409	0	106.0%	293	82.1%	951.47	21.8%	849.74	9.1%	
2001	4.5	322,920	164,789										

**Washington National Insurance Company  
Standardized Medicare Supplement – Plan B  
Nationwide Experience**

Issue Year	Experience Period	Duration	Earned Premium	Incurred Claims	Paid Claims	IBNR	Claim Ratio	Exposed Policies	Persistency	Average Annual Premium	Premium Trend	Annual Claim Cost	Claim Cost Trend
1992	1992	0.5	188,669	117,354	117,354	0	62.2%	227		830.25	0.8%	516.42	
1993	1.5	349,219	228,535	228,535	0	65.6%	417	183.0%	837.01	0.8%	548.71	6.3%	
1994	2.5	727,746	483,004	483,004	0	66.4%	302	77.2%	905.28	0.8%	598.90	9.1%	
1995	3.5	294,446	173,251	173,251	0	58.8%	269	83.5%	1,094.38	20.9%	643.93	7.0%	
1996	4.5	148,493	88,483	88,483	0	59.6%	198	83.4%	837.70	0.0%	601.71	2.8%	
1997	5.5	165,500	158,620	158,620	0	96.0%	198	88.1%	837.72	0.0%	803.98	21.5%	
1998	6.5	158,654	141,034	141,034	0	88.9%	170	86.1%	931.89	11.2%	828.39	3.0%	
1999	7.5	120,205	102,205	102,205	0	84.8%	148	87.0%	1,007.57	13.8%	811.28	-2.1%	
2000	8.5	148,589	92,813	92,813	0	63.3%	120	80.7%	1,225.40	15.9%	775.87	-4.4%	
2001	9.5	147,215	125,770	125,770	0	85.4%	105	88.1%	1,396.51	14.8%	1,168.07	53.8%	
2002	10.5	138,717	96,273	96,273	0	69.7%	85	80.9%	1,620.78	16.1%	1,120.30	-5.3%	
2003	11.5	124,478	83,620	83,620	0	67.3%	66	77.8%	1,876.56	15.8%	1,263.62	11.9%	
2004	12.5	104,255	78,481	78,481	0	74.5%	51	77.5%	2,225.02	18.6%	1,525.99	20.8%	
2005	13.5	100,594	49,794	49,794	0	49.5%	43	19.1%	2,356.90	5.9%	1,162.51	-23.8%	
2006	14.5	82,265	59,551	59,551	0	72.4%	27	18.0%	2,311.61	1.9%	1,672.73	43.9%	
2007	15.5	68,269	42,891	42,891	0	62.8%	29	14.6%	2,360.89	2.1%	1,453.25	-11.3%	
Jan - Sept 2008	16.5	48,676	46,096	46,096	40,885	6.2%	20	11.9%	2,403.70	1.8%	2,276.34	53.0%	
Total		1,944,099	1,193,923	1,193,923	0	61.5%	2,919						
1993	1993	0.5	658,595	375,715	375,715	0	57.0%	865		761.55	6.6%	434.45	
1994	1.5	1,217,760	899,853	899,853	0	73.9%	1,501	173.5%	811.47	6.6%	599.63	38.0%	
1995	2.5	1,166,078	741,623	741,623	0	63.7%	1,142	76.1%	1,020.46	25.8%	648.56	8.3%	
1996	3.5	727,187	462,521	462,521	0	63.5%	816	80.2%	793.86	22.2%	745.09	14.7%	
1997	4.5	658,748	448,908	448,908	0	68.5%	759	82.8%	868.30	9.4%	855.33	14.8%	
1998	5.5	606,262	427,694	427,694	0	70.5%	658	82.7%	837.64	16.8%	1,000.04	16.9%	
1999	6.5	545,675	499,872	499,872	0	91.6%	506	80.0%	1,079.48	11.8%	998.87	-1.1%	
2000	7.5	506,440	358,351	358,351	0	70.8%	393	77.8%	1,287.77	19.3%	911.21	-7.9%	
2001	8.5	527,895	429,735	429,735	0	81.4%	342	86.8%	1,444.39	19.8%	1,257.76	38.0%	
2002	9.5	462,548	357,172	357,172	0	77.2%	254	74.3%	1,822.85	18.8%	1,407.57	11.9%	
2003	10.5	429,158	323,423	323,423	0	75.1%	193	76.1%	2,166.63	18.9%	1,572.14	11.7%	
2004	11.5	366,230	235,288	235,288	0	64.2%	144	74.4%	2,549.17	17.7%	1,637.73	4.2%	
2005	12.5	290,998	143,420	143,420	40	49.3%	113	78.3%	2,886.65	1.5%	1,274.85	-22.2%	
2006	13.5	229,410	140,847	140,847	0	61.8%	89	79.5%	3,220.89	2.8%	1,575.18	23.8%	
2007	14.5	189,727	142,587	142,587	834	75.2%	75	83.0%	2,540.99	0.8%	1,908.64	21.2%	
Jan - Sept 2008	15.5	130,668	109,069	109,069	80,868	84.2%	49	65.6%	2,488.16	-2.1%	2,227.65	16.7%	
Total		8,688,136	6,695,979	6,695,979	9,305	77.1%	10,305						
1994	1994	0.5	483,756	313,702	313,702	0	64.8%	630		767.74		497.86	
1995	1.5	871,183	647,747	647,747	0	74.2%	1,025	162.6%	852.19	11.0%	632.17	27.0%	
1996	2.5	810,471	517,471	517,471	0	63.8%	835	81.5%	746.03	19.1%	970.57	53.8%	
1997	3.5	551,042	328,305	328,305	0	59.5%	689	82.5%	799.77	7.1%	769.77	-21.0%	
1998	4.5	503,191	441,658	441,658	0	87.8%	562	81.0%	895.89	12.0%	796.33	2.6%	
1999	5.5	470,738	383,040	383,040	0	81.3%	464	82.6%	1,015.23	13.3%	827.19	5.2%	
2000	6.5	448,997	357,770	357,770	0	79.7%	367	79.2%	1,222.78	20.4%	974.33	17.8%	
2001	7.5	429,733	307,733	307,733	0	71.9%	260	70.9%	1,509.80	15.4%	1,050.45	21.4%	
2002	8.5	386,423	218,721	218,721	0	70.9%	177	68.0%	1,741.68	15.4%	1,235.13	4.9%	
2003	9.5	246,481	146,822	146,822	0	59.6%	123	69.3%	2,009.36	15.4%	1,196.92	-3.1%	
2004	10.5	176,618	84,478	84,478	0	47.8%	67	62.6%	2,265.70	8.6%	1,229.60	2.7%	
2005	11.5	144,462	104,702	104,702	35	72.5%	61	79.1%	2,377.97	4.0%	1,723.49	40.2%	
2006	12.5	107,841	57,841	57,841	63	53.6%	43	86.4%	2,515.00	5.8%	1,103.03	-36.0%	
2007	13.5	112,759	79,275	79,275	78,786	490	70.3%	43	81.7%	2,627.39	4.5%	1,847.19	67.4%
Jan - Sept 2008	14.5	69,519	35,979	35,979	33,910	2,069	51.8%	26	60.6%	2,673.81	1.8%	1,358.81	-25.1%
Total		5,336,246	4,038,946	4,038,946	4,491								
1995	1995	0.5	691,169	338,813	338,813	0	57.3%	759		778.76		446.33	
1996	1.5	1,023,826	846,141	846,141	0	82.6%	1,394	183.7%	734.29	-5.7%	606.86	36.0%	
1997	2.5	882,366	630,042	630,042	0	71.1%	1,175	84.3%	951.06	2.3%	706.52	16.4%	
1998	3.5	750,345	518,965	518,965	0	69.1%	969	82.4%	843.64	12.7%	774.75	2.7%	
1999	4.5	753,438	641,961	641,961	0	85.2%	780	80.0%	966.57	14.6%	825.56	6.3%	
2000	5.5	682,239	500,291	500,291	0	73.3%	613	78.8%	1,163.03	22.8%	953.47	15.4%	
2001	6.5	624,197	439,713	439,713	0	70.4%	426	69.5%	1,465.25	24.1%	1,002.19	8.6%	
2002	7.5	501,169	277,991	277,991	0	55.5%	289	67.9%	1,731.65	18.2%	960.52	-6.9%	
2003	8.5	429,398	236,896	236,896	0	55.4%	199	68.9%	2,104.00	21.5%	1,188.44	23.7%	
2004	9.5	357,165	213,278	213,278	0	59.7%	139	69.9%	2,564.92	21.9%	1,531.62	28.9%	
2005	10.5	283,653	138,435	138,435	0	48.1%	83	70.8%	2,744.35	7.0%	1,408.01	-8.0%	
2006	11.5	202,089	103,685	103,685	12	51.3%	72	73.5%	2,797.08	1.9%	1,436.09	1.9%	
2007	12.5	145,696	100,218	100,218	608	68.8%	53	72.8%	2,770.58	-0.9%	1,906.88	32.8%	
Jan - Sept 2008	13.5	81,667	55,779	55,779	50,207	61.5%	29	55.2%	2,816.12	1.6%	1,920.41	0.7%	
Total		7,392,284	5,555,535	5,549,362	6,183	75.2%	10,909						
1996	1996	0.5	1,465,174	1,211,963	1,211,963	0	82.7%	2,061		710.90		588.05	
1997	1.5	2,301,304	2,247,386	2,247,386	0	96.6%	3,193	154.9%	736.49	3.6%	703.54	19.7%	
1998	2.5	2,093,398	2,236,775	2,236,775	0	107.8%	2,668	132.0%	829.49	13.8%	849.60	14.8%	
1999	3.5	1,908,229	1,907,995	1,907,995	0	90.9%	2,174	81.8%	965.29	16.4%	877.78	4.3%	
2000	4.5	1,699,806	1,699,806	1,699,806	0	100.0%	1,706	88.1%	1,158.33	13.6%	997.39	13.8%	
2001	5.5	1,783,128	1,404,165	1,404,165	0	78.7%	1,249	73.4%	1,427.93	23.2%	1,124.46	12.7%	
2002	6.5	1,467,582	1,086,022	1,086,022	0	74.0%	863	70.9%	1,662.99	16.5%	1,230.60	9.4%	
2003	7.5	1,093,566	780,125	780,125	0	71.4%	617	69.9%	1,999.57	20.2%	1,354.15	2.8%	
2004	8.5	1,001,507	600,015	600,015	0	59.9%	412	66.8%	2,431.33	21.6%	1,456.64	15.2%	
2005	9.5	829,643	437,643	437,643	113	53.0%	283	63.0%	2,922.40	19.3%	1,450.73	15.7%	
2006	10.5	642,106	303,134	303,086	48	47.2%	238	76.5%	2,695.10	3.5%	1,650.09	17.5%	
2007	11.5	510,758	348,637	348,637	2,083	68.3%	184	77.1%	2,780.90	3.2%	1,896.20	15.0%	
Jan - Sept 2008	12.5	309,586	289,093	289,093	19,831	93.4%	109	59.6%	2,829.42	1.7%	2,545.13	39.2%	
Total		17,853,001	14,642,138	14,620,064	22,074	82.0%							
1997	1997	0.5	1,373,640	1,105,848	1,105,848	0	80.5%	1,816		756.55		609.06	
1998	1.5	2,191,950	2,152,306	2,152,306	0	98.2%	2,767	152.4%	792.15	4.7%	777.82	27.7%	
1999	2.5	2,093,398	2,016,776	2,016,776	0	96.3%	2,569	81.8%	926.68	17.			

Washington National Insurance Company  
Standardized Medicare Supplement – Plan C  
Nationwide Experience

Issue Year	Experience Period	Duration	Earned Premium	Incurred Claims	Paid Claims	IBNR	Claim Ratio	Exposed Policies	Persistency	Average Annual Premium	Premium Trend	Annual Claim Cost	Claim Cost Trend
1992	1992	0.5	283,426	150,460	150,460	0	53.1%	301		940.20		499.11	
1993	1993	1.5	728,525	521,570	521,570	0	71.6%	770	255.3%	946.59	0.7%	677.88	35.8%
1994	1994	2.5	1,024,496	699,023	699,023	0	68.3%	1,011	81.0%	969.77	2.4%	733.43	2.8%
1995	1995	3.5	1,517,596	1,026,913	1,026,913	0	67.8%	1,521	83.6%	1,032.24	2.4%	819.22	11.1%
1996	1996	4.5	2,022,272	1,374,663	1,374,663	0	68.0%	2,017	74.8%	1,147.34	1.7%	960.27	17.2%
1997	1997	5.5	2,630,303	1,827,398	1,827,398	0	69.5%	2,595	84.1%	1,268.19	1.4%	1,018.57	15.4%
1998	1998	6.5	3,341,135	2,323,723	2,323,723	0	70.0%	3,344	79.4%	1,455.25	10.4%	1,082.36	-2.4%
1999	1999	7.5	4,162,271	2,844,635	2,844,635	0	68.6%	4,161	81.4%	1,639.69	12.7%	1,129.22	4.0%
2000	2000	8.5	5,093,602	3,490,938	3,490,938	0	68.5%	5,093	81.2%	1,895.47	15.6%	1,232.68	9.8%
2001	2001	9.5	6,123,446	4,257,486	4,257,486	0	69.5%	6,123	80.2%	2,098.85	10.3%	1,343.88	9.9%
2002	2002	10.5	7,263,233	5,027,679	5,027,679	0	69.2%	7,263	80.7%	2,360.88	7.7%	1,582.10	40.8%
2003	2003	11.5	8,540,345	5,913,353	5,913,353	0	69.2%	8,540	84.0%	2,673.81	5.0%	1,528.88	-19.4%
2004	2004	12.5	9,987,699	6,846,546	6,846,546	0	68.6%	9,987	83.7%	3,003.80	9.7%	1,464.42	-4.1%
2005	2005	13.5	11,610,113	7,927,023	7,927,023	0	68.3%	11,610	81.5%	3,350.38	-0.5%	1,329.55	23.6%
2006	2006	14.5	13,433,123	9,156,552	9,156,552	0	68.2%	13,433	81.7%	3,757.91	1.7%	1,266.22	24.1%
2007	2007	15.5	15,464,414	10,514,514	10,514,514	0	68.1%	15,464	81.9%	4,197.17	1.7%	1,166.62	102.2%
Jan - Sept 2008	2008	16.5	1,800,559	1,244,444	1,244,444	556,115	68.7%	1,801	12.9%	2,655.78	0.6%	2,355.30	-20.4%
Total			61,824,844	42,388,989	42,388,989	556,115	68.7%	61,825				1,504.55	
1993	1993	0.5	3,175,169	1,885,100	1,885,100	0	59.4%	3,738		849.84	1.4%	504.55	
1994	1994	1.5	6,077,985	4,538,000	4,538,000	0	74.7%	7,054	188.8%	861.66	1.4%	643.34	27.0%
1995	1995	2.5	5,307,024	4,293,017	4,293,017	0	80.6%	5,854	83.0%	809.98	5.6%	730.23	14.0%
1996	1996	3.5	6,928,080	5,183,287	5,183,287	0	74.9%	8,250	82.0%	1,065.21	19.1%	897.22	22.3%
1997	1997	4.5	7,986,419	5,936,538	5,936,538	0	74.4%	9,770	69.9%	1,278.08	17.9%	988.59	10.2%
1998	1998	5.5	9,224,466	6,857,486	6,857,486	0	74.4%	11,254	75.9%	1,430.71	11.9%	1,090.40	10.3%
1999	1999	6.5	10,722,437	7,979,853	7,979,853	0	74.4%	12,811	74.6%	1,619.21	13.2%	1,237.03	13.4%
2000	2000	7.5	12,299,133	9,177,391	9,177,391	0	74.6%	14,709	71.9%	1,802.20	17.5%	1,222.33	-1.2%
2001	2001	8.5	14,068,979	10,502,478	10,502,478	0	74.6%	16,886	81.6%	2,020.27	16.7%	1,313.65	7.2%
2002	2002	9.5	15,827,116	11,896,506	11,896,506	0	75.2%	19,923	76.3%	2,246.04	9.8%	1,444.18	9.9%
2003	2003	10.5	17,763,507	13,197,597	13,197,597	0	74.3%	23,411	81.2%	2,527.13	7.8%	1,554.25	4.2%
2004	2004	11.5	19,763,684	14,550,550	14,550,550	0	73.6%	27,489	80.0%	2,810.13	7.0%	1,602.90	6.6%
2005	2005	12.5	22,141,191	16,433,333	16,433,333	0	74.3%	32,406	83.0%	3,093.88	3.0%	1,711.23	6.6%
2006	2006	13.5	24,968,309	18,444,715	18,444,715	0	73.9%	38,029	81.1%	3,420.21	1.9%	1,860.12	14.5%
2007	2007	14.5	28,100,122	20,991,296	20,991,296	8,830	75.1%	45,121	82.6%	3,858.48	3.1%	2,178.55	11.1%
Jan - Sept 2008	2008	15.5	3,283,423	2,400,175	2,400,175	1,283,423	73.1%	3,284	17.5%	4,444.44	2.6%	2,285.34	4.8%
Total			41,758,803	29,884,502	29,884,502	9,113	73.1%	41,759				1,763.26	
1994	1994	0.5	3,986,383	2,668,012	2,668,012	0	66.9%	4,837		824.22		551.64	
1995	1995	1.5	6,881,252	5,881,619	5,881,619	0	87.7%	8,251	170.6%	809.80	-1.7%	710.45	28.8%
1996	1996	2.5	4,628,197	3,412,800	3,412,800	0	73.5%	5,460	77.5%	863.42	21.8%	847.08	14.7%
1997	1997	3.5	5,385,498	4,552,482	4,552,482	0	84.5%	6,812	72.2%	1,167.74	18.7%	987.11	16.5%
1998	1998	4.5	4,484,432	3,675,438	3,675,438	0	81.8%	5,368	73.0%	1,334.39	14.3%	1,091.23	10.6%
1999	1999	5.5	5,868,979	4,845,663	4,845,663	0	82.6%	7,207	71.2%	1,530.71	16.7%	1,187.22	8.8%
2000	2000	6.5	7,022,540	5,734,334	5,734,334	0	81.6%	8,666	69.5%	1,813.98	18.5%	1,280.92	7.9%
2001	2001	7.5	8,284,197	6,859,817	6,859,817	0	82.8%	10,144	71.1%	2,194.79	15.1%	1,373.81	7.3%
2002	2002	8.5	9,551,330	7,878,846	7,878,846	0	82.9%	11,644	71.2%	2,431.69	10.8%	1,515.97	10.3%
2003	2003	9.5	11,070,429	9,104,000	9,104,000	0	81.3%	13,366	78.9%	2,672.68	9.9%	1,561.00	3.0%
2004	2004	10.5	12,920,696	10,603,086	10,603,086	0	81.3%	15,422	78.9%	2,911.35	8.5%	1,728.96	2.6%
2005	2005	11.5	15,222,143	12,516,612	12,516,612	0	82.2%	18,008	78.2%	3,292.39	2.8%	1,712.16	1.3%
2006	2006	12.5	17,668,329	14,654,451	14,654,451	0	82.5%	20,933	79.2%	3,618.76	4.2%	1,862.29	12.2%
2007	2007	13.5	20,423,133	16,831,451	16,831,451	0	82.4%	24,600	81.2%	3,953.19	4.3%	1,820.49	-7.2%
Jan - Sept 2008	2008	14.5	2,378,517	1,811,148	1,811,148	298,620	76.3%	2,379	65.9%	3,345.64	2.8%	1,799.41	-1.2%
Total			45,104,019	34,132,437	34,132,437	27,622	76.3%	45,105				1,504.55	
1995	1995	0.5	4,306,096	3,453,083	3,453,083	0	80.2%	5,028		726.58		582.65	
1996	1996	1.5	9,354,306	7,613,545	7,613,545	0	81.4%	10,363	174.9%	902.65	24.2%	734.67	26.1%
1997	1997	2.5	8,222,002	6,817,248	6,817,248	0	82.8%	9,765	74.1%	1,072.16	18.8%	888.22	20.9%
1998	1998	3.5	7,145,031	5,655,336	5,655,336	0	79.2%	8,426	74.0%	1,248.17	16.5%	986.46	11.1%
1999	1999	4.5	8,590,780	6,981,914	6,981,914	0	81.3%	10,106	71.8%	1,451.41	16.2%	1,111.17	12.4%
2000	2000	5.5	10,247,141	8,687,254	8,687,254	0	84.8%	12,042	68.6%	1,740.11	19.8%	1,282.43	15.4%
2001	2001	6.5	12,002,063	10,000,000	10,000,000	0	83.3%	14,100	70.0%	2,014.36	20.0%	1,312.58	2.4%
2002	2002	7.5	13,901,072	11,444,996	11,444,996	0	82.3%	16,399	70.0%	2,360.44	12.2%	1,390.77	6.0%
2003	2003	8.5	15,950,150	12,919,862	12,919,862	0	80.9%	19,044	75.4%	2,608.84	16.3%	1,506.63	5.0%
2004	2004	9.5	18,286,425	15,004,808	15,004,808	0	82.0%	21,798	75.7%	2,863.64	9.8%	1,634.93	6.4%
2005	2005	10.5	20,988,386	16,897,272	16,897,272	0	80.5%	24,866	78.4%	3,009.32	5.1%	1,623.38	17.3%
2006	2006	11.5	24,154,608	19,810,801	19,810,801	0	82.1%	28,496	79.3%	3,109.50	3.3%	2,042.24	6.8%
2007	2007	12.5	27,930,797	22,473,473	22,473,473	5,206	80.2%	33,412	83.0%	3,224.58	3.7%	2,187.60	7.1%
Jan - Sept 2008	2008	13.5	3,283,423	2,400,175	2,400,175	1,283,423	73.1%	3,284	63.0%	3,313.61	2.8%	2,220.88	1.0%
Total			58,111,319	42,938,283	42,938,283	48,053	79.9%	68,000				1,504.55	
1996	1996	0.5	7,754,078	5,797,508	5,797,508	0	74.8%	9,067		855.19		630.40	
1997	1997	1.5	11,636,030	10,039,955	10,039,955	0	86.3%	12,100	133.0%	861.62	12.4%	829.72	29.8%
1998	1998	2.5	8,490,820	7,082,610	7,082,610	0	83.2%	8,460	69.7%	1,120.63	17.1%	911.63	12.3%
1999	1999	3.5	9,148,921	7,645,653	7,645,653	0	83.6%	10,000	72.2%	1,338.36	18.9%	1,059.47	13.7%
2000	2000	4.5	10,400,000	8,400,000	8,400,000	0	80.8%	12,000	65.8%	1,638.07	16.2%	1,232.46	16.3%
2001	2001	5.5	12,000,000	9,812,500	9,812,500	0	81.8%	14,000	68.7%	1,964.15	19.9%	1,308.88	12.4%
2002	2002	6.5	13,800,000	11,400,000	11,400,000	0	82.6%	16,000	72.2%	2,192.41	11.6%	1,454.05	5.0%
2003	2003	7.5	15,600,000	12,900,000	12,900,000	0	82.7%	18,000	74.8%</				

Washington National Insurance Company  
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Issue Year	Experience Period	Duration	Earned Premium	Incurred Claims	Paid Claims	IBNR	Claim Ratio	Exposed Policies	Persistency	Average Annual Premium	Premium Trend	Annual Claim Cost	Claim Cost Trend
1992	1992	0.5	16,367	9,279	9,279	0	56.7%	20		801.65		454.49	
1993	1993	1.5	27,290	28,599	28,599	0	104.4%	27	130.7%	1,023.05	27.6%	1,072.12	135.9%
1994	1994	2.5	32,223	17,981	17,981	0	55.8%	20	78.3%	1,091.67	6.7%	862.23	-17.7%
1995	1995	3.5	21,928	15,355	15,355	0	70.0%	16	80.6%	1,335.72	22.4%	936.32	6.0%
1996	1996	4.5	19,689	30,798	30,798	0	156.4%	16	97.6%	960.58	-26.6%	1,924.89	105.8%
1997	1997	5.5	14,498	15,802	15,802	0	109.0%	14	84.4%	1,073.79	9.5%	1,170.51	-39.2%
1998	1998	6.5	13,128	26,233	26,233	0	193.9%	12	85.2%	1,176.31	9.5%	2,281.15	94.9%
1999	1999	7.5	10,474	16,900	16,900	0	161.4%	8	71.0%	1,262.57	9.2%	2,096.43	4.3%
2000	2000	8.5	9,166	3,879	3,879	0	42.3%	6	73.5%	1,528.08	19.1%	646.54	-48.8%
2001	2001	9.5	8,406	792	792	0	9.3%	5	83.3%	1,680.97	10.3%	156.33	-75.8%
2002	2002	10.5	10,797	7,258	7,258	0	67.2%	5	100.0%	2,159.49	28.5%	1,451.66	82.6%
2003	2003	11.5	9,243	3,071	3,071	0	33.2%	4	83.3%	2,218.20	2.7%	737.05	-49.2%
2004	2004	12.5	8,841	4,750	4,750	0	53.7%	4	98.0%	2,460.34	10.8%	1,197.92	61.1%
2005	2005	13.5	8,502	5,261	5,261	0	61.9%	3	19.3%	2,757.34	12.1%	1,706.30	43.7%
2006	2006	14.5	8,572	5,212	5,212	0	60.8%	2	22.2%	2,857.44	3.6%	1,737.34	1.8%
2007	2007	15.5	5,241	2,769	2,769	12	53.2%	2	14.8%	2,620.72	-8.3%	1,394.47	-19.7%
Jan - Sept 2008	2008	16.5	3,050	1,243	1,171	71	40.7%	1	8.7%	3,049.63	16.4%	1,242.87	-10.9%
Total			214,458	193,172	193,097	85	90.2%						
1993	1993	0.5	38,736	15,816	15,816	0	40.8%	45	142.0%	868.17	9.9%	354.56	
1994	1994	1.5	60,404	33,483	33,483	0	55.4%	63	142.0%	953.72	9.9%	528.66	49.1%
1995	1995	2.5	49,164	23,123	23,123	0	47.0%	49	77.1%	1,007.23	5.6%	473.71	-10.4%
1996	1996	3.5	32,122	32,918	32,918	0	102.5%	49	72.2%	938.62	8.7%	933.82	97.1%
1997	1997	4.5	31,018	24,800	24,800	0	80.0%	33	92.9%	947.13	0.8%	757.25	-18.9%
1998	1998	5.5	17,806	17,806	17,806	0	100.0%	30	92.4%	1,096.67	15.8%	588.63	-22.3%
1999	1999	6.5	33,802	29,186	29,186	0	86.3%	28	92.8%	1,203.63	9.8%	1,039.25	76.6%
2000	2000	7.5	34,644	15,989	15,989	0	46.2%	25	87.7%	1,406.81	16.9%	640.26	-37.0%
2001	2001	8.5	23,721	29,306	29,306	0	123.5%	19	77.5%	1,662.22	18.2%	1,328.10	104.2%
2002	2002	9.5	31,332	30,350	30,350	0	96.9%	16	83.8%	1,958.25	17.8%	1,896.84	43.0%
2003	2003	10.5	14,553	14,553	14,553	0	100.0%	13	80.2%	2,346.69	19.8%	1,134.03	-40.2%
2004	2004	11.5	33,417	12,243	12,243	0	36.6%	12	90.9%	2,864.32	22.1%	1,049.44	-7.0%
2005	2005	12.5	32,115	13,525	13,525	0	42.1%	10	87.1%	3,158.86	10.3%	1,330.33	26.8%
2006	2006	13.5	23,096	27,088	27,088	0	117.3%	9	91.8%	3,434.80	8.7%	1,959.89	122.2%
2007	2007	14.5	26,944	12,361	12,363	38	45.9%	8	80.4%	3,952.50	4.6%	1,648.18	-44.2%
Jan - Sept 2008	2008	15.5	14,488	4,863	4,828	35	33.6%	4	61.1%	4,040.34	12.9%	2,268.34	-23.0%
Total			547,245	333,509	333,629	280	61.0%						
1994	1994	0.5	35,143	22,980	22,980	0	65.4%	45		783.04		512.02	
1995	1995	1.5	65,936	53,788	53,788	0	81.6%	85	190.4%	771.78	-1.4%	629.58	23.0%
1996	1996	2.5	50,542	50,542	50,542	0	100.0%	72	84.6%	762.97	1.2%	698.91	11.2%
1997	1997	3.5	51,645	46,799	46,799	0	90.6%	61	84.2%	843.96	11.3%	769.30	9.9%
1998	1998	4.5	49,412	35,795	35,795	0	72.4%	53	86.6%	938.21	10.5%	679.65	-11.7%
1999	1999	5.5	40,485	40,485	40,485	0	100.0%	46	86.4%	991.37	5.7%	889.78	30.9%
2000	2000	6.5	44,939	38,793	38,793	0	86.3%	39	85.6%	1,153.44	16.3%	996.70	11.9%
2001	2001	7.5	32,911	32,911	32,911	0	100.0%	32	83.0%	1,465.61	11.7%	1,017.86	2.2%
2002	2002	8.5	46,763	28,145	28,145	0	60.2%	27	82.0%	1,764.25	20.4%	1,062.06	4.3%
2003	2003	9.5	44,304	24,884	24,884	0	56.2%	21	79.9%	2,093.10	18.6%	1,175.64	10.7%
2004	2004	10.5	33,379	29,002	29,002	0	87.2%	18	89.6%	2,834.28	36.4%	1,566.46	33.3%
2005	2005	11.5	45,191	11,333	11,330	4	25.1%	14	73.9%	3,247.23	14.6%	814.37	-48.0%
2006	2006	12.5	32,798	10,251	10,260	9	31.3%	8	60.5%	3,658.08	12.7%	1,211.99	-49.8%
2007	2007	13.5	23,777	7,116	7,073	43	29.9%	6	71.3%	3,962.76	8.3%	1,185.99	-2.6%
Jan - Sept 2008	2008	14.5	18,449	9,601	8,993	608	52.0%	5	76.0%	4,099.68	3.6%	2,133.58	-79.9%
Total			697,289	442,929	442,239	886	63.0%						
1995	1995	0.5	74,441	63,844	63,844	0	85.8%	130		570.87		489.61	
1996	1996	1.5	186,829	152,339	152,339	0	81.5%	263	201.5%	711.08	24.6%	579.81	18.4%
1997	1997	2.5	168,188	128,989	128,989	0	76.7%	235	89.3%	716.40	0.8%	548.47	-5.2%
1998	1998	3.5	129,616	129,616	129,616	0	100.0%	203	86.4%	787.29	8.6%	638.79	16.3%
1999	1999	4.5	153,981	179,109	179,109	0	116.3%	179	88.2%	861.03	9.3%	1,001.54	56.8%
2000	2000	5.5	159,905	159,905	159,905	0	100.0%	154	86.2%	1,056.59	22.3%	1,037.10	3.8%
2001	2001	6.5	148,226	112,972	112,972	0	76.2%	114	73.0%	1,305.95	23.6%	995.34	-4.0%
2002	2002	7.5	124,880	73,652	73,652	0	59.0%	80	70.8%	1,554.53	19.0%	996.83	-7.9%
2003	2003	8.5	107,527	71,136	71,136	0	66.2%	65	68.7%	1,948.13	25.4%	1,307.59	42.8%
2004	2004	9.5	88,111	51,407	51,407	0	58.3%	36	65.1%	2,453.20	25.9%	1,431.28	9.9%
2005	2005	10.5	118,842	45,457	45,458	20	38.3%	23	62.8%	2,826.87	15.2%	2,012.87	40.8%
2006	2006	11.5	44,036	31,377	31,373	4	71.3%	14	63.5%	3,072.23	8.7%	2,189.07	8.8%
2007	2007	12.5	31,345	13,504	13,425	79	43.1%	10	69.2%	3,160.89	2.9%	1,361.79	-37.8%
Jan - Sept 2008	2008	13.5	17,368	12,081	10,962	1,126	68.6%	5	52.9%	3,308.12	4.7%	2,320.66	-69.0%
Total			1,531,367	1,226,287	1,224,886	1,431	80.1%						
1996	1996	0.5	3,027,762	2,301,228	2,301,228	0	76.0%	4,060		745.76		566.81	
1997	1997	1.5	6,510,278	5,675,185	5,675,185	0	87.2%	8,378	206.4%	777.08	4.2%	677.40	19.9%
1998	1998	2.5	5,480,096	4,480,096	4,480,096	0	82.0%	7,186	85.9%	893.50	11.5%	793.53	12.4%
1999	1999	3.5	5,996,187	5,319,538	5,319,538	0	88.7%	6,184	85.9%	969.64	13.6%	860.22	13.0%
2000	2000	4.5	6,792,727	4,633,839	4,633,839	0	68.2%	4,863	80.6%	1,088.55	19.8%	1,098.66	27.7%
2001	2001	5.5	5,186,702	4,358,032	4,358,032	0	84.0%	3,609	72.7%	1,437.36	23.0%	1,207.71	9.9%
2002	2002	6.5	4,310,194	3,209,005	3,209,005	0	74.5%	2,529	70.1%	1,704.53	18.6%	1,269.05	5.1%
2003	2003	7.5	3,679,950	2,983,198	2,983,198	0	81.1%	1,787	71.0%	2,048.40	20.2%	1,660.65	33.3%
2004	2004	8.5	2,977,424	1,959,819	1,959,819	0	65.8%	1,200	66.8%	2,481.01	21.1%	1,633.07	-1.7%
2005	2005	9.5	2,823,767	1,497,910	1,497,910	0	53.0%	820	68.3%	2,871.29	15.3%	1,407.28	-11.9%
2006	2006	10.5	1,746,193	1,044,693	1,044,689	4	60.0%	566	69.1%	3,083.78	7.4%	1,844.93	1.0%
2007	2007	11.5	1,368,206	814,921	810,240	4,681	59.6%	429	75.8%	3,188.67	3.4%	1,899.21	2.9%
Jan - Sept 2008	2008	12.5	892,262	515,497	474,168	41,329	53.2%	272	63.4%	3,392.39	2.8%	1,896.37	-5.1%
Total			49,990,556	40,612,870	40,566,332	46,538	81.2%						

Washington National Insurance Company  
Standardized Medicare Supplement – Plan E  
Nationwide Experience

Issue Year	Experience Period	Duration	Earned Premium	Incurred Claims	Paid Claims	IBNR	Claim Ratio	Exposed Policies	Persistency	Average Annual Premium	Premium Trend	Annual Claim Cost	Claim Cost Trend
1992	1992	0.5	14,638	4,206	4,206	0	28.7%	18		802.83		230.68	
1993	1.5	21,594	12,153	12,153	0	56.3%	20	111.0%	1,067.15	32.9%	600.59	160.4%	
1994	2.5	18,860	8,670	8,670	0	46.0%	16	79.3%	1,176.00	10.2%	540.61	110.0%	
1995	3.5	28,158	4,008	4,008	0	14.2%	14	88.8%	1,977.52	68.2%	281.50	-47.9%	
1996	4.5	13,043	3,583	3,583	0	27.4%	12	93.3%	1,049.92	46.6%	269.87	-4.2%	
1997	5.5	13,105	14,117	14,117	0	107.7%	12	90.3%	1,092.08	4.0%	1,176.45	336.3%	
1998	6.5	13,649	13,507	13,507	0	99.0%	12	100.0%	1,137.45	4.2%	1,125.55	-4.3%	
1999	7.5	13,696	7,552	7,552	0	55.1%	11	97.5%	1,165.48	2.3%	842.70	-28.9%	
2000	8.5	13,831	9,652	9,652	0	70.0%	11	91.0%	1,274.91	9.4%	902.74	40.5%	
2001	9.5	12,195	8,981	8,981	0	73.6%	9	81.8%	1,393.72	9.3%	1,028.42	13.7%	
2002	10.5	7,057	1,708	1,708	0	24.2%	4	50.5%	1,697.75	14.6%	386.72	-42.3%	
2003	11.5	6,300	756	756	0	11.9%	4	88.7%	1,623.75	1.6%	193.04	-50.1%	
2004	12.5	5,291	95	95	0	1.8%	3	78.6%	1,753.51	0.8%	31.80	-83.3%	
2005	13.5	6,897	2,607	2,606	0	45.7%	3	22.6%	1,899.12	8.3%	868.84	263.2%	
2006	14.5	15,912	1,653	1,653	0	10.4%	2	23.6%	2,096.42	0.8%	57.62	-53.4%	
2007	15.5	5,024	98	97	0	1.9%	2	16.7%	2,511.96	20.4%	48.91	-15.1%	
Jan - Sept 2008	16.5	7,798	1,776	1,776	60	47.1%	2	12.5%	2,511.96	0.0%	1,184.27	231.3%	
Total		202,552	93,624	93,624	61	46.2%							
1993	1993	0.5	15,407	9,409	9,409	0	61.1%	18		855.33		522.34	-30.0%
1994	1.5	26,992	11,144	11,144	0	41.3%	30	169.2%	885.46	3.5%	365.56	-30.0%	
1995	2.5	30,552	14,982	14,982	0	49.0%	25	80.4%	1,245.92	40.7%	610.96	67.1%	
1996	3.5	19,771	15,816	15,816	0	80.0%	20	79.7%	960.49	22.3%	809.29	32.3%	
1997	4.5	16,620	12,406	12,406	0	74.6%	18	82.1%	923.31	-3.9%	689.21	-14.8%	
1998	5.5	14,844	11,742	11,742	0	79.1%	15	81.0%	1,017.85	10.2%	805.16	16.8%	
1999	6.5	14,627	5,246	5,246	0	35.9%	14	95.4%	1,051.06	3.3%	376.94	-53.2%	
2000	7.5	13,449	25,299	25,299	0	188.1%	11	79.7%	1,212.72	15.4%	2,281.24	505.2%	
2001	8.5	12,601	33,366	33,366	0	264.8%	10	90.2%	1,485.36	22.6%	3,336.93	46.3%	
2002	9.5	12,402	3,389	3,389	0	27.3%	8	75.0%	1,653.57	11.3%	451.86	-86.5%	
2003	10.5	6,833	6,329	6,329	0	92.6%	6	85.6%	1,971.96	22.5%	985.28	118.3%	
2004	11.5	12,119	1,484	1,484	0	12.2%	5	79.2%	2,384.00	20.9%	291.91	-70.4%	
2005	12.5	11,369	2,959	2,958	1	26.0%	4	86.9%	2,573.83	8.0%	669.89	129.0%	
2006	13.5	15,450	2,196	2,196	0	14.2%	4	80.6%	2,812.82	1.5%	530.98	-20.3%	
2007	14.5	11,817	4,845	4,822	23	41.7%	4	100.0%	2,904.17	11.2%	1,211.36	126.9%	
Jan - Sept 2008	15.5	15,912	640	638	42	4.0%	2	60.4%	2,959.37	1.9%	388.79	-67.8%	
Total		243,877	161,490	161,434	65	66.2%							
1994	1994	0.5	8,982	1,525	1,525	0	17.0%	11		839.93		142.64	
1995	1.5	14,443	3,187	3,187	0	22.1%	13	120.6%	1,120.04	33.3%	247.15	73.3%	
1996	2.5	7,903	7,903	7,903	0	100.0%	10	78.3%	969.87	22.3%	783.87	216.0%	
1997	3.5	8,407	6,097	6,097	0	72.5%	9	87.3%	951.77	9.4%	690.17	-11.6%	
1998	4.5	6,565	6,857	6,857	0	104.5%	7	79.2%	937.79	-1.5%	979.56	41.9%	
1999	5.5	5,905	3,795	3,795	0	64.3%	6	88.1%	965.42	2.9%	615.34	-37.2%	
2000	6.5	6,841	2,987	2,987	0	43.8%	6	87.3%	1,106.89	14.7%	497.87	-19.1%	
2001	7.5	6,086	5,989	5,989	0	98.4%	6	100.0%	1,344.26	20.0%	993.13	99.9%	
2002	8.5	9,974	2,944	2,944	0	29.5%	6	100.0%	1,662.26	23.7%	400.59	-50.8%	
2003	9.5	9,876	5,793	5,793	0	58.7%	5	86.1%	1,911.46	15.0%	1,121.31	128.6%	
2004	10.5	4,144	2,144	2,144	0	51.7%	4	77.4%	2,331.22	22.0%	538.93	-42.4%	
2005	11.5	9,174	1,278	1,278	0	13.9%	3	75.0%	3,057.84	31.2%	425.98	-20.0%	
2006	12.5	611	45	45	0	7.4%	4	5.6%	3,667.53	270.0%	270.06	-35.8%	
2007	13.5	0	0	0	0	0.0%	0	0.0%	0.00	-100.0%	-100.00	-100.0%	
Jan - Sept 2008	14.5	0	0	0	0	0.0%	0	0.0%	0.00	0.0%	0.00	0.0%	
Total		106,820	50,513	50,513	0	47.3%							
1995	1995	0.5	8,831	1,721	1,721	0	19.5%	9		963.30		187.78	
1996	1.5	9,572	1,449	1,449	0	15.1%	12	132.7%	786.72	-18.3%	119.09	-36.6%	
1997	2.5	9,971	10,164	10,164	0	101.9%	12	98.8%	830.93	5.6%	847.03	61.3%	
1998	3.5	8,962	8,472	8,472	0	94.5%	12	97.2%	853.68	2.1%	728.16	-14.3%	
1999	4.5	9,556	14,878	14,878	0	155.7%	11	94.3%	968.69	1.8%	1,352.59	86.3%	
2000	5.5	7,762	7,762	7,762	0	100.0%	10	79.0%	997.18	13.8%	782.72	-42.1%	
2001	6.5	9,884	8,927	8,927	0	90.3%	8	82.4%	1,210.32	22.6%	1,050.15	39.7%	
2002	7.5	10,441	10,549	10,549	0	101.0%	7	85.7%	1,491.55	23.0%	1,506.98	37.9%	
2003	8.5	6,396	4,252	4,252	0	66.5%	6	74.6%	1,708.28	14.5%	773.11	-48.7%	
2004	9.5	8,706	1,191	1,191	0	13.7%	4	77.3%	2,048.40	19.9%	280.33	-63.7%	
2005	10.5	8,888	8,888	8,888	0	100.0%	3	80.6%	2,318.96	13.2%	2,601.23	82.7%	
2006	11.5	7,784	1,962	1,962	0	25.2%	3	87.8%	2,694.62	11.9%	653.98	-74.9%	
2007	12.5	9,092	13,557	13,553	54	149.1%	3	100.0%	3,030.64	16.8%	4,518.86	591.0%	
Jan - Sept 2008	13.5	5,946	1,883	1,818	66	31.7%	2	52.8%	3,750.12	23.6%	1,188.48	-73.7%	
Total		126,850	95,656	95,634	122	75.4%							
1996	1996	0.5	24,964	7,464	7,464	0	29.9%	32		787.96		236.59	
1997	1.5	55,139	39,061	39,061	0	70.0%	64	201.2%	864.92	9.8%	612.72	160.1%	
1998	2.5	44,669	29,942	29,942	0	67.0%	53	82.7%	846.66	15.9%	491.80	-19.1%	
1999	3.5	43,341	26,800	26,800	0	61.8%	49	92.9%	884.52	4.5%	548.94	11.2%	
2000	4.5	27,343	27,343	27,343	0	100.0%	45	91.6%	963.28	8.9%	663.08	11.3%	
2001	5.5	44,534	33,201	33,201	0	74.6%	40	88.3%	1,122.71	16.6%	837.00	37.4%	
2002	6.5	46,395	32,501	32,501	0	69.9%	36	91.0%	1,299.91	15.8%	900.71	7.6%	
2003	7.5	43,642	34,368	34,368	0	78.8%	31	91.0%	1,481.47	14.0%	1,046.43	12.4%	
2004	8.5	47,164	20,981	20,981	0	44.5%	28	83.8%	1,715.07	15.8%	762.94	-27.1%	
2005	9.5	42,601	32,551	32,551	0	76.4%	24	87.6%	1,976.52	15.2%	1,351.61	77.2%	
2006	10.5	43,957	44,228	44,220	8	100.6%	21	85.8%	2,126.94	7.6%	2,140.05	58.3%	
2007	11.5	38,619	18,139	18,051	87	47.0%	17	82.3%	2,271.73	6.8%	1,066.99	-50.1%	
Jan - Sept 2008	12.5	29,159	11,411	10,480	921	38.1%	12	72.1%	2,380.30	4.8%	931.47	-12.7%	
Total		557,937	353,979	352,963	1,026	63.4%							
1997	1997	0.5	96,855	68,827	68,827	0	71.1%	114		853.35		606.41	
1998	1.5	199,771	110,786	110,786	0	55.7%	242	213.4%	820.80	-3.8%	457.48	-24.6%	
1999	2.5	157,762	128,133	128,133	0	81.3%	216	88.2%	813.88	5.6%	592.21	29.2%	
2000	3.5	196,080	142,541	142,541	0	72.7%	204	94.2%	963.69	1.8%	700.40	18.1%	
2001	4.5	169,387	131,367	131,367	0	83.5%	187	82.0%	1,095.78	13.3%	862.10	23.1%	
2002	5.5	206,243	156,407	156,407	0	75.8%	161	85.6%	1,285.00	17.3%	974.50	13.0%	
2003	6.5	207,698	128,027	128,027	0	61.8%	136	84.8%	1,530.00	19.1%	943.11	-3.2%	
2004	7.5	194,127	117,458	117,458	0	60.0%	82	67.6%	1,997.76				

Washington National Insurance Company  
Standardized Medicare Supplement – Plan F  
Nationwide Experience

Issue Year	Experience Period	Duration	Earned Premium	Incurred Claims	Paid Claims	IBNR	Claim Ratio	Exposed Policies	Persistency	Average Annual Premium	Premium Trend	Annual Claim Cost	Claim Cost Trend
1992	1992	0.5	1,573,833	628,127	628,127	0	39.9%	1,377		1,143.04		456.19	
1993	1993	1.5	4,820,315	2,553,275	2,553,275	0	53.0%	4,305	312.7%	1,119.67	-2.0%	950.08	30.0%
1994	1994	2.5	4,025,596	2,322,708	2,322,708	0	57.8%	3,350		1,210.13	8.1%	690.40	18.4%
1995	1995	3.5	3,820,924	2,103,952	2,103,952	0	55.1%	2,692		1,419.14	17.3%	781.82	12.7%
1996	1996	4.5	3,176,110	1,765,257	1,765,257	0	55.6%	2,015		1,627.90	14.0%	876.61	12.2%
1997	1997	5.5	2,979,900	1,512,651	1,512,651	0	50.8%	1,600		1,424.28	7.3%	945.36	7.8%
1998	1998	6.5	2,022,906	1,111,231	1,111,231	0	54.9%	1,336		1,536.99	7.9%	981.71	3.8%
1999	1999	7.5	1,932,862	1,186,784	1,186,784	0	61.4%	1,105		1,659.12	7.6%	1,073.67	9.4%
2000	2000	8.5	1,669,061	1,202,960	1,202,960	0	72.1%	916		1,822.85	9.9%	1,313.80	22.4%
2001	2001	9.5	1,590,525	1,297,641	1,297,641	0	83.7%	765		1,926.57	11.2%	1,691.09	29.2%
2002	2002	10.5	1,365,983	889,889	889,889	0	65.2%	624		2,188.20	8.0%	1,425.69	16.0%
2003	2003	11.5	1,222,112	804,292	804,292	0	65.7%	516		2,374.63	8.5%	1,558.96	9.3%
2004	2004	12.5	1,079,964	687,820	687,820	0	62.7%	422		2,657.96	9.1%	1,959.74	10.1%
2005	2005	13.5	1,063,683	596,610	596,610	176	56.1%	371		2,865.14	7.8%	1,607.03	3.0%
2006	2006	14.5	906,563	520,185	520,185	66	58.3%	289		3,028.61	8.1%	1,771.37	10.2%
2007	2007	15.5	752,873	473,423	473,423	470,810	62.9%	239		3,144.61	3.8%	1,977.40	11.8%
Jan - Sept 2008	2008	16.5	484,085	273,909	253,678	20,231	56.6%	151	11.3%	3,211.17	2.1%	1,816.98	-8.1%
Total			32,724,020	20,111,424	20,088,405	23,895	62.9%						
1993	1993	0.5	10,496,420	5,614,617	5,614,617	0	53.5%	10,077		1,041.64		557.18	
1994	1994	1.5	18,686,043	11,799,310	11,799,310	0	63.1%	17,350		1,076.99	3.4%	680.06	22.1%
1995	1995	2.5	18,106,455	10,818,299	10,818,299	0	59.7%	14,285		1,267.48	17.7%	757.30	11.4%
1996	1996	3.5	15,475,732	8,984,857	8,984,857	0	58.1%	10,916		1,299.68	0.2%	864.97	7.9%
1997	1997	4.5	11,277,155	7,795,543	7,795,543	0	69.1%	8,019	75.5%	1,406.39	10.8%	972.19	9.9%
1998	1998	5.5	9,862,525	7,035,395	7,035,395	0	71.6%	6,541	81.6%	1,523.20	8.3%	1,057.56	10.8%
1999	1999	6.5	8,680,713	5,775,552	5,775,552	0	66.5%	5,241	80.1%	1,656.44	8.7%	1,102.08	2.9%
2000	2000	7.5	7,538,920	5,032,177	5,032,177	0	66.7%	4,121	78.6%	1,829.58	10.5%	1,221.23	10.8%
2001	2001	8.5	6,762,309	4,650,692	4,650,692	0	68.7%	3,254	79.9%	2,077.81	13.6%	1,428.04	17.0%
2002	2002	9.5	6,699,291	3,696,948	3,696,948	0	64.9%	2,557	78.6%	2,227.48	7.2%	1,446.91	1.2%
2003	2003	10.5	5,922,140	3,622,140	3,622,140	0	61.0%	2,108	82.3%	2,430.18	9.1%	1,530.34	5.8%
2004	2004	11.5	4,546,640	2,928,250	2,928,250	0	64.4%	1,657	72.7%	2,727.57	12.2%	1,756.69	14.8%
2005	2005	12.5	3,874,789	2,268,829	2,268,210	619	58.6%	1,320	79.2%	2,936.56	7.7%	1,716.46	-2.1%
2006	2006	13.5	3,293,311	1,936,347	1,936,311	216	59.2%	1,045	79.2%	3,099.33	8.5%	1,852.87	7.9%
2007	2007	14.5	2,779,269	1,638,073	1,628,919	9,154	58.9%	857	82.0%	3,243.97	4.7%	1,911.96	3.2%
Jan - Sept 2008	2008	15.5	1,552,060	973,260	923,625	49,635	61.4%	548	64.0%	3,330.48	2.7%	2,107.17	10.2%
Total			132,071,159	84,762,089	84,669,281	92,816	64.2%						
1994	1994	0.5	9,338,505	5,258,891	5,258,891	0	56.3%	9,572		975.59		549.39	
1995	1995	1.5	17,365,462	11,231,653	11,231,653	0	64.7%	16,431	171.7%	1,056.84	8.3%	683.55	24.4%
1996	1996	2.5	17,980,658	10,658,058	10,658,058	0	59.3%	13,412	81.6%	1,100.36	4.1%	807.49	18.1%
1997	1997	3.5	13,293,967	9,949,696	9,949,696	0	74.8%	10,599	79.0%	1,254.33	14.0%	938.78	13.6%
1998	1998	4.5	11,977,228	8,445,745	8,445,745	0	70.5%	8,560	81.0%	1,394.40	11.2%	983.26	4.7%
1999	1999	5.5	10,457,939	7,482,796	7,482,796	0	71.6%	7,898	74.8%	1,526.28	8.5%	1,056.09	11.1%
2000	2000	6.5	9,077,866	6,545,476	6,545,476	0	72.1%	5,331	77.8%	1,702.78	11.6%	1,227.77	12.4%
2001	2001	7.5	8,042,354	5,554,564	5,554,564	0	69.7%	3,973	74.6%	1,976.70	9.3%	1,347.82	9.8%
2002	2002	8.5	6,446,348	4,156,197	4,156,197	0	64.5%	3,009	75.7%	2,142.41	8.4%	1,381.29	2.9%
2003	2003	9.5	5,687,498	3,582,563	3,582,563	0	63.2%	2,396	79.6%	2,365.39	10.4%	1,496.23	8.2%
2004	2004	10.5	4,973,777	3,091,338	3,091,338	0	61.9%	1,819	78.4%	2,700.21	13.2%	1,591.84	6.6%
2005	2005	11.5	4,350,590	2,674,840	2,674,809	751	61.5%	1,483	79.9%	2,933.48	8.6%	1,803.57	13.3%
2006	2006	12.5	3,829,523	2,160,523	2,160,523	0	56.2%	1,147	77.4%	3,123.99	6.5%	1,888.59	4.7%
2007	2007	13.5	3,077,862	1,893,219	1,881,693	11,526	61.5%	925	80.7%	3,325.94	6.5%	2,046.80	9.2%
Jan - Sept 2008	2008	14.5	2,006,417	1,294,881	1,211,405	83,476	64.6%	579	62.6%	3,461.10	4.1%	2,236.80	9.2%
Total			124,326,164	81,892,231	81,633,564	98,461	67.4%						
1995	1995	0.5	9,103,134	5,834,724	5,834,724	0	64.1%	9,571		951.07		609.60	
1996	1996	1.5	18,876,053	11,835,136	11,835,136	0	74.5%	16,218	189.4%	978.96	2.9%	729.77	19.7%
1997	1997	2.5	14,670,682	10,881,763	10,881,763	0	74.2%	13,276	81.9%	1,105.06	12.9%	819.66	12.3%
1998	1998	3.5	13,663,546	9,008,811	9,008,811	0	73.6%	10,860	82.4%	1,243.12	12.9%	914.92	14.2%
1999	1999	4.5	11,999,863	8,882,689	8,882,689	0	74.0%	8,685	79.9%	1,381.28	11.1%	1,022.81	11.8%
2000	2000	5.5	10,597,999	7,886,888	7,886,888	0	74.3%	7,446	78.8%	1,553.52	12.8%	1,103.52	12.9%
2001	2001	6.5	9,241,961	6,520,465	6,520,465	0	70.6%	5,052	73.8%	1,829.37	17.4%	1,290.67	11.9%
2002	2002	7.5	7,956,431	5,164,432	5,164,432	0	68.3%	3,762	74.5%	2,011.10	9.9%	1,375.85	6.4%
2003	2003	8.5	6,745,317	4,300,045	4,300,045	0	64.0%	2,961	79.7%	2,207.33	12.7%	1,450.47	11.9%
2004	2004	9.5	5,892,056	3,661,218	3,661,218	0	62.1%	2,257	76.2%	2,610.86	15.2%	1,622.34	9.4%
2005	2005	10.5	5,192,088	3,192,088	3,192,088	0	61.1%	1,781	78.9%	2,911,272	8.1%	1,791.97	10.5%
2006	2006	11.5	4,339,262	2,762,497	2,762,201	297	63.7%	1,424	79.9%	3,047.59	6.9%	1,940.18	8.3%
2007	2007	12.5	3,707,362	2,344,306	2,340,412	13,895	63.2%	1,136	79.9%	3,263.04	7.1%	2,063.35	6.9%
Jan - Sept 2008	2008	13.5	2,469,079	1,572,737	1,466,768	110,969	63.6%	722	63.6%	3,409.50	4.5%	2,177.95	5.0%
Total			120,921,544	84,950,810	84,819,833	130,977	70.3%						
1996	1996	0.5	8,884,795	4,461,672	4,461,672	0	64.8%	7,241		950.78		616.15	
1997	1997	1.5	10,774,406	7,912,366	7,912,366	0	73.4%	10,348	142.9%	1,041.24	9.5%	784.65	24.1%
1998	1998	2.5	9,898,877	7,403,625	7,403,625	0	74.5%	8,863	83.7%	1,147.24	10.5%	864.65	11.8%
1999	1999	3.5	8,216,293	6,815,148	6,815,148	0	73.9%	7,036	81.2%	1,309.97	14.2%	968.68	13.3%
2000	2000	4.5	7,232,937	5,153,635	5,153,635	0	70.7%	5,736	81.6%	1,478.09	12.8%	1,058.09	8.9%
2001	2001	5.5	6,327,705	4,153,635	4,153,635	0	70.3%	4,221	73.6%	1,736.11	17.5%	1,221.02	15.8%
2002	2002	6.5	5,882,490	4,108,259	4,108,259	0	69.9%	3,105	73.6%	1,894.42	9.1%	1,320.04	8.4%
2003	2003	7.5	5,116,407	3,452,427	3,452,427	0	66.9%	2,464	77.4%	2,126.36	12.2%	1,452.81	9.4%
2004	2004	8.5	4,435,957	2,922,578	2,922,578	0	65.9%	1,792	74.6%	2,475.08	16.3%	1,630.68	12.2%
2005	2005	9.5											

**Washington National Insurance Company  
Standardized Medicare Supplement – Plan C  
Nationwide Experience**

Issue Year	Experience Period	Duration	Earned Premium	Incurred Claims	Paid Claims	IBNR	Claim Ratio	Exposed Policies	Persistency	Average Annual Premium	Premium Trend	Annual Claim Cost	Claim Cost Trend
1992	1992	0.5	38,417	12,375	12,375	0	32.2%	36		1,078.20		347.31	
1993	1.5	74,667	19,104	19,104	0	25.6%	61	170.4%	1,229.64	14.0%	314.61	-9.4%	
1994	2.5	152,550	19,003	19,003	0	12.5%	88	82.9%	1,377.10	12.0%	497.96	58.3%	
1995	3.5	252,909	20,618	20,618	0	8.1%	29	75.4%	1,838.72	33.5%	716.51	43.9%	
1996	4.5	398,886	27,669	27,669	0	7.0%	20	70.3%	2,476.88	19.1%	1,333.58	86.1%	
1997	5.5	557,749	23,045	23,045	0	4.1%	15	84.6%	3,499.92	1.6%	1,342.44	0.7%	
1998	6.5	742,154	13,693	13,693	0	1.8%	16	93.2%	5,029.62	0.6%	856.79	-36.3%	
1999	7.5	926,033	16,720	16,720	0	1.8%	15	96.4%	6,845.11	1.5%	1,046.56	26.7%	
2000	8.5	1,123,532	12,821	12,821	0	1.1%	15	94.7%	8,162.44	5.2%	878.49	-19.0%	
2001	9.5	1,338,428	14,652	14,652	0	1.1%	12	84.6%	9,186.86	12.3%	1,188.01	35.2%	
2002	10.5	1,574,842	10,210	10,210	0	0.6%	11	90.5%	10,866.42	2.7%	914.30	-23.0%	
2003	11.5	1,841,461	17,711	17,711	0	0.9%	10	89.9%	12,466.09	15.0%	1,771.12	83.7%	
2004	12.5	2,134,928	5,814	5,814	0	0.3%	8	82.9%	13,955.88	8.8%	686.92	41.8%	
2005	13.5	2,456,240	2,569	2,569	0	0.1%	7	34.1%	15,445.40	3.8%	370.09	-45.8%	
2006	14.5	2,814,964	11,530	11,530	0	0.4%	8	35.0%	17,497.27	2.1%	1,521.63	419.2%	
2007	15.5	3,214,919	6,623	6,623	0	0.2%	6	35.0%	19,636.58	5.6%	1,103.77	-42.8%	
Jan - Sept 2008	16.5	10,828	7,132	6,979	1,153	65.9%	4	24.0%	2,824.78	7.1%	1,860.57	68.6%	
Total		48,274	243,969	23,728	1,153	11.9%	8						
1993	1993	0.5	47,342	18,949	18,949	0	40.0%	47		999.23		399.96	
1994	1.5	90,366	47,963	47,963	0	53.1%	80	169.3%	1,126.28	12.7%	597.79	49.0%	
1995	2.5	171,415	25,521	25,521	0	14.9%	66	82.2%	1,470.85	30.6%	391.37	-34.6%	
1996	3.5	272,757	27,868	27,868	0	10.2%	67	85.7%	1,933.80	18.8%	491.03	25.3%	
1997	4.5	405,297	40,976	40,976	0	10.1%	43	75.0%	2,398.56	8.8%	962.26	96.0%	
1998	5.5	562,423	31,911	31,911	0	5.7%	35	82.0%	3,300.95	0.2%	913.93	-5.0%	
1999	6.5	728,161	28,651	28,651	0	3.9%	31	88.8%	4,361.82	4.7%	924.22	1.1%	
2000	7.5	901,531	25,317	25,317	0	2.8%	28	90.7%	5,176.30	8.4%	896.92	-2.6%	
2001	8.5	1,095,854	19,110	19,110	0	1.7%	24	83.5%	6,023.35	12.0%	813.17	4.9%	
2002	9.5	1,308,960	9,596	9,596	0	0.7%	17	71.6%	7,121.60	4.1%	570.06	-29.9%	
2003	10.5	1,548,008	10,596	10,596	0	0.7%	16	89.1%	8,173.03	8.8%	703.42	22.9%	
2004	11.5	1,812,528	8,766	8,766	0	0.5%	12	80.0%	9,104.85	12.3%	730.50	4.3%	
2005	12.5	2,098,948	9,848	9,848	3	0.5%	9	75.0%	10,288.67	23.0%	1,094.22	49.8%	
2006	13.5	2,411,917	5,817	5,817	0	0.2%	8	52.6%	11,561.61	1.6%	698.08	16.3%	
2007	14.5	2,752,320	9,252	9,252	76	0.3%	7	84.0%	13,232.79	13.6%	1,332.56	90.6%	
Jan - Sept 2008	15.5	9,647	6,647	6,647	1,253	67.2%	5	65.6%	3,496.96	8.2%	2,104.73	87.8%	
Total		694,250	330,174	328,832	1,341	47.6%	8						
1994	1994	0.5	46,786	25,057	25,057	0	53.6%	49		963.00		515.74	
1995	1.5	101,261	49,327	49,327	0	48.7%	97	199.9%	1,042.41	8.2%	507.78	-1.5%	
1996	2.5	183,033	43,786	43,786	0	23.9%	77	78.9%	1,018.03	2.8%	371.08	12.9%	
1997	3.5	272,757	39,703	39,703	0	14.6%	61	80.0%	1,083.89	6.5%	647.32	13.4%	
1998	4.5	398,886	40,641	40,641	0	10.2%	52	84.8%	1,336.40	4.8%	781.56	20.7%	
1999	5.5	557,749	30,972	30,972	0	5.5%	48	92.1%	1,544.04	1.6%	1,063.77	36.1%	
2000	6.5	742,154	31,720	31,720	0	4.3%	44	90.9%	1,823.47	6.0%	728.37	-31.5%	
2001	7.5	926,033	24,796	24,796	0	2.7%	38	86.3%	2,200.91	15.1%	559.76	-9.4%	
2002	8.5	1,123,532	21,313	21,313	0	1.9%	30	80.7%	2,669.58	10.5%	702.61	6.9%	
2003	9.5	1,338,428	26,555	26,555	0	1.9%	27	87.4%	3,191.10	14.1%	1,002.07	42.8%	
2004	10.5	1,574,842	17,755	17,755	0	1.1%	21	79.9%	3,674.71	12.6%	838.83	16.3%	
2005	11.5	1,841,461	13,977	13,977	2	0.7%	16	74.0%	4,209.67	16.1%	852.17	6.4%	
2006	12.5	2,134,928	5,859	5,859	0	0.3%	13	84.6%	4,710.54	14.8%	445.75	-49.8%	
2007	13.5	2,456,240	12,167	12,074	93	0.5%	13	95.6%	5,415.52	8.5%	960.53	113.6%	
Jan - Sept 2008	14.5	29,946	18,058	12,471	3,587	63.6%	9	71.1%	3,327.34	13.1%	1,784.22	85.8%	
Total		793,250	419,786	416,102	4,683	51.3%	8						
1995	1995	0.5	60,422	37,309	37,309	0	61.7%	68		912.38		563.37	
1996	1.5	123,238	60,032	60,032	0	48.8%	107	161.1%	911.50	-0.1%	562.73	-0.1%	
1997	2.5	183,033	61,622	61,622	0	33.6%	84	78.3%	976.45	7.1%	737.98	31.1%	
1998	3.5	272,757	48,714	48,714	0	17.9%	63	75.2%	1,002.14	2.6%	578.30	5.1%	
1999	4.5	398,886	35,605	35,605	0	9.0%	54	85.3%	1,027.80	2.6%	664.48	-14.3%	
2000	5.5	557,749	39,070	39,070	0	7.0%	47	87.0%	1,113.67	8.4%	638.91	25.1%	
2001	6.5	742,154	45,269	45,269	0	6.1%	42	81.0%	1,327.41	10.2%	1,067.25	27.4%	
2002	7.5	926,033	46,323	46,323	0	5.0%	28	66.2%	1,526.08	15.0%	1,649.50	54.6%	
2003	8.5	1,123,532	37,482	37,482	0	3.3%	24	69.8%	1,745.19	14.4%	1,556.76	4.9%	
2004	9.5	1,338,428	29,601	29,601	0	2.2%	21	85.5%	1,942.41	11.3%	1,438.10	-7.8%	
2005	10.5	1,574,842	19,508	19,508	0	1.2%	17	80.6%	2,090.18	7.6%	1,176.38	-18.2%	
2006	11.5	1,841,461	24,741	24,741	2	1.3%	15	90.5%	2,251.50	7.7%	1,649.41	40.2%	
2007	12.5	2,134,928	19,611	19,411	200	0.9%	13	86.7%	2,481.69	10.2%	1,508.52	-8.0%	
Jan - Sept 2008	13.5	23,419	43,301	38,644	4,657	78.9%	9	66.0%	2,728.34	8.9%	6,046.77	234.4%	
Total		714,444	548,199	543,733	4,466	76.7%	8						
1996	1996	0.5	105,532	54,099	54,099	0	51.3%	121		875.06		448.58	
1997	1.5	173,190	106,325	106,325	0	61.6%	188	156.0%	920.41	5.2%	567.24	26.9%	
1998	2.5	252,909	143,845	143,845	0	57.0%	161	85.7%	956.65	3.8%	662.65	97.3%	
1999	3.5	398,886	123,284	123,284	0	30.9%	144	89.2%	992.91	3.9%	857.13	-3.9%	
2000	4.5	557,749	108,664	108,664	0	19.3%	108	87.6%	1,078.71	8.6%	837.89	0.1%	
2001	5.5	742,154	81,463	81,463	0	10.9%	100	79.0%	1,321.82	22.5%	812.60	-5.3%	
2002	6.5	926,033	79,734	79,734	0	8.6%	80	79.9%	1,480.89	12.0%	999.80	23.0%	
2003	7.5	1,123,532	66,241	66,241	0	5.9%	70	88.9%	1,698.03	12.0%	1,366.74	16.3%	
2004	8.5	1,338,428	89,347	89,347	0	6.6%	55	78.5%	2,007.74	21.0%	1,617.13	18.3%	
2005	9.5	1,574,842	52,672	52,672	0	3.3%	43	78.3%	2,345.79	16.8%	1,234.78	24.3%	
2006	10.5	1,841,461	49,073	49,069	4	2.7%	32	73.4%	2,508.71	6.9%	1,545.59	26.2%	
2007	11.5	2,134,928	32,479	32,240	239	1.4%	25	78.0%	2,737.24	9.1%	1,312.29	-15.1%	
Jan - Sept 2008	12.5	45,162	20,289	17,687	2,602	46.1%	15	60.3%	2,826.53	3.3%	1,356.82	3.0%	
Total		1,480,880	1,037,605	1,034,739	2,866	70.1%	8						
1997	1997	0.5	123,434	76,705	76,705	0	62.1%	131		940.45		584.42	
1998	1.5	207,157	131,788	131,788	0	63.6%	221	168.4%	937.36	-0.3%	596.33	2.0%	
1999	2.5	312,909	147,836	147,836	0	47.6%	182	82.4%	944.72	0.8%	811.92	0.8%	
2000	3.5	405,297	125,916	125,916	0	31.0%	160	88.0%	1,010.65	7.0%	786.78	-3.2%	
2001	4.5	557,749	126,812	126,812	0	22.6%	136	84.7%	1,113.67	20.3%	934.74	19.9%	
2002	5.5	742,154											

Washington National Insurance Company  
Standardized Medicare Supplement -- Plan I  
Nationwide Experience

Issue Year	Experience Period	Duration	Earned Premium	Incurred Claims	Paid Claims	IBNR	Claim Ratio	Exposed Policies	Persistency	Average Annual Premium	Premium Trend	Annual Claim Cost	Claim Cost Trend
1992	1992	0.5	10,164	5,402	5,402	0	53.1%	10		1,026.31		545.46	
1993	1993	1.5	22,628	10,962	10,962	0	48.4%	10	104.3%	2,190.38	113.4%	1,061.14	94.0%
1994	1994	2.5	46,460	7,650	7,650	0	16.5%	8	73.4%	2,039.32	-6.9%	1,008.81	-4.9%
1995	1995	3.5	10,669	5,342	5,342	0	50.1%	6	79.1%	1,778.23	-12.8%	890.29	-11.7%
1996	1996	4.5	13,313	6,313	6,313	0	47.4%	6	83.1%	2,445.02	0.0%	1,130.62	27.0%
1997	1997	5.5	10,549	3,676	3,676	0	34.8%	4	67.2%	2,813.08	15.1%	990.35	-13.3%
1998	1998	6.5	8,212	3,442	3,442	0	41.9%	2	57.8%	4,251.69	51.1%	1,588.80	62.1%
1999	1999	7.5	10,310	1,266	1,266	0	12.3%	2	80.5%	5,154.94	21.2%	632.86	60.2%
2000	2000	8.5	8,780	1,811	1,811	0	20.6%	2	83.3%	5,267.89	2.2%	1,066.73	71.7%
2001	2001	9.5	0	0	0	0	0.0%	0	0.0%	-	-100.0%	-	-100.0%
2002	2002	10.5	0	0	0	0	0.0%	0	0.0%	-	-	-	-
2003	2003	11.5	0	0	0	0	0.0%	0	0.0%	-	-	-	-
2004	2004	12.5	0	0	0	0	0.0%	0	0.0%	-	-	-	-
2005	2005	13.5	0	0	0	0	0.0%	0	0.0%	-	-	-	-
2006	2006	14.5	0	0	0	0	0.0%	0	0.0%	-	-	-	-
2007	2007	15.5	0	0	0	0	0.0%	0	0.0%	-	-	-	-
Jan - Sept 2008	2008	16.5	0	0	0	0	0.0%	0	0.0%	-	-	-	-
Total			111,429	45,865	45,865	0	41.2%						
1993	1993	0.5	36,625	17,561	17,561	0	47.9%	20	135.5%	1,871.57		897.40	
1994	1994	1.5	47,751	50,162	50,162	0	105.0%	27	135.5%	1,800.47	-3.8%	1,891.36	110.8%
1995	1995	2.5	20,372	40,075	40,075	0	196.7%	17	65.2%	1,178.71	-34.5%	2,318.72	22.6%
1996	1996	3.5	30,879	36,979	36,979	0	119.8%	14	80.5%	2,078.47	76.3%	3,292.09	13.7%
1997	1997	4.5	31,128	29,482	29,482	0	94.6%	12	85.0%	2,630.53	26.6%	2,489.71	-5.0%
1998	1998	5.5	30,859	37,735	37,735	0	122.3%	10	83.1%	3,138.21	19.3%	3,837.45	54.1%
1999	1999	6.5	24,225	23,791	23,791	0	98.2%	7	72.5%	3,380.18	7.7%	3,319.63	-13.5%
2000	2000	7.5	23,337	20,895	20,895	0	90.1%	5	70.3%	4,037.11	19.4%	4,106.01	23.7%
2001	2001	8.5	23,927	23,042	23,042	0	96.3%	9	105.5%	4,813.31	5.2%	5,367.85	27.8%
2002	2002	9.5	23,910	25,704	25,704	0	107.5%	6	75.5%	4,041.19	6.0%	4,344.37	46.4%
2003	2003	10.5	23,754	23,020	23,020	0	97.0%	5	78.9%	3,161.64	21.8%	3,647.05	16.1%
2004	2004	11.5	10,752	9,944	9,944	0	92.5%	4	84.7%	2,688.09	-15.0%	2,485.90	-31.8%
2005	2005	12.5	5,638	8,099	8,099	1	143.7%	3	65.0%	2,182.28	-18.8%	3,136.13	26.1%
2006	2006	13.5	1,820	2,741	2,741	1	150.6%	1	51.6%	1,964.76	37.5%	2,058.99	34.8%
2007	2007	14.5	0	704	700	5	0.0%	1	75.0%	-	-100.0%	704.27	65.7%
2008	2008	15.5	0	699	646	53	0.0%	1	75.0%	-	-	699.21	13.3%
Jan - Sept 2008	2008	16.5	0	0	0	0	0.0%	0	0.0%	-	-	0.00	-
Total			326,968	344,212	344,183	59	105.3%						
1994	1994	0.5	81,082	68,587	68,587	0	84.6%	80	101.8%			862.66	
1995	1995	1.5	166,298	249,075	249,075	0	150.7%	210	264.0%	787.65	-22.8%	1,186.84	37.6%
1996	1996	2.5	159,594	165,654	165,654	0	104.0%	178	84.6%	1,303.93	25.5%	1,492.34	25.7%
1997	1997	3.5	233,343	248,038	248,038	0	106.4%	144	80.8%	1,639.07	25.7%	1,727.48	15.8%
1998	1998	4.5	224,736	224,916	224,916	0	100.1%	109	75.6%	2,069.71	26.3%	2,071.37	19.9%
1999	1999	5.5	203,927	189,927	189,927	0	93.1%	82	84.1%	2,461.61	18.9%	2,070.18	-4.1%
2000	2000	6.5	168,963	156,740	156,740	0	92.8%	58	70.2%	2,932.05	19.1%	2,719.94	31.4%
2001	2001	7.5	140,289	102,896	102,896	0	73.3%	40	70.0%	3,705.80	37.1%	3,581.37	-6.2%
2002	2002	8.5	127,490	60,529	60,529	0	47.5%	29	72.7%	4,346.26	17.3%	2,063.49	-19.1%
2003	2003	9.5	78,389	37,293	37,293	0	47.6%	17	56.3%	4,750.86	9.3%	2,200.18	9.0%
2004	2004	10.5	43,287	13,707	13,707	0	31.2%	9	52.0%	5,276.27	11.1%	1,598.92	-29.3%
2005	2005	11.5	28,036	10,160	10,160	1	35.0%	6	65.0%	5,200.44	-1.4%	1,819.70	14.0%
2006	2006	12.5	16,183	11,082	11,082	0	68.6%	4	71.6%	4,795.85	-7.8%	2,770.61	52.3%
2007	2007	13.5	14,722	6,612	6,573	39	44.9%	3	75.0%	4,907.47	2.3%	2,003.94	-20.5%
2008	2008	14.5	10,819	5,984	5,936	48	55.3%	2	72.2%	4,993.49	1.8%	2,761.87	25.3%
Jan - Sept 2008	2008	15.5	1,763,476	1,630,699	1,630,699	0	92.5%						
Total			1,763,476	1,630,699	1,630,699	0	92.5%						
1995	1995	0.5	258,651	453,973	453,973	0	175.5%	391		862.33		1,162.50	
1996	1996	1.5	626,857	934,876	934,876	0	151.1%	673	172.3%	1,228.16	85.6%	1,389.73	19.5%
1997	1997	2.5	789,726	806,730	806,730	0	102.2%	525	78.1%	1,503.29	22.3%	1,536.65	10.0%
1998	1998	3.5	701,668	668,568	668,568	0	95.3%	402	78.2%	1,847.00	22.6%	1,753.19	14.2%
1999	1999	4.5	651,853	595,655	595,655	0	91.4%	300	74.8%	2,176.47	17.8%	1,988.83	13.4%
2000	2000	5.5	616,776	576,316	576,316	0	93.3%	234	74.8%	2,634.30	22.2%	2,270.18	-13.0%
2001	2001	6.5	497,977	354,055	354,055	0	71.1%	151	67.2%	3,308.82	25.6%	2,352.53	4.7%
2002	2002	7.5	394,277	250,931	250,931	0	63.6%	104	68.9%	3,803.32	14.9%	2,420.56	2.9%
2003	2003	8.5	293,178	177,914	177,914	0	60.7%	82	66.5%	4,429.78	16.5%	2,590.98	7.0%
2004	2004	9.5	241,733	127,372	127,372	0	52.7%	49	71.8%	4,900.00	10.6%	2,581.87	-0.4%
2005	2005	10.5	181,286	93,898	93,898	0	51.8%	28	76.2%	5,266.23	7.2%	2,498.47	-3.2%
2006	2006	11.5	112,586	54,297	54,291	6	48.2%	25	65.6%	4,564.30	-5.4%	2,201.24	-11.9%
2007	2007	12.5	73,751	33,744	33,480	264	45.8%	18	73.0%	4,097.26	-10.2%	1,874.67	-14.8%
2008	2008	13.5	54,228	33,916	33,860	56	62.6%	13	79.9%	4,263.18	3.8%	2,660.08	41.9%
Jan - Sept 2008	2008	14.5	10,819	5,984	5,936	48	55.3%	2	72.2%	4,993.49	1.8%	2,761.87	25.3%
Total			5,716,704	5,122,745	5,119,227	3,518	89.6%						
1996	1996	0.5	492,527	535,628	535,628	0	108.8%	417		1,181.11		1,284.47	
1997	1997	1.5	824,249	933,654	933,654	0	113.3%	618	148.2%	1,333.92	12.9%	1,510.97	17.6%
1998	1998	2.5	730,938	730,739	730,739	0	99.9%	482	71.2%	1,622.86	26.0%	1,654.16	8.9%
1999	1999	3.5	693,079	698,932	698,932	0	100.8%	331	75.0%	2,092.31	22.6%	2,109.98	27.6%
2000	2000	4.5	675,680	675,680	675,680	0	100.0%	240	72.5%	2,519.05	24.0%	2,397.19	13.8%
2001	2001	5.5	533,547	431,524	431,524	0	80.9%	168	70.0%	3,174.30	26.0%	2,567.32	7.1%
2002	2002	6.5	462,913	331,777	331,777	0	71.7%	124	73.3%	3,738.20	17.8%	2,679.22	4.4%
2003	2003	7.5	403,229	206,849	206,849	0	51.3%	85	68.0%	4,266.27	14.2%	2,424.02	-9.0%
2004	2004	8.5	298,392	599,391	599,391	0	209.3%	61	72.0%	4,663.11	9.3%	3,799.41	302.6%
2005	2005	9.5	189,554	169,610	169,610	0	89.6%	44	82.5%	4,997.00	7.2%	2,868.36	29.8%
2006	2006	10.5	141,362	85,287	85,283	4	60.3%	31	68.0%	4,584.38	-8.3%	2,706.07	-17.1%
2007	2007	11.5	100,059	37,526	37,281	244	37.5%	21	68.9%	4,708.68	2.7%	1,765.91	-36.2%
2008	2008	12.5	65,540	44,107	43,808	299	67.0%	14	64.7%	4,766.58	1.2%	3,207.77	81.7%
Jan - Sept 2008	2008	13.5	5,716,7										

# WASHINGTON NATIONAL INSURANCE COMPANY

Individual Standardized Medicare Supplement -- Plan A

Nationwide Experience

With the Proposed Rate Action

Experience Period	Yearly						Cumulative			Life Years Exposed (l)	Persistency	Average Annual Premium	Average Premium Trend	Average Claim Cost	Total Cost Trend
	Without Interest			With Interest			Without Interest								
	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio						
1992	\$23,248	\$7,115	30.6%	\$52,001	\$15,914	30.6%	\$23,248	\$7,115	30.6%	39		\$599		\$183	
1993	\$79,311	\$40,805	51.4%	\$168,953	\$86,926	51.4%	\$102,559	\$47,920	46.7%	124	319.3%	\$640	6.9%	\$329	79.6%
1994	\$186,202	\$142,518	76.5%	\$377,771	\$289,143	76.5%	\$288,760	\$190,438	66.0%	299	241.3%	\$623	-2.7%	\$477	44.7%
1995	\$274,338	\$237,349	86.5%	\$530,080	\$458,610	86.5%	\$563,098	\$427,787	76.0%	381	127.4%	\$720	15.6%	\$623	30.7%
1996	\$320,364	\$276,380	86.3%	\$589,536	\$508,596	86.3%	\$883,463	\$704,167	79.7%	533	139.8%	\$602	-16.5%	\$519	-16.7%
1997	\$422,419	\$365,179	86.4%	\$740,321	\$640,005	86.4%	\$1,305,881	\$1,069,346	81.9%	721	135.4%	\$586	-2.6%	\$507	-2.4%
1998	\$540,628	\$530,052	98.0%	\$902,373	\$884,720	98.0%	\$1,846,509	\$1,599,398	86.6%	860	119.3%	\$629	7.3%	\$617	21.7%
1999	\$690,063	\$648,932	94.0%	\$1,096,950	\$1,031,568	94.0%	\$2,536,572	\$2,248,330	88.6%	985	114.5%	\$701	11.5%	\$659	6.9%
2000	\$809,272	\$735,939	90.9%	\$1,225,190	\$1,114,169	90.9%	\$3,345,844	\$2,984,269	89.2%	979	99.5%	\$826	17.9%	\$751	14.0%
2001	\$794,281	\$710,799	89.5%	\$1,145,233	\$1,024,865	89.5%	\$4,140,125	\$3,695,068	89.3%	775	79.1%	\$1,025	24.0%	\$917	22.1%
2002	\$642,745	\$495,497	77.1%	\$882,611	\$680,411	77.1%	\$4,782,870	\$4,190,565	87.6%	525	67.7%	\$1,224	19.5%	\$944	2.9%
2003	\$591,327	\$397,606	67.2%	\$773,337	\$519,989	67.2%	\$5,374,197	\$4,588,171	85.4%	374	71.2%	\$1,582	29.2%	\$1,064	12.7%
2004	\$439,015	\$334,062	76.1%	\$546,804	\$416,082	76.1%	\$5,813,212	\$4,922,233	84.7%	256	68.3%	\$1,718	8.6%	\$1,307	22.9%
2005	\$333,728	\$197,406	59.2%	\$395,872	\$234,166	59.2%	\$6,146,940	\$5,119,639	83.3%	179	70.0%	\$1,867	8.7%	\$1,104	-15.5%
2006	\$269,427	\$199,731	74.1%	\$304,378	\$225,642	74.1%	\$6,416,367	\$5,319,371	82.9%	139	77.7%	\$1,939	3.9%	\$1,438	30.2%
2007	\$208,255	\$132,024	63.4%	\$224,068	\$142,048	63.4%	\$6,624,622	\$5,451,394	82.3%	108	77.7%	\$1,930	-0.5%	\$1,223	-14.9%
Jan-Sep 2008	\$137,429	\$112,465	81.8%	\$140,822	\$115,242	81.8%	\$6,762,051	\$5,563,859	82.3%	71	87.9%	\$1,931	0.1%	\$1,580	29.2%
Oct-Dec 2008	\$38,270	\$32,656	85.3%	\$37,348	\$31,869	85.3%	\$6,800,321	\$5,596,515	82.3%	20	75.0%	\$1,954	1.3%	\$1,668	36.3%
2008	\$175,699	\$145,121	82.6%	\$178,170	\$147,111	82.6%	\$6,800,321	\$5,596,515	82.3%	91	84.1%	\$1,936	0.3%	\$1,599	30.7%
2009	\$142,391	\$119,662	84.0%	\$132,342	\$111,218	84.0%	\$6,942,712	\$5,716,178	82.3%	68	75.0%	\$2,092	8.1%	\$1,758	9.9%
2010	\$117,291	\$98,670	84.1%	\$103,823	\$87,340	84.1%	\$7,060,003	\$5,814,848	82.4%	51	75.0%	\$2,298	9.8%	\$1,933	9.9%
2011	\$96,715	\$81,360	84.1%	\$81,532	\$68,588	84.1%	\$7,156,718	\$5,896,208	82.4%	38	75.0%	\$2,526	9.9%	\$2,125	9.9%
2012	\$79,748	\$67,087	84.1%	\$64,028	\$53,862	84.1%	\$7,236,466	\$5,963,295	82.4%	29	75.0%	\$2,777	9.9%	\$2,336	9.9%
2013	\$65,758	\$55,318	84.1%	\$50,281	\$42,298	84.1%	\$7,302,224	\$6,018,613	82.4%	22	75.0%	\$3,053	9.9%	\$2,569	9.9%
2014	\$54,222	\$45,613	84.1%	\$39,486	\$33,217	84.1%	\$7,356,446	\$6,064,226	82.4%	16	75.0%	\$3,357	9.9%	\$2,824	9.9%
2015	\$44,710	\$37,611	84.1%	\$31,008	\$26,085	84.1%	\$7,401,155	\$6,101,837	82.4%	12	75.0%	\$3,691	9.9%	\$3,105	9.9%
2016	\$36,866	\$31,013	84.1%	\$24,351	\$20,485	84.1%	\$7,438,021	\$6,132,850	82.5%	9	75.0%	\$4,058	9.9%	\$3,414	9.9%
2017	\$30,399	\$25,572	84.1%	\$19,123	\$16,087	84.1%	\$7,468,420	\$6,158,423	82.5%	7	75.0%	\$4,461	9.9%	\$3,753	9.9%
2018	\$25,066	\$21,086	84.1%	\$15,017	\$12,633	84.1%	\$7,493,486	\$6,179,509	82.5%	5	75.0%	\$4,905	9.9%	\$4,126	9.9%
2019	\$20,668	\$17,387	84.1%	\$11,793	\$9,921	84.1%	\$7,514,154	\$6,196,896	82.5%	4	75.0%	\$5,392	9.9%	\$4,536	9.9%
1992 - Sep 2008	\$6,762,051	\$5,563,859	82.3%	\$10,096,301	\$8,388,095	83.1%				7,167					
Oct 2008 - 2019	\$752,103	\$633,037	84.2%	\$610,134	\$513,604	84.2%				303					
1992 - 2019	\$7,514,154	\$6,196,896	82.5%	\$10,706,434	\$8,901,699	83.1%				7,470					
SSA94 (1996 - 2019)	\$6,951,056	\$5,769,110	83.0%	\$9,577,630	\$8,051,106	84.1%									

Overall Effects of Increases	
<i>Overall effect for 2008:</i>	0.3%
<i>Overall effect for 2009:</i>	8.1%
<i>Overall effect for 2010:</i>	9.8%
<i>Overall effect for 2011:</i>	9.9%

	Projection Assumptions						
	Premium Trend			Claim Trend			
	Aging	RS Change	Total	Aging	Claim Change	Wear Off	Total(k)
2008	2.8%	4.4%	7.3%	2.8%	7.0%	0.0%	9.9%
2009	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2010	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2011	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2012	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2013	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2014	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2015	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2016	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2017	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2018	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
<b>Persistency</b>	<b>75.0%</b>		<b>Interest Rate</b>	<b>5.0%</b>			

# WASHINGTON NATIONAL INSURANCE COMPANY

Individual Standardized Medicare Supplement -- Plan B

Nationwide Experience

With the Proposed Rate Action

Experience Period	Yearly						Cumulative			Life Years Exposed (l)	Persistency	Average Annual Premium	Average Premium Trend	Average Claim Cost	Total Cost Trend
	Without Interest			With Interest			Without Interest								
	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio						
1992	\$188,669	\$117,354	62.2%	\$422,010	\$262,494	62.2%	\$188,669	\$117,354	62.2%	227	\$830		\$516		
1993	\$1,007,814	\$604,650	60.0%	\$2,146,913	\$1,288,067	60.0%	\$1,196,483	\$722,004	60.3%	1,282	\$786	-5.3%	\$472	-8.7%	
1994	\$1,993,256	\$1,406,559	70.6%	\$4,043,969	\$2,853,663	70.6%	\$3,189,738	\$2,128,562	66.7%	2,453	\$813	3.4%	\$573	21.6%	
1995	\$2,923,876	\$1,901,435	65.0%	\$5,649,558	\$3,673,981	65.0%	\$6,113,614	\$4,029,997	65.9%	3,195	\$915	12.6%	\$595	3.8%	
1996	\$4,027,455	\$3,699,590	91.9%	\$7,411,344	\$6,808,005	91.9%	\$10,141,069	\$7,729,587	76.2%	5,431	\$742	-19.0%	\$681	14.5%	
1997	\$5,982,690	\$5,519,409	92.3%	\$10,485,120	\$9,673,185	92.3%	\$16,123,759	\$13,248,996	82.2%	7,828	\$764	3.1%	\$705	3.5%	
1998	\$7,612,047	\$7,200,226	94.6%	\$12,705,423	\$12,018,044	94.6%	\$23,735,806	\$20,449,222	86.2%	9,129	\$834	9.1%	\$789	11.9%	
1999	\$8,449,540	\$7,699,232	91.1%	\$13,431,713	\$12,238,994	91.1%	\$32,185,346	\$28,148,454	87.5%	9,020	\$937	12.3%	\$854	8.2%	
2000	\$8,645,315	\$7,588,303	87.8%	\$13,088,500	\$11,488,246	87.8%	\$40,830,661	\$35,736,757	87.5%	7,749	\$1,116	19.1%	\$979	14.7%	
2001	\$8,294,659	\$6,725,545	81.1%	\$11,959,645	\$9,697,220	81.1%	\$49,125,320	\$42,462,302	86.4%	6,064	\$1,368	22.6%	\$1,109	13.3%	
2002	\$6,924,531	\$5,189,184	74.9%	\$9,508,692	\$7,125,732	74.9%	\$56,049,851	\$47,651,486	85.0%	4,288	\$1,615	18.1%	\$1,210	9.1%	
2003	\$5,763,235	\$4,010,631	69.6%	\$7,537,155	\$5,245,101	69.6%	\$61,813,086	\$51,662,117	83.6%	3,019	\$1,909	18.2%	\$1,328	9.8%	
2004	\$4,639,815	\$2,919,673	62.9%	\$5,778,997	\$3,636,521	62.9%	\$66,452,901	\$54,581,790	82.1%	2,025	\$2,291	20.0%	\$1,442	8.5%	
2005	\$3,669,222	\$2,288,083	62.4%	\$4,352,477	\$2,714,153	62.4%	\$70,122,123	\$56,869,873	81.1%	1,495	\$2,454	7.1%	\$1,530	6.1%	
2006	\$2,849,704	\$1,895,265	66.5%	\$3,219,385	\$2,141,131	66.5%	\$72,971,826	\$58,765,139	80.5%	1,135	\$2,510	2.3%	\$1,669	9.1%	
2007	\$2,295,189	\$1,747,389	76.1%	\$2,469,462	\$1,880,068	76.1%	\$75,267,015	\$60,512,527	80.4%	888	\$2,586	3.0%	\$1,969	17.9%	
Jan-Sep 2008	\$1,437,340	\$1,254,410	87.3%	\$1,472,836	\$1,285,388	87.3%	\$76,704,355	\$61,766,937	80.5%	547	\$2,628	1.7%	\$2,294	16.5%	
Oct-Dec 2008	\$403,906	\$359,713	89.1%	\$394,172	\$351,044	89.1%	\$77,108,261	\$62,126,651	80.6%	149	\$2,720	5.2%	\$2,422	23.0%	
2008	\$1,841,246	\$1,614,123	87.7%	\$1,867,007	\$1,636,432	87.6%	\$77,108,261	\$62,126,651	80.6%	695	\$2,648	2.4%	\$2,321	17.9%	
2009	\$1,560,155	\$1,330,955	85.3%	\$1,450,052	\$1,237,028	85.3%	\$78,668,416	\$63,457,606	80.7%	522	\$2,992	13.0%	\$2,552	9.9%	
2010	\$1,327,576	\$1,097,464	82.7%	\$1,175,131	\$971,443	82.7%	\$79,995,992	\$64,555,070	80.7%	391	\$3,394	13.5%	\$2,806	9.9%	
2011	\$1,096,518	\$904,935	82.5%	\$924,386	\$762,877	82.5%	\$81,092,510	\$65,460,005	80.7%	293	\$3,738	10.1%	\$3,085	9.9%	
2012	\$904,155	\$746,181	82.5%	\$725,923	\$599,090	82.5%	\$81,996,665	\$66,206,186	80.7%	220	\$4,110	9.9%	\$3,392	9.9%	
2013	\$745,538	\$615,277	82.5%	\$570,070	\$470,468	82.5%	\$82,742,202	\$66,821,463	80.8%	165	\$4,518	9.9%	\$3,729	9.9%	
2014	\$614,747	\$507,339	82.5%	\$447,678	\$369,460	82.5%	\$83,356,949	\$67,328,802	80.8%	124	\$4,967	9.9%	\$4,099	9.9%	
2015	\$506,901	\$418,336	82.5%	\$351,563	\$290,138	82.5%	\$83,863,851	\$67,747,137	80.8%	93	\$5,461	9.9%	\$4,507	9.9%	
2016	\$417,975	\$344,946	82.5%	\$276,084	\$227,847	82.5%	\$84,281,825	\$68,092,084	80.8%	70	\$6,004	9.9%	\$4,955	9.9%	
2017	\$344,649	\$284,432	82.5%	\$216,810	\$178,929	82.5%	\$84,626,474	\$68,376,516	80.8%	52	\$6,601	9.9%	\$5,448	9.9%	
2018	\$284,187	\$234,534	82.5%	\$170,261	\$140,513	82.5%	\$84,910,661	\$68,611,049	80.8%	39	\$7,257	9.9%	\$5,989	9.9%	
2019	\$234,332	\$193,389	82.5%	\$133,707	\$110,346	82.5%	\$85,144,993	\$68,804,439	80.8%	29	\$7,979	9.9%	\$6,585	9.9%	
1992 - Sep 2008	\$76,704,355	\$61,766,937	80.5%	\$115,683,200	\$94,029,992	81.3%				64,341					
Oct 2008 - 2019	\$8,440,637	\$7,037,501	83.4%	\$6,835,838	\$5,709,183	83.5%				2,320					
1992 - 2019	\$85,144,993	\$68,804,439	80.8%	\$122,519,038	\$99,739,175	81.4%				66,661					
SSA94 (1996 - 2019)	\$79,031,379	\$64,774,442	82.0%	\$110,256,587	\$91,660,970	83.1%									

Overall Effects of Increases	
<i>Overall effect for 2008:</i>	0.7%
<i>Overall effect for 2009:</i>	13.0%
<i>Overall effect for 2010:</i>	13.5%
<i>Overall effect for 2011:</i>	10.1%

	Projection Assumptions						
	Premium Trend			Claim Trend			
	Aging	RS Change	Total	Aging	Claim Change	Wear Off	Total(k)
2008	2.8%	8.4%	11.4%	2.8%	7.0%	0.0%	9.9%
2009	2.8%	12.0%	15.1%	2.8%	7.0%	0.0%	9.9%
2010	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2011	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2012	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2013	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2014	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2015	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2016	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2017	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2018	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
<b>Persistency</b>	75.0%		<b>Interest Rate</b>	5.0%			

# WASHINGTON NATIONAL INSURANCE COMPANY

Individual Standardized Medicare Supplement -- Plan C

Nationwide Experience

With the Proposed Rate Action

Experience Period	Yearly						Cumulative			Life Years Exposed (l)	Average Annual Premium	Average Premium Trend	Average Claim Cost	Total Cost Trend
	Without Interest			With Interest			Without Interest							
	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio					
1992	\$283,426	\$150,460	53.1%	\$633,963	\$336,545	53.1%	\$283,426	\$150,460	53.1%	301	\$940	\$499		
1993	\$3,903,695	\$2,406,670	61.7%	\$8,315,914	\$5,126,851	61.7%	\$4,187,121	\$2,557,130	61.1%	4,506	\$866	-7.9%	\$534 7.0%	
1994	\$10,668,774	\$7,665,615	71.9%	\$21,645,088	\$15,552,200	71.9%	\$14,855,895	\$10,222,745	68.8%	12,514	\$853	-1.6%	\$613 14.7%	
1995	\$16,831,968	\$14,034,632	83.4%	\$32,522,987	\$27,117,932	83.4%	\$31,687,863	\$24,257,377	76.6%	20,552	\$819	-3.9%	\$683 11.5%	
1996	\$28,447,939	\$23,011,534	80.9%	\$52,350,044	\$42,345,944	80.9%	\$60,135,802	\$47,268,911	78.6%	30,460	\$934	14.0%	\$755 10.6%	
1997	\$31,594,320	\$26,418,959	83.6%	\$55,371,456	\$46,301,243	83.6%	\$91,730,122	\$73,687,870	80.3%	29,817	\$1,060	13.5%	\$886 17.3%	
1998	\$28,791,158	\$23,512,549	81.7%	\$48,055,906	\$39,245,272	81.7%	\$120,521,280	\$97,200,419	80.7%	23,780	\$1,211	14.3%	\$989 11.6%	
1999	\$25,855,087	\$20,541,886	79.5%	\$41,100,239	\$32,654,170	79.5%	\$146,376,367	\$117,742,305	80.4%	18,518	\$1,396	15.3%	\$1,109 12.2%	
2000	\$21,947,297	\$16,303,505	74.3%	\$33,226,920	\$24,682,550	74.3%	\$168,323,664	\$134,045,810	79.6%	13,064	\$1,680	20.3%	\$1,248 12.5%	
2001	\$18,710,547	\$12,485,519	66.7%	\$26,977,782	\$18,002,232	66.7%	\$187,034,211	\$146,531,329	78.3%	9,264	\$2,020	20.2%	\$1,348 8.0%	
2002	\$15,056,130	\$9,662,047	64.2%	\$20,674,918	\$13,267,820	64.2%	\$202,090,341	\$156,193,375	77.3%	6,723	\$2,240	10.9%	\$1,437 6.6%	
2003	\$12,671,097	\$7,913,672	62.5%	\$16,571,254	\$10,349,495	62.5%	\$214,761,439	\$164,107,047	76.4%	5,169	\$2,451	9.5%	\$1,531 6.5%	
2004	\$10,625,247	\$6,267,556	59.0%	\$13,233,992	\$7,806,387	59.0%	\$225,386,685	\$170,374,603	75.6%	3,906	\$2,720	11.0%	\$1,604 4.8%	
2005	\$8,905,676	\$5,502,037	61.8%	\$10,564,026	\$6,526,586	61.8%	\$234,292,361	\$175,876,640	75.1%	3,089	\$2,883	6.0%	\$1,781 11.0%	
2006	\$7,245,743	\$4,818,028	66.5%	\$8,185,707	\$5,443,053	66.5%	\$241,538,105	\$180,694,669	74.8%	2,425	\$2,988	3.6%	\$1,987 11.5%	
2007	\$6,121,866	\$4,054,042	66.2%	\$6,586,699	\$4,361,864	66.2%	\$247,659,971	\$184,748,710	74.6%	1,971	\$3,106	4.0%	\$2,057 3.5%	
Jan-Sep 2008	\$4,061,713	\$2,897,035	71.3%	\$4,162,018	\$2,968,577	71.3%	\$251,721,684	\$187,645,745	74.5%	1,276	\$3,183	2.5%	\$2,270 10.4%	
Oct-Dec 2008	\$1,154,438	\$727,020	63.0%	\$1,126,616	\$709,499	63.0%	\$252,876,123	\$188,372,766	74.5%	357	\$3,237	4.2%	\$2,038 -0.9%	
2008	\$5,216,152	\$3,624,055	69.5%	\$5,288,634	\$3,678,077	69.5%	\$252,876,123	\$188,372,766	74.5%	1,633	\$3,195	2.8%	\$2,219 7.9%	
2009	\$4,246,787	\$2,988,283	70.4%	\$3,947,085	\$2,777,396	70.4%	\$257,122,909	\$191,361,048	74.4%	1,225	\$3,468	8.6%	\$2,440 9.9%	
2010	\$3,499,085	\$2,464,045	70.4%	\$3,097,286	\$2,181,099	70.4%	\$260,621,995	\$193,825,093	74.4%	918	\$3,810	9.9%	\$2,683 9.9%	
2011	\$2,885,236	\$2,031,774	70.4%	\$2,432,310	\$1,712,825	70.4%	\$263,507,231	\$195,856,867	74.3%	689	\$4,188	9.9%	\$2,950 9.9%	
2012	\$2,379,076	\$1,675,337	70.4%	\$1,910,101	\$1,345,087	70.4%	\$265,886,307	\$197,532,204	74.3%	517	\$4,605	9.9%	\$3,243 9.9%	
2013	\$1,961,712	\$1,381,431	70.4%	\$1,500,009	\$1,056,302	70.4%	\$267,848,018	\$198,913,635	74.3%	387	\$5,063	9.9%	\$3,565 9.9%	
2014	\$1,617,566	\$1,139,085	70.4%	\$1,177,963	\$829,518	70.4%	\$269,465,584	\$200,052,720	74.2%	291	\$5,566	9.9%	\$3,920 9.9%	
2015	\$1,333,794	\$939,254	70.4%	\$925,058	\$651,423	70.4%	\$270,799,379	\$200,991,974	74.2%	218	\$6,120	9.9%	\$4,309 9.9%	
2016	\$1,099,805	\$774,479	70.4%	\$726,452	\$511,565	70.4%	\$271,899,184	\$201,766,453	74.2%	163	\$6,728	9.9%	\$4,738 9.9%	
2017	\$906,865	\$638,611	70.4%	\$570,485	\$401,734	70.4%	\$272,806,049	\$202,405,064	74.2%	123	\$7,397	9.9%	\$5,209 9.9%	
2018	\$747,773	\$526,579	70.4%	\$448,004	\$315,483	70.4%	\$273,553,821	\$202,931,643	74.2%	92	\$8,132	9.9%	\$5,727 9.9%	
2019	\$616,590	\$434,201	70.4%	\$351,819	\$247,750	70.4%	\$274,170,411	\$203,365,844	74.2%	69	\$8,941	9.9%	\$6,296 9.9%	
1992 - Sep 2008	\$251,721,684	\$187,645,745	74.5%	\$400,178,912	\$302,088,722	75.5%				184,088				
Oct 2008 - 2019	\$22,448,727	\$15,720,099	70.0%	\$18,213,189	\$12,739,679	69.9%				5,457				
1992 - 2019	\$274,170,411	\$203,365,844	74.2%	\$418,392,100	\$314,828,401	75.2%				189,545				
SSA94 (1996 - 2019)	\$242,482,548	\$179,108,467	73.9%	\$355,274,149	\$266,694,873	75.1%								

Overall Effects of Increases	
<i>Overall effect for 2008:</i>	0.4%
<i>Overall effect for 2009:</i>	8.6%
<i>Overall effect for 2010:</i>	9.9%
<i>Overall effect for 2011:</i>	9.9%

	Projection Assumptions						
	Premium Trend			Claim Trend			
	Aging	RS Change	Total	Aging	Claim Change	Wear Off	Total(k)
2008	2.8%	5.0%	7.9%	2.8%	7.0%	0.0%	9.9%
2009	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2010	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2011	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2012	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2013	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2014	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2015	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2016	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2017	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2018	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
<b>Persistence</b>	75.0%		<b>Interest Rate</b>	5.0%			

# WASHINGTON NATIONAL INSURANCE COMPANY

Individual Standardized Medicare Supplement -- Plan D

Nationwide Experience

With the Proposed Rate Action

Experience Period	Yearly						Cumulative			Life Years Exposed (l)	Persistency	Average Annual Premium	Average Premium Trend	Average Claim Cost	Total Cost Trend
	Without Interest			With Interest			Without Interest								
	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio						
1992	\$16,367	\$9,279	56.7%	\$36,609	\$20,755	56.7%	\$16,367	\$9,279	56.7%	20		\$802		\$454	
1993	\$66,016	\$44,415	67.3%	\$140,632	\$94,615	67.3%	\$82,383	\$53,694	65.2%	71	349.1%	\$926	15.5%	\$623 37.1%	
1994	\$117,772	\$74,423	63.2%	\$238,939	\$150,992	63.2%	\$200,155	\$128,117	64.0%	129	180.4%	\$916	-1.1%	\$579 -7.1%	
1995	\$211,470	\$156,110	73.8%	\$408,606	\$301,637	73.8%	\$411,625	\$284,226	69.0%	281	218.6%	\$752	-17.9%	\$555 -4.0%	
1996	\$3,318,467	\$2,567,825	77.4%	\$6,106,660	\$4,725,324	77.4%	\$3,730,092	\$2,852,051	76.5%	4,446	1581.9%	\$746	-0.8%	\$578 4.0%	
1997	\$13,819,036	\$11,021,035	79.8%	\$24,218,916	\$19,315,205	79.8%	\$17,549,128	\$13,873,086	79.1%	17,601	395.9%	\$785	5.2%	\$626 8.4%	
1998	\$27,641,756	\$23,036,018	83.3%	\$46,137,415	\$38,449,886	83.3%	\$45,190,884	\$36,909,104	81.7%	33,255	188.9%	\$831	5.9%	\$693 10.6%	
1999	\$46,103,623	\$39,349,063	85.3%	\$73,288,089	\$62,550,781	85.3%	\$91,294,507	\$76,258,167	83.5%	51,903	156.1%	\$888	6.9%	\$758 9.4%	
2000	\$57,012,113	\$49,066,737	86.1%	\$86,312,993	\$74,284,161	86.1%	\$148,306,620	\$125,324,904	84.5%	54,824	105.6%	\$1,040	17.1%	\$895 18.1%	
2001	\$53,903,585	\$43,745,537	81.2%	\$77,720,823	\$63,074,453	81.2%	\$202,210,205	\$169,070,441	83.6%	42,680	77.8%	\$1,263	21.5%	\$1,025 14.5%	
2002	\$46,285,145	\$34,936,950	75.5%	\$63,558,271	\$47,975,050	75.5%	\$248,495,349	\$204,007,391	82.1%	30,577	71.6%	\$1,514	19.9%	\$1,143 11.5%	
2003	\$38,984,844	\$28,620,899	73.4%	\$50,984,357	\$37,430,395	73.4%	\$287,480,193	\$232,628,290	80.9%	21,539	70.4%	\$1,810	19.6%	\$1,329 16.3%	
2004	\$30,725,261	\$21,287,555	69.3%	\$38,269,028	\$26,514,145	69.3%	\$318,205,455	\$253,915,845	79.8%	13,791	64.0%	\$2,228	23.1%	\$1,544 16.2%	
2005	\$23,820,489	\$15,807,547	66.4%	\$28,256,165	\$18,751,112	66.4%	\$342,025,943	\$269,723,392	78.9%	9,078	65.8%	\$2,624	17.8%	\$1,741 12.8%	
2006	\$17,591,687	\$11,520,788	65.5%	\$19,873,792	\$13,015,338	65.5%	\$359,617,631	\$281,244,181	78.2%	6,147	67.7%	\$2,862	9.1%	\$1,874 7.6%	
2007	\$13,995,062	\$8,869,674	63.4%	\$15,057,705	\$9,543,147	63.4%	\$373,612,693	\$290,113,855	77.7%	4,600	74.8%	\$3,042	6.3%	\$1,928 2.9%	
Jan-Sep 2008	\$8,802,487	\$5,514,068	62.6%	\$9,019,865	\$5,650,238	62.6%	\$382,415,180	\$295,627,923	77.3%	2,799	81.1%	\$3,145	3.4%	\$1,970 2.2%	
Oct-Dec 2008	\$2,445,753	\$1,600,979	65.5%	\$2,386,810	\$1,562,396	65.5%	\$384,860,933	\$297,228,902	77.2%	770	75.0%	\$3,176	4.4%	\$2,079 7.8%	
2008	\$11,248,239	\$7,115,047	63.3%	\$11,406,675	\$7,212,634	63.2%	\$384,860,933	\$297,228,902	77.2%	3,569	77.6%	\$3,152	3.6%	\$1,994 3.4%	
2009	\$8,945,111	\$5,866,846	65.6%	\$8,313,842	\$5,452,814	65.6%	\$393,806,043	\$303,095,748	77.0%	2,677	75.0%	\$3,342	6.0%	\$2,192 9.9%	
2010	\$7,255,049	\$4,837,618	66.7%	\$6,421,952	\$4,282,115	66.7%	\$401,061,092	\$307,933,365	76.8%	2,008	75.0%	\$3,614	8.1%	\$2,410 9.9%	
2011	\$5,977,085	\$3,988,948	66.7%	\$5,038,797	\$3,362,760	66.7%	\$407,038,177	\$311,922,313	76.6%	1,506	75.0%	\$3,970	9.8%	\$2,649 9.9%	
2012	\$4,928,517	\$3,289,162	66.7%	\$3,956,985	\$2,640,787	66.7%	\$411,966,694	\$315,211,475	76.5%	1,129	75.0%	\$4,364	9.9%	\$2,913 9.9%	
2013	\$4,063,901	\$2,712,140	66.7%	\$3,107,435	\$2,073,820	66.7%	\$416,030,595	\$317,923,616	76.4%	847	75.0%	\$4,798	9.9%	\$3,202 9.9%	
2014	\$3,350,966	\$2,236,346	66.7%	\$2,440,279	\$1,628,578	66.7%	\$419,381,561	\$320,159,962	76.3%	635	75.0%	\$5,275	9.9%	\$3,521 9.9%	
2015	\$2,763,102	\$1,844,021	66.7%	\$1,916,360	\$1,278,928	66.7%	\$422,144,663	\$322,003,983	76.3%	476	75.0%	\$5,800	9.9%	\$3,871 9.9%	
2016	\$2,278,367	\$1,520,522	66.7%	\$1,504,925	\$1,004,347	66.7%	\$424,423,030	\$323,524,505	76.2%	357	75.0%	\$6,377	9.9%	\$4,256 9.9%	
2017	\$1,878,671	\$1,253,775	66.7%	\$1,181,823	\$788,717	66.7%	\$426,301,701	\$324,778,280	76.2%	268	75.0%	\$7,011	9.9%	\$4,679 9.9%	
2018	\$1,549,093	\$1,033,824	66.7%	\$928,089	\$619,382	66.7%	\$427,850,794	\$325,812,104	76.2%	201	75.0%	\$7,708	9.9%	\$5,144 9.9%	
2019	\$1,277,334	\$852,459	66.7%	\$728,832	\$486,403	66.7%	\$429,128,127	\$326,664,562	76.1%	151	75.0%	\$8,474	9.9%	\$5,655 9.9%	
1992 - Sep 2008	\$382,415,180	\$295,627,923	77.3%	\$539,628,865	\$421,847,234	78.2%				286,342					
Oct 2008 - 2019	\$46,712,947	\$31,036,640	66.4%	\$37,926,130	\$25,181,047	66.4%				11,917					
1992 - 2019	\$429,128,127	\$326,664,562	76.1%	\$577,554,994	\$447,028,281	77.4%				298,259					
SSA94 (1996 - 2019)	\$428,716,502	\$326,380,336	76.1%	\$576,730,209	\$446,460,282	77.4%									

Overall Effects of Increases	
<i>Overall effect for 2008:</i>	0.2%
<i>Overall effect for 2009:</i>	6.0%
<i>Overall effect for 2010:</i>	8.1%
<i>Overall effect for 2011:</i>	9.8%

	Projection Assumptions						
	Premium Trend			Claim Trend			
	Aging	RS Change	Total	Aging	Claim Change	Wear Off	Total(k)
2008	2.8%	3.0%	5.8%	2.8%	7.0%	0.0%	9.9%
2009	2.8%	5.0%	7.9%	2.8%	7.0%	0.0%	9.9%
2010	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2011	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2012	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2013	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2014	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2015	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2016	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2017	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2018	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
<b>Persistency</b>	75.0%		<b>Interest Rate</b>	5.0%			

# WASHINGTON NATIONAL INSURANCE COMPANY

Individual Standardized Medicare Supplement -- Plan E

Nationwide Experience

With the Proposed Rate Action

Experience Period	Yearly						Cumulative			Life Years Exposed (l)	Persistency	Average Annual Premium	Average Premium Trend	Average Claim Cost	Total Cost Trend
	Without Interest			With Interest			Without Interest								
	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio						
1992	\$14,638	\$4,206	28.7%	\$32,743	\$9,408	28.7%	\$14,638	\$4,206	28.7%	18		\$803		\$231	
1993	\$37,001	\$21,562	58.3%	\$78,823	\$45,933	58.3%	\$51,639	\$25,768	49.9%	38	209.8%	\$967	20.5%	\$564	
1994	\$54,834	\$21,339	38.9%	\$111,249	\$43,293	38.9%	\$106,474	\$47,107	44.2%	57	149.6%	\$958	-0.9%	\$373	
1995	\$81,984	\$23,898	29.1%	\$158,411	\$46,177	29.1%	\$188,458	\$71,005	37.7%	61	106.3%	\$1,348	40.6%	\$393	
1996	\$76,059	\$36,215	47.6%	\$139,965	\$66,642	47.6%	\$264,517	\$107,220	40.5%	87	142.7%	\$876	-35.0%	\$417	
1997	\$200,097	\$150,672	75.3%	\$350,685	\$264,065	75.3%	\$464,614	\$257,892	55.5%	228	262.8%	\$877	0.1%	\$661	
1998	\$582,509	\$334,121	57.4%	\$972,278	\$557,688	57.4%	\$1,047,123	\$592,013	56.5%	694	304.2%	\$840	-4.3%	\$482	
1999	\$1,796,812	\$1,286,532	71.6%	\$2,856,281	\$2,045,121	71.6%	\$2,843,935	\$1,878,545	66.1%	2,102	303.0%	\$855	1.8%	\$612	
2000	\$4,645,731	\$3,644,630	78.5%	\$7,033,365	\$5,517,756	78.5%	\$7,489,666	\$5,523,175	73.7%	4,834	230.0%	\$961	12.4%	\$754	
2001	\$7,867,670	\$6,497,571	82.6%	\$11,343,991	\$9,368,515	82.6%	\$15,357,336	\$12,020,746	78.3%	7,331	151.6%	\$1,073	11.7%	\$886	
2002	\$7,490,536	\$6,187,078	82.6%	\$10,285,924	\$8,496,031	82.6%	\$22,847,872	\$18,207,825	79.7%	5,905	80.6%	\$1,268	18.2%	\$1,048	
2003	\$6,833,056	\$5,258,406	77.0%	\$8,936,267	\$6,876,940	77.0%	\$29,680,928	\$23,466,230	79.1%	4,803	81.3%	\$1,423	12.1%	\$1,095	
2004	\$5,481,610	\$4,304,727	78.5%	\$6,827,473	\$5,361,638	78.5%	\$35,162,538	\$27,770,958	79.0%	3,083	64.2%	\$1,778	25.0%	\$1,396	
2005	\$3,936,641	\$2,973,448	75.5%	\$4,669,694	\$3,527,142	75.5%	\$39,099,179	\$30,744,406	78.6%	1,699	55.1%	\$2,317	30.3%	\$1,750	
2006	\$2,672,098	\$1,742,790	65.2%	\$3,018,739	\$1,968,876	65.2%	\$41,771,277	\$32,487,196	77.8%	1,022	60.1%	\$2,616	12.9%	\$1,706	
2007	\$2,028,771	\$1,324,939	65.3%	\$2,182,816	\$1,425,541	65.3%	\$43,800,048	\$33,812,135	77.2%	699	68.4%	\$2,903	11.0%	\$1,896	
Jan-Sep 2008	\$1,219,914	\$843,834	69.2%	\$1,250,040	\$864,673	69.2%	\$45,019,962	\$34,655,969	77.0%	404	77.1%	\$3,020	4.0%	\$2,089	
Oct-Dec 2008	\$335,342	\$243,051	72.5%	\$327,260	\$237,194	72.5%	\$45,355,304	\$34,899,020	76.9%	110	75.0%	\$3,042	4.8%	\$2,205	
2008	\$1,555,256	\$1,086,885	69.9%	\$1,577,300	\$1,101,867	69.9%	\$45,355,304	\$34,899,020	76.9%	514	73.6%	\$3,024	4.2%	\$2,114	
2009	\$1,251,766	\$896,212	71.6%	\$1,163,427	\$832,965	71.6%	\$46,607,070	\$35,795,232	76.8%	386	75.0%	\$3,246	7.3%	\$2,324	
2010	\$1,030,776	\$738,988	71.7%	\$912,412	\$654,130	71.7%	\$47,637,846	\$36,534,220	76.7%	289	75.0%	\$3,564	9.8%	\$2,555	
2011	\$849,946	\$609,347	71.7%	\$716,520	\$513,691	71.7%	\$48,487,791	\$37,143,567	76.6%	217	75.0%	\$3,918	9.9%	\$2,809	
2012	\$700,839	\$502,448	71.7%	\$562,686	\$403,403	71.7%	\$49,188,630	\$37,646,015	76.5%	163	75.0%	\$4,307	9.9%	\$3,088	
2013	\$577,890	\$414,303	71.7%	\$441,879	\$316,794	71.7%	\$49,766,520	\$38,060,318	76.5%	122	75.0%	\$4,736	9.9%	\$3,395	
2014	\$476,510	\$341,621	71.7%	\$347,009	\$248,779	71.7%	\$50,243,029	\$38,401,939	76.4%	92	75.0%	\$5,206	9.9%	\$3,733	
2015	\$392,915	\$281,690	71.7%	\$272,508	\$195,367	71.7%	\$50,635,944	\$38,683,630	76.4%	69	75.0%	\$5,724	9.9%	\$4,104	
2016	\$323,985	\$232,273	71.7%	\$214,001	\$153,423	71.7%	\$50,959,930	\$38,915,903	76.4%	51	75.0%	\$6,293	9.9%	\$4,512	
2017	\$267,148	\$191,525	71.7%	\$168,056	\$120,483	71.7%	\$51,227,078	\$39,107,428	76.3%	39	75.0%	\$6,919	9.9%	\$4,960	
2018	\$220,282	\$157,926	71.7%	\$131,975	\$94,616	71.7%	\$51,447,360	\$39,265,353	76.3%	29	75.0%	\$7,607	9.9%	\$5,454	
2019	\$181,638	\$130,221	71.7%	\$103,640	\$74,302	71.7%	\$51,628,998	\$39,395,574	76.3%	22	75.0%	\$8,363	9.9%	\$5,996	
1992 - Sep 2008	\$45,019,962	\$34,655,969	77.0%	\$60,248,741	\$46,485,438	77.2%				31,962					
Oct 2008 - 2019	\$6,609,036	\$4,739,605	71.7%	\$5,361,375	\$3,845,149	71.7%				1,716					
1992 - 2019	\$51,628,998	\$39,395,574	76.3%	\$65,610,116	\$50,330,587	76.7%				33,679					
SSA94 (1996 - 2019)	\$51,440,540	\$39,324,569	76.4%	\$65,228,891	\$50,185,776	76.9%									

Overall Effects of Increases	
<i>Overall effect for 2008:</i>	0.2%
<i>Overall effect for 2009:</i>	7.3%
<i>Overall effect for 2010:</i>	9.8%
<i>Overall effect for 2011:</i>	9.9%

	Projection Assumptions						
	Premium Trend			Claim Trend			
	Aging	RS Change	Total	Aging	Claim Change	Wear Off	Total(k)
2008	2.8%	4.5%	7.4%	2.8%	7.0%	0.0%	9.9%
2009	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2010	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2011	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2012	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2013	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2014	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2015	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2016	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2017	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2018	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
<b>Persistency</b>	<b>75.0%</b>			<b>Interest Rate</b>		<b>5.0%</b>	

# WASHINGTON NATIONAL INSURANCE COMPANY

## Individual Standardized Medicare Supplement -- Plan F

### Nationwide Experience

#### With the Proposed Rate Action

Experience Period	Yearly						Cumulative			Life Years Exposed (l)	Persistency	Average Annual Premium	Average Premium Trend	Average Claim Cost	Total Cost Trend
	Without Interest			With Interest			Without Interest								
	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio						
1992	\$1,573,833	\$628,127	39.9%	\$3,520,319	\$1,404,982	39.9%	\$1,573,833	\$628,127	39.9%	1,377	\$1,143		\$456		
1993	\$15,316,736	\$8,167,892	53.3%	\$32,628,744	\$17,399,794	53.3%	\$16,890,568	\$8,796,019	52.1%	14,382	1044.5%	\$1,065	-6.8%	\$568	24.5%
1994	\$32,078,143	\$19,380,908	60.4%	\$65,080,976	\$39,320,494	60.4%	\$48,968,711	\$28,176,927	57.5%	30,272	210.5%	\$1,060	-0.5%	\$640	12.7%
1995	\$48,395,074	\$29,988,628	62.0%	\$93,509,707	\$57,944,488	62.0%	\$97,363,786	\$58,165,555	59.7%	42,980	142.0%	\$1,126	6.3%	\$698	9.0%
1996	\$53,673,314	\$38,287,680	71.3%	\$98,769,908	\$70,457,185	71.3%	\$151,037,100	\$96,453,235	63.9%	49,501	115.2%	\$1,084	-3.7%	\$773	10.9%
1997	\$59,578,632	\$42,574,609	71.5%	\$104,416,100	\$74,615,251	71.5%	\$210,615,732	\$139,027,843	66.0%	50,571	102.2%	\$1,178	8.7%	\$842	8.8%
1998	\$68,172,637	\$48,375,138	71.0%	\$113,788,332	\$80,743,926	71.0%	\$278,788,369	\$187,402,982	67.2%	54,314	107.4%	\$1,255	6.5%	\$891	5.8%
1999	\$72,724,530	\$52,199,527	71.8%	\$115,605,704	\$82,978,371	71.8%	\$351,512,898	\$239,602,508	68.2%	53,906	99.2%	\$1,349	7.5%	\$968	8.7%
2000	\$76,028,642	\$54,775,935	72.0%	\$115,102,903	\$82,927,551	72.0%	\$427,541,540	\$294,378,443	68.9%	51,793	96.1%	\$1,468	8.8%	\$1,058	9.2%
2001	\$71,440,138	\$50,602,915	70.8%	\$103,005,883	\$72,961,756	70.8%	\$498,981,678	\$344,981,358	69.1%	42,980	83.0%	\$1,662	13.2%	\$1,177	11.3%
2002	\$59,633,036	\$41,365,356	69.4%	\$81,887,453	\$56,802,468	69.4%	\$558,614,714	\$386,346,713	69.2%	32,485	75.6%	\$1,836	10.4%	\$1,273	8.2%
2003	\$51,912,092	\$34,960,167	67.3%	\$67,890,604	\$45,720,886	67.3%	\$610,526,806	\$421,306,880	69.0%	25,088	77.2%	\$2,069	12.7%	\$1,394	9.4%
2004	\$43,728,188	\$28,945,710	66.2%	\$54,464,476	\$36,052,555	66.2%	\$654,254,994	\$450,252,590	68.8%	18,092	72.1%	\$2,417	16.8%	\$1,600	14.8%
2005	\$36,001,639	\$23,293,155	64.7%	\$42,705,599	\$27,630,635	64.7%	\$690,256,633	\$473,545,745	68.6%	13,358	73.8%	\$2,695	11.5%	\$1,744	9.0%
2006	\$29,096,895	\$18,897,358	64.9%	\$32,871,528	\$21,348,843	64.9%	\$719,353,528	\$492,443,103	68.5%	10,040	75.2%	\$2,898	7.5%	\$1,882	7.9%
2007	\$24,637,055	\$16,046,340	65.1%	\$26,507,742	\$17,264,736	65.1%	\$743,990,583	\$508,489,443	68.3%	7,938	79.1%	\$3,104	7.1%	\$2,022	7.4%
Jan-Sep 2008	\$16,202,368	\$10,988,235	67.8%	\$16,602,486	\$11,259,591	67.8%	\$760,192,951	\$519,477,678	68.3%	5,035	84.6%	\$3,218	3.7%	\$2,182	8.0%
Oct-Dec 2008	\$4,492,805	\$2,840,860	63.2%	\$4,384,528	\$2,772,396	63.2%	\$764,685,755	\$522,318,538	68.3%	1,396	75.0%	\$3,218	3.7%	\$2,035	0.7%
2008	\$20,695,172	\$13,829,095	66.8%	\$20,987,015	\$14,031,986	66.9%	\$764,685,755	\$522,318,538	68.3%	6,431	81.0%	\$3,218	3.7%	\$2,150	6.4%
2009	\$16,186,287	\$11,403,040	70.4%	\$15,043,999	\$10,598,312	70.4%	\$780,872,042	\$533,721,578	68.3%	4,823	75.0%	\$3,356	4.3%	\$2,364	9.9%
2010	\$13,305,536	\$9,402,590	70.7%	\$11,777,663	\$8,322,892	70.7%	\$794,177,578	\$543,124,169	68.4%	3,617	75.0%	\$3,678	9.6%	\$2,599	9.9%
2011	\$10,971,329	\$7,753,082	70.7%	\$9,249,041	\$6,535,997	70.7%	\$805,148,907	\$550,877,251	68.4%	2,713	75.0%	\$4,044	9.9%	\$2,858	9.9%
2012	\$9,046,615	\$6,392,949	70.7%	\$7,263,305	\$5,132,742	70.7%	\$814,195,522	\$557,270,200	68.4%	2,035	75.0%	\$4,446	9.9%	\$3,142	9.9%
2013	\$7,459,556	\$5,271,426	70.7%	\$5,703,899	\$4,030,760	70.7%	\$821,655,078	\$562,541,626	68.5%	1,526	75.0%	\$4,888	9.9%	\$3,454	9.9%
2014	\$6,150,917	\$4,346,653	70.7%	\$4,479,292	\$3,165,371	70.7%	\$827,805,995	\$566,888,280	68.5%	1,145	75.0%	\$5,374	9.9%	\$3,798	9.9%
2015	\$5,071,854	\$3,584,114	70.7%	\$3,517,604	\$2,485,777	70.7%	\$832,877,849	\$570,472,394	68.5%	858	75.0%	\$5,908	9.9%	\$4,175	9.9%
2016	\$4,182,092	\$2,955,349	70.7%	\$2,762,387	\$1,952,089	70.7%	\$837,059,941	\$573,427,743	68.5%	644	75.0%	\$6,496	9.9%	\$4,590	9.9%
2017	\$3,448,422	\$2,436,888	70.7%	\$2,169,313	\$1,532,983	70.7%	\$840,508,363	\$575,864,631	68.5%	483	75.0%	\$7,142	9.9%	\$5,047	9.9%
2018	\$2,843,461	\$2,009,382	70.7%	\$1,703,569	\$1,203,857	70.7%	\$843,351,825	\$577,874,013	68.5%	362	75.0%	\$7,852	9.9%	\$5,549	9.9%
2019	\$2,344,629	\$1,656,874	70.7%	\$1,337,819	\$945,393	70.7%	\$845,696,454	\$579,530,887	68.5%	272	75.0%	\$8,632	9.9%	\$6,100	9.9%
1992 - Sep 2008	\$760,192,951	\$519,477,678	68.3%	\$1,168,358,464	\$796,833,512	68.2%				491,138					
Oct 2008 - 2019	\$85,503,503	\$60,053,208	70.2%	\$69,392,418	\$48,678,568	70.1%				21,482					
1992 - 2019	\$845,696,454	\$579,530,887	68.5%	\$1,237,750,883	\$845,512,080	68.3%				512,620					
SSA94 (1996 - 2019)	\$748,332,669	\$521,365,332	69.7%	\$1,043,011,137	\$729,442,321	69.9%									

Overall Effects of Increases	
<i>Overall effect for 2008:</i>	0.0%
<i>Overall effect for 2009:</i>	4.3%
<i>Overall effect for 2010:</i>	9.6%
<i>Overall effect for 2011:</i>	9.9%

	Projection Assumptions						
	Premium Trend			Claim Trend			
	Aging	RS Change	Total	Aging	Claim Change	Wear Off	Total(k)
2008	2.8%	0.0%	2.8%	2.8%	7.0%	0.0%	9.9%
2009	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2010	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2011	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2012	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2013	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2014	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2015	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2016	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2017	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2018	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
<b>Persistency</b>	75.0%	<b>Interest Rate</b>	5.0%				

# WASHINGTON NATIONAL INSURANCE COMPANY

Individual Standardized Medicare Supplement -- Plan G

Nationwide Experience

With the Proposed Rate Action

Experience Period	Yearly						Cumulative			Life Years Exposed (l)	Persistency	Average Annual Premium	Average Premium Trend	Average Claim Cost	Total Cost Trend
	Without Interest			With Interest			Without Interest								
	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio						
1992	\$38,417	\$12,375	32.2%	\$85,931	\$27,680	32.2%	\$38,417	\$12,375	32.2%	36		\$1,078		\$347	
1993	\$122,009	\$38,053	31.2%	\$259,912	\$81,063	31.2%	\$160,426	\$50,428	31.4%	108	303.4%	\$1,129	4.7%	\$352	
1994	\$189,705	\$92,023	48.5%	\$384,877	\$186,698	48.5%	\$350,131	\$142,451	40.7%	167	154.5%	\$1,136	0.7%	\$551	
1995	\$312,008	\$133,174	42.7%	\$602,867	\$257,322	42.7%	\$662,139	\$275,625	41.6%	258	154.7%	\$1,208	6.3%	\$515	
1996	\$378,550	\$212,843	56.2%	\$696,611	\$391,674	56.2%	\$1,040,689	\$488,468	46.9%	381	147.5%	\$994	-17.7%	\$559	
1997	\$525,682	\$348,786	66.3%	\$921,298	\$611,274	66.3%	\$1,566,372	\$837,254	53.5%	524	137.5%	\$1,003	1.0%	\$666	
1998	\$992,242	\$660,885	66.6%	\$1,656,171	\$1,103,097	66.6%	\$2,558,614	\$1,498,139	58.6%	986	188.1%	\$1,007	0.4%	\$671	
1999	\$2,759,594	\$1,944,724	70.5%	\$4,386,756	\$3,091,408	70.5%	\$5,318,207	\$3,442,863	64.7%	2,816	285.7%	\$980	-2.7%	\$691	
2000	\$8,847,534	\$6,536,559	73.9%	\$13,394,647	\$9,895,966	73.9%	\$14,165,741	\$9,979,422	70.4%	8,538	303.2%	\$1,036	5.7%	\$766	
2001	\$13,693,089	\$10,483,153	76.6%	\$19,743,366	\$15,115,123	76.6%	\$27,858,830	\$20,462,575	73.5%	11,942	139.9%	\$1,147	10.6%	\$878	
2002	\$11,984,810	\$9,372,171	78.2%	\$16,457,414	\$12,869,765	78.2%	\$39,843,641	\$29,834,746	74.9%	9,066	75.9%	\$1,322	15.3%	\$1,034	
2003	\$10,344,414	\$7,666,876	74.1%	\$13,528,419	\$10,026,736	74.1%	\$50,188,055	\$37,501,622	74.7%	7,016	77.4%	\$1,474	11.5%	\$1,093	
2004	\$8,816,615	\$6,715,475	76.2%	\$10,981,299	\$8,364,280	76.2%	\$59,004,670	\$44,217,097	74.9%	5,062	72.1%	\$1,742	18.1%	\$1,327	
2005	\$7,236,488	\$5,237,542	72.4%	\$8,584,013	\$6,212,838	72.4%	\$66,241,157	\$49,454,638	74.7%	3,544	70.0%	\$2,042	17.2%	\$1,478	
2006	\$5,495,671	\$4,441,234	80.8%	\$6,208,604	\$5,017,379	80.8%	\$71,736,828	\$53,895,872	75.1%	2,470	69.7%	\$2,225	9.0%	\$1,798	
2007	\$4,543,859	\$3,396,087	74.7%	\$4,888,874	\$3,653,951	74.7%	\$76,280,687	\$57,291,959	75.1%	1,867	75.6%	\$2,433	9.4%	\$1,819	
Jan-Sep 2008	\$2,959,324	\$2,242,361	75.8%	\$3,032,405	\$2,297,736	75.8%	\$79,240,011	\$59,534,321	75.1%	1,120	80.0%	\$2,642	8.6%	\$2,002	
Oct-Dec 2008	\$845,006	\$646,358	76.5%	\$824,642	\$630,781	76.5%	\$80,085,018	\$60,180,678	75.1%	306	75.0%	\$2,763	13.5%	\$2,113	
2008	\$3,804,331	\$2,888,719	75.9%	\$3,857,047	\$2,928,517	75.9%	\$80,085,018	\$60,180,678	75.1%	1,426	76.4%	\$2,668	9.7%	\$2,026	
2009	\$3,232,173	\$2,381,947	73.7%	\$3,004,074	\$2,213,850	73.7%	\$83,317,191	\$62,562,626	75.1%	1,069	75.0%	\$3,022	13.3%	\$2,227	
2010	\$2,724,269	\$1,964,079	72.1%	\$2,411,442	\$1,738,544	72.1%	\$86,041,461	\$64,526,705	75.0%	802	75.0%	\$3,397	12.4%	\$2,449	
2011	\$2,248,859	\$1,619,518	72.0%	\$1,895,831	\$1,365,285	72.0%	\$88,290,319	\$66,146,223	74.9%	602	75.0%	\$3,739	10.1%	\$2,692	
2012	\$1,854,339	\$1,335,404	72.0%	\$1,488,803	\$1,072,163	72.0%	\$90,144,658	\$67,481,628	74.9%	451	75.0%	\$4,110	9.9%	\$2,960	
2013	\$1,529,030	\$1,101,133	72.0%	\$1,169,162	\$841,974	72.0%	\$91,673,688	\$68,582,760	74.8%	338	75.0%	\$4,519	9.9%	\$3,254	
2014	\$1,260,790	\$907,960	72.0%	\$918,147	\$661,205	72.0%	\$92,934,478	\$69,490,720	74.8%	254	75.0%	\$4,968	9.9%	\$3,578	
2015	\$1,039,608	\$748,675	72.0%	\$721,024	\$519,247	72.0%	\$93,974,086	\$70,239,395	74.7%	190	75.0%	\$5,462	9.9%	\$3,934	
2016	\$857,228	\$617,334	72.0%	\$566,223	\$407,766	72.0%	\$94,831,315	\$70,856,729	74.7%	143	75.0%	\$6,005	9.9%	\$4,325	
2017	\$706,844	\$509,034	72.0%	\$444,657	\$320,220	72.0%	\$95,538,158	\$71,365,763	74.7%	107	75.0%	\$6,602	9.9%	\$4,755	
2018	\$582,841	\$419,734	72.0%	\$349,191	\$251,470	72.0%	\$96,121,000	\$71,785,497	74.7%	80	75.0%	\$7,259	9.9%	\$5,227	
2019	\$480,593	\$346,099	72.0%	\$274,221	\$197,480	72.0%	\$96,601,592	\$72,131,597	74.7%	60	75.0%	\$7,981	9.9%	\$5,747	
1992 - Sep 2008	\$79,240,011	\$59,534,321	75.1%	\$105,813,464	\$79,203,992	74.9%				52,913					
Oct 2008 - 2019	\$17,361,581	\$12,597,276	72.6%	\$14,067,418	\$10,219,985	72.7%				4,759					
1992 - 2019	\$96,601,592	\$72,131,597	74.7%	\$119,880,881	\$89,423,978	74.6%				57,672					
SSA94 (1996 - 2019)	\$95,939,453	\$71,855,971	74.9%	\$118,547,294	\$88,871,214	75.0%									

Overall Effects of Increases	
<i>Overall effect for 2008:</i>	1.0%
<i>Overall effect for 2009:</i>	13.3%
<i>Overall effect for 2010:</i>	12.4%
<i>Overall effect for 2011:</i>	10.1%

	Projection Assumptions						
	Premium Trend			Claim Trend			
	Aging	RS Change	Total	Aging	Claim Change	Wear Off	Total(k)
2008	2.8%	10.8%	13.8%	2.8%	7.0%	0.0%	9.9%
2009	2.8%	10.0%	13.0%	2.8%	7.0%	0.0%	9.9%
2010	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2011	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2012	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2013	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2014	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2015	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2016	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2017	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2018	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
<b>Persistency</b>	75.0%		<b>Interest Rate</b>	5.0%			

# WASHINGTON NATIONAL INSURANCE COMPANY

Individual Standardized Medicare Supplement -- Plan I

Nationwide Experience

With the Proposed Rate Action

Experience Period	Yearly						Cumulative			Life Years Exposed (l)	Persistency	Average Annual Premium	Average Premium Trend	Average Claim Cost	Total Cost Trend
	Without Interest			With Interest			Without Interest								
	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio	Earned Premiums	Incurred Claims	Claim Ratio						
1992	\$10,164	\$5,402	53.1%	\$22,734	\$12,083	53.1%	\$10,164	\$5,402	53.1%	10		\$1,026		\$545	
1993	\$59,253	\$28,524	48.1%	\$126,226	\$60,763	48.1%	\$69,417	\$33,926	48.9%	30	301.9%	\$1,982	93.1%	\$954	
1994	\$144,298	\$126,400	87.6%	\$292,755	\$256,443	87.6%	\$213,715	\$160,325	75.0%	114	380.0%	\$1,270	-35.9%	\$1,113	
1995	\$454,990	\$748,464	164.5%	\$879,139	\$1,446,195	164.5%	\$668,705	\$908,790	135.9%	624	548.9%	\$730	-42.6%	\$1,200	
1996	\$1,593,551	\$1,778,549	111.6%	\$2,932,461	\$3,272,895	111.6%	\$2,262,256	\$2,687,339	118.8%	1,287	206.3%	\$1,238	69.7%	\$1,382	
1997	\$2,230,611	\$2,329,794	104.4%	\$3,909,316	\$4,083,142	104.4%	\$4,492,867	\$5,017,133	111.7%	1,555	120.9%	\$1,434	15.8%	\$1,498	
1998	\$2,455,613	\$2,399,930	97.7%	\$4,098,714	\$4,005,772	97.7%	\$6,948,481	\$7,417,063	106.7%	1,430	92.0%	\$1,717	19.7%	\$1,678	
1999	\$2,503,214	\$2,386,487	95.3%	\$3,979,204	\$3,793,652	95.3%	\$9,451,694	\$9,803,550	103.7%	1,240	86.7%	\$2,019	17.6%	\$1,925	
2000	\$2,614,825	\$2,311,508	88.4%	\$3,958,691	\$3,499,487	88.4%	\$12,066,519	\$12,115,058	100.4%	1,106	89.2%	\$2,365	17.1%	\$2,091	
2001	\$2,464,520	\$1,926,621	78.2%	\$3,553,465	\$2,777,897	78.2%	\$14,531,039	\$14,041,679	96.6%	845	76.4%	\$2,916	23.3%	\$2,280	
2002	\$2,071,809	\$1,437,160	69.4%	\$2,844,987	\$1,973,493	69.4%	\$16,602,848	\$15,478,839	93.2%	610	72.1%	\$3,399	16.5%	\$2,358	
2003	\$1,665,627	\$981,671	58.9%	\$2,178,306	\$1,283,829	58.9%	\$18,268,476	\$16,460,510	90.1%	435	71.3%	\$3,833	12.8%	\$2,259	
2004	\$1,354,948	\$1,254,321	92.6%	\$1,687,619	\$1,562,286	92.6%	\$19,623,424	\$17,714,831	90.3%	322	74.0%	\$4,212	9.9%	\$3,899	
2005	\$1,058,194	\$679,087	64.2%	\$1,255,244	\$805,542	64.2%	\$20,681,618	\$18,393,918	88.9%	251	77.9%	\$4,222	0.2%	\$2,709	
2006	\$691,927	\$395,462	57.2%	\$781,689	\$446,764	57.2%	\$21,373,545	\$18,789,381	87.9%	172	68.5%	\$4,031	-4.5%	\$2,304	
2007	\$526,933	\$306,424	58.2%	\$566,943	\$329,691	58.2%	\$21,900,478	\$19,095,805	87.2%	136	79.0%	\$3,884	-3.6%	\$2,259	
Jan-Sep 2008	\$354,322	\$244,493	69.0%	\$363,072	\$250,531	69.0%	\$22,254,800	\$19,340,298	86.9%	89	87.2%	\$3,992	2.8%	\$2,755	
Oct-Dec 2008	\$99,138	\$70,999	71.6%	\$96,749	\$69,288	71.6%	\$22,353,938	\$19,411,297	86.8%	24	75.0%	\$4,059	4.5%	\$2,907	
2008	\$453,460	\$315,492	69.6%	\$459,821	\$319,819	69.6%	\$22,353,938	\$19,411,297	86.8%	113	83.4%	\$4,007	3.2%	\$2,788	
2009	\$367,096	\$260,145	70.9%	\$341,190	\$241,786	70.9%	\$22,721,034	\$19,671,442	86.6%	85	75.0%	\$4,325	7.9%	\$3,065	
2010	\$302,482	\$214,507	70.9%	\$267,748	\$189,876	70.9%	\$23,023,515	\$19,885,949	86.4%	64	75.0%	\$4,752	9.9%	\$3,370	
2011	\$249,417	\$176,876	70.9%	\$210,263	\$149,110	70.9%	\$23,272,932	\$20,062,825	86.2%	48	75.0%	\$5,224	9.9%	\$3,705	
2012	\$205,661	\$145,846	70.9%	\$165,120	\$117,097	70.9%	\$23,478,594	\$20,208,672	86.1%	36	75.0%	\$5,743	9.9%	\$4,073	
2013	\$169,582	\$120,260	70.9%	\$129,670	\$91,956	70.9%	\$23,648,175	\$20,328,932	86.0%	27	75.0%	\$6,314	9.9%	\$4,478	
2014	\$139,832	\$99,163	70.9%	\$101,830	\$72,214	70.9%	\$23,788,007	\$20,428,095	85.9%	20	75.0%	\$6,942	9.9%	\$4,923	
2015	\$115,301	\$81,767	70.9%	\$79,967	\$56,710	70.9%	\$23,903,308	\$20,509,862	85.8%	15	75.0%	\$7,632	9.9%	\$5,413	
2016	\$95,074	\$67,422	70.9%	\$62,799	\$44,534	70.9%	\$23,998,382	\$20,577,284	85.7%	11	75.0%	\$8,391	9.9%	\$5,951	
2017	\$78,395	\$55,594	70.9%	\$49,316	\$34,973	70.9%	\$24,076,777	\$20,632,878	85.7%	8	75.0%	\$9,226	9.9%	\$6,542	
2018	\$64,642	\$45,841	70.9%	\$38,728	\$27,464	70.9%	\$24,141,419	\$20,678,720	85.7%	6	75.0%	\$10,143	9.9%	\$7,193	
2019	\$53,302	\$37,799	70.9%	\$30,413	\$21,568	70.9%	\$24,194,720	\$20,716,519	85.6%	5	75.0%	\$11,151	9.9%	\$7,908	
1992 - Sep 2008	\$22,254,800	\$19,340,298	86.9%	\$33,430,565	\$29,860,463	89.3%				10,028					
Oct 2008 - 2019	\$1,939,920	\$1,376,221	70.9%	\$1,573,793	\$1,116,575	70.9%				378					
1992 - 2019	\$24,194,720	\$20,716,519	85.6%	\$35,004,358	\$30,977,038	88.5%				10,406					
SSA94 (1996 - 2019)	\$23,526,015	\$19,807,729	84.2%	\$33,683,504	\$29,201,555	86.7%									

Overall Effects of Increases	
<i>Overall effect for 2008:</i>	0.4%
<i>Overall effect for 2009:</i>	7.9%
<i>Overall effect for 2010:</i>	9.9%
<i>Overall effect for 2011:</i>	9.9%

	Projection Assumptions						
	Premium Trend			Claim Trend			
	Aging	RS Change	Total	Aging	Claim Change	Wear Off	Total(k)
2008	2.8%	4.9%	7.7%	2.8%	7.0%	0.0%	9.9%
2009	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2010	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2011	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2012	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2013	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2014	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2015	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2016	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2017	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
2018	2.8%	7.0%	9.9%	2.8%	7.0%	0.0%	9.9%
<b>Persistency</b>	75.0%		<b>Interest Rate</b>	5.0%			

**WASHINGTON NATIONAL INSURANCE COMPANY**  
Standardized Medicare Supplement IMP-9500  
Rerate History

**Arkansas**

<b>Year</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	<b>Plan D</b>	<b>Plan E</b>	<b>Plan F</b>	<b>Plan G</b>	<b>Plan I</b>
2008	5.0%	10.0%	5.5%	3.0%	4.5%	0.0%	11.0%	5.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.5%	0.0%
2006	0.0%	8.0%	5.0%	6.0%	18.0%	10.5%	17.0%	0.0%
2005	25.0%	0.0%	0.0%	22.0%	25.0%	6.0%	22.0%	0.0%
2004	9.5%	15.0%	6.0%	12.0%	21.0%	7.5%	17.0%	0.0%
2003	35.0%	32.3%	11.8%	30.8%	35.0%	15.1%	22.0%	15.2%
2002	20.0%	27.0%	12.0%	25.0%	20.0%	9.0%	7.0%	18.0%
2001	35.0%	24.0%	20.0%	24.0%	24.0%	20.0%	24.0%	24.0%
2000	20.0%	20.0%	20.0%	20.0%	11.5%	7.0%	6.5%	20.0%
1999	15.5%	16.0%	20.0%	14.0%	0.0%	10.0%	0.0%	14.0%
1998	13.5%	13.4%	12.5%	5.5%	0.0%	10.0%	0.0%	25.0%
1997	5.0%	5.0%	12.0%	5.0%	0.0%	0.0%	0.0%	25.0%
1996	-15.0%	-15.0%	10.0%	-15.0%	0.0%	10.0%	0.0%	0.0%
1995	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	10.7%	9.1%	8.3%	10.4%	10.3%	10.2%	11.6%	14.5%

**Exhibit VII**