

SERFF Tracking Number: UNAM-126271626 State: Arkansas  
 Filing Company: The Pyramid Life Insurance Company State Tracking Number: 43266  
 Company Tracking Number: PYR PRE 2010 AR  
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
 Product Name: Individual Pre-Standard Medicare Supplement  
 Project Name/Number: /

## Filing at a Glance

Company: The Pyramid Life Insurance Company

Product Name: Individual Pre-Standard Medicare Supplement SERFF Tr Num: UNAM-126271626 State: Arkansas

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved- Closed State Tr Num: 43266

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: PYR PRE 2010 AR State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Authors: Carmen Boyd, Trudi Goldenberg

Disposition Date: 09/22/2009

Date Submitted: 08/18/2009

Disposition Status: Approved-Closed

Implementation Date Requested: 03/15/2010

Implementation Date: 03/01/2010

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

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: 9%

Group Market Type:

Filing Status Changed: 09/22/2009

Explanation for Other Group Market Type:

State Status Changed: 09/22/2009

Deemer Date:

Created By: Carmen Boyd

Submitted By: Carmen Boyd

Corresponding Filing Tracking Number:

Filing Description:

Pyramid Life Insurance Company, NAIC #68284

9% Rate Increase Request – Individual Pre-Standard Medicare Supplement

Form(S): G-15, G-10, G-25, G-26

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## Company and Contact

### Filing Contact Information

Carmen Boyd, cboyd@uafc.com  
 P.O. Box 958465 407-628-1776 [Phone] 8319 [Ext]  
 Lake Mary, FL 32795-8465

### Filing Company Information

The Pyramid Life Insurance Company CoCode: 68284 State of Domicile: Kansas  
 1001 Heathrow Park Lane Group Code: 953 Company Type:  
 Suite 5001 Group Name: State ID Number:  
 Lake Mary, FL 32746 FEIN Number: 48-0557726  
 (407) 995-8000 ext. [Phone]

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: PRE-STD MED SUPP CLOSED BLOCK FILING FEE  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Pyramid Life Insurance Company	\$50.00	08/18/2009	29925305

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/22/2009	09/22/2009

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## Disposition

Disposition Date: 09/22/2009

Implementation Date: 03/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after March 1, 2010. This approval is subject to the following:

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

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
The Pyramid Life Insurance Company	9.000%	9.000%	\$18,183	60	\$201,814	9.000%	9.000%

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Accepted for Informational Purposes	No
<b>Rate</b>	REQUESTED RATES	Approved	Yes

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**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 10.000%  
**Effective Date of Last Rate Revision:** 03/15/2009  
**Filing Method of Last Filing:** SERFF

**Company Rate Information**

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
The Pyramid Life Insurance Company	9.000%	9.000%	\$18,183	60	\$201,814	9.000%	9.000%

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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 09/22/2009	REQUESTED RATES	G-15, G-10, G-25, G-26	New		G-10-C AR.pdf G-15-C AR.pdf G-25-C AR.pdf G-26-C AR.pdf

Pyramid Life Insurance Company  
 Actuarial Justification for A&H Rate Increases  
 Individual Pre-Standardized Medicare Supplement  
 Exhibit A - Requested Annual Premium Rates

17-Aug-09

Policy Form G-10  
 Arkansas Composite Gross Annual Premiums  
 2010

BENEFIT DESCRIPTIONS

LABEL DESCRIPTION

- A Part A Basic Benefits: Hospital and Skilled Nursing Facilities
- B Part B Basic Benefits: Medical-Surgical
- C Optional Benefit for Part A Initial Deductible
- D Optional Benefit for Skilled Nursing Facility, Nursing Home or Convalescent Hospital, and Private Duty Nurse - in Hospital
- E Optional Benefit for Hospital, Home Health Care, or Hospice Care Indemnity
- F Optional Benefit for Medicare Part B Deductible
- G Optional Benefit for Medicare Part B Excess Charges
- H Optional Benefit for Prescription Drugs

Ages	A	B	C	D	E	F	H
ALL	985.63	1,432.98	1,472.99	683.76	390.98	323.69	872.88

PART G GROSS CHARGES ANNUAL PREMIUMS

Ages	100% CO-INS			DEDUCTIBLE				50% CO-INS			
	\$250	\$500	\$1,000	\$0	\$250	\$500	\$1,000	\$0	\$250	\$500	\$1,000
ALL	898.34	465.54	223.68	1,034.73	341.88	232.77	136.39	689.21	227.31	158.21	87.29

For Fractional Premiums, multiply

- Annual Premium by .52 for Semi-Annual
- .265 for Quarterly
- .10 for Regular Monthly or
- .086 for Preauthorized Check

Pyramid Life Insurance Company  
Actuarial Justification for A&H Rate Increases  
Individual Pre-Standardized Medicare Supplement  
Exhibit A - Requested Premium Rates

Aug-09

2010  
Arkansas Composite Gross Annual Premiums  
Medicare Supplement Policy,G-15

Base Policy	Annual Premium
All Ages	4,055.26

For Fractional Premium, Multiply Annual premium by:

.52 FOR SEMIANNUAL	.10 FOR REGULAR MONTHLY
.265 FOR QUARTERLY	.086 FOR PREAUTHORIZED CHECK

RG-15-C(10)

Pyramid Life Insurance Company  
 Actuarial Justification for A&H Rate Increases  
 Individual Pre-Standardized Medicare Supplement  
 Exhibit A - Requested Premium Rates

ARKANSAS

17-Aug-09

**MEDICARE SUPPLEMENT 2010  
 G-25 Annual Premiums**

Issue Age ----	Base Plan ----	Optional 100% R&C Part B -----	Optional Private Room ----	Optional Prescription Drugs
65-100	4,018.93	266.93	266.93	945.93

Add the premium for any desired options to the premium for the base plan.  
 Apply the area factor multiple to this premium. Then multiply by the modal  
 factor (annual-1.00, semi-annual-.52, quarterly-.265, surepay-.086) and  
 round to nearest cent.

Pyramid Life Insurance Company  
 Actuarial Justification for A&H Rate Increases  
 Individual Pre-Standardized Medicare Supplement  
 Exhibit A - Requested Premium Rates

ARKANSAS

17-Aug-09

**MEDICARE SUPPLEMENT 2010  
 G-26 Annual Premiums**

Issue Age ----	Base Plan ----	Optional Part A Deductible -----	Optional 100% R&C Part B -----	Optional Nonapproved Nursing -----	Optional Private Room ----
65-100	2,156.74	1,036.55	1,643.92	303.69	1,078.37

Add the premium for any desired options to the premium for the base plan.  
 Apply the area factor multiple to this premium. Then multiply by the modal  
 factor (annual-1.00, semi-annual-.52, quarterly-.265, surepay-.086) and  
 round to near cent.

**RG-26-C(10)**

Pyramid Life Insurance Company  
 Actuarial Memorandum - Accident & Health Rate Filing  
 Individual Pre-Standardized Medicare Supplement  
 All Forms  
 Arkansas

1. Purpose of Filing

The purpose of this rate filing is to demonstrate the justifications for, and request a 9.00% rate increase on our Pre-Standardized Medicare Supplement plans. It is not intended to be used for any other purpose.

2. Scope of Filing

This filing applies to all of Pyramid Life's Individual Pre-standardized Medicare Supplement forms.

3. Average Annual Premium

The annualized premium and number of policies in force as of 6/30/2009 for the state and nationwide is shown below:

Arkansas				Nationwide			
Annualized Premium	Policies	Average Size Current	Average Size w/Inc	Annualized Premium	Policies	Average Size Current	Average Size w/Inc
201,814	60	3,364	3,666	2,092,550	653	3,205	3,493

4. Benefits

The benefits provided by these plans supplement those benefits provided by Medicare.

5. Rate Increase Request and Reason For Request

A 9.00% rate increase is justified at this time in order to bring current and lifetime loss ratios back to acceptable levels, and to offset increases in Medicare Part A and Part B deductibles, changes in Medicare fee schedules, and other increases in cost utilization.

Exhibit A details the current and requested rate schedules.

6. History of Previous Rate Revisions

Exhibit A shows the current and requested premium rate schedules. The rate increase history of the forms is shown below:

	Effective Date	PolForm	Pre
MS Prestandard	03/15/2004	G-10	6.00%
MS Prestandard	03/15/2004	G-15	6.00%
MS Prestandard	03/15/2004	G-25	6.00%
MS Prestandard	03/15/2004	G-26	6.00%
MS Prestandard	03/15/2004	H-66	6.00%
MS Prestandard	03/15/2004	H-91	6.00%
MS Prestandard	03/15/2004	H-92	6.00%
MS Prestandard	03/15/2004	H-94	6.00%
MS Prestandard	03/15/2005	G-10	7.50%
MS Prestandard	03/15/2005	G-15	7.50%
MS Prestandard	03/15/2005	G-25	7.50%
MS Prestandard	03/15/2005	G-26	7.50%
MS Prestandard	03/15/2005	H-66	7.50%
MS Prestandard	03/15/2005	H-91	7.50%
MS Prestandard	03/15/2005	H-92	7.50%
MS Prestandard	03/15/2005	H-94	7.50%
MS Prestandard	03/15/2006	G-10	9.50%
MS Prestandard	03/15/2006	G-15	9.50%
MS Prestandard	03/15/2006	G-25	9.50%
MS Prestandard	03/15/2006	G-26	9.50%
MS Prestandard	03/15/2006	H-66	9.50%
MS Prestandard	03/15/2006	H-91	9.50%
MS Prestandard	03/15/2006	H-92	9.50%
MS Prestandard	03/15/2006	H-94	9.50%
MS Prestandard	03/15/2007	G-10	10.50%
MS Prestandard	03/15/2007	G-15	10.50%
MS Prestandard	03/15/2007	G-25	10.50%
MS Prestandard	03/15/2007	G-26	10.50%
MS Prestandard	03/15/2007	H-66	10.50%
MS Prestandard	03/15/2007	H-91	10.50%

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MS Prestandard	03/15/2007	H-92	10.50%
MS Prestandard	03/15/2007	H-94	10.50%
MS Prestandard	03/15/2008	G-10	10.00%
MS Prestandard	03/15/2008	G-15	10.00%
MS Prestandard	03/15/2008	G-25	10.00%
MS Prestandard	03/15/2008	G-26	10.00%
MS Prestandard	03/15/2008	H-94	10.00%
MS Prestandard	03/15/2009	G-10	10.00%
MS Prestandard	03/15/2009	G-15	10.00%
MS Prestandard	03/15/2009	G-25	10.00%
MS Prestandard	03/15/2009	G-26	10.00%
MS Prestandard	03/15/2009	H-94	10.00%

7. Rate Justification Standard

This filing demonstrates that both the lifetime loss ratio and the projected loss ratio are at least as great as the minimum loss ratio standard, which is 62% for individual Medicare supplement insurance that is guaranteed renewable.

The guideline loss ratio for these forms has generally been 60%. In a few states the guideline loss ratio from inception was 65%. For policies on or after 11/5/91 the guideline loss ratio is 65% in all states. The loss ratio requirements have been taken into consideration in this and prior rate filings and this gives a weighted average guideline lifetime loss ratio of 62%.

8. Projection Assumptions

The projection assumptions are shown below:

Premiums - The first effective date for the requested increase is assumed to be 03/15/2010. Future rate increases equal to the medical trend have been assumed to be effective annually on 3/15. Of course, those future increases are not being requested at this time. Filings for those increases will be made each year, as appropriate. Because this business is a combination of business with both issue age and attained age rating structures, annual increases in the premiums have been assumed at the rate of .5%. This is based on the mix of business of the two blocks of business assuming no increase for issue age business and 2.0% for attained age business, the same as the claim aging assumption.

Claims - Current claim levels have been projected assuming a 9.0% annual medical trend (based on our recent experience) for all future years. In addition, it has been assumed that claims increase for aging and underwriting wear-off based on the premium aging factor and the slope of the expected durational loss ratios. Because the valuation date does not coincide with the end of the calendar year, an adjustment was made to reflect the seasonality of the claim experience during the year. This adjustment was based on the premium and claim experience by quarter for the last several years.

Terminations - A 15.0% base total termination rate (lapses and deaths combined) was assumed for purposes of projecting future earned premiums and incurred claims.

Interest - A 4.5% interest rate (based on the assumption used in previous filings) has been used for accumulating past earned premiums and incurred claims and for discounting projected future earned premiums and incurred claims.

9. Historical and Projected Experience

Exhibit B details the projection of future and lifetime loss ratios based on the experience identified in Section 8 and the assumptions indicated in Section 7, including the currently requested 10% rate increase.

<u>Experience Period</u>	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Historical	826,783,241	527,226,474	63.8%
Projected Future	16,042,673	11,949,665	74.5%
Anticipated Lifetime	842,825,914	539,176,139	64.0%

Pyramid Life Insurance Company  
Actuarial Memorandum - Accident & Health Rate Filing  
Individual Pre-Standardized Medicare Supplement  
All Forms  
Arkansas

The projected future loss ratio and the lifetime loss ratio are at least as great as the minimum required loss ratio.

10. Actuarial Certification

I am a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to render the following actuarial opinion:

To the best of my knowledge and judgment, the rate filing submitted herein was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board including the data quality standard of practice; the assumptions present my best judgment as to the expected value for each assumption and are consistent with the Company's business plan; the anticipated loss ratio, future loss ratio, and third year loss ratio all exceed the applicable minimum; the anticipated loss ratio submitted herein is expected to develop over the period for which rates are computed to provide coverage; and the benefits are reasonable in relation to the proposed premiums.

Respectfully Submitted,

Kamran Malik, ASA, MAAA  
Director, Pricing  
Pyramid Life Insurance Company  
August 11, 2009

**Attachments:**

Exhibit A: Proposed Premium Rates

Exhibit B: Historical and Projected Future Experience

# Exhibit B

## Pyramid Life Insurance Company Actuarial Justification for Individual A&H Rate Increase Individual Pre-Standardized Medicare Supplement - All Plans, Nationwide Historical and Projected Future Experience with 9% Rate Increase

	Actual Earned Premium	Rate Increase	Attained Age	Effective Date	Current Rate Factor	Annual Termination Rate	Perstency Factor	Earned Premium at Current Rates	Actual Incurred Claims By Incurred Year	Annual Medical Trend	Annual Aging	Current Claim Factor	Cumultv Effect of Shock Morbidity	Incurred Claims at Current Levels	Incurred Loss Ratio at Current Levels	Actual Incurred Loss Ratio
Historical																
1980	3,374,457								1,532,522							45.4%
1981	7,651,061								3,134,118							41.0%
1982	13,656,115								11,069,303							81.1%
1983	20,721,350								13,806,876							66.6%
1984	28,500,040								18,162,917							63.7%
1985	33,401,444								21,660,850							64.9%
1986	32,783,963								21,827,983							66.6%
1987	26,000,370								16,776,900							64.5%
1988	18,573,601								11,396,274							61.4%
1989	14,417,605								7,808,299							54.2%
1990	12,320,332								7,535,230							58.3%
1991	13,350,661								6,950,822							52.1%
1992	14,829,959								8,756,640							59.0%
1993	13,068,721								8,348,518							63.9%
1994	11,167,458								7,668,429							68.7%
1995	9,826,603								6,362,257							64.7%
1996	8,761,589								6,405,896							73.1%
1997	8,332,569								5,499,730							66.0%
1998	7,634,966								5,530,414							72.4%
1999	6,715,548								4,306,785							64.1%
2000	5,942,515								3,662,464							61.6%
2001	5,390,688								3,478,920							64.5%
2002	4,890,581								3,106,133							63.5%
2003	4,266,740								2,800,225							65.6%
2004	3,772,286								2,694,117							71.4%
2005	3,458,042								2,530,938							73.2%
2006	2,969,166	9.15%		5/1/2006	1.2950			3,844,950	2,087,773	9.00%		1.2950		2,703,726	70.3%	70.3%
2007	2,644,079	9.23%		5/1/2007	1.1853			3,133,985	1,922,982	9.00%		1.1881		2,284,695	72.9%	72.7%
2008	2,194,972	8.21%		6/1/2008	1.1004			2,415,342	1,603,631	9.00%		1.0900		1,747,958	72.4%	73.1%
2Q2009*	1,049,683	6.25%		5/1/2009	1.0425			1,094,318	694,390	9.00%		1.0218		683,868	62.5%	66.2%

### Projected Experience with Rate Increase

Total 2009	2,032,267							2,109,089	1,396,212					1,397,492	66.3%	68.7%
Rest 2009*	582,584	9.00%	0.5%	3/15/2010	1.0328	0.1500	0.9250	1,014,772	701,822	9.00%	2.0%	0.9787	0.0000	713,624	70.3%	71.4%
2010	1,931,938	9.00%	0.5%	3/15/2011	0.9326	0.1500	0.8500	1,901,690	1,320,672	9.00%	2.0%	0.9174	0.0000	1,211,626	67.2%	68.4%
2011	1,798,490	9.00%	0.5%	3/15/2012	0.8558	0.1500	0.8500	1,539,093	1,248,075	9.00%	2.0%	0.8417	0.0000	1,050,479	68.3%	69.4%
2012	1,675,080	9.00%	0.5%	3/15/2013	0.7849	0.1500	0.8500	1,314,771	1,179,468	9.00%	2.0%	0.7722	0.0000	910,766	69.3%	70.4%
2013	1,559,652	9.00%	0.5%	3/15/2014	0.7201	0.1500	0.8500	1,123,143	1,114,633	9.00%	2.0%	0.7084	0.0000	789,634	70.3%	71.5%
2014	1,452,243	9.00%	0.5%	3/15/2015	0.6607	0.1500	0.8500	959,445	1,053,361	9.00%	2.0%	0.6499	0.0000	684,613	71.4%	72.5%
2015	1,351,929	9.00%	0.5%	3/15/2016	0.6062	0.1500	0.8500	819,606	995,458	9.00%	2.0%	0.5963	0.0000	593,559	72.4%	73.6%
2016	1,259,161	9.00%	0.5%	3/15/2017	0.5560	0.1500	0.8500	700,148	940,738	9.00%	2.0%	0.5470	0.0000	514,616	73.5%	74.7%
2017	1,172,394	9.00%	0.5%	3/15/2018	0.5102	0.1500	0.8500	598,102	889,025	9.00%	2.0%	0.5019	0.0000	446,172	74.6%	75.8%
2018	1,091,654	9.00%	0.5%	3/15/2019	0.4680	0.1500	0.8500	510,928	840,156	9.00%	2.0%	0.4604	0.0000	386,831	75.7%	77.0%
2019	1,016,249	9.00%	0.5%	3/15/2020	0.4295	0.1500	0.8500	436,460	793,972	9.00%	2.0%	0.4224	0.0000	335,382	76.8%	78.1%
2020	946,515	9.00%	0.5%	3/15/2021	0.3939	0.1500	0.8500	372,846	750,328	9.00%	2.0%	0.3875	0.0000	290,777	78.0%	79.3%
2021	881,291	9.00%	0.5%	3/15/2022	0.3614	0.1500	0.8500	318,504	709,082	9.00%	2.0%	0.3555	0.0000	252,103	79.2%	80.5%
2022	820,599	9.00%	0.5%	3/15/2023	0.3316	0.1500	0.8500	272,082	670,104	9.00%	2.0%	0.3262	0.0000	218,574	80.3%	81.7%
2023	763,917	9.00%	0.5%	3/15/2024	0.3043	0.1500	0.8500	232,426	633,268	9.00%	2.0%	0.2992	0.0000	189,503	81.5%	82.9%
2024	711,497	9.00%	0.5%	3/15/2025	0.2791	0.1500	0.8500	198,550	598,457	9.00%	2.0%	0.2745	0.0000	164,299	82.7%	84.1%
2025	662,469	9.00%	0.5%	3/15/2026	0.2560	0.1500	0.8500	169,611	565,560	9.00%	2.0%	0.2519	0.0000	142,448	84.0%	85.4%
2026	616,846	9.00%	0.5%	3/15/2027	0.2349	0.1500	0.8500	144,890	534,471	9.00%	2.0%	0.2311	0.0000	123,502	85.2%	86.6%
2027	574,238	9.00%	0.5%	3/15/2028	0.2155	0.1500	0.8500	123,773	505,092	9.00%	2.0%	0.2120	0.0000	107,076	86.5%	88.0%
2028	534,834	9.00%	0.5%	3/15/2029	0.1977	0.1500	0.8500	105,733	477,327	9.00%	2.0%	0.1945	0.0000	92,835	87.8%	89.2%

### Lifetime Present Values at 4.5% for experience 1991 and later

Historical	226,708,561			145,206,132	64.0%
Projected	16,042,673			11,949,665	74.5%
Total	242,751,235			157,155,798	64.7%

### Lifetime Present Values at 4.5% for all experience years

Historical	826,783,241			527,226,474	63.8%
Projected	16,042,673			11,949,665	74.5%
Total	842,825,914			539,176,139	64.0%

### Projected Experience without Rate Increase

Total 2009	2,064,455							2,109,089	1,396,212					1,397,492	66.3%	67.6%
Rest 2009*	1,014,772	0.00%	0.5%	3/15/2010	1.0000	0.1500	0.9250	1,014,772	701,822	9.00%	2.0%	0.9787	0.0000	713,624	70.3%	69.2%
2010	1,772,420	9.00%	0.5%	3/15/2011	1.0165	0.1500	0.8500	1,801,690	1,320,672	9.00%	2.0%	0.9174	0.0000	1,211,626	67.2%	74.5%
2011	1,649,991	9.00%	0.5%	3/15/2012	0.9328	0.1500	0.8500	1,539,093	1,248,075	9.00%	2.0%	0.8417	0.0000	1,050,479	68.3%	75.6%
2012	1,536,770	9.00%	0.5%	3/15/2013	0.8555	0.1500	0.8500	1,314,771	1,179,468	9.00%	2.0%	0.7722	0.0000	910,766	69.3%	76.7%
2013	1,430,873	9.00%	0.5%	3/15/2014	0.7849	0.1500	0.8500	1,123,143	1,114,633	9.00%	2.0%	0.7084	0.0000	789,634	70.3%	77.9%
2014	1,332,333	9.00%	0.5%	3/15/2015	0.7201	0.1500	0.8500	959,445	1,053,361	9.00%	2.0%	0.6499	0.0000	684,613	71.4%	79.1%
2015	1,240,302	9.00%	0.5%	3/15/2016	0.6608	0.1500	0.8500	819,606	995,458	9.00%	2.0%	0.5963	0.0000	593,559	72.4%	80.3%
2016	1,155,194	9.00%	0.5%	3/15/2017	0.6061	0.1500	0.8500	700,148	940,738	9.00%	2.0%	0.5470	0.0000	514,616	73.5%	81.4%
2017	1,075,591	9.00%	0.5%	3/15/2018	0.5561	0.1500	0.8500	598,102	889,025	9.00%	2.0%	0.5019	0.0000	446,172	74.6%	82.7%
2018	1,001,518	9.00%	0.5%	3/15/2019	0.5102	0.1500	0.8500	510,928	840,156	9.00%	2.0%	0.4604	0.0000	386,831	75.7%	83.9%
2019	932,338	9.00%	0.5%	3/15/2020	0.4681	0.1500	0.8500	436,460	793,972	9.00%	2.0%	0.4224	0.0000	335,382	76.8%	85.2%
2020	868,362	9.00%	0.5%	3/15/2021	0.4294	0.1500	0.8500	372,846	750,328	9.00%	2.0%	0.3875	0.0000	290,777	78.0%	86.4%
2021	808,524	9.00%	0.5%	3/15/2022	0.3939	0.1500	0.8500	318,504	709,082	9.00%	2.0%	0.3555	0.0000	252,103	79.2%	87.7%
2022	752,843	9.00%	0.5%	3/15/2023	0.3614	0.1500	0.8500	272,082	670,104	9.00						