

SERFF Tracking Number: AMRP-126269888 State: Arkansas  
Filing Company: World Corp Insurance Company State Tracking Number: 43311  
Company Tracking Number: AR-WCORPMS-2010  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: World Corp MS - Std  
Project Name/Number: 1/1/10 Rate Adjustment/AR-WCORPMS-2010

## Filing at a Glance

Company: World Corp Insurance Company

Product Name: World Corp MS - Std

TOI: MS051 Individual Medicare Supplement -  
Standard Plans

Sub-TOI: MS051.001 Plan A

Filing Type: Rate

SERFF Tr Num: AMRP-126269888 State: Arkansas

SERFF Status: Closed-Approved- State Tr Num: 43311  
Closed

Co Tr Num: AR-WCORPMS-2010 State Status: Approved-Closed

Author: Mike Haynes

Date Submitted: 08/24/2009

Reviewer(s): Stephanie Fowler

Disposition Date: 09/25/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested: 01/01/2010

Implementation Date: 01/01/2010

State Filing Description:

## General Information

Project Name: 1/1/10 Rate Adjustment

Project Number: AR-WCORPMS-2010

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 15%

Filing Status Changed: 09/25/2009

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/25/2009

Created By: Mike Haynes

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Mike Haynes

Filing Description:

Rate Filing for Standardized Medicare Supplement Forms.

## Company and Contact

### Filing Contact Information

Mike Haynes,

Product Analyst 2 Actuarial

P. O. Box 3160

mike.haynes@americanenterprise.com

402-496-8278 [Phone]

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Omaha, NE 68103-0160

**Filing Company Information**

World Corp Insurance Company CoCode: 79987 State of Domicile: Nebraska  
11808 Grant Street Group Code: 3527 Company Type: Life and Health  
P O Box 3160 Group Name: American Enterprise State ID Number:  
Omaha, NE 68103-0160 FEIN Number: 56-0710065  
(402) 486-8289 ext. [Phone]

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**Filing Fees**

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
World Corp Insurance Company	\$50.00	08/24/2009	30066770

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/25/2009	09/25/2009

*SERFF Tracking Number:* AMRP-126269888      *State:* Arkansas  
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*TOI:* MS051 Individual Medicare Supplement -      *Sub-TOI:* MS051.001 Plan A  
Standard Plans  
*Product Name:* World Corp MS - Std  
*Project Name/Number:* 1/1/10 Rate Adjustment/AR-WCORPMS-2010

## **Disposition**

Disposition Date: 09/25/2009

Implementation Date: 01/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 1, 2010. 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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 Standard Plans  
 Product Name: World Corp MS - Std  
 Project Name/Number: 1/1/10 Rate Adjustment/AR-WCORPMS-2010

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 09/25/2009	AR Rates	A2600, A2605, A2611, A2612	Revised	Previous State Filing Number: Percent Rate Change 15.000 Request:	AR_WCORPMS_Rates_2010.pdf

WORLD CORP INSURANCE COMPANY  
Plan: A-2600                      2009 Attained Age Rates  
ARKANSAS    Table

64-89                      1,478.33

Semi-Annual                      =                      .5 X Annual  
Quarterly                              =                      .25 X Annual  
Monthly Direct                      =                      .087 X Annual  
Monthly PAC                            =                      .08334 X Annual

Zip Code Area Factors

71700-71799	1.00
71800-71899	1.05
72200-72299	1.16
72300-72599	1.05
72600-72999	1.00
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.

WORLD CORP INSURANCE COMPANY  
Plan: A-2605                      2009 Attained Age Rates  
ARKANSAS    Table

Standard Class

64-89                      2,018.41

Semi-Annual                      =                      .5 X Annual  
Quarterly                              =                      .25 X Annual  
Monthly Direct                      =                      .087 X Annual  
Monthly PAC                         =                      .08334 X Annual

Zip Code Area Factors

71700-71799	1.00
71800-71899	1.05
72200-72299	1.16
72300-72599	1.05
72600-72999	1.00
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.

WORLD CORP INSURANCE COMPANY  
Plan: A-2611                      2009 Rates  
ARKANSAS    Table

Standard Class

64-89                      1,019.10

Semi-Annual	=	.5 X Annual
Quarterly	=	.25 X Annual
Monthly Direct	=	.087 X Annual
Monthly PAC	=	.08334 X Annual

Zip Code Area Factors

71700-71799	1.00
71800-71899	1.05
72200-72299	1.16
72300-72599	1.05
72600-72999	1.00
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.

WORLD CORP INSURANCE COMPANY  
Plan: A-2612                      2009 Attained Age Rates  
ARKANSAS    Table

Standard Class

64-89                      751.77

Semi-Annual	=	.5 X Annual
Quarterly	=	.25 X Annual
Monthly Direct	=	.087 X Annual
Monthly PAC	=	.08334 X Annual

Zip Code Area Factors	
71700-71799	1.00
71800-71899	1.05
72200-72299	1.16
72300-72599	1.05
72600-72999	1.00
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.

WORLD CORP INSURANCE COMPANY  
Plan: A-2600                      2010 Attained Age Rates  
ARKANSAS    Table

64-89                      1,574.42

Semi-Annual	=	.5 X Annual
Quarterly	=	.25 X Annual
Monthly Direct	=	.087 X Annual
Monthly PAC	=	.08334 X Annual

Zip Code Area Factors	
71700-71799	1.00
71800-71899	1.05
72200-72299	1.16
72300-72599	1.05
72600-72999	1.00
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.

WORLD CORP INSURANCE COMPANY  
 Plan: A-2605 2010 Attained Age Rates  
 ARKANSAS Table

Standard Class

64-89 2,321.17

Semi-Annual	=	.5 X Annual
Quarterly	=	.25 X Annual
Monthly Direct	=	.087 X Annual
Monthly PAC	=	.08334 X Annual

Zip Code Area Factors

71700-71799	1.00
71800-71899	1.05
72200-72299	1.16
72300-72599	1.05
72600-72999	1.00
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.

WORLD CORP INSURANCE COMPANY  
Plan: A-2611                      2010 Rates  
ARKANSAS    Table

Standard Class

64-89                      1,082.28

Semi-Annual	=	.5 X Annual
Quarterly	=	.25 X Annual
Monthly Direct	=	.087 X Annual
Monthly PAC	=	.08334 X Annual

Zip Code Area Factors

71700-71799	1.00
71800-71899	1.05
72200-72299	1.16
72300-72599	1.05
72600-72999	1.00
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.

WORLD CORP INSURANCE COMPANY  
Plan: A-2612                      2010 Attained Age Rates  
ARKANSAS    Table

Standard Class

64-89                      800.64

Semi-Annual	=	.5 X Annual
Quarterly	=	.25 X Annual
Monthly Direct	=	.087 X Annual
Monthly PAC	=	.08334 X Annual

Zip Code Area Factors

71700-71799	1.00
71800-71899	1.05
72200-72299	1.16
72300-72599	1.05
72600-72999	1.00
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.



P. O. Box 2155  
Omaha, Nebraska 68103-2155  
800.822.9993

August 24, 2009

Mr. John Shields  
Arkansas Department of Insurance  
1200 West 3rd Street  
Little Rock AR 72201-1904

RE: NAIC Company # 79987  
Rate Filing for Standardized Medicare Supplement Forms A2600, A2605, A2611,  
and A2612

Dear Mr. John Shields:

Enclosed are rates submitted for filing on the above Standardized Medicare Supplement forms. This revised schedule of rates represents an increase to the rates currently on file with your department.

The enclosed actuarial memorandum demonstrates the need for the following increases:

- 6.5% - A2600
- 15.0% - A2605
- 6.2% - A2611
- 6.5% - A2612

The proposed effective date for this increase is January 1, 2010.

We look forward to receiving your notification of approval. If you have any questions or concerns, please contact me at the e-mail address or telephone number listed below.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Haynes", is written over a light blue horizontal line.

Michael Haynes  
Product Analyst  
World Corp Insurance Company  
(402) 496-8278 phone  
(402) 496-8040 fax  
[mike.haynes@americanenterprise.com](mailto:mike.haynes@americanenterprise.com)

World Corp Insurance Company  
2010 Rate Justification

Medicare Supplement Standardized Policy Forms A-2600 (Plan A), A-2605 (Plan F), A-2612 (High Deductible Plan F), and A-2611 (Plan L).

1. **General Summary of Benefits:** Plan A contains coverage for the following set of "core" benefits: (1) the Part A coinsurance plus an additional 365 days of hospital coverage after the Medicare benefits are exhausted, and (2) Part B coinsurance (20% of Medicare-approved expenses), and (3) the first three pints of blood.

Plan F provides coverage for (1) the above-listed "core" benefits, (2) skilled nursing coinsurance for days 21 through 100, (3) the Part A deductible, (4) the Part B deductible, (5) Part B excess charges above the Medicare-approved amounts, and (6) emergency care during foreign travel subject to a \$250 deductible per calendar year and 20% coinsurance.

High Deductible Plan F provides all of the benefits in standardized Plan F after the calendar year deductible has been met.

Plan L coverage for (1) 100% of Part A coinsurance plus an additional 365 days of hospital coverage after the Medicare benefits are exhausted, (2) 75% of hospice cost-sharing, (3) 75% of the first three pints of blood, (4) 75% Part B coinsurance, except 100% coinsurance for Part B preventive services, (5) 75% skilled nursing coinsurance for days 21 through 100, and (6) 75% of the Part A deductible, all with an annual out of pocket limit which will increase annually for inflation.

2. **Renewability and Issue Ages:** These individual policies are guaranteed renewable for life. Issue ages vary by state according to regulatory requirements. In most states, policies are issued to applicants between the ages of 65 through 84; however, there is no issue-age limit on applicants aged 65 and above who are eligible for open enrollment. The states of Colorado, Oregon, Oklahoma, Pennsylvania, Kansas, Texas, Maryland, Michigan, Mississippi, Missouri, New Hampshire, North Carolina, and South Dakota require open enrollment for disabled under age 65. We also consider under-age-65 applicants in the state of Kentucky.
3. **Marketing Period and Distribution Method:** We began marketing these policy forms in late 2006 through an agency distribution system. Plans A, F, High Deductible F, and L are open to new sales.
4. **Underwriting:** Except for the guaranteed issue open enrollees, a simplified "yes/no" field application is used.

5. **Active Life Reserves:** We use a community rating methodology; therefore no policy reserves are held.
6. **Benefit Changes and Trend:** The Part A deductible is anticipated to be \$1,112, a more than 4% increase over the 2009 deductible of \$1,068. The Part A trend for the hospital deductible and coinsurance is anticipated to be 4%. The skilled nursing coinsurance trend is assumed to be 8.7%. The Part B deductible is expected to increase to \$146 from its current level of \$135 per calendar year. The trend in the Part B deductible claim cost is expected to be 8.1%. The Part B coinsurance costs are expected to increase 6.6% due to inflation and higher utilization. A trend rate of zero is expected for the Part B excess benefit and preventive care. Based on the expected trend for each of the components, the overall nationwide average increase in claim costs is expected for 2010 to be: Plan A—6.5%; Plan F—6.5%; and Plan L.—6.2%.
7. **Rate Justification and Requested Increase:** Plan A: Policy Form A-2600. The inception-to-date experience on this plan is attached. Because experience is not credible, in all states we are therefore requesting an increase of 6.5% for expected benefit changes and trend.

Plan F: Policy Form A-2605. The inception-to-date and projected experience on this plan is attached. Experience has been much worse than expected on this form which is still in its early durations. Thus, we are requesting a 15% rate increase, which include an adjustment for adverse experience in addition to expected benefit changes and trend in all states.

Plan L A-2611 This form was introduced in 2006. We do not have a credible amount of business in force on the form. We are requesting an increase of 6.2% for expected benefit changes and trend.

High Deductible F (A-2612) was introduced in a small number of states in 2006. We do not have credible experience on this form. We are requesting an increase of 6.5% for expected benefit changes and trend.

8. **Proposed Effective Date:** The proposed effective date is a policyholder's first renewal date following the later of January 1, 2010 or approval by the Insurance Department. We will continue to monitor the experience on these policy forms for appropriate rate changes in the future.
9. **Rate Tables:** The current and proposed rate tables are attached.
10. **Minimum Loss Ratio Requirement:** A 65% minimum lifetime loss ratio is required on these policy forms.

11. **Certification:** I hereby certify that to the best of my knowledge and judgment this rate justification is in compliance with the applicable laws and regulations of this state. The premiums are not excessive, inadequate or unfairly discriminatory and are reasonable and adequate in relation to the benefits provided. I also certify that the premium rates for these forms are reasonably similar to those of other policies with comparable benefits. The loss ratio is expected to meet or exceed the minimum allowed in this state.



8/12/2009  
Date

Christopher L. Aasland, FSA MAAA  
Vice President & Actuary

**RERATE HISTORY  
ARKANSAS**

Form	2008		2009		2010 Proposed		
	%	Eff. Date	%	Eff. Date	%	Eff. Date	
A-2600	10.3%	01/01/08	10.3%	01/01/09	6.5%	01/01/10	
A-2605	8.4%	01/01/08	11.0%	01/01/09	15.0%	01/01/10	
A-2611		01/01/08	8.6%	01/01/09	6.2%	01/01/10	
A-2612		01/01/08	8.5%	01/01/09	6.5%	01/01/10	

<b>Form</b>	<b>State</b>	<b>Policies inforce as of 06/30/2009</b>
A2605	Arkansas	3
A2600	Arkansas	0
A2612	Arkansas	0
A2611	Arkansas	0

**EXHIBIT 1a**

Policy Form A-2600  
 Inception-To-Date Experience  
 As of July 31, 2009  
 Nationwide

Year	Written Premium	Earned Premium	Cash Claims	Incurred Claims*	Loss Ratio
2006	0	0	0	0	0.0%
2007	2,584	1,836	0	233	12.7%
2008	3,052	3,677	776	703	19.1%
Jul-09	2,335	1,806	326	217	12.0%

\* This form does not have policy reserves.

Durational Analysis  
 Inception to Date Experience By Policy Duration

2006 - July 31, 2009

	Earned Premium	Incurred Claims	Actual Loss Ratio	Minimum Loss Ratio**
Business Less Than 3 Years	7,319	1,153	15.7%	
Business 3 Years and Older	0	0	0.0%	
Total	7,319	1,153	15.7%	65.0%

2009 YTD Experience By Duration

	Earned Premium	Incurred Claims	Actual Loss Ratio	Minimum Loss Ratio**
Business Less Than 3 Years	1,806	217	12.0%	
Business 3 Years and Older	0	0	0.0%	65.0%

\*\*Percent of premium subject to a 65% loss ratio requirement:  
 Inception to Date Loss Ratio Requirement: 65.0%

100.0%

**EXHIBIT 2 PAGE 1**  
**Projected Results for 2010 and Later**  
*Without Requested Rate Change*  
 Policy Form A-2600

Calendar Year	Without Discounting			Discounted			Cumulative Loss Ratio
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
2006	0	0	0.0%	0	0	0.0%	0.0%
2007	1,836	233	12.7%	2,074	263	12.7%	12.7%
2008	3,677	703	19.1%	3,956	756	19.1%	16.9%
2009 Estimate	3,097	373	12.0%	3,173	382	12.0%	15.2%
<b>2010</b>	<b>2,820</b>	<b>369</b>	<b>13.1%</b>	<b>2,752</b>	<b>360</b>	<b>13.1%</b>	<b>14.7%</b>
2011	2,605	362	13.9%	2,421	336	13.9%	14.6%
2012	2,451	353	14.4%	2,170	312	14.4%	14.6%
2013	2,307	342	14.8%	1,945	289	14.8%	14.6%
2014	2,170	331	15.2%	1,743	266	15.2%	14.6%
2015	2,042	319	15.6%	1,562	244	15.6%	14.7%
2016	1,922	307	16.0%	1,399	224	16.0%	14.8%
2017	1,788	293	16.4%	1,240	203	16.4%	14.9%
2018	1,644	276	16.8%	1,086	182	16.8%	15.0%
2019	1,494	257	17.2%	940	161	17.2%	15.0%
2020	1,342	236	17.6%	804	141	17.6%	15.1%
2021	1,191	214	18.0%	680	122	18.0%	15.2%
2022	1,057	195	18.4%	574	106	18.4%	15.2%
2023	938	177	18.9%	485	92	18.9%	15.3%
2024	832	161	19.3%	410	79	19.3%	15.4%
<b>Grand Total Since Inception</b>	<b>35,214</b>	<b>5,499</b>	<b>15.6%</b>	<b>29,415</b>	<b>4,518</b>	<b>15.4%</b>	
<b>Total For Projection Period Only</b>	<b>26,604</b>	<b>4,191</b>	<b>15.8%</b>	<b>20,211</b>	<b>3,118</b>	<b>15.4%</b>	
Inception through 2009	8,610	1,308	15.2%	9,204	1,401	15.2%	

	Lapse Rate	Loss of Selection	Premium Assumptions	
1	12.0%	2.8%	Attained Age Increase	0.4%
2	12.0%	1.8%	Rerate Trend-Yrs 2011 &After	6.5%
3	12.0%	1.2%	Lapse Rate	See Table
4	12.0%	0.7%	Rerate Effectiveness*	70.0%
5	12.0%	0.3%	Prior Year Rerate	10.3%
6	12.0%	0.1%		
7	12.0%	0.0%	Claims Assumptions	
8	13.0%	0.0%	Cost of Aging	2.8%
9	14.0%	0.0%	Claims Trend	6.5%
10	15.0%	0.0%	Loss of Selection Cost	See Table
11	16.0%	0.0%	Lapse Rate	See Table
12	17.0%	0.0%		
13	17.0%	0.0%	Discount Rate	5.0%
14	17.0%	0.0%		
15	17.0%	0.0%		

\* With only 2 life years exposed nationwide, this projection is not credible and was not relied upon for our rate request.

Earned Prem (1st proj. yr) =  
 Prior yr EP X (1-Lapse) X (1+ Attained Age Increase) X (1+ ((1- Rerate Effectiveness) x Prior year rerate))

Earned Premium (2nd projected year) =  
 Prior yr EP X (1-Lapse) X (1+ Attained Age Increase) X (1+ ( Rerate Effectiveness x Rerate Trend))

Earned Prem. (3rd+ proj. year) =  
 Prior yr EP X (1-Lapse) X (1+ Attained Age Increase) X (1+ Rerate Trend)

Incurred Claims (all proj. year) =  
 Prior yr IC X (1-Lapse) X (1+ Cost of Aging) X (1+Loss of Selection Cost) X (1+Claims Trend)

\*Based our distribution by mode, only 70.0% of a rate change is realized in the following calendar year due to lags in policyholder renewal dates.





**EXHIBIT 1a**

Policy Form A-2605  
Inception-To-Date Experience  
As of July 31, 2009  
Nationwide

Year	Written Premium	Earned Premium	Cash Claims	Incurred Claims*	Loss Ratio
2006	2,327	1,059	0	232	21.9%
2007	249,735	203,119	123,513	156,421	77.0%
2008	765,131	738,298	582,228	662,619	89.7%
Jul-09	423,671	439,216	435,908	415,923	94.7%

\* This form does not have policy reserves.

Durational Analysis  
Inception to Date Experience By Policy Duration

2006 - July 31, 2009

	Earned Premium	Incurred Claims	Actual Loss Ratio	Minimum Loss Ratio**
Business Less Than 3 Years	1,379,781	1,234,656	89.5%	
Business 3 Years and Older	1,912	539	28.2%	
Total	1,381,692	1,235,195	89.4%	65.0%

2009 YTD Experience By Duration

	Earned Premium	Incurred Claims	Actual Loss Ratio	Minimum Loss Ratio**
Business Less Than 3 Years	437,304	415,384	95.0%	
Business 3 Years and Older	1,911	539	28.2%	65.0%

\*\*Percent of premium subject to a 65% loss ratio requirement: 100.0%  
Inception to Date Loss Ratio Requirement: 65.0%

**EXHIBIT 2 PAGE 1**  
**Projected Results for 2010 and Later**  
*Without Requested Rate Change*  
 Policy Form A-2605

Calendar Year	Without Discounting			Discounted			Cumulative Loss Ratio
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
2006	1,059	232	21.9%	1,257	275	21.9%	21.9%
2007	203,119	156,421	77.0%	229,469	176,713	77.0%	76.7%
2008	738,298	662,619	89.7%	794,357	712,931	89.7%	86.8%
2009 Estimate	752,941	713,010	94.7%	771,535	730,618	94.7%	90.2%
2010	695,405	706,178	101.5%	678,645	689,159	101.5%	93.3%
2011	650,037	692,608	106.5%	604,163	643,730	106.5%	95.9%
2012	618,962	675,295	109.1%	547,887	597,751	109.1%	97.9%
2013	589,373	655,161	111.2%	496,852	552,313	111.2%	99.5%
2014	561,198	633,103	112.8%	450,572	508,303	112.8%	100.8%
2015	534,370	610,568	114.3%	408,602	466,867	114.3%	101.9%
2016	508,824	588,246	115.6%	370,542	428,380	115.6%	102.9%
2017	478,994	560,301	117.0%	332,209	388,599	117.0%	103.7%
2018	445,730	527,549	118.4%	294,417	348,460	118.4%	104.4%
2019	409,953	490,935	119.8%	257,891	308,834	119.8%	105.0%
2020	372,612	451,488	121.2%	223,239	270,495	121.2%	105.6%
2021	334,641	410,267	122.6%	190,942	234,094	122.6%	106.1%
2022	300,538	372,810	124.0%	163,318	202,592	124.0%	106.5%
2023	269,911	338,773	125.5%	139,690	175,329	125.5%	106.9%
2024	242,406	307,843	127.0%	119,481	151,735	127.0%	107.2%
<b>Total For Projection Period Only</b>	<b>7,012,955</b>	<b>8,021,125</b>	<b>114.4%</b>	<b>5,278,450</b>	<b>5,966,639</b>	<b>113.0%</b>	
<b>Grand Total Since Inception</b>	<b>8,708,373</b>	<b>9,553,407</b>	<b>109.7%</b>	<b>7,075,068</b>	<b>7,587,177</b>	<b>107.2%</b>	

	Lapse Rate	Loss of Selection		
1	12.0%	2.8%	<u>Premium Assumptions</u>	
2	12.0%	1.8%	Attained Age Increase	1.6%
3	12.0%	1.2%	Rerate Trend-Yrs 2011 &After	6.5%
4	12.0%	0.7%	Lapse Rate	See Table
5	12.0%	0.3%	Rerate Effectiveness*	70.0%
6	12.0%	0.1%	Prior Year Rerate	11.0%
7	12.0%	0.0%	<u>Claims Assumptions</u>	
8	13.0%	0.0%	Cost of Aging	2.8%
9	14.0%	0.0%	Claims Trend	6.5%
10	15.0%	0.0%	Loss of Selection Cost	See Table
11	16.0%	0.0%	Lapse Rate	See Table
12	17.0%	0.0%		
13	17.0%	0.0%	Discount Rate	5.0%
14	17.0%	0.0%		
15	17.0%	0.0%		

Earned Prem (1st proj. yr) =  
 Prior yr EP X (1-Lapse) X (1+ Attained Age Increase) X (1+ ((1- Rerate Effectiveness) x Prior year rerate))

Earned Premium (2nd projected year) =  
 Prior yr EP X (1-Lapse) X (1+ Attained Age Increase) X (1+ ( Rerate Effectiveness x Rerate Trend))

Earned Prem. (3rd+ proj. year) =  
 Prior yr EP X (1-Lapse) X (1+ Attained Age Increase) X (1+ Rerate Trend)

Incurred Claims (all proj. year) =  
 Prior yr IC X (1-Lapse) X (1+ Cost of Aging) X (1+Loss of Selection Cost) X (1+Claims Trend)

\*Based our distribution by mode, only 70.0% of a rate change is realized in the following calendar year due to lags in policyholder renewal dates.

**EXHIBIT 2 PAGE 2**  
**Projected Results for 2010 and Later**  
*With Requested Rate Change*  
 Policy Form A-2605

Projected

Incurring Claims (Discounted)	5,966,639
Premium that Satisfies Loss Ratio	9,179,445
 Premium that Satisfies Loss Ratio	 9,179,445
- Estimated Premium	<u>5,278,450</u>
Change in Premium Needed to Satisfy Loss Ratio	3,900,995

Rate Change Needed	76.9%
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Nationwide Average Rate Change Expected	15.0%
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**Rate Change Needed Formula**

Change in Premium needed to satisfy Loss Ratio =

- + 2010 Discounted Premium X (1 + Rerate Effectiveness X Rate Change Needed)
- + Future (2011+) Discounted Premium X (1 + Rate Change Needed)

**Projected Results Using Requested Rate Change**

Without Discounting

Discounted

Calendar Year	Earned Premium	Incurring Claims	Loss Ratio	Earned Premium	Incurring Claims	Loss Ratio	Cumulative Loss Ratio
2006	1,059	232	21.9%	1,257	275	21.9%	21.9%
2007	203,119	156,421	77.0%	229,469	176,713	77.0%	76.7%
2008	738,298	662,619	89.7%	794,357	712,931	89.7%	86.8%
2009 Estimate	752,941	713,010	94.7%	771,535	730,618	94.7%	90.2%
<b>2010</b>	<b>768,422</b>	<b>706,178</b>	<b>91.9%</b>	<b>749,903</b>	<b>689,159</b>	<b>91.9%</b>	<b>90.7%</b>
2011	747,542	692,608	92.7%	694,787	643,730	92.7%	91.1%
2012	711,806	675,295	94.9%	630,070	597,751	94.9%	91.7%
2013	677,779	655,161	96.7%	571,380	552,313	96.7%	92.4%
2014	645,377	633,103	98.1%	518,158	508,303	98.1%	93.0%
2015	614,525	610,568	99.4%	469,893	466,867	99.4%	93.5%
2016	585,148	588,246	100.5%	426,123	428,380	100.5%	94.0%
2017	550,844	560,301	101.7%	382,040	388,599	101.7%	94.5%
2018	512,590	527,549	102.9%	338,580	348,460	102.9%	94.9%
2019	471,446	490,935	104.1%	296,575	308,834	104.1%	95.3%
2020	428,504	451,488	105.4%	256,725	270,495	105.4%	95.7%
2021	384,837	410,267	106.6%	219,583	234,094	106.6%	96.0%
2022	345,619	372,810	107.9%	187,816	202,592	107.9%	96.3%
2023	310,398	338,773	109.1%	160,644	175,329	109.1%	96.6%
2024	278,767	307,843	110.4%	137,403	151,735	110.4%	96.8%
<b>Total For Projection Period Only</b>	<b>8,033,605</b>	<b>8,021,125</b>	<b>99.8%</b>	<b>6,039,679</b>	<b>5,966,639</b>	<b>98.8%</b>	
<b>Grand Total Since Inception</b>	<b>9,729,023</b>	<b>9,553,407</b>	<b>98.2%</b>	<b>7,836,296</b>	<b>7,587,177</b>	<b>96.8%</b>	

**EXHIBIT 1b**Historical Experience by Duration  
Policy Form A-2605

## Nationwide

Duration	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90+ Months
<b><u>2008</u></b>								
Earned Premium	297,351	437,939	3,008	0	0	0	0	0
Incurred Claims	272,673	387,479	2,467	0	0	0	0	0
Loss Ratio	91.7%	88.5%	82.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b><u>2007</u></b>								
Earned Premium	198,613	4,505	0	0	0	0	0	0
Incurred Claims	152,529	3,893	0	0	0	0	0	0
Loss Ratio	76.8%	86.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b><u>2006</u></b>								
Earned Premium	1,059	0	0	0	0	0	0	0
Incurred Claims	232	0	0	0	0	0	0	0
Loss Ratio	21.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b><u>TOTAL</u></b>								
Earned Premium	497,024	442,444	3,008	0	0	0	0	0
Incurred Claims	425,433	391,372	2,467	0	0	0	0	0
Loss Ratio	85.6%	88.5%	82.0%	0.0%	0.0%	0.0%	0.0%	0.0%

EXHIBIT 1a

Policy Form A-2611  
 Inception-To-Date Experience  
 As of July, 2009  
 Nationwide

Year	Written Premium	Earned Premium	Cash Claims	Incurred Claims*	Loss Ratio
2006	0	0	0	0	0.0%
2007	6,178	6,025	3,463	2,802	46.5%
2008	22,380	21,415	15,791	18,901	88.3%
Jul-09	15,950	15,326	7,891	8,506	55.5%

\* This form does not have policy reserves.

Durational Analysis  
 Inception to Date Experience By Policy Duration

2006 - July 31, 2009

	Earned Premium	Incurred Claims	Actual Loss Ratio	Minimum Loss Ratio**
Business Less Than 3 Years	42,766	30,209	70.6%	
Business 3 Years and Older	0	0	0.0%	
Total	42,766	30,209	70.6%	65.0%

2009 YTD Experience By Duration

	Earned Premium	Incurred Claims	Actual Loss Ratio	Minimum Loss Ratio**
Business Less Than 3 Years	15,326	8,506	55.5%	
Business 3 Years and Older	0	0	0.0%	65.0%

\*\*Percent of premium subject to a 65% loss ratio requirement:  
 Inception to Date Loss Ratio Requirement: 65.0%

**EXHIBIT 2 PAGE 1**  
**Projected Results for 2010 and Later**  
*Without Requested Rate Change*  
 Policy Form A-2611

\* With only 25 insureds currently in force this projection is not credible.

Calendar Year	Without Discounting			Discounted			Cumulative Loss Ratio
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
2006	0	0	0.0%	0	0	0.0%	0.0%
2007	6,025	2,802	46.5%	6,807	3,166	46.5%	46.5%
2008	21,415	18,901	88.3%	23,041	20,336	88.3%	78.7%
2009 Estimate	26,273	14,582	55.5%	26,922	14,943	55.5%	67.7%
<b>2010</b>	<b>23,809</b>	<b>14,710</b>	<b>61.8%</b>	<b>23,236</b>	<b>14,356</b>	<b>61.8%</b>	66.0%
2011	21,947	14,641	66.7%	20,398	13,608	66.7%	66.1%
2012	20,591	14,460	70.2%	18,226	12,800	70.2%	66.8%
2013	19,318	14,142	73.2%	16,286	11,922	73.2%	67.5%
2014	18,124	13,750	75.9%	14,552	11,039	75.9%	68.4%
2015	17,004	13,302	78.2%	13,002	10,172	78.2%	69.1%
2016	15,954	12,818	80.3%	11,618	9,335	80.3%	69.9%
2017	14,798	12,187	82.4%	10,263	8,452	82.4%	70.6%
2018	13,568	11,442	84.3%	8,962	7,558	84.3%	71.2%
2019	12,295	10,618	86.4%	7,735	6,680	86.4%	71.8%
2020	11,011	9,738	88.4%	6,597	5,834	88.4%	72.3%
2021	9,744	8,824	90.6%	5,560	5,035	90.6%	72.8%
2022	8,622	7,995	92.7%	4,685	4,345	92.7%	73.2%
2023	7,630	7,245	95.0%	3,949	3,750	95.0%	73.6%
2024	6,752	6,565	97.2%	3,328	3,236	97.2%	74.0%
<b>Total For Projection Period Only</b>	<b>221,167</b>	<b>172,439</b>	<b>78.0%</b>	<b>168,395</b>	<b>128,121</b>	<b>76.1%</b>	
<b>Grand Total Since Inception</b>	<b>274,880</b>	<b>208,725</b>	<b>75.9%</b>	<b>225,165</b>	<b>166,565</b>	<b>74.0%</b>	

Lapse Rate	Loss of Selection	Premium Assumptions		
1	12.0%	5.0%	Attained Age Increase	0.4%
2	12.0%	3.6%	Rerate Trend-Yrs 2011 & After	6.2%
3	12.0%	2.8%	Lapse Rate	See Table
4	12.0%	1.8%	Rerate Effectiveness*	70.0%
5	12.0%	1.2%	Prior Year Rerate	8.6%
6	12.0%	0.7%		
7	12.0%	0.3%	Claims Assumptions	
8	13.0%	0.1%	Cost of Aging	2.8%
9	14.0%	0.0%	Claims Trend	6.2%
10	15.0%	0.0%	Loss of Selection Cost	See Table
11	16.0%	0.0%	Lapse Rate	See Table
12	17.0%	0.0%		
13	17.0%	0.0%	Discount Rate	5.0%
14	17.0%	0.0%		
15	17.0%	0.0%		

Earned Prem (1st proj. yr) =  
 Prior yr EP X (1-Lapse) X (1+ Attained Age Increase) X (1+ ((1- Rerate Effectiveness) x Prior year rerate))

Earned Premium (2nd projected year) =  
 Prior yr EP X (1-Lapse) X (1+ Attained Age Increase) X (1+ ( Rerate Effectiveness x Rerate Trend))

Earned Prem. (3rd+ proj. year) =  
 Prior yr EP X (1-Lapse) X (1+ Attained Age Increase) X (1+ Rerate Trend)

Incurred Claims (all proj. year) =  
 Prior yr IC X (1-Lapse) X (1+ Cost of Aging) X (1+Loss of Selection Cost) X (1+Claims Trend)

\*Based our distribution by mode, only 70.0% of a rate change is realized in the following calendar year due to lags in policyholder renewal dates.

**EXHIBIT 2 PAGE 2**  
**Projected Results for 2010 and Later**  
*With Requested Rate Change*  
 Policy Form A-2611

\* With only 25 insureds currently in force this projection is not credible.

Projected

Incurred Claims (Discounted) 128,121  
 Premium that Satisfies Loss Ratio 197,109

Rate Change Needed	17.8%
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Premium that Satisfies Loss Ratio 197,109  
 - Estimated Premium 168,395  
 Change in Premium Needed to Satisfy Loss Ratio 28,713

Nationwide Average Rate Change Expected	6.2%
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**Rate Change Needed Formula**

Change in Premium needed to satisfy Loss Ratio =

+ 2010 Discounted Premium X (1 + Rerate Effectiveness X Rate Change Needed)  
 + Future (2011+) Discounted Premium X (1 + Rate Change Needed)

**Projected Results Using Requested Rate Change**

Without Discounting

Discounted

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Cumulative Loss Ratio
2006	0	0	0.0%	0	0	0.0%	0.0%
2007	6,025	2,802	46.5%	6,807	3,166	46.5%	46.5%
2008	21,415	18,901	88.3%	23,041	20,336	88.3%	78.7%
2009 Estimate	26,273	14,582	55.5%	26,922	14,943	55.5%	67.7%
<b>2010</b>	<b>24,843</b>	<b>14,710</b>	<b>59.2%</b>	<b>24,244</b>	<b>14,356</b>	<b>59.2%</b>	65.2%
2011	23,307	14,641	62.8%	21,663	13,608	62.8%	64.7%
2012	21,867	14,460	66.1%	19,356	12,800	66.1%	64.9%
2013	20,516	14,142	68.9%	17,295	11,922	68.9%	65.4%
2014	19,248	13,750	71.4%	15,454	11,039	71.4%	66.0%
2015	18,059	13,302	73.7%	13,808	10,172	73.7%	66.6%
2016	16,943	12,818	75.7%	12,338	9,335	75.7%	67.3%
2017	15,715	12,187	77.6%	10,899	8,452	77.6%	67.8%
2018	14,409	11,442	79.4%	9,517	7,558	79.4%	68.4%
2019	13,058	10,618	81.3%	8,214	6,680	81.3%	68.9%
2020	11,694	9,738	83.3%	7,006	5,834	83.3%	69.4%
2021	10,348	8,824	85.3%	5,904	5,035	85.3%	69.8%
2022	9,157	7,995	87.3%	4,976	4,345	87.3%	70.2%
2023	8,103	7,245	89.4%	4,194	3,750	89.4%	70.5%
2024	7,170	6,565	91.6%	3,534	3,236	91.6%	71.3%
<b>Total For Projection Period Only</b>	<b>234,436</b>	<b>172,439</b>	<b>73.6%</b>	<b>178,404</b>	<b>128,121</b>	<b>71.8%</b>	
<b>Grand Total Since Inception</b>	<b>288,149</b>	<b>208,725</b>	<b>72.4%</b>	<b>235,174</b>	<b>166,565</b>	<b>70.8%</b>	

**EXHIBIT 1b**Historical Experience by Duration  
Policy Form A-2611  
Nationwide

Duration	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90+ Months
<u>2008</u>								
Earned Premium	13,385	8,030	0	0	0	0	0	0
Incurred Claims	13,595	5,306	0	0	0	0	0	0
Loss Ratio	101.6%	66.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<u>2007</u>								
Earned Premium	6,025	0	0	0	0	0	0	0
Incurred Claims	2,802	0	0	0	0	0	0	0
Loss Ratio	46.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<u>2006</u>								
Earned Premium	0	0	0	0	0	0	0	0
Incurred Claims	0	0	0	0	0	0	0	0
Loss Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<u><b>TOTAL</b></u>								
Earned Premium	19,410	8,030	0	0	0	0	0	0
Incurred Claims	16,397	5,306	0	0	0	0	0	0
Loss Ratio	84.5%	66.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

**EXHIBIT 1a**

Policy Form A-2612  
 Inception-To-Date Experience  
 As of July 31, 2009  
 Nationwide

Year	Written Premium	Earned Premium	Cash Claims	Incurred Claims*	Loss Ratio
2006	0	0	0	0	0.0%
2007	8,413	7,422	6,049	10,276	138.4%
2008	17,437	16,648	10,807	8,249	49.6%
Jul-09	11,163	11,395	2,310	1,334	11.7%

\* This form does not have policy reserves.

Durational Analysis  
 Inception to Date Experience By Policy Duration

2006 - July 31, 2009

	Earned Premium	Incurred Claims	Actual Loss Ratio	Minimum Loss Ratio**
Business Less Than 3 Years	34,809	19,414	55.8%	
Business 3 Years and Older	656	445	67.8%	
Total	35,465	19,859	56.0%	65.0%

2009 YTD Experience By Duration

	Earned Premium	Incurred Claims	Actual Loss Ratio	Minimum Loss Ratio**
Business Less Than 3 Years	10,739	1,334	12.4%	
Business 3 Years and Older	656	0	0.0%	65.0%

\*\*Percent of premium subject to a 65% loss ratio requirement: 100.0%  
 Inception to Date Loss Ratio Requirement: 65.0%

**EXHIBIT 2 PAGE 1**  
**Projected Results for 20 10and Later**  
*Without Requested Rate Change*  
 Policy Form A-2612

\* With only 25 exposures currently in force this projection is not credible.

Calendar Year	Without Discounting			Discounted			Cumulative Loss Ratio
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
2006	0	0	0.0%	0	0	0.0%	0.0%
2007	7,422	10,276	138.4%	8,385	11,609	138.4%	138.4%
2008	16,648	8,249	49.6%	17,912	8,876	49.6%	77.9%
2009 Estimate	19,535	2,287	11.7%	20,017	2,343	11.7%	49.3%
<b>2010</b>	<b>17,988</b>	<b>9,432</b>	<b>52.4%</b>	<b>17,554</b>	<b>9,204</b>	<b>52.4%</b>	<b>50.2%</b>
<b>2011</b>	<b>16,797</b>	<b>9,414</b>	<b>56.0%</b>	<b>15,612</b>	<b>8,750</b>	<b>56.0%</b>	<b>51.3%</b>
<b>2012</b>	<b>15,979</b>	<b>9,324</b>	<b>58.4%</b>	<b>14,144</b>	<b>8,253</b>	<b>58.4%</b>	<b>52.4%</b>
<b>2013</b>	<b>15,200</b>	<b>9,145</b>	<b>60.2%</b>	<b>12,814</b>	<b>7,709</b>	<b>60.2%</b>	<b>53.3%</b>
<b>2014</b>	<b>14,459</b>	<b>8,916</b>	<b>61.7%</b>	<b>11,609</b>	<b>7,158</b>	<b>61.7%</b>	<b>54.1%</b>
<b>2015</b>	<b>13,754</b>	<b>8,650</b>	<b>62.9%</b>	<b>10,517</b>	<b>6,614</b>	<b>62.9%</b>	<b>54.8%</b>
<b>2016</b>	<b>13,084</b>	<b>8,359</b>	<b>63.9%</b>	<b>9,528</b>	<b>6,087</b>	<b>63.9%</b>	<b>55.5%</b>
<b>2017</b>	<b>12,305</b>	<b>7,970</b>	<b>64.8%</b>	<b>8,534</b>	<b>5,528</b>	<b>64.8%</b>	<b>56.0%</b>
<b>2018</b>	<b>11,439</b>	<b>7,504</b>	<b>65.6%</b>	<b>7,556</b>	<b>4,957</b>	<b>65.6%</b>	<b>56.5%</b>
<b>2019</b>	<b>10,510</b>	<b>6,983</b>	<b>66.4%</b>	<b>6,612</b>	<b>4,393</b>	<b>66.4%</b>	<b>56.9%</b>
<b>2020</b>	<b>9,544</b>	<b>6,422</b>	<b>67.3%</b>	<b>5,718</b>	<b>3,848</b>	<b>67.3%</b>	<b>57.3%</b>
<b>2021</b>	<b>8,563</b>	<b>5,836</b>	<b>68.2%</b>	<b>4,886</b>	<b>3,330</b>	<b>68.2%</b>	<b>57.6%</b>
<b>2022</b>	<b>7,682</b>	<b>5,303</b>	<b>69.0%</b>	<b>4,175</b>	<b>2,882</b>	<b>69.0%</b>	<b>57.8%</b>
<b>2023</b>	<b>6,893</b>	<b>4,819</b>	<b>69.9%</b>	<b>3,567</b>	<b>2,494</b>	<b>69.9%</b>	<b>58.1%</b>
<b>2024</b>	<b>6,184</b>	<b>4,379</b>	<b>70.8%</b>	<b>3,048</b>	<b>2,158</b>	<b>70.8%</b>	<b>58.3%</b>
<b>Grand Total Since Inception</b>	<b>223,985</b>	<b>133,266</b>	<b>59.5%</b>	<b>182,187</b>	<b>106,192</b>	<b>58.3%</b>	
<b>Total For Projection Period Only</b>	<b>180,381</b>	<b>112,455</b>	<b>62.3%</b>	<b>135,873</b>	<b>83,365</b>	<b>61.4%</b>	

	Lapse Rate	Loss of Selection	Premium Assumptions	
1	12.0%	5.0%	Attained Age Increase	1.5%
2	12.0%	3.6%	Rerate Trend-Yrs 20 11&After	6.5%
3	12.0%	2.8%	Lapse Rate	See Table
4	12.0%	1.8%	Rerate Effectiveness*	70.0%
5	12.0%	1.2%	Prior Year Rerate	10.3%
6	12.0%	0.7%		
7	12.0%	0.3%	Claims Assumptions	
8	13.0%	0.1%	Cost of Aging	2.8%
9	14.0%	0.0%	Claims Trend	6.5%
10	15.0%	0.0%	Loss of Selection Cost	See Table
11	16.0%	0.0%	Lapse Rate	See Table
12	17.0%	0.0%		
13	17.0%	0.0%	Discount Rate	5.0%
14	17.0%	0.0%		
15	17.0%	0.0%		

Earned Prem (1st proj. yr) =  
 Prior yr EP X (1-Lapse) X (1+ Attained Age Increase) X (1+ ((1- Rerate Effectiveness) x Prior year rerate))

Earned Premium (2nd projected year) =  
 Prior yr EP X (1-Lapse) X (1+ Attained Age Increase) X (1+ ( Rerate Effectiveness x Rerate Trend))

Earned Prem. (3rd+ proj. year) =  
 Prior yr EP X (1-Lapse) X (1+ Attained Age Increase) X (1+ Rerate Trend)

Incurred Claims (all proj. year) =  
 Prior yr IC X (1-Lapse) X (1+ Cost of Aging) X (1+Loss of Selection Cost) X (1+Claims Trend)

\*Based our distribution by mode, only 70.0% of a rate change is realized in the following calendar year due to lags in policyholder renewal dates.







P.O. Box 3160 - Omaha, NE 68103-0160

**Premium Information for Medicare Supplement Plans  
A (A2600), F (A2605), High Deductible F (A2612), and L (A2611)  
Effective 01-01-2010**

<b>Policy Form A2600-AR (Plan A) - for ages 65-89</b>					
Zip Code Areas		71700-71799 72600-72999	71800-71899 72300-72599	72200-72299	All Others
Monthly Check-O-Matic	Preferred	111.53	117.10	129.37	122.68
	Standard	131.21	137.77	152.20	144.33
Quarterly	Preferred	334.57	351.30	388.10	368.02
	Standard	393.61	413.29	456.59	432.97
Semi-Annual	Preferred	669.13	702.58	776.19	736.04
	Standard	787.21	826.57	913.16	865.93
Annual	Preferred	1,338.26	1,405.17	1,552.38	1,472.08
	Standard	1,574.42	1,653.14	1,826.33	1,731.86
Monthly Direct	Preferred	116.42	122.25	135.06	128.07
	Standard	136.97	143.82	158.89	150.67

<b>Policy Form A2605-AR (Plan F) - for ages 65-89</b>					
Zip Code Areas		71700-71799 72600-72999	71800-71899 72300-72599	72200-72299	All Others
Monthly Check-O-Matic	Preferred	164.43	172.65	190.74	180.88
	Standard	193.45	203.12	224.40	212.80
Quarterly	Preferred	493.25	517.91	572.17	542.57
	Standard	580.29	609.30	673.14	638.32
Semi-Annual	Preferred	986.50	1,035.83	1,144.34	1,085.15
	Standard	1,160.59	1,218.62	1,346.28	1,276.65
Annual	Preferred	1,972.99	2,071.65	2,288.68	2,170.30
	Standard	2,321.17	2,437.23	2,692.56	2,553.29
Monthly Direct	Preferred	171.65	180.23	199.11	188.81
	Standard	201.94	212.04	234.25	222.13



P.O. Box 3160 - Omaha, NE 68103-0160

**Premium Information for Medicare Supplement Plans  
A (A2600), F (A2605), High Deductible F (A2612), and L (A2611)  
Effective 01-01-2010**

<b>Policy Form A2612-AR (Plan High Deductible F) - for ages 65-89</b>					
	Zip Code Areas	71700-71799 72600-72999	71800-71899 72300-72599	72200-72299	All Others
Monthly Check-O-Matic	Preferred	56.72	59.56	65.80	62.39
	Standard	66.73	70.07	77.41	73.40
Quarterly	Preferred	170.14	178.64	197.36	187.15
	Standard	200.16	210.17	232.19	220.18
Semi-Annual	Preferred	340.27	357.29	394.71	374.30
	Standard	400.32	420.34	464.37	440.35
Annual	Preferred	680.54	714.57	789.43	748.60
	Standard	800.64	840.67	928.74	880.70
Monthly Direct	Preferred	59.21	62.17	68.69	65.14
	Standard	69.66	73.14	80.81	76.63

<b>Policy Form A2611-AR (Plan L) - for ages 65-89</b>					
	Zip Code Areas	71700-71799 72600-72999	71800-71899 72300-72599	72200-72299	All Others
Monthly Check-O-Matic	Preferred	76.67	80.50	88.94	84.34
	Standard	90.20	94.71	104.63	99.22
Quarterly	Preferred	229.98	241.49	266.78	252.99
	Standard	270.57	284.10	313.86	297.63
Semi-Annual	Preferred	459.97	482.97	533.56	505.96
	Standard	541.14	568.20	627.72	595.25
Annual	Preferred	919.94	965.93	1,067.12	1,011.93
	Standard	1,082.28	1,136.39	1,255.44	1,190.51
Monthly Direct	Preferred	80.04	84.04	92.85	88.04
	Standard	94.16	98.87	109.23	103.53