Filing at a Glance

Company: Ability Insurance Company

Product Name: 3358 et al
SERFF Tr Num: MDTP-126685695
State: Arkansas

TOI: LTC05I Individual Long Term Care - Nursing Home & Home Health Care
SERFF Status: Closed-Approved
State Tr Num: 46005

Sub-TOI: LTC05I.001 Qualified
Co Tr Num: 2010 LTC RATE INCREASE
State Status: Closed

Filing Type: Rate
Reviewer(s): Marie Bennett

Authors: Beverly Toomey, Leslie Peters
Disposition Date: 09/20/2010

Date Submitted: 06/21/2010
Disposition Status: Approved

Implementation Date Requested: On Approval
Implementation Date:

State Filing Description:

General Information

Project Name:
Status of Filing in Domicile: Pending

Project Number:
Date Approved in Domicile:

Requested Filing Mode:
Domicile Status Comments: Filed on 06/08/2010

Explanation for Combination/Other:
Market Type: Individual

Submission Type: New Submission
Group Market Size:

Overall Rate Impact: 30.7%
Group Market Type:

Filing Status Changed: 09/20/2010
Explanation for Other Group Market Type:

State Status Changed: 09/20/2010

Deemer Date:
Created By: Beverly Toomey

Submitted By: Beverly Toomey
Corresponding Filing Tracking Number:

Filing Description:

RE: Long Term Insurance

Individual Policy Form Series: 3358, LT691, LT692, LT694, LT695, LT698, LT201

We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders when attached to the above base policy forms currently on file with your department.

All of these policy forms are guaranteed renewable long term care policy forms which are no longer being sold. These policy forms were generally sold from 1988 through 2004.

The projected lifetime loss ratios for these forms are in excess of original expectations, resulting in the requested rate increase. The attached Actuarial Memorandum contains justification for the rate increase as well as the revised premium rates. We are filing for this same increase in all states where these policies were sold.

We are targeting a September 1, 2010 effective date for this rate increase. We will notify policyholders 60 days in advance of their next billing date at which time we will provide them with options to downgrade coverage, (if available), in order to help mitigate the impact of the rate increase as well as a toll free customer service number. We will also provide a contingent benefit at lapse for all policyholders who lapse their policy within 120 days of the effective date of the rate increase.

Company and Contact

Filing Contact Information

Beverly Toomey, Actuarial Analyst btoomey@abilityre.net
1420 Renaissance Dr., Suite #209 224-217-9038 [Phone]
Park Ridge, IL 60068 847-626-9630 [FAX]

Filing Company Information

(This filing was made by a third party - medicoinstpf)

Ability Insurance Company	CoCode: 71471	State of Domicile: Nebraska
1515 S. 75th Street	Group Code:	Company Type: Health
Omaha, NE 68124	Group Name:	State ID Number:
(800) 695-5976 ext. 251[Phone]	FEIN Number: 47-0520541	

Filing Fees

Fee Required?	Yes
Fee Amount:	$50.00
Retaliatory?	No
Fee Explanation:	1 Rate Increase Filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #

SERFF Tracking Number:	*MDTP-126685695*	*State:*	*Arkansas*
Filing Company:	*Ability Insurance Company*	*State Tracking Number:*	*46005*
Company Tracking Number:	*2010 LTC RATE INCREASE*		
TOI:	*LTC05I Individual Long Term Care - Nursing Home & Home Health Care*	*Sub-TOI:*	*LTC05I.001 Qualified*
Product Name:	*3358 et al*		
Project Name/Number:	*/*		

Ability Insurance Company	$50.00	06/21/2010	37352742

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Marie Bennett	09/20/2010	09/20/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Marie Bennett	09/15/2010	09/15/2010			
Pending Industry Response	Marie Bennett	09/13/2010	09/13/2010	Beverly Toomey	09/15/2010	09/15/2010
Pending Industry Response	Harris Shearer	08/13/2010	08/13/2010	Beverly Toomey	08/30/2010	08/30/2010

SERFF Tracking Number:	*MDTP-126685695*	*State:*	*Arkansas*
Filing Company:	*Ability Insurance Company*	*State Tracking Number:*	*46005*
Company Tracking Number:	*2010 LTC RATE INCREASE*		
TOI:	*LTC05I Individual Long Term Care - Nursing Home & Home Health Care*	*Sub-TOI:*	*LTC05I.001 Qualified*
Product Name:	*3358 et al*		
Project Name/Number:	*/*		

Disposition

Disposition Date: 09/20/2010

Implementation Date:

Status: Approved

Comment: We have reconsidered your request for an average rate increase of 20%, capped at 26.23%, and are approving the filing. The increases are to be implemented after proper notification to the policyholders.

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):**
Ability Insurance Company	30.700%	30.700%	$183,312	304	$597,109	40.000%	10.000%

SERFF Tracking Number:	*MDTP-126685695*	*State:*	*Arkansas*
Filing Company:	*Ability Insurance Company*	*State Tracking Number:*	*46005*
Company Tracking Number:	*2010 LTC RATE INCREASE*		
TOI:	*LTC05I Individual Long Term Care - Nursing Home & Home Health Care*	*Sub-TOI:*	*LTC05I.001 Qualified*
Product Name:	*3358 et al*		
Project Name/Number:	*/*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Supporting Document	AR Exhibits		Yes
Supporting Document	AR Objection Response 8-30-2010		Yes
Supporting Document	AR Objection Response 9-15-2010		Yes
Rate	AR Rates		No
Rate	AR Rates - Revised		Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/15/2010
Submitted Date	09/15/2010
Respond By Date	

Dear Beverly Toomey,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)
- AR Exhibits (Supporting Document)
- AR Objection Response 8-30-2010 (Supporting Document)
- AR Objection Response 9-15-2010 (Supporting Document)
- AR Rates, [3358, LT691, LT692, LT694, LT695, LT698, LT201] (Rate)
- AR Rates - Revised, [3358, LT691, LT692, LT694, LT695, LT698, LT201] (Rate)

Comment: While we have no objection to the rate increase varying by issue age, we will not approve an increase in excess of 20% for any policyholder. I do regret any confusion our offer of a 20% increase may have caused.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/13/2010
Submitted Date	09/13/2010
Respond By Date	09/27/2010

Dear Beverly Toomey,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)
- AR Exhibits (Supporting Document)
- AR Objection Response 8-30-2010 (Supporting Document)
- AR Objection Response 9-15-2010 (Supporting Document)
- AR Rates, [3358, LT691, LT692, LT694, LT695, LT698, LT201] (Rate)
- AR Rates - Revised, [3358, LT691, LT692, LT694, LT695, LT698, LT201] (Rate)

Comment:

In light of your memo of August 30, the Department will allow a 20% rate increase at this time. If you wish to accept this offer, forward supporting documentation and rates.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/15/2010
Submitted Date	09/15/2010

Dear Marie Bennett,

Comments:

Response 1

Comments: Please see our response on the Supporting Documentation Tab. The revised rates are on the Rate/Rule Schedule Tab.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)
- AR Rates, [3358, LT691, LT692, LT694, LT695, LT698, LT201] (Rate)
- AR Exhibits (Supporting Document)
- AR Objection Response 8-30-2010 (Supporting Document)

Comment:

In light of your memo of August 30, the Department will allow a 20% rate increase at this time. If you wish to accept this offer, forward supporting documentation and rates.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: AR Objection Response 9-15-2010

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
AR Rates - Revised	3358, LT691, LT692, LT694, LT695, LT698, LT201	Revised	*Previous State Filing Number*	

Percent Rate Change Request

20

Sincerely,
Beverly Toomey, Leslie Peters

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/13/2010
Submitted Date	08/13/2010
Respond By Date	

Dear Beverly Toomey,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)
- AR Exhibits (Supporting Document)
- AR Objection Response 8-30-2010 (Supporting Document)
- AR Objection Response 9-15-2010 (Supporting Document)
- AR Rates, [3358, LT691, LT692, LT694, LT695, LT698, LT201] (Rate)
- AR Rates - Revised, [3358, LT691, LT692, LT694, LT695, LT698, LT201] (Rate)

Comment:

Our Department will consider no more than a 15% rate increase.

If you wish to accept the 15%, please submit a corrected actuarial memorandum and rates.

Thank you for your cooperation.

Please feel free to contact me if you have questions.
Sincerely,
Harris Shearer

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/30/2010
Submitted Date	08/30/2010

Dear Marie Bennett,

Comments:

Response 1

Comments: Please see our response on the Supporting Documentation Tab.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Our Department will consider no more than a 15% rate increase.

If you wish to accept the 15%, please submit a corrected actuarial memorandum and rates.

Thank you for your cooperation.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: AR Objection Response 8-30-2010

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Beverly Toomey, Leslie Peters

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	18.033%
Effective Date of Last Rate Revision:	10/17/2008
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):**
Ability Insurance Company	30.700%	30.700%	$183,312	304	$597,109	40.000%	10.000%

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:		Attachments
	AR Rates	3358, LT691, LT692, LT694, LT695, LT698, LT201	Revised	Previous State Filing Number: Percent Rate Change Request:	30.700	Rate Sheets - 3358.pdf Rate Sheets - 691.pdf Rate Sheets - 692.pdf Rate Sheets - 694.pdf Rate Sheets - 695.pdf Rate Sheets - 698.pdf Rate Sheets - 201.pdf
	AR Rates - Revised	3358, LT691, LT692, LT694, LT695, LT698, LT201	Revised	Previous State Filing Number:		Rate Sheets - 3358 revised.pdf Rate Sheets - 691 revised.pdf Rate Sheets - 694 revised.pdf Rate Sheets - 201 revised.pdf Rate Sheets - 692 revised.pdf Rate Sheets - 695 revised.pdf Rate Sheets -

SERFF Tracking Number:	*MDTP-126685695*	*State:*	*Arkansas*
Filing Company:	*Ability Insurance Company*	*State Tracking Number:*	*46005*
Company Tracking Number:	*2010 LTC RATE INCREASE*		
TOI:	*LTC05I Individual Long Term Care - Nursing Home & Home Health Care*	*Sub-TOI:*	*LTC05I.001 Qualified*
Product Name:	*3358 et al*		
Project Name/Number:	*/*		

Percent Rate Change Request:	20.000	698 revised.pdf

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

ML-3358 and MP-3358
Gross Premium Code: 3358 - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358
RATE SCHEDULE - Arkansas

First $40 of Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	343.55	481.68	716.17	290.82	407.16	578.02	227.21	318.09	428.97
55 - 64	605.29	847.04	1,256.02	519.86	727.08	1,032.46	418.07	585.30	790.69
65 - 69	892.16	1,247.98	1,854.44	760.70	1,063.94	1,507.40	622.23	871.13	1,174.37
70 - 74	1,251.29	1,751.16	2,724.94	1,012.71	1,418.45	2,104.96	842.31	1,179.88	1,666.76
75 - 79	1,697.66	2,375.54	4,032.90	1,391.58	1,948.51	3,156.44	1,155.67	1,618.53	2,496.49
80 - 84	2,138.00	3,107.75	4,558.81	1,806.66	2,626.45	3,677.61	1,499.61	2,180.86	2,906.38

Additional $10 Increments

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	83.61	116.33	172.68	69.06	98.15	138.14	54.53	74.52	101.78
55 - 64	147.22	205.39	305.37	125.41	176.32	249.02	99.96	139.96	189.03
65 - 69	217.34	303.22	450.45	184.03	257.65	364.57	148.99	208.58	282.19
70 - 74	306.74	428.45	667.03	246.69	345.69	512.85	204.49	285.64	404.11
75 - 79	418.07	585.29	994.41	341.92	479.29	774.93	282.20	395.67	610.68
80 - 84	527.00	765.51	1,122.56	444.17	645.55	904.05	367.04	534.14	711.24

ML-3358 and MP-3358
Gross Premium Code: 3358A - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358

ANNUAL PREMIUMS PER $10 DAILY BENEFIT

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	85.43	119.97	178.12	72.70	99.96	143.60	56.34	78.15	105.42
55 - 64	150.86	210.85	312.63	129.05	179.94	256.28	103.60	145.40	196.31
65 - 69	220.85	310.24	460.97	187.54	262.91	373.34	154.24	215.58	290.95
70 - 74	311.60	434.95	676.76	251.55	352.18	522.59	209.35	292.13	413.85
75 - 79	422.54	591.27	1,004.86	346.40	485.25	785.37	286.67	401.64	621.13
80 - 84	532.71	774.08	1,135.41	449.88	654.12	915.48	372.76	541.28	722.67

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR2048
Gross Premium Code: 2048 - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Arkansas

Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	29.08	39.98	52.71	27.26	39.98	50.89	23.62	34.52	43.62
55 - 64	50.89	69.06	90.87	47.25	65.44	83.61	39.98	54.53	70.88
65 - 69	70.11	98.15	124.44	64.84	89.38	115.68	50.83	71.86	91.14
70 - 74	82.76	115.23	149.30	69.78	97.38	124.96	60.04	82.76	107.11
75 - 79	92.56	128.40	165.73	85.10	119.44	153.79	70.17	98.54	126.91

UR2038
Gross Premium Code: 2038 - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	50.89	70.88	92.69	38.16	52.71	69.06	14.53	19.99	25.44
55 - 64	56.34	79.97	103.60	43.62	59.98	76.34	16.35	21.81	29.08
65 - 69	68.35	96.39	124.44	47.32	66.60	85.87	17.52	24.53	31.55
70 - 74	73.03	102.24	131.45	53.55	74.65	97.38	19.48	27.59	35.70
75 - 79	74.65	104.51	134.38	55.23	77.64	100.04	20.90	28.36	37.32
80 - 84	77.12	107.11	138.53	54.26	75.69	97.11	19.99	28.56	35.70

UR589R
Gross Premium Code: 589R - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	60Day EP Std Clss Premium	60Day EP 1Cnd Clss Premium	60Day EP 2Cnd Clss Premium
18 - 54	50.89	70.88	92.69	45.43	63.62	79.97	32.72	45.43	59.98
55 - 64	56.34	79.97	103.60	50.89	70.88	90.87	36.34	50.89	65.44
65 - 69	68.35	96.39	124.44	59.59	82.38	106.92	43.81	61.34	77.11
70 - 74	73.03	102.24	131.45	61.66	86.01	110.35	45.44	63.29	81.14
75 - 79	74.65	104.51	134.38	65.69	92.56	119.44	49.27	68.68	88.09
80 & OV	119.97	168.52	217.09	99.97	139.95	181.38	75.69	105.68	137.10

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Arkansas

Lifetime Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	74.52	103.60	132.69	63.62	87.25	112.69	50.89	72.70	92.69
55 - 64	99.96	141.78	181.76	87.25	121.79	156.31	74.52	103.60	132.69
65 - 69	134.96	189.30	243.63	119.18	166.51	213.84	101.66	141.97	182.28
70 - 74	157.43	220.71	284.01	139.56	194.75	251.55	120.09	168.78	217.48
75 - 79	165.73	232.92	300.12	149.30	209.04	268.76	129.89	182.16	234.42

UR204
Gross Premium Code: 204C - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Arkansas

Lifetime Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	32.72	45.43	56.34	27.26	38.16	49.07	23.62	32.72	41.80
55 - 64	41.80	58.16	74.52	36.34	50.89	65.44	30.90	43.62	56.34
65 - 69	45.56	63.10	80.62	40.31	56.08	71.86	35.05	49.07	63.10
70 - 74	40.56	56.80	73.03	37.33	50.30	66.54	32.45	45.44	58.43
75 - 79	31.35	44.79	56.73	28.36	40.31	52.26	25.38	35.83	46.28

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

10 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	50.89	70.88	90.87	43.62	59.98	78.15	36.34	50.89	65.44
55 - 64	78.15	109.06	141.78	69.06	96.33	123.59	58.16	81.79	105.42
65 - 69	113.93	159.50	205.07	99.90	140.21	180.54	85.87	120.93	155.99
70 - 74	139.56	196.38	251.55	123.34	173.65	223.96	107.11	150.93	194.75
75 - 79	153.79	216.50	277.71	138.85	194.10	249.34	120.93	170.21	217.99

UR204
Gross Premium Code: 204D - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

10 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	23.62	34.52	43.62	21.81	29.08	38.16	18.17	25.44	32.72
55 - 64	34.52	49.07	61.80	30.90	43.62	54.53	27.26	38.16	47.25
65 - 69	40.31	56.08	71.86	35.05	50.83	64.84	31.55	43.81	56.08
70 - 74	37.33	51.93	68.16	34.08	47.06	60.04	29.21	42.19	53.55
75 - 79	29.85	41.80	53.75	26.88	38.81	49.27	23.89	34.34	43.30

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

5 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	19.99	29.08	36.34	18.17	25.44	32.72	14.53	21.81	27.26
55 - 64	34.52	47.25	59.98	30.90	41.80	54.53	25.44	36.34	45.43
65 - 69	52.58	73.62	94.65	47.32	66.60	85.87	40.31	57.83	73.62
70 - 74	68.16	95.75	123.34	63.29	87.64	113.60	55.18	76.28	99.00
75 - 79	82.11	116.46	149.30	76.14	107.50	137.36	67.18	94.06	120.93

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR204
Gross Premium Code: 204E - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

5 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	10.91	14.53	18.17	9.09	12.71	16.35	7.27	10.91	14.53
55 - 64	16.35	21.81	29.08	14.53	19.99	25.44	12.71	18.17	23.62
65 - 69	21.03	28.04	36.80	17.52	26.28	33.29	15.77	22.77	29.79
70 - 74	21.09	29.21	37.33	17.85	25.96	32.45	16.23	22.71	29.21
75 - 79	17.92	25.38	31.35	16.42	22.39	29.85	14.93	20.90	26.88

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT691 and MP-LT691
LONG TERM CARE POLICY
Base Policy Form 691
Premium per $10 Units Purchased
Rate Schedule for the State of AR
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
40		31.73	29.73	25.77	23.79	35.69	31.73	31.73	29.73	43.63	39.65	35.69	31.73	47.59	45.60	41.63	39.65	53.53	47.59	43.63	41.63
41		33.70	29.73	25.77	23.79	35.69	33.70	31.73	29.73	43.63	39.65	35.69	33.70	51.55	45.60	41.63	39.65	55.51	47.59	45.60	43.63
42		33.70	31.73	25.77	23.79	35.69	33.70	31.73	29.73	45.60	39.65	39.65	33.70	53.53	47.59	43.63	41.63	55.51	51.55	45.60	43.63
43		33.70	31.73	29.73	23.79	39.65	33.70	33.70	29.73	45.60	41.63	39.65	35.69	53.53	47.59	45.60	41.63	57.50	53.53	47.59	43.63
44		35.69	31.73	29.73	25.77	39.65	35.69	33.70	31.73	47.59	41.63	41.63	35.69	55.51	51.55	45.60	43.63	61.46	53.53	47.59	45.60
45		35.69	33.70	29.73	25.77	41.63	35.69	33.70	31.73	51.55	43.63	41.63	39.65	57.50	53.53	47.59	43.63	61.46	55.51	51.55	45.60
46		35.69	33.70	31.73	29.73	43.63	39.65	35.69	33.70	51.55	45.60	43.63	41.63	61.46	55.51	51.55	45.60	65.43	57.50	51.55	47.59
47		39.65	35.69	31.73	29.73	45.60	41.63	35.69	33.70	53.53	47.59	45.60	41.63	63.45	57.50	53.53	47.59	67.41	61.46	53.53	51.55
48		41.63	35.69	33.70	29.73	47.59	43.63	39.65	35.69	55.51	51.55	47.59	43.63	65.43	61.46	55.51	51.55	69.40	63.45	57.50	53.53
49		41.63	39.65	33.70	31.73	51.55	43.63	41.63	35.69	61.46	53.53	51.55	45.60	69.40	63.45	57.50	53.53	75.35	67.41	61.46	55.51
50		43.63	39.65	35.69	31.73	53.53	45.60	43.63	39.65	63.45	55.51	53.53	47.59	75.35	65.43	63.45	55.51	79.31	73.36	65.43	61.46
51		45.60	41.63	39.65	33.70	55.51	51.55	45.60	41.63	67.41	61.46	55.51	51.55	79.31	69.40	65.43	61.46	85.26	77.32	69.40	63.45
52		47.59	43.63	41.63	35.69	61.46	53.53	47.59	43.63	73.36	63.45	57.50	53.53	85.26	75.35	69.40	63.45	89.22	81.30	75.35	67.41
53		53.53	47.59	43.63	39.65	65.43	55.51	53.53	45.60	77.32	67.41	63.45	55.51	91.21	79.31	75.35	67.41	97.16	87.25	79.31	73.36
54		55.51	51.55	45.60	41.63	69.40	61.46	55.51	47.59	85.26	75.35	67.41	61.46	99.13	87.25	79.31	73.36	103.11	91.21	85.26	77.32
55		61.46	55.51	51.55	43.63	75.35	65.43	61.46	53.53	91.21	79.31	73.36	65.43	107.07	95.17	87.25	77.32	111.03	99.13	91.21	81.30
56		67.41	57.50	53.53	47.59	79.31	69.40	65.43	55.51	99.13	87.25	77.32	69.40	116.99	103.11	95.17	81.30	120.96	109.06	99.13	89.22
57		73.36	63.45	57.50	51.55	87.25	77.32	69.40	61.46	107.07	95.17	85.26	77.32	128.89	111.03	101.12	89.22	132.85	116.99	107.07	97.16
58		77.32	67.41	61.46	55.51	95.17	81.30	75.35	67.41	116.99	103.11	95.17	85.26	140.79	120.96	111.03	97.16	144.75	130.87	116.99	103.11
59		85.26	75.35	65.43	61.46	103.11	91.21	81.30	73.36	130.87	113.02	101.12	91.21	152.69	134.83	120.96	107.07	160.61	142.77	128.89	113.02
60		91.21	79.31	69.40	65.43	113.02	99.13	89.22	79.31	142.77	124.92	111.03	99.13	166.56	146.73	132.85	116.99	174.49	154.66	138.79	124.92
61		101.12	87.25	77.32	69.40	128.89	109.06	97.16	87.25	156.65	138.79	124.92	111.03	182.42	162.59	144.75	130.87	190.36	168.55	152.69	138.79
62		111.03	97.16	85.26	75.35	140.79	120.96	107.07	97.16	172.51	152.69	138.79	120.96	200.27	176.47	160.61	142.77	208.21	186.39	164.59	150.69
63		120.96	107.07	91.21	81.30	152.69	132.85	116.99	103.11	188.37	166.56	150.69	134.83	222.08	194.32	174.49	154.66	231.99	202.26	182.42	162.59
64		134.83	116.99	101.12	91.21	168.55	146.73	130.87	113.02	208.21	184.41	164.59	146.73	243.89	212.17	190.36	168.55	253.81	224.07	198.28	178.46
65		148.54	129.00	111.41	99.68	183.73	162.23	142.68	127.04	228.68	199.37	179.81	160.27	267.77	234.55	207.18	183.73	277.55	242.37	216.97	193.51
66		159.88	140.61	125.20	107.86	200.33	177.21	156.02	138.69	252.33	223.45	194.55	173.36	290.86	256.20	227.30	200.33	300.49	263.89	235.01	211.89
67		176.51	153.73	134.75	119.57	222.05	191.69	168.91	149.93	277.10	242.93	214.47	189.79	322.65	280.89	248.63	220.16	330.24	290.38	254.32	229.65
68		190.70	166.39	147.69	130.87	241.18	215.00	185.09	164.53	302.87	269.23	235.57	209.39	351.49	308.49	271.09	239.30	362.71	317.83	280.43	248.66
69		211.75	182.29	162.03	141.78	268.83	233.85	206.22	180.44	335.11	294.61	261.45	228.32	388.51	336.96	296.44	263.30	397.72	346.17	305.65	272.51
70		232.05	203.05	174.04	154.10	293.69	259.25	224.81	199.43	369.84	324.52	284.63	250.19	424.23	369.84	324.52	284.63	435.11	382.53	335.40	295.51
71		256.99	221.29	190.95	167.75	324.80	283.75	248.05	217.73	405.11	355.15	314.09	274.83	464.01	405.11	355.15	310.53	478.29	417.60	365.85	323.01
72		281.01	244.12	212.51	184.41	356.53	310.87	272.23	237.10	446.10	389.89	342.47	300.33	507.57	444.34	388.15	340.73	523.38	456.64	398.69	351.25
73		309.31	267.84	231.55	202.17	390.52	338.69	297.21	260.92	489.03	428.54	373.25	324.86	554.69	482.11	421.63	369.78	568.51	497.66	433.72	380.15
74		339.93	294.03	254.94	222.65	426.61	370.53	326.33	282.15	533.69	464.01	406.21	355.23	603.39	525.19	458.91	399.42	620.37	538.79	472.50	411.31
75		372.70	324.24	277.44	244.01	469.64	404.46	354.32	307.52	583.30	508.09	444.58	387.75	658.51	571.59	498.05	432.87	676.89	586.64	513.10	446.24
76		407.46	353.24	302.31	264.51	515.90	445.25	386.11	336.82	639.13	556.97	484.68	420.61	719.64	621.05	540.55	468.26	737.71	639.13	556.97	484.68
77		444.03	382.67	329.39	287.41	565.13	489.24	421.43	369.76	703.99	610.35	529.61	460.19	789.57	679.78	590.97	511.85	807.33	700.77	607.12	526.39
78		480.66	414.03	355.34	310.92	625.03	537.77	466.39	404.52	775.72	671.03	580.61	502.87	864.56	747.17	645.65	556.81	886.77	766.20	663.09	572.67
79		523.49	448.71	386.39	336.53	685.53	593.61	509.47	442.47	853.80	736.95	634.12	549.98	948.84	817.96	707.35	610.74	970.65	838.22	724.48	623.21
80		579.58	500.13	428.45	370.81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81		649.69	559.33	478.31	414.43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82		735.38	629.44	537.51	464.29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83		835.10	715.13	610.74	525.05	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84		951.95	814.85	691.76	593.61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.50
Select = 3.50

Select = 3.50

Ability Insurance Company (formerly Medico Life Ins. Co.)
ML-LT692
LONG TERM CARE POLICY
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of AR
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
18		17.45	15.86	14.27	11.10	19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03
19		17.45	15.86	14.27	11.10	19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03
20		17.45	15.86	14.27	11.10	19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03
21		17.45	15.86	14.27	11.10	19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03
22		17.45	15.86	14.27	11.10	19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03
23		17.45	15.86	14.27	11.10	19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03
24		17.45	15.86	14.27	11.10	19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03
25		17.45	15.86	14.27	11.10	19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03
26		17.45	15.86	14.27	11.10	19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03
27		17.45	15.86	14.27	11.10	19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03
28		17.45	15.86	14.27	11.10	19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03
29		17.45	15.86	14.27	11.10	19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03
30		19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03	26.96	25.38	23.79	20.62
31		19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03	26.96	25.38	23.79	20.62
32		19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03	26.96	25.38	23.79	20.62
33		19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03	26.96	25.38	23.79	20.62
34		19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03	26.96	25.38	23.79	20.62
35		19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03	26.96	25.38	23.79	20.62
36		19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03	26.96	25.38	23.79	20.62
37		19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03	26.96	25.38	23.79	20.62
38		19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03	26.96	25.38	23.79	20.62
39		19.03	17.45	15.86	14.27	20.62	19.03	17.45	15.86	23.79	20.62	19.03	17.45	25.38	23.79	20.62	19.03	26.96	25.38	23.79	20.62
40		31.72	25.38	23.79	20.62	33.31	28.55	25.38	23.79	38.07	34.90	31.72	26.96	44.41	38.07	34.90	31.72	49.17	42.83	36.48	33.31
41		31.72	25.38	23.79	20.62	33.31	28.55	25.38	23.79	38.07	34.90	31.72	26.96	44.41	38.07	34.90	31.72	49.17	42.83	36.48	33.31
42		31.72	25.38	23.79	20.62	33.31	28.55	25.38	23.79	38.07	34.90	31.72	26.96	44.41	38.07	34.90	31.72	49.17	42.83	36.48	33.31
43		31.72	25.38	23.79	20.62	33.31	28.55	25.38	23.79	38.07	34.90	31.72	26.96	44.41	38.07	34.90	31.72	49.17	42.83	36.48	33.31
44		31.72	25.38	23.79	20.62	33.31	28.55	25.38	23.79	38.07	34.90	31.72	26.96	44.41	38.07	34.90	31.72	49.17	42.83	36.48	33.31
45		31.72	25.38	23.79	20.62	33.31	28.55	25.38	23.79	38.07	34.90	31.72	26.96	44.41	38.07	34.90	31.72	49.17	42.83	36.48	33.31
46		31.72	25.38	23.79	20.62	33.31	28.55	25.38	23.79	38.07	34.90	31.72	26.96	44.41	38.07	34.90	31.72	49.17	42.83	36.48	33.31
47		31.72	25.38	23.79	20.62	33.31	28.55	25.38	23.79	38.07	34.90	31.72	26.96	44.41	38.07	34.90	31.72	49.17	42.83	36.48	33.31
48		31.72	25.38	23.79	20.62	33.31	28.55	25.38	23.79	38.07	34.90	31.72	26.96	44.41	38.07	34.90	31.72	49.17	42.83	36.48	33.31
49		31.72	25.38	23.79	20.62	33.31	28.55	25.38	23.79	38.07	34.90	31.72	26.96	44.41	38.07	34.90	31.72	49.17	42.83	36.48	33.31
50		41.24	33.31	28.55	26.96	46.00	41.24	34.90	33.31	55.52	49.17	42.83	38.07	65.04	55.52	50.76	46.00	68.21	60.28	52.35	49.17
51		41.24	33.31	28.55	26.96	46.00	41.24	34.90	33.31	55.52	49.17	42.83	38.07	65.04	55.52	50.76	46.00	68.21	60.28	52.35	49.17
52		41.24	33.31	28.55	26.96	46.00	41.24	34.90	33.31	55.52	49.17	42.83	38.07	65.04	55.52	50.76	46.00	68.21	60.28	52.35	49.17
53		41.24	33.31	28.55	26.96	46.00	41.24	34.90	33.31	55.52	49.17	42.83	38.07	65.04	55.52	50.76	46.00	68.21	60.28	52.35	49.17
54		41.24	33.31	28.55	26.96	46.00	41.24	34.90	33.31	55.52	49.17	42.83	38.07	65.04	55.52	50.76	46.00	68.21	60.28	52.35	49.17
55		61.86	52.35	46.00	41.24	72.97	63.45	55.52	50.76	90.42	79.30	69.80	63.45	106.28	93.58	80.90	72.97	111.04	95.18	85.66	77.73
56		61.86	52.35	46.00	41.24	72.97	63.45	55.52	50.76	90.42	79.30	69.80	63.45	106.28	93.58	80.90	72.97	111.04	95.18	85.66	77.73
57		61.86	52.35	46.00	41.24	72.97	63.45	55.52	50.76	90.42	79.30	69.80	63.45	106.28	93.58	80.90	72.97	111.04	95.18	85.66	77.73
58		61.86	52.35	46.00	41.24	72.97	63.45	55.52	50.76	90.42	79.30	69.80	63.45	106.28	93.58	80.90	72.97	111.04	95.18	85.66	77.73
59		61.86	52.35	46.00	41.24	72.97	63.45	55.52	50.76	90.42	79.30	69.80	63.45	106.28	93.58	80.90	72.97	111.04	95.18	85.66	77.73
60		106.28	88.82	79.30	71.38	131.66	112.62	98.34	90.42	161.81	139.60	125.32	114.22	187.18	161.81	145.94	131.66	191.94	166.57	149.12	134.84
61		106.28	88.82	79.30	71.38	131.66	112.62	98.34	90.42	161.81	139.60	125.32	114.22	187.18	161.81	145.94	131.66	191.94	166.57	149.12	134.84
62		106.28	88.82	79.30	71.38	131.66	112.62	98.34	90.42	161.81	139.60	125.32	114.22	187.18	161.81	145.94	131.66	191.94	166.57	149.12	134.84
63		106.28	88.82	79.30	71.38	131.66	112.62	98.34	90.42	161.81	139.60	125.32	114.22	187.18	161.81	145.94	131.66	191.94	166.57	149.12	134.84
64		106.28	88.82	79.30	71.38	131.66	112.62	98.34	90.42	161.81	139.60	125.32	114.22	187.18	161.81	145.94	131.66	191.94	166.57	149.12	134.84
65		146.98	123.53	109.45	98.51	182.94	156.36	137.60	126.65	226.73	193.90	173.57	157.93	259.58	225.17	200.14	181.38	262.70	228.30	204.84	184.51
66		161.81	135.61	120.19	109.41	203.42	172.59	152.56	138.69	249.64	215.74	194.17	174.14	285.09	246.56	220.36	198.79	289.71	251.18	223.44	203.42
67		177.64	150.31	133.62	119.94	224.71	191.31	168.54	153.35	276.34	238.38	212.57	194.34	314.30	271.78	242.94	220.16	318.86	276.34	245.97	224.71
68		195.93	164.53	146.58	133.11	246.78	209.39	185.46	167.51	305.12	263.24	234.82	213.88	347.00	299.14	267.73	242.30	349.99	305.12	272.22	246.78
69		215.06	181.18	160.55	145.83	271.03	231.26	204.74	185.60	335.85	288.71	259.25	235.69	381.51	329.96	294.60	268.09	385.94	334.38	299.02	271.03
70		236.41	200.15	175.50	160.99	298.78	255.26	224.81	203.05	369.85	319.08	284.27	259.62	419.15	362.59	323.43	294.42	424.96	368.39	327.78	297.33
71		259.84	219.86	192.74	175.60	329.80	279.83	246.99	224.15	406.90	349.78	314.10	285.54	459.72	398.33	355.50	322.66	465.43	404.05	361.21	326.94
72		286.63	240.26	212.16	193.90	361.10	309.10	272.58	247.29	446.81	386.38	344.23	313.32	505.82	438.38	390.60	355.47	511.43	442.59	396.22	358.29
73		312.42	262.65	232.24	212.89	396.74	337.30	298.60	270.94	490.75	423.01	377.39	344.22	554.34	481.07	428.54	389.83	559.87	485.22	434.06	392.60
74		341.29	288.26	254.26	232.51	432.39	369.84	326.34	296.42	539.81	465.02	414.72	378.00	607.79	526.22	469.10	426.95	611.87	530.30	474.54	429.68
75		373.04	314.21	276.77	252.70	474.66	405.13	358.34	324.90	590.98	509.42	454.60	414.49	665.86	576.27	513.43	466.64	669.87	580.29	518.78	471.98
76		408.78	343.06	303.62	277.34	519.19	444.27	391.69	356.20	648.00	558.62	498.16	453.46	728.18	629.60	562.56	511.30	734.75	636.17	567.82	515.25
77		445.65	374.61	330.68	302.26	568.37	485.70	428.86	388.82	709.17	610.99	546.41	498.61	797.01	689.79	616.17	559.32	802.18	694.96	621.33	564.49
78		497.48	417.53	368.03	336.30	633.27	540.63	478.45	434.02	793.18	682.77	610.42	555.86	888.36	771.60	687.84	624.38	894.70	775.41	691.65	628.19
79		552.17	463.66	408.82	373.92	705.48	602.02	532.22	483.62	884.96	762.81	681.79	621.97	993.40	861.27	767.79	696.75	999.64	865.02	772.78	700.49
80		623.21	524.74	463.66	422.54	801.45	683.04	603.26	547.18	1,007.10	868.75	775.27	706.72	1,128.01	977.20	871.26	792.72	1,134.25	983.42	877.48	796.46
81		705.48	594.54	524.74	478.62	909.89	775.27	685.53	621.97	1,145.46	987.17	882.46	802.70	1,281.33	1,111.81	990.90	899.91	1,287.55	1,115.55	995.90	904.90
82		798.95	671.82	593.30	540.94	1,030.79	878.73	776.52	705.48	1,301.26	1,121.78	1,003.37	913.62	1,457.07	1,262.62	1,125.52	1,022.06	1,463.30	1,267.62	1,131.75	1,028.30
83		903.66	760.32	670.58	613.24	1,169.14	997.14	882.46	800.20	1,480.75	1,277.58	1,140.48	1,039.52	1,654.01	1,433.39	1,278.83	1,161.67	1,661.49	1,439.62	1,285.06	1,166.65
84		1,022.06	861.27	759.07	691.76	1,326.19	1,131.75	1,000.88	907.39	1,683.93	1,452.09	1,297.53	1,181.61	1,880.86	1,630.32	1,453.33	1,319.97	1,887.09	1,636.55	1,459.57	1,324.94

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Quarterly (Bank Draft) = 0.25
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Super Preferred = 0.8125
Preferred = 1.00
Standard = 1.25

AREA FACTORS: Area 1=0.75, Area 2=1.00, Area 3=1.25

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT694 and MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		12.49	12.49	13.87	12.49	13.87	13.87	13.87	13.87	18.05	18.05
19		12.49	12.49	13.87	12.49	13.87	13.87	13.87	13.87	18.05	18.05
20		12.49	12.49	13.87	12.49	13.87	13.87	13.87	13.87	18.05	18.05
21		12.49	12.49	13.87	12.49	13.87	13.87	13.87	13.87	18.05	18.05
22		12.49	12.49	13.87	12.49	13.87	13.87	13.87	13.87	18.05	18.05
23		12.49	12.49	13.87	12.49	13.87	13.87	13.87	13.87	18.05	18.05
24		12.49	12.49	13.87	12.49	13.87	13.87	13.87	13.87	18.05	18.05
25		12.49	12.49	13.87	12.49	13.87	13.87	13.87	13.87	18.05	18.05
26		12.49	12.49	13.87	12.49	13.87	13.87	13.87	13.87	18.05	18.05
27		12.49	12.49	13.87	12.49	13.87	13.87	13.87	13.87	18.05	18.05
28		12.49	12.49	13.87	12.49	13.87	13.87	13.87	13.87	18.05	18.05
29		12.49	12.49	13.87	12.49	13.87	13.87	13.87	13.87	18.05	18.05
30		16.66	15.27	18.05	16.66	18.05	18.05	19.43	18.05	27.76	26.38
31		16.66	15.27	18.05	16.66	18.05	18.05	19.43	18.05	27.76	26.38
32		16.66	15.27	18.05	16.66	18.05	18.05	19.43	18.05	27.76	26.38
33		16.66	15.27	18.05	16.66	18.05	18.05	19.43	18.05	27.76	26.38
34		16.66	15.27	18.05	16.66	18.05	18.05	19.43	18.05	27.76	26.38
35		16.66	15.27	18.05	16.66	18.05	18.05	19.43	18.05	27.76	26.38
36		16.66	15.27	18.05	16.66	18.05	18.05	19.43	18.05	27.76	26.38
37		16.66	15.27	18.05	16.66	18.05	18.05	19.43	18.05	27.76	26.38
38		16.66	15.27	18.05	16.66	18.05	18.05	19.43	18.05	27.76	26.38
39		16.66	15.27	18.05	16.66	18.05	18.05	19.43	18.05	27.76	26.38
40		26.38	23.60	30.53	27.76	33.32	30.53	34.71	31.92	51.35	47.19
41		26.38	23.60	30.53	27.76	33.32	30.53	34.71	31.92	51.35	47.19
42		26.38	23.60	30.53	27.76	33.32	30.53	34.71	31.92	51.35	47.19
43		26.38	23.60	30.53	27.76	33.32	30.53	34.71	31.92	51.35	47.19
44		26.38	23.60	30.53	27.76	33.32	30.53	34.71	31.92	51.35	47.19
45		26.38	23.60	30.53	27.76	33.32	30.53	34.71	31.92	51.35	47.19
46		26.38	23.60	30.53	27.76	33.32	30.53	34.71	31.92	51.35	47.19
47		26.38	23.60	30.53	27.76	33.32	30.53	34.71	31.92	51.35	47.19
48		26.38	23.60	30.53	27.76	33.32	30.53	34.71	31.92	51.35	47.19
49		26.38	23.60	30.53	27.76	33.32	30.53	34.71	31.92	51.35	47.19
50		52.75	47.19	63.85	56.91	72.18	63.85	79.11	70.80	102.72	91.62
51		52.75	47.19	63.85	56.91	72.18	63.85	79.11	70.80	102.72	91.62
52		52.75	47.19	63.85	56.91	72.18	63.85	79.11	70.80	102.72	91.62
53		52.75	47.19	63.85	56.91	72.18	63.85	79.11	70.80	102.72	91.62
54		52.75	47.19	63.85	56.91	72.18	63.85	79.11	70.80	102.72	91.62
55		52.75	47.19	63.85	56.91	72.18	63.85	79.11	70.80	102.72	91.62
56		52.75	47.19	63.85	56.91	72.18	63.85	79.11	70.80	102.72	91.62
57		52.75	47.19	63.85	56.91	72.18	63.85	79.11	70.80	102.72	91.62
58		52.75	47.19	63.85	56.91	72.18	63.85	79.11	70.80	102.72	91.62
59		52.75	47.19	63.85	56.91	72.18	63.85	79.11	70.80	102.72	91.62
60		86.06	73.57	105.49	91.62	119.38	104.10	129.09	113.82	159.63	141.58
61		86.06	73.57	105.49	91.62	119.38	104.10	129.09	113.82	159.63	141.58
62		86.06	73.57	105.49	91.62	119.38	104.10	129.09	113.82	159.63	141.58
63		86.06	73.57	105.49	91.62	119.38	104.10	129.09	113.82	159.63	141.58
64		86.06	73.57	105.49	91.62	119.38	104.10	129.09	113.82	159.63	141.58
65		116.31	99.88	145.04	124.50	162.83	142.29	177.87	155.98	212.08	186.08
66		128.10	109.22	159.10	137.54	179.34	156.42	196.88	171.25	230.57	202.26
67		140.83	119.57	175.36	150.14	197.96	172.71	216.56	188.66	251.10	220.55
68		154.43	130.88	192.39	164.91	217.26	188.45	236.89	206.78	274.83	240.81
69		168.85	143.07	210.09	180.45	238.45	206.23	260.37	226.85	301.62	262.94
70		184.02	156.09	230.98	197.98	261.43	225.90	285.54	248.75	329.96	286.81
71		201.13	171.14	253.60	216.13	286.08	247.35	313.57	272.34	361.04	313.57
72		220.07	186.87	276.62	236.05	314.73	271.71	343.01	297.53	394.64	341.78
73		240.71	204.42	303.61	258.86	344.74	297.56	376.19	325.39	433.04	373.77
74		262.94	222.50	333.13	283.16	377.16	324.81	412.85	356.93	473.53	408.09
75		287.81	243.35	363.85	308.87	414.16	355.66	452.77	389.59	518.28	445.75
76		313.98	264.52	399.08	338.13	453.15	388.74	496.85	426.69	567.01	486.49
77		343.61	289.35	436.29	369.60	497.32	424.99	543.67	466.81	620.52	531.23
78		367.56	308.71	468.61	395.33	534.13	456.40	585.21	500.82	664.05	567.43
79		393.72	330.46	502.78	424.25	573.67	489.69	629.29	537.68	711.08	606.39
80		428.62	359.91	549.67	462.43	628.20	534.40	689.27	587.85	775.43	658.74
81		467.87	392.62	600.93	504.95	687.09	584.57	754.71	642.38	845.23	716.54
82		510.41	427.53	656.56	550.77	751.44	638.01	825.61	701.27	920.49	779.80
83		555.13	464.60	716.54	600.93	822.33	695.81	905.23	766.71	1,006.64	849.60
84		604.21	504.95	781.98	654.38	898.68	760.17	992.47	838.70	1,100.44	925.94
85		658.74	548.58	853.97	713.27	982.65	828.87	1,087.35	916.13	1,202.96	1,008.83
86		716.54	596.58	932.48	776.52	1,075.36	905.23	1,192.05	1,002.29	1,315.29	1,099.35
87		779.80	648.92	1,018.65	846.33	1,175.69	988.11	1,306.57	1,094.98	1,437.45	1,198.60
88		849.60	705.64	1,112.44	921.58	1,285.84	1,077.54	1,431.99	1,197.50	1,571.59	1,306.57
89		924.85	766.71	1,213.86	1,004.47	1,405.81	1,176.78	1,569.41	1,308.75	1,718.83	1,423.27

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct-Billed)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS
Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT694 and MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		15.27	15.27	15.27	15.27	16.66	15.27	16.66	15.27	20.82	19.43
19		15.27	15.27	15.27	15.27	16.66	15.27	16.66	15.27	20.82	19.43
20		15.27	15.27	15.27	15.27	16.66	15.27	16.66	15.27	20.82	19.43
21		15.27	15.27	15.27	15.27	16.66	15.27	16.66	15.27	20.82	19.43
22		15.27	15.27	15.27	15.27	16.66	15.27	16.66	15.27	20.82	19.43
23		15.27	15.27	15.27	15.27	16.66	15.27	16.66	15.27	20.82	19.43
24		15.27	15.27	15.27	15.27	16.66	15.27	16.66	15.27	20.82	19.43
25		15.27	15.27	15.27	15.27	16.66	15.27	16.66	15.27	20.82	19.43
26		15.27	15.27	15.27	15.27	16.66	15.27	16.66	15.27	20.82	19.43
27		15.27	15.27	15.27	15.27	16.66	15.27	16.66	15.27	20.82	19.43
28		15.27	15.27	15.27	15.27	16.66	15.27	16.66	15.27	20.82	19.43
29		15.27	15.27	15.27	15.27	16.66	15.27	16.66	15.27	20.82	19.43
30		18.05	18.05	20.82	19.43	20.82	20.82	22.20	20.82	31.92	30.53
31		18.05	18.05	20.82	19.43	20.82	20.82	22.20	20.82	31.92	30.53
32		18.05	18.05	20.82	19.43	20.82	20.82	22.20	20.82	31.92	30.53
33		18.05	18.05	20.82	19.43	20.82	20.82	22.20	20.82	31.92	30.53
34		18.05	18.05	20.82	19.43	20.82	20.82	22.20	20.82	31.92	30.53
35		18.05	18.05	20.82	19.43	20.82	20.82	22.20	20.82	31.92	30.53
36		18.05	18.05	20.82	19.43	20.82	20.82	22.20	20.82	31.92	30.53
37		18.05	18.05	20.82	19.43	20.82	20.82	22.20	20.82	31.92	30.53
38		18.05	18.05	20.82	19.43	20.82	20.82	22.20	20.82	31.92	30.53
39		18.05	18.05	20.82	19.43	20.82	20.82	22.20	20.82	31.92	30.53
40		30.53	27.76	34.71	31.92	37.48	34.71	40.25	37.48	59.68	54.14
41		30.53	27.76	34.71	31.92	37.48	34.71	40.25	37.48	59.68	54.14
42		30.53	27.76	34.71	31.92	37.48	34.71	40.25	37.48	59.68	54.14
43		30.53	27.76	34.71	31.92	37.48	34.71	40.25	37.48	59.68	54.14
44		30.53	27.76	34.71	31.92	37.48	34.71	40.25	37.48	59.68	54.14
45		30.53	27.76	34.71	31.92	37.48	34.71	40.25	37.48	59.68	54.14
46		30.53	27.76	34.71	31.92	37.48	34.71	40.25	37.48	59.68	54.14
47		30.53	27.76	34.71	31.92	37.48	34.71	40.25	37.48	59.68	54.14
48		30.53	27.76	34.71	31.92	37.48	34.71	40.25	37.48	59.68	54.14
49		30.53	27.76	34.71	31.92	37.48	34.71	40.25	37.48	59.68	54.14
50		61.07	54.14	74.96	65.24	83.29	73.57	90.23	80.51	117.99	105.49
51		61.07	54.14	74.96	65.24	83.29	73.57	90.23	80.51	117.99	105.49
52		61.07	54.14	74.96	65.24	83.29	73.57	90.23	80.51	117.99	105.49
53		61.07	54.14	74.96	65.24	83.29	73.57	90.23	80.51	117.99	105.49
54		61.07	54.14	74.96	65.24	83.29	73.57	90.23	80.51	117.99	105.49
55		61.07	54.14	74.96	65.24	83.29	73.57	90.23	80.51	117.99	105.49
56		61.07	54.14	74.96	65.24	83.29	73.57	90.23	80.51	117.99	105.49
57		61.07	54.14	74.96	65.24	83.29	73.57	90.23	80.51	117.99	105.49
58		61.07	54.14	74.96	65.24	83.29	73.57	90.23	80.51	117.99	105.49
59		61.07	54.14	74.96	65.24	83.29	73.57	90.23	80.51	117.99	105.49
60		98.55	86.06	122.15	105.49	137.42	120.76	149.91	131.87	184.62	162.40
61		98.55	86.06	122.15	105.49	137.42	120.76	149.91	131.87	184.62	162.40
62		98.55	86.06	122.15	105.49	137.42	120.76	149.91	131.87	184.62	162.40
63		98.55	86.06	122.15	105.49	137.42	120.76	149.91	131.87	184.62	162.40
64		98.55	86.06	122.15	105.49	137.42	120.76	149.91	131.87	184.62	162.40
65		135.46	114.93	166.92	143.68	188.81	164.19	205.23	180.60	244.91	214.81
66		148.32	126.75	183.38	157.76	207.66	180.69	226.53	198.22	266.98	233.28
67		162.09	138.17	201.94	174.04	228.51	199.28	249.77	217.88	289.63	253.76
68		177.99	151.82	222.49	189.76	251.27	217.26	273.53	239.50	318.03	277.45
69		194.62	164.98	243.61	208.80	274.53	238.45	300.31	261.65	348.01	302.90
70		213.21	180.21	266.51	228.45	302.04	261.43	329.96	286.81	380.72	331.24
71		232.36	197.38	292.33	249.86	331.05	286.08	361.04	313.57	417.25	362.29
72		254.50	215.15	319.65	272.94	362.69	313.51	395.89	343.01	456.12	394.64
73		278.21	235.87	350.78	298.77	397.96	342.32	434.25	376.19	499.57	431.83
74		303.39	256.99	384.30	325.99	435.46	374.79	477.10	411.66	546.11	471.14
75		332.26	280.78	420.01	356.83	477.34	410.66	522.96	450.43	597.84	514.77
76		362.29	305.93	460.05	389.89	523.30	448.55	572.76	492.25	654.42	562.40
77		395.61	333.44	502.98	426.12	573.06	490.54	627.31	538.01	715.48	613.74
78		424.19	356.45	540.79	456.40	616.30	526.36	675.16	578.55	766.21	655.17
79		454.80	381.72	580.22	489.69	662.01	564.95	726.36	620.56	820.15	700.18
80		495.15	415.53	634.75	534.40	725.26	617.30	795.07	678.37	894.31	761.26
81		539.86	452.61	693.64	582.39	792.88	674.00	870.32	740.53	975.02	827.79
82		588.94	492.97	757.99	635.83	868.14	736.18	953.20	809.25	1,063.36	899.77
83		641.29	536.59	827.79	692.55	948.85	803.79	1,044.83	885.59	1,162.60	980.48
84		698.01	583.49	903.04	754.71	1,038.28	876.86	1,145.16	967.39	1,270.58	1,068.82
85		760.17	633.65	985.93	822.33	1,135.34	957.57	1,255.31	1,057.90	1,388.37	1,164.79
86		827.79	689.27	1,076.45	896.49	1,241.13	1,044.83	1,376.36	1,156.06	1,518.15	1,269.49
87		900.86	749.25	1,175.69	977.19	1,356.74	1,139.70	1,508.33	1,264.03	1,659.93	1,382.91
88		980.48	814.70	1,283.67	1,064.45	1,484.34	1,244.41	1,653.39	1,381.82	1,814.80	1,507.24
89		1,067.72	885.59	1,401.46	1,159.33	1,622.85	1,357.83	1,811.52	1,510.52	1,983.85	1,643.58

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	8.33	6.94
19		5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	8.33	6.94
20		5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	8.33	6.94
21		5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	8.33	6.94
22		5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	8.33	6.94
23		5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	8.33	6.94
24		5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	8.33	6.94
25		5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	8.33	6.94
26		5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	8.33	6.94
27		5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	8.33	6.94
28		5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	8.33	6.94
29		5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	8.33	6.94
30		12.49	11.10	12.49	12.49	13.87	12.49	13.87	13.87	20.82	19.43
31		12.49	11.10	12.49	12.49	13.87	12.49	13.87	13.87	20.82	19.43
32		12.49	11.10	12.49	12.49	13.87	12.49	13.87	13.87	20.82	19.43
33		12.49	11.10	12.49	12.49	13.87	12.49	13.87	13.87	20.82	19.43
34		12.49	11.10	12.49	12.49	13.87	12.49	13.87	13.87	20.82	19.43
35		12.49	11.10	12.49	12.49	13.87	12.49	13.87	13.87	20.82	19.43
36		12.49	11.10	12.49	12.49	13.87	12.49	13.87	13.87	20.82	19.43
37		12.49	11.10	12.49	12.49	13.87	12.49	13.87	13.87	20.82	19.43
38		12.49	11.10	12.49	12.49	13.87	12.49	13.87	13.87	20.82	19.43
39		12.49	11.10	12.49	12.49	13.87	12.49	13.87	13.87	20.82	19.43
40		24.99	23.60	29.15	26.38	31.92	29.15	34.71	31.92	51.35	45.81
41		24.99	23.60	29.15	26.38	31.92	29.15	34.71	31.92	51.35	45.81
42		24.99	23.60	29.15	26.38	31.92	29.15	34.71	31.92	51.35	45.81
43		24.99	23.60	29.15	26.38	31.92	29.15	34.71	31.92	51.35	45.81
44		24.99	23.60	29.15	26.38	31.92	29.15	34.71	31.92	51.35	45.81
45		24.99	23.60	29.15	26.38	31.92	29.15	34.71	31.92	51.35	45.81
46		24.99	23.60	29.15	26.38	31.92	29.15	34.71	31.92	51.35	45.81
47		24.99	23.60	29.15	26.38	31.92	29.15	34.71	31.92	51.35	45.81
48		24.99	23.60	29.15	26.38	31.92	29.15	34.71	31.92	51.35	45.81
49		24.99	23.60	29.15	26.38	31.92	29.15	34.71	31.92	51.35	45.81
50		55.52	48.58	68.01	59.68	76.34	68.01	83.29	73.57	106.88	95.77
51		55.52	48.58	68.01	59.68	76.34	68.01	83.29	73.57	106.88	95.77
52		55.52	48.58	68.01	59.68	76.34	68.01	83.29	73.57	106.88	95.77
53		55.52	48.58	68.01	59.68	76.34	68.01	83.29	73.57	106.88	95.77
54		55.52	48.58	68.01	59.68	76.34	68.01	83.29	73.57	106.88	95.77
55		55.52	48.58	68.01	59.68	76.34	68.01	83.29	73.57	106.88	95.77
56		55.52	48.58	68.01	59.68	76.34	68.01	83.29	73.57	106.88	95.77
57		55.52	48.58	68.01	59.68	76.34	68.01	83.29	73.57	106.88	95.77
58		55.52	48.58	68.01	59.68	76.34	68.01	83.29	73.57	106.88	95.77
59		55.52	48.58	68.01	59.68	76.34	68.01	83.29	73.57	106.88	95.77
60		79.11	68.01	97.16	83.29	108.28	95.77	119.38	104.10	145.75	129.09
61		79.11	68.01	97.16	83.29	108.28	95.77	119.38	104.10	145.75	129.09
62		79.11	68.01	97.16	83.29	108.28	95.77	119.38	104.10	145.75	129.09
63		79.11	68.01	97.16	83.29	108.28	95.77	119.38	104.10	145.75	129.09
64		79.11	68.01	97.16	83.29	108.28	95.77	119.38	104.10	145.75	129.09
65		93.04	80.73	116.31	99.88	131.35	114.93	142.29	125.88	169.66	149.14
66		98.43	83.60	122.70	105.18	137.54	120.01	151.03	132.14	176.64	155.06
67		103.64	87.69	128.87	110.27	144.82	126.22	158.11	138.17	184.68	160.76
68		106.01	90.30	132.19	113.86	150.51	130.88	163.59	142.65	189.76	166.22
69		109.56	94.09	137.91	117.29	155.96	135.35	170.13	148.23	195.91	171.43
70		112.95	96.45	142.14	121.83	161.18	139.59	175.13	152.29	203.06	176.41
71		116.19	98.69	146.16	124.93	166.16	143.67	181.14	157.41	209.88	181.14
72		120.48	102.04	151.22	129.09	172.12	148.76	188.11	162.28	216.38	186.87
73		123.38	105.24	156.04	133.06	177.81	152.42	193.54	168.14	222.57	192.32
74		127.31	108.26	160.62	136.82	183.23	157.05	199.89	172.52	229.64	197.51
75		131.04	111.15	166.13	141.57	188.36	162.63	207.08	177.83	236.33	203.57
76		134.56	113.87	171.37	144.92	194.37	166.76	212.77	182.86	243.82	209.32
77		139.02	116.42	176.32	149.19	201.19	171.80	220.41	188.76	250.92	214.75
78		139.92	117.71	178.79	151.02	204.32	174.34	223.20	191.00	253.19	216.54
79		141.78	118.87	181.05	152.69	207.22	176.68	226.86	194.13	256.30	218.13
80		146.15	122.16	187.59	157.05	213.77	182.14	234.49	199.58	263.94	224.67
81		150.50	126.51	193.04	162.51	221.40	187.59	242.12	206.13	271.57	230.12
82		154.87	129.79	199.58	166.87	227.94	194.13	250.85	212.67	279.20	236.66
83		158.14	131.96	203.95	171.23	234.49	198.49	257.39	218.13	286.84	242.12
84		161.41	135.23	208.31	174.50	239.93	202.85	265.02	223.57	293.38	247.58
85		164.68	137.42	213.77	177.77	246.48	207.22	272.66	229.03	301.01	251.93
86		167.96	139.60	219.22	182.14	251.93	212.67	279.20	234.49	308.65	257.39
87		171.23	142.87	223.57	186.49	258.48	217.03	286.84	241.03	316.28	263.94
88		175.60	145.05	229.03	189.77	265.02	222.49	295.56	246.48	323.92	269.38
89		178.86	148.32	234.49	194.13	271.57	226.86	303.19	253.02	332.64	274.83

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Area 2 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	9.72	8.33
19		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	9.72	8.33
20		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	9.72	8.33
21		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	9.72	8.33
22		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	9.72	8.33
23		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	9.72	8.33
24		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	9.72	8.33
25		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	9.72	8.33
26		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	9.72	8.33
27		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	9.72	8.33
28		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	9.72	8.33
29		6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	9.72	8.33
30		13.87	12.49	15.27	13.87	15.27	15.27	16.66	15.27	23.60	22.20
31		13.87	12.49	15.27	13.87	15.27	15.27	16.66	15.27	23.60	22.20
32		13.87	12.49	15.27	13.87	15.27	15.27	16.66	15.27	23.60	22.20
33		13.87	12.49	15.27	13.87	15.27	15.27	16.66	15.27	23.60	22.20
34		13.87	12.49	15.27	13.87	15.27	15.27	16.66	15.27	23.60	22.20
35		13.87	12.49	15.27	13.87	15.27	15.27	16.66	15.27	23.60	22.20
36		13.87	12.49	15.27	13.87	15.27	15.27	16.66	15.27	23.60	22.20
37		13.87	12.49	15.27	13.87	15.27	15.27	16.66	15.27	23.60	22.20
38		13.87	12.49	15.27	13.87	15.27	15.27	16.66	15.27	23.60	22.20
39		13.87	12.49	15.27	13.87	15.27	15.27	16.66	15.27	23.60	22.20
40		29.15	26.38	33.32	30.53	37.48	33.32	40.25	36.09	59.68	54.14
41		29.15	26.38	33.32	30.53	37.48	33.32	40.25	36.09	59.68	54.14
42		29.15	26.38	33.32	30.53	37.48	33.32	40.25	36.09	59.68	54.14
43		29.15	26.38	33.32	30.53	37.48	33.32	40.25	36.09	59.68	54.14
44		29.15	26.38	33.32	30.53	37.48	33.32	40.25	36.09	59.68	54.14
45		29.15	26.38	33.32	30.53	37.48	33.32	40.25	36.09	59.68	54.14
46		29.15	26.38	33.32	30.53	37.48	33.32	40.25	36.09	59.68	54.14
47		29.15	26.38	33.32	30.53	37.48	33.32	40.25	36.09	59.68	54.14
48		29.15	26.38	33.32	30.53	37.48	33.32	40.25	36.09	59.68	54.14
49		29.15	26.38	33.32	30.53	37.48	33.32	40.25	36.09	59.68	54.14
50		65.24	56.91	77.73	69.40	87.44	77.73	95.77	84.67	123.54	111.05
51		65.24	56.91	77.73	69.40	87.44	77.73	95.77	84.67	123.54	111.05
52		65.24	56.91	77.73	69.40	87.44	77.73	95.77	84.67	123.54	111.05
53		65.24	56.91	77.73	69.40	87.44	77.73	95.77	84.67	123.54	111.05
54		65.24	56.91	77.73	69.40	87.44	77.73	95.77	84.67	123.54	111.05
55		65.24	56.91	77.73	69.40	87.44	77.73	95.77	84.67	123.54	111.05
56		65.24	56.91	77.73	69.40	87.44	77.73	95.77	84.67	123.54	111.05
57		65.24	56.91	77.73	69.40	87.44	77.73	95.77	84.67	123.54	111.05
58		65.24	56.91	77.73	69.40	87.44	77.73	95.77	84.67	123.54	111.05
59		65.24	56.91	77.73	69.40	87.44	77.73	95.77	84.67	123.54	111.05
60		90.23	77.73	111.05	97.16	124.92	109.66	137.42	120.76	169.34	149.91
61		90.23	77.73	111.05	97.16	124.92	109.66	137.42	120.76	169.34	149.91
62		90.23	77.73	111.05	97.16	124.92	109.66	137.42	120.76	169.34	149.91
63		90.23	77.73	111.05	97.16	124.92	109.66	137.42	120.76	169.34	149.91
64		90.23	77.73	111.05	97.16	124.92	109.66	137.42	120.76	169.34	149.91
65		108.09	93.04	134.08	114.93	150.50	131.35	165.56	145.04	195.66	172.40
66		113.26	97.09	141.59	121.35	159.10	138.88	173.94	152.38	204.95	179.34
67		119.57	102.30	148.81	127.54	167.41	146.14	183.34	159.43	212.58	186.00
68		123.03	104.70	153.12	130.88	172.75	150.51	189.76	164.91	219.87	192.39
69		126.31	108.26	158.54	135.35	179.17	155.96	195.91	170.13	226.85	197.21
70		130.71	111.68	163.71	139.59	185.29	161.18	203.06	176.41	233.51	203.06
71		134.92	114.94	168.65	144.91	192.39	166.16	209.88	182.40	241.12	209.88
72		138.93	118.02	174.58	148.76	197.94	170.90	216.38	188.11	249.58	216.38
73		142.73	120.96	180.23	153.62	204.42	176.61	223.77	193.54	256.43	222.57
74		147.53	124.93	185.61	158.24	211.78	182.04	230.82	199.89	265.32	228.43
75		150.92	127.53	191.87	162.63	217.60	187.19	238.67	205.91	272.59	235.17
76		155.27	131.12	197.81	167.92	225.42	193.22	246.13	211.62	280.63	241.52
77		160.50	134.51	203.46	171.80	231.71	198.93	254.31	218.15	289.35	247.53
78		162.13	136.58	206.54	174.34	235.41	201.00	257.62	220.98	293.16	249.85
79		163.59	137.42	209.40	176.68	238.84	203.95	261.74	223.57	295.56	251.93
80		169.05	141.78	215.94	182.14	246.48	210.50	270.48	231.21	304.28	259.57
81		173.40	145.05	222.49	187.59	255.21	217.03	280.29	237.76	313.01	266.11
82		178.86	149.42	230.12	193.04	263.94	223.57	289.02	245.39	322.83	272.66
83		182.14	152.69	235.58	197.41	270.48	229.03	297.74	251.93	330.46	279.20
84		186.49	155.96	241.03	201.76	277.03	234.49	305.37	258.48	339.19	284.66
85		189.77	158.14	246.48	206.13	283.56	239.93	314.10	265.02	347.91	291.19
86		194.13	161.41	253.02	210.50	291.19	245.39	322.83	271.57	356.63	297.74
87		198.49	164.68	258.48	214.85	298.82	250.85	331.55	278.11	365.35	304.28
88		201.76	167.96	265.02	219.22	306.47	256.30	341.36	284.66	374.09	310.83
89		206.13	171.23	270.48	223.57	314.10	262.84	350.08	292.29	383.90	317.37

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR273
RETURN OF PREMIUM RIDER
Base Policy Form 694
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of AR

Issue Age	Factor
18 - 29	1.495
30 - 39	1.495
40 - 49	1.495
50 - 59	1.495
60 - 64	1.495
65	1.242
66	1.242
67	1.242
68	1.242
69	1.242
70	1.242
71	1.242
72	1.242
73	1.242
74	1.242
75	0.805
76	0.805
77	0.805
78	0.805
79	0.805
80	0.805
81	0.805
82	0.805
83	0.805
84	0.805
85	0.805
86	0.805
87	0.805
88	0.805
89	0.805

RATE DESCRIPTION

Annual Premium Rates Per Individual
As a factor of policy and other rider premium

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
MP-LT695
LONG TERM CARE POLICY
Base Policy Form 695
Premium per $10 Units Purchased
Rate Schedule for the State of AR
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		6.34	4.75	3.17	7.93	6.34	4.75	9.51	7.93	6.34	11.10	9.51	7.93	11.10	9.51	7.93
19		6.34	4.75	3.17	7.93	6.34	4.75	9.51	7.93	6.34	11.10	9.51	7.93	11.10	9.51	7.93
20		6.34	4.75	3.17	7.93	6.34	4.75	9.51	7.93	6.34	11.10	9.51	7.93	11.10	9.51	7.93
21		6.34	4.75	3.17	7.93	6.34	4.75	9.51	7.93	6.34	11.10	9.51	7.93	11.10	9.51	7.93
22		6.34	4.75	3.17	7.93	6.34	4.75	9.51	7.93	6.34	11.10	9.51	7.93	11.10	9.51	7.93
23		6.34	4.75	3.17	7.93	6.34	4.75	9.51	7.93	6.34	11.10	9.51	7.93	11.10	9.51	7.93
24		6.34	4.75	3.17	7.93	6.34	4.75	9.51	7.93	6.34	11.10	9.51	7.93	11.10	9.51	7.93
25		6.34	4.75	3.17	7.93	6.34	4.75	9.51	7.93	6.34	11.10	9.51	7.93	11.10	9.51	7.93
26		6.34	4.75	3.17	7.93	6.34	4.75	9.51	7.93	6.34	11.10	9.51	7.93	11.10	9.51	7.93
27		6.34	4.75	3.17	7.93	6.34	4.75	9.51	7.93	6.34	11.10	9.51	7.93	11.10	9.51	7.93
28		6.34	4.75	3.17	7.93	6.34	4.75	9.51	7.93	6.34	11.10	9.51	7.93	11.10	9.51	7.93
29		6.34	4.75	3.17	7.93	6.34	4.75	9.51	7.93	6.34	11.10	9.51	7.93	11.10	9.51	7.93
30		11.10	9.51	7.93	14.27	12.69	9.51	17.45	15.86	12.69	20.62	19.03	15.86	22.20	20.62	17.45
31		11.10	9.51	7.93	14.27	12.69	9.51	17.45	15.86	12.69	20.62	19.03	15.86	22.20	20.62	17.45
32		11.10	9.51	7.93	14.27	12.69	9.51	17.45	15.86	12.69	20.62	19.03	15.86	22.20	20.62	17.45
33		11.10	9.51	7.93	14.27	12.69	9.51	17.45	15.86	12.69	20.62	19.03	15.86	22.20	20.62	17.45
34		11.10	9.51	7.93	14.27	12.69	9.51	17.45	15.86	12.69	20.62	19.03	15.86	22.20	20.62	17.45
35		11.10	9.51	7.93	14.27	12.69	9.51	17.45	15.86	12.69	20.62	19.03	15.86	22.20	20.62	17.45
36		11.10	9.51	7.93	14.27	12.69	9.51	17.45	15.86	12.69	20.62	19.03	15.86	22.20	20.62	17.45
37		11.10	9.51	7.93	14.27	12.69	9.51	17.45	15.86	12.69	20.62	19.03	15.86	22.20	20.62	17.45
38		11.10	9.51	7.93	14.27	12.69	9.51	17.45	15.86	12.69	20.62	19.03	15.86	22.20	20.62	17.45
39		11.10	9.51	7.93	14.27	12.69	9.51	17.45	15.86	12.69	20.62	19.03	15.86	22.20	20.62	17.45
40		26.96	23.79	19.03	33.31	30.14	25.38	42.83	38.07	33.31	50.76	47.59	41.24	53.93	49.17	44.41
41		26.96	23.79	19.03	33.31	30.14	25.38	42.83	38.07	33.31	50.76	47.59	41.24	53.93	49.17	44.41
42		26.96	23.79	19.03	33.31	30.14	25.38	42.83	38.07	33.31	50.76	47.59	41.24	53.93	49.17	44.41
43		26.96	23.79	19.03	33.31	30.14	25.38	42.83	38.07	33.31	50.76	47.59	41.24	53.93	49.17	44.41
44		26.96	23.79	19.03	33.31	30.14	25.38	42.83	38.07	33.31	50.76	47.59	41.24	53.93	49.17	44.41
45		26.96	23.79	19.03	33.31	30.14	25.38	42.83	38.07	33.31	50.76	47.59	41.24	53.93	49.17	44.41
46		26.96	23.79	19.03	33.31	30.14	25.38	42.83	38.07	33.31	50.76	47.59	41.24	53.93	49.17	44.41
47		26.96	23.79	19.03	33.31	30.14	25.38	42.83	38.07	33.31	50.76	47.59	41.24	53.93	49.17	44.41
48		26.96	23.79	19.03	33.31	30.14	25.38	42.83	38.07	33.31	50.76	47.59	41.24	53.93	49.17	44.41
49		26.96	23.79	19.03	33.31	30.14	25.38	42.83	38.07	33.31	50.76	47.59	41.24	53.93	49.17	44.41
50		74.56	66.62	55.52	95.18	85.66	72.97	118.97	107.86	93.58	139.60	128.49	112.62	144.36	133.25	117.38
51		74.56	66.62	55.52	95.18	85.66	72.97	118.97	107.86	93.58	139.60	128.49	112.62	144.36	133.25	117.38
52		74.56	66.62	55.52	95.18	85.66	72.97	118.97	107.86	93.58	139.60	128.49	112.62	144.36	133.25	117.38
53		74.56	66.62	55.52	95.18	85.66	72.97	118.97	107.86	93.58	139.60	128.49	112.62	144.36	133.25	117.38
54		74.56	66.62	55.52	95.18	85.66	72.97	118.97	107.86	93.58	139.60	128.49	112.62	144.36	133.25	117.38
55		74.56	66.62	55.52	95.18	85.66	72.97	118.97	107.86	93.58	139.60	128.49	112.62	144.36	133.25	117.38
56		74.56	66.62	55.52	95.18	85.66	72.97	118.97	107.86	93.58	139.60	128.49	112.62	144.36	133.25	117.38
57		74.56	66.62	55.52	95.18	85.66	72.97	118.97	107.86	93.58	139.60	128.49	112.62	144.36	133.25	117.38
58		74.56	66.62	55.52	95.18	85.66	72.97	118.97	107.86	93.58	139.60	128.49	112.62	144.36	133.25	117.38
59		74.56	66.62	55.52	95.18	85.66	72.97	118.97	107.86	93.58	139.60	128.49	112.62	144.36	133.25	117.38
60		131.66	118.97	101.52	168.14	153.88	131.66	210.98	195.11	171.33	244.30	228.43	199.87	250.65	233.19	204.63
61		131.66	118.97	101.52	168.14	153.88	131.66	210.98	195.11	171.33	244.30	228.43	199.87	250.65	233.19	204.63
62		131.66	118.97	101.52	168.14	153.88	131.66	210.98	195.11	171.33	244.30	228.43	199.87	250.65	233.19	204.63
63		131.66	118.97	101.52	168.14	153.88	131.66	210.98	195.11	171.33	244.30	228.43	199.87	250.65	233.19	204.63
64		131.66	118.97	101.52	168.14	153.88	131.66	210.98	195.11	171.33	244.30	228.43	199.87	250.65	233.19	204.63
65		184.51	165.74	142.30	236.11	215.78	186.08	295.53	275.21	240.81	339.31	318.99	278.33	345.58	325.25	284.59
66		203.42	184.92	157.18	260.43	238.86	206.49	326.70	305.12	266.59	376.02	352.90	308.20	382.17	359.06	314.37
67		224.71	204.98	174.61	288.49	265.70	230.79	361.37	337.07	296.07	414.51	390.22	341.62	420.59	396.29	346.18
68		248.29	225.85	192.94	318.58	293.16	254.26	399.34	372.43	326.06	457.68	430.76	376.92	463.67	436.74	382.90
69		272.51	248.94	213.58	350.58	324.06	281.35	440.44	412.46	360.89	503.78	474.31	415.40	511.14	481.69	421.28
70		300.22	274.11	234.96	387.25	358.24	310.38	485.88	455.42	398.85	555.49	523.58	458.32	562.75	530.84	464.12
71		331.23	302.67	259.84	426.89	394.05	342.65	536.82	502.56	439.74	612.49	578.23	505.41	619.62	585.37	512.54
72		363.90	332.99	286.63	470.70	435.57	379.36	591.53	554.99	486.15	675.83	637.90	557.80	682.86	644.92	563.42
73		395.36	362.18	312.42	512.87	475.54	413.34	645.58	606.86	530.84	736.81	695.34	608.26	743.73	703.64	613.78
74		429.68	394.32	339.93	558.85	518.06	450.06	704.34	662.19	579.25	802.24	758.73	662.19	810.40	766.89	668.98
75		466.64	429.20	370.37	608.37	564.24	490.70	767.48	722.02	631.10	874.45	827.64	722.02	882.47	835.66	728.70
76		507.36	466.62	403.52	662.46	615.14	534.97	835.96	788.64	688.75	952.94	901.68	787.34	962.15	909.57	793.90
77		550.28	507.66	437.90	720.79	670.41	582.58	911.98	859.02	750.50	1,038.57	983.02	856.43	1,046.32	990.77	862.89
78		595.19	548.25	474.64	780.49	727.18	632.00	991.15	935.32	816.02	1,128.22	1,068.57	930.24	1,137.10	1,077.46	936.59
79		643.16	593.30	513.53	846.32	788.98	685.53	1,078.16	1,017.08	886.21	1,226.48	1,161.67	1,009.61	1,235.20	1,170.39	1,015.84
80		707.97	653.13	564.62	934.82	871.26	756.58	1,192.83	1,126.77	979.69	1,357.36	1,286.31	1,115.55	1,366.09	1,295.03	1,121.78
81		779.01	720.43	621.97	1,032.04	962.24	835.10	1,321.22	1,247.67	1,084.39	1,501.94	1,423.42	1,231.46	1,511.91	1,432.14	1,238.94
82		857.54	792.72	685.53	1,139.23	1,063.20	921.10	1,462.06	1,382.29	1,199.06	1,662.74	1,575.48	1,361.10	1,671.46	1,585.46	1,368.58
83		933.58	863.78	746.61	1,246.42	1,164.16	1,007.10	1,607.90	1,519.39	1,314.98	1,827.26	1,731.29	1,491.97	1,835.99	1,741.26	1,498.20
84		1,017.08	942.30	813.91	1,363.58	1,273.85	1,100.59	1,767.44	1,670.22	1,443.36	2,007.99	1,903.29	1,634.06	2,017.96	1,912.02	1,641.54

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.25
Select = 2.1875

If Rider UR-AB-287 is elected, multiply the above premium by 1.09

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR274
COMPOUND INFLATION RIDER
Base Policy Form 695
Premium per $10 Units Purchased
Rate Schedule for the State of AR
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		4.75	3.17	3.17	4.75	4.75	3.17	6.34	4.75	4.75	7.93	6.34	4.75	7.93	6.34	6.34
19		4.75	3.17	3.17	4.75	4.75	3.17	6.34	4.75	4.75	7.93	6.34	4.75	7.93	6.34	6.34
20		4.75	3.17	3.17	4.75	4.75	3.17	6.34	4.75	4.75	7.93	6.34	4.75	7.93	6.34	6.34
21		4.75	3.17	3.17	4.75	4.75	3.17	6.34	4.75	4.75	7.93	6.34	4.75	7.93	6.34	6.34
22		4.75	3.17	3.17	4.75	4.75	3.17	6.34	4.75	4.75	7.93	6.34	4.75	7.93	6.34	6.34
23		4.75	3.17	3.17	4.75	4.75	3.17	6.34	4.75	4.75	7.93	6.34	4.75	7.93	6.34	6.34
24		4.75	3.17	3.17	4.75	4.75	3.17	6.34	4.75	4.75	7.93	6.34	4.75	7.93	6.34	6.34
25		4.75	3.17	3.17	4.75	4.75	3.17	6.34	4.75	4.75	7.93	6.34	4.75	7.93	6.34	6.34
26		4.75	3.17	3.17	4.75	4.75	3.17	6.34	4.75	4.75	7.93	6.34	4.75	7.93	6.34	6.34
27		4.75	3.17	3.17	4.75	4.75	3.17	6.34	4.75	4.75	7.93	6.34	4.75	7.93	6.34	6.34
28		4.75	3.17	3.17	4.75	4.75	3.17	6.34	4.75	4.75	7.93	6.34	4.75	7.93	6.34	6.34
29		4.75	3.17	3.17	4.75	4.75	3.17	6.34	4.75	4.75	7.93	6.34	4.75	7.93	6.34	6.34
30		11.10	9.51	6.34	12.69	11.10	9.51	15.86	14.27	12.69	19.03	17.45	14.27	20.62	17.45	15.86
31		11.10	9.51	6.34	12.69	11.10	9.51	15.86	14.27	12.69	19.03	17.45	14.27	20.62	17.45	15.86
32		11.10	9.51	6.34	12.69	11.10	9.51	15.86	14.27	12.69	19.03	17.45	14.27	20.62	17.45	15.86
33		11.10	9.51	6.34	12.69	11.10	9.51	15.86	14.27	12.69	19.03	17.45	14.27	20.62	17.45	15.86
34		11.10	9.51	6.34	12.69	11.10	9.51	15.86	14.27	12.69	19.03	17.45	14.27	20.62	17.45	15.86
35		11.10	9.51	6.34	12.69	11.10	9.51	15.86	14.27	12.69	19.03	17.45	14.27	20.62	17.45	15.86
36		11.10	9.51	6.34	12.69	11.10	9.51	15.86	14.27	12.69	19.03	17.45	14.27	20.62	17.45	15.86
37		11.10	9.51	6.34	12.69	11.10	9.51	15.86	14.27	12.69	19.03	17.45	14.27	20.62	17.45	15.86
38		11.10	9.51	6.34	12.69	11.10	9.51	15.86	14.27	12.69	19.03	17.45	14.27	20.62	17.45	15.86
39		11.10	9.51	6.34	12.69	11.10	9.51	15.86	14.27	12.69	19.03	17.45	14.27	20.62	17.45	15.86
40		28.55	25.38	20.62	36.48	31.72	26.96	44.41	41.24	34.90	53.93	49.17	42.83	57.11	52.35	46.00
41		28.55	25.38	20.62	36.48	31.72	26.96	44.41	41.24	34.90	53.93	49.17	42.83	57.11	52.35	46.00
42		28.55	25.38	20.62	36.48	31.72	26.96	44.41	41.24	34.90	53.93	49.17	42.83	57.11	52.35	46.00
43		28.55	25.38	20.62	36.48	31.72	26.96	44.41	41.24	34.90	53.93	49.17	42.83	57.11	52.35	46.00
44		28.55	25.38	20.62	36.48	31.72	26.96	44.41	41.24	34.90	53.93	49.17	42.83	57.11	52.35	46.00
45		28.55	25.38	20.62	36.48	31.72	26.96	44.41	41.24	34.90	53.93	49.17	42.83	57.11	52.35	46.00
46		28.55	25.38	20.62	36.48	31.72	26.96	44.41	41.24	34.90	53.93	49.17	42.83	57.11	52.35	46.00
47		28.55	25.38	20.62	36.48	31.72	26.96	44.41	41.24	34.90	53.93	49.17	42.83	57.11	52.35	46.00
48		28.55	25.38	20.62	36.48	31.72	26.96	44.41	41.24	34.90	53.93	49.17	42.83	57.11	52.35	46.00
49		28.55	25.38	20.62	36.48	31.72	26.96	44.41	41.24	34.90	53.93	49.17	42.83	57.11	52.35	46.00
50		76.14	66.62	55.52	95.18	85.66	72.97	120.56	109.46	95.18	141.18	130.08	114.22	145.94	134.84	118.97
51		76.14	66.62	55.52	95.18	85.66	72.97	120.56	109.46	95.18	141.18	130.08	114.22	145.94	134.84	118.97
52		76.14	66.62	55.52	95.18	85.66	72.97	120.56	109.46	95.18	141.18	130.08	114.22	145.94	134.84	118.97
53		76.14	66.62	55.52	95.18	85.66	72.97	120.56	109.46	95.18	141.18	130.08	114.22	145.94	134.84	118.97
54		76.14	66.62	55.52	95.18	85.66	72.97	120.56	109.46	95.18	141.18	130.08	114.22	145.94	134.84	118.97
55		76.14	66.62	55.52	95.18	85.66	72.97	120.56	109.46	95.18	141.18	130.08	114.22	145.94	134.84	118.97
56		76.14	66.62	55.52	95.18	85.66	72.97	120.56	109.46	95.18	141.18	130.08	114.22	145.94	134.84	118.97
57		76.14	66.62	55.52	95.18	85.66	72.97	120.56	109.46	95.18	141.18	130.08	114.22	145.94	134.84	118.97
58		76.14	66.62	55.52	95.18	85.66	72.97	120.56	109.46	95.18	141.18	130.08	114.22	145.94	134.84	118.97
59		76.14	66.62	55.52	95.18	85.66	72.97	120.56	109.46	95.18	141.18	130.08	114.22	145.94	134.84	118.97
60		114.22	101.52	87.25	144.36	131.66	114.22	180.83	168.14	147.53	210.98	196.70	172.90	215.74	201.46	176.09
61		114.22	101.52	87.25	144.36	131.66	114.22	180.83	168.14	147.53	210.98	196.70	172.90	215.74	201.46	176.09
62		114.22	101.52	87.25	144.36	131.66	114.22	180.83	168.14	147.53	210.98	196.70	172.90	215.74	201.46	176.09
63		114.22	101.52	87.25	144.36	131.66	114.22	180.83	168.14	147.53	210.98	196.70	172.90	215.74	201.46	176.09
64		114.22	101.52	87.25	144.36	131.66	114.22	180.83	168.14	147.53	210.98	196.70	172.90	215.74	201.46	176.09
65		137.60	123.53	106.33	175.13	161.05	139.16	218.91	204.84	178.25	253.31	236.11	207.97	258.01	240.81	211.10
66		144.86	130.98	112.49	184.92	169.51	146.39	231.14	215.74	188.01	266.59	249.64	218.82	269.67	254.26	221.91
67		151.82	138.17	118.42	194.34	179.16	154.87	244.45	227.74	198.90	279.38	262.67	230.79	283.93	267.23	233.82
68		157.05	143.58	122.64	201.92	186.95	161.54	254.26	237.81	207.90	290.17	273.71	239.31	294.66	278.19	242.30
69		163.51	148.78	128.15	210.64	194.44	167.92	263.67	247.47	216.54	301.98	284.30	248.94	306.39	288.71	251.89
70		169.69	155.18	133.42	219.00	201.59	175.50	274.11	256.72	224.81	313.28	295.87	258.16	317.63	298.78	262.51
71		175.60	161.33	138.49	227.00	209.87	182.74	284.11	266.98	234.14	325.51	306.96	268.41	329.80	311.24	271.26
72		182.66	167.20	143.31	236.05	217.78	189.68	296.46	278.20	243.07	337.21	318.94	279.61	341.42	321.75	282.42
73		188.00	171.42	147.91	243.30	225.33	196.30	305.50	287.54	251.59	348.36	329.01	287.54	352.51	333.16	291.68
74		193.07	176.77	152.29	250.18	232.51	202.60	315.46	297.78	259.71	360.33	339.93	297.78	364.41	344.01	300.50
75		199.22	183.18	157.77	259.39	240.67	208.58	326.25	307.53	268.74	371.70	351.65	307.53	375.71	355.66	310.20
76		205.04	187.96	162.98	266.82	248.42	215.55	337.80	318.08	277.34	383.80	364.09	316.78	387.74	366.72	319.40
77		210.55	193.75	167.93	275.14	255.76	222.18	348.77	328.10	286.76	396.57	375.90	326.81	400.44	378.48	329.40
78		215.74	199.24	172.58	283.00	263.97	229.70	359.15	338.84	295.70	409.91	387.07	337.58	412.45	390.88	340.11
79		221.86	204.41	176.98	291.66	271.72	235.57	371.43	350.24	305.37	422.54	400.10	347.75	425.03	402.59	350.24
80		231.82	213.14	184.46	305.37	284.18	246.78	390.13	367.69	320.33	443.72	420.04	363.95	446.22	423.78	366.45
81		241.81	223.10	193.19	320.33	299.14	259.26	410.07	387.63	336.53	466.16	441.23	382.65	468.66	444.98	383.90
82		253.02	233.08	201.92	335.29	312.85	271.72	431.26	406.33	352.74	489.84	463.66	401.34	492.34	466.16	402.59
83		275.46	254.26	219.37	367.69	342.76	296.65	473.64	447.46	387.63	538.46	509.78	438.74	540.94	512.27	441.23
84		299.14	277.95	239.30	401.34	375.17	324.07	519.75	491.10	425.03	590.81	560.89	481.11	594.54	563.38	483.62

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.25
Select = 2.1875

If Rider UR-AB-287 is elected, multiply the above premium by 1.09

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT698 and MP-LT698
LONG TERM CARE POLICY - Tax Qualified
Base Policy Form 698
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Lifetime Premium Payment Option - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
19		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
20		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
21		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
22		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
23		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
24		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
25		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
26		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
27		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
28		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
29		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
30		19.82	19.82	21.81	21.81	23.80	21.81	23.80	23.80	25.77	25.77
31		19.82	19.82	21.81	21.81	23.80	21.81	23.80	23.80	25.77	25.77
32		19.82	19.82	21.81	21.81	23.80	21.81	23.80	23.80	25.77	25.77
33		19.82	19.82	21.81	21.81	23.80	21.81	23.80	23.80	25.77	25.77
34		19.82	19.82	21.81	21.81	23.80	21.81	23.80	23.80	25.77	25.77
35		19.82	19.82	21.81	21.81	23.80	21.81	23.80	23.80	25.77	25.77
36		19.82	19.82	21.81	21.81	23.80	21.81	23.80	23.80	25.77	25.77
37		19.82	19.82	21.81	21.81	23.80	21.81	23.80	23.80	25.77	25.77
38		19.82	19.82	21.81	21.81	23.80	21.81	23.80	23.80	25.77	25.77
39		19.82	19.82	21.81	21.81	23.80	21.81	23.80	23.80	25.77	25.77
40		31.72	29.75	35.70	33.71	41.64	35.70	43.62	39.66	51.56	47.59
41		31.72	29.75	35.70	33.71	41.64	35.70	43.62	39.66	51.56	47.59
42		31.72	29.75	35.70	33.71	41.64	35.70	43.62	39.66	51.56	47.59
43		31.72	29.75	35.70	33.71	41.64	35.70	43.62	39.66	51.56	47.59
44		31.72	29.75	35.70	33.71	41.64	35.70	43.62	39.66	51.56	47.59
45		31.72	29.75	35.70	33.71	41.64	35.70	43.62	39.66	51.56	47.59
46		31.72	29.75	35.70	33.71	41.64	35.70	43.62	39.66	51.56	47.59
47		31.72	29.75	35.70	33.71	41.64	35.70	43.62	39.66	51.56	47.59
48		31.72	29.75	35.70	33.71	41.64	35.70	43.62	39.66	51.56	47.59
49		31.72	29.75	35.70	33.71	41.64	35.70	43.62	39.66	51.56	47.59
50		65.44	61.47	79.32	69.40	87.25	79.32	97.16	87.25	113.02	103.11
51		65.44	61.47	79.32	69.40	87.25	79.32	97.16	87.25	113.02	103.11
52		65.44	61.47	79.32	69.40	87.25	79.32	97.16	87.25	113.02	103.11
53		65.44	61.47	79.32	69.40	87.25	79.32	97.16	87.25	113.02	103.11
54		65.44	61.47	79.32	69.40	87.25	79.32	97.16	87.25	113.02	103.11
55		65.44	61.47	79.32	69.40	87.25	79.32	97.16	87.25	113.02	103.11
56		65.44	61.47	79.32	69.40	87.25	79.32	97.16	87.25	113.02	103.11
57		65.44	61.47	79.32	69.40	87.25	79.32	97.16	87.25	113.02	103.11
58		65.44	61.47	79.32	69.40	87.25	79.32	97.16	87.25	113.02	103.11
59		65.44	61.47	79.32	69.40	87.25	79.32	97.16	87.25	113.02	103.11
60		103.11	89.24	124.92	111.05	142.77	122.95	154.67	134.83	178.47	160.62
61		103.11	89.24	124.92	111.05	142.77	122.95	154.67	134.83	178.47	160.62
62		103.11	89.24	124.92	111.05	142.77	122.95	154.67	134.83	178.47	160.62
63		103.11	89.24	124.92	111.05	142.77	122.95	154.67	134.83	178.47	160.62
64		103.11	89.24	124.92	111.05	142.77	122.95	154.67	134.83	178.47	160.62
65		132.91	115.33	164.19	142.70	183.74	162.23	199.37	175.92	230.64	203.29
66		142.54	125.22	179.14	152.19	200.34	173.38	215.75	190.70	248.50	221.53
67		155.63	132.86	191.70	165.13	214.47	187.89	235.35	206.89	269.51	235.35
68		164.53	142.10	205.65	177.62	231.83	200.05	252.40	220.61	289.79	252.40
69		174.93	150.98	217.27	187.81	246.74	215.44	268.83	235.69	307.50	268.83
70		188.56	161.36	233.88	201.24	264.69	230.24	290.07	252.01	329.96	288.27
71		199.89	169.55	249.86	215.94	283.77	246.28	308.75	269.49	353.37	306.96
72		212.51	182.67	268.72	230.08	302.09	263.45	331.95	286.28	377.62	328.44
73		229.82	193.54	288.58	245.38	324.86	281.66	355.97	307.59	402.63	347.33
74		244.76	207.36	307.64	263.45	348.43	300.84	379.03	329.74	433.42	373.93
75		260.74	222.29	330.93	280.78	372.72	322.57	407.81	352.65	462.96	397.78
76		279.31	236.59	353.26	300.67	400.90	345.03	437.05	376.24	494.56	425.54
77		297.11	251.90	377.84	319.71	429.51	368.15	468.26	403.68	529.62	453.73
78		314.10	264.92	396.59	336.32	452.11	387.07	494.95	425.14	556.81	475.91
79		328.75	277.33	417.55	353.68	476.76	406.65	520.39	447.16	587.38	501.69
80		352.12	294.47	448.71	380.16	511.04	437.81	560.89	478.31	629.44	535.96
81		373.93	316.28	481.44	405.08	546.87	467.41	602.97	512.59	674.63	573.36
82		400.41	336.53	515.71	433.14	587.38	500.13	646.58	551.54	724.48	612.30
83		433.14	361.46	556.21	467.41	637.24	542.20	702.67	596.73	785.25	662.17
84		467.41	389.51	602.97	503.25	690.21	584.26	761.88	646.58	852.25	715.14
85		503.25	420.67	651.25	543.75	749.42	632.57	828.87	699.56	923.91	771.23
86		543.75	450.28	705.80	585.82	811.73	682.42	900.55	757.20	1,000.27	835.11
87		585.82	486.12	761.88	632.57	880.29	736.95	978.45	817.97	1,085.95	900.55
88		631.00	523.50	824.19	680.87	951.97	796.16	1,062.58	886.52	1,177.88	973.78
89		680.87	562.45	892.75	733.83	1,031.42	861.60	1,154.50	958.19	1,276.03	1,051.68

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT698 and MP-LT698
LONG TERM CARE POLICY - Tax Qualified
Base Policy Form 698
Premium per $10 Units Purchased
Rate Schedule for the State of AR
10 Year or Age 70 Premium Payment Option - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
19		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
20		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
21		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
22		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
23		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
24		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
25		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
26		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
27		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
28		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
29		17.85	17.85	17.85	17.85	19.82	17.85	19.82	19.82	19.82	19.82
30		21.81	19.82	23.80	21.81	23.80	23.80	25.77	23.80	29.75	25.77
31		21.81	19.82	23.80	21.81	23.80	23.80	25.77	23.80	29.75	25.77
32		21.81	19.82	23.80	21.81	23.80	23.80	25.77	23.80	29.75	25.77
33		21.81	19.82	23.80	21.81	23.80	23.80	25.77	23.80	29.75	25.77
34		21.81	19.82	23.80	21.81	23.80	23.80	25.77	23.80	29.75	25.77
35		21.81	19.82	23.80	21.81	23.80	23.80	25.77	23.80	29.75	25.77
36		21.81	19.82	23.80	21.81	23.80	23.80	25.77	23.80	29.75	25.77
37		21.81	19.82	23.80	21.81	23.80	23.80	25.77	23.80	29.75	25.77
38		21.81	19.82	23.80	21.81	23.80	23.80	25.77	23.80	29.75	25.77
39		21.81	19.82	23.80	21.81	23.80	23.80	25.77	23.80	29.75	25.77
40		35.70	33.71	43.62	39.66	47.59	43.62	51.56	45.61	61.47	53.54
41		35.70	33.71	43.62	39.66	47.59	43.62	51.56	45.61	61.47	53.54
42		35.70	33.71	43.62	39.66	47.59	43.62	51.56	45.61	61.47	53.54
43		35.70	33.71	43.62	39.66	47.59	43.62	51.56	45.61	61.47	53.54
44		35.70	33.71	43.62	39.66	47.59	43.62	51.56	45.61	61.47	53.54
45		35.70	33.71	43.62	39.66	47.59	43.62	51.56	45.61	61.47	53.54
46		35.70	33.71	43.62	39.66	47.59	43.62	51.56	45.61	61.47	53.54
47		35.70	33.71	43.62	39.66	47.59	43.62	51.56	45.61	61.47	53.54
48		35.70	33.71	43.62	39.66	47.59	43.62	51.56	45.61	61.47	53.54
49		35.70	33.71	43.62	39.66	47.59	43.62	51.56	45.61	61.47	53.54
50		103.11	91.21	128.90	111.05	142.77	124.92	154.67	138.81	178.48	160.62
51		103.11	91.21	128.90	111.05	142.77	124.92	154.67	138.81	178.48	160.62
52		103.11	91.21	128.90	111.05	142.77	124.92	154.67	138.81	178.48	160.62
53		103.11	91.21	128.90	111.05	142.77	124.92	154.67	138.81	178.48	160.62
54		103.11	91.21	128.90	111.05	142.77	124.92	154.67	138.81	178.48	160.62
55		103.11	91.21	128.90	111.05	142.77	124.92	154.67	138.81	178.48	160.62
56		103.11	91.21	128.90	111.05	142.77	124.92	154.67	138.81	178.48	160.62
57		103.11	91.21	128.90	111.05	142.77	124.92	154.67	138.81	178.48	160.62
58		103.11	91.21	128.90	111.05	142.77	124.92	154.67	138.81	178.48	160.62
59		103.11	91.21	128.90	111.05	142.77	124.92	154.67	138.81	178.48	160.62
60		178.48	154.67	222.10	190.37	245.89	218.13	267.70	237.97	307.36	273.65
61		178.48	154.67	222.10	190.37	245.89	218.13	267.70	237.97	307.36	273.65
62		178.48	154.67	222.10	190.37	245.89	218.13	267.70	237.97	307.36	273.65
63		178.48	154.67	222.10	190.37	245.89	218.13	267.70	237.97	307.36	273.65
64		178.48	154.67	222.10	190.37	245.89	218.13	267.70	237.97	307.36	273.65
65		209.15	181.78	259.97	226.74	293.20	256.07	318.61	279.51	365.53	318.61
66		221.54	190.70	273.54	235.01	306.29	267.76	333.26	294.73	381.42	333.26
67		229.66	197.40	284.70	244.85	322.67	280.91	349.24	305.58	398.58	347.33
68		237.45	205.66	297.28	256.15	332.81	289.80	364.59	317.85	413.20	360.84
69		248.58	213.59	307.51	265.15	348.02	300.14	379.32	329.60	429.04	375.63
70		257.45	219.37	320.90	277.40	362.61	313.66	393.43	342.66	446.00	389.81
71		267.71	228.45	333.75	287.34	376.57	326.60	408.69	356.94	465.81	405.13
72		279.27	237.10	347.77	298.59	391.67	338.98	426.79	370.59	483.00	418.01
73		288.58	247.11	362.89	309.32	411.27	354.25	447.57	385.36	504.59	437.20
74		302.55	256.66	379.04	322.95	430.03	370.53	467.42	404.53	526.90	455.52
75		314.22	267.41	397.79	339.29	447.92	387.76	489.71	422.86	553.23	476.34
76		328.61	279.32	415.70	353.26	468.27	404.19	512.64	443.63	576.71	497.85
77		342.33	289.03	432.74	366.54	490.87	421.44	536.08	460.19	602.29	518.32
78		353.77	299.83	448.95	380.74	510.82	439.43	556.82	480.68	626.63	537.79
79		366.14	310.05	467.42	395.75	529.74	454.96	581.16	500.14	651.27	556.23
80		387.95	327.19	493.91	417.56	562.46	481.45	618.56	528.19	690.22	588.95
81		411.33	344.33	523.51	440.93	596.74	509.49	654.40	559.35	732.30	623.23
82		433.15	363.03	553.11	467.42	632.58	539.09	693.34	593.63	775.92	659.06
83		464.31	387.95	595.18	500.14	680.88	578.04	746.31	637.25	836.68	705.81
84		493.91	414.44	638.81	534.42	732.30	620.12	808.64	682.43	899.00	757.23
85		529.74	442.50	685.55	571.82	786.82	665.29	870.96	733.85	969.12	811.75
86		568.69	473.65	736.97	613.88	847.59	713.59	939.52	788.39	1,043.91	870.96
87		607.64	503.26	791.50	655.94	913.03	766.57	1,012.75	847.59	1,123.37	933.28
88		649.72	539.09	849.15	702.68	981.58	821.10	1,090.65	913.03	1,210.62	1,000.29
89		696.46	576.49	913.03	752.55	1,054.81	880.31	1,177.90	978.47	1,304.10	1,073.51

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT698 and MP-LT698
LONG TERM CARE POLICY - Non-Tax Qualified
Base Policy Form 698
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Lifetime Premium Payment Option - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82	21.81	19.82
19		19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82	21.81	19.82
20		19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82	21.81	19.82
21		19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82	21.81	19.82
22		19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82	21.81	19.82
23		19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82	21.81	19.82
24		19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82	21.81	19.82
25		19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82	21.81	19.82
26		19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82	21.81	19.82
27		19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82	21.81	19.82
28		19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82	21.81	19.82
29		19.82	19.82	19.82	19.82	19.82	19.82	19.82	19.82	21.81	19.82
30		21.81	21.81	23.80	23.80	25.77	25.77	25.77	25.77	31.72	29.75
31		21.81	21.81	23.80	23.80	25.77	25.77	25.77	25.77	31.72	29.75
32		21.81	21.81	23.80	23.80	25.77	25.77	25.77	25.77	31.72	29.75
33		21.81	21.81	23.80	23.80	25.77	25.77	25.77	25.77	31.72	29.75
34		21.81	21.81	23.80	23.80	25.77	25.77	25.77	25.77	31.72	29.75
35		21.81	21.81	23.80	23.80	25.77	25.77	25.77	25.77	31.72	29.75
36		21.81	21.81	23.80	23.80	25.77	25.77	25.77	25.77	31.72	29.75
37		21.81	21.81	23.80	23.80	25.77	25.77	25.77	25.77	31.72	29.75
38		21.81	21.81	23.80	23.80	25.77	25.77	25.77	25.77	31.72	29.75
39		21.81	21.81	23.80	23.80	25.77	25.77	25.77	25.77	31.72	29.75
40		35.70	31.72	41.64	35.70	43.62	41.64	47.59	43.62	55.52	53.54
41		35.70	31.72	41.64	35.70	43.62	41.64	47.59	43.62	55.52	53.54
42		35.70	31.72	41.64	35.70	43.62	41.64	47.59	43.62	55.52	53.54
43		35.70	31.72	41.64	35.70	43.62	41.64	47.59	43.62	55.52	53.54
44		35.70	31.72	41.64	35.70	43.62	41.64	47.59	43.62	55.52	53.54
45		35.70	31.72	41.64	35.70	43.62	41.64	47.59	43.62	55.52	53.54
46		35.70	31.72	41.64	35.70	43.62	41.64	47.59	43.62	55.52	53.54
47		35.70	31.72	41.64	35.70	43.62	41.64	47.59	43.62	55.52	53.54
48		35.70	31.72	41.64	35.70	43.62	41.64	47.59	43.62	55.52	53.54
49		35.70	31.72	41.64	35.70	43.62	41.64	47.59	43.62	55.52	53.54
50		73.37	65.44	87.25	77.34	99.15	87.25	103.11	95.19	124.92	113.02
51		73.37	65.44	87.25	77.34	99.15	87.25	103.11	95.19	124.92	113.02
52		73.37	65.44	87.25	77.34	99.15	87.25	103.11	95.19	124.92	113.02
53		73.37	65.44	87.25	77.34	99.15	87.25	103.11	95.19	124.92	113.02
54		73.37	65.44	87.25	77.34	99.15	87.25	103.11	95.19	124.92	113.02
55		73.37	65.44	87.25	77.34	99.15	87.25	103.11	95.19	124.92	113.02
56		73.37	65.44	87.25	77.34	99.15	87.25	103.11	95.19	124.92	113.02
57		73.37	65.44	87.25	77.34	99.15	87.25	103.11	95.19	124.92	113.02
58		73.37	65.44	87.25	77.34	99.15	87.25	103.11	95.19	124.92	113.02
59		73.37	65.44	87.25	77.34	99.15	87.25	103.11	95.19	124.92	113.02
60		113.02	99.15	138.81	120.96	154.67	138.81	168.55	150.71	196.31	174.50
61		113.02	99.15	138.81	120.96	154.67	138.81	168.55	150.71	196.31	174.50
62		113.02	99.15	138.81	120.96	154.67	138.81	168.55	150.71	196.31	174.50
63		113.02	99.15	138.81	120.96	154.67	138.81	168.55	150.71	196.31	174.50
64		113.02	99.15	138.81	120.96	154.67	138.81	168.55	150.71	196.31	174.50
65		148.55	127.06	181.78	158.33	203.29	175.92	218.93	193.50	256.06	224.79
66		157.95	134.84	194.57	169.51	217.67	192.63	238.85	209.97	275.46	242.72
67		170.82	146.14	210.67	180.31	235.35	208.78	260.03	227.76	296.09	261.92
68		183.23	155.18	226.22	194.45	252.40	220.61	278.57	241.19	317.84	278.57
69		193.33	165.73	241.21	206.23	272.52	237.54	296.45	261.47	338.81	296.45
70		204.86	177.67	259.25	221.19	291.89	252.01	319.09	277.39	362.60	315.46
71		221.29	187.39	276.62	237.36	314.10	269.49	339.09	296.25	387.28	337.30
72		235.35	201.99	295.06	252.91	331.95	289.80	363.56	317.90	412.73	358.29
73		250.57	214.27	316.23	269.57	355.97	309.31	392.25	338.68	444.09	383.61
74		270.25	227.76	338.23	288.95	384.13	331.44	418.12	363.73	474.20	411.33
75		287.47	244.01	362.68	307.53	411.15	354.33	451.27	387.75	508.08	437.90
76		307.25	261.25	389.40	330.25	440.32	379.54	481.40	415.69	545.48	468.26
77		327.78	277.73	414.97	352.00	471.49	405.29	516.71	444.04	582.90	498.95
78		344.25	290.30	437.84	371.21	498.12	428.32	544.12	467.98	613.93	526.67
79		361.46	303.82	459.63	389.51	525.06	448.71	573.36	492.34	646.58	551.54
80		386.40	325.63	493.90	416.00	562.45	481.44	618.54	526.62	693.33	588.94
81		412.87	347.45	528.18	447.16	604.51	515.71	663.72	567.13	743.18	631.00
82		440.92	370.81	567.13	476.76	648.14	551.54	713.58	606.08	796.16	673.07
83		476.76	398.86	612.30	512.59	701.12	595.17	774.35	655.93	863.15	727.61
84		512.59	428.46	663.72	553.11	760.32	641.91	839.78	708.90	936.38	786.81
85		553.11	461.17	716.70	596.73	822.65	693.33	913.01	768.11	1,014.28	849.14
86		596.73	495.45	775.91	645.03	892.75	750.97	990.91	830.43	1,099.98	916.13
87		645.03	534.40	839.78	693.33	967.54	811.73	1,076.60	898.99	1,193.46	992.47
88		693.33	573.36	906.77	749.42	1,047.00	875.61	1,168.53	973.78	1,294.73	1,070.36
89		749.42	620.10	983.12	810.18	1,134.25	947.29	1,269.79	1,053.23	1,405.35	1,156.06

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR424
INFLATION SHIELD RIDER - Tax Qualified
Base Policy Form 698
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Lifetime Premium Payment Option - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		9.91	7.94	9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87
19		9.91	7.94	9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87
20		9.91	7.94	9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87
21		9.91	7.94	9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87
22		9.91	7.94	9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87
23		9.91	7.94	9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87
24		9.91	7.94	9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87
25		9.91	7.94	9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87
26		9.91	7.94	9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87
27		9.91	7.94	9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87
28		9.91	7.94	9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87
29		9.91	7.94	9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87
30		17.85	13.87	19.82	19.82	23.80	19.82	25.77	21.81	31.72	25.77
31		17.85	13.87	19.82	19.82	23.80	19.82	25.77	21.81	31.72	25.77
32		17.85	13.87	19.82	19.82	23.80	19.82	25.77	21.81	31.72	25.77
33		17.85	13.87	19.82	19.82	23.80	19.82	25.77	21.81	31.72	25.77
34		17.85	13.87	19.82	19.82	23.80	19.82	25.77	21.81	31.72	25.77
35		17.85	13.87	19.82	19.82	23.80	19.82	25.77	21.81	31.72	25.77
36		17.85	13.87	19.82	19.82	23.80	19.82	25.77	21.81	31.72	25.77
37		17.85	13.87	19.82	19.82	23.80	19.82	25.77	21.81	31.72	25.77
38		17.85	13.87	19.82	19.82	23.80	19.82	25.77	21.81	31.72	25.77
39		17.85	13.87	19.82	19.82	23.80	19.82	25.77	21.81	31.72	25.77
40		33.71	29.75	43.62	35.70	47.59	43.62	53.54	45.61	61.47	53.54
41		33.71	29.75	43.62	35.70	47.59	43.62	53.54	45.61	61.47	53.54
42		33.71	29.75	43.62	35.70	47.59	43.62	53.54	45.61	61.47	53.54
43		33.71	29.75	43.62	35.70	47.59	43.62	53.54	45.61	61.47	53.54
44		33.71	29.75	43.62	35.70	47.59	43.62	53.54	45.61	61.47	53.54
45		33.71	29.75	43.62	35.70	47.59	43.62	53.54	45.61	61.47	53.54
46		33.71	29.75	43.62	35.70	47.59	43.62	53.54	45.61	61.47	53.54
47		33.71	29.75	43.62	35.70	47.59	43.62	53.54	45.61	61.47	53.54
48		33.71	29.75	43.62	35.70	47.59	43.62	53.54	45.61	61.47	53.54
49		33.71	29.75	43.62	35.70	47.59	43.62	53.54	45.61	61.47	53.54
50		69.40	61.47	87.25	75.35	99.15	85.27	109.06	95.19	120.96	107.09
51		69.40	61.47	87.25	75.35	99.15	85.27	109.06	95.19	120.96	107.09
52		69.40	61.47	87.25	75.35	99.15	85.27	109.06	95.19	120.96	107.09
53		69.40	61.47	87.25	75.35	99.15	85.27	109.06	95.19	120.96	107.09
54		69.40	61.47	87.25	75.35	99.15	85.27	109.06	95.19	120.96	107.09
55		69.40	61.47	87.25	75.35	99.15	85.27	109.06	95.19	120.96	107.09
56		69.40	61.47	87.25	75.35	99.15	85.27	109.06	95.19	120.96	107.09
57		69.40	61.47	87.25	75.35	99.15	85.27	109.06	95.19	120.96	107.09
58		69.40	61.47	87.25	75.35	99.15	85.27	109.06	95.19	120.96	107.09
59		69.40	61.47	87.25	75.35	99.15	85.27	109.06	95.19	120.96	107.09
60		95.19	79.32	117.00	99.15	132.86	113.02	144.76	124.92	162.60	140.78
61		95.19	79.32	117.00	99.15	132.86	113.02	144.76	124.92	162.60	140.78
62		95.19	79.32	117.00	99.15	132.86	113.02	144.76	124.92	162.60	140.78
63		95.19	79.32	117.00	99.15	132.86	113.02	144.76	124.92	162.60	140.78
64		95.19	79.32	117.00	99.15	132.86	113.02	144.76	124.92	162.60	140.78
65		105.56	87.96	130.96	115.33	150.51	129.00	164.20	142.70	183.74	160.28
66		109.80	92.47	136.77	117.51	156.04	134.85	169.51	146.41	190.70	161.82
67		113.88	94.90	140.45	119.57	159.44	136.65	176.51	149.95	193.59	167.02
68		114.05	95.36	143.96	121.53	162.67	138.36	177.63	153.31	198.19	172.01
69		116.00	95.75	145.47	123.38	165.73	141.78	182.29	154.68	202.55	173.08
70		117.85	97.91	148.66	126.92	168.60	143.23	183.12	157.74	203.06	174.05
71		119.57	99.95	149.92	126.71	169.55	146.34	185.61	160.63	207.03	176.68
72		119.43	100.11	152.81	128.22	172.13	147.54	186.18	161.59	207.24	177.40
73		122.69	101.96	153.80	131.33	174.54	150.35	190.08	164.16	210.82	181.44
74		124.08	103.68	156.37	130.87	176.78	151.28	192.07	166.57	215.86	181.87
75		123.68	103.63	157.11	132.05	178.84	153.77	195.55	167.14	215.61	185.52
76		124.87	106.81	157.73	134.72	180.73	154.45	198.81	170.88	218.53	185.66
77		125.95	104.97	159.85	134.02	180.85	153.40	200.22	169.55	221.22	187.31
78		125.33	106.29	160.23	133.26	184.02	157.05	201.47	169.74	220.51	187.19
79		127.76	104.39	158.92	135.56	182.29	154.25	201.00	171.38	221.25	188.52
80		127.76	105.95	162.04	135.56	183.85	157.37	205.66	172.94	224.36	190.09
81		129.32	109.07	165.16	137.11	188.52	158.92	207.22	174.51	227.47	193.20
82		130.88	109.07	166.71	138.67	190.09	162.04	210.34	176.06	232.15	193.20
83		132.43	109.07	171.38	140.23	193.20	163.60	215.01	180.73	238.39	197.87
84		135.56	110.62	172.94	143.35	197.87	165.16	221.25	183.85	241.50	201.00
85		135.56	112.18	174.51	144.89	199.44	166.71	224.36	186.97	244.62	204.11
86		137.11	112.18	174.51	144.89	201.00	169.83	225.93	188.52	247.74	205.66
87		137.11	112.18	176.06	144.89	204.11	169.83	227.47	188.52	250.85	205.66
88		137.11	112.18	176.06	144.89	204.11	166.71	227.47	188.52	250.85	205.66
89		135.56	110.62	174.51	143.35	201.00	166.71	227.47	188.52	250.85	204.11

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
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Preferred = 1.00
Standard = 1.4286

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Base Policy Form 698
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Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87	17.85	13.87
19		9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87	17.85	13.87
20		9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87	17.85	13.87
21		9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87	17.85	13.87
22		9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87	17.85	13.87
23		9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87	17.85	13.87
24		9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87	17.85	13.87
25		9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87	17.85	13.87
26		9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87	17.85	13.87
27		9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87	17.85	13.87
28		9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87	17.85	13.87
29		9.91	9.91	11.90	9.91	13.87	11.90	13.87	13.87	17.85	13.87
30		19.82	13.87	21.81	19.82	25.77	21.81	29.75	25.77	33.71	31.72
31		19.82	13.87	21.81	19.82	25.77	21.81	29.75	25.77	33.71	31.72
32		19.82	13.87	21.81	19.82	25.77	21.81	29.75	25.77	33.71	31.72
33		19.82	13.87	21.81	19.82	25.77	21.81	29.75	25.77	33.71	31.72
34		19.82	13.87	21.81	19.82	25.77	21.81	29.75	25.77	33.71	31.72
35		19.82	13.87	21.81	19.82	25.77	21.81	29.75	25.77	33.71	31.72
36		19.82	13.87	21.81	19.82	25.77	21.81	29.75	25.77	33.71	31.72
37		19.82	13.87	21.81	19.82	25.77	21.81	29.75	25.77	33.71	31.72
38		19.82	13.87	21.81	19.82	25.77	21.81	29.75	25.77	33.71	31.72
39		19.82	13.87	21.81	19.82	25.77	21.81	29.75	25.77	33.71	31.72
40		35.70	31.72	47.59	39.66	53.54	45.61	57.51	51.56	67.42	61.47
41		35.70	31.72	47.59	39.66	53.54	45.61	57.51	51.56	67.42	61.47
42		35.70	31.72	47.59	39.66	53.54	45.61	57.51	51.56	67.42	61.47
43		35.70	31.72	47.59	39.66	53.54	45.61	57.51	51.56	67.42	61.47
44		35.70	31.72	47.59	39.66	53.54	45.61	57.51	51.56	67.42	61.47
45		35.70	31.72	47.59	39.66	53.54	45.61	57.51	51.56	67.42	61.47
46		35.70	31.72	47.59	39.66	53.54	45.61	57.51	51.56	67.42	61.47
47		35.70	31.72	47.59	39.66	53.54	45.61	57.51	51.56	67.42	61.47
48		35.70	31.72	47.59	39.66	53.54	45.61	57.51	51.56	67.42	61.47
49		35.70	31.72	47.59	39.66	53.54	45.61	57.51	51.56	67.42	61.47
50		77.34	65.44	99.15	81.30	109.06	95.19	118.97	103.11	134.83	118.97
51		77.34	65.44	99.15	81.30	109.06	95.19	118.97	103.11	134.83	118.97
52		77.34	65.44	99.15	81.30	109.06	95.19	118.97	103.11	134.83	118.97
53		77.34	65.44	99.15	81.30	109.06	95.19	118.97	103.11	134.83	118.97
54		77.34	65.44	99.15	81.30	109.06	95.19	118.97	103.11	134.83	118.97
55		77.34	65.44	99.15	81.30	109.06	95.19	118.97	103.11	134.83	118.97
56		77.34	65.44	99.15	81.30	109.06	95.19	118.97	103.11	134.83	118.97
57		77.34	65.44	99.15	81.30	109.06	95.19	118.97	103.11	134.83	118.97
58		77.34	65.44	99.15	81.30	109.06	95.19	118.97	103.11	134.83	118.97
59		77.34	65.44	99.15	81.30	109.06	95.19	118.97	103.11	134.83	118.97
60		101.14	87.25	128.90	111.05	144.76	124.92	160.62	138.81	178.47	154.67
61		101.14	87.25	128.90	111.05	144.76	124.92	160.62	138.81	178.47	154.67
62		101.14	87.25	128.90	111.05	144.76	124.92	160.62	138.81	178.47	154.67
63		101.14	87.25	128.90	111.05	144.76	124.92	160.62	138.81	178.47	154.67
64		101.14	87.25	128.90	111.05	144.76	124.92	160.62	138.81	178.47	154.67
65		117.27	97.73	144.64	127.06	164.19	142.70	181.78	158.33	203.29	175.92
66		119.43	100.16	150.26	129.07	169.51	146.41	184.92	161.81	206.11	179.14
67		125.27	104.38	155.63	132.86	176.51	149.95	191.70	165.13	212.58	186.00
68		125.27	104.70	157.05	134.62	177.62	153.31	194.45	168.27	216.87	186.96
69		128.90	108.64	160.20	136.26	182.29	154.67	197.02	171.23	220.96	191.51
70		130.54	108.77	163.18	137.80	183.12	157.73	201.24	172.24	224.81	192.18
71		130.28	108.86	165.97	139.20	185.61	160.62	201.66	176.68	226.65	196.31
72		133.48	108.90	166.85	142.27	187.92	163.33	205.49	177.39	226.58	196.71
73		134.79	112.32	169.35	143.42	191.81	164.16	209.08	179.72	233.28	200.45
74		137.68	113.88	171.68	142.78	195.47	166.57	210.76	181.86	234.55	200.56
75		137.05	113.65	173.82	145.41	197.21	168.81	215.61	183.84	238.99	203.90
76		138.02	115.02	175.80	147.88	198.80	170.88	218.52	185.66	239.88	207.03
77		140.48	116.26	176.01	148.55	200.22	171.16	217.98	187.30	242.21	206.68
78		138.02	115.81	176.09	147.53	201.47	169.74	220.51	187.19	244.29	207.82
79		138.66	115.29	174.50	148.02	200.99	171.38	221.24	188.52	243.05	207.22
80		140.23	118.41	179.18	148.02	204.11	172.94	224.36	190.08	247.73	208.78
81		143.34	118.41	180.73	152.69	207.22	174.50	227.47	193.19	250.85	210.33
82		144.89	118.41	183.84	154.25	208.78	176.06	232.14	193.19	253.96	215.01
83		146.45	121.53	186.97	155.81	213.46	180.73	238.38	197.87	260.20	216.57
84		148.02	121.53	190.08	157.37	216.57	182.29	241.49	200.99	264.87	221.24
85		148.02	121.53	191.64	157.37	221.24	183.84	244.61	205.65	269.54	224.36
86		149.57	123.09	193.19	158.91	222.80	183.84	249.28	207.22	274.22	224.36
87		149.57	123.09	193.19	158.91	224.36	183.84	250.85	207.22	275.77	225.92
88		149.57	121.53	193.19	157.37	224.36	183.84	250.85	208.78	277.33	225.92
89		148.02	121.53	193.19	157.37	222.80	183.84	250.85	207.22	277.33	224.36

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR467
NONFORFEITURE RIDER
Base Policy Form 698
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of AR

Issue Age	Factor
18 - 29	0.130
30 - 39	0.180
40 - 49	0.220
50 - 59	0.240
60 - 64	0.240
65	0.210
66	0.210
67	0.210
68	0.210
69	0.210
70	0.180
71	0.180
72	0.180
73	0.180
74	0.180
75	0.140
76	0.140
77	0.140
78	0.140
79	0.140
80	0.090
81	0.090
82	0.090
83	0.090
84	0.090
85	0.070
86	0.070
87	0.070
88	0.070
89	0.070

RATE DESCRIPTION

Annual Premium Rates Per Individual
As a factor of policy and other rider premium

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR473
RETURN OF PREMIUM RIDER
Base Policy Form 698
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of AR
For Non-Tax Qualified Lifetime Pay Plans

Issue Age	Factor
18 - 29	1.495
30 - 39	1.495
40 - 49	1.495
50 - 59	1.495
60 - 64	1.495
65	1.242
66	1.242
67	1.242
68	1.242
69	1.242
70	1.242
71	1.242
72	1.242
73	1.242
74	1.242
75	0.805
76	0.805
77	0.805
78	0.805
79	0.805
80	0.805
81	0.805
82	0.805
83	0.805
84	0.805
85	0.805
86	0.805
87	0.805
88	0.805
89	0.805

RATE DESCRIPTION

Annual Premium Rates Per Individual
As a factor of policy and other rider premium

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR468
FULL CONTINUATION RIDER
Base Policy Form 698
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of AR

Issue Age	Factor
18 - 29	0.070
30 - 39	0.070
40 - 49	0.240
50 - 54	0.410
55 - 59	0.700
60 - 64	1.150

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT201 and MP-LT201
LONG TERM CARE POLICY
Base Policy Form 201
Premium per $10 Units Purchased
Rate Schedule for the State of AR
All Issue Years
Tax Qualified - Lifetime Pay Option

Issue Age	BP EP	2 Years 0 Days	2 Years 30 Days	2 Years 90 Days	3 Years 0 Days	3 Years 30 Days	3 Years 90 Days	4 Years 0 Days	4 Years 30 Days	4 Years 90 Days	5 Years 0 Days	5 Years 30 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 30 Days	Lifetime 90 Days
18		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
19		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
20		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
21		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
22		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
23		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
24		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
25		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
26		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
27		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
28		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
29		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
30		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
31		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
32		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
33		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
34		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
35		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
36		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
37		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
38		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
39		21.00	19.60	16.80	26.60	25.20	21.00	29.40	28.00	25.20	32.20	29.40	25.20	36.40	33.60	29.40
40		28.00	26.60	23.80	35.00	32.20	28.00	40.60	36.40	32.20	42.00	39.20	33.60	47.60	44.80	39.20
41		28.00	26.60	23.80	35.00	32.20	28.00	40.60	36.40	32.20	42.00	39.20	33.60	47.60	44.80	39.20
42		28.00	26.60	23.80	35.00	32.20	28.00	40.60	36.40	32.20	42.00	39.20	33.60	47.60	44.80	39.20
43		28.00	26.60	23.80	35.00	32.20	28.00	40.60	36.40	32.20	42.00	39.20	33.60	47.60	44.80	39.20
44		28.00	26.60	23.80	35.00	32.20	28.00	40.60	36.40	32.20	42.00	39.20	33.60	47.60	44.80	39.20
45		28.00	26.60	23.80	35.00	32.20	28.00	40.60	36.40	32.20	42.00	39.20	33.60	47.60	44.80	39.20
46		28.00	26.60	23.80	35.00	32.20	28.00	40.60	36.40	32.20	42.00	39.20	33.60	47.60	44.80	39.20
47		28.00	26.60	23.80	35.00	32.20	28.00	40.60	36.40	32.20	42.00	39.20	33.60	47.60	44.80	39.20
48		28.00	26.60	23.80	35.00	32.20	28.00	40.60	36.40	32.20	42.00	39.20	33.60	47.60	44.80	39.20
49		28.00	26.60	23.80	35.00	32.20	28.00	40.60	36.40	32.20	42.00	39.20	33.60	47.60	44.80	39.20
50		35.00	32.20	29.40	44.80	42.00	35.00	49.00	46.20	40.60	51.80	49.00	43.40	61.60	56.00	49.00
51		35.00	32.20	29.40	44.80	42.00	35.00	49.00	46.20	40.60	51.80	49.00	43.40	61.60	56.00	49.00
52		35.00	32.20	29.40	44.80	42.00	35.00	49.00	46.20	40.60	51.80	49.00	43.40	61.60	56.00	49.00
53		35.00	32.20	29.40	44.80	42.00	35.00	49.00	46.20	40.60	51.80	49.00	43.40	61.60	56.00	49.00
54		35.00	32.20	29.40	44.80	42.00	35.00	49.00	46.20	40.60	51.80	49.00	43.40	61.60	56.00	49.00
55		40.60	36.40	32.20	50.40	46.20	40.60	57.40	51.80	46.20	61.60	56.00	49.00	71.40	64.40	57.40
56		42.00	39.20	33.60	54.60	49.00	43.40	60.20	56.00	47.60	64.40	60.20	51.80	75.60	70.00	60.20
57		44.80	42.00	36.40	57.40	51.80	46.20	64.40	60.20	51.80	70.00	63.00	56.00	81.20	74.20	64.40
58		49.00	44.80	39.20	61.60	57.40	49.00	71.40	64.40	56.00	75.60	70.00	60.20	88.20	81.20	71.40
59		51.80	49.00	42.00	67.20	61.60	54.60	75.60	70.00	61.60	81.20	75.60	65.80	96.60	89.60	77.00
60		57.40	51.80	46.20	74.20	67.20	58.80	82.60	77.00	65.80	89.60	82.60	72.80	106.40	96.60	85.40
61		63.00	57.40	50.40	79.80	74.20	64.40	91.00	82.60	72.80	98.00	91.00	78.40	117.60	107.80	93.80
62		67.20	63.00	56.00	88.20	79.80	71.40	100.80	92.40	79.80	107.80	100.80	86.80	128.80	119.00	103.60
63		75.60	70.00	60.20	95.20	88.20	77.00	109.20	102.20	88.20	119.00	109.20	95.20	141.40	128.80	112.00
64		81.20	75.60	65.80	105.00	96.60	85.40	120.40	110.60	95.20	128.80	120.40	105.00	155.40	142.80	124.60
65		88.32	81.42	71.76	114.54	104.88	91.08	131.10	120.06	103.50	140.76	129.72	111.78	168.36	154.56	135.24
66		95.20	88.40	76.16	122.40	112.88	99.28	140.08	130.56	112.88	152.32	140.08	122.40	182.24	167.28	146.88
67		104.52	96.48	84.42	134.00	123.28	107.20	152.76	142.04	121.94	166.16	152.76	132.66	199.66	182.24	159.46
68		113.52	104.28	91.08	146.52	134.64	117.48	167.64	154.44	133.32	182.16	167.64	145.20	216.48	199.32	172.92
69		124.80	114.40	98.80	158.60	145.60	127.40	182.00	167.70	145.60	197.60	182.00	157.30	234.00	215.80	188.50
70		135.68	124.16	108.80	172.80	158.72	138.24	198.40	181.76	157.44	213.76	197.12	171.52	254.72	235.52	204.80
71		147.42	136.08	118.44	189.00	173.88	151.20	216.72	197.82	173.88	233.10	215.46	187.74	278.46	257.04	223.02
72		162.44	148.80	130.20	207.08	190.96	166.16	236.84	218.24	189.72	256.68	235.60	204.60	303.80	280.24	243.04
73		179.34	164.70	143.96	228.14	211.06	183.00	259.86	240.34	208.62	281.82	258.64	225.70	334.28	307.44	267.18
74		198.00	182.40	158.40	252.00	232.80	201.60	286.80	264.00	229.20	308.40	285.60	247.20	366.00	337.20	292.80
75		218.30	201.78	173.46	277.30	256.06	221.84	315.06	289.10	251.34	338.66	311.52	271.40	400.02	368.16	320.96
76		238.96	219.24	191.40	303.92	279.56	242.44	344.52	316.68	276.08	370.04	339.88	295.80	435.00	400.20	348.00
77		259.92	239.40	208.62	329.46	303.24	263.34	373.92	343.14	298.68	401.28	368.22	321.48	471.96	434.34	377.34
78		281.12	258.72	224.00	356.16	328.16	284.48	403.20	369.60	321.44	432.32	397.60	346.08	508.48	468.16	406.56
79		301.40	277.20	240.90	382.80	350.90	305.80	432.30	397.10	346.50	463.10	425.70	371.80	544.50	500.50	435.60
80		328.90	302.50	262.90	415.80	383.90	333.30	470.80	433.40	376.20	504.90	464.20	403.70	592.90	545.60	474.10
81		358.60	328.90	287.10	454.30	418.00	363.00	511.50	471.90	410.30	548.90	506.00	438.90	644.60	594.00	517.00
82		389.40	358.60	312.40	493.90	455.40	396.00	557.70	512.60	446.60	599.50	551.10	479.60	701.80	645.70	561.00
83		430.10	394.90	343.20	543.40	499.40	434.50	613.80	565.40	491.70	657.80	605.00	526.90	772.20	710.60	618.20
84		468.60	431.20	374.00	592.90	545.60	474.10	668.80	616.00	535.70	717.20	661.10	575.30	842.60	775.50	674.30
85		507.10	466.40	405.90	642.40	590.70	514.80	724.90	666.60	579.70	777.70	715.00	621.50	914.10	839.30	730.40
86		545.60	502.70	436.70	691.90	636.90	553.30	781.00	718.30	624.80	837.10	771.10	669.90	983.40	905.30	786.50
87		584.10	539.00	468.60	740.30	680.90	592.90	837.10	770.00	668.80	897.60	825.00	717.20	1,053.80	969.10	842.60
88		624.80	573.10	499.40	789.80	727.10	632.50	893.20	821.70	713.90	957.00	881.10	765.60	1,124.20	1,032.90	898.70
89		663.30	609.40	530.20	839.30	773.30	672.10	948.20	872.30	759.00	1,017.50	935.00	814.00	1,194.60	1,098.90	954.80

Multiply the total premium by 0.8 if married

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Bi-Monthly	= 0.1818
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Super Preferred = 0.90
Preferred = 1.00
Standard = 1.25
Substandard = 1.50
Select = 2.00

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR650
HOME AND COMMUNITY CARE RIDER
Base Policy Form 201
Premium per $10 Units Purchased
Rate Schedule for the State of AR
All Issue Years
Tax Qualified - Lifetime Pay Option

Issue Age	BP EP	2 Years 0 Days	2 Years 30 Days	2 Years 90 Days	3 Years 0 Days	3 Years 30 Days	3 Years 90 Days	4 Years 0 Days	4 Years 30 Days	4 Years 90 Days	5 Years 0 Days	5 Years 30 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 30 Days	Lifetime 90 Days
18		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
19		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
20		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
21		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
22		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
23		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
24		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
25		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
26		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
27		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
28		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
29		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
30		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
31		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
32		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
33		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
34		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
35		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
36		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
37		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
38		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
39		12.60	11.20	9.80	18.20	16.80	15.40	21.00	19.60	16.80	22.40	21.00	18.20	28.00	25.20	22.40
40		16.80	15.40	11.20	22.40	19.60	18.20	23.80	22.40	19.60	26.60	23.80	21.00	33.60	30.80	26.60
41		16.80	15.40	11.20	22.40	19.60	18.20	23.80	22.40	19.60	26.60	23.80	21.00	33.60	30.80	26.60
42		16.80	15.40	11.20	22.40	19.60	18.20	23.80	22.40	19.60	26.60	23.80	21.00	33.60	30.80	26.60
43		16.80	15.40	11.20	22.40	19.60	18.20	23.80	22.40	19.60	26.60	23.80	21.00	33.60	30.80	26.60
44		16.80	15.40	11.20	22.40	19.60	18.20	23.80	22.40	19.60	26.60	23.80	21.00	33.60	30.80	26.60
45		16.80	15.40	11.20	22.40	19.60	18.20	23.80	22.40	19.60	26.60	23.80	21.00	33.60	30.80	26.60
46		16.80	15.40	11.20	22.40	19.60	18.20	23.80	22.40	19.60	26.60	23.80	21.00	33.60	30.80	26.60
47		16.80	15.40	11.20	22.40	19.60	18.20	23.80	22.40	19.60	26.60	23.80	21.00	33.60	30.80	26.60
48		16.80	15.40	11.20	22.40	19.60	18.20	23.80	22.40	19.60	26.60	23.80	21.00	33.60	30.80	26.60
49		16.80	15.40	11.20	22.40	19.60	18.20	23.80	22.40	19.60	26.60	23.80	21.00	33.60	30.80	26.60
50		18.20	16.80	15.40	25.20	22.40	19.60	28.00	25.20	22.40	29.40	28.00	23.80	37.80	35.00	30.80
51		18.20	16.80	15.40	25.20	22.40	19.60	28.00	25.20	22.40	29.40	28.00	23.80	37.80	35.00	30.80
52		18.20	16.80	15.40	25.20	22.40	19.60	28.00	25.20	22.40	29.40	28.00	23.80	37.80	35.00	30.80
53		18.20	16.80	15.40	25.20	22.40	19.60	28.00	25.20	22.40	29.40	28.00	23.80	37.80	35.00	30.80
54		18.20	16.80	15.40	25.20	22.40	19.60	28.00	25.20	22.40	29.40	28.00	23.80	37.80	35.00	30.80
55		19.60	18.20	16.80	26.60	23.80	21.00	30.80	29.40	25.20	35.00	32.20	28.00	44.80	40.60	35.00
56		21.00	19.60	16.80	26.60	25.20	22.40	32.20	29.40	26.60	36.40	33.60	29.40	46.20	42.00	36.40
57		21.00	19.60	18.20	28.00	26.60	22.40	33.60	32.20	28.00	37.80	35.00	30.80	49.00	44.80	37.80
58		23.80	21.00	18.20	29.40	28.00	23.80	36.40	33.60	29.40	40.60	37.80	32.20	51.80	47.60	40.60
59		25.20	22.40	19.60	32.20	29.40	26.60	39.20	36.40	30.80	44.80	39.20	35.00	56.00	51.80	44.80
60		26.60	25.20	21.00	35.00	32.20	28.00	42.00	37.80	33.60	47.60	44.80	37.80	58.80	54.60	47.60
61		29.40	26.60	23.80	37.80	35.00	30.80	46.20	42.00	36.40	51.80	47.60	40.60	63.00	58.80	51.80
62		32.20	29.40	25.20	40.60	37.80	33.60	50.40	46.20	39.20	54.60	50.40	44.80	68.60	63.00	54.60
63		35.00	32.20	28.00	46.20	42.00	36.40	54.60	50.40	44.80	60.20	54.60	49.00	74.20	67.20	58.80
64		39.20	36.40	32.20	50.40	46.20	39.20	58.80	54.60	47.60	64.40	60.20	51.80	79.80	74.20	63.00
65		44.16	38.64	34.50	55.20	51.06	44.16	63.48	57.96	51.06	69.00	63.48	56.58	85.56	78.66	67.62
66		47.60	44.88	38.08	58.48	54.40	47.60	68.00	62.56	54.40	74.80	68.00	59.84	89.76	82.96	73.44
67		52.26	48.24	42.88	64.32	58.96	50.92	73.70	67.00	58.96	80.40	73.70	64.32	96.48	88.44	77.72
68		56.76	52.80	46.20	69.96	63.36	55.44	79.20	73.92	63.36	85.80	79.20	69.96	102.96	93.72	81.84
69		61.10	55.90	49.40	74.10	68.90	58.50	84.50	78.00	68.90	91.00	84.50	74.10	109.20	100.10	87.10
70		65.28	60.16	52.48	79.36	72.96	62.72	89.60	83.20	72.96	98.56	89.60	78.08	115.20	106.24	92.16
71		71.82	66.78	56.70	85.68	79.38	69.30	98.28	89.46	78.12	104.58	97.02	84.42	124.74	113.40	99.54
72		79.36	73.16	63.24	94.24	85.56	74.40	105.40	96.72	84.32	112.84	104.16	89.28	132.68	122.76	106.64
73		87.84	81.74	70.76	102.48	93.94	81.74	113.46	104.92	91.50	122.00	112.24	97.60	142.74	130.54	113.46
74		99.60	91.20	79.20	111.60	103.20	90.00	123.60	114.00	98.40	130.80	121.20	104.40	153.60	141.60	122.40
75		109.74	101.48	89.68	122.72	113.28	97.94	133.34	122.72	106.20	141.60	129.80	113.28	165.20	151.04	130.98
76		122.96	113.68	98.60	134.56	122.96	106.72	145.00	132.24	116.00	151.96	140.36	121.80	176.32	163.56	141.52
77		136.80	124.26	109.44	145.92	134.52	116.28	157.32	143.64	125.40	164.16	150.48	132.24	189.24	174.42	151.62
78		148.96	137.76	119.84	159.04	145.60	126.56	169.12	155.68	135.52	176.96	162.40	141.12	203.84	187.04	162.40
79		162.80	150.70	130.90	171.60	158.40	137.50	182.60	168.30	146.30	190.30	174.90	152.90	216.70	200.20	173.80
80		181.50	166.10	144.10	189.20	174.90	151.80	201.30	184.80	160.60	207.90	191.40	166.10	235.40	216.70	188.10
81		200.20	183.70	159.50	207.90	191.40	166.10	220.00	202.40	176.00	227.70	209.00	182.60	256.30	235.40	205.70
82		217.80	201.30	174.90	228.80	210.10	182.60	239.80	221.10	191.40	248.60	228.80	199.10	278.30	256.30	223.30
83		239.80	222.20	192.50	250.80	231.00	201.30	264.00	243.10	211.20	272.80	250.80	217.80	306.90	281.60	246.40
84		261.80	240.90	210.10	273.90	251.90	220.00	289.30	266.20	231.00	298.10	273.90	237.60	335.50	308.00	268.40
85		283.80	260.70	227.70	297.00	272.80	236.50	312.40	287.10	249.70	322.30	297.00	257.40	363.00	333.30	290.40
86		305.80	281.60	245.30	320.10	293.70	255.20	336.60	309.10	269.50	347.60	320.10	278.30	390.50	359.70	312.40
87		327.80	301.40	261.80	342.10	315.70	273.90	360.80	331.10	289.30	371.80	342.10	298.10	418.00	385.00	335.50
88		349.80	322.30	279.40	365.20	336.60	292.60	385.00	353.10	306.90	397.10	365.20	317.90	445.50	410.30	356.40
89		371.80	342.10	298.10	388.30	356.40	310.20	408.10	375.10	326.70	421.30	388.30	337.70	475.20	436.70	378.40

Multiply the total premium by 0.8 if married

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Bi-Monthly	= 0.1818
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Super Preferred = 0.90
Preferred = 1.00
Standard = 1.25
Substandard = 1.50
Select = 2.00

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR651
COUPLES BENEFIT RIDER
Base Policy Form 201
Rider Rates per $1 of Annual Premium
Rate Schedule for the State of AR
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime and Paid Up Pay Options

Issue Age	Factor
18 - 39	0.300
40 - 49	0.300
50 - 54	0.290
55	0.275
56	0.270
57	0.265
58	0.260
59	0.255
60	0.250
61	0.245
62	0.240
63	0.235
64	0.230
65	0.225
66	0.220
67	0.215
68	0.210
69	0.205
70	0.200
71	0.195
72	0.190
73	0.185
74	0.180
75	0.175
76	0.170
77	0.165
78	0.160
79	0.155
80	0.150
81	0.145
82	0.140
83	0.135
84	0.130
85	0.125
86	0.120
87	0.115
88	0.110
89	0.100

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR652
INFLATION SHIELD RIDER
Base Policy Form 201
Rider Rates per $1 of Annual Premium
Rate Schedule for the State of AR
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime Pay Option

Issue Age	Factor
18 - 39	1.500
40 - 49	1.360
50 - 54	1.220
55	1.140
56	1.080
57	1.020
58	0.980
59	0.940
60	0.900
61	0.860
62	0.840
63	0.820
64	0.800
65	0.780
66	0.760
67	0.740
68	0.720
69	0.700
70	0.680
71	0.660
72	0.640
73	0.620
74	0.600
75	0.580
76	0.560
77	0.540
78	0.520
79	0.500
80	0.480
81	0.460
82	0.440
83	0.420
84	0.400
85	0.380
86	0.360
87	0.340
88	0.320
89	0.300

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR652
INFLATION SHIELD RIDER
Base Policy Form 201
Rider Rates per $1 of Annual Premium
Rate Schedule for the State of AR
All Issues
For Tax Qualified and Non-Tax Qualified - Paid Up Pay Option

Issue Age	Factor
18 - 39	2.000
40 - 49	1.750
50 - 54	1.500
55	1.400
56	1.300
57	1.200
58	1.150
59	1.120
60	1.090
61	1.060
62	1.030
63	1.000
64	0.980
65	0.960
66	0.940
67	0.920
68	0.900
69	0.880
70	0.860
71	0.840
72	0.820
73	0.800
74	0.780
75	0.760
76	0.740
77	0.720
78	0.700
79	0.680
80	0.650
81	0.620
82	0.590
83	0.550
84	0.510
85	0.470
86	0.430
87	0.390
88	0.350
89	0.300

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR653
SHORTENED BENEFIT RIDER
Base Policy Form 201
Rider Rates per $1 of Annual Premium
Rate Schedule for the State of AR
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime and Paid Up Pay Options

Issue Age	Factor
18 - 39	0.225
40 - 49	0.225
50 - 54	0.225
55	0.225
56	0.225
57	0.225
58	0.225
59	0.225
60	0.225
61	0.225
62	0.225
63	0.225
64	0.225
65	0.225
66	0.225
67	0.225
68	0.225
69	0.225
70	0.225
71	0.225
72	0.225
73	0.225
74	0.225
75	0.225
76	0.225
77	0.225
78	0.225
79	0.225
80	0.225
81	0.225
82	0.225
83	0.225
84	0.225
85	0.225
86	0.225
87	0.225
88	0.225
89	0.225

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR654
RETURN OF PREMIUM RIDER
Base Policy Form 201
Rider Rates per $1 of Annual Premium
Rate Schedule for the State of AR
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime and Paid Up Pay Options

Issue Age	Factor
18 - 39	0.300
40 - 49	0.350
50 - 54	0.400
55	0.410
56	0.420
57	0.430
58	0.440
59	0.450
60	0.460
61	0.470
62	0.480
63	0.490
64	0.500
65	0.520
66	0.540
67	0.560
68	0.580
69	0.600
70	0.620
71	0.640
72	0.660
73	0.680
74	0.700
75	0.720
76	0.740
77	0.760
78	0.780
79	0.800
80	0.820
81	0.840
82	0.860
83	0.880
84	0.900
85	0.920
86	0.940
87	0.960
88	0.980
89	1.000

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

ML-3358 and MP-3358
Gross Premium Code: 3358 - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358
RATE SCHEDULE - Arkansas

First $40 of Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	309.19	433.52	644.55	261.74	366.45	520.22	204.49	286.28	386.08
55 - 64	544.76	762.34	1,130.42	467.88	654.37	929.21	376.26	526.77	711.62
65 - 69	806.25	1,127.80	1,675.87	687.45	961.48	1,362.24	562.31	787.24	1,061.28
70 - 74	1,151.18	1,611.07	2,506.94	931.70	1,304.97	1,936.57	774.93	1,085.49	1,533.42
75 - 79	1,572.18	2,199.96	3,734.82	1,288.72	1,804.49	2,923.14	1,070.25	1,498.90	2,311.97
80 - 84	2,069.98	3,008.87	4,413.75	1,749.18	2,542.88	3,560.59	1,451.89	2,111.47	2,813.90

UR2048
Gross Premium Code: 2048 - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Arkansas

Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	26.17	35.99	47.44	24.53	35.99	45.80	21.26	31.07	39.26
55 - 64	45.80	62.16	81.79	42.53	58.89	75.25	35.99	49.08	63.79
65 - 69	63.35	88.69	112.46	58.60	80.78	104.54	45.93	64.94	82.36
70 - 74	76.14	106.01	137.36	64.19	89.59	114.97	55.23	76.14	98.54
75 - 79	85.72	118.91	153.48	78.81	110.61	142.42	64.99	91.26	117.53

Additional $10 Increments

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	75.25	104.69	155.41	62.16	88.34	124.32	49.08	67.07	91.60
55 - 64	132.50	184.85	274.83	112.87	158.68	224.12	89.96	125.96	170.13
65 - 69	196.41	274.02	407.08	166.31	232.84	329.46	134.64	188.49	255.02
70 - 74	282.20	394.17	613.66	226.95	318.03	471.82	188.13	262.79	371.78
75 - 79	387.17	542.03	920.91	316.65	443.86	717.65	261.34	366.42	565.55
80 - 84	510.23	741.15	1,086.84	430.04	625.01	875.28	355.36	517.14	688.61

UR2038
Gross Premium Code: 2038 - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	45.80	63.79	83.42	34.35	47.44	62.16	13.08	17.99	22.89
55 - 64	50.70	71.97	93.24	39.26	53.98	68.71	14.72	19.63	26.17
65 - 69	61.77	87.11	112.46	42.76	60.18	77.60	15.84	22.17	28.51
70 - 74	67.18	94.06	120.93	49.27	68.68	89.59	17.92	25.38	32.84
75 - 79	69.13	96.79	124.45	51.15	71.90	92.64	19.35	26.26	34.56
80 - 84	74.67	103.70	134.13	52.54	73.28	94.02	19.35	27.65	34.56

ML-3358 and MP-3358
Gross Premium Code: 3358A - Rate Group: 3358
LONG TERM CARE
Base Policy Form 3358

ANNUAL PREMIUMS PER $10 DAILY BENEFIT

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	76.89	107.97	160.31	65.43	89.96	129.24	50.70	70.33	94.88
55 - 64	135.78	189.77	281.37	116.15	161.95	230.66	93.24	130.86	176.68
65 - 69	199.58	280.37	416.58	169.48	237.60	337.39	139.39	194.82	262.93
70 - 74	286.67	400.15	622.62	231.43	324.00	480.78	192.60	268.76	380.74
75 - 79	391.31	547.57	930.59	320.80	449.39	727.32	265.48	371.95	575.22
80 - 84	515.76	749.45	1,099.28	435.56	633.30	886.35	360.90	524.05	699.67

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR589R
Gross Premium Code: 589R - Rate Group: 3358
HOME HEALTH CARE RIDER
Base Policy Form 3358

Per $5 Home Health Care Visit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	60Day EP Std Clss Premium	60Day EP 1Cnd Clss Premium	60Day EP 2Cnd Clss Premium
18 - 54	45.80	63.79	83.42	40.89	57.25	71.97	29.45	40.89	53.98
55 - 64	50.70	71.97	93.24	45.80	63.79	81.79	32.71	45.80	58.89
65 - 69	61.77	87.11	112.46	53.85	74.44	96.62	39.59	55.44	69.69
70 - 74	67.18	94.06	120.93	56.73	79.13	101.52	41.80	58.22	74.65
75 - 79	69.13	96.79	124.45	60.83	85.72	110.61	45.62	63.60	81.58
80 & OV	116.15	163.16	210.18	96.79	135.50	175.61	73.28	102.31	132.74

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Arkansas

Lifetime Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	67.07	93.24	119.42	57.25	78.52	101.42	45.80	65.43	83.42
55 - 64	89.96	127.60	163.59	78.52	109.61	140.68	67.07	93.24	119.42
65 - 69	121.96	171.07	220.17	107.70	150.47	193.25	91.87	128.30	164.72
70 - 74	144.83	203.06	261.29	128.40	179.17	231.43	110.48	155.27	200.08
75 - 79	153.48	215.71	277.93	138.27	193.59	248.89	120.29	168.70	217.09

UR204
Gross Premium Code: 204C - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Arkansas

Lifetime Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	29.45	40.89	50.70	24.53	34.35	44.16	21.26	29.45	37.62
55 - 64	37.62	52.34	67.07	32.71	45.80	58.89	27.81	39.26	50.70
65 - 69	41.18	57.02	72.86	36.43	50.68	64.94	31.67	44.35	57.02
70 - 74	37.32	52.26	67.18	34.34	46.28	61.21	29.85	41.80	53.75
75 - 79	29.03	41.48	52.54	26.26	37.33	48.39	23.50	33.19	42.86

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

10 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	45.80	63.79	81.79	39.26	53.98	70.33	32.71	45.80	58.89
55 - 64	70.33	98.15	127.60	62.16	86.70	111.23	52.34	73.61	94.88
65 - 69	102.96	144.14	185.32	90.28	126.71	163.15	77.60	109.29	140.97
70 - 74	128.40	180.67	231.43	113.47	159.76	206.05	98.54	138.85	179.17
75 - 79	142.42	200.50	257.19	128.59	179.75	230.91	112.00	157.63	201.88

UR204
Gross Premium Code: 204D - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

10 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	21.26	31.07	39.26	19.63	26.17	34.35	16.35	22.89	29.45
55 - 64	31.07	44.16	55.62	27.81	39.26	49.08	24.53	34.35	42.53
65 - 69	36.43	50.68	64.94	31.67	45.93	58.60	28.51	39.59	50.68
70 - 74	34.34	47.77	62.71	31.35	43.30	55.23	26.88	38.81	49.27
75 - 79	27.65	38.71	49.78	24.89	35.94	45.62	22.12	31.80	40.10

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

5 Year Benefit Period
$10 Long Term Care Coverage

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	17.99	26.17	32.71	16.35	22.89	29.45	13.08	19.63	24.53
55 - 64	31.07	42.53	53.98	27.81	37.62	49.08	22.89	32.71	40.89
65 - 69	47.52	66.53	85.53	42.76	60.18	77.60	36.43	52.26	66.53
70 - 74	62.71	88.09	113.47	58.22	80.63	104.51	50.76	70.17	91.08
75 - 79	76.04	107.85	138.27	70.51	99.56	127.20	62.22	87.11	112.00

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

UR204
Gross Premium Code: 204E - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

5 Year Benefit Period
Inflation Shield Rider Per $10 Daily Benefit

Issue Age	0Day EP Std Clss Premium	0Day EP 1Cnd Clss Premium	0Day EP 2Cnd Clss Premium	20Day EP Std Clss Premium	20Day EP 1Cnd Clss Premium	20Day EP 2Cnd Clss Premium	100Day EP Std Clss Premium	100Day EP 1Cnd Clss Premium	100Day EP 2Cnd Clss Premium
18 - 54	9.82	13.08	16.35	8.18	11.44	14.72	6.54	9.82	13.08
55 - 64	14.72	19.63	26.17	13.08	17.99	22.89	11.44	16.35	21.26
65 - 69	19.01	25.34	33.26	15.84	23.75	30.09	14.25	20.58	26.93
70 - 74	19.40	26.88	34.34	16.42	23.89	29.85	14.93	20.90	26.88
75 - 79	16.59	23.50	29.03	15.21	20.74	27.65	13.82	19.35	24.89

Monthly premiums are 1/11 of the annual premium.
Other modes are multiples of the monthly rate.

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT691 and MP-LT691
LONG TERM CARE POLICY
Base Policy Form 691
Premium per $10 Units Purchased
Rate Schedule for the State of AR
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
40		28.61	26.81	23.24	21.45	32.17	28.61	28.61	26.81	39.33	35.75	32.17	28.61	42.91	41.11	37.54	35.75	48.27	42.91	39.33	37.54
41		30.39	26.81	23.24	21.45	32.17	30.39	28.61	26.81	39.33	35.75	32.17	30.39	46.48	41.11	37.54	35.75	50.05	42.91	41.11	39.33
42		30.39	28.61	23.24	21.45	32.17	30.39	28.61	26.81	41.11	35.75	35.75	30.39	48.27	42.91	39.33	37.54	50.05	46.48	41.11	39.33
43		30.39	28.61	26.81	21.45	35.75	30.39	30.39	26.81	41.11	37.54	35.75	32.17	48.27	42.91	41.11	37.54	51.84	48.27	42.91	39.33
44		32.17	28.61	26.81	23.24	35.75	32.17	30.39	28.61	42.91	37.54	37.54	32.17	50.05	46.48	41.11	39.33	55.41	48.27	42.91	41.11
45		32.17	30.39	26.81	23.24	37.54	32.17	30.39	28.61	46.48	39.33	37.54	35.75	51.84	48.27	42.91	39.33	55.41	50.05	46.48	41.11
46		32.17	30.39	28.61	26.81	39.33	35.75	32.17	30.39	46.48	41.11	39.33	37.54	55.41	50.05	46.48	41.11	59.00	51.84	46.48	42.91
47		35.75	32.17	28.61	26.81	41.11	37.54	32.17	30.39	48.27	42.91	41.11	37.54	57.21	51.84	48.27	42.91	60.78	55.41	48.27	46.48
48		37.54	32.17	30.39	26.81	42.91	39.33	35.75	32.17	50.05	46.48	42.91	39.33	59.00	55.41	50.05	46.48	62.57	57.21	51.84	48.27
49		37.54	35.75	30.39	28.61	46.48	39.33	37.54	32.17	55.41	48.27	46.48	41.11	62.57	57.21	51.84	48.27	67.94	60.78	55.41	50.05
50		39.33	35.75	32.17	28.61	48.27	41.11	39.33	35.75	57.21	50.05	48.27	42.91	67.94	59.00	57.21	50.05	71.51	66.15	59.00	55.41
51		41.11	37.54	35.75	30.39	50.05	46.48	41.11	37.54	60.78	55.41	50.05	46.48	71.51	62.57	59.00	55.41	76.87	69.72	62.57	57.21
52		42.91	39.33	37.54	32.17	55.41	48.27	42.91	39.33	66.15	57.21	51.84	48.27	76.87	67.94	62.57	57.21	80.45	73.30	67.94	60.78
53		48.27	42.91	39.33	35.75	59.00	50.05	48.27	41.11	69.72	60.78	57.21	50.05	82.24	71.51	67.94	60.78	87.61	78.67	71.51	66.15
54		50.05	46.48	41.11	37.54	62.57	55.41	50.05	42.91	76.87	67.94	60.78	55.41	89.39	78.67	71.51	66.15	92.97	82.24	76.87	69.72
55		55.41	50.05	46.48	39.33	67.94	59.00	55.41	48.27	82.24	71.51	66.15	59.00	96.54	85.81	78.67	69.72	100.11	89.39	82.24	73.30
56		60.78	51.84	48.27	42.91	71.51	62.57	59.00	50.05	89.39	78.67	69.72	62.57	105.48	92.97	85.81	73.30	109.06	98.33	89.39	80.45
57		66.15	57.21	51.84	46.48	78.67	69.72	62.57	55.41	96.54	85.81	76.87	69.72	116.21	100.11	91.17	80.45	119.78	105.48	96.54	87.61
58		69.72	60.78	55.41	50.05	85.81	73.30	67.94	60.78	105.48	92.97	85.81	76.87	126.94	109.06	100.11	87.61	130.51	118.00	105.48	92.97
59		76.87	67.94	59.00	55.41	92.97	82.24	73.30	66.15	118.00	101.91	91.17	82.24	137.67	121.57	109.06	96.54	144.81	128.73	116.21	101.91
60		82.24	71.51	62.57	59.00	101.91	89.39	80.45	71.51	128.73	112.63	100.11	89.39	150.17	132.30	119.78	105.48	157.33	139.45	125.15	112.63
61		91.17	78.67	69.72	62.57	116.21	98.33	87.61	78.67	141.24	125.15	112.63	100.11	164.48	146.61	130.51	118.00	171.63	151.97	137.67	125.15
62		100.11	87.61	76.87	67.94	126.94	109.06	96.54	87.61	155.54	137.67	125.15	109.06	180.57	159.11	144.81	128.73	187.73	168.06	148.39	135.87
63		109.06	96.54	82.24	73.30	137.67	119.78	105.48	92.97	169.84	150.17	135.87	121.57	200.24	175.21	157.33	139.45	209.17	182.37	164.48	146.61
64		121.57	105.48	91.17	82.24	151.97	132.30	118.00	101.91	187.73	166.27	148.39	132.30	219.91	191.30	171.63	151.97	228.84	202.03	178.78	160.91
65		134.23	116.57	100.67	90.07	166.03	146.60	128.93	114.80	206.64	180.15	162.49	144.83	241.97	211.94	187.21	166.03	250.79	219.01	196.05	174.85
66		145.07	127.58	113.60	97.87	181.77	160.79	141.57	125.84	228.95	202.75	176.53	157.30	263.91	232.46	206.24	181.77	272.65	239.45	213.23	192.26
67		160.83	140.07	122.79	108.95	202.33	174.67	153.91	136.62	252.49	221.35	195.42	172.93	293.99	255.95	226.55	200.61	300.91	264.59	231.73	209.25
68		174.52	152.27	135.16	119.76	220.71	196.76	169.39	150.57	277.17	246.39	215.58	191.63	321.67	282.31	248.09	219.00	331.93	290.86	256.64	227.56
69		194.64	167.56	148.95	130.33	247.11	214.95	189.56	165.87	308.05	270.81	240.34	209.88	357.13	309.75	272.49	242.03	365.60	318.21	280.97	250.49
70		214.29	187.50	160.71	142.30	271.21	239.40	207.59	184.15	341.53	299.67	262.84	231.03	391.75	341.53	299.67	262.84	401.80	353.24	309.72	272.89
71		238.43	205.31	177.16	155.64	301.35	263.26	230.14	202.00	375.86	329.49	291.41	254.98	430.49	375.86	329.49	288.10	443.74	387.44	339.43	299.69
72		261.97	227.58	198.11	171.92	332.37	289.81	253.79	221.04	415.88	363.48	319.27	279.98	473.19	414.24	361.85	317.65	487.93	425.71	371.68	327.46
73		289.79	250.93	216.93	189.41	365.87	317.31	278.46	244.45	458.16	401.49	349.69	304.36	519.67	451.68	395.02	346.44	532.63	466.25	406.35	356.16
74		320.09	276.89	240.07	209.66	401.73	348.91	307.29	265.69	502.55	436.94	382.51	334.50	568.19	494.55	432.13	376.12	584.19	507.36	444.94	387.32
75		352.81	306.93	262.63	230.99	444.57	382.86	335.40	291.10	552.15	480.96	420.84	367.05	623.35	541.07	471.47	409.76	640.75	555.31	485.71	422.41
76		387.79	336.19	287.71	251.75	490.99	423.76	367.47	320.56	608.27	530.09	461.29	400.30	684.90	591.07	514.45	445.65	702.10	608.27	530.09	461.29
77		424.95	366.23	315.23	275.05	540.84	468.21	403.31	353.87	673.73	584.11	506.85	440.41	755.64	650.56	565.57	489.85	772.63	670.65	581.02	503.76
78		462.63	398.51	342.02	299.27	601.59	517.60	448.90	389.35	746.63	645.86	558.83	484.01	832.14	719.15	621.43	535.93	853.52	737.47	638.23	551.19
79		506.83	434.43	374.09	325.83	663.72	574.71	493.27	428.39	826.63	713.50	613.94	532.48	918.65	791.93	684.84	591.31	939.77	811.55	701.43	603.37
80		561.14	484.21	414.82	359.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81		629.02	541.53	463.09	401.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82		711.99	609.41	520.41	449.51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83		808.53	692.38	591.31	508.35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84		921.66	788.92	669.75	574.71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.50
Select = 3.50

Select = 3.50

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT694 and MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		11.26	11.26	12.51	11.26	12.51	12.51	12.51	12.51	16.27	16.27
19		11.26	11.26	12.51	11.26	12.51	12.51	12.51	12.51	16.27	16.27
20		11.26	11.26	12.51	11.26	12.51	12.51	12.51	12.51	16.27	16.27
21		11.26	11.26	12.51	11.26	12.51	12.51	12.51	12.51	16.27	16.27
22		11.26	11.26	12.51	11.26	12.51	12.51	12.51	12.51	16.27	16.27
23		11.26	11.26	12.51	11.26	12.51	12.51	12.51	12.51	16.27	16.27
24		11.26	11.26	12.51	11.26	12.51	12.51	12.51	12.51	16.27	16.27
25		11.26	11.26	12.51	11.26	12.51	12.51	12.51	12.51	16.27	16.27
26		11.26	11.26	12.51	11.26	12.51	12.51	12.51	12.51	16.27	16.27
27		11.26	11.26	12.51	11.26	12.51	12.51	12.51	12.51	16.27	16.27
28		11.26	11.26	12.51	11.26	12.51	12.51	12.51	12.51	16.27	16.27
29		11.26	11.26	12.51	11.26	12.51	12.51	12.51	12.51	16.27	16.27
30		15.02	13.77	16.27	15.02	16.27	16.27	17.52	16.27	25.03	23.78
31		15.02	13.77	16.27	15.02	16.27	16.27	17.52	16.27	25.03	23.78
32		15.02	13.77	16.27	15.02	16.27	16.27	17.52	16.27	25.03	23.78
33		15.02	13.77	16.27	15.02	16.27	16.27	17.52	16.27	25.03	23.78
34		15.02	13.77	16.27	15.02	16.27	16.27	17.52	16.27	25.03	23.78
35		15.02	13.77	16.27	15.02	16.27	16.27	17.52	16.27	25.03	23.78
36		15.02	13.77	16.27	15.02	16.27	16.27	17.52	16.27	25.03	23.78
37		15.02	13.77	16.27	15.02	16.27	16.27	17.52	16.27	25.03	23.78
38		15.02	13.77	16.27	15.02	16.27	16.27	17.52	16.27	25.03	23.78
39		15.02	13.77	16.27	15.02	16.27	16.27	17.52	16.27	25.03	23.78
40		23.78	21.28	27.53	25.03	30.04	27.53	31.29	28.78	46.30	42.55
41		23.78	21.28	27.53	25.03	30.04	27.53	31.29	28.78	46.30	42.55
42		23.78	21.28	27.53	25.03	30.04	27.53	31.29	28.78	46.30	42.55
43		23.78	21.28	27.53	25.03	30.04	27.53	31.29	28.78	46.30	42.55
44		23.78	21.28	27.53	25.03	30.04	27.53	31.29	28.78	46.30	42.55
45		23.78	21.28	27.53	25.03	30.04	27.53	31.29	28.78	46.30	42.55
46		23.78	21.28	27.53	25.03	30.04	27.53	31.29	28.78	46.30	42.55
47		23.78	21.28	27.53	25.03	30.04	27.53	31.29	28.78	46.30	42.55
48		23.78	21.28	27.53	25.03	30.04	27.53	31.29	28.78	46.30	42.55
49		23.78	21.28	27.53	25.03	30.04	27.53	31.29	28.78	46.30	42.55
50		47.57	42.55	57.58	51.31	65.09	57.58	71.33	63.83	92.62	82.61
51		47.57	42.55	57.58	51.31	65.09	57.58	71.33	63.83	92.62	82.61
52		47.57	42.55	57.58	51.31	65.09	57.58	71.33	63.83	92.62	82.61
53		47.57	42.55	57.58	51.31	65.09	57.58	71.33	63.83	92.62	82.61
54		47.57	42.55	57.58	51.31	65.09	57.58	71.33	63.83	92.62	82.61
55		47.57	42.55	57.58	51.31	65.09	57.58	71.33	63.83	92.62	82.61
56		47.57	42.55	57.58	51.31	65.09	57.58	71.33	63.83	92.62	82.61
57		47.57	42.55	57.58	51.31	65.09	57.58	71.33	63.83	92.62	82.61
58		47.57	42.55	57.58	51.31	65.09	57.58	71.33	63.83	92.62	82.61
59		47.57	42.55	57.58	51.31	65.09	57.58	71.33	63.83	92.62	82.61
60		77.60	66.33	95.12	82.61	107.64	93.86	116.40	102.63	143.93	127.66
61		77.60	66.33	95.12	82.61	107.64	93.86	116.40	102.63	143.93	127.66
62		77.60	66.33	95.12	82.61	107.64	93.86	116.40	102.63	143.93	127.66
63		77.60	66.33	95.12	82.61	107.64	93.86	116.40	102.63	143.93	127.66
64		77.60	66.33	95.12	82.61	107.64	93.86	116.40	102.63	143.93	127.66
65		105.10	90.26	131.06	112.50	147.13	128.58	160.73	140.95	191.64	168.15
66		116.23	99.11	144.37	124.80	162.73	141.93	178.63	155.39	209.21	183.52
67		128.32	108.95	159.79	136.80	180.38	157.37	197.32	171.91	228.80	200.96
68		141.32	119.77	176.06	150.91	198.83	172.47	216.79	189.23	251.52	220.37
69		155.20	131.51	193.12	165.88	219.18	189.57	239.34	208.53	277.25	241.70
70		169.93	144.14	213.29	182.82	241.41	208.60	263.68	229.70	304.70	264.85
71		186.61	158.79	235.28	200.52	265.42	229.49	290.92	252.67	334.96	290.92
72		205.16	174.21	257.88	220.06	293.42	253.30	319.77	277.37	367.91	318.63
73		225.51	191.52	284.45	242.52	322.98	278.78	352.44	304.85	405.71	350.18
74		247.60	209.51	313.70	266.64	355.16	305.86	388.77	336.11	445.91	384.29
75		272.43	230.36	344.43	292.38	392.04	336.67	428.60	368.79	490.61	421.95
76		298.82	251.76	379.82	321.80	431.27	369.97	472.86	406.10	539.64	463.01
77		328.84	276.92	417.54	353.71	475.95	406.73	520.30	446.74	593.85	508.40
78		353.78	297.13	451.04	380.50	514.10	439.29	563.27	482.04	639.15	546.16
79		381.19	319.95	486.78	410.75	555.42	474.10	609.27	520.57	688.46	587.09
80		414.97	348.46	532.18	447.71	608.21	517.40	667.34	569.15	750.76	637.78
81		452.98	380.13	581.81	488.89	665.23	565.97	730.70	621.94	818.34	693.74
82		494.17	413.92	635.67	533.25	727.53	617.71	799.34	678.96	891.21	754.99
83		537.46	449.83	693.74	581.81	796.16	673.67	876.42	742.32	974.61	822.56
84		584.98	488.89	757.10	633.56	870.09	735.98	960.88	812.01	1,065.43	896.48
85		637.78	531.13	826.79	690.58	951.38	802.50	1,052.75	886.98	1,164.68	976.73
86		693.74	577.59	902.81	751.81	1,041.15	876.42	1,154.12	970.40	1,273.44	1,064.37
87		754.99	628.28	986.23	819.40	1,138.28	956.67	1,265.00	1,060.14	1,391.71	1,160.45
88		822.56	683.19	1,077.05	892.26	1,244.93	1,043.25	1,386.43	1,159.40	1,521.59	1,265.00
89		895.42	742.32	1,175.24	972.50	1,361.08	1,139.33	1,519.48	1,267.11	1,664.14	1,377.99

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct-Billed)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS
Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT694 and MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Area 3 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		13.77	13.77	13.77	13.77	15.02	13.77	15.02	13.77	18.77	17.52
19		13.77	13.77	13.77	13.77	15.02	13.77	15.02	13.77	18.77	17.52
20		13.77	13.77	13.77	13.77	15.02	13.77	15.02	13.77	18.77	17.52
21		13.77	13.77	13.77	13.77	15.02	13.77	15.02	13.77	18.77	17.52
22		13.77	13.77	13.77	13.77	15.02	13.77	15.02	13.77	18.77	17.52
23		13.77	13.77	13.77	13.77	15.02	13.77	15.02	13.77	18.77	17.52
24		13.77	13.77	13.77	13.77	15.02	13.77	15.02	13.77	18.77	17.52
25		13.77	13.77	13.77	13.77	15.02	13.77	15.02	13.77	18.77	17.52
26		13.77	13.77	13.77	13.77	15.02	13.77	15.02	13.77	18.77	17.52
27		13.77	13.77	13.77	13.77	15.02	13.77	15.02	13.77	18.77	17.52
28		13.77	13.77	13.77	13.77	15.02	13.77	15.02	13.77	18.77	17.52
29		13.77	13.77	13.77	13.77	15.02	13.77	15.02	13.77	18.77	17.52
30		16.27	16.27	18.77	17.52	18.77	18.77	20.02	18.77	28.78	27.53
31		16.27	16.27	18.77	17.52	18.77	18.77	20.02	18.77	28.78	27.53
32		16.27	16.27	18.77	17.52	18.77	18.77	20.02	18.77	28.78	27.53
33		16.27	16.27	18.77	17.52	18.77	18.77	20.02	18.77	28.78	27.53
34		16.27	16.27	18.77	17.52	18.77	18.77	20.02	18.77	28.78	27.53
35		16.27	16.27	18.77	17.52	18.77	18.77	20.02	18.77	28.78	27.53
36		16.27	16.27	18.77	17.52	18.77	18.77	20.02	18.77	28.78	27.53
37		16.27	16.27	18.77	17.52	18.77	18.77	20.02	18.77	28.78	27.53
38		16.27	16.27	18.77	17.52	18.77	18.77	20.02	18.77	28.78	27.53
39		16.27	16.27	18.77	17.52	18.77	18.77	20.02	18.77	28.78	27.53
40		27.53	25.03	31.29	28.78	33.79	31.29	36.29	33.79	53.81	48.81
41		27.53	25.03	31.29	28.78	33.79	31.29	36.29	33.79	53.81	48.81
42		27.53	25.03	31.29	28.78	33.79	31.29	36.29	33.79	53.81	48.81
43		27.53	25.03	31.29	28.78	33.79	31.29	36.29	33.79	53.81	48.81
44		27.53	25.03	31.29	28.78	33.79	31.29	36.29	33.79	53.81	48.81
45		27.53	25.03	31.29	28.78	33.79	31.29	36.29	33.79	53.81	48.81
46		27.53	25.03	31.29	28.78	33.79	31.29	36.29	33.79	53.81	48.81
47		27.53	25.03	31.29	28.78	33.79	31.29	36.29	33.79	53.81	48.81
48		27.53	25.03	31.29	28.78	33.79	31.29	36.29	33.79	53.81	48.81
49		27.53	25.03	31.29	28.78	33.79	31.29	36.29	33.79	53.81	48.81
50		55.06	48.81	67.59	58.82	75.10	66.33	81.35	72.60	106.39	95.12
51		55.06	48.81	67.59	58.82	75.10	66.33	81.35	72.60	106.39	95.12
52		55.06	48.81	67.59	58.82	75.10	66.33	81.35	72.60	106.39	95.12
53		55.06	48.81	67.59	58.82	75.10	66.33	81.35	72.60	106.39	95.12
54		55.06	48.81	67.59	58.82	75.10	66.33	81.35	72.60	106.39	95.12
55		55.06	48.81	67.59	58.82	75.10	66.33	81.35	72.60	106.39	95.12
56		55.06	48.81	67.59	58.82	75.10	66.33	81.35	72.60	106.39	95.12
57		55.06	48.81	67.59	58.82	75.10	66.33	81.35	72.60	106.39	95.12
58		55.06	48.81	67.59	58.82	75.10	66.33	81.35	72.60	106.39	95.12
59		55.06	48.81	67.59	58.82	75.10	66.33	81.35	72.60	106.39	95.12
60		88.85	77.60	110.14	95.12	123.91	108.89	135.17	118.90	166.46	146.43
61		88.85	77.60	110.14	95.12	123.91	108.89	135.17	118.90	166.46	146.43
62		88.85	77.60	110.14	95.12	123.91	108.89	135.17	118.90	166.46	146.43
63		88.85	77.60	110.14	95.12	123.91	108.89	135.17	118.90	166.46	146.43
64		88.85	77.60	110.14	95.12	123.91	108.89	135.17	118.90	166.46	146.43
65		122.41	103.85	150.84	129.82	170.62	148.37	185.45	163.20	221.31	194.11
66		134.58	115.01	166.39	143.14	188.42	163.95	205.55	179.86	242.25	211.67
67		147.69	125.90	184.00	158.59	208.22	181.59	227.59	198.53	263.91	231.22
68		162.89	138.93	203.61	173.66	229.96	198.83	250.32	219.18	291.05	253.91
69		178.91	151.66	223.93	191.94	252.36	219.18	276.06	240.52	319.90	278.43
70		196.89	166.41	246.11	210.95	278.92	241.41	304.70	264.85	351.58	305.88
71		215.57	183.13	271.22	231.81	307.15	265.42	334.96	290.92	387.11	336.13
72		237.26	200.58	298.00	254.45	338.12	292.27	369.07	319.77	425.22	367.91
73		260.65	220.99	328.65	279.91	372.85	320.71	406.84	352.44	468.03	404.58
74		285.70	242.00	361.88	306.98	410.05	352.92	449.27	387.65	514.26	443.66
75		314.52	265.79	397.59	337.78	451.85	388.72	495.04	426.38	565.92	487.29
76		344.80	291.16	437.84	371.06	498.04	426.90	545.11	468.48	622.83	535.26
77		378.60	319.11	481.36	407.81	548.42	469.46	600.35	514.89	684.72	587.36
78		408.28	343.08	520.51	439.29	593.19	506.62	649.84	556.85	737.48	630.60
79		440.32	369.58	561.76	474.10	640.95	546.97	703.24	600.82	794.05	677.90
80		479.39	402.30	614.55	517.40	702.18	597.66	769.77	656.78	865.86	737.03
81		522.68	438.21	671.57	563.86	767.66	652.55	842.63	716.97	943.99	801.44
82		570.20	477.28	733.87	615.60	840.52	712.75	922.87	783.50	1,029.53	871.14
83		620.89	519.52	801.44	670.52	918.66	778.22	1,011.58	857.41	1,125.61	949.28
84		675.79	564.92	874.30	730.70	1,005.24	848.97	1,108.72	936.61	1,230.15	1,034.81
85		735.98	613.49	954.56	796.16	1,099.22	927.10	1,215.37	1,024.24	1,344.19	1,127.73
86		801.44	667.34	1,042.20	867.97	1,201.64	1,011.58	1,332.57	1,119.29	1,469.85	1,229.10
87		872.19	725.42	1,138.28	946.11	1,313.57	1,103.44	1,460.34	1,223.81	1,607.12	1,338.90
88		949.28	788.77	1,242.82	1,030.58	1,437.11	1,204.81	1,600.78	1,337.85	1,757.06	1,459.28
89		1,033.75	857.41	1,356.87	1,122.44	1,571.21	1,314.63	1,753.89	1,462.46	1,920.73	1,591.28

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	7.51	6.26
19		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	7.51	6.26
20		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	7.51	6.26
21		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	7.51	6.26
22		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	7.51	6.26
23		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	7.51	6.26
24		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	7.51	6.26
25		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	7.51	6.26
26		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	7.51	6.26
27		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	7.51	6.26
28		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	7.51	6.26
29		5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	7.51	6.26
30		11.26	10.01	11.26	11.26	12.51	11.26	12.51	12.51	18.77	17.52
31		11.26	10.01	11.26	11.26	12.51	11.26	12.51	12.51	18.77	17.52
32		11.26	10.01	11.26	11.26	12.51	11.26	12.51	12.51	18.77	17.52
33		11.26	10.01	11.26	11.26	12.51	11.26	12.51	12.51	18.77	17.52
34		11.26	10.01	11.26	11.26	12.51	11.26	12.51	12.51	18.77	17.52
35		11.26	10.01	11.26	11.26	12.51	11.26	12.51	12.51	18.77	17.52
36		11.26	10.01	11.26	11.26	12.51	11.26	12.51	12.51	18.77	17.52
37		11.26	10.01	11.26	11.26	12.51	11.26	12.51	12.51	18.77	17.52
38		11.26	10.01	11.26	11.26	12.51	11.26	12.51	12.51	18.77	17.52
39		11.26	10.01	11.26	11.26	12.51	11.26	12.51	12.51	18.77	17.52
40		22.53	21.28	26.28	23.78	28.78	26.28	31.29	28.78	46.30	41.30
41		22.53	21.28	26.28	23.78	28.78	26.28	31.29	28.78	46.30	41.30
42		22.53	21.28	26.28	23.78	28.78	26.28	31.29	28.78	46.30	41.30
43		22.53	21.28	26.28	23.78	28.78	26.28	31.29	28.78	46.30	41.30
44		22.53	21.28	26.28	23.78	28.78	26.28	31.29	28.78	46.30	41.30
45		22.53	21.28	26.28	23.78	28.78	26.28	31.29	28.78	46.30	41.30
46		22.53	21.28	26.28	23.78	28.78	26.28	31.29	28.78	46.30	41.30
47		22.53	21.28	26.28	23.78	28.78	26.28	31.29	28.78	46.30	41.30
48		22.53	21.28	26.28	23.78	28.78	26.28	31.29	28.78	46.30	41.30
49		22.53	21.28	26.28	23.78	28.78	26.28	31.29	28.78	46.30	41.30
50		50.06	43.80	61.32	53.81	68.83	61.32	75.10	66.33	96.36	86.35
51		50.06	43.80	61.32	53.81	68.83	61.32	75.10	66.33	96.36	86.35
52		50.06	43.80	61.32	53.81	68.83	61.32	75.10	66.33	96.36	86.35
53		50.06	43.80	61.32	53.81	68.83	61.32	75.10	66.33	96.36	86.35
54		50.06	43.80	61.32	53.81	68.83	61.32	75.10	66.33	96.36	86.35
55		50.06	43.80	61.32	53.81	68.83	61.32	75.10	66.33	96.36	86.35
56		50.06	43.80	61.32	53.81	68.83	61.32	75.10	66.33	96.36	86.35
57		50.06	43.80	61.32	53.81	68.83	61.32	75.10	66.33	96.36	86.35
58		50.06	43.80	61.32	53.81	68.83	61.32	75.10	66.33	96.36	86.35
59		50.06	43.80	61.32	53.81	68.83	61.32	75.10	66.33	96.36	86.35
60		71.33	61.32	87.61	75.10	97.63	86.35	107.64	93.86	131.42	116.40
61		71.33	61.32	87.61	75.10	97.63	86.35	107.64	93.86	131.42	116.40
62		71.33	61.32	87.61	75.10	97.63	86.35	107.64	93.86	131.42	116.40
63		71.33	61.32	87.61	75.10	97.63	86.35	107.64	93.86	131.42	116.40
64		71.33	61.32	87.61	75.10	97.63	86.35	107.64	93.86	131.42	116.40
65		84.07	72.95	105.10	90.26	118.69	103.85	128.58	113.75	153.31	134.76
66		89.32	75.85	111.33	95.44	124.80	108.89	137.04	119.90	160.27	140.70
67		94.43	79.91	117.43	100.48	131.95	115.00	144.07	125.90	168.28	146.48
68		97.01	82.64	120.97	104.20	137.74	119.77	149.71	130.55	173.66	152.11
69		100.72	86.49	126.78	107.81	143.37	124.41	156.39	136.26	180.09	157.58
70		104.30	89.06	131.26	112.50	148.83	128.91	161.72	140.64	187.51	162.90
71		107.79	91.57	135.60	115.91	154.15	133.29	168.06	146.04	194.72	168.06
72		112.32	95.13	140.97	120.35	160.46	138.68	175.36	151.28	201.72	174.21
73		115.59	98.60	146.19	124.66	166.59	142.79	181.33	157.53	208.52	180.18
74		119.88	101.95	151.25	128.84	172.54	147.88	188.22	162.45	216.24	185.99
75		124.04	105.21	157.26	134.01	178.30	153.94	196.02	168.33	223.71	192.70
76		128.07	108.37	163.09	137.92	184.99	158.71	202.50	174.03	232.05	199.22
77		133.05	111.41	168.74	142.78	192.54	164.42	210.93	180.65	240.14	205.52
78		134.67	113.30	172.08	145.36	196.66	167.80	214.84	183.83	243.69	208.42
79		137.27	115.09	175.29	147.83	200.63	171.06	219.63	187.95	248.14	211.19
80		141.50	118.27	181.62	152.05	206.96	176.34	227.02	193.24	255.54	217.52
81		145.71	122.49	186.90	157.33	214.35	181.62	234.42	199.57	262.93	222.80
82		149.94	125.66	193.24	161.56	220.69	187.95	242.87	205.91	270.32	229.14
83		153.10	127.77	197.46	165.78	227.02	192.18	249.20	211.19	277.71	234.42
84		156.28	130.93	201.68	168.95	232.30	196.40	256.59	216.46	284.05	239.70
85		159.44	133.05	206.96	172.12	238.64	200.63	263.98	221.75	291.44	243.92
86		162.62	135.16	212.25	176.34	243.92	205.91	270.32	227.02	298.83	249.20
87		165.78	138.32	216.46	180.56	250.26	210.13	277.71	233.37	306.22	255.54
88		170.01	140.44	221.75	183.74	256.59	215.40	286.15	238.64	313.61	260.81
89		173.17	143.61	227.02	187.95	262.93	219.63	293.55	244.97	322.06	266.09

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR268
INFLATION SHIELD RIDER
Base Policy Form 694
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Area 2 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	8.76	7.51
19		6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	8.76	7.51
20		6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	8.76	7.51
21		6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	8.76	7.51
22		6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	8.76	7.51
23		6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	8.76	7.51
24		6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	8.76	7.51
25		6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	8.76	7.51
26		6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	8.76	7.51
27		6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	8.76	7.51
28		6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	8.76	7.51
29		6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	8.76	7.51
30		12.51	11.26	13.77	12.51	13.77	13.77	15.02	13.77	21.28	20.02
31		12.51	11.26	13.77	12.51	13.77	13.77	15.02	13.77	21.28	20.02
32		12.51	11.26	13.77	12.51	13.77	13.77	15.02	13.77	21.28	20.02
33		12.51	11.26	13.77	12.51	13.77	13.77	15.02	13.77	21.28	20.02
34		12.51	11.26	13.77	12.51	13.77	13.77	15.02	13.77	21.28	20.02
35		12.51	11.26	13.77	12.51	13.77	13.77	15.02	13.77	21.28	20.02
36		12.51	11.26	13.77	12.51	13.77	13.77	15.02	13.77	21.28	20.02
37		12.51	11.26	13.77	12.51	13.77	13.77	15.02	13.77	21.28	20.02
38		12.51	11.26	13.77	12.51	13.77	13.77	15.02	13.77	21.28	20.02
39		12.51	11.26	13.77	12.51	13.77	13.77	15.02	13.77	21.28	20.02
40		26.28	23.78	30.04	27.53	33.79	30.04	36.29	32.54	53.81	48.81
41		26.28	23.78	30.04	27.53	33.79	30.04	36.29	32.54	53.81	48.81
42		26.28	23.78	30.04	27.53	33.79	30.04	36.29	32.54	53.81	48.81
43		26.28	23.78	30.04	27.53	33.79	30.04	36.29	32.54	53.81	48.81
44		26.28	23.78	30.04	27.53	33.79	30.04	36.29	32.54	53.81	48.81
45		26.28	23.78	30.04	27.53	33.79	30.04	36.29	32.54	53.81	48.81
46		26.28	23.78	30.04	27.53	33.79	30.04	36.29	32.54	53.81	48.81
47		26.28	23.78	30.04	27.53	33.79	30.04	36.29	32.54	53.81	48.81
48		26.28	23.78	30.04	27.53	33.79	30.04	36.29	32.54	53.81	48.81
49		26.28	23.78	30.04	27.53	33.79	30.04	36.29	32.54	53.81	48.81
50		58.82	51.31	70.08	62.57	78.84	70.08	86.35	76.34	111.38	100.13
51		58.82	51.31	70.08	62.57	78.84	70.08	86.35	76.34	111.38	100.13
52		58.82	51.31	70.08	62.57	78.84	70.08	86.35	76.34	111.38	100.13
53		58.82	51.31	70.08	62.57	78.84	70.08	86.35	76.34	111.38	100.13
54		58.82	51.31	70.08	62.57	78.84	70.08	86.35	76.34	111.38	100.13
55		58.82	51.31	70.08	62.57	78.84	70.08	86.35	76.34	111.38	100.13
56		58.82	51.31	70.08	62.57	78.84	70.08	86.35	76.34	111.38	100.13
57		58.82	51.31	70.08	62.57	78.84	70.08	86.35	76.34	111.38	100.13
58		58.82	51.31	70.08	62.57	78.84	70.08	86.35	76.34	111.38	100.13
59		58.82	51.31	70.08	62.57	78.84	70.08	86.35	76.34	111.38	100.13
60		81.35	70.08	100.13	87.61	112.64	98.88	123.91	108.89	152.69	135.17
61		81.35	70.08	100.13	87.61	112.64	98.88	123.91	108.89	152.69	135.17
62		81.35	70.08	100.13	87.61	112.64	98.88	123.91	108.89	152.69	135.17
63		81.35	70.08	100.13	87.61	112.64	98.88	123.91	108.89	152.69	135.17
64		81.35	70.08	100.13	87.61	112.64	98.88	123.91	108.89	152.69	135.17
65		97.68	84.07	121.16	103.85	136.00	118.69	149.60	131.06	176.80	155.79
66		102.77	88.10	128.47	110.11	144.37	126.01	157.83	138.26	185.96	162.73
67		108.95	93.21	135.59	116.21	152.54	133.16	167.06	145.28	193.70	169.48
68		112.59	95.82	140.13	119.77	158.09	137.74	173.66	150.91	201.22	176.06
69		116.11	99.52	145.73	124.41	164.70	143.37	180.09	156.39	208.53	181.28
70		120.71	103.13	151.18	128.91	171.11	148.83	187.51	162.90	215.64	187.51
71		125.17	106.64	156.47	134.45	178.49	154.15	194.72	169.23	223.70	194.72
72		129.52	110.03	162.75	138.68	184.53	159.32	201.72	175.36	232.67	201.72
73		133.72	113.33	168.85	143.93	191.52	165.46	209.65	181.33	240.25	208.52
74		138.92	117.64	174.78	149.02	199.42	171.42	217.36	188.22	249.84	215.11
75		142.86	120.72	181.62	153.94	205.99	177.20	225.93	194.92	258.04	222.61
76		147.77	124.78	188.27	159.82	214.54	183.89	234.25	201.40	267.08	229.87
77		153.60	128.73	194.71	164.42	221.75	190.38	243.38	208.78	276.92	236.89
78		156.05	131.46	198.79	167.80	226.58	193.46	247.96	212.69	282.16	240.48
79		158.39	133.05	202.73	171.06	231.25	197.46	253.41	216.46	286.15	243.92
80		163.67	137.27	209.07	176.34	238.64	203.80	261.87	223.85	294.60	251.31
81		167.89	140.44	215.40	181.62	247.09	210.13	271.38	230.19	303.04	257.64
82		173.17	144.66	222.80	186.90	255.54	216.46	279.82	237.58	312.56	263.98
83		176.34	147.83	228.08	191.13	261.87	221.75	288.27	243.92	319.95	270.32
84		180.56	151.00	233.37	195.34	268.21	227.02	295.65	250.26	328.39	275.60
85		183.74	153.10	238.64	199.57	274.53	232.30	304.11	256.59	336.84	281.93
86		187.95	156.28	244.97	203.80	281.93	237.58	312.56	262.93	345.28	288.27
87		192.18	159.44	250.26	208.02	289.32	242.87	321.00	269.26	353.73	294.60
88		195.34	162.62	256.59	212.25	296.72	248.14	330.50	275.60	362.19	300.94
89		199.57	165.78	261.87	216.46	304.11	254.49	338.95	282.99	371.69	307.27

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR273
RETURN OF PREMIUM RIDER
Base Policy Form 694
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of AR

Issue Age	Factor
18 - 29	1.495
30 - 39	1.495
40 - 49	1.495
50 - 59	1.495
60 - 64	1.495
65	1.242
66	1.242
67	1.242
68	1.242
69	1.242
70	1.242
71	1.242
72	1.242
73	1.242
74	1.242
75	0.805
76	0.805
77	0.805
78	0.805
79	0.805
80	0.805
81	0.805
82	0.805
83	0.805
84	0.805
85	0.805
86	0.805
87	0.805
88	0.805
89	0.805

RATE DESCRIPTION

Annual Premium Rates Per Individual
As a factor of policy and other rider premium

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT201 and MP-LT201
LONG TERM CARE POLICY
Base Policy Form 201
Premium per $10 Units Purchased
Rate Schedule for the State of AR
All Issue Years
Tax Qualified - Lifetime Pay Option

Issue Age	BP EP	2 Years 0 Days	2 Years 30 Days	2 Years 90 Days	3 Years 0 Days	3 Years 30 Days	3 Years 90 Days	4 Years 0 Days	4 Years 30 Days	4 Years 90 Days	5 Years 0 Days	5 Years 30 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 30 Days	Lifetime 90 Days
18		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
19		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
20		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
21		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
22		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
23		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
24		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
25		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
26		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
27		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
28		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
29		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
30		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
31		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
32		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
33		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
34		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
35		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
36		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
37		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
38		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
39		18.94	17.67	15.14	23.98	22.72	18.94	26.51	25.25	22.72	29.03	26.51	22.72	32.82	30.30	26.51
40		25.25	23.98	21.46	31.56	29.03	25.25	36.61	32.82	29.03	37.87	35.34	30.30	42.92	40.39	35.34
41		25.25	23.98	21.46	31.56	29.03	25.25	36.61	32.82	29.03	37.87	35.34	30.30	42.92	40.39	35.34
42		25.25	23.98	21.46	31.56	29.03	25.25	36.61	32.82	29.03	37.87	35.34	30.30	42.92	40.39	35.34
43		25.25	23.98	21.46	31.56	29.03	25.25	36.61	32.82	29.03	37.87	35.34	30.30	42.92	40.39	35.34
44		25.25	23.98	21.46	31.56	29.03	25.25	36.61	32.82	29.03	37.87	35.34	30.30	42.92	40.39	35.34
45		25.25	23.98	21.46	31.56	29.03	25.25	36.61	32.82	29.03	37.87	35.34	30.30	42.92	40.39	35.34
46		25.25	23.98	21.46	31.56	29.03	25.25	36.61	32.82	29.03	37.87	35.34	30.30	42.92	40.39	35.34
47		25.25	23.98	21.46	31.56	29.03	25.25	36.61	32.82	29.03	37.87	35.34	30.30	42.92	40.39	35.34
48		25.25	23.98	21.46	31.56	29.03	25.25	36.61	32.82	29.03	37.87	35.34	30.30	42.92	40.39	35.34
49		25.25	23.98	21.46	31.56	29.03	25.25	36.61	32.82	29.03	37.87	35.34	30.30	42.92	40.39	35.34
50		31.56	29.03	26.51	40.39	37.87	31.56	44.18	41.66	36.61	46.70	44.18	39.13	55.54	50.50	44.18
51		31.56	29.03	26.51	40.39	37.87	31.56	44.18	41.66	36.61	46.70	44.18	39.13	55.54	50.50	44.18
52		31.56	29.03	26.51	40.39	37.87	31.56	44.18	41.66	36.61	46.70	44.18	39.13	55.54	50.50	44.18
53		31.56	29.03	26.51	40.39	37.87	31.56	44.18	41.66	36.61	46.70	44.18	39.13	55.54	50.50	44.18
54		31.56	29.03	26.51	40.39	37.87	31.56	44.18	41.66	36.61	46.70	44.18	39.13	55.54	50.50	44.18
55		36.61	32.82	29.03	45.44	41.66	36.61	51.75	46.70	41.66	55.54	50.50	44.18	64.38	58.06	51.75
56		37.87	35.34	30.30	49.23	44.18	39.13	54.28	50.50	42.92	58.06	54.28	46.70	68.17	63.11	54.28
57		40.39	37.87	32.82	51.75	46.70	41.66	58.06	54.28	46.70	63.11	56.80	50.50	73.22	66.90	58.06
58		44.18	40.39	35.34	55.54	51.75	44.18	64.38	58.06	50.50	68.17	63.11	54.28	79.53	73.22	64.38
59		46.70	44.18	37.87	60.59	55.54	49.23	68.17	63.11	55.54	73.22	68.17	59.33	87.10	80.78	69.42
60		51.75	46.70	41.66	66.90	60.59	53.02	74.47	69.42	59.33	80.78	74.47	65.64	95.94	87.10	77.00
61		56.80	51.75	45.44	71.95	66.90	58.06	82.05	74.47	65.64	88.36	82.05	70.69	106.03	97.20	84.58
62		60.59	56.80	50.50	79.53	71.95	64.38	90.89	83.31	71.95	97.20	90.89	78.26	116.13	107.30	93.41
63		68.17	63.11	54.28	85.84	79.53	69.42	98.46	92.14	79.53	107.30	98.46	85.84	127.50	116.13	100.98
64		73.22	68.17	59.33	94.67	87.10	77.00	108.56	99.72	85.84	116.13	108.56	94.67	140.11	128.75	112.34
65		79.81	73.58	64.85	103.50	94.78	82.30	118.46	108.49	93.53	127.19	117.22	101.01	152.14	139.66	122.21
66		86.38	80.21	69.10	111.06	102.42	90.08	127.10	118.46	102.42	138.21	127.10	111.06	165.36	151.78	133.27
67		95.24	87.91	76.92	122.10	112.34	97.68	139.19	129.42	111.11	151.41	139.19	120.88	181.93	166.06	145.30
68		103.89	95.43	83.35	134.09	123.22	107.51	153.42	141.34	122.01	166.70	153.42	132.88	198.11	182.41	158.25
69		114.72	105.16	90.82	145.79	133.84	117.11	167.30	154.15	133.84	181.64	167.30	144.59	215.10	198.37	173.27
70		125.30	114.66	100.47	159.57	146.57	127.66	183.21	167.85	145.38	197.39	182.03	158.39	235.22	217.49	189.12
71		136.78	126.26	109.89	175.35	161.32	140.28	201.07	183.54	161.32	216.26	199.90	174.18	258.35	238.48	206.91
72		151.44	138.72	121.38	193.06	178.02	154.90	220.80	203.46	176.87	239.30	219.64	190.74	283.22	261.26	226.58
73		168.02	154.30	134.87	213.74	197.74	171.45	243.46	225.17	195.46	264.03	242.32	211.46	313.18	288.04	250.32
74		186.45	171.76	149.16	237.30	219.22	189.84	270.07	248.60	215.83	290.41	268.94	232.78	344.65	317.53	275.72
75		206.65	191.01	164.20	262.50	242.39	210.00	298.24	273.66	237.92	320.58	294.89	256.91	378.66	348.50	303.82
76		227.42	208.66	182.16	289.25	266.06	230.74	327.89	301.39	262.75	352.18	323.47	281.52	414.00	380.88	331.20
77		248.75	229.11	199.66	315.30	290.21	252.02	357.85	328.39	285.84	384.03	352.39	307.66	451.67	415.67	361.12
78		270.58	249.02	215.60	342.81	315.86	273.82	388.08	355.74	309.38	416.11	382.69	333.10	489.42	450.61	391.31
79		291.81	268.38	233.23	370.62	339.74	296.07	418.54	384.46	335.47	448.37	412.15	359.97	527.18	484.58	421.74
80		318.43	292.87	254.54	402.57	371.69	322.70	455.82	419.61	364.23	488.83	449.43	390.86	574.03	528.24	459.02
81		347.19	318.43	277.97	439.85	404.70	351.45	495.22	456.89	397.25	531.43	489.90	424.94	624.09	575.10	500.55
82		377.01	347.19	302.46	478.18	440.91	383.40	539.95	496.29	432.39	580.42	533.57	464.34	679.47	625.15	543.15
83		416.42	382.34	332.28	526.11	483.51	420.67	594.27	547.41	476.06	636.87	585.75	510.14	747.63	687.99	598.53
84		453.69	417.48	362.10	574.03	528.24	459.02	647.52	596.40	518.66	694.38	640.06	556.99	815.79	750.82	652.85
85		490.97	451.56	392.98	621.96	571.90	498.42	701.83	645.39	561.26	752.95	692.25	601.73	885.02	812.59	707.16
86		528.24	486.70	422.81	669.89	616.63	535.70	756.15	695.45	604.92	810.46	746.57	648.58	952.11	876.50	761.47
87		565.51	521.85	453.69	716.74	659.23	574.03	810.46	745.50	647.52	869.04	798.75	694.38	1,020.27	938.26	815.79
88		604.92	554.86	483.51	764.67	703.97	612.38	864.78	795.55	691.18	926.55	853.06	741.24	1,088.43	1,000.03	870.10
89		642.19	590.01	513.33	812.59	748.70	650.71	918.03	844.54	734.85	985.13	905.25	788.10	1,156.59	1,063.94	924.42

Multiply the total premium by 0.8 if married

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Bi-Monthly	= 0.1818
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Super Preferred = 0.90
Preferred = 1.00
Standard = 1.25
Substandard = 1.50
Select = 2.00

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR650
HOME AND COMMUNITY CARE RIDER
Base Policy Form 201
Premium per $10 Units Purchased
Rate Schedule for the State of AR
All Issue Years
Tax Qualified - Lifetime Pay Option

Issue Age	BP EP	2 Years 0 Days	2 Years 30 Days	2 Years 90 Days	3 Years 0 Days	3 Years 30 Days	3 Years 90 Days	4 Years 0 Days	4 Years 30 Days	4 Years 90 Days	5 Years 0 Days	5 Years 30 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 30 Days	Lifetime 90 Days
18		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
19		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
20		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
21		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
22		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
23		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
24		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
25		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
26		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
27		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
28		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
29		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
30		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
31		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
32		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
33		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
34		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
35		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
36		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
37		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
38		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
39		11.36	10.10	8.84	16.41	15.14	13.89	18.94	17.67	15.14	20.20	18.94	16.41	25.25	22.72	20.20
40		15.14	13.89	10.10	20.20	17.67	16.41	21.46	20.20	17.67	23.98	21.46	18.94	30.30	27.77	23.98
41		15.14	13.89	10.10	20.20	17.67	16.41	21.46	20.20	17.67	23.98	21.46	18.94	30.30	27.77	23.98
42		15.14	13.89	10.10	20.20	17.67	16.41	21.46	20.20	17.67	23.98	21.46	18.94	30.30	27.77	23.98
43		15.14	13.89	10.10	20.20	17.67	16.41	21.46	20.20	17.67	23.98	21.46	18.94	30.30	27.77	23.98
44		15.14	13.89	10.10	20.20	17.67	16.41	21.46	20.20	17.67	23.98	21.46	18.94	30.30	27.77	23.98
45		15.14	13.89	10.10	20.20	17.67	16.41	21.46	20.20	17.67	23.98	21.46	18.94	30.30	27.77	23.98
46		15.14	13.89	10.10	20.20	17.67	16.41	21.46	20.20	17.67	23.98	21.46	18.94	30.30	27.77	23.98
47		15.14	13.89	10.10	20.20	17.67	16.41	21.46	20.20	17.67	23.98	21.46	18.94	30.30	27.77	23.98
48		15.14	13.89	10.10	20.20	17.67	16.41	21.46	20.20	17.67	23.98	21.46	18.94	30.30	27.77	23.98
49		15.14	13.89	10.10	20.20	17.67	16.41	21.46	20.20	17.67	23.98	21.46	18.94	30.30	27.77	23.98
50		16.41	15.14	13.89	22.72	20.20	17.67	25.25	22.72	20.20	26.51	25.25	21.46	34.08	31.56	27.77
51		16.41	15.14	13.89	22.72	20.20	17.67	25.25	22.72	20.20	26.51	25.25	21.46	34.08	31.56	27.77
52		16.41	15.14	13.89	22.72	20.20	17.67	25.25	22.72	20.20	26.51	25.25	21.46	34.08	31.56	27.77
53		16.41	15.14	13.89	22.72	20.20	17.67	25.25	22.72	20.20	26.51	25.25	21.46	34.08	31.56	27.77
54		16.41	15.14	13.89	22.72	20.20	17.67	25.25	22.72	20.20	26.51	25.25	21.46	34.08	31.56	27.77
55		17.67	16.41	15.14	23.98	21.46	18.94	27.77	26.51	22.72	31.56	29.03	25.25	40.39	36.61	31.56
56		18.94	17.67	15.14	23.98	22.72	20.20	29.03	26.51	23.98	32.82	30.30	26.51	41.66	37.87	32.82
57		18.94	17.67	16.41	25.25	23.98	20.20	30.30	29.03	25.25	34.08	31.56	27.77	44.18	40.39	34.08
58		21.46	18.94	16.41	26.51	25.25	21.46	32.82	30.30	26.51	36.61	34.08	29.03	46.70	42.92	36.61
59		22.72	20.20	17.67	29.03	26.51	23.98	35.34	32.82	27.77	40.39	35.34	31.56	50.50	46.70	40.39
60		23.98	22.72	18.94	31.56	29.03	25.25	37.87	34.08	30.30	42.92	40.39	34.08	53.02	49.23	42.92
61		26.51	23.98	21.46	34.08	31.56	27.77	41.66	37.87	32.82	46.70	42.92	36.61	56.80	53.02	46.70
62		29.03	26.51	22.72	36.61	34.08	30.30	45.44	41.66	35.34	49.23	45.44	40.39	61.86	56.80	49.23
63		31.56	29.03	25.25	41.66	37.87	32.82	49.23	45.44	40.39	54.28	49.23	44.18	66.90	60.59	53.02
64		35.34	32.82	29.03	45.44	41.66	35.34	53.02	49.23	42.92	58.06	54.28	46.70	71.95	66.90	56.80
65		39.90	34.92	31.18	49.88	46.14	39.90	57.36	52.38	46.14	62.35	57.36	51.13	77.31	71.08	61.10
66		43.19	40.72	34.55	53.06	49.36	43.19	61.70	56.77	49.36	67.87	61.70	54.30	81.45	75.27	66.64
67		47.62	43.96	39.07	58.61	53.73	46.40	67.15	61.05	53.73	73.26	67.15	58.61	87.91	80.58	70.82
68		51.94	48.32	42.28	64.02	57.98	50.74	72.48	67.65	57.98	78.52	72.48	64.02	94.22	85.77	74.90
69		56.17	51.38	45.41	68.11	63.34	53.78	77.67	71.70	63.34	83.65	77.67	68.11	100.38	92.02	80.06
70		60.28	55.55	48.46	73.29	67.38	57.92	82.74	76.83	67.38	91.02	82.74	72.10	106.38	98.10	85.10
71		66.63	61.96	52.61	79.50	73.65	64.30	91.18	83.00	72.48	97.02	90.02	78.32	115.73	105.21	92.35
72		73.98	68.21	58.96	87.86	79.77	69.36	98.26	90.17	78.61	105.20	97.10	83.23	123.70	114.45	99.42
73		82.30	76.58	66.30	96.02	88.01	76.58	106.30	98.30	85.73	114.30	105.16	91.44	133.73	122.30	106.30
74		93.79	85.88	74.58	105.09	97.18	84.75	116.39	107.35	92.66	123.17	114.13	98.31	144.64	133.34	115.26
75		103.88	96.06	84.90	116.17	107.23	92.71	126.22	116.17	100.53	134.04	122.87	107.23	156.38	142.98	123.98
76		117.02	108.19	93.84	128.06	117.02	101.57	138.00	125.86	110.40	144.62	133.58	115.92	167.81	155.66	134.69
77		130.92	118.92	104.74	139.65	128.74	111.28	150.56	137.46	120.01	157.10	144.02	126.56	181.10	166.92	145.10
78		143.38	132.59	115.34	153.08	140.14	121.82	162.78	149.84	130.44	170.33	156.31	135.83	196.20	180.02	156.31
79		157.62	145.90	126.74	166.14	153.36	133.13	176.79	162.94	141.65	184.25	169.34	148.03	209.81	193.83	168.27
80		175.73	160.82	139.51	183.18	169.34	146.97	194.90	178.92	155.49	201.29	185.31	160.82	227.91	209.81	182.11
81		193.83	177.86	154.42	201.29	185.31	160.82	213.00	195.96	170.40	220.46	202.35	176.79	248.14	227.91	199.15
82		210.87	194.90	169.34	221.52	203.42	176.79	232.17	214.06	185.31	240.69	221.52	192.77	269.45	248.14	216.19
83		232.17	215.13	186.38	242.82	223.65	194.90	255.60	235.37	204.48	264.12	242.82	210.87	297.14	272.64	238.56
84		253.47	233.23	203.42	265.18	243.89	213.00	280.10	257.73	223.65	288.62	265.18	230.04	324.82	298.20	259.86
85		274.77	252.41	220.46	287.55	264.12	228.98	302.46	277.97	241.75	312.05	287.55	249.21	351.45	322.70	281.16
86		296.07	272.64	237.50	309.91	284.35	247.08	325.89	299.26	260.93	336.54	309.91	269.45	378.07	348.26	302.46
87		317.37	291.81	253.47	331.22	305.66	265.18	349.32	320.57	280.10	359.97	331.22	288.62	404.70	372.75	324.82
88		338.67	312.05	270.51	353.58	325.89	283.29	372.75	341.86	297.14	384.46	353.58	307.78	431.33	397.25	345.06
89		359.97	331.22	288.62	375.94	345.06	300.33	395.11	363.17	316.30	407.90	375.94	326.95	460.08	422.81	366.36

Multiply the total premium by 0.8 if married

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Bi-Monthly	= 0.1818
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Super Preferred = 0.90
Preferred = 1.00
Standard = 1.25
Substandard = 1.50
Select = 2.00

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR651
COUPLES BENEFIT RIDER
Base Policy Form 201
Rider Rates per $1 of Annual Premium
Rate Schedule for the State of AR
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime and Paid Up Pay Options

Issue Age	Factor
18 - 39	0.300
40 - 49	0.300
50 - 54	0.290
55	0.275
56	0.270
57	0.265
58	0.260
59	0.255
60	0.250
61	0.245
62	0.240
63	0.235
64	0.230
65	0.225
66	0.220
67	0.215
68	0.210
69	0.205
70	0.200
71	0.195
72	0.190
73	0.185
74	0.180
75	0.175
76	0.170
77	0.165
78	0.160
79	0.155
80	0.150
81	0.145
82	0.140
83	0.135
84	0.130
85	0.125
86	0.120
87	0.115
88	0.110
89	0.100

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR652
INFLATION SHIELD RIDER
Base Policy Form 201
Rider Rates per $1 of Annual Premium
Rate Schedule for the State of AR
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime Pay Option

Issue Age	Factor
18 - 39	1.500
40 - 49	1.360
50 - 54	1.220
55	1.140
56	1.080
57	1.020
58	0.980
59	0.940
60	0.900
61	0.860
62	0.840
63	0.820
64	0.800
65	0.780
66	0.760
67	0.740
68	0.720
69	0.700
70	0.680
71	0.660
72	0.640
73	0.620
74	0.600
75	0.580
76	0.560
77	0.540
78	0.520
79	0.500
80	0.480
81	0.460
82	0.440
83	0.420
84	0.400
85	0.380
86	0.360
87	0.340
88	0.320
89	0.300

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR652
INFLATION SHIELD RIDER
Base Policy Form 201
Rider Rates per $1 of Annual Premium
Rate Schedule for the State of AR
All Issues
For Tax Qualified and Non-Tax Qualified - Paid Up Pay Option

Issue Age	Factor
18 - 39	2.000
40 - 49	1.750
50 - 54	1.500
55	1.400
56	1.300
57	1.200
58	1.150
59	1.120
60	1.090
61	1.060
62	1.030
63	1.000
64	0.980
65	0.960
66	0.940
67	0.920
68	0.900
69	0.880
70	0.860
71	0.840
72	0.820
73	0.800
74	0.780
75	0.760
76	0.740
77	0.720
78	0.700
79	0.680
80	0.650
81	0.620
82	0.590
83	0.550
84	0.510
85	0.470
86	0.430
87	0.390
88	0.350
89	0.300

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR653
SHORTENED BENEFIT RIDER
Base Policy Form 201
Rider Rates per $1 of Annual Premium
Rate Schedule for the State of AR
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime and Paid Up Pay Options

Issue Age	Factor
18 - 39	0.225
40 - 49	0.225
50 - 54	0.225
55	0.225
56	0.225
57	0.225
58	0.225
59	0.225
60	0.225
61	0.225
62	0.225
63	0.225
64	0.225
65	0.225
66	0.225
67	0.225
68	0.225
69	0.225
70	0.225
71	0.225
72	0.225
73	0.225
74	0.225
75	0.225
76	0.225
77	0.225
78	0.225
79	0.225
80	0.225
81	0.225
82	0.225
83	0.225
84	0.225
85	0.225
86	0.225
87	0.225
88	0.225
89	0.225

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR654
RETURN OF PREMIUM RIDER
Base Policy Form 201
Rider Rates per $1 of Annual Premium
Rate Schedule for the State of AR
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime and Paid Up Pay Options

Issue Age	Factor
18 - 39	0.300
40 - 49	0.350
50 - 54	0.400
55	0.410
56	0.420
57	0.430
58	0.440
59	0.450
60	0.460
61	0.470
62	0.480
63	0.490
64	0.500
65	0.520
66	0.540
67	0.560
68	0.580
69	0.600
70	0.620
71	0.640
72	0.660
73	0.680
74	0.700
75	0.720
76	0.740
77	0.760
78	0.780
79	0.800
80	0.820
81	0.840
82	0.860
83	0.880
84	0.900
85	0.920
86	0.940
87	0.960
88	0.980
89	1.000

Ability Insurance Company (formerly Medico Life Ins. Co.)
ML-LT692
LONG TERM CARE POLICY
Base Policy Form 692
Premium per $10 Units Purchased
Rate Schedule for the State of AR
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
18		15.74	14.30	12.86	10.01	17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16
19		15.74	14.30	12.86	10.01	17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16
20		15.74	14.30	12.86	10.01	17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16
21		15.74	14.30	12.86	10.01	17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16
22		15.74	14.30	12.86	10.01	17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16
23		15.74	14.30	12.86	10.01	17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16
24		15.74	14.30	12.86	10.01	17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16
25		15.74	14.30	12.86	10.01	17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16
26		15.74	14.30	12.86	10.01	17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16
27		15.74	14.30	12.86	10.01	17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16
28		15.74	14.30	12.86	10.01	17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16
29		15.74	14.30	12.86	10.01	17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16
30		17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16	24.30	22.88	21.45	18.59
31		17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16	24.30	22.88	21.45	18.59
32		17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16	24.30	22.88	21.45	18.59
33		17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16	24.30	22.88	21.45	18.59
34		17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16	24.30	22.88	21.45	18.59
35		17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16	24.30	22.88	21.45	18.59
36		17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16	24.30	22.88	21.45	18.59
37		17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16	24.30	22.88	21.45	18.59
38		17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16	24.30	22.88	21.45	18.59
39		17.16	15.74	14.30	12.86	18.59	17.16	15.74	14.30	21.45	18.59	17.16	15.74	22.88	21.45	18.59	17.16	24.30	22.88	21.45	18.59
40		28.60	22.88	21.45	18.59	30.03	25.74	22.88	21.45	34.33	31.46	28.60	24.30	40.04	34.33	31.46	28.60	44.33	38.62	32.89	30.03
41		28.60	22.88	21.45	18.59	30.03	25.74	22.88	21.45	34.33	31.46	28.60	24.30	40.04	34.33	31.46	28.60	44.33	38.62	32.89	30.03
42		28.60	22.88	21.45	18.59	30.03	25.74	22.88	21.45	34.33	31.46	28.60	24.30	40.04	34.33	31.46	28.60	44.33	38.62	32.89	30.03
43		28.60	22.88	21.45	18.59	30.03	25.74	22.88	21.45	34.33	31.46	28.60	24.30	40.04	34.33	31.46	28.60	44.33	38.62	32.89	30.03
44		28.60	22.88	21.45	18.59	30.03	25.74	22.88	21.45	34.33	31.46	28.60	24.30	40.04	34.33	31.46	28.60	44.33	38.62	32.89	30.03
45		28.60	22.88	21.45	18.59	30.03	25.74	22.88	21.45	34.33	31.46	28.60	24.30	40.04	34.33	31.46	28.60	44.33	38.62	32.89	30.03
46		28.60	22.88	21.45	18.59	30.03	25.74	22.88	21.45	34.33	31.46	28.60	24.30	40.04	34.33	31.46	28.60	44.33	38.62	32.89	30.03
47		28.60	22.88	21.45	18.59	30.03	25.74	22.88	21.45	34.33	31.46	28.60	24.30	40.04	34.33	31.46	28.60	44.33	38.62	32.89	30.03
48		28.60	22.88	21.45	18.59	30.03	25.74	22.88	21.45	34.33	31.46	28.60	24.30	40.04	34.33	31.46	28.60	44.33	38.62	32.89	30.03
49		28.60	22.88	21.45	18.59	30.03	25.74	22.88	21.45	34.33	31.46	28.60	24.30	40.04	34.33	31.46	28.60	44.33	38.62	32.89	30.03
50		37.18	30.03	25.74	24.30	41.47	37.18	31.46	30.03	50.06	44.33	38.62	34.33	58.64	50.06	45.77	41.47	61.50	54.35	47.20	44.33
51		37.18	30.03	25.74	24.30	41.47	37.18	31.46	30.03	50.06	44.33	38.62	34.33	58.64	50.06	45.77	41.47	61.50	54.35	47.20	44.33
52		37.18	30.03	25.74	24.30	41.47	37.18	31.46	30.03	50.06	44.33	38.62	34.33	58.64	50.06	45.77	41.47	61.50	54.35	47.20	44.33
53		37.18	30.03	25.74	24.30	41.47	37.18	31.46	30.03	50.06	44.33	38.62	34.33	58.64	50.06	45.77	41.47	61.50	54.35	47.20	44.33
54		37.18	30.03	25.74	24.30	41.47	37.18	31.46	30.03	50.06	44.33	38.62	34.33	58.64	50.06	45.77	41.47	61.50	54.35	47.20	44.33
55		55.78	47.20	41.47	37.18	65.79	57.21	50.06	45.77	81.53	71.50	62.94	57.21	95.82	84.38	72.94	65.79	100.11	85.82	77.23	70.08
56		55.78	47.20	41.47	37.18	65.79	57.21	50.06	45.77	81.53	71.50	62.94	57.21	95.82	84.38	72.94	65.79	100.11	85.82	77.23	70.08
57		55.78	47.20	41.47	37.18	65.79	57.21	50.06	45.77	81.53	71.50	62.94	57.21	95.82	84.38	72.94	65.79	100.11	85.82	77.23	70.08
58		55.78	47.20	41.47	37.18	65.79	57.21	50.06	45.77	81.53	71.50	62.94	57.21	95.82	84.38	72.94	65.79	100.11	85.82	77.23	70.08
59		55.78	47.20	41.47	37.18	65.79	57.21	50.06	45.77	81.53	71.50	62.94	57.21	95.82	84.38	72.94	65.79	100.11	85.82	77.23	70.08
60		95.82	80.09	71.50	64.36	118.72	101.55	88.67	81.53	145.89	125.86	112.99	102.98	168.78	145.89	131.58	118.72	173.06	150.18	134.45	121.58
61		95.82	80.09	71.50	64.36	118.72	101.55	88.67	81.53	145.89	125.86	112.99	102.98	168.78	145.89	131.58	118.72	173.06	150.18	134.45	121.58
62		95.82	80.09	71.50	64.36	118.72	101.55	88.67	81.53	145.89	125.86	112.99	102.98	168.78	145.89	131.58	118.72	173.06	150.18	134.45	121.58
63		95.82	80.09	71.50	64.36	118.72	101.55	88.67	81.53	145.89	125.86	112.99	102.98	168.78	145.89	131.58	118.72	173.06	150.18	134.45	121.58
64		95.82	80.09	71.50	64.36	118.72	101.55	88.67	81.53	145.89	125.86	112.99	102.98	168.78	145.89	131.58	118.72	173.06	150.18	134.45	121.58
65		132.82	111.62	98.90	89.02	165.31	141.29	124.34	114.45	204.88	175.21	156.84	142.70	234.55	203.47	180.86	163.90	237.38	206.30	185.10	166.73
66		146.82	123.05	109.06	99.27	184.57	156.60	138.42	125.84	226.51	195.75	176.18	158.00	258.68	223.72	199.94	180.37	262.87	227.91	202.74	184.57
67		161.86	136.97	121.75	109.30	204.76	174.32	153.58	139.73	251.80	217.21	193.69	177.09	286.38	247.65	221.36	200.61	290.54	251.80	224.13	204.76
68		179.30	150.57	134.14	121.82	225.85	191.62	169.73	153.30	279.23	240.90	214.90	195.74	317.56	273.75	245.01	221.74	320.30	279.23	249.12	225.85
69		197.69	166.54	147.58	134.05	249.14	212.58	188.21	170.61	308.72	265.39	238.31	216.65	350.70	303.31	270.81	246.44	354.76	307.38	274.87	249.14
70		218.31	184.82	162.06	148.66	275.90	235.72	207.60	187.50	341.53	294.65	262.51	239.74	387.06	334.82	298.66	271.88	392.42	340.19	302.69	274.57
71		241.07	203.98	178.82	162.92	305.98	259.62	229.15	207.96	377.51	324.52	291.41	264.91	426.52	369.56	329.82	299.36	431.82	374.86	335.12	303.34
72		267.21	223.98	197.78	180.76	336.64	288.17	254.12	230.54	416.54	360.21	320.91	292.10	471.55	408.68	364.14	331.39	476.79	412.61	369.38	334.02
73		292.70	246.07	217.58	199.45	371.70	316.02	279.75	253.85	459.78	396.31	353.57	322.49	519.35	450.70	401.50	365.23	524.54	454.59	406.67	367.82
74		321.38	271.45	239.43	218.95	407.17	348.26	307.30	279.13	508.32	437.90	390.53	355.95	572.34	495.52	441.74	402.05	576.18	499.36	446.86	404.62
75		353.12	297.43	261.99	239.21	449.32	383.50	339.20	307.56	559.43	482.22	430.33	392.36	630.31	545.50	486.02	441.73	634.10	549.30	491.09	446.78
76		389.04	326.50	288.97	263.94	494.12	422.82	372.78	339.01	616.72	531.65	474.11	431.58	693.03	599.21	535.41	486.62	699.28	605.46	540.42	490.37
77		426.50	358.50	316.47	289.27	543.94	464.82	410.42	372.10	678.69	584.74	522.92	477.18	762.75	660.14	589.68	535.28	767.70	665.09	594.62	540.23
78		478.82	401.87	354.23	323.70	609.53	520.35	460.50	417.74	763.43	657.17	587.54	535.02	855.04	742.66	662.05	600.98	861.15	746.33	665.71	604.64
79		534.59	448.91	395.82	362.02	683.03	582.86	515.29	468.22	856.81	738.54	660.10	602.18	961.79	833.87	743.36	674.58	967.83	837.49	748.19	678.20
80		603.38	508.05	448.91	409.09	775.95	661.30	584.07	529.77	975.06	841.11	750.60	684.23	1,092.12	946.10	843.53	767.50	1,098.16	952.14	849.56	771.12
81		683.03	575.63	508.05	463.39	880.94	750.60	663.72	602.18	1,109.02	955.76	854.38	777.15	1,240.55	1,076.43	959.38	871.28	1,246.58	1,080.06	964.21	876.11
82		773.53	650.44	574.42	523.74	997.99	850.77	751.82	683.03	1,259.86	1,086.09	971.44	884.55	1,410.70	1,222.45	1,089.71	989.54	1,416.74	1,227.28	1,095.74	995.58
83		874.90	736.13	649.24	593.73	1,131.94	965.41	854.38	774.74	1,433.63	1,236.94	1,104.19	1,006.44	1,601.38	1,387.78	1,238.14	1,124.71	1,608.62	1,393.82	1,244.18	1,129.53
84		989.54	833.87	734.92	669.75	1,284.00	1,095.74	969.03	878.52	1,630.34	1,405.89	1,256.24	1,144.02	1,821.02	1,578.45	1,407.09	1,277.97	1,827.05	1,584.48	1,413.13	1,282.79

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Quarterly (Bank Draft) = 0.25
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Super Preferred = 0.8125
Preferred = 1.00
Standard = 1.25

AREA FACTORS: Area 1=0.75, Area 2=1.00, Area 3=1.25

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
MP-LT695
LONG TERM CARE POLICY
Base Policy Form 695
Premium per $10 Units Purchased
Rate Schedule for the State of AR
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		5.71	4.28	2.86	7.15	5.71	4.28	8.58	7.15	5.71	10.01	8.58	7.15	10.01	8.58	7.15
19		5.71	4.28	2.86	7.15	5.71	4.28	8.58	7.15	5.71	10.01	8.58	7.15	10.01	8.58	7.15
20		5.71	4.28	2.86	7.15	5.71	4.28	8.58	7.15	5.71	10.01	8.58	7.15	10.01	8.58	7.15
21		5.71	4.28	2.86	7.15	5.71	4.28	8.58	7.15	5.71	10.01	8.58	7.15	10.01	8.58	7.15
22		5.71	4.28	2.86	7.15	5.71	4.28	8.58	7.15	5.71	10.01	8.58	7.15	10.01	8.58	7.15
23		5.71	4.28	2.86	7.15	5.71	4.28	8.58	7.15	5.71	10.01	8.58	7.15	10.01	8.58	7.15
24		5.71	4.28	2.86	7.15	5.71	4.28	8.58	7.15	5.71	10.01	8.58	7.15	10.01	8.58	7.15
25		5.71	4.28	2.86	7.15	5.71	4.28	8.58	7.15	5.71	10.01	8.58	7.15	10.01	8.58	7.15
26		5.71	4.28	2.86	7.15	5.71	4.28	8.58	7.15	5.71	10.01	8.58	7.15	10.01	8.58	7.15
27		5.71	4.28	2.86	7.15	5.71	4.28	8.58	7.15	5.71	10.01	8.58	7.15	10.01	8.58	7.15
28		5.71	4.28	2.86	7.15	5.71	4.28	8.58	7.15	5.71	10.01	8.58	7.15	10.01	8.58	7.15
29		5.71	4.28	2.86	7.15	5.71	4.28	8.58	7.15	5.71	10.01	8.58	7.15	10.01	8.58	7.15
30		10.01	8.58	7.15	12.86	11.44	8.58	15.74	14.30	11.44	18.59	17.16	14.30	20.02	18.59	15.74
31		10.01	8.58	7.15	12.86	11.44	8.58	15.74	14.30	11.44	18.59	17.16	14.30	20.02	18.59	15.74
32		10.01	8.58	7.15	12.86	11.44	8.58	15.74	14.30	11.44	18.59	17.16	14.30	20.02	18.59	15.74
33		10.01	8.58	7.15	12.86	11.44	8.58	15.74	14.30	11.44	18.59	17.16	14.30	20.02	18.59	15.74
34		10.01	8.58	7.15	12.86	11.44	8.58	15.74	14.30	11.44	18.59	17.16	14.30	20.02	18.59	15.74
35		10.01	8.58	7.15	12.86	11.44	8.58	15.74	14.30	11.44	18.59	17.16	14.30	20.02	18.59	15.74
36		10.01	8.58	7.15	12.86	11.44	8.58	15.74	14.30	11.44	18.59	17.16	14.30	20.02	18.59	15.74
37		10.01	8.58	7.15	12.86	11.44	8.58	15.74	14.30	11.44	18.59	17.16	14.30	20.02	18.59	15.74
38		10.01	8.58	7.15	12.86	11.44	8.58	15.74	14.30	11.44	18.59	17.16	14.30	20.02	18.59	15.74
39		10.01	8.58	7.15	12.86	11.44	8.58	15.74	14.30	11.44	18.59	17.16	14.30	20.02	18.59	15.74
40		24.30	21.45	17.16	30.03	27.18	22.88	38.62	34.33	30.03	45.77	42.91	37.18	48.62	44.33	40.04
41		24.30	21.45	17.16	30.03	27.18	22.88	38.62	34.33	30.03	45.77	42.91	37.18	48.62	44.33	40.04
42		24.30	21.45	17.16	30.03	27.18	22.88	38.62	34.33	30.03	45.77	42.91	37.18	48.62	44.33	40.04
43		24.30	21.45	17.16	30.03	27.18	22.88	38.62	34.33	30.03	45.77	42.91	37.18	48.62	44.33	40.04
44		24.30	21.45	17.16	30.03	27.18	22.88	38.62	34.33	30.03	45.77	42.91	37.18	48.62	44.33	40.04
45		24.30	21.45	17.16	30.03	27.18	22.88	38.62	34.33	30.03	45.77	42.91	37.18	48.62	44.33	40.04
46		24.30	21.45	17.16	30.03	27.18	22.88	38.62	34.33	30.03	45.77	42.91	37.18	48.62	44.33	40.04
47		24.30	21.45	17.16	30.03	27.18	22.88	38.62	34.33	30.03	45.77	42.91	37.18	48.62	44.33	40.04
48		24.30	21.45	17.16	30.03	27.18	22.88	38.62	34.33	30.03	45.77	42.91	37.18	48.62	44.33	40.04
49		24.30	21.45	17.16	30.03	27.18	22.88	38.62	34.33	30.03	45.77	42.91	37.18	48.62	44.33	40.04
50		67.22	60.06	50.06	85.82	77.23	65.79	107.26	97.26	84.38	125.86	115.85	101.55	130.16	120.14	105.84
51		67.22	60.06	50.06	85.82	77.23	65.79	107.26	97.26	84.38	125.86	115.85	101.55	130.16	120.14	105.84
52		67.22	60.06	50.06	85.82	77.23	65.79	107.26	97.26	84.38	125.86	115.85	101.55	130.16	120.14	105.84
53		67.22	60.06	50.06	85.82	77.23	65.79	107.26	97.26	84.38	125.86	115.85	101.55	130.16	120.14	105.84
54		67.22	60.06	50.06	85.82	77.23	65.79	107.26	97.26	84.38	125.86	115.85	101.55	130.16	120.14	105.84
55		67.22	60.06	50.06	85.82	77.23	65.79	107.26	97.26	84.38	125.86	115.85	101.55	130.16	120.14	105.84
56		67.22	60.06	50.06	85.82	77.23	65.79	107.26	97.26	84.38	125.86	115.85	101.55	130.16	120.14	105.84
57		67.22	60.06	50.06	85.82	77.23	65.79	107.26	97.26	84.38	125.86	115.85	101.55	130.16	120.14	105.84
58		67.22	60.06	50.06	85.82	77.23	65.79	107.26	97.26	84.38	125.86	115.85	101.55	130.16	120.14	105.84
59		67.22	60.06	50.06	85.82	77.23	65.79	107.26	97.26	84.38	125.86	115.85	101.55	130.16	120.14	105.84
60		118.72	107.26	91.53	151.61	138.74	118.72	190.23	175.93	154.47	220.26	205.97	180.22	225.99	210.26	184.50
61		118.72	107.26	91.53	151.61	138.74	118.72	190.23	175.93	154.47	220.26	205.97	180.22	225.99	210.26	184.50
62		118.72	107.26	91.53	151.61	138.74	118.72	190.23	175.93	154.47	220.26	205.97	180.22	225.99	210.26	184.50
63		118.72	107.26	91.53	151.61	138.74	118.72	190.23	175.93	154.47	220.26	205.97	180.22	225.99	210.26	184.50
64		118.72	107.26	91.53	151.61	138.74	118.72	190.23	175.93	154.47	220.26	205.97	180.22	225.99	210.26	184.50
65		166.73	149.77	128.58	213.36	194.99	168.14	267.05	248.68	217.60	306.62	288.25	251.50	312.27	293.90	257.16
66		184.57	167.78	142.62	236.30	216.73	187.36	296.42	276.85	241.90	341.18	320.20	279.65	346.76	325.79	285.24
67		204.76	186.78	159.10	262.86	242.11	210.30	329.28	307.14	269.78	377.70	355.57	311.29	383.24	361.10	315.44
68		227.22	206.68	176.57	291.55	268.28	232.69	365.46	340.83	298.39	418.85	394.22	344.94	424.33	399.68	350.41
69		250.50	228.84	196.34	322.26	297.89	258.62	404.86	379.14	331.74	463.09	436.00	381.85	469.86	442.78	387.26
70		277.24	253.13	216.97	357.60	330.81	286.61	448.68	420.54	368.31	512.96	483.50	423.23	519.66	490.20	428.58
71		307.30	280.82	241.07	396.06	365.59	317.90	498.05	466.26	407.98	568.26	536.47	468.91	574.88	543.09	475.53
72		339.26	310.44	267.21	438.81	406.06	353.66	551.46	517.40	453.22	630.05	594.68	520.02	636.59	601.23	525.26
73		370.41	339.33	292.70	480.50	445.54	387.25	604.83	568.57	497.34	690.30	651.46	569.86	696.79	659.22	575.04
74		404.62	371.32	320.10	526.25	487.83	423.82	663.26	623.56	545.46	755.45	714.46	623.56	763.13	722.15	629.96
75		441.73	406.29	350.59	575.89	534.11	464.50	726.50	683.47	597.40	827.76	783.46	683.47	835.35	791.05	689.80
76		482.86	444.09	384.04	630.48	585.45	509.14	795.61	750.57	655.50	906.94	858.15	749.33	915.70	865.66	755.58
77		526.63	485.83	419.07	689.81	641.59	557.54	872.78	822.09	718.25	993.93	940.77	819.62	1,001.34	948.18	825.80
78		572.87	527.69	456.84	751.22	699.91	608.30	953.98	900.24	785.42	1,085.91	1,028.50	895.35	1,094.46	1,037.06	901.46
79		622.70	574.42	497.18	819.39	763.88	663.72	1,043.86	984.72	858.01	1,187.46	1,124.71	977.48	1,195.90	1,133.15	983.51
80		685.44	632.34	546.66	905.07	843.53	732.50	1,154.88	1,090.92	948.51	1,314.17	1,245.38	1,080.06	1,322.62	1,253.83	1,086.09
81		754.22	697.50	602.18	999.20	931.62	808.53	1,279.18	1,207.98	1,049.89	1,454.15	1,378.13	1,192.28	1,463.81	1,386.57	1,199.52
82		830.26	767.50	663.72	1,102.98	1,029.37	891.80	1,415.54	1,338.30	1,160.91	1,609.83	1,525.35	1,317.79	1,618.27	1,535.01	1,325.03
83		903.87	836.29	722.86	1,206.77	1,127.12	975.06	1,556.73	1,471.05	1,273.14	1,769.12	1,676.20	1,444.50	1,777.57	1,685.86	1,450.53
84		984.72	912.31	788.02	1,320.20	1,233.31	1,065.57	1,711.20	1,617.07	1,397.43	1,944.10	1,842.73	1,582.07	1,953.75	1,851.18	1,589.31

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.25
Select = 2.1875

If Rider UR-AB-287 is elected, multiply the above premium by 1.09

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR274
COMPOUND INFLATION RIDER
Base Policy Form 695
Premium per $10 Units Purchased
Rate Schedule for the State of AR
All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		4.28	2.86	2.86	4.28	4.28	2.86	5.71	4.28	4.28	7.15	5.71	4.28	7.15	5.71	5.71
19		4.28	2.86	2.86	4.28	4.28	2.86	5.71	4.28	4.28	7.15	5.71	4.28	7.15	5.71	5.71
20		4.28	2.86	2.86	4.28	4.28	2.86	5.71	4.28	4.28	7.15	5.71	4.28	7.15	5.71	5.71
21		4.28	2.86	2.86	4.28	4.28	2.86	5.71	4.28	4.28	7.15	5.71	4.28	7.15	5.71	5.71
22		4.28	2.86	2.86	4.28	4.28	2.86	5.71	4.28	4.28	7.15	5.71	4.28	7.15	5.71	5.71
23		4.28	2.86	2.86	4.28	4.28	2.86	5.71	4.28	4.28	7.15	5.71	4.28	7.15	5.71	5.71
24		4.28	2.86	2.86	4.28	4.28	2.86	5.71	4.28	4.28	7.15	5.71	4.28	7.15	5.71	5.71
25		4.28	2.86	2.86	4.28	4.28	2.86	5.71	4.28	4.28	7.15	5.71	4.28	7.15	5.71	5.71
26		4.28	2.86	2.86	4.28	4.28	2.86	5.71	4.28	4.28	7.15	5.71	4.28	7.15	5.71	5.71
27		4.28	2.86	2.86	4.28	4.28	2.86	5.71	4.28	4.28	7.15	5.71	4.28	7.15	5.71	5.71
28		4.28	2.86	2.86	4.28	4.28	2.86	5.71	4.28	4.28	7.15	5.71	4.28	7.15	5.71	5.71
29		4.28	2.86	2.86	4.28	4.28	2.86	5.71	4.28	4.28	7.15	5.71	4.28	7.15	5.71	5.71
30		10.01	8.58	5.71	11.44	10.01	8.58	14.30	12.86	11.44	17.16	15.74	12.86	18.59	15.74	14.30
31		10.01	8.58	5.71	11.44	10.01	8.58	14.30	12.86	11.44	17.16	15.74	12.86	18.59	15.74	14.30
32		10.01	8.58	5.71	11.44	10.01	8.58	14.30	12.86	11.44	17.16	15.74	12.86	18.59	15.74	14.30
33		10.01	8.58	5.71	11.44	10.01	8.58	14.30	12.86	11.44	17.16	15.74	12.86	18.59	15.74	14.30
34		10.01	8.58	5.71	11.44	10.01	8.58	14.30	12.86	11.44	17.16	15.74	12.86	18.59	15.74	14.30
35		10.01	8.58	5.71	11.44	10.01	8.58	14.30	12.86	11.44	17.16	15.74	12.86	18.59	15.74	14.30
36		10.01	8.58	5.71	11.44	10.01	8.58	14.30	12.86	11.44	17.16	15.74	12.86	18.59	15.74	14.30
37		10.01	8.58	5.71	11.44	10.01	8.58	14.30	12.86	11.44	17.16	15.74	12.86	18.59	15.74	14.30
38		10.01	8.58	5.71	11.44	10.01	8.58	14.30	12.86	11.44	17.16	15.74	12.86	18.59	15.74	14.30
39		10.01	8.58	5.71	11.44	10.01	8.58	14.30	12.86	11.44	17.16	15.74	12.86	18.59	15.74	14.30
40		25.74	22.88	18.59	32.89	28.60	24.30	40.04	37.18	31.46	48.62	44.33	38.62	51.49	47.20	41.47
41		25.74	22.88	18.59	32.89	28.60	24.30	40.04	37.18	31.46	48.62	44.33	38.62	51.49	47.20	41.47
42		25.74	22.88	18.59	32.89	28.60	24.30	40.04	37.18	31.46	48.62	44.33	38.62	51.49	47.20	41.47
43		25.74	22.88	18.59	32.89	28.60	24.30	40.04	37.18	31.46	48.62	44.33	38.62	51.49	47.20	41.47
44		25.74	22.88	18.59	32.89	28.60	24.30	40.04	37.18	31.46	48.62	44.33	38.62	51.49	47.20	41.47
45		25.74	22.88	18.59	32.89	28.60	24.30	40.04	37.18	31.46	48.62	44.33	38.62	51.49	47.20	41.47
46		25.74	22.88	18.59	32.89	28.60	24.30	40.04	37.18	31.46	48.62	44.33	38.62	51.49	47.20	41.47
47		25.74	22.88	18.59	32.89	28.60	24.30	40.04	37.18	31.46	48.62	44.33	38.62	51.49	47.20	41.47
48		25.74	22.88	18.59	32.89	28.60	24.30	40.04	37.18	31.46	48.62	44.33	38.62	51.49	47.20	41.47
49		25.74	22.88	18.59	32.89	28.60	24.30	40.04	37.18	31.46	48.62	44.33	38.62	51.49	47.20	41.47
50		68.65	60.06	50.06	85.82	77.23	65.79	108.70	98.69	85.82	127.29	117.28	102.98	131.58	121.58	107.26
51		68.65	60.06	50.06	85.82	77.23	65.79	108.70	98.69	85.82	127.29	117.28	102.98	131.58	121.58	107.26
52		68.65	60.06	50.06	85.82	77.23	65.79	108.70	98.69	85.82	127.29	117.28	102.98	131.58	121.58	107.26
53		68.65	60.06	50.06	85.82	77.23	65.79	108.70	98.69	85.82	127.29	117.28	102.98	131.58	121.58	107.26
54		68.65	60.06	50.06	85.82	77.23	65.79	108.70	98.69	85.82	127.29	117.28	102.98	131.58	121.58	107.26
55		68.65	60.06	50.06	85.82	77.23	65.79	108.70	98.69	85.82	127.29	117.28	102.98	131.58	121.58	107.26
56		68.65	60.06	50.06	85.82	77.23	65.79	108.70	98.69	85.82	127.29	117.28	102.98	131.58	121.58	107.26
57		68.65	60.06	50.06	85.82	77.23	65.79	108.70	98.69	85.82	127.29	117.28	102.98	131.58	121.58	107.26
58		68.65	60.06	50.06	85.82	77.23	65.79	108.70	98.69	85.82	127.29	117.28	102.98	131.58	121.58	107.26
59		68.65	60.06	50.06	85.82	77.23	65.79	108.70	98.69	85.82	127.29	117.28	102.98	131.58	121.58	107.26
60		102.98	91.53	78.66	130.16	118.72	102.98	163.05	151.61	133.02	190.23	177.36	155.90	194.51	181.65	158.77
61		102.98	91.53	78.66	130.16	118.72	102.98	163.05	151.61	133.02	190.23	177.36	155.90	194.51	181.65	158.77
62		102.98	91.53	78.66	130.16	118.72	102.98	163.05	151.61	133.02	190.23	177.36	155.90	194.51	181.65	158.77
63		102.98	91.53	78.66	130.16	118.72	102.98	163.05	151.61	133.02	190.23	177.36	155.90	194.51	181.65	158.77
64		102.98	91.53	78.66	130.16	118.72	102.98	163.05	151.61	133.02	190.23	177.36	155.90	194.51	181.65	158.77
65		124.34	111.62	96.08	158.25	145.53	125.74	197.82	185.10	161.07	228.90	213.36	187.93	233.14	217.60	190.75
66		131.43	118.85	102.06	167.78	153.81	132.82	209.73	195.75	170.59	241.90	226.51	198.54	244.69	230.71	201.35
67		138.34	125.90	107.90	177.09	163.26	141.12	222.74	207.52	181.23	254.56	239.34	210.30	258.71	243.50	213.06
68		143.72	131.40	112.24	184.78	171.09	147.83	232.69	217.63	190.26	265.54	250.49	219.01	269.66	254.59	221.74
69		150.30	136.75	117.80	193.63	178.74	154.35	242.38	227.48	199.05	277.58	261.34	228.84	281.65	265.39	231.54
70		156.70	143.30	123.21	202.23	186.16	162.06	253.13	237.06	207.60	289.30	273.22	238.39	293.31	275.90	242.42
71		162.92	149.68	128.49	210.61	194.72	169.54	263.59	247.70	217.23	302.01	284.78	249.02	305.98	288.76	251.67
72		170.28	155.87	133.61	220.06	203.03	176.83	276.38	259.35	226.60	314.37	297.34	260.66	318.30	299.96	263.28
73		176.13	160.60	138.58	227.94	211.10	183.90	286.22	269.39	235.71	326.38	308.25	269.39	330.26	312.13	273.27
74		181.82	166.46	143.40	235.59	218.95	190.78	297.06	280.41	244.56	339.30	320.10	280.41	343.15	323.94	282.97
75		188.58	173.39	149.34	245.54	227.82	197.44	308.83	291.11	254.40	351.86	332.87	291.11	355.66	336.67	293.64
76		195.14	178.88	155.12	253.94	236.42	205.15	321.50	302.73	263.94	365.27	346.51	301.48	369.02	349.02	303.98
77		201.50	185.42	160.71	263.31	244.77	212.63	333.78	314.00	274.43	379.52	359.74	312.76	383.23	362.22	315.24
78		207.65	191.77	166.11	272.39	254.07	221.09	345.69	326.14	284.61	394.54	372.56	324.92	396.98	376.22	327.36
79		214.80	197.90	171.35	282.38	263.07	228.07	359.62	339.10	295.66	409.09	387.37	336.69	411.50	389.78	339.10
80		224.45	206.35	178.60	295.66	275.14	238.94	377.72	355.99	310.14	429.60	406.68	352.37	432.02	410.30	354.79
81		234.11	216.01	187.05	310.14	289.62	251.01	397.02	375.30	325.82	451.33	427.19	370.47	453.74	430.82	371.69
82		244.97	225.66	195.49	324.62	302.90	263.07	417.54	393.40	341.51	474.26	448.91	388.57	476.67	451.33	389.78
83		266.70	246.18	212.38	355.99	331.86	287.21	458.57	433.22	375.30	521.32	493.56	424.78	523.74	495.98	427.19
84		289.62	269.10	231.70	388.57	363.23	313.76	503.22	475.46	411.50	572.01	543.04	465.81	575.63	545.46	468.22

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.25
Select = 2.1875

If Rider UR-AB-287 is elected, multiply the above premium by 1.09

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT698 and MP-LT698
LONG TERM CARE POLICY - Tax Qualified
Base Policy Form 698
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Lifetime Premium Payment Option - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
19		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
20		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
21		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
22		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
23		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
24		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
25		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
26		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
27		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
28		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
29		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
30		17.88	17.88	19.67	19.67	21.46	19.67	21.46	21.46	23.24	23.24
31		17.88	17.88	19.67	19.67	21.46	19.67	21.46	21.46	23.24	23.24
32		17.88	17.88	19.67	19.67	21.46	19.67	21.46	21.46	23.24	23.24
33		17.88	17.88	19.67	19.67	21.46	19.67	21.46	21.46	23.24	23.24
34		17.88	17.88	19.67	19.67	21.46	19.67	21.46	21.46	23.24	23.24
35		17.88	17.88	19.67	19.67	21.46	19.67	21.46	21.46	23.24	23.24
36		17.88	17.88	19.67	19.67	21.46	19.67	21.46	21.46	23.24	23.24
37		17.88	17.88	19.67	19.67	21.46	19.67	21.46	21.46	23.24	23.24
38		17.88	17.88	19.67	19.67	21.46	19.67	21.46	21.46	23.24	23.24
39		17.88	17.88	19.67	19.67	21.46	19.67	21.46	21.46	23.24	23.24
40		28.60	26.82	32.19	30.39	37.54	32.19	39.33	35.76	46.49	42.90
41		28.60	26.82	32.19	30.39	37.54	32.19	39.33	35.76	46.49	42.90
42		28.60	26.82	32.19	30.39	37.54	32.19	39.33	35.76	46.49	42.90
43		28.60	26.82	32.19	30.39	37.54	32.19	39.33	35.76	46.49	42.90
44		28.60	26.82	32.19	30.39	37.54	32.19	39.33	35.76	46.49	42.90
45		28.60	26.82	32.19	30.39	37.54	32.19	39.33	35.76	46.49	42.90
46		28.60	26.82	32.19	30.39	37.54	32.19	39.33	35.76	46.49	42.90
47		28.60	26.82	32.19	30.39	37.54	32.19	39.33	35.76	46.49	42.90
48		28.60	26.82	32.19	30.39	37.54	32.19	39.33	35.76	46.49	42.90
49		28.60	26.82	32.19	30.39	37.54	32.19	39.33	35.76	46.49	42.90
50		59.00	55.43	71.53	62.57	78.67	71.53	87.61	78.67	101.91	92.97
51		59.00	55.43	71.53	62.57	78.67	71.53	87.61	78.67	101.91	92.97
52		59.00	55.43	71.53	62.57	78.67	71.53	87.61	78.67	101.91	92.97
53		59.00	55.43	71.53	62.57	78.67	71.53	87.61	78.67	101.91	92.97
54		59.00	55.43	71.53	62.57	78.67	71.53	87.61	78.67	101.91	92.97
55		59.00	55.43	71.53	62.57	78.67	71.53	87.61	78.67	101.91	92.97
56		59.00	55.43	71.53	62.57	78.67	71.53	87.61	78.67	101.91	92.97
57		59.00	55.43	71.53	62.57	78.67	71.53	87.61	78.67	101.91	92.97
58		59.00	55.43	71.53	62.57	78.67	71.53	87.61	78.67	101.91	92.97
59		59.00	55.43	71.53	62.57	78.67	71.53	87.61	78.67	101.91	92.97
60		92.97	80.46	112.64	100.13	128.73	110.86	139.46	121.58	160.92	144.83
61		92.97	80.46	112.64	100.13	128.73	110.86	139.46	121.58	160.92	144.83
62		92.97	80.46	112.64	100.13	128.73	110.86	139.46	121.58	160.92	144.83
63		92.97	80.46	112.64	100.13	128.73	110.86	139.46	121.58	160.92	144.83
64		92.97	80.46	112.64	100.13	128.73	110.86	139.46	121.58	160.92	144.83
65		120.10	104.22	148.37	128.94	166.03	146.60	180.16	158.97	208.42	183.70
66		129.34	113.62	162.55	138.09	181.78	157.31	195.77	173.03	225.48	201.01
67		141.81	121.07	174.68	150.47	195.43	171.21	214.45	188.52	245.59	214.45
68		150.57	130.05	188.21	162.55	212.16	183.08	230.99	201.89	265.21	230.99
69		160.80	138.79	199.72	172.65	226.81	198.04	247.12	216.66	282.67	247.12
70		174.13	149.01	215.98	185.84	244.43	212.63	267.87	232.72	304.70	266.20
71		185.45	157.30	231.82	200.35	263.28	228.49	286.45	250.03	327.85	284.80
72		198.12	170.30	250.52	214.50	281.63	245.61	309.47	266.89	352.04	306.19
73		215.32	181.33	270.37	229.89	304.37	263.89	333.51	288.18	377.22	325.42
74		230.48	195.27	289.70	248.09	328.11	283.30	356.93	310.51	408.14	352.13
75		246.82	210.43	313.27	265.80	352.82	305.35	386.04	333.83	438.26	376.55
76		265.84	225.18	336.21	286.16	381.55	328.38	415.95	358.09	470.69	405.01
77		284.34	241.07	361.61	305.98	411.05	352.34	448.14	386.33	506.87	434.24
78		302.33	255.00	381.72	323.71	435.16	372.56	476.40	409.21	535.94	458.07
79		318.29	268.51	404.27	342.43	461.60	393.72	503.84	432.94	568.70	485.74
80		340.92	285.10	434.44	368.07	494.79	423.89	543.05	463.11	609.43	518.92
81		362.04	306.23	466.13	392.20	529.47	452.55	583.79	496.29	653.18	555.12
82		387.68	325.84	499.32	419.36	568.70	484.23	626.02	534.00	701.44	592.83
83		419.36	349.97	538.53	452.55	616.98	524.96	680.32	577.75	760.28	641.11
84		452.55	377.13	583.79	487.25	668.26	565.68	737.65	626.02	825.15	692.41
85		487.25	407.30	630.55	526.46	725.59	612.45	802.52	677.31	894.53	746.71
86		526.46	435.95	683.35	567.19	785.93	660.72	871.91	733.13	968.46	808.56
87		567.19	470.65	737.65	612.45	852.29	713.52	947.34	791.96	1,051.42	871.91
88		610.94	506.86	797.99	659.22	921.69	770.84	1,028.79	858.33	1,140.43	942.81
89		659.22	544.57	864.36	710.50	998.62	834.20	1,117.80	927.72	1,235.46	1,018.23

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT698 and MP-LT698
LONG TERM CARE POLICY - Tax Qualified
Base Policy Form 698
Premium per $10 Units Purchased
Rate Schedule for the State of AR
10 Year or Age 70 Premium Payment Option - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
19		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
20		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
21		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
22		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
23		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
24		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
25		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
26		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
27		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
28		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
29		16.09	16.09	16.09	16.09	17.88	16.09	17.88	17.88	17.88	17.88
30		19.67	17.88	21.46	19.67	21.46	21.46	23.24	21.46	26.82	23.24
31		19.67	17.88	21.46	19.67	21.46	21.46	23.24	21.46	26.82	23.24
32		19.67	17.88	21.46	19.67	21.46	21.46	23.24	21.46	26.82	23.24
33		19.67	17.88	21.46	19.67	21.46	21.46	23.24	21.46	26.82	23.24
34		19.67	17.88	21.46	19.67	21.46	21.46	23.24	21.46	26.82	23.24
35		19.67	17.88	21.46	19.67	21.46	21.46	23.24	21.46	26.82	23.24
36		19.67	17.88	21.46	19.67	21.46	21.46	23.24	21.46	26.82	23.24
37		19.67	17.88	21.46	19.67	21.46	21.46	23.24	21.46	26.82	23.24
38		19.67	17.88	21.46	19.67	21.46	21.46	23.24	21.46	26.82	23.24
39		19.67	17.88	21.46	19.67	21.46	21.46	23.24	21.46	26.82	23.24
40		32.19	30.39	39.33	35.76	42.90	39.33	46.49	41.13	55.43	48.27
41		32.19	30.39	39.33	35.76	42.90	39.33	46.49	41.13	55.43	48.27
42		32.19	30.39	39.33	35.76	42.90	39.33	46.49	41.13	55.43	48.27
43		32.19	30.39	39.33	35.76	42.90	39.33	46.49	41.13	55.43	48.27
44		32.19	30.39	39.33	35.76	42.90	39.33	46.49	41.13	55.43	48.27
45		32.19	30.39	39.33	35.76	42.90	39.33	46.49	41.13	55.43	48.27
46		32.19	30.39	39.33	35.76	42.90	39.33	46.49	41.13	55.43	48.27
47		32.19	30.39	39.33	35.76	42.90	39.33	46.49	41.13	55.43	48.27
48		32.19	30.39	39.33	35.76	42.90	39.33	46.49	41.13	55.43	48.27
49		32.19	30.39	39.33	35.76	42.90	39.33	46.49	41.13	55.43	48.27
50		92.97	82.24	116.22	100.13	128.73	112.64	139.46	125.16	160.92	144.83
51		92.97	82.24	116.22	100.13	128.73	112.64	139.46	125.16	160.92	144.83
52		92.97	82.24	116.22	100.13	128.73	112.64	139.46	125.16	160.92	144.83
53		92.97	82.24	116.22	100.13	128.73	112.64	139.46	125.16	160.92	144.83
54		92.97	82.24	116.22	100.13	128.73	112.64	139.46	125.16	160.92	144.83
55		92.97	82.24	116.22	100.13	128.73	112.64	139.46	125.16	160.92	144.83
56		92.97	82.24	116.22	100.13	128.73	112.64	139.46	125.16	160.92	144.83
57		92.97	82.24	116.22	100.13	128.73	112.64	139.46	125.16	160.92	144.83
58		92.97	82.24	116.22	100.13	128.73	112.64	139.46	125.16	160.92	144.83
59		92.97	82.24	116.22	100.13	128.73	112.64	139.46	125.16	160.92	144.83
60		160.92	139.46	200.26	171.64	221.70	196.67	241.37	214.56	277.13	246.74
61		160.92	139.46	200.26	171.64	221.70	196.67	241.37	214.56	277.13	246.74
62		160.92	139.46	200.26	171.64	221.70	196.67	241.37	214.56	277.13	246.74
63		160.92	139.46	200.26	171.64	221.70	196.67	241.37	214.56	277.13	246.74
64		160.92	139.46	200.26	171.64	221.70	196.67	241.37	214.56	277.13	246.74
65		188.99	164.26	234.91	204.88	264.94	231.39	287.90	252.57	330.30	287.90
66		201.01	173.03	248.20	213.24	277.91	242.96	302.39	267.43	346.08	302.39
67		209.26	179.87	259.42	223.10	294.01	255.96	318.22	278.44	363.18	316.49
68		217.30	188.21	272.06	234.42	304.57	265.21	333.66	290.88	378.13	330.23
69		228.50	196.34	282.67	243.74	319.91	275.90	348.68	302.97	394.38	345.29
70		237.74	202.57	296.33	256.16	334.85	289.65	363.31	316.43	411.85	359.96
71		248.37	211.95	309.64	266.58	349.38	303.01	379.18	331.16	432.17	375.87
72		260.35	221.05	324.21	278.36	365.14	316.01	397.88	345.49	450.28	389.70
73		270.37	231.51	339.98	289.79	385.32	331.89	419.32	361.03	472.75	409.61
74		284.90	241.69	356.93	304.12	404.94	348.92	440.15	380.93	496.17	428.95
75		297.44	253.14	376.55	321.17	424.01	367.05	463.56	400.29	523.69	450.91
76		312.75	265.84	395.63	336.21	445.66	384.67	487.89	422.21	548.86	473.82
77		327.61	276.61	414.14	350.78	469.77	403.33	513.04	440.41	576.41	496.04
78		340.50	288.59	432.12	366.46	491.67	422.95	535.94	462.66	603.13	517.62
79		354.49	300.19	452.55	383.15	512.88	440.48	562.67	484.23	630.55	538.53
80		375.61	316.78	478.20	404.27	544.57	466.13	598.87	511.38	668.26	570.21
81		398.24	333.38	506.86	426.90	577.75	493.28	633.57	541.56	709.00	603.40
82		419.36	351.48	535.51	452.55	612.45	521.93	671.29	574.74	751.23	638.10
83		449.53	375.61	576.24	484.23	659.22	559.65	722.56	616.98	810.05	683.35
84		478.20	401.25	618.48	517.41	709.00	600.38	782.91	660.72	870.40	733.13
85		512.88	428.41	663.73	553.62	761.79	644.13	843.26	710.50	938.29	785.93
86		550.59	458.58	713.52	594.35	820.62	690.89	909.62	763.30	1,010.70	843.26
87		588.31	487.25	766.32	635.08	883.98	742.18	980.53	820.62	1,087.62	903.59
88		629.04	521.93	822.14	680.32	950.35	794.98	1,055.95	883.98	1,172.10	968.46
89		674.30	558.15	883.98	728.60	1,021.25	852.29	1,140.43	947.34	1,262.60	1,039.35

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
ML-LT698 and MP-LT698
LONG TERM CARE POLICY - Non-Tax Qualified
Base Policy Form 698
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Lifetime Premium Payment Option - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		17.87	17.87	17.87	17.87	17.87	17.87	17.87	17.87	19.67	17.87
19		17.87	17.87	17.87	17.87	17.87	17.87	17.87	17.87	19.67	17.87
20		17.87	17.87	17.87	17.87	17.87	17.87	17.87	17.87	19.67	17.87
21		17.87	17.87	17.87	17.87	17.87	17.87	17.87	17.87	19.67	17.87
22		17.87	17.87	17.87	17.87	17.87	17.87	17.87	17.87	19.67	17.87
23		17.87	17.87	17.87	17.87	17.87	17.87	17.87	17.87	19.67	17.87
24		17.87	17.87	17.87	17.87	17.87	17.87	17.87	17.87	19.67	17.87
25		17.87	17.87	17.87	17.87	17.87	17.87	17.87	17.87	19.67	17.87
26		17.87	17.87	17.87	17.87	17.87	17.87	17.87	17.87	19.67	17.87
27		17.87	17.87	17.87	17.87	17.87	17.87	17.87	17.87	19.67	17.87
28		17.87	17.87	17.87	17.87	17.87	17.87	17.87	17.87	19.67	17.87
29		17.87	17.87	17.87	17.87	17.87	17.87	17.87	17.87	19.67	17.87
30		19.67	19.67	21.46	21.46	23.24	23.24	23.24	23.24	28.60	26.82
31		19.67	19.67	21.46	21.46	23.24	23.24	23.24	23.24	28.60	26.82
32		19.67	19.67	21.46	21.46	23.24	23.24	23.24	23.24	28.60	26.82
33		19.67	19.67	21.46	21.46	23.24	23.24	23.24	23.24	28.60	26.82
34		19.67	19.67	21.46	21.46	23.24	23.24	23.24	23.24	28.60	26.82
35		19.67	19.67	21.46	21.46	23.24	23.24	23.24	23.24	28.60	26.82
36		19.67	19.67	21.46	21.46	23.24	23.24	23.24	23.24	28.60	26.82
37		19.67	19.67	21.46	21.46	23.24	23.24	23.24	23.24	28.60	26.82
38		19.67	19.67	21.46	21.46	23.24	23.24	23.24	23.24	28.60	26.82
39		19.67	19.67	21.46	21.46	23.24	23.24	23.24	23.24	28.60	26.82
40		32.19	28.60	37.54	32.19	39.33	37.54	42.90	39.33	50.06	48.27
41		32.19	28.60	37.54	32.19	39.33	37.54	42.90	39.33	50.06	48.27
42		32.19	28.60	37.54	32.19	39.33	37.54	42.90	39.33	50.06	48.27
43		32.19	28.60	37.54	32.19	39.33	37.54	42.90	39.33	50.06	48.27
44		32.19	28.60	37.54	32.19	39.33	37.54	42.90	39.33	50.06	48.27
45		32.19	28.60	37.54	32.19	39.33	37.54	42.90	39.33	50.06	48.27
46		32.19	28.60	37.54	32.19	39.33	37.54	42.90	39.33	50.06	48.27
47		32.19	28.60	37.54	32.19	39.33	37.54	42.90	39.33	50.06	48.27
48		32.19	28.60	37.54	32.19	39.33	37.54	42.90	39.33	50.06	48.27
49		32.19	28.60	37.54	32.19	39.33	37.54	42.90	39.33	50.06	48.27
50		66.16	59.00	78.67	69.73	89.40	78.67	92.97	85.83	112.64	101.91
51		66.16	59.00	78.67	69.73	89.40	78.67	92.97	85.83	112.64	101.91
52		66.16	59.00	78.67	69.73	89.40	78.67	92.97	85.83	112.64	101.91
53		66.16	59.00	78.67	69.73	89.40	78.67	92.97	85.83	112.64	101.91
54		66.16	59.00	78.67	69.73	89.40	78.67	92.97	85.83	112.64	101.91
55		66.16	59.00	78.67	69.73	89.40	78.67	92.97	85.83	112.64	101.91
56		66.16	59.00	78.67	69.73	89.40	78.67	92.97	85.83	112.64	101.91
57		66.16	59.00	78.67	69.73	89.40	78.67	92.97	85.83	112.64	101.91
58		66.16	59.00	78.67	69.73	89.40	78.67	92.97	85.83	112.64	101.91
59		66.16	59.00	78.67	69.73	89.40	78.67	92.97	85.83	112.64	101.91
60		101.91	89.40	125.16	109.06	139.46	125.16	151.97	135.88	177.00	157.33
61		101.91	89.40	125.16	109.06	139.46	125.16	151.97	135.88	177.00	157.33
62		101.91	89.40	125.16	109.06	139.46	125.16	151.97	135.88	177.00	157.33
63		101.91	89.40	125.16	109.06	139.46	125.16	151.97	135.88	177.00	157.33
64		101.91	89.40	125.16	109.06	139.46	125.16	151.97	135.88	177.00	157.33
65		134.24	114.81	164.26	143.07	183.69	158.97	197.83	174.85	231.38	203.13
66		143.32	122.35	176.53	153.80	197.51	174.78	216.73	190.52	249.94	220.23
67		155.65	133.16	191.97	164.30	214.45	190.23	236.94	207.54	269.79	238.66
68		167.69	142.01	207.03	177.95	230.98	201.89	254.93	220.72	290.87	254.93
69		177.72	152.34	221.73	189.57	250.51	218.35	272.51	240.35	311.44	272.51
70		189.18	164.07	239.40	204.25	269.54	232.72	294.66	256.15	334.84	291.31
71		205.31	173.85	256.64	220.21	291.42	250.03	314.60	274.86	359.30	312.94
72		219.41	188.30	275.07	235.78	309.46	270.17	338.93	296.37	384.78	334.01
73		234.75	200.75	296.27	252.56	333.51	289.79	367.50	317.31	416.07	359.41
74		254.49	214.47	318.50	272.09	361.73	312.11	393.73	342.52	446.54	387.33
75		272.13	230.99	343.32	291.12	389.19	335.41	427.18	367.05	480.96	414.52
76		292.42	248.63	370.60	314.31	419.07	361.22	458.16	395.62	519.15	445.66
77		313.70	265.79	397.14	336.87	451.23	387.87	494.49	424.96	557.85	477.50
78		331.33	279.42	421.42	357.29	479.44	412.26	523.71	450.43	590.91	506.92
79		349.96	294.15	445.00	377.12	508.35	434.43	555.11	476.67	626.01	533.99
80		374.10	315.27	478.18	402.76	544.56	466.12	598.86	509.86	671.27	570.20
81		399.74	336.39	511.37	432.94	585.28	499.30	642.60	549.08	719.54	610.93
82		426.90	359.01	549.08	461.59	627.52	533.99	690.88	586.80	770.83	651.65
83		461.59	386.17	592.82	496.28	678.81	576.23	749.71	635.06	835.68	704.45
84		496.28	414.83	642.60	535.50	736.13	621.49	813.06	686.35	906.58	761.78
85		535.50	446.50	693.89	577.74	796.47	671.27	883.96	743.67	982.00	822.12
86		577.74	479.69	751.22	624.51	864.35	727.08	959.39	804.01	1,064.98	886.98
87		624.51	517.40	813.06	671.27	936.75	785.90	1,042.35	870.38	1,155.48	960.88
88		671.27	555.11	877.92	725.57	1,013.69	847.75	1,131.35	942.79	1,253.54	1,036.31
89		725.57	600.37	951.85	784.41	1,098.17	917.15	1,229.40	1,019.72	1,360.63	1,119.29

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR424
INFLATION SHIELD RIDER - Tax Qualified
Base Policy Form 698
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Lifetime Premium Payment Option - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		8.94	7.15	8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51
19		8.94	7.15	8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51
20		8.94	7.15	8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51
21		8.94	7.15	8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51
22		8.94	7.15	8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51
23		8.94	7.15	8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51
24		8.94	7.15	8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51
25		8.94	7.15	8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51
26		8.94	7.15	8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51
27		8.94	7.15	8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51
28		8.94	7.15	8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51
29		8.94	7.15	8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51
30		16.09	12.51	17.88	17.88	21.46	17.88	23.24	19.67	28.60	23.24
31		16.09	12.51	17.88	17.88	21.46	17.88	23.24	19.67	28.60	23.24
32		16.09	12.51	17.88	17.88	21.46	17.88	23.24	19.67	28.60	23.24
33		16.09	12.51	17.88	17.88	21.46	17.88	23.24	19.67	28.60	23.24
34		16.09	12.51	17.88	17.88	21.46	17.88	23.24	19.67	28.60	23.24
35		16.09	12.51	17.88	17.88	21.46	17.88	23.24	19.67	28.60	23.24
36		16.09	12.51	17.88	17.88	21.46	17.88	23.24	19.67	28.60	23.24
37		16.09	12.51	17.88	17.88	21.46	17.88	23.24	19.67	28.60	23.24
38		16.09	12.51	17.88	17.88	21.46	17.88	23.24	19.67	28.60	23.24
39		16.09	12.51	17.88	17.88	21.46	17.88	23.24	19.67	28.60	23.24
40		30.39	26.82	39.33	32.19	42.90	39.33	48.27	41.13	55.43	48.27
41		30.39	26.82	39.33	32.19	42.90	39.33	48.27	41.13	55.43	48.27
42		30.39	26.82	39.33	32.19	42.90	39.33	48.27	41.13	55.43	48.27
43		30.39	26.82	39.33	32.19	42.90	39.33	48.27	41.13	55.43	48.27
44		30.39	26.82	39.33	32.19	42.90	39.33	48.27	41.13	55.43	48.27
45		30.39	26.82	39.33	32.19	42.90	39.33	48.27	41.13	55.43	48.27
46		30.39	26.82	39.33	32.19	42.90	39.33	48.27	41.13	55.43	48.27
47		30.39	26.82	39.33	32.19	42.90	39.33	48.27	41.13	55.43	48.27
48		30.39	26.82	39.33	32.19	42.90	39.33	48.27	41.13	55.43	48.27
49		30.39	26.82	39.33	32.19	42.90	39.33	48.27	41.13	55.43	48.27
50		62.57	55.43	78.67	67.94	89.40	76.89	98.34	85.83	109.07	96.56
51		62.57	55.43	78.67	67.94	89.40	76.89	98.34	85.83	109.07	96.56
52		62.57	55.43	78.67	67.94	89.40	76.89	98.34	85.83	109.07	96.56
53		62.57	55.43	78.67	67.94	89.40	76.89	98.34	85.83	109.07	96.56
54		62.57	55.43	78.67	67.94	89.40	76.89	98.34	85.83	109.07	96.56
55		62.57	55.43	78.67	67.94	89.40	76.89	98.34	85.83	109.07	96.56
56		62.57	55.43	78.67	67.94	89.40	76.89	98.34	85.83	109.07	96.56
57		62.57	55.43	78.67	67.94	89.40	76.89	98.34	85.83	109.07	96.56
58		62.57	55.43	78.67	67.94	89.40	76.89	98.34	85.83	109.07	96.56
59		62.57	55.43	78.67	67.94	89.40	76.89	98.34	85.83	109.07	96.56
60		85.83	71.53	105.49	89.40	119.80	101.91	130.52	112.64	146.61	126.94
61		85.83	71.53	105.49	89.40	119.80	101.91	130.52	112.64	146.61	126.94
62		85.83	71.53	105.49	89.40	119.80	101.91	130.52	112.64	146.61	126.94
63		85.83	71.53	105.49	89.40	119.80	101.91	130.52	112.64	146.61	126.94
64		85.83	71.53	105.49	89.40	119.80	101.91	130.52	112.64	146.61	126.94
65		95.38	79.49	118.34	104.22	136.00	116.57	148.37	128.94	166.03	144.83
66		99.62	83.90	124.10	106.62	141.58	122.35	153.81	132.85	173.03	146.83
67		103.76	86.47	127.97	108.96	145.28	124.52	160.83	136.63	176.40	152.19
68		104.37	87.27	131.75	111.22	148.86	126.62	162.55	140.30	181.37	157.42
69		106.63	88.01	133.72	113.41	152.34	130.33	167.57	142.18	186.19	159.10
70		108.83	90.41	137.28	117.20	155.69	132.27	169.10	145.66	187.52	160.72
71		110.94	92.73	139.09	117.56	157.30	135.77	172.21	149.03	192.07	163.92
72		111.34	93.32	142.46	119.53	160.47	137.54	173.57	150.64	193.21	165.38
73		114.94	95.52	144.09	123.05	163.52	140.85	178.08	153.80	197.51	169.99
74		116.84	97.64	147.25	123.24	166.47	142.45	180.86	156.86	203.27	171.26
75		117.08	98.10	148.72	124.99	169.29	145.56	185.12	158.21	204.10	175.62
76		118.85	101.65	150.12	128.22	172.00	146.99	189.21	162.63	207.98	176.70
77		120.53	100.45	152.99	128.26	173.08	146.81	191.62	162.26	211.72	179.26
78		120.63	102.31	154.22	128.26	177.12	151.16	193.91	163.37	212.24	180.17
79		123.69	101.07	153.87	131.24	176.50	149.34	194.60	165.93	214.21	182.53
80		123.69	102.57	156.89	131.24	178.00	152.36	199.12	167.44	217.22	184.04
81		125.20	105.60	159.90	132.74	182.53	153.87	200.63	168.95	220.23	187.05
82		126.71	105.60	161.41	134.26	184.04	156.89	203.64	170.46	224.76	187.05
83		128.22	105.60	165.93	135.77	187.05	158.39	208.17	174.99	230.80	191.58
84		131.24	107.10	167.44	138.78	191.58	159.90	214.21	178.00	233.81	194.60
85		131.24	108.61	168.95	140.29	193.09	161.41	217.22	181.02	236.83	197.62
86		132.74	108.61	168.95	140.29	194.60	164.43	218.74	182.53	239.86	199.12
87		132.74	108.61	170.46	140.29	197.62	164.43	220.23	182.53	242.87	199.12
88		132.74	108.61	170.46	140.29	197.62	161.41	220.23	182.53	242.87	199.12
89		131.24	107.10	168.95	138.78	194.60	161.41	220.23	182.53	242.87	197.62

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR424
INFLATION SHIELD RIDER - Non-Tax Qualified
Base Policy Form 698
Premium per $10 Units Purchased
Rate Schedule for the State of AR
Lifetime Premium Payment Option - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51	16.09	12.51
19		8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51	16.09	12.51
20		8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51	16.09	12.51
21		8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51	16.09	12.51
22		8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51	16.09	12.51
23		8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51	16.09	12.51
24		8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51	16.09	12.51
25		8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51	16.09	12.51
26		8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51	16.09	12.51
27		8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51	16.09	12.51
28		8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51	16.09	12.51
29		8.94	8.94	10.73	8.94	12.51	10.73	12.51	12.51	16.09	12.51
30		17.87	12.51	19.67	17.87	23.24	19.67	26.82	23.24	30.39	28.60
31		17.87	12.51	19.67	17.87	23.24	19.67	26.82	23.24	30.39	28.60
32		17.87	12.51	19.67	17.87	23.24	19.67	26.82	23.24	30.39	28.60
33		17.87	12.51	19.67	17.87	23.24	19.67	26.82	23.24	30.39	28.60
34		17.87	12.51	19.67	17.87	23.24	19.67	26.82	23.24	30.39	28.60
35		17.87	12.51	19.67	17.87	23.24	19.67	26.82	23.24	30.39	28.60
36		17.87	12.51	19.67	17.87	23.24	19.67	26.82	23.24	30.39	28.60
37		17.87	12.51	19.67	17.87	23.24	19.67	26.82	23.24	30.39	28.60
38		17.87	12.51	19.67	17.87	23.24	19.67	26.82	23.24	30.39	28.60
39		17.87	12.51	19.67	17.87	23.24	19.67	26.82	23.24	30.39	28.60
40		32.19	28.60	42.90	35.76	48.27	41.13	51.86	46.49	60.80	55.43
41		32.19	28.60	42.90	35.76	48.27	41.13	51.86	46.49	60.80	55.43
42		32.19	28.60	42.90	35.76	48.27	41.13	51.86	46.49	60.80	55.43
43		32.19	28.60	42.90	35.76	48.27	41.13	51.86	46.49	60.80	55.43
44		32.19	28.60	42.90	35.76	48.27	41.13	51.86	46.49	60.80	55.43
45		32.19	28.60	42.90	35.76	48.27	41.13	51.86	46.49	60.80	55.43
46		32.19	28.60	42.90	35.76	48.27	41.13	51.86	46.49	60.80	55.43
47		32.19	28.60	42.90	35.76	48.27	41.13	51.86	46.49	60.80	55.43
48		32.19	28.60	42.90	35.76	48.27	41.13	51.86	46.49	60.80	55.43
49		32.19	28.60	42.90	35.76	48.27	41.13	51.86	46.49	60.80	55.43
50		69.73	59.00	89.40	73.30	98.34	85.83	107.27	92.97	121.57	107.27
51		69.73	59.00	89.40	73.30	98.34	85.83	107.27	92.97	121.57	107.27
52		69.73	59.00	89.40	73.30	98.34	85.83	107.27	92.97	121.57	107.27
53		69.73	59.00	89.40	73.30	98.34	85.83	107.27	92.97	121.57	107.27
54		69.73	59.00	89.40	73.30	98.34	85.83	107.27	92.97	121.57	107.27
55		69.73	59.00	89.40	73.30	98.34	85.83	107.27	92.97	121.57	107.27
56		69.73	59.00	89.40	73.30	98.34	85.83	107.27	92.97	121.57	107.27
57		69.73	59.00	89.40	73.30	98.34	85.83	107.27	92.97	121.57	107.27
58		69.73	59.00	89.40	73.30	98.34	85.83	107.27	92.97	121.57	107.27
59		69.73	59.00	89.40	73.30	98.34	85.83	107.27	92.97	121.57	107.27
60		91.19	78.67	116.22	100.13	130.52	112.64	144.82	125.16	160.92	139.46
61		91.19	78.67	116.22	100.13	130.52	112.64	144.82	125.16	160.92	139.46
62		91.19	78.67	116.22	100.13	130.52	112.64	144.82	125.16	160.92	139.46
63		91.19	78.67	116.22	100.13	130.52	112.64	144.82	125.16	160.92	139.46
64		91.19	78.67	116.22	100.13	130.52	112.64	144.82	125.16	160.92	139.46
65		105.97	88.31	130.70	114.81	148.37	128.94	164.26	143.07	183.69	158.97
66		108.37	90.88	136.33	117.11	153.80	132.84	167.79	146.82	187.01	162.54
67		114.14	95.12	141.81	121.07	160.83	136.63	174.68	150.47	193.70	169.48
68		114.64	95.82	143.73	123.19	162.55	140.29	177.95	153.99	198.47	171.10
69		118.48	99.87	147.26	125.25	167.57	142.18	181.10	157.40	203.11	176.04
70		120.54	100.44	150.68	127.24	169.10	145.66	185.84	159.05	207.59	177.46
71		120.88	101.00	153.98	129.15	172.21	149.02	187.10	163.92	210.28	182.13
72		124.45	101.52	155.55	132.63	175.19	152.27	191.57	165.38	211.23	183.39
73		126.28	105.24	158.66	134.37	179.70	153.80	195.89	168.38	218.55	187.80
74		129.65	107.24	161.66	134.45	184.07	156.86	198.46	171.25	220.87	188.86
75		129.73	107.58	164.54	137.65	186.68	159.80	204.10	174.03	226.24	193.02
76		131.36	109.46	167.31	140.74	189.20	162.63	207.97	176.69	228.30	197.03
77		134.44	111.26	168.44	142.17	191.61	163.80	208.61	179.25	231.79	197.80
78		132.84	111.47	169.48	142.00	193.91	163.37	212.24	180.17	235.13	200.03
79		134.25	111.62	168.95	143.30	194.60	165.93	214.20	182.52	235.32	200.63
80		135.77	114.65	173.48	143.30	197.61	167.44	217.22	184.03	239.85	202.14
81		138.78	114.65	174.98	147.83	200.63	168.95	220.23	187.05	242.87	203.64
82		140.28	114.65	178.00	149.33	202.14	170.45	224.76	187.05	245.88	208.17
83		141.79	117.66	181.02	150.85	206.66	174.98	230.80	191.57	251.92	209.68
84		143.30	117.66	184.03	152.36	209.68	176.49	233.81	194.60	256.44	214.20
85		143.30	117.66	185.54	152.36	214.20	178.00	236.82	199.12	260.97	217.22
86		144.81	119.18	187.05	153.86	215.71	178.00	241.35	200.63	265.50	217.22
87		144.81	119.18	187.05	153.86	217.22	178.00	242.87	200.63	266.99	218.73
88		144.81	117.66	187.05	152.36	217.22	178.00	242.87	202.14	268.51	218.73
89		143.30	117.66	187.05	152.36	215.71	178.00	242.87	200.63	268.51	217.22

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

Semi-Annual = 0.52
Quarterly = 0.27
Monthly (Direct-Billed) = 1/11th
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR467
NONFORFEITURE RIDER
Base Policy Form 698
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of AR

Issue Age	Factor
18 - 29	0.130
30 - 39	0.180
40 - 49	0.220
50 - 59	0.240
60 - 64	0.240
65	0.210
66	0.210
67	0.210
68	0.210
69	0.210
70	0.180
71	0.180
72	0.180
73	0.180
74	0.180
75	0.140
76	0.140
77	0.140
78	0.140
79	0.140
80	0.090
81	0.090
82	0.090
83	0.090
84	0.090
85	0.070
86	0.070
87	0.070
88	0.070
89	0.070

RATE DESCRIPTION

Annual Premium Rates Per Individual
As a factor of policy and other rider premium

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR473
RETURN OF PREMIUM RIDER
Base Policy Form 698
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of AR
For Non-Tax Qualified Lifetime Pay Plans

Issue Age	Factor
18 - 29	1.495
30 - 39	1.495
40 - 49	1.495
50 - 59	1.495
60 - 64	1.495
65	1.242
66	1.242
67	1.242
68	1.242
69	1.242
70	1.242
71	1.242
72	1.242
73	1.242
74	1.242
75	0.805
76	0.805
77	0.805
78	0.805
79	0.805
80	0.805
81	0.805
82	0.805
83	0.805
84	0.805
85	0.805
86	0.805
87	0.805
88	0.805
89	0.805

RATE DESCRIPTION

Annual Premium Rates Per Individual
As a factor of policy and other rider premium

Ability Insurance Company (formerly Medico Life Ins. Co.) and Medico Insurance Company (formerly Mutual Protective. Ins. Co.)
UR468
FULL CONTINUATION RIDER
Base Policy Form 698
Rider Rates per $1 of Annual Premiums
Rate Schedule for the State of AR

Issue Age	Factor
18 - 29	0.070
30 - 39	0.070
40 - 49	0.240
50 - 54	0.410
55 - 59	0.700
60 - 64	1.150

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: AR Exhibits

Comments:

Attachment:

AR Exhibits.pdf

Item Status: **Status Date:**

Satisfied - Item: AR Objection Response 8-30-2010

Comments:

Attachments:

AR Response 8-30-2010.pdf

Sample Letter.pdf

Lifetime Rate Comp. - AbilityMedico vs. Competitors - AR.pdf

Item Status: **Status Date:**

Satisfied - Item: AR Objection Response 9-15-2010

Comments:

Attachments:

AR Response 9-15-2010.pdf

Avg Rate Increase - AR - Revised.pdf

Ability Insurance Company / Medico Insurance Company

Requested Rate Increase By Age

Inforce as of 12/31/2009 for All Affected Policy Forms Except Form 3358

Arkansas

Issue Age	Inforce Policies	Inforce Premium	Avg. Prem. per Policy	Requested Rate Increase	$ Increase per Policy
17-49	18	$18,560	$1,031	40%	$412
50	0	$0	$0	40%	$0
51	3	$4,257	$1,419	40%	$568
52	0	$0	$0	40%	$0
53	4	$5,405	$1,351	40%	$540
54	0	$0	$0	40%	$0
55	4	$4,205	$1,051	40%	$421
56	4	$6,250	$1,563	40%	$625
57	8	$9,284	$1,161	40%	$464
58	12	$16,280	$1,357	40%	$543
59	16	$29,619	$1,851	40%	$740
60	7	$13,319	$1,903	40%	$761
61	13	$23,382	$1,799	40%	$719
62	9	$16,936	$1,882	40%	$753
63	11	$16,092	$1,463	40%	$585
64	29	$47,317	$1,632	40%	$653
65	20	$41,119	$2,056	38%	$781
66	13	$24,206	$1,862	36%	$670
67	16	$34,301	$2,144	34%	$729
68	11	$26,772	$2,434	32%	$779
69	15	$29,611	$1,974	30%	$592
70	13	$25,335	$1,949	28%	$546
71	11	$30,970	$2,815	26%	$732
72	10	$23,630	$2,363	24%	$567
73	5	$10,826	$2,165	22%	$476
74	1	$3,178	$3,178	20%	$636
75	7	$24,289	$3,470	18%	$625
76	11	$31,064	$2,824	16%	$452
77	4	$12,709	$3,177	14%	$445
78	8	$31,034	$3,879	12%	$466
79	3	$8,783	$2,928	10%	$293
80	1	$2,432	$2,432	10%	$243
81	1	$4,216	$4,216	10%	$422
82	0	$0	$0	10%	$0
83	1	$4,298	$4,298	10%	$430
84	0	$0	$0	10%	$0
85	1	$4,199	$4,199	10%	$420
86	0	$0	$0	10%	$0
87	0	$0	$0	10%	$0
88	0	$0	$0	10%	$0
89	0	$0	$0	10%	$0
Total	290	$583,879	$2,013	30.6%	$617

Ability Insurance Company / Medico Insurance Company

Requested Rate Increase By Age

Inforce as of 12/31/2009 for Form 3358

Arkansas

Issue Age	Inforce Policies	Inforce Premium	Avg. Prem. per Policy	Requested Rate Increase	$ Increase per Policy
17-49	0	$0	$0	40%	$0
50	0	$0	$0	40%	$0
51	0	$0	$0	40%	$0
52	0	$0	$0	40%	$0
53	0	$0	$0	40%	$0
54	0	$0	$0	40%	$0
55	0	$0	$0	40%	$0
56	0	$0	$0	40%	$0
57	0	$0	$0	40%	$0
58	0	$0	$0	40%	$0
59	0	$0	$0	40%	$0
60	1	$455	$455	40%	$182
61	0	$0	$0	40%	$0
62	0	$0	$0	40%	$0
63	1	$299	$299	40%	$119
64	1	$704	$704	40%	$282
65	2	$1,745	$873	35%	$305
66	1	$1,068	$1,068	35%	$374
67	3	$2,922	$974	35%	$341
68	3	$3,385	$1,128	35%	$395
69	0	$0	$0	35%	$0
70	1	$1,008	$1,008	25%	$252
71	0	$0	$0	25%	$0
72	0	$0	$0	25%	$0
73	0	$0	$0	25%	$0
74	0	$0	$0	25%	$0
75	0	$0	$0	15%	$0
76	1	$1,644	$1,644	15%	$247
77	0	$0	$0	15%	$0
78	0	$0	$0	15%	$0
79	0	$0	$0	15%	$0
80	0	$0	$0	10%	$0
81	0	$0	$0	10%	$0
82	0	$0	$0	10%	$0
83	0	$0	$0	10%	$0
84	0	$0	$0	10%	$0
85	0	$0	$0	10%	$0
86	0	$0	$0	10%	$0
87	0	$0	$0	10%	$0
88	0	$0	$0	10%	$0
89	0	$0	$0	10%	$0
Total	14	$13,231	$945	32.3%	$305

Ability/Medico Insurance Companies - Nationwide Experience for All Affected Policy Forms

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
Total	1988	11,598,693	2,176,013	18.76%	3,345,286	28.84%	23,787,052	12,188,359	203,605	1,972,408	3,345,286	0	0	0	0	22,670	0	0	2,707,912	23.35%	80.358%	123.537%
Total	1989	38,487,195	10,445,408	27.14%	10,062,933	26.15%	46,736,204	8,249,009	2,206,750	8,238,658	10,062,933	0	0	0	14,322	42,929	0	0	9,801,856	25.47%	106.566%	102.664%
Total	1990	46,648,111	16,883,666	36.19%	18,052,074	38.70%	45,725,997	-922,114	7,858,330	9,025,336	18,052,074	0	0	0	3,300,272	41,593	0	0	14,529,565	31.15%	116.202%	124.244%
Total	1991	46,214,913	18,534,283	40.10%	20,661,322	44.71%	45,802,291	-412,622	13,200,855	5,333,428	20,661,322	0	0	0	8,612,940	39,758	0	0	17,571,480	38.02%	105.479%	117.584%
Total	1992	45,004,249	21,647,367	48.10%	22,265,302	49.47%	44,305,345	-698,904	17,822,833	3,824,534	22,265,302	0	0	0	11,802,725	37,170	0	0	22,275,935	49.50%	97.178%	99.952%
Total	1993	41,768,759	25,543,079	61.15%	25,921,649	62.06%	40,208,483	-1,560,276	21,201,569	4,341,510	25,921,649	0	0	0	11,553,112	34,112	0	0	23,901,270	57.22%	106.869%	108.453%
Total	1994	38,749,595	27,300,789	70.45%	26,715,075	68.94%	37,616,154	-1,133,441	22,526,290	4,774,499	26,715,075	0	0	0	10,609,151	32,006	0	0	24,930,128	64.34%	109.509%	107.160%
Total	1995	37,620,220	27,465,760	73.01%	27,366,678	72.74%	37,390,442	-229,778	24,403,065	3,062,695	27,366,678	0	0	0	7,434,797	30,498	0	0	26,253,604	69.79%	104.617%	104.240%
Total	1996	37,147,835	29,782,610	80.17%	29,205,341	78.62%	36,980,482	-167,353	25,972,325	3,810,285	29,150,521	0	54,820	0	7,792,511	30,884	37,913,236	46,251	27,194,665	73.21%	109.516%	107.394%
Total	1997	40,748,438	30,011,702	73.65%	30,429,128	74.68%	42,143,315	1,394,877	26,926,359	3,085,343	30,401,395	0	27,733	0	7,926,153	36,215	43,766,136	49,817	29,058,536	71.31%	103.280%	104.717%
Total	1998	48,853,560	29,084,302	59.53%	32,956,515	67.46%	50,969,476	2,115,916	26,561,643	2,522,659	32,915,025	0	41,490	0	11,512,508	43,088	53,683,892	57,211	26,483,684	54.21%	109.820%	124.441%
Total	1999	57,462,456	26,352,115	45.86%	32,952,998	57.35%	58,454,728	992,272	27,977,245	-1,625,130	32,426,210	0	526,788	0	19,131,454	49,602	61,036,991	65,463	33,328,779	58.00%	79.067%	98.873%
Total	2000	67,644,503	40,950,041	60.54%	42,011,169	62.11%	69,824,747	2,180,244	30,783,646	10,166,395	41,603,271	0	407,898	0	22,079,909	60,093	73,622,220	77,318	37,800,963	55.88%	108.331%	111.138%
Total	2001	84,116,522	43,804,112	52.08%	52,280,478	62.15%	89,039,103	4,922,581	36,171,229	7,632,883	51,221,841	0	1,058,637	0	29,483,349	74,199	96,907,121	67,361	40,512,702	48.16%	108.124%	129.047%
Total	2002	106,531,253	52,095,369	48.90%	60,069,909	56.39%	108,005,236	1,473,983	41,968,784	10,126,585	57,138,459	0	2,931,450	0	38,697,569	77,774	110,723,912	77,405	47,473,494	44.56%	109.736%	126.534%
Total	2003	110,769,754	80,958,709	73.09%	67,461,446	60.90%	110,960,600	190,846	47,846,235	33,112,474	62,541,621	0	4,919,825	0	18,963,243	71,151	112,618,953	74,004	49,590,069	44.77%	163.256%	136.038%
Total	2004	111,462,863	65,050,820	58.36%	66,331,225	59.51%	109,944,891	-1,517,972	53,365,737	11,685,083	58,281,417	0	8,049,808	0	40,553,807	67,313	109,833,062	69,003	48,893,171	43.86%	133.047%	135.666%
Total	2005	105,055,259	64,976,319	61.85%	75,511,003	71.88%	102,937,251	-2,118,008	57,061,964	7,914,355	63,760,828	0	11,750,175	0	37,599,484	63,234	102,496,772	64,955	46,122,912	43.90%	140.876%	163.717%
Total	2006	100,814,195	79,715,641	79.07%	76,756,656	76.14%	100,057,845	-756,350	60,151,394	19,564,247	57,770,089	0	18,880,974	105,593	36,808,023	59,523	103,835,940	61,279	50,108,695	49.70%	159.085%	153.180%
Total	2007	101,906,719	82,108,340	80.57%	72,267,527	70.92%	101,472,931	-433,788	67,816,369	14,291,971	46,106,760	0	25,942,136	218,631	33,949,924	56,207	102,055,711	57,644	50,878,132	49.93%	161.382%	142.040%
Total	2008	97,408,741	82,631,885	84.83%	76,750,789	78.79%	94,989,102	-2,419,639	73,425,386	9,206,499	31,398,512	0	44,391,392	960,885	33,711,560	53,156	96,148,084	54,677	52,936,096	54.34%	156.097%	144.988%
Total	2009	93,814,603	89,288,823	95.18%	77,452,424	82.56%	92,234,067	-1,580,536	73,038,954	16,249,869	9,521,890	0	51,963,006	15,967,528	29,161,706	50,139	91,246,429	50,138	52,219,217	55.66%	170.988%	148.322%
Grand	Total	1,469,828,436	946,807,153	64.42%	946,826,927	64.42%	1,489,585,742	19,757,306	758,490,567	188,316,586	758,628,157	0	170,946,132	17,252,638	420,698,519			872,526	734,572,865	49.98%	128.892%	128.895%
Present Value - 4.50%																						
Grand	Total	2,154,969,113	1,317,775,915	61.15%	1,232,528,183	57.19%	2,204,965,287	49,996,174	1,044,329,413	273,446,503					575,868,858				1,066,480,642	49.49%	123.563%	115.570%

Ability/Medico Insurance Companies - Nationwide Experience for All Affected Policy Forms

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1974	1988	1,108	326	29.42%	0	0.00%	3,325	2,217	0	326	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1987	1988	17,453	1,307	7.49%	0	0.00%	33,378	15,925	0	1,307	0	0	0	0	0	62	0	0	16,785	96.17%	7.787%	0.000%
1988	1988	11,580,132	2,174,380	18.78%	3,345,286	28.89%	23,750,349	12,170,217	203,605	1,970,775	3,345,286	0	0	0	0	22,608	0	0	2,691,127	23.24%	80.798%	124.308%
Total	1988	11,598,693	2,176,013	18.76%	3,345,286	28.84%	23,787,052	12,188,359	203,605	1,972,408	3,345,286	0	0	0	0	22,670	0	0	2,707,912	23.35%	80.358%	123.537%
1974	1989	2,217	308	13.89%	0	0.00%	0	-2,217	0	308	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1987	1989	23,108	35,743	154.68%	20,124	87.08%	23,781	673	8,598	27,145	20,124	0	0	0	7,754	37	0	0	16,513	71.46%	216.454%	121.865%
1988	1989	22,664,976	6,639,525	29.29%	6,559,766	28.94%	19,447,902	-3,217,074	2,068,351	4,571,174	6,559,766	0	0	0	6,568	18,735	0	0	6,214,839	27.42%	106.833%	105.550%
1989	1989	15,796,894	3,769,832	23.86%	3,483,043	22.05%	27,264,521	11,467,627	129,801	3,640,031	3,483,043	0	0	0	0	24,157	0	0	3,570,504	22.60%	105.583%	97.550%
Total	1989	38,487,195	10,445,408	27.14%	10,062,933	26.15%	46,736,204	8,249,009	2,206,750	8,238,658	10,062,933	0	0	0	14,322	42,929	0	0	9,801,856	25.47%	106.566%	102.664%
1974	1990	0	-634	0.00%	0	0.00%	0	0	0	-634	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1987	1990	22,691	-13,604	-59.95%	2,904	12.80%	17,567	-5,124	11,093	-24,697	2,904	0	0	0	13,844	31	0	0	18,268	80.51%	-74.469%	15.898%
1988	1990	17,149,129	10,120,195	59.01%	10,555,683	61.55%	15,284,826	-1,864,303	5,285,990	4,834,205	10,555,683	0	0	0	2,375,500	14,730	0	0	6,576,670	38.35%	153.880%	160.502%
1989	1990	23,504,336	5,762,154	24.52%	7,134,915	30.36%	20,159,395	-3,344,941	2,538,356	3,223,798	7,134,915	0	0	0	739,596	18,437	0	0	6,595,943	28.06%	87.359%	108.171%
1990	1990	5,971,955	1,015,555	17.01%	358,571	6.00%	10,264,209	4,292,254	22,891	992,664	358,571	0	0	0	171,332	8,395	0	0	1,338,684	22.42%	75.862%	26.785%
Total	1990	46,648,111	16,883,666	36.19%	18,052,074	38.70%	45,725,997	-922,114	7,858,330	9,025,336	18,052,074	0	0	0	3,300,272	41,593	0	0	14,529,565	31.15%	116.202%	124.244%
1987	1991	18,371	3,499	19.05%	2,300	12.52%	15,722	-2,649	5,155	-1,656	2,300	0	0	0	2,527	24	0	0	17,048	92.80%	20.524%	13.491%
1988	1991	14,307,375	8,416,135	58.82%	9,323,936	65.17%	13,396,352	-911,023	7,969,586	446,549	9,323,936	0	0	0	5,925,884	12,504	0	0	6,895,669	48.20%	122.050%	135.214%
1989	1991	18,176,173	7,684,656	42.28%	8,075,805	44.43%	16,779,578	-1,396,595	4,705,681	2,978,975	8,075,805	0	0	0	2,855,861	14,932	0	0	7,033,622	38.70%	109.256%	114.817%
1990	1991	9,374,237	1,887,481	20.13%	2,929,212	31.25%	8,518,568	-855,669	499,529	1,387,952	2,929,212	0	0	0	-171,332	6,939	0	0	2,668,770	28.47%	70.725%	109.759%
1991	1991	4,338,757	542,512	12.50%	330,069	7.61%	7,092,071	2,753,314	20,904	521,608	330,069	0	0	0	0	5,359	0	0	956,371	22.04%	56.726%	34.513%
Total	1991	46,214,913	18,534,283	40.10%	20,661,322	44.71%	45,802,291	-412,622	13,200,855	5,333,428	20,661,322	0	0	0	8,612,940	39,758	0	0	17,571,480	38.02%	105.479%	117.584%
1987	1992	17,097	64,001	374.34%	5,220	30.53%	18,298	1,201	4,240	59,761	5,220	0	0	0	2,921	15	0	0	10,861	63.53%	589.274%	48.062%
1988	1992	12,688,172	9,070,196	71.49%	8,282,975	65.28%	12,108,198	-579,974	8,961,258	108,938	8,282,975	0	0	0	4,175,181	10,841	0	0	7,668,649	60.44%	118.276%	108.011%
1989	1992	15,765,810	8,014,621	50.84%	9,475,342	60.10%	15,152,031	-613,779	6,960,115	1,054,506	9,475,342	0	0	0	5,965,921	13,046	0	0	8,428,435	53.46%	95.090%	112.421%
1990	1992	7,797,883	3,030,453	38.86%	3,076,902	39.46%	7,353,863	-444,020	1,563,061	1,467,392	3,076,902	0	0	0	1,615,933	5,853	0	0	3,477,170	44.59%	87.153%	88.489%
1991	1992	6,673,663	1,259,725	18.88%	1,401,435	21.00%	6,223,410	-450,253	323,179	936,546	1,401,435	0	0	0	39,552	4,499	0	0	2,204,314	33.03%	57.148%	63.577%
1992	1992	2,061,624	208,371	10.11%	23,429	1.14%	3,449,545	1,387,921	10,980	197,391	23,429	0	0	0	3,217	2,916	0	0	486,506	23.60%	42.830%	4.816%
Total	1992	45,004,249	21,647,367	48.10%	22,265,302	49.47%	44,305,345	-698,904	17,822,833	3,824,534	22,265,302	0	0	0	11,802,725	37,170	0	0	22,275,935	49.50%	97.178%	99.952%
1987	1993	12,942	-27,022	-208.79%	28,551	220.60%	11,392	-1,550	7,515	-34,537	28,551	0	0	0	465	12	0	0	9,573	73.97%	-282.273%	298.241%
1988	1993	11,314,638	8,950,620	79.11%	9,116,245	80.57%	10,657,921	-656,717	9,222,381	-271,761	9,116,245	0	0	0	2,870,193	9,618	0	0	7,882,115	69.66%	113.556%	115.657%
1989	1993	13,918,331	10,446,606	75.06%	8,935,021	64.20%	13,187,082	-731,249	8,536,221	1,910,385	8,935,021	0	0	0	4,264,874	11,417	0	0	8,745,002	62.83%	119.458%	102.173%
1990	1993	6,762,079	4,129,363	61.07%	4,938,889	73.04%	6,382,253	-379,826	2,642,336	1,487,027	4,938,889	0	0	0	2,507,345	5,051	0	0	3,759,203	55.59%	109.847%	131.381%
1991	1993	5,384,458	1,372,054	25.48%	1,417,484	26.33%	5,003,664	-380,794	679,539	692,515	1,417,484	0	0	0	1,108,292	3,730	0	0	2,353,635	43.71%	58.295%	60.225%
1992	1993	3,336,144	621,637	18.63%	1,171,632	35.12%	3,106,873	-229,271	112,377	509,260	1,171,632	0	0	0	793,960	2,499	0	0	935,845	28.05%	66.425%	125.195%
1993	1993	1,040,167	49,821	4.79%	313,828	30.17%	1,859,298	819,131	1,200	48,621	313,828	0	0	0	7,983	1,785	0	0	215,897	20.76%	23.076%	145.360%
Total	1993	41,768,759	25,543,079	61.15%	25,921,649	62.06%	40,208,483	-1,560,276	21,201,569	4,341,510	25,921,649	0	0	0	11,553,112	34,112	0	0	23,901,270	57.22%	106.869%	108.453%
1987	1994	13,113	11,752	89.62%	1,580	12.05%	12,496	-617	19,995	-8,243	1,580	0	0	0	4,546	12	0	0	10,453	79.71%	112.427%	15.115%
1988	1994	10,077,815	9,851,232	97.75%	9,669,487	95.95%	9,567,977	-509,838	8,730,480	1,120,752	9,669,487	0	0	0	1,999,514	8,588	0	0	7,945,436	78.84%	123.986%	121.699%
1989	1994	12,326,071	9,811,140	79.60%	9,181,630	74.49%	11,782,375	-543,696	9,021,055	790,085	9,181,630	0	0	0	3,208,039	10,208	0	0	8,774,394	71.19%	111.816%	104.641%
1990	1994	6,006,141	3,625,430	60.36%	3,380,692	56.29%	5,772,994	-233,147	3,243,620	381,810	3,380,692	0	0	0	1,897,378	4,526	0	0	3,894,429	64.84%	93.093%	86.808%
1991	1994	4,542,089	2,739,934	60.32%	3,257,991	71.73%	4,326,936	-215,153	1,100,854	1,639,080	3,257,991	0	0	0	1,652,208	3,191	0	0	2,523,863	55.57%	108.561%	129.087%
1992	1994	2,784,605	850,860	30.56%	986,545	35.43%	2,613,363	-171,242	376,811	474,049	986,545	0	0	0	1,234,654	2,119	0	0	1,059,516	38.05%	80.306%	93.113%
1993	1994	1,971,087	371,577	18.85%	237,150	12.03%	1,861,179	-109,908	33,475	338,102	237,150	0	0	0	600,728	1,658	0	0	483,527	24.53%	76.847%	49.046%
1994	1994	1,028,674	38,864	3.78%	0	0.00%	1,678,834	650,160	0	38,864	0	0	0	0	12,084	1,704	0	0	238,510	23.19%	16.294%	0.000%
Total	1994	38,749,595	27,300,789	70.45%	26,715,075	68.94%	37,616,154	-1,133,441	22,526,290	4,774,499	26,715,075	0	0	0	10,609,151	32,006	0	0	24,930,128	64.34%	109.509%	107.160%
1987	1995	11,312	-14,765	-130.53%	-1,240	-10.97%	11,849	537	2,360	-17,125	-1,240	0	0	0	-6,751	8	0	0	10,950	96.80%	-134.840%	-11.328%
1988	1995	9,183,404	10,037,081	109.30%	9,020,557	98.23%	8,889,330	-294,074	9,274,911	762,170	9,020,557	0	0	0	704,604	7,446	0	0	8,113,337	88.35%	123.711%	111.182%
1989	1995	11,192,766	8,234,096	73.57%	8,128,077	72.62%	10,884,735	-308,031	8,909,641	-675,545	8,128,077	0	0	0	1,683,067	8,852	0	0	8,967,234	80.12%	91.824%	90.642%
1990	1995	5,595,968	4,687,786	83.77%	5,023,743	89.77%	5,453,384	-142,584	3,579,345	1,108,441	5,023,743	0	0	0	1,242,077	3,947	0	0	4,080,549	72.92%	114.881%	123.114%
1991	1995	4,096,060	2,211,898	54.00%	2,374,390	57.97%	3,974,098	-121,962	1,741,007	470,891	2,374,390	0	0	0	1,121,066	2,717	0	0	2,604,001	63.57%	84.942%	91.182%
1992	1995	2,446,614	1,452,937	59.39%	1,451,594	59.33%	2,383,204	-63,410	664,735	788,202	1,451,594	0	0	0	945,242	1,859	0	0	1,138,497	46.53%	127.619%	127.501%
1993	1995	1,738,606	537,087	30.89%	665,329	38.27%	1,673,420	-65,186	193,539	343,548	665,329	0	0	0	1,040,028	1,518	0	0	533,145	30.67%	100.739%	124.793%
1994	1995	1,901,102	162,715	8.56%	436,811	22.98%	1,845,784	-55,318	11,560	151,155	436,811	0	0	0	665,229	1,690	0	0	486,078	25.57%	33.475%	89.864%
1995	1995	1,454,388	156,925	10.79%	267,418	18.39%	2,274,638	820,250	25,967	130,958	267,418	0	0	0	40,235	2,461	0	0	319,813	21.99%	49.068%	83.617%
Total	1995	37,620,220	27,465,760	73.01%	27,366,678	72.74%	37,390,442	-229,778	24,403,065	3,062,695	27,366,678	0	0	0	7,434,797	30,498	0	0	26,253,604	69.79%	104.617%	104.240%
1987	1996	10,400	-26	-0.25%	240	2.31%	10,400	0	0	-26	240	0	0	0	2,210	8	10,399	12	10,771	103.57%	-0.241%	2.228%
1988	1996	8,282,959	8,117,175	98.00%	8,698,176	105.01%	7,783,761	-499,198	9,064,971	-947,796	8,698,176	0	0	0	703,027	6,666	7,873,201	10,139	8,045,029	97.13%	100.897%	108.119%
1989	1996	10,084,380	8,476,622	84.06%	7,854,970	77.89%	9,505,795	-578,585	8,643,050	-166,428	7,854,970	0	0	0	1,281,421	7,884	9,618,287	11,848	8,919,971	88.45%	95.030%	88.060%
1990	1996	5,126,224	5,313,226	103.65%	4,910,001	95.78%	4,902,430	-223,794	3,964,053	1,349,173	4,910,001	0	0	0	952,796	3,550	4,900,482	6,145	4,147,064	80.90%	128.120%	118.397%
1991	1996	3,717,711	3,860,420	103.84%	3,987,888	107.27%	3,541,414	-176,297	2,464,512	1,395,908	3,987,888	0	0	0	921,739	2,440	3,561,404	5,111	2,640,855	71.03%	146.181%	151.007%

Ability/Medico Insurance Companies - Nationwide Experience for All Affected Policy Forms

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1992	1996	2,244,650	871,813	38.84%	1,268,005	56.49%	2,139,343	-105,307	952,313	-80,500	1,268,005	0	0	0	816,874	1,695	2,137,412	3,096	1,190,145	53.02%	73.253%	106.542%
1993	1996	1,597,114	1,424,839	89.21%	861,528	53.94%	1,533,195	-63,919	589,630	835,209	861,528	0	0	0	924,400	1,385	1,531,936	2,125	596,982	37.38%	238.674%	144.314%
1994	1996	1,702,740	563,826	33.11%	118,193	6.94%	1,654,752	-47,988	133,452	430,374	118,193	0	0	0	1,176,325	1,536	1,655,627	2,247	538,460	31.62%	104.711%	21.950%
1995	1996	2,600,496	897,133	34.50%	1,195,255	45.96%	2,526,106	-74,390	156,558	740,575	1,140,435	0	54,820	0	1,001,621	2,403	2,505,385	3,486	661,325	25.43%	135.657%	180.736%
1996	1996	1,781,161	257,582	14.46%	311,083	17.47%	3,383,286	1,602,125	3,786	253,796	311,083	0	0	0	12,098	3,317	4,119,103	2,042	444,063	24.93%	58.006%	70.054%
Total	1996	37,147,835	29,782,610	80.17%	29,205,341	78.62%	36,980,482	-167,353	25,972,325	3,810,285	29,150,521	0	54,820	0	7,792,511	30,884	37,913,236	46,251	27,194,665	73.21%	109.516%	107.394%
1987	1997	10,432	47,359	453.98%	26,642	255.39%	9,308	-1,124	13,280	34,079	26,642	0	0	0	1,099	8	10,618	12	11,799	113.10%	401.381%	225.799%
1988	1997	7,317,324	8,985,038	122.79%	8,273,524	113.07%	6,859,743	-457,581	8,845,819	139,219	8,273,524	0	0	0	-506,224	5,982	6,952,356	9,128	7,813,070	106.77%	115.000%	105.893%
1989	1997	8,934,380	8,471,589	94.82%	9,073,122	101.55%	8,528,280	-406,100	8,526,226	-54,637	9,073,122	0	0	0	34,454	7,069	8,510,623	10,605	8,722,602	97.63%	97.122%	104.019%
1990	1997	4,625,909	4,528,997	97.91%	4,489,147	97.04%	4,432,632	-193,277	4,341,550	187,447	4,489,147	0	0	0	704,707	3,253	4,455,414	5,627	4,148,854	89.69%	109.163%	108.202%
1991	1997	3,364,726	2,560,553	76.10%	2,772,903	82.41%	3,227,821	-136,905	2,651,959	-91,406	2,772,903	0	0	0	1,159,319	2,237	3,253,767	4,652	2,645,698	78.63%	96.782%	104.808%
1992	1997	2,033,756	1,364,434	67.09%	693,550	34.10%	1,969,186	-64,570	1,015,687	348,747	693,550	0	0	0	824,528	1,569	1,976,631	2,807	1,224,879	60.23%	111.393%	56.622%
1993	1997	1,441,231	543,571	37.72%	1,156,924	80.27%	1,383,561	-57,670	589,536	-45,965	1,129,191	0	27,733	0	746,239	1,261	1,380,684	1,934	636,292	44.15%	85.428%	181.823%
1994	1997	1,587,767	598,718	37.71%	774,061	48.75%	1,551,157	-36,610	277,988	320,730	774,061	0	0	0	1,077,658	1,458	1,556,435	2,083	607,377	38.25%	98.574%	127.443%
1995	1997	2,390,490	1,202,578	50.31%	1,708,658	71.48%	2,347,171	-43,319	460,650	741,928	1,708,658	0	0	0	1,808,582	2,241	2,326,803	3,213	752,320	31.47%	159.849%	227.119%
1996	1997	4,328,432	963,002	22.25%	1,170,920	27.05%	4,118,320	-210,112	195,201	767,801	1,170,920	0	0	0	1,764,998	3,280	4,010,620	4,583	1,171,225	27.06%	82.222%	99.974%
1997	1997	4,713,991	745,863	15.82%	289,677	6.15%	7,716,136	3,002,145	8,463	737,400	289,677	0	0	0	310,793	7,857	9,332,185	5,173	1,324,420	28.10%	56.316%	21.872%
Total	1997	40,748,438	30,011,702	73.65%	30,429,128	74.68%	42,143,315	1,394,877	26,926,359	3,085,343	30,401,395	0	27,733	0	7,926,153	36,215	43,766,136	49,817	29,058,536	71.31%	103.280%	104.717%
1987	1998	9,243	-19,735	-213.51%	720	7.79%	6,071	-3,172	14,322	-34,057	720	0	0	0	475	7	7,361	12	7,631	82.56%	-258.616%	9.435%
1988	1998	6,614,684	6,745,755	101.98%	7,791,550	117.79%	6,345,502	-269,182	7,940,560	-1,194,805	7,791,550	0	0	0	710,861	5,355	6,603,957	8,242	6,338,177	95.82%	106.431%	122.930%
1989	1998	8,118,871	8,406,064	103.54%	8,821,270	108.65%	7,799,083	-319,788	8,117,433	288,631	8,821,270	0	0	0	1,465,758	6,400	8,133,742	9,600	7,290,646	89.80%	115.299%	120.994%
1990	1998	4,260,240	4,275,481	100.36%	4,848,617	113.81%	4,107,562	-152,678	4,382,373	-106,892	4,848,617	0	0	0	772,160	2,978	4,290,776	5,138	3,466,840	81.38%	123.325%	139.857%
1991	1998	3,131,521	2,625,123	83.83%	2,720,489	86.87%	3,085,496	-46,025	2,558,158	66,965	2,678,999	0	41,490	0	659,882	2,107	3,170,759	4,316	2,326,533	74.29%	112.834%	116.933%
1992	1998	1,918,738	1,540,651	80.30%	1,820,490	94.88%	1,879,513	-39,225	1,072,129	468,522	1,820,490	0	0	0	678,999	1,471	1,911,704	2,634	1,172,692	61.12%	131.377%	155.240%
1993	1998	1,343,122	947,714	70.56%	1,272,514	94.74%	1,296,038	-47,084	698,084	249,630	1,272,514	0	0	0	676,958	1,214	1,325,755	1,798	634,864	47.27%	149.278%	200.439%
1994	1998	1,510,737	478,432	31.67%	473,478	31.34%	1,474,536	-36,201	382,144	96,288	473,478	0	0	0	740,033	1,397	1,489,973	1,989	594,495	39.35%	80.477%	79.644%
1995	1998	2,249,203	1,036,841	46.10%	1,167,090	51.89%	2,183,447	-65,756	681,498	355,343	1,167,090	0	0	0	1,116,855	2,115	2,192,263	3,042	698,995	31.08%	148.333%	166.967%
1996	1998	3,694,100	1,307,706	35.40%	1,002,515	27.14%	3,504,291	-189,809	439,997	867,709	1,002,515	0	0	0	2,015,386	2,925	3,538,330	4,036	993,538	26.90%	131.621%	100.904%
1997	1998	9,474,415	1,116,930	11.79%	2,278,567	24.05%	9,168,660	-305,755	248,570	868,360	2,278,567	0	0	0	2,632,391	7,447	8,868,480	10,026	1,897,471	20.03%	58.864%	120.084%
1998	1998	6,528,686	623,340	9.55%	759,215	11.63%	10,119,277	3,590,591	26,375	596,965	759,215	0	0	0	42,750	9,672	12,150,792	6,378	1,061,802	16.26%	58.706%	71.502%
Total	1998	48,853,560	29,084,302	59.53%	32,956,515	67.46%	50,969,476	2,115,916	26,561,643	2,522,659	32,915,025	0	41,490	0	11,512,508	43,088	53,683,892	57,211	26,483,684	54.21%	109.820%	124.441%
1978	1999	703	202	28.73%	0	0.00%	1,203	500	0	202	0	0	0	0	1,030	1	0	0	1,365	194.17%	14.799%	0.000%
1981	1999	446	179	40.13%	0	0.00%	1,066	620	0	179	0	0	0	0	1,418	1	0	0	1,408	315.70%	12.713%	0.000%
1983	1999	274	138	50.36%	0	0.00%	823	549	0	138	0	0	0	0	3,859	1	0	0	1,087	396.72%	12.695%	0.000%
1984	1999	950	407	42.84%	0	0.00%	2,085	1,135	0	407	0	0	0	0	3,795	2	0	0	2,205	232.11%	18.458%	0.000%
1985	1999	1,839	581	31.59%	0	0.00%	3,453	1,614	0	581	0	0	0	0	10,789	2	0	0	2,894	157.37%	20.076%	0.000%
1986	1999	2,654	41,079	1547.81%	0	0.00%	3,954	1,300	0	41,079	0	0	0	0	7,004	3	0	0	3,582	134.97%	1146.817%	0.000%
1987	1999	8,434	28,996	343.80%	600	7.11%	8,190	-244	28,961	35	600	0	0	0	12,498	9	4,739	10	10,186	120.77%	284.665%	5.890%
1988	1999	6,377,741	7,201,288	112.91%	7,467,747	117.09%	6,100,688	-277,053	7,718,334	-517,046	7,467,747	0	0	0	1,485,748	5,119	5,859,554	7,471	7,547,492	118.34%	95.413%	98.943%
1989	1999	7,753,161	7,209,121	92.98%	7,561,152	97.52%	7,492,917	-260,244	8,340,396	-1,131,275	7,561,152	0	0	0	1,577,456	6,085	7,252,910	8,858	8,679,965	111.95%	83.055%	87.110%
1990	1999	4,177,292	3,843,281	92.00%	4,699,763	112.51%	4,035,169	-142,123	4,538,064	-694,783	4,699,763	0	0	0	931,895	2,825	3,955,759	4,719	4,120,252	98.63%	93.278%	114.065%
1991	1999	3,139,685	2,739,359	87.25%	2,828,706	90.10%	3,012,913	-126,772	2,769,410	-30,051	2,729,961	0	98,745	0	567,773	1,975	2,925,110	3,967	2,751,348	87.63%	99.564%	102.812%
1992	1999	1,894,543	697,691	36.83%	1,753,786	92.57%	1,846,027	-48,516	1,202,662	-504,971	1,564,961	0	188,825	0	847,641	1,415	1,784,684	2,452	1,376,579	72.66%	50.683%	127.402%
1993	1999	1,294,603	827,545	63.92%	587,579	45.39%	1,289,463	-5,140	881,932	-54,387	587,579	0	0	0	709,885	1,149	1,256,995	1,700	721,685	55.75%	114.668%	81.418%
1994	1999	1,457,787	656,483	45.03%	985,850	67.63%	1,449,845	-7,942	545,762	110,721	985,850	0	0	0	958,424	1,347	1,417,595	1,899	683,858	46.91%	95.997%	144.160%
1995	1999	1,689,624	-620,486	-36.72%	1,290,126	76.36%	1,444,641	-244,983	305,622	-926,108	1,290,126	0	0	0	-122,295	1,402	2,089,624	2,882	523,270	30.97%	-118.579%	246.551%
1996	1999	3,269,800	128,401	3.93%	1,139,637	34.85%	3,085,289	-184,511	510,371	-381,970	1,139,637	0	0	0	2,305,279	2,573	3,262,931	3,743	1,114,952	34.10%	11.516%	102.214%
1997	1999	8,431,922	2,087,635	24.76%	2,196,522	26.05%	8,250,087	-181,835	729,531	1,358,104	2,131,047	0	65,475	0	5,786,120	6,969	7,898,037	8,951	2,406,213	28.54%	86.760%	91.285%
1998	1999	12,197,717	1,107,181	9.08%	1,815,694	14.89%	11,931,160	-266,557	344,604	762,577	1,641,951	0	173,743	0	3,969,278	9,355	11,649,763	12,347	2,498,842	20.49%	44.308%	72.661%
1999	1999	5,763,281	403,034	6.99%	625,835	10.86%	8,495,755	2,732,474	61,596	341,438	625,835	0	0	0	73,857	9,369	11,679,290	6,464	881,596	15.30%	45.716%	70.989%
Total	1999	57,462,456	26,352,115	45.86%	32,952,998	57.35%	58,454,728	992,272	27,977,245	-1,625,130	32,426,210	0	526,788	0	19,131,454	49,602	61,036,991	65,463	33,328,779	58.00%	79.067%	98.873%
1978	2000	500	-202	-40.40%	0	0.00%	0	-500	0	-202	0	0	0	0	-1,030	0	0	0	0	0.00%	0.000%	0.000%
1981	2000	620	-179	-28.87%	0	0.00%	0	-620	0	-179	0	0	0	0	-1,418	0	0	0	0	0.00%	0.000%	0.000%
1983	2000	549	-138	-25.14%	0	0.00%	0	-549	0	-138	0	0	0	0	-3,859	0	0	0	0	0.00%	0.000%	0.000%
1984	2000	1,467	-407	-27.74%	0	0.00%	332	-1,135	0	-407	0	0	0	0	-3,795	0	0	0	0	0.00%	0.000%	0.000%
1985	2000	2,011	-581	-28.89%	0	0.00%	397	-1,614	0	-581	0	0	0	0	-10,789	0	0	0	0	0.00%	0.000%	0.000%
1986	2000	3,157	-34,354	-1088.18%	0	0.00%	1,857	-1,300	6,725	-41,079	0	0	0	0	-7,004	0	0	0	0	0.00%	0.000%	0.000%
1987	2000	6,501	-1,143	-17.58%	0	0.00%	4,801	-1,700	0	-1,143	0	0	0	0	-15,212	5	4,258	8	5,019	77.20%	-22.773%	0.000%
1988	2000	5,776,425	8,171,778	141.47%	8,771,875	151.86%	5,280,545	-495,880	7,835,604	336,174	8,694,939	0	76,936	0	-2,993,917	4,259	5,144,603	6,828	6,887,331	119.23%	118.649%	127.362%
1989	2000	7,070,544	8,055,241	113.93%	8,600,361	121.64%	6,594,568	-475,976	8,100,939	-45,698	8,554,506	0	45,855	0	-2,367,300	5,208	6,432,622	8,288	8,207,332	116.08%	98.147%	104.789%
1990	2000	3,895,638	4,986,457	128.00%	3,265,210	83.82%	3,649,716	-245,922	4,754,626	231,831	3,265,210	0	0	0	-864,788	2,452	3,567,046	4,415	3,948,313	101.35%	126.293%	82.699%
1991	2000	2,910,051	2,797,215	96.12%	2,452,157	84.27%	2,762,278	-147,773	2,856,395	-59,180	2,452,157	0	0	0	-464,024	1,718	2,684,392	3,702	2,648,877	91.03%	105.600%	92.573%
1992	2000	1,784,777	1,892,497	106.04%	1,908,477	106.93%	1,710,880	-73,897	1,415,649	476,848	1,908,477	0	0	0	146,432	1,266	1,665,005	2,335	1,405,816	78.77%	134.619%	135.756%

Ability/Medico Insurance Companies - Nationwide Experience for All Affected Policy Forms

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1993	2000	1,241,157	1,477,757	119.06%	1,885,414	151.91%	1,181,788	-59,369	891,274	586,483	1,817,735	0	67,679	0	588,762	1,087	1,195,839	1,635	795,835	64.12%	185.686%	236.910%
1994	2000	1,398,017	918,315	65.69%	829,273	59.32%	1,344,432	-53,585	624,317	293,998	771,288	0	57,985	0	651,274	1,259	1,340,101	1,823	757,731	54.20%	121.193%	109.442%
1995	2000	1,491,611	2,522,836	169.13%	1,552,968	104.11%	1,657,963	166,352	815,009	1,707,827	1,552,968	0	0	0	4,661,476	1,937	1,983,057	2,773	1,279,597	85.79%	197.159%	121.364%
1996	2000	3,032,487	2,407,542	79.39%	2,747,956	90.62%	3,026,492	-5,995	1,068,959	1,338,583	2,747,956	0	0	0	3,881,397	2,585	3,109,433	3,592	1,520,523	50.14%	158.336%	180.724%
1997	2000	8,002,443	1,650,074	20.62%	2,877,071	35.95%	7,647,354	-355,089	1,213,626	436,448	2,877,071	0	0	0	5,807,901	6,376	7,419,574	8,416	2,965,504	37.06%	55.642%	97.018%
1998	2000	11,124,277	3,251,809	29.23%	2,684,437	24.13%	10,742,190	-382,087	760,280	2,491,529	2,684,437	0	0	0	7,357,735	8,527	10,617,435	11,302	3,426,364	30.80%	94.906%	78.347%
1999	2000	11,475,509	2,061,046	17.96%	3,312,867	28.87%	11,621,378	145,869	402,590	1,658,456	3,153,424	0	159,443	0	4,708,034	9,839	11,647,447	13,013	2,564,830	22.35%	80.358%	129.165%
2000	2000	8,426,762	794,478	9.43%	1,123,104	13.33%	12,597,776	4,171,014	37,653	756,825	1,123,104	0	0	0	1,010,034	13,575	16,811,408	9,188	1,387,891	16.47%	57.244%	80.922%
Total	2000	67,644,503	40,950,041	60.54%	42,011,169	62.11%	69,824,747	2,180,244	30,783,646	10,166,395	41,603,271	0	407,898	0	22,079,909	60,093	73,622,220	77,318	37,800,963	55.88%	108.331%	111.138%
1984	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	1	0	0.00%	0.000%	0.000%
1986	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	3,616	1	0	0.00%	0.000%	0.000%
1987	2001	3,950	-23	-0.58%	0	0.00%	3,534	-416	0	-23	0	0	0	0	-2,601	4	15,242	13	4,873	123.37%	-0.472%	0.000%
1988	2001	4,792,517	6,564,001	136.96%	6,260,738	130.64%	4,653,071	-139,446	7,744,554	-1,180,553	6,260,738	0	0	0	-730,406	3,820	5,040,194	4,363	6,901,510	144.01%	95.110%	90.715%
1989	2001	5,903,576	6,649,903	112.64%	6,916,858	117.16%	5,725,220	-178,356	8,103,292	-1,453,389	6,907,378	0	9,480	0	-852,720	4,627	6,065,819	5,126	8,253,242	139.80%	80.573%	83.808%
1990	2001	3,304,481	4,624,983	139.96%	4,428,464	134.01%	3,245,533	-58,948	4,876,821	-251,838	4,428,464	0	0	0	-146,486	2,199	3,539,686	2,433	4,056,985	122.77%	114.000%	109.157%
1991	2001	2,549,336	2,361,057	92.61%	3,600,788	141.24%	2,522,952	-26,384	2,872,375	-511,318	3,552,735	0	48,053	0	226,375	1,593	2,720,546	1,741	2,836,716	111.27%	83.232%	126.935%
1992	2001	1,588,273	1,953,775	123.01%	1,984,281	124.93%	1,569,395	-18,878	1,610,716	343,059	1,984,281	0	0	0	423,394	1,176	1,712,907	1,289	1,505,822	94.81%	129.748%	131.774%
1993	2001	1,170,106	1,618,258	138.30%	1,205,618	103.03%	1,196,753	26,647	1,058,154	560,104	1,205,618	0	0	0	596,491	1,042	1,211,478	1,083	906,989	77.51%	178.421%	132.925%
1994	2001	1,302,429	1,330,785	102.18%	2,030,298	155.89%	1,312,779	10,350	784,374	546,411	1,995,267	0	35,031	0	711,309	1,203	1,374,522	1,247	852,981	65.49%	156.016%	238.024%
1995	2001	1,923,150	1,577,873	82.05%	2,236,958	116.32%	1,930,446	7,296	1,287,183	290,690	2,150,573	0	86,385	0	790,938	1,832	1,448,485	1,346	647,633	33.68%	243.637%	345.405%
1996	2001	3,007,582	2,836,962	94.33%	2,755,468	91.62%	2,967,788	-39,794	1,867,790	969,172	2,755,468	0	0	0	1,797,379	2,452	3,416,335	2,827	1,143,959	38.04%	247.995%	240.871%
1997	2001	7,185,103	3,066,221	42.67%	4,134,018	57.54%	7,115,484	-69,619	2,099,387	966,834	3,889,709	0	244,309	0	4,775,098	5,981	8,275,987	6,541	2,925,921	40.72%	104.795%	141.289%
1998	2001	10,244,861	3,275,452	31.97%	5,428,032	52.98%	10,116,554	-128,307	1,815,881	1,459,571	5,354,317	0	73,715	0	6,567,669	7,906	10,441,475	8,051	3,707,848	36.19%	88.338%	146.393%
1999	2001	11,119,230	4,113,964	37.00%	3,462,914	31.14%	11,020,780	-98,450	1,358,029	2,755,935	3,366,095	0	96,819	0	7,240,621	9,040	10,878,582	8,914	2,818,419	25.35%	145.967%	122.867%
2000	2001	17,720,241	2,655,806	14.99%	4,819,269	27.20%	17,785,632	65,391	602,551	2,053,255	4,752,702	0	66,567	0	6,518,930	13,568	17,088,248	13,391	2,870,724	16.20%	92.513%	167.876%
2001	2001	12,301,687	1,175,095	9.55%	3,016,772	24.52%	17,873,182	5,571,495	90,122	1,084,973	2,618,494	0	398,278	0	1,567,358	17,756	23,673,999	8,994	1,079,080	8.77%	108.898%	279.569%
Total	2001	84,116,522	43,804,112	52.08%	52,280,478	62.15%	89,039,103	4,922,581	36,171,229	7,632,883	51,221,841	0	1,058,637	0	29,483,349	74,199	96,907,121	67,361	40,512,702	48.16%	108.124%	129.047%
1986	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	4,340	1	0	0.00%	0.000%	0.000%
1987	2002	4,620	119	2.58%	0	0.00%	5,034	414	0	119	0	0	0	0	906	4	15,018	12	5,533	119.76%	2.151%	0.000%
1988	2002	4,645,175	7,428,738	159.92%	8,186,404	176.23%	4,505,222	-139,953	7,766,830	-338,092	8,141,316	0	45,088	0	-1,267,292	3,378	4,943,569	3,903	6,323,956	136.14%	117.470%	129.451%
1989	2002	5,739,834	7,163,611	124.81%	7,523,554	131.08%	5,620,066	-119,768	7,646,197	-482,586	7,523,554	0	0	0	-1,231,847	4,101	5,974,666	4,581	7,560,393	131.72%	94.752%	99.513%
1990	2002	3,272,373	3,430,938	104.85%	4,772,484	145.84%	3,217,175	-55,198	4,650,911	-1,219,973	4,610,074	0	162,410	0	-456,615	1,960	3,542,653	2,200	3,729,107	113.96%	92.004%	127.979%
1991	2002	2,577,425	3,337,762	129.50%	2,115,014	82.06%	2,526,861	-50,564	3,162,157	175,605	2,115,014	0	0	0	-67,562	1,446	2,768,333	1,605	2,704,057	104.91%	123.435%	78.216%
1992	2002	1,632,732	2,274,968	139.34%	2,495,270	152.83%	1,633,974	1,242	1,753,509	521,459	2,242,420	0	252,850	0	138,079	1,085	1,750,364	1,190	1,506,603	92.27%	151.000%	165.622%
1993	2002	1,237,184	1,118,930	90.44%	2,776,344	224.41%	1,217,343	-19,841	1,248,461	-129,531	2,630,404	0	145,940	0	534,584	987	1,271,296	1,034	992,723	80.24%	112.713%	279.670%
1994	2002	1,363,328	1,681,213	123.32%	1,804,472	132.36%	1,366,033	2,705	1,152,130	529,083	1,623,189	0	181,283	0	697,122	1,138	1,417,266	1,181	939,206	68.89%	179.004%	192.127%
1995	2002	2,050,310	1,549,782	75.59%	1,948,980	95.06%	2,065,786	15,476	1,501,059	48,723	1,852,070	0	96,910	0	1,144,546	1,754	1,516,948	1,293	1,483,770	72.37%	104.449%	131.353%
1996	2002	3,009,021	2,271,781	75.50%	2,637,634	87.66%	2,994,192	-14,829	2,106,984	164,797	2,539,676	0	97,958	0	2,186,053	2,331	3,374,546	2,712	1,730,790	57.52%	131.257%	152.395%
1997	2002	7,287,793	3,572,680	49.02%	3,599,632	49.39%	7,272,985	-14,808	2,812,450	760,230	3,599,632	0	0	0	4,528,769	5,632	8,320,934	6,246	3,385,921	46.46%	105.516%	106.312%
1998	2002	10,504,105	4,747,198	45.19%	5,583,836	53.16%	10,448,477	-55,628	3,247,637	1,499,561	5,447,105	0	136,731	0	6,282,478	7,427	10,432,264	7,604	4,215,256	40.13%	112.619%	132.467%
1999	2002	11,223,177	2,684,952	23.92%	4,732,264	42.17%	11,103,193	-119,984	2,161,507	523,445	4,456,739	0	275,525	0	7,227,032	8,332	10,743,281	8,254	3,647,432	32.50%	73.612%	129.742%
2000	2002	17,688,732	5,792,985	32.75%	6,014,673	34.00%	17,514,084	-174,648	1,722,865	4,070,120	5,044,729	0	969,944	0	11,640,474	12,278	16,621,716	12,131	3,976,550	22.48%	145.679%	151.254%
2001	2002	25,252,708	4,197,928	16.62%	5,413,519	21.44%	25,155,063	-97,645	1,021,331	3,176,597	4,846,708	0	566,811	0	8,502,918	16,881	24,337,512	17,044	4,245,279	16.81%	98.885%	127.519%
2002	2002	9,042,736	841,784	9.31%	465,827	5.15%	11,359,748	2,317,012	14,756	827,028	465,827	0	0	0	-1,162,076	9,040	13,689,206	6,414	1,026,918	11.36%	81.972%	45.362%
Total	2002	106,531,253	52,095,369	48.90%	60,069,909	56.39%	108,005,236	1,473,983	41,968,784	10,126,585	57,138,459	0	2,931,450	0	38,697,569	77,774	110,723,912	77,405	47,473,494	44.56%	109.736%	126.534%
1987	2003	5,000	-115	-2.30%	0	0.00%	6,427	1,427	0	-115	0	0	0	0	404	4	14,368	12	5,845	116.90%	-1.967%	0.000%
1988	2003	4,432,020	7,607,465	171.65%	5,818,953	131.29%	4,343,452	-88,568	7,537,011	70,454	5,700,517	0	118,436	0	-1,464,051	2,939	4,798,290	3,446	5,908,632	133.32%	128.752%	98.482%
1989	2003	5,558,513	7,134,701	128.36%	6,125,896	110.21%	5,575,192	16,679	7,160,174	-25,473	6,085,791	0	40,105	0	-1,302,187	3,620	5,880,602	4,072	7,169,766	128.99%	99.511%	85.441%
1990	2003	3,151,082	4,812,914	152.74%	4,731,383	150.15%	3,142,317	-8,765	4,481,594	331,320	4,731,383	0	0	0	-545,163	1,727	3,471,934	1,961	3,538,360	112.29%	136.021%	133.717%
1991	2003	2,642,403	3,311,193	125.31%	3,224,603	122.03%	2,620,696	-21,707	2,914,929	396,264	3,224,603	0	0	0	-161,864	1,286	2,779,994	1,445	2,590,262	98.03%	127.832%	124.489%
1992	2003	1,659,208	2,632,460	158.66%	2,129,564	128.35%	1,671,434	12,226	1,942,792	689,668	2,083,145	0	46,419	0	196,766	1,001	1,797,543	1,105	1,520,372	91.63%	173.146%	140.069%
1993	2003	1,279,991	2,586,096	202.04%	2,090,364	163.31%	1,278,602	-1,389	1,542,742	1,043,354	1,898,068	0	192,296	0	-586,111	927	1,323,876	975	1,078,089	84.23%	239.878%	193.895%
1994	2003	1,407,995	1,643,173	116.70%	1,919,019	136.29%	1,430,684	22,689	1,207,232	435,941	1,752,514	0	166,505	0	-737,304	1,069	1,499,170	1,117	1,038,741	73.77%	158.189%	184.745%
1995	2003	2,173,392	3,650,745	167.97%	2,236,270	102.89%	2,209,312	35,920	1,891,309	1,759,436	2,017,647	0	218,623	0	-546,998	1,654	1,620,483	1,238	1,644,689	75.67%	221.972%	135.969%
1996	2003	3,095,052	3,268,013	105.59%	2,695,883	87.10%	3,128,229	33,177	2,254,661	1,013,352	2,630,414	0	65,469	0	-545,299	2,215	3,506,769	2,595	1,875,680	60.60%	174.231%	143.728%
1997	2003	7,496,450	7,318,389	97.62%	6,176,525	82.39%	7,605,016	108,566	3,583,099	3,735,290	5,850,939	0	325,586	0	101,501	5,330	8,830,235	5,963	3,606,074	48.10%	202.946%	171.281%
1998	2003	10,752,643	9,091,907	84.56%	7,171,870	66.70%	10,840,060	87,417	4,408,939	4,682,968	6,400,488	0	771,382	0	660,207	6,942	11,005,593	7,163	4,486,310	41.72%	202.659%	159.861%
1999	2003	11,458,262	8,206,939	71.62%	5,809,612	50.70%	11,583,839	125,577	3,026,201	5,180,738	5,068,999	0	740,613	0	2,427,204	7,711	11,190,444	7,710	3,890,993	33.96%	210.921%	149.309%
2000	2003	17,518,634	8,175,909	46.67%	7,353,264	41.97%	17,510,722	-7,912	3,081,881	5,094,028	6,612,005	0	741,259	0	5,277,988	11,017	16,872,308	11,043	4,463,371	25.48%	183.178%	164.747%
2001	2003	24,621,865	9,578,663	38.90%	7,596,059	30.85%	24,293,358	-328,507	2,437,710	7,140,953	6,438,361	0	1,157,698	0	11,002,117	14,609	23,647,857	14,944	4,884,245	19.84%	196.113%	155.522%
2002	2003	12,581,361	1,829,205	14.54%	2,348,300	18.66%	12,291,200	-290,161	352,946	1,476,259	2,012,866	0	335,434	0	5,598,271	8,019	12,626,449	8,667	1,782,882	14.17%	102.598%	131.714%
2003	2003	935,883	111,052	11.87%	33,882	3.62%	1,430,060	494,177	23,015	88,037	33,882	0	0	0	-412,238	1,081	1,753,038	548	105,758	11.30%	105.006%	32.037%
Total	2003	110,769,754	80,958,709	73.09%	67,461,446	60.90%	110,960,600	190,846	47,846,235	33,112,474	62,541,621	0	4,919,825	0	18,963,243	71,151	112,618,953	74,004	49,590,069	44.77%	163.256%	136.038%

Ability/Medico Insurance Companies - Nationwide Experience for All Affected Policy Forms

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1987	2004	5,705	1,162	20.37%	1,920	33.65%	5,705	0	0	1,162	1,920	0	0	0	566	4	5,705	4	6,647	116.51%	17.482%	28.885%
1988	2004	4,162,207	7,802,140	187.45%	5,870,946	141.05%	3,952,520	-209,687	6,882,592	919,548	5,854,341	0	16,605	0	-1,416,723	2,549	3,993,486	2,707	5,447,233	130.87%	143.231%	107.779%
1989	2004	5,274,416	8,388,242	159.04%	6,312,698	119.69%	4,963,505	-310,911	6,912,992	1,475,250	6,216,380	0	96,318	0	-1,409,297	3,188	5,066,408	3,356	6,765,582	128.27%	123.984%	93.306%
1990	2004	3,026,216	4,382,772	144.83%	3,188,411	105.36%	2,880,578	-145,638	4,212,758	170,014	3,014,757	0	173,654	0	-522,910	1,534	2,957,477	1,604	3,348,725	110.66%	130.879%	95.213%
1991	2004	2,528,122	4,430,358	175.24%	2,267,745	89.70%	2,461,454	-66,668	3,144,618	1,285,740	2,091,409	0	176,336	0	-132,202	1,165	2,465,742	1,219	2,542,685	100.58%	174.239%	89.187%
1992	2004	1,681,381	2,093,196	124.49%	1,744,301	103.74%	1,645,677	-35,704	1,907,066	186,130	1,526,182	0	218,119	0	195,314	935	1,650,575	966	1,546,790	92.00%	135.325%	112.769%
1993	2004	1,317,618	1,775,394	134.74%	1,355,072	102.84%	1,227,809	-89,809	1,887,834	-112,440	1,218,587	0	136,485	0	182,345	867	1,292,884	896	1,107,206	84.03%	160.349%	122.387%
1994	2004	1,438,938	1,816,166	126.22%	861,099	59.84%	1,353,264	-85,674	1,456,225	359,941	795,356	0	65,743	0	343,245	1,013	1,415,156	1,043	1,095,672	76.14%	165.758%	78.591%
1995	2004	2,231,357	2,653,348	118.91%	4,110,159	184.20%	2,181,917	-49,440	2,291,044	362,304	3,120,914	0	989,245	0	577,601	1,569	2,191,374	1,607	1,730,935	77.57%	153.290%	237.453%
1996	2004	3,145,622	2,807,856	89.26%	2,274,656	72.31%	3,098,021	-47,601	2,395,293	412,563	2,034,702	0	239,954	0	1,518,122	2,116	3,089,046	2,166	1,865,535	59.31%	150.512%	121.931%
1997	2004	7,666,185	5,248,522	68.46%	5,613,462	73.22%	7,534,734	-131,451	4,121,850	1,126,672	4,843,139	0	770,323	0	3,562,434	5,089	7,544,189	5,205	3,430,800	44.75%	152.982%	163.620%
1998	2004	10,973,063	6,001,735	54.70%	6,314,687	57.55%	10,814,898	-158,165	4,865,320	1,136,415	5,484,448	0	830,239	0	4,754,716	6,626	10,807,952	6,778	4,257,645	38.80%	140.964%	148.314%
1999	2004	11,621,072	4,077,374	35.09%	5,714,220	49.17%	11,511,445	-109,627	3,870,377	206,997	5,143,236	0	570,984	0	5,292,849	7,333	11,430,526	7,514	3,768,077	32.42%	108.208%	151.648%
2000	2004	17,612,383	6,390,023	36.28%	7,760,761	44.06%	17,416,705	-195,678	4,682,718	1,707,305	6,709,444	0	1,051,317	0	8,424,674	10,418	17,321,992	10,681	4,448,240	25.26%	143.653%	174.468%
2001	2004	24,285,596	4,745,838	19.54%	9,326,687	38.40%	24,226,165	-59,431	3,816,906	928,932	7,269,161	0	2,057,526	0	11,804,268	13,517	23,924,986	13,973	5,054,435	20.81%	93.895%	184.525%
2002	2004	11,921,339	2,329,143	19.54%	3,470,034	29.11%	11,822,163	-99,176	896,654	1,432,489	2,852,707	0	617,327	0	6,945,025	7,511	11,630,422	7,731	2,211,677	18.55%	105.311%	156.896%
2003	2004	1,727,122	93,105	5.39%	144,367	8.36%	1,610,552	-116,570	21,490	71,615	104,734	0	39,633	0	797,398	1,009	1,579,602	1,071	196,022	11.35%	47.497%	73.649%
2004	2004	844,521	14,446	1.71%	0	0.00%	1,237,779	393,258	0	14,446	0	0	0	0	-363,618	870	1,465,540	482	69,265	8.20%	20.856%	0.000%
Total	2004	111,462,863	65,050,820	58.36%	66,331,225	59.51%	109,944,891	-1,517,972	53,365,737	11,685,083	58,281,417	0	8,049,808	0	40,553,807	67,313	109,833,062	69,003	48,893,171	43.86%	133.047%	135.666%
1987	2005	3,744	7,800	208.33%	6,288	167.94%	1,789	-1,955	8,208	-408	6,288	0	0	0	-5,902	3	3,744	3	4,728	126.28%	164.975%	132.984%
1988	2005	3,602,301	3,631,755	100.82%	5,066,179	140.64%	3,331,651	-270,650	5,987,439	-2,355,684	4,882,348	0	183,831	0	-1,417,841	2,193	3,317,505	2,336	4,824,437	133.93%	75.278%	105.011%
1989	2005	4,645,708	5,837,066	125.64%	6,801,677	146.41%	4,386,520	-259,188	6,731,546	-894,480	6,770,026	0	31,651	0	-1,424,373	2,798	4,386,659	2,949	6,176,391	132.95%	94.506%	110.124%
1990	2005	2,723,029	3,341,376	122.71%	3,698,523	135.82%	2,617,269	-105,760	3,685,815	-344,439	3,502,000	0	196,523	0	-605,349	1,355	2,590,918	1,425	3,124,099	114.73%	106.955%	118.387%
1991	2005	2,210,606	1,774,053	80.25%	3,115,633	140.94%	2,127,400	-83,206	2,809,479	-1,035,426	2,958,137	0	157,496	0	-338,378	1,037	2,127,613	1,088	2,357,843	106.66%	75.241%	132.139%
1992	2005	1,508,271	1,467,317	97.28%	1,356,287	89.92%	1,453,139	-55,132	1,825,624	-358,307	1,183,593	0	172,694	0	-61,014	845	1,449,196	882	1,468,121	97.34%	99.945%	92.382%
1993	2005	1,108,563	1,472,628	132.84%	1,758,150	158.60%	1,123,155	14,592	1,673,582	-200,954	1,398,588	0	359,562	0	52,870	803	1,169,251	831	1,071,034	96.61%	137.496%	164.154%
1994	2005	1,246,636	1,521,078	122.01%	1,692,194	135.74%	1,261,004	14,368	1,314,511	206,567	1,178,494	0	513,700	0	210,751	958	1,318,845	975	1,100,433	88.27%	138.225%	153.775%
1995	2005	2,053,608	3,370,972	164.15%	3,892,540	189.55%	1,979,010	-74,598	2,481,885	889,087	3,335,953	0	556,587	0	314,665	1,474	2,030,503	1,513	1,757,752	85.59%	191.777%	221.450%
1996	2005	2,980,071	3,587,523	120.38%	3,429,202	115.07%	2,902,900	-77,171	2,786,524	800,999	3,095,944	0	333,258	0	1,356,770	2,022	2,900,760	2,066	1,854,858	62.24%	193.412%	184.877%
1997	2005	7,270,426	5,478,505	75.35%	5,990,210	82.39%	7,135,066	-135,360	4,450,816	1,027,689	4,820,398	0	1,169,812	0	3,042,979	4,860	7,093,203	4,959	3,172,323	43.63%	172.697%	188.827%
1998	2005	10,406,294	6,687,479	64.26%	8,293,123	79.69%	10,212,074	-194,220	5,501,815	1,185,664	6,661,897	0	1,631,226	0	3,877,245	6,310	10,102,274	6,448	3,902,096	37.50%	171.382%	212.530%
1999	2005	11,088,396	6,418,384	57.88%	4,840,314	43.65%	10,905,942	-182,454	4,711,109	1,707,275	4,208,339	0	631,975	0	4,610,468	6,966	10,802,234	7,122	3,508,130	31.64%	182.957%	137.974%
2000	2005	16,794,017	7,635,573	45.47%	8,893,611	52.96%	16,563,860	-230,157	5,696,624	1,938,949	6,816,929	0	2,076,682	0	8,262,838	9,969	16,509,047	10,170	4,326,952	25.76%	176.465%	205.540%
2001	2005	23,160,046	9,730,210	42.01%	12,887,796	55.65%	22,884,051	-275,995	5,602,274	4,127,936	9,879,760	0	3,008,036	0	11,559,778	12,765	22,606,888	13,080	4,975,868	21.48%	195.548%	259.006%
2002	2005	11,355,636	2,835,601	24.97%	3,534,423	31.12%	11,258,589	-97,047	1,750,532	1,085,069	2,835,242	0	699,181	0	6,394,567	7,127	11,306,234	7,300	2,187,050	19.26%	129.654%	161.607%
2003	2005	1,514,483	160,185	10.58%	252,457	16.67%	1,492,193	-22,290	43,617	116,568	224,496	0	27,961	0	1,030,273	951	1,468,459	977	227,389	15.01%	70.445%	111.024%
2004	2005	1,377,361	18,786	1.36%	2,397	0.17%	1,295,501	-81,860	564	18,222	2,397	0	0	0	737,184	794	1,307,983	827	83,383	6.05%	22.530%	2.874%
2005	2005	6,063	28	0.46%	0	0.00%	6,138	75	0	28	0	0	0	0	1,953	4	5,456	4	25	0.41%	112.000%	0.000%
Total	2005	105,055,259	64,976,319	61.85%	75,511,003	71.88%	102,937,251	-2,118,008	57,061,964	7,914,355	63,760,828	0	11,750,175	0	37,599,484	63,234	102,496,772	64,955	46,122,912	43.90%	140.876%	163.717%
1987	2006	3,947	415	10.51%	13	0.34%	6,075	2,128	0	415	0	0	0	13	-927	3	3,940	3	6,570	166.46%	6.317%	0.205%
1988	2006	3,067,817	6,009,132	195.88%	4,571,295	149.01%	2,917,885	-149,932	5,452,474	556,658	4,429,022	0	132,843	9,430	-1,188,924	1,897	2,952,379	2,016	4,531,993	147.73%	132.594%	100.867%
1989	2006	4,057,928	6,150,724	151.57%	5,307,209	130.79%	3,867,691	-190,237	6,258,505	-107,781	4,836,925	0	458,040	12,244	-1,448,206	2,456	3,917,303	2,592	5,887,368	145.08%	104.473%	90.146%
1990	2006	2,438,625	3,912,802	160.45%	3,413,541	139.98%	2,353,358	-85,267	3,878,622	34,180	3,112,887	0	294,268	6,386	-544,588	1,210	2,372,500	1,269	3,068,329	125.82%	127.522%	111.251%
1991	2006	1,990,896	2,377,208	119.40%	2,311,708	116.11%	1,910,347	-80,549	2,667,139	-289,931	1,991,384	0	315,456	4,867	-386,037	925	1,929,102	978	2,338,111	117.44%	101.672%	98.871%
1992	2006	1,378,473	2,382,528	172.84%	2,008,852	145.73%	1,360,360	-18,113	1,779,577	602,951	1,627,823	0	377,852	3,177	-60,414	769	1,388,739	799	1,517,259	110.07%	157.028%	132.400%
1993	2006	1,092,939	2,023,897	185.18%	1,814,367	166.01%	1,084,575	-8,364	1,660,149	363,748	1,258,254	0	553,666	2,448	158,271	752	1,163,871	776	1,162,056	106.32%	174.165%	156.134%
1994	2006	1,213,548	2,005,257	165.24%	1,810,553	149.19%	1,192,617	-20,931	1,462,874	542,383	1,413,880	0	394,094	2,579	120,169	890	1,303,639	920	1,229,495	101.31%	163.096%	147.260%
1995	2006	1,915,865	3,888,646	202.97%	2,089,016	109.04%	1,926,579	10,714	2,744,412	1,144,234	1,880,096	0	204,703	4,217	67,869	1,384	2,082,301	1,433	1,964,285	102.53%	197.968%	106.350%
1996	2006	2,796,337	2,613,099	93.45%	2,267,721	81.10%	2,701,021	-95,316	2,811,392	-198,293	1,851,302	0	411,951	4,468	321,459	1,898	2,878,888	1,959	2,111,481	75.51%	123.757%	107.400%
1997	2006	7,080,872	6,919,926	97.73%	6,249,251	88.26%	7,063,833	-17,039	4,956,997	1,962,929	4,714,329	0	1,527,356	7,566	3,007,878	4,637	7,330,410	4,749	3,578,798	50.54%	193.359%	174.619%
1998	2006	9,965,307	8,254,423	82.83%	8,853,666	88.84%	9,923,429	-41,878	5,907,015	2,347,408	5,691,709	0	3,152,869	9,089	3,575,360	5,965	10,314,935	6,134	4,295,068	43.10%	192.184%	206.136%
1999	2006	10,751,739	6,649,448	61.85%	8,219,238	76.45%	10,750,810	-929	5,053,580	1,595,868	5,854,931	0	2,355,903	8,404	4,790,214	6,640	11,229,860	6,803	3,959,996	36.83%	167.916%	207.557%
2000	2006	16,466,796	9,768,316	59.32%	11,075,233	67.26%	16,446,478	-20,318	6,267,427	3,500,889	7,642,271	0	3,422,114	10,848	8,079,145	9,513	17,308,115	9,746	5,115,716	31.07%	190.947%	216.494%
2001	2006	22,559,437	12,330,288	54.66%	12,795,353	56.72%	22,503,051	-56,386	6,975,358	5,354,930	8,333,576	0	4,449,059	12,719	11,067,271	12,111	23,596,254	12,451	5,972,847	26.48%	206.439%	214.225%
2002	2006	11,309,719	3,947,099	34.90%	3,589,815	31.74%	11,363,282	53,563	2,107,322	1,839,777	2,816,115	0	767,507	6,192	7,400,407	6,786	11,376,327	6,941	2,924,325	25.86%	134.975%	122.757%
2003	2006	1,447,637	327,588	22.63%	122,748	8.48%	1,435,135	-12,502	135,612	191,976	122,159	0	0	589	869,087	916	1,433,556	932	277,327	19.16%	118.123%	44.261%
2004	2006	1,271,445	154,775	12.17%	257,076	20.22%	1,246,526	-24,919	32,939	121,836	193,426	0	63,293	358	977,383	768	1,249,387	775	167,377	13.16%	92.471%	153.591%
2005	2006	4,868	70	1.44%	1	0.01%	4,793	-75	0	70	0	0	0	1	2,606	3	4,434	3	294	6.04%	23.810%	0.214%
Total	2006	100,814,195	79,715,641	79.07%	76,756,656	76.14%	100,057,845	-756,350	60,151,394	19,564,247	57,770,089	0	18,880,974	105,593	36,808,023	59,523	103,835,940	61,279	50,108,695	49.70%	159.085%	153.180%
1987	2007	3,928	-127	-3.23%	24	0.61%	4,120	192	0	-127	0	0	0	24	-179	3	4,120	3	5,647	143.76%	-2.249%	0.421%
1988	2007	2,709,023	4,513,240	166.60%	4,475,969	165.22%	2,533,908	-175,115	5,187,650	-674,410	3,638,209	0	820,468	17,292	-1,230,647	1,626	2,567,532	1,738	4,135,514	152.66%	109.134%	108.232%
1989	2007	3,593,791	5,104,494	142.04%	4,546,822	126.52%	3,414,791	-179,000	5,970,248	-865,754	3,675,139	0	849,095	22,588	-1,453,598	2,115	3,437,356	2,241	5,390,524	150.00%	94.694%	84.348%
1990	2007	2,219,683	3,099,882	139.65%	2,702,939	121.77%	2,136,456	-83,227	3,599,467	-499,585	2,179,079	0	511,798	12,062	-760,949	1,056	2,108,369	1,122	2,878,008	129.66%	107.709%	93.917%
1991	2007	1,789,577	2,325,721	129.96%	2,170,424	121.28%	1,706,487	-83,090	2,702,360	-376,639	1,436,528	0	724,764	9,132	-534,127	818	1,722,726	863	2,178,745	121.75%	106.746%	99.618%

Ability/Medico Insurance Companies - Nationwide Experience for All Affected Policy Forms

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1992	2007	1,330,358	2,020,305	151.86%	1,807,029	135.83%	1,287,593	-42,765	2,123,149	-102,844	1,229,962	0	570,635	6,432	-64,627	705	1,297,069	732	1,524,277	114.58%	132.542%	118.550%
1993	2007	1,079,837	1,667,662	154.44%	1,787,276	165.51%	1,053,268	-26,569	1,593,769	73,893	940,464	0	841,811	5,001	-56,524	697	1,122,710	718	1,176,192	108.92%	141.785%	151.954%
1994	2007	1,198,705	1,434,853	119.70%	1,127,310	94.04%	1,200,737	2,032	1,582,629	-147,776	758,347	0	363,647	5,316	-10,663	832	1,283,530	854	1,244,725	103.84%	115.275%	90.567%
1995	2007	1,951,390	2,761,647	141.52%	1,821,780	93.36%	1,949,601	-1,789	3,021,775	-260,128	1,045,286	0	767,649	8,845	137,850	1,303	2,074,889	1,346	1,987,798	101.87%	138.930%	91.648%
1996	2007	2,700,707	2,981,318	110.39%	2,532,049	93.76%	2,709,634	8,927	2,684,127	297,191	1,681,932	0	840,613	9,504	848,729	1,820	2,911,277	1,857	2,180,988	80.76%	136.696%	116.096%
1997	2007	7,193,075	7,505,024	104.34%	6,642,673	92.35%	7,217,343	24,268	5,783,189	1,721,835	4,113,111	0	2,513,387	16,175	2,876,139	4,398	7,385,392	4,500	3,713,063	51.62%	202.125%	178.900%
1998	2007	10,285,749	8,287,764	80.58%	6,929,359	67.37%	10,322,415	36,666	6,652,438	1,635,326	4,143,491	0	2,766,676	19,192	3,946,173	5,692	10,281,307	5,812	4,398,407	42.76%	188.426%	157.542%
1999	2007	11,170,556	7,753,931	69.41%	6,573,292	58.84%	11,144,168	-26,388	6,220,214	1,533,717	4,230,513	0	2,324,791	17,987	4,181,905	6,314	11,173,126	6,459	4,118,311	36.87%	188.279%	159.611%
2000	2007	17,292,560	11,244,251	65.02%	9,430,565	54.54%	17,391,360	98,800	7,935,954	3,308,297	5,710,741	0	3,695,936	23,887	7,570,841	9,111	17,355,472	9,289	5,476,133	31.67%	205.332%	172.212%
2001	2007	23,499,463	15,152,070	64.48%	13,103,103	55.76%	23,591,335	91,872	9,375,420	5,776,650	7,343,193	0	5,731,630	28,280	10,552,277	11,586	23,544,847	11,817	6,510,453	27.70%	232.734%	201.263%
2002	2007	11,259,644	6,007,386	53.35%	6,289,173	55.86%	11,206,776	-52,868	3,108,419	2,898,967	3,739,155	0	2,535,472	14,546	6,282,932	6,526	11,200,508	6,635	3,406,159	30.25%	176.368%	184.641%
2003	2007	1,393,210	170,980	12.27%	311,744	22.38%	1,363,675	-29,535	175,194	-4,214	226,533	0	83,764	1,447	822,041	866	1,352,182	894	339,246	24.35%	50.400%	91.893%
2004	2007	1,231,397	77,897	6.33%	15,997	1.30%	1,235,198	3,801	100,367	-22,470	15,078	0	0	919	839,289	736	1,231,082	761	213,519	17.34%	36.482%	7.492%
2005	2007	4,066	42	1.03%	2	0.04%	4,066	0	0	42	0	0	0	2	3,062	3	2,217	3	423	10.40%	9.929%	0.430%
Total	2007	101,906,719	82,108,340	80.57%	72,267,527	70.92%	101,472,931	-433,788	67,816,369	14,291,971	46,106,760	0	25,942,136	218,631	33,949,924	56,207	102,055,711	57,644	50,878,132	49.93%	161.382%	142.040%
1987	2008	4,192	97	2.31%	109	2.59%	4,180	-12	0	97	0	0	0	109	26	3	4,120	3	6,053	144.39%	1.603%	1.796%
1988	2008	2,338,075	2,937,316	125.63%	3,767,739	161.15%	2,141,277	-196,798	4,648,217	-1,710,901	1,936,154	0	1,765,921	65,664	-1,007,300	1,410	2,179,171	1,501	3,731,371	159.59%	78.719%	100.975%
1989	2008	3,075,052	4,272,163	138.93%	4,613,565	150.03%	2,885,218	-189,834	5,438,320	-1,166,157	2,352,693	0	2,175,364	85,508	-1,482,784	1,812	2,869,473	1,931	4,879,474	158.68%	87.554%	94.550%
1990	2008	1,898,568	3,435,753	180.97%	3,064,979	161.44%	1,767,497	-131,071	3,536,580	-100,827	1,647,418	0	1,371,184	46,377	-607,680	911	1,771,809	973	2,643,616	139.24%	129.964%	115.939%
1991	2008	1,574,807	1,755,064	111.45%	1,688,880	107.24%	1,492,696	-82,111	2,539,916	-784,852	718,322	0	935,015	35,542	-422,826	721	1,488,778	763	2,020,803	128.32%	86.850%	83.575%
1992	2008	1,192,526	1,541,334	129.25%	1,194,473	100.16%	1,136,177	-56,349	2,037,279	-495,945	602,289	0	565,438	26,745	-102,994	646	1,144,381	669	1,498,367	125.65%	102.868%	79.718%
1993	2008	1,013,959	2,193,406	216.32%	1,956,576	192.96%	976,616	-37,343	1,916,650	276,756	773,447	0	1,161,482	21,647	-18,739	648	1,027,363	669	1,202,522	118.60%	182.400%	162.706%
1994	2008	1,141,526	1,332,623	116.74%	1,197,059	104.86%	1,104,384	-37,142	1,548,503	-215,880	523,688	0	649,712	23,660	109,203	782	1,208,204	806	1,299,978	113.88%	102.511%	92.083%
1995	2008	1,851,375	2,828,789	152.79%	3,359,400	181.45%	1,782,171	-69,204	2,986,048	-157,259	1,494,058	0	1,826,378	38,965	-117,382	1,218	1,890,347	1,264	2,157,785	116.55%	131.097%	155.687%
1996	2008	2,617,575	3,420,447	130.67%	3,391,323	129.56%	2,526,126	-91,449	2,720,775	699,672	1,360,212	0	1,988,755	42,356	647,509	1,723	2,736,289	1,766	2,312,874	88.36%	147.887%	146.628%
1997	2008	6,972,863	6,609,891	94.79%	6,577,004	94.32%	6,828,268	-144,595	6,406,196	203,695	2,332,238	0	4,171,684	73,082	2,676,934	4,178	6,931,086	4,281	3,985,273	57.15%	165.858%	165.033%
1998	2008	9,738,312	6,371,468	65.43%	6,343,901	65.14%	9,482,611	-255,701	7,104,330	-732,862	2,618,242	0	3,638,743	86,917	3,475,471	5,379	9,683,899	5,540	4,727,333	48.54%	134.779%	134.196%
1999	2008	10,769,751	6,916,054	64.22%	7,444,128	69.12%	10,596,615	-173,136	6,479,999	436,055	2,933,494	0	4,428,148	82,486	4,325,728	6,023	10,637,631	6,165	4,485,904	41.65%	154.173%	165.945%
2000	2008	16,808,227	14,304,118	85.10%	11,014,220	65.53%	16,469,201	-339,026	9,611,710	4,692,408	4,059,187	0	6,841,547	113,486	7,590,157	8,733	16,633,002	8,931	6,121,940	36.42%	233.653%	179.914%
2001	2008	22,952,716	17,977,580	78.32%	15,700,896	68.41%	22,515,003	-437,713	11,760,167	6,217,413	5,864,471	0	9,700,649	135,776	10,971,477	11,154	22,705,478	11,385	7,356,556	32.05%	244.375%	213.427%
2002	2008	10,903,382	5,728,341	52.54%	4,613,416	42.31%	10,737,751	-165,631	4,349,358	1,378,983	1,794,161	0	2,749,175	70,080	5,996,012	6,257	10,720,330	6,406	3,837,875	35.20%	149.258%	120.208%
2003	2008	1,330,125	676,042	50.83%	467,801	35.17%	1,316,126	-13,999	287,521	388,521	302,807	0	157,587	7,407	834,893	842	1,309,544	862	395,295	29.72%	171.022%	118.342%
2004	2008	1,222,199	331,357	27.11%	355,309	29.07%	1,223,674	1,475	53,817	277,540	85,631	0	264,610	5,068	840,642	713	1,204,962	759	272,521	22.30%	121.590%	130.379%
2005	2008	3,511	42	1.20%	10	0.29%	3,511	0	0	42	0	0	0	10	3,213	3	2,217	3	556	15.84%	7.554%	1.851%
Total	2008	97,408,741	82,631,885	84.83%	76,750,789	78.79%	94,989,102	-2,419,639	73,425,386	9,206,499	31,398,512	0	44,391,392	960,885	33,711,560	53,156	96,148,084	54,677	52,936,096	54.34%	156.097%	144.988%
1987	2009	5,228	45,685	873.85%	47,455	907.72%	5,288	60	4,923	40,762	4,923	0	40,911	1,621	-517	3	4,180	3	6,155	117.73%	742.242%	771.006%
1988	2009	1,943,976	4,284,406	220.39%	4,133,383	212.63%	1,787,408	-156,568	4,133,038	151,368	623,821	0	2,576,233	933,329	-1,074,938	1,178	1,786,186	1,178	3,010,928	154.89%	142.295%	137.279%
1989	2009	2,511,698	4,687,451	186.62%	5,213,894	207.58%	2,310,583	-201,115	4,687,067	384	794,925	0	3,191,804	1,227,165	-1,342,281	1,538	2,386,881	1,538	4,005,222	159.46%	117.033%	130.177%
1990	2009	1,582,752	2,788,002	176.15%	3,198,780	202.10%	1,470,614	-112,138	3,221,433	-433,431	499,209	0	2,030,322	669,250	-669,982	792	1,519,010	792	2,188,178	138.25%	127.412%	146.185%
1991	2009	1,327,857	1,637,176	123.29%	1,669,068	125.70%	1,247,882	-79,975	1,972,099	-334,923	176,489	0	967,478	525,101	-427,640	632	1,289,795	632	1,737,609	130.86%	94.220%	96.055%
1992	2009	1,068,305	1,956,557	183.15%	2,009,659	188.12%	1,011,283	-57,022	1,835,415	121,142	254,274	0	1,317,699	437,686	-439,566	588	1,032,267	588	1,409,515	131.94%	138.811%	142.578%
1993	2009	896,206	2,532,124	282.54%	1,435,768	160.21%	872,675	-23,531	1,892,228	639,896	135,599	0	951,351	348,818	-166,356	592	926,027	592	1,137,248	126.90%	222.654%	126.249%
1994	2009	1,040,473	1,513,403	145.45%	1,629,281	156.59%	998,370	-42,103	1,305,996	207,407	182,510	0	1,054,437	392,334	14,751	733	1,128,396	733	1,293,752	124.34%	116.978%	125.935%
1995	2009	1,631,683	3,076,368	188.54%	2,508,646	153.75%	1,578,054	-53,629	2,840,760	235,608	298,874	0	1,579,125	630,647	-97,639	1,121	1,733,218	1,121	2,062,669	126.41%	149.145%	121.621%
1996	2009	2,505,619	2,467,511	98.48%	3,185,755	127.14%	2,428,982	-76,637	2,593,212	-125,701	340,610	0	2,139,544	705,601	685,383	1,618	2,568,857	1,618	2,340,577	93.41%	105.423%	136.110%
1997	2009	6,598,531	7,361,076	111.56%	6,084,222	92.21%	6,456,086	-142,445	6,030,635	1,330,441	733,349	0	4,118,201	1,232,673	1,884,658	3,943	6,590,771	3,943	4,038,777	61.21%	182.260%	150.645%
1998	2009	9,344,160	10,236,784	109.55%	7,692,695	82.33%	9,292,739	-51,421	7,188,597	3,048,187	870,288	0	5,325,363	1,497,044	2,917,789	5,129	9,334,483	5,129	4,913,680	52.59%	208.332%	156.557%
1999	2009	10,298,730	7,509,144	72.91%	5,997,899	58.24%	10,151,791	-146,939	6,573,422	935,722	815,800	0	3,752,783	1,429,316	3,723,558	5,722	10,165,312	5,722	4,678,278	45.43%	160.511%	128.207%
2000	2009	16,791,899	11,572,639	68.92%	10,766,103	64.11%	16,613,672	-178,227	10,041,525	1,531,114	1,127,019	0	7,614,761	2,024,323	7,596,601	8,345	16,146,011	8,345	6,604,959	39.33%	175.211%	163.000%
2001	2009	22,778,460	19,875,125	87.25%	14,783,413	64.90%	22,618,729	-159,731	13,385,444	6,489,681	1,732,571	0	10,602,775	2,448,067	10,392,936	10,678	21,967,276	10,678	7,960,913	34.95%	249.659%	185.700%
2002	2009	11,032,077	6,830,870	61.92%	6,012,186	54.50%	10,959,696	-72,381	4,717,451	2,113,419	755,734	0	4,026,275	1,230,176	4,872,229	5,996	10,255,527	5,996	4,052,076	36.73%	168.577%	148.373%
2003	2009	1,275,251	441,166	34.59%	645,584	50.62%	1,269,019	-6,232	424,091	17,075	94,473	0	414,266	136,844	676,245	819	1,268,572	818	458,087	35.92%	96.306%	140.930%
2004	2009	1,178,243	473,285	40.17%	438,411	37.21%	1,157,741	-20,502	191,618	281,667	81,421	0	259,678	97,312	613,052	709	1,139,226	709	319,882	27.15%	147.956%	137.054%
2005	2009	3,455	51	1.48%	222	6.41%	3,455	0	0	51	0	0	0	222	3,423	3	4,434	3	712	20.61%	7.163%	31.112%
Total	2009	93,814,603	89,288,823	95.18%	77,452,424	82.56%	92,234,067	-1,580,536	73,038,954	16,249,869	9,521,890	0	51,963,006	15,967,528	29,161,706	50,139	91,246,429	50,138	52,219,217	55.66%	170.988%	148.322%
Grand	Total	1,469,828,436	946,807,153	64.42%	946,826,927	64.42%	1,489,585,742	19,757,306	758,490,567	188,316,586	758,628,157	0	170,946,132	17,252,638	420,698,519			872,526	734,572,865	49.98%	128.892%	128.895%
Present Value - 4.50%																						
Grand	Total	2,154,969,113	1,317,775,915	61.15%	1,232,528,183	57.19%	2,204,965,287	49,996,174	1,044,329,413	273,446,503					575,868,858				1,066,480,642	49.49%	123.563%	115.570%

Ability/Medico Insurance Companies - Nationwide Experience for Policy Form LT201

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Initial Earned Premium	Increased Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
Total	2001	10,572	0	200	1.89%	0	0.00%	32,214	21,642	0	200	0	0	0	0	0	72	97,822	8	2,681	25.36%	7.460%	0.000%
Total	2002	5,207,289	0	510,376	9.80%	380,467	7.31%	7,004,891	1,797,602	10,034	500,342	380,467	0	0	0	-1,268,754	5,434	8,738,229	3,112	545,845	10.48%	93.502%	69.702%
Total	2003	9,101,807	6,489	1,431,330	15.73%	1,490,104	16.37%	9,272,133	163,837	219,772	1,211,558	1,250,511	0	239,593	0	3,693,165	6,004	9,643,859	5,680	1,239,401	13.62%	115.486%	120.228%
Total	2004	10,053,682	22,679	1,509,223	15.01%	2,543,794	25.30%	10,259,551	183,190	645,948	863,275	1,996,570	0	547,224	0	4,772,756	6,502	10,318,417	6,313	1,752,810	17.43%	86.103%	145.127%
Total	2005	9,659,895	343,653	2,093,628	21.67%	3,111,887	32.21%	9,844,974	-158,574	1,246,872	846,756	2,574,962	0	536,925	0	5,715,981	6,143	9,946,440	6,314	1,722,281	17.83%	121.561%	180.684%
Total	2006	9,189,724	696,144	3,183,829	34.65%	2,991,768	32.56%	9,843,243	-42,625	1,624,738	1,559,091	2,286,927	0	699,601	5,240	6,813,100	5,872	9,790,914	5,986	2,467,320	26.85%	129.040%	121.256%
Total	2007	8,590,664	979,372	4,357,646	50.73%	4,444,067	51.73%	9,519,121	-50,915	2,480,157	1,877,489	2,763,250	0	1,668,201	12,615	5,701,142	5,638	9,431,106	5,763	2,964,461	34.51%	146.996%	149.911%
Total	2008	8,216,444	1,012,459	5,705,232	69.44%	4,322,333	52.61%	9,081,555	-147,348	3,435,478	2,269,754	1,723,912	0	2,536,638	61,783	5,433,329	5,414	9,052,378	5,582	3,360,985	40.91%	169.749%	128.603%
Total	2009	7,776,185	980,673	5,988,643	77.01%	5,489,732	70.60%	8,641,887	-114,971	4,078,213	1,910,430	759,139	0	3,641,785	1,088,809	4,059,661	5,220	8,565,970	5,219	3,589,491	46.16%	166.838%	152.939%
Grand	Total	67,806,262	4,041,469	24,780,107	36.55%	24,774,152	36.54%	73,499,569	1,651,838	13,741,212	11,038,895	13,735,738	0	9,869,967	1,168,447	34,920,380			43,977	17,645,275	26.02%	140.435%	140.401%
Present Value - 4.50%																							
Grand	Total	79,233,255	4,349,133	27,278,800	34.43%	25,860,931	32.64%	85,938,804	2,356,416	14,822,518	12,456,283					39,585,152				19,753,433	24.93%	138.097%	130.919%

Ability/Medico Insurance Companies - Nationwide Experience for Policy Form LT201

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2001	2001	10,572	200	1.89%	0	0.00%	32,214	21,642	0	200	0	0	0	0	0	72	97,822	8	2,681	25.36%	7.460%	0.000%
Total	2001	10,572	200	1.89%	0	0.00%	32,214	21,642	0	200	0	0	0	0	0	72	97,822	8	2,681	25.36%	7.460%	0.000%
1996	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	4,920	2	0	0.00%	0.000%	0.000%
1997	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	41,260	17	0	0.00%	0.000%	0.000%
1998	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	38,687	17	0	0.00%	0.000%	0.000%
1999	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	31,473	11	0	0.00%	0.000%	0.000%
2000	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	13,002	3	0	0.00%	0.000%	0.000%
2001	2002	273,834	10,440	3.81%	1,280	0.47%	315,038	41,204	0	10,440	1,280	0	0	0	57,697	177	248,851	152	29,898	10.92%	34.919%	4.281%
2002	2002	4,933,455	499,936	10.13%	379,187	7.69%	6,689,853	1,756,398	10,034	489,902	379,187	0	0	0	-1,326,451	5,257	8,360,036	2,910	515,947	10.46%	96.897%	73.493%
Total	2002	5,207,289	510,376	9.80%	380,467	7.31%	7,004,891	1,797,602	10,034	500,342	380,467	0	0	0	-1,268,754	5,434	8,738,229	3,112	545,845	10.48%	93.502%	69.702%
1989	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	3,235	2	0	0.00%	0.000%	0.000%
1996	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	4,920	3	0	0.00%	0.000%	0.000%
1997	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	40,949	20	0	0.00%	0.000%	0.000%
1998	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	36,675	18	0	0.00%	0.000%	0.000%
1999	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	29,825	13	0	0.00%	0.000%	0.000%
2000	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	13,002	4	0	0.00%	0.000%	0.000%
2001	2003	262,345	87,686	33.42%	25,936	9.89%	254,408	-7,937	6,854	80,832	25,936	0	0	0	157,474	169	235,479	146	38,553	14.70%	227.443%	67.274%
2002	2003	7,916,772	1,232,835	15.57%	1,430,286	18.07%	7,597,125	-319,647	189,903	1,042,932	1,190,693	0	239,593	0	3,951,476	4,760	7,534,562	4,926	1,095,776	13.84%	112.508%	130.527%
2003	2003	929,179	110,809	11.93%	33,882	3.65%	1,420,600	491,421	23,015	87,794	33,882	0	0	0	-415,785	1,075	1,745,212	548	105,072	11.31%	105.460%	32.246%
Total	2003	9,108,296	1,431,330	15.71%	1,490,104	16.36%	9,272,133	163,837	219,772	1,211,558	1,250,511	0	239,593	0	3,693,165	6,004	9,643,859	5,680	1,239,401	13.61%	115.486%	120.228%
2001	2004	241,121	22,924	9.51%	70,753	29.34%	245,952	4,831	45,238	-22,314	70,753	0	0	0	138,038	154	238,025	157	51,005	21.15%	44.945%	138.718%
2002	2004	7,277,016	1,379,056	18.95%	2,328,674	32.00%	7,182,865	-94,151	579,220	799,836	1,821,083	0	507,591	0	4,196,133	4,479	7,054,287	4,610	1,438,326	19.77%	95.879%	161.902%
2003	2004	1,716,293	92,947	5.42%	144,367	8.41%	1,602,222	-114,071	21,490	71,457	104,734	0	39,633	0	795,526	1,003	1,568,773	1,065	194,515	11.33%	47.784%	74.219%
2004	2004	841,931	14,296	1.70%	0	0.00%	1,228,512	386,581	0	14,296	0	0	0	0	-356,941	866	1,457,332	481	68,964	8.19%	20.730%	0.000%
Total	2004	10,076,361	1,509,223	14.98%	2,543,794	25.25%	10,259,551	183,190	645,948	863,275	1,996,570	0	547,224	0	4,772,756	6,502	10,318,417	6,313	1,752,810	17.40%	86.103%	145.127%
2001	2005	230,217	137,020	59.52%	354,265	153.88%	233,357	3,140	49,189	87,831	354,265	0	0	0	112,486	142	230,973	149	49,333	21.43%	277.745%	718.110%
2002	2005	6,895,085	1,777,918	25.79%	2,502,768	36.30%	6,837,468	-57,617	1,153,502	624,416	1,993,804	0	508,964	0	3,886,234	4,262	6,953,252	4,367	1,364,427	19.79%	130.305%	183.430%
2003	2005	1,503,030	160,024	10.65%	252,457	16.80%	1,480,718	-22,312	43,617	116,407	224,496	0	27,961	0	1,015,303	945	1,456,984	971	225,602	15.01%	70.932%	111.904%
2004	2005	1,369,153	18,638	1.36%	2,397	0.18%	1,287,293	-81,860	564	18,074	2,397	0	0	0	700,005	790	1,299,775	823	82,894	6.05%	22.484%	2.891%
2005	2005	6,063	28	0.46%	0	0.00%	6,138	75	0	28	0	0	0	0	1,953	4	5,456	4	25	0.41%	112.000%	0.000%
Total	2005	10,003,548	2,093,628	20.93%	3,111,887	31.11%	9,844,974	-158,574	1,246,872	846,756	2,574,962	0	536,925	0	5,715,981	6,143	9,946,440	6,314	1,722,281	17.22%	121.561%	180.684%
2001	2006	223,163	151,264	67.78%	7,895	3.54%	221,608	-1,555	104,347	46,917	7,757	0	0	139	152,933	131	214,800	137	66,375	29.74%	227.893%	11.895%
2002	2006	6,958,147	2,550,642	36.66%	2,604,057	37.42%	6,954,592	-3,555	1,351,840	1,198,802	1,963,586	0	636,308	4,163	4,881,273	4,064	6,908,826	4,149	1,960,025	28.17%	130.133%	132.858%
2003	2006	1,436,467	327,420	22.79%	122,743	8.54%	1,423,932	-12,535	135,612	191,808	122,159	0	0	584	855,559	910	1,421,675	926	275,055	19.15%	119.038%	44.625%
2004	2006	1,263,223	154,433	12.23%	257,072	20.35%	1,238,318	-24,905	32,939	121,494	193,426	0	63,293	354	920,729	764	1,241,179	771	165,571	13.11%	93.273%	155.264%
2005	2006	4,868	70	1.44%	1	0.01%	4,793	-75	0	70	0	0	0	1	2,606	3	4,434	3	294	6.04%	23.810%	0.214%
Total	2006	9,885,868	3,183,829	32.21%	2,991,768	30.26%	9,843,243	-42,625	1,624,738	1,559,091	2,286,927	0	699,601	5,240	6,813,100	5,872	9,790,914	5,986	2,467,320	24.96%	129.040%	121.256%
2001	2007	212,286	79,421	37.41%	6,006	2.83%	210,297	-1,989	117,045	-37,624	5,680	0	0	326	142,342	127	210,862	129	77,362	36.44%	102.662%	7.764%
2002	2007	6,750,306	4,029,699	59.70%	4,110,341	60.89%	6,725,437	-24,869	2,087,551	1,942,148	2,515,959	0	1,584,437	9,945	3,913,844	3,916	6,657,437	3,986	2,337,581	34.63%	172.388%	175.837%
2003	2007	1,380,483	170,790	12.37%	311,732	22.58%	1,350,929	-29,554	175,194	-4,404	226,533	0	83,764	1,434	815,203	860	1,339,436	888	336,370	24.37%	50.774%	92.675%
2004	2007	1,222,895	77,694	6.35%	15,986	1.31%	1,228,392	5,497	100,367	-22,673	15,078	0	0	908	826,691	732	1,221,154	757	212,725	17.40%	36.523%	7.515%
2005	2007	4,066	42	1.03%	2	0.04%	4,066	0	0	42	0	0	0	2	3,062	3	2,217	3	423	10.40%	9.929%	0.430%
Total	2007	9,570,036	4,357,646	45.53%	4,444,067	46.44%	9,519,121	-50,915	2,480,157	1,877,489	2,763,250	0	1,668,201	12,615	5,701,142	5,638	9,431,106	5,763	2,964,461	30.98%	146.996%	149.911%
2001	2008	207,583	74,836	36.05%	13,639	6.57%	201,426	-6,157	113,393	-38,557	12,072	0	0	1,567	126,017	122	205,145	125	85,413	41.15%	87.617%	15.968%
2002	2008	6,486,806	4,623,059	71.27%	3,485,683	53.73%	6,357,333	-129,473	2,980,747	1,642,312	1,323,402	0	2,114,441	47,841	3,620,853	3,743	6,349,145	3,843	2,613,444	40.29%	176.895%	133.375%
2003	2008	1,317,379	675,808	51.30%	467,734	35.50%	1,303,380	-13,999	287,521	388,287	302,807	0	157,587	7,340	828,193	836	1,296,798	856	391,686	29.73%	172.538%	119.415%
2004	2008	1,213,624	331,487	27.31%	355,266	29.27%	1,215,905	2,281	53,817	277,670	85,631	0	264,610	5,025	855,053	710	1,199,073	755	269,886	22.24%	122.825%	131.636%
2005	2008	3,511	42	1.20%	10	0.29%	3,511	0	0	42	0	0	0	10	3,213	3	2,217	3	556	15.84%	7.554%	1.851%
Total	2008	9,228,903	5,705,232	61.82%	4,322,333	46.83%	9,081,555	-147,348	3,435,478	2,269,754	1,723,912	0	2,536,638	61,783	5,433,329	5,414	9,052,378	5,582	3,360,985	36.42%	169.749%	128.603%

Ability/Medico Insurance Companies - Nationwide Experience for Policy Form LT201

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2001	2009	178,208	-54,499	-30.58%	29,300	16.44%	176,580	-1,628	42,708	-97,207	840	0	0	28,460	115,941	120	201,605	120	94,240	52.88%	-57.830%	31.091%
2002	2009	6,141,241	5,129,000	83.52%	4,378,301	71.29%	6,054,645	-86,596	3,419,796	1,709,204	582,404	0	2,967,841	828,056	2,615,754	3,578	5,971,686	3,578	2,723,403	44.35%	188.331%	160.766%
2003	2009	1,261,606	440,839	34.94%	644,188	51.06%	1,255,354	-6,252	424,091	16,748	94,473	0	414,266	135,448	674,297	813	1,254,908	812	453,497	35.95%	97.209%	142.049%
2004	2009	1,172,348	473,252	40.37%	437,722	37.34%	1,151,853	-20,495	191,618	281,634	81,421	0	259,678	96,623	650,246	706	1,133,337	706	317,639	27.09%	148.991%	137.805%
2005	2009	3,455	51	1.48%	222	6.41%	3,455	0	0	51	0	0	0	222	3,423	3	4,434	3	712	20.61%	7.163%	31.112%
Total	2009	8,756,858	5,988,643	68.39%	5,489,732	62.69%	8,641,887	-114,971	4,078,213	1,910,430	759,139	0	3,641,785	1,088,809	4,059,661	5,220	8,565,970	5,219	3,589,491	40.99%	166.838%	152.939%
Grand	Total	71,847,731	24,780,107	34.49%	24,774,152	34.48%	73,499,569	1,651,838	13,741,212	11,038,895	13,735,738	0	9,869,967	1,168,447	34,920,380			43,977	17,645,275	24.56%	140.435%	140.401%
Present Value - 4.50%																						
Grand	Total	83,582,388	27,278,800	32.64%	25,860,931	30.94%	85,938,804	2,356,416	14,822,518	12,456,283					39,585,152				19,753,433	23.63%	138.097%	130.919%

Ability/Medico Insurance Companies - Nationwide Experience for Form 3358

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1974	1988	1,108	326	29.42%	0	0.00%	3,325	2,217	0	326	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1987	1988	17,453	1,307	7.49%	0	0.00%	33,378	15,925	0	1,307	0	0	0	0	0	62	0	0	16,785	96.17%	7.787%	0.000%
1988	1988	10,168,540	1,972,467	19.40%	2,721,735	26.77%	20,629,025	10,460,485	199,584	1,772,883	2,721,735	0	0	0	0	20,409	0	0	2,333,895	22.95%	84.514%	116.618%
Total	1988	10,187,101	1,974,100	19.38%	2,721,735	26.72%	20,665,728	10,478,627	199,584	1,774,516	2,721,735	0	0	0	0	20,471	0	0	2,350,680	23.08%	83.980%	115.785%
1974	1989	2,217	308	13.89%	0	0.00%	0	-2,217	0	308	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1987	1989	23,108	35,743	154.68%	20,124	87.08%	23,781	673	8,598	27,145	20,124	0	0	0	7,754	37	0	0	16,513	71.46%	216.454%	121.865%
1988	1989	19,794,115	5,358,963	27.07%	5,266,202	26.60%	16,991,033	-2,803,082	1,764,251	3,594,712	5,266,202	0	0	0	6,568	16,895	0	0	5,380,348	27.18%	99.603%	97.878%
1989	1989	13,678,097	3,238,165	23.67%	2,532,928	18.52%	23,107,227	9,429,130	121,229	3,116,936	2,532,928	0	0	0	0	21,251	0	0	3,049,285	22.29%	106.194%	83.066%
Total	1989	33,497,537	8,633,179	25.77%	7,819,254	23.34%	40,122,041	6,624,504	1,894,078	6,739,101	7,819,254	0	0	0	14,322	38,183	0	0	8,446,146	25.21%	102.214%	92.578%
1974	1990	0	-634	0.00%	0	0.00%	0	0	0	-634	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1987	1990	22,691	-13,604	-59.95%	2,904	12.80%	17,567	-5,124	11,093	-24,697	2,904	0	0	0	13,844	31	0	0	18,268	80.51%	-74.469%	15.898%
1988	1990	14,842,722	8,612,385	58.02%	8,384,986	56.49%	13,209,944	-1,632,778	4,564,992	4,047,393	8,384,986	0	0	0	2,031,177	13,176	0	0	5,646,352	38.04%	152.530%	148.503%
1989	1990	19,847,260	4,293,719	21.63%	5,575,893	28.09%	17,088,554	-2,758,706	2,050,934	2,242,785	5,575,893	0	0	0	662,238	16,132	0	0	5,511,666	27.77%	77.902%	101.165%
1990	1990	4,788,595	864,962	18.06%	239,724	5.01%	8,047,935	3,259,340	15,246	849,716	239,724	0	0	0	171,332	6,756	0	0	1,058,127	22.10%	81.745%	22.656%
Total	1990	39,501,268	13,756,828	34.83%	14,203,508	35.96%	38,364,000	-1,137,268	6,642,265	7,114,563	14,203,508	0	0	0	2,878,591	36,095	0	0	12,234,413	30.97%	112.444%	116.095%
1987	1991	18,371	3,499	19.05%	2,300	12.52%	15,722	-2,649	5,155	-1,656	2,300	0	0	0	2,527	24	0	0	17,048	92.80%	20.524%	13.491%
1988	1991	12,291,831	6,829,672	55.56%	7,302,150	59.41%	11,481,780	-810,051	6,762,953	66,719	7,302,150	0	0	0	5,161,991	11,119	0	0	5,884,277	47.87%	116.066%	124.096%
1989	1991	15,311,217	6,350,230	41.47%	6,401,500	41.81%	14,144,327	-1,166,890	3,825,083	2,525,147	6,401,500	0	0	0	2,396,964	13,018	0	0	5,871,648	38.35%	108.151%	109.024%
1990	1991	7,373,553	1,346,395	18.26%	2,339,857	31.73%	6,721,934	-651,619	401,946	944,449	2,339,857	0	0	0	-171,332	5,524	0	0	2,080,459	28.22%	64.716%	112.468%
1991	1991	3,253,629	346,703	10.66%	262,672	8.07%	5,317,320	2,063,691	20,421	326,282	262,672	0	0	0	0	4,084	0	0	712,861	21.91%	48.635%	36.848%
Total	1991	38,248,601	14,876,499	38.89%	16,308,480	42.64%	37,681,083	-567,518	11,015,558	3,860,941	16,308,480	0	0	0	7,390,150	33,769	0	0	14,566,293	38.08%	102.130%	111.960%
1987	1992	17,097	64,001	374.34%	5,220	30.53%	18,298	1,201	4,240	59,761	5,220	0	0	0	2,921	15	0	0	10,861	63.53%	589.274%	48.062%
1988	1992	10,774,835	7,067,154	65.59%	6,487,772	60.21%	10,223,967	-550,868	7,357,797	-290,643	6,487,772	0	0	0	3,725,681	9,670	0	0	6,345,275	58.89%	111.377%	102.246%
1989	1992	13,179,979	6,093,253	46.23%	6,627,521	50.28%	12,640,159	-539,820	5,634,748	458,505	6,627,521	0	0	0	5,167,996	11,427	0	0	6,808,657	51.66%	89.493%	97.340%
1990	1992	6,090,713	2,441,876	40.09%	2,032,958	33.38%	5,730,683	-360,030	1,263,373	1,178,503	2,032,958	0	0	0	1,302,203	4,678	0	0	2,592,983	42.57%	94.172%	78.402%
1991	1992	4,994,731	1,006,736	20.16%	967,308	19.37%	4,637,657	-357,074	241,669	765,067	967,308	0	0	0	29,506	3,436	0	0	1,577,970	31.59%	63.799%	61.301%
1992	1992	969,512	105,527	10.88%	20,059	2.07%	1,331,403	361,891	10,980	94,547	20,059	0	0	0	3,217	953	0	0	248,748	25.66%	42.423%	8.064%
Total	1992	36,026,867	16,778,547	46.57%	16,140,838	44.80%	34,582,167	-1,444,700	14,512,807	2,265,740	16,140,838	0	0	0	10,231,524	30,179	0	0	17,584,494	48.81%	95.417%	91.790%
1987	1993	12,942	-27,022	-208.79%	28,551	220.60%	11,392	-1,550	7,515	-34,537	28,551	0	0	0	465	12	0	0	9,573	73.97%	-282.273%	298.241%
1988	1993	9,524,404	7,147,252	75.04%	8,088,970	84.93%	8,974,052	-550,352	7,426,995	-279,743	8,088,970	0	0	0	2,536,377	8,574	0	0	6,466,728	67.90%	110.523%	125.086%
1989	1993	11,602,221	7,984,557	68.82%	7,421,167	63.96%	11,016,666	-585,555	6,789,926	1,194,631	7,421,167	0	0	0	3,730,391	10,023	0	0	7,090,028	61.11%	112.617%	104.670%
1990	1993	5,251,059	2,938,337	55.96%	3,679,517	70.07%	4,968,224	-282,835	2,069,638	868,699	3,679,517	0	0	0	2,008,016	4,050	0	0	2,826,280	53.82%	103.965%	130.189%
1991	1993	4,045,791	1,098,474	27.15%	1,140,970	28.20%	3,769,537	-276,254	517,798	580,676	1,140,970	0	0	0	801,729	2,872	0	0	1,732,168	42.81%	63.416%	65.869%
1992	1993	1,129,448	143,497	12.71%	329,707	29.19%	1,052,478	-76,970	39,391	104,106	329,707	0	0	0	237,971	740	0	0	395,232	34.99%	36.307%	83.421%
1993	1993	21,937	689	3.14%	0	0.00%	37,226	15,289	0	689	0	0	0	0	1,940	1	0	0	4,245	19.35%	16.231%	0.000%
Total	1993	31,587,802	19,285,784	61.05%	20,688,881	65.50%	29,829,575	-1,758,227	16,851,263	2,434,521	20,688,881	0	0	0	9,316,889	26,272	0	0	18,524,254	58.64%	104.111%	111.685%
1987	1994	13,113	11,752	89.62%	1,580	12.05%	12,496	-617	19,995	-8,243	1,580	0	0	0	4,546	12	0	0	10,453	79.71%	112.427%	15.115%
1988	1994	8,402,189	7,341,599	87.38%	7,472,584	88.94%	7,859,007	-543,182	6,823,935	517,664	7,472,584	0	0	0	1,828,754	7,672	0	0	6,521,493	77.62%	112.575%	114.584%
1989	1994	10,214,262	7,468,727	73.12%	7,187,772	70.37%	9,712,300	-501,962	7,100,907	367,820	7,187,772	0	0	0	2,901,652	9,013	0	0	7,135,481	69.86%	104.670%	100.733%
1990	1994	4,652,034	2,799,536	60.18%	2,727,626	58.63%	4,436,558	-215,476	2,549,997	249,539	2,727,626	0	0	0	1,575,226	3,661	0	0	2,943,103	63.26%	95.122%	92.679%
1991	1994	3,427,207	1,994,815	58.21%	2,711,582	79.12%	3,251,423	-175,784	930,069	1,064,746	2,711,582	0	0	0	1,228,648	2,488	0	0	1,866,542	54.46%	106.872%	145.273%
1992	1994	946,501	344,396	36.39%	434,374	45.89%	903,820	-42,681	136,378	208,018	434,374	0	0	0	352,280	637	0	0	448,127	47.35%	76.852%	96.931%
1993	1994	32,596	1,645	5.05%	0	0.00%	28,821	-3,775	0	1,645	0	0	0	0	12,101	1	0	0	8,084	24.80%	20.349%	0.000%
1994	1994	3,316	122	3.68%	0	0.00%	4,295	979	0	122	0	0	0	0	0	0	0	0	413	12.45%	29.540%	0.000%
Total	1994	27,691,218	19,962,592	72.09%	20,535,518	74.16%	26,208,720	-1,482,498	17,561,281	2,401,311	20,535,518	0	0	0	7,903,207	23,484	0	0	18,933,696	68.37%	105.434%	108.460%
1987	1995	11,312	-14,765	-130.53%	-1,240	-10.97%	11,849	537	2,360	-17,125	-1,240	0	0	0	-6,751	8	0	0	10,950	96.80%	-134.840%	-11.328%
1988	1995	7,555,720	8,521,140	112.78%	7,848,457	103.87%	7,347,661	-208,059	7,366,465	1,154,675	7,848,457	0	0	0	643,511	6,646	0	0	6,859,824	90.79%	124.218%	114.412%
1989	1995	9,166,748	6,422,722	70.07%	6,613,000	72.14%	8,917,062	-249,686	6,911,862	-489,140	6,613,000	0	0	0	1,457,502	7,794	0	0	7,498,482	81.80%	85.654%	88.191%
1990	1995	4,261,160	3,303,363	77.52%	3,432,464	80.55%	4,184,186	-76,974	2,740,481	562,882	3,432,464	0	0	0	1,014,052	3,179	0	0	3,214,834	75.45%	102.754%	106.770%
1991	1995	3,058,558	1,870,249	61.15%	1,686,922	55.15%	2,973,595	-84,963	1,386,546	483,703	1,686,922	0	0	0	809,653	2,118	0	0	2,009,392	65.70%	93.075%	83.952%
1992	1995	841,971	425,208	50.50%	324,564	38.55%	848,449	6,478	227,351	197,857	324,564	0	0	0	249,581	549	0	0	511,620	60.76%	83.110%	63.439%
1993	1995	25,637	1,667	6.50%	0	0.00%	25,885	248	0	1,667	0	0	0	0	16,811	1	0	0	9,240	36.04%	18.041%	0.000%
1994	1995	4,012	106	2.64%	0	0.00%	3,933	-79	0	106	0	0	0	0	1,876	0	0	0	788	19.64%	13.452%	0.000%
Total	1995	24,925,118	20,529,690	82.37%	19,904,166	79.86%	24,312,620	-612,498	18,635,065	1,894,625	19,904,166	0	0	0	4,186,235	20,295	0	0	20,115,130	80.70%	102.061%	98.951%

Ability/Medico Insurance Companies - Nationwide Experience for Form 3358

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1987	1996	10,400	-26	-0.25%	240	2.31%	10,400	0	0	-26	240	0	0	0	2,210	8	10,399	12	10,771	103.57%	-0.241%	2.228%
1988	1996	6,864,622	7,066,989	102.95%	7,357,425	107.18%	6,465,326	-399,296	7,561,537	-494,548	7,357,425	0	0	0	627,925	5,943	6,535,340	9,377	6,882,036	100.25%	102.687%	106.908%
1989	1996	8,264,133	6,955,369	84.16%	6,543,405	79.18%	7,794,862	-469,271	6,852,490	102,879	6,543,405	0	0	0	1,096,025	6,928	7,879,473	10,831	7,509,329	90.87%	92.623%	87.137%
1990	1996	3,911,886	3,773,746	96.47%	3,700,839	94.60%	3,722,151	-189,735	2,950,627	823,119	3,700,839	0	0	0	729,649	2,840	3,727,143	5,319	3,286,243	84.01%	114.835%	112.616%
1991	1996	2,783,633	3,037,692	109.13%	3,585,619	128.81%	2,653,730	-129,903	1,982,530	1,055,162	3,585,619	0	0	0	643,668	1,894	2,669,471	4,349	2,057,704	73.92%	147.625%	174.253%
1992	1996	766,215	319,536	41.70%	704,764	91.98%	719,082	-47,133	324,169	-4,633	704,764	0	0	0	186,695	485	726,135	1,312	519,591	67.81%	61.498%	135.638%
1993	1996	23,402	128,177	547.72%	3,009	12.86%	22,741	-661	294	127,883	3,009	0	0	0	14,329	1	22,181	83	11,290	48.24%	1135.314%	26.650%
1994	1996	3,477	385	11.07%	0	0.00%	3,511	34	0	385	0	0	0	0	2,937	0	3,410	14	1,088	31.29%	35.386%	0.000%
Total	1996	22,627,768	21,281,868	94.05%	21,895,300	96.76%	21,391,803	-1,235,965	19,671,647	1,610,221	21,895,300	0	0	0	3,303,438	18,099	21,573,552	31,297	20,278,052	89.62%	104.950%	107.975%
1987	1997	10,432	47,359	453.98%	26,642	255.39%	9,308	-1,124	13,280	34,079	26,642	0	0	0	1,099	8	10,618	12	11,799	113.10%	401.381%	225.799%
1988	1997	6,079,206	7,493,642	123.27%	6,709,257	110.36%	5,719,650	-359,556	7,500,800	-7,158	6,709,257	0	0	0	-308,640	5,325	5,776,743	8,446	6,700,437	110.22%	111.838%	100.132%
1989	1997	7,325,653	7,196,882	98.24%	7,288,987	99.50%	6,992,741	-332,912	6,896,020	300,862	7,288,987	0	0	0	225,603	6,203	6,976,329	9,685	7,363,123	100.51%	97.742%	98.993%
1990	1997	3,522,547	3,668,997	104.16%	3,822,920	108.53%	3,387,287	-135,260	3,240,649	428,348	3,822,920	0	0	0	535,351	2,612	3,401,437	4,867	3,292,740	93.48%	111.427%	116.101%
1991	1997	2,518,078	2,064,329	81.98%	2,212,689	87.87%	2,414,606	-103,472	2,089,245	-24,916	2,212,689	0	0	0	884,927	1,730	2,435,853	3,959	2,063,322	81.94%	100.049%	107.239%
1992	1997	684,924	398,479	58.18%	144,027	21.03%	676,109	-8,815	308,620	89,859	144,027	0	0	0	245,481	451	672,500	1,174	526,242	76.83%	75.722%	27.369%
1993	1997	20,080	-125,374	-624.37%	0	0.00%	16,497	-3,583	2,715	-128,089	0	0	0	0	9,254	0	16,407	71	12,265	61.08%	-1022.210%	0.000%
1994	1997	3,121	-8	-0.26%	0	0.00%	2,901	-220	0	-8	0	0	0	0	1,855	0	2,946	12	1,405	45.02%	-0.569%	0.000%
Total	1997	20,164,041	20,744,306	102.88%	20,204,522	100.20%	19,219,099	-944,942	20,051,329	692,977	20,204,522	0	0	0	1,594,930	16,329	19,292,833	28,226	19,971,333	99.04%	103.870%	101.168%
1987	1998	9,243	-19,735	-213.51%	720	7.79%	6,071	-3,172	14,322	-34,057	720	0	0	0	475	7	7,361	12	7,631	82.56%	-258.616%	9.435%
1988	1998	5,478,944	5,422,137	98.96%	6,648,380	121.34%	5,247,340	-231,604	6,674,916	-1,252,779	6,648,380	0	0	0	784,266	4,785	5,452,604	7,625	5,487,944	100.16%	98.801%	121.145%
1989	1998	6,643,922	6,670,014	100.39%	6,855,621	103.19%	6,403,820	-240,102	6,587,096	82,918	6,855,621	0	0	0	1,515,717	5,642	6,623,706	8,778	6,249,621	94.07%	106.727%	109.697%
1990	1998	3,259,096	3,484,861	106.93%	3,983,131	122.22%	3,171,928	-87,168	3,425,080	59,781	3,983,131	0	0	0	767,386	2,413	3,274,328	4,464	2,787,638	85.53%	125.011%	142.886%
1991	1998	2,342,773	2,022,522	86.33%	2,261,170	96.52%	2,311,574	-31,199	2,071,127	-48,605	2,219,680	0	41,490	0	537,654	1,632	2,369,414	3,670	1,812,177	77.35%	111.607%	124.776%
1992	1998	659,847	851,721	129.08%	1,002,969	152.00%	656,441	-3,406	413,060	438,661	1,002,969	0	0	0	203,224	435	666,844	1,108	464,812	70.44%	183.240%	215.779%
1993	1998	16,580	-559	-3.37%	1,967	11.86%	14,509	-2,071	0	-559	1,967	0	0	0	8,693	4	17,329	62	10,652	64.25%	-5.248%	18.466%
1994	1998	3,000	21	0.70%	0	0.00%	3,228	228	0	21	0	0	0	0	1,543	1	3,141	10	1,695	56.50%	1.239%	0.000%
Total	1998	18,413,405	18,430,982	100.10%	20,753,958	112.71%	17,814,911	-598,494	19,185,601	-754,619	20,712,468	0	41,490	0	3,818,958	14,919	18,414,727	25,729	16,822,170	91.36%	109.564%	123.373%
1978	1999	703	202	28.73%	0	0.00%	1,203	500	0	202	0	0	0	0	1,030	1	0	0	1,365	194.17%	14.799%	0.000%
1981	1999	446	179	40.13%	0	0.00%	1,066	620	0	179	0	0	0	0	1,418	1	0	0	1,408	315.70%	12.713%	0.000%
1983	1999	274	138	50.36%	0	0.00%	823	549	0	138	0	0	0	0	3,859	1	0	0	1,087	396.72%	12.695%	0.000%
1984	1999	950	407	42.84%	0	0.00%	2,085	1,135	0	407	0	0	0	0	3,795	2	0	0	2,205	232.11%	18.458%	0.000%
1985	1999	726	133	18.32%	0	0.00%	793	67	0	133	0	0	0	0	1,605	1	0	0	787	108.40%	16.900%	0.000%
1986	1999	1,082	40,575	3750.00%	0	0.00%	1,183	101	0	40,575	0	0	0	0	3,322	1	0	0	1,699	157.02%	2388.170%	0.000%
1987	1999	5,485	8,666	157.99%	600	10.94%	4,310	-1,175	9,465	-799	600	0	0	0	5,134	7	4,739	10	7,023	128.04%	123.395%	8.543%
1988	1999	5,059,443	5,163,159	102.05%	6,024,655	119.08%	4,716,941	-342,502	6,196,157	-1,032,998	6,024,655	0	0	0	-676,754	4,263	4,842,472	6,934	6,142,993	121.42%	84.050%	98.074%
1989	1999	6,170,233	4,739,278	76.81%	6,124,504	99.26%	5,885,409	-284,824	6,534,798	-1,795,520	6,124,504	0	0	0	-371,388	5,072	5,945,506	8,143	7,187,650	116.49%	65.936%	85.209%
1990	1999	3,100,683	2,930,755	94.52%	3,955,702	127.58%	2,934,942	-165,741	3,514,810	-584,055	3,955,702	0	0	0	124,263	2,158	3,018,290	4,125	3,180,292	102.57%	92.154%	124.382%
1991	1999	2,253,662	1,864,609	82.74%	1,786,682	79.28%	2,118,719	-134,943	2,084,528	-219,919	1,786,682	0	0	0	130,490	1,433	2,181,916	3,391	2,051,729	91.04%	90.880%	87.082%
1992	1999	631,475	95,863	15.18%	336,921	53.35%	602,006	-29,469	452,739	-356,876	336,921	0	0	0	56,533	370	609,713	1,029	549,692	87.05%	17.439%	61.293%
1993	1999	16,524	19,447	117.69%	0	0.00%	18,321	1,797	432	19,015	0	0	0	0	6,710	0	17,026	58	10,687	64.68%	181.969%	0.000%
1994	1999	3,046	-73	-2.40%	0	0.00%	2,762	-284	0	-73	0	0	0	0	170	0	2,813	9	1,872	61.46%	-3.900%	0.000%
Total	1999	17,244,732	14,863,338	86.19%	18,229,063	105.71%	16,290,563	-954,169	18,792,929	-3,929,591	18,229,063	0	0	0	-709,813	13,310	16,622,475	23,699	19,140,489	110.99%	77.654%	95.238%
1978	2000	500	-202	-40.40%	0	0.00%	0	-500	0	-202	0	0	0	0	-1,030	0	0	0	0	0.00%	0.000%	0.000%
1981	2000	620	-179	-28.87%	0	0.00%	0	-620	0	-179	0	0	0	0	-1,418	0	0	0	0	0.00%	0.000%	0.000%
1983	2000	549	-138	-25.14%	0	0.00%	0	-549	0	-138	0	0	0	0	-3,859	0	0	0	0	0.00%	0.000%	0.000%
1984	2000	1,467	-407	-27.74%	0	0.00%	332	-1,135	0	-407	0	0	0	0	-3,795	0	0	0	0	0.00%	0.000%	0.000%
1985	2000	464	-133	-28.66%	0	0.00%	397	-67	0	-133	0	0	0	0	-1,605	0	0	0	0	0.00%	0.000%	0.000%
1986	2000	639	-33,850	-5297.34%	0	0.00%	538	-101	6,725	-40,575	0	0	0	0	-3,322	0	0	0	0	0.00%	0.000%	0.000%
1987	2000	5,028	-309	-6.15%	0	0.00%	4,259	-769	0	-309	0	0	0	0	-7,848	5	4,258	8	5,019	99.82%	-6.157%	0.000%
1988	2000	4,501,642	7,368,484	163.68%	7,588,294	168.57%	4,230,028	-271,614	6,375,337	993,147	7,511,358	0	76,936	0	-543,812	3,801	4,258,302	6,347	5,968,814	132.59%	123.450%	127.132%
1989	2000	5,569,086	7,392,082	132.73%	7,591,642	136.32%	5,302,688	-266,398	6,535,302	856,780	7,545,787	0	45,855	0	-120,051	4,605	5,314,575	7,640	7,123,149	127.91%	103.775%	106.577%
1990	2000	2,823,118	4,313,565	152.79%	2,731,633	96.76%	2,689,744	-133,374	3,812,565	501,000	2,731,633	0	0	0	56,737	1,975	2,712,940	3,864	3,188,770	112.95%	135.274%	85.664%
1991	2000	2,048,889	2,250,596	109.84%	1,713,396	83.63%	1,971,826	-77,063	2,176,828	73,768	1,713,396	0	0	0	78,428	1,324	1,984,792	3,153	2,049,969	100.05%	109.787%	83.582%
1992	2000	588,530	418,509	71.11%	485,886	82.56%	576,412	-12,118	425,015	-6,506	485,886	0	0	0	69,260	344	561,792	976	562,473	95.57%	74.405%	86.384%
1993	2000	16,293	74,537	457.48%	92,910	570.24%	13,788	-2,505	1,535	73,002	92,910	0	0	0	13,589	0	16,622	56	13,843	84.96%	538.445%	671.170%
1994	2000	2,817	6	0.21%	0	0.00%	2,774	-43	0	6	0	0	0	0	1,812	0	2,813	8	2,035	72.24%	0.295%	0.000%
Total	2000	15,559,642	21,782,561	139.99%	20,203,762	129.85%	14,792,786	-766,856	19,333,307	2,449,254	20,080,971	0	122,791	0	-466,914	12,054	14,856,094	22,052	18,914,072	121.56%	115.166%	106.819%

Ability/Medico Insurance Companies - Nationwide Experience for Form 3358

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1984	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	1	0	0.00%	0.000%	0.000%
1987	2001	3,950	-23	-0.58%	0	0.00%	3,534	-416	0	-23	0	0	0	0	-2,601	4	11,725	11	4,873	123.37%	-0.472%	0.000%
1988	2001	3,958,340	5,788,688	146.24%	5,744,080	145.11%	3,844,530	-113,810	6,520,252	-731,564	5,744,080	0	0	0	-687,182	3,399	3,855,904	3,614	5,985,683	151.22%	96.709%	95.964%
1989	2001	4,880,802	5,789,919	118.63%	6,012,032	123.18%	4,733,061	-147,741	6,741,520	-951,601	6,012,032	0	0	0	-781,542	4,083	4,697,727	4,239	7,184,726	147.20%	80.586%	83.678%
1990	2001	2,493,764	3,520,305	141.16%	3,600,423	144.38%	2,460,843	-32,921	3,938,818	-418,513	3,600,423	0	0	0	-167,526	1,756	2,528,649	1,816	3,258,042	130.65%	108.050%	110.509%
1991	2001	1,885,554	2,116,406	112.24%	2,794,465	148.20%	1,861,649	-23,905	2,320,745	-204,339	2,794,465	0	0	0	111,924	1,220	1,907,418	1,242	2,194,334	116.38%	96.449%	127.349%
1992	2001	540,656	731,707	135.34%	630,118	116.55%	538,246	-2,410	539,881	191,826	630,118	0	0	0	99,043	323	575,153	339	606,423	112.16%	120.660%	103.907%
1993	2001	16,189	111,518	688.85%	49,884	308.14%	18,506	2,317	4,128	107,390	49,884	0	0	0	7,581	0	17,672	0	15,375	94.97%	725.320%	324.449%
1994	2001	2,162	21,965	1015.96%	41,347	1912.43%	2,189	27	0	21,965	41,347	0	0	0	-1,036	0	2,890	0	1,834	84.83%	1197.655%	2254.455%
1996	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	108	0	0	0.00%	0.000%	0.000%
1999	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	56,928	0	0	0.00%	0.000%	0.000%
2000	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,406	0	0	0.00%	0.000%	0.000%
2001	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	264	0	0	0.00%	0.000%	0.000%
Total	2001	13,781,417	18,080,485	131.19%	18,872,349	136.94%	13,462,558	-318,859	20,065,344	-1,984,859	18,872,349	0	0	0	-1,421,339	10,785	13,655,844	11,262	19,251,290	139.69%	93.918%	98.032%
1987	2002	4,620	119	2.58%	0	0.00%	5,034	414	0	119	0	0	0	0	906	4	10,795	10	5,533	119.76%	2.151%	0.000%
1988	2002	3,849,192	6,295,812	163.56%	6,917,550	179.71%	3,739,451	-109,741	6,625,030	-329,218	6,917,550	0	0	0	-1,138,718	2,999	3,738,731	3,221	5,494,612	142.75%	114.582%	125.897%
1989	2002	4,758,748	6,061,150	127.37%	6,549,575	137.63%	4,664,348	-94,400	6,431,848	-370,698	6,549,575	0	0	0	-1,081,145	3,622	4,606,899	3,764	6,594,445	138.58%	91.913%	99.320%
1990	2002	2,475,614	2,964,983	119.77%	3,948,057	159.48%	2,431,457	-44,157	3,730,031	-765,048	3,801,910	0	146,147	0	-390,406	1,561	2,511,475	1,627	2,982,802	120.49%	99.403%	132.361%
1991	2002	1,902,795	2,717,765	142.83%	1,830,535	96.20%	1,872,709	-30,086	2,588,937	128,828	1,830,535	0	0	0	-184,789	1,096	1,920,324	1,131	2,069,151	108.74%	131.347%	88.468%
1992	2002	561,863	652,132	116.07%	836,529	148.88%	559,698	-2,165	567,003	85,129	752,937	0	83,592	0	-48,010	295	586,476	316	582,936	103.75%	111.870%	143.503%
1993	2002	18,146	-128,020	-705.50%	0	0.00%	15,602	-2,544	9,456	-137,476	0	0	0	0	8,355	0	20,316	0	18,269	100.68%	-700.750%	0.000%
1994	2002	2,234	5,505	246.42%	0	0.00%	1,870	-364	9,903	-4,398	0	0	0	0	1,275	0	3,175	0	1,811	81.07%	303.976%	0.000%
1999	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	55,098	0	0	0.00%	0.000%	0.000%
2000	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,275	0	0	0.00%	0.000%	0.000%
2001	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	310	0	0	0.00%	0.000%	0.000%
Total	2002	13,573,212	18,569,446	136.81%	20,082,246	147.95%	13,290,169	-283,043	19,962,208	-1,392,762	19,852,507	0	229,739	0	-2,832,532	9,577	13,454,874	10,069	17,749,559	130.77%	104.619%	113.142%
1987	2003	5,000	-115	-2.30%	0	0.00%	6,427	1,427	0	-115	0	0	0	0	404	4	12,568	10	5,845	116.90%	-1.967%	0.000%
1988	2003	3,678,332	7,234,230	196.67%	5,273,272	143.36%	3,615,982	-62,350	6,445,973	788,257	5,179,536	0	93,736	0	-1,344,790	2,601	3,611,714	2,823	5,126,207	139.36%	141.122%	102.869%
1989	2003	4,646,268	6,570,063	141.41%	4,920,543	105.90%	4,668,231	21,963	6,056,208	513,855	4,920,543	0	0	0	-1,241,968	3,183	4,544,574	3,322	6,265,644	134.85%	104.859%	78.532%
1990	2003	2,415,143	4,568,733	189.17%	4,010,228	166.05%	2,406,292	-8,851	3,701,937	866,796	4,010,228	0	0	0	-516,967	1,365	2,478,021	1,437	2,831,033	117.22%	161.380%	141.652%
1991	2003	1,867,982	2,962,947	158.62%	2,365,941	126.66%	1,869,433	1,451	2,411,191	551,756	2,365,941	0	0	0	-231,777	958	1,901,275	994	1,956,442	104.74%	151.446%	120.931%
1992	2003	569,910	1,338,415	234.85%	740,688	129.97%	575,254	5,344	803,473	534,942	694,269	0	46,419	0	31,628	273	614,139	294	580,672	101.89%	230.494%	127.557%
1993	2003	18,799	69,997	372.34%	41,939	223.09%	21,750	2,951	14,310	55,687	41,939	0	0	0	9,328	0	20,648	0	20,458	108.82%	342.150%	205.000%
1994	2003	2,369	-4,937	-208.40%	0	0.00%	2,790	421	12,752	-17,689	0	0	0	0	1,468	0	3,451	0	2,021	85.31%	-244.285%	0.000%
1999	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	56,779	0	0	0.00%	0.000%	0.000%
2000	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,348	0	0	0.00%	0.000%	0.000%
2001	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	344	0	0	0.00%	0.000%	0.000%
Total	2003	13,203,803	22,739,333	172.22%	17,352,612	131.42%	13,166,159	-37,644	19,445,844	3,293,489	17,212,457	0	140,155	0	-3,292,674	8,384	13,244,861	8,880	16,788,322	127.15%	135.447%	103.361%
1987	2004	5,705	1,162	20.37%	1,920	33.65%	5,705	0	0	1,162	1,920	0	0	0	566	4	5,705	4	6,647	116.51%	17.482%	28.885%
1988	2004	3,416,423	6,928,337	202.80%	4,943,042	144.68%	3,200,846	-215,577	5,991,706	936,631	4,943,042	0	0	0	-1,250,018	2,252	3,234,024	2,393	4,718,638	138.12%	146.829%	104.756%
1989	2004	4,381,023	6,940,771	158.43%	5,429,686	123.94%	4,102,439	-278,584	5,807,702	1,133,069	5,333,368	0	96,318	0	-1,281,878	2,793	4,155,520	2,945	5,907,254	134.84%	117.496%	91.916%
1990	2004	2,302,951	3,502,921	152.11%	2,470,505	107.28%	2,179,226	-123,725	3,555,282	-52,361	2,296,851	0	173,654	0	-401,322	1,208	2,225,061	1,264	2,683,370	116.52%	130.542%	92.067%
1991	2004	1,810,765	3,121,858	172.41%	1,609,040	88.86%	1,751,358	-59,407	2,506,053	615,805	1,550,818	0	58,222	0	-178,703	854	1,731,677	900	1,885,804	104.14%	165.545%	85.324%
1992	2004	567,174	497,718	87.75%	575,200	101.42%	558,776	-8,398	691,917	-194,199	575,200	0	0	0	-55,964	245	549,659	256	573,254	101.07%	86.823%	100.339%
1993	2004	21,272	47,679	224.14%	0	0.00%	19,283	-1,989	26,723	20,956	0	0	0	0	-3,978	0	22,139	0	21,862	102.77%	218.091%	0.000%
1994	2004	2,852	18,622	652.95%	0	0.00%	2,441	-411	13,292	5,330	0	0	0	0	1,108	0	2,941	0	2,465	86.43%	755.456%	0.000%
Total	2004	12,508,165	21,059,068	168.36%	15,029,392	120.16%	11,820,074	-688,091	18,592,675	2,466,393	14,701,198	0	328,194	0	-3,170,189	7,356	11,926,726	7,762	15,799,294	126.31%	133.291%	95.127%
1987	2005	3,744	7,800	208.33%	6,288	167.94%	1,789	-1,955	8,208	-408	6,288	0	0	0	-5,902	3	3,744	3	4,728	126.28%	164.975%	132.984%
1988	2005	2,900,774	2,665,853	91.90%	3,928,186	135.42%	2,683,768	-217,006	5,196,349	-2,530,496	3,863,621	0	64,565	0	-1,321,456	1,933	2,672,459	2,060	4,168,564	143.71%	63.951%	94.234%
1989	2005	3,799,483	4,917,459	129.42%	5,908,909	155.52%	3,575,277	-224,206	5,683,567	-766,108	5,908,909	0	0	0	-1,332,294	2,439	3,574,830	2,577	5,379,709	141.59%	91.408%	109.837%
1990	2005	2,031,250	2,433,718	119.81%	2,978,625	146.64%	1,954,213	-77,037	2,941,647	-507,929	2,816,650	0	161,975	0	-562,228	1,056	1,927,147	1,114	2,497,577	122.96%	97.443%	119.261%
1991	2005	1,582,636	916,227	57.89%	2,282,814	144.24%	1,502,254	-80,382	2,023,384	-1,107,157	2,191,748	0	91,066	0	-333,142	750	1,486,023	791	1,728,225	109.20%	53.015%	132.090%
1992	2005	495,213	505,445	102.07%	500,439	101.06%	476,869	-18,344	620,901	-115,456	478,967	0	21,472	0	-127,348	213	464,161	225	532,481	107.53%	94.923%	93.983%
1993	2005	18,614	11,043	59.33%	0	0.00%	17,570	-1,044	40,007	-28,964	0	0	0	0	-9,049	0	17,444	0	18,651	100.20%	59.209%	0.000%
1994	2005	2,619	409	15.62%	0	0.00%	2,580	-39	5,400	-4,991	0	0	0	0	-2,265	0	2,475	0	2,493	95.19%	16.406%	0.000%
Total	2005	10,834,333	11,457,954	105.76%	15,605,261	144.04%	10,214,320	-620,013	16,519,463	-5,061,509	15,266,183	0	339,078	0	-3,693,684	6,394	10,148,283	6,770	14,332,428	132.29%	79.944%	108.881%
1987	2006	3,947	415	10.51%	13	0.34%	6,075	2,128	0	415	0	0	0	13	-927	3	3,940	3	6,570	166.46%	6.317%	0.205%

Ability/Medico Insurance Companies - Nationwide Experience for Form 3358

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1988	2006	2,457,195	4,793,358	195.07%	3,656,302	148.80%	2,332,552	-124,643	4,544,771	248,587	3,628,901	0	19,300	8,101	-1,100,908	1,660	2,371,669	1,769	3,893,739	158.46%	123.104%	93.902%
1989	2006	3,336,364	5,227,175	156.67%	4,416,467	132.37%	3,195,324	-141,040	5,238,581	-11,406	4,090,122	0	315,649	10,696	-1,262,749	2,149	3,255,207	2,264	5,140,428	154.07%	101.688%	85.916%
1990	2006	1,812,487	3,151,587	173.88%	2,686,137	148.20%	1,759,659	-52,828	3,028,175	123,412	2,464,022	0	217,044	5,071	-486,361	937	1,773,932	985	2,436,660	134.44%	129.340%	110.238%
1991	2006	1,388,214	1,648,129	118.72%	1,724,355	124.21%	1,334,885	-53,329	1,819,196	-171,067	1,545,619	0	175,201	3,535	-358,040	661	1,338,951	702	1,697,201	122.26%	97.109%	101.600%
1992	2006	437,248	698,856	159.83%	424,198	97.02%	434,752	-2,496	551,901	146,955	373,186	0	49,956	1,056	-105,814	191	426,770	200	508,628	116.32%	137.400%	83.400%
1993	2006	17,138	82,766	482.94%	41	0.24%	17,262	124	27,337	55,429	0	0	0	41	-2,278	0	16,373	0	19,753	115.26%	419.005%	0.209%
1994	2006	2,484	128	5.15%	6	0.24%	2,591	107	0	128	0	0	0	6	572	0	2,475	0	2,803	112.84%	4.567%	0.209%
Total	2006	9,455,077	15,602,414	165.02%	12,907,519	136.51%	9,083,100	-371,977	15,209,961	392,453	12,101,851	0	777,150	28,519	-3,316,505	5,601	9,189,317	5,923	13,705,782	144.96%	113.838%	94.176%
1987	2007	3,928	-127	-3.23%	24	0.61%	4,120	192	0	-127	0	0	0	24	-179	3	4,120	3	5,647	143.76%	-2.249%	0.421%
1988	2007	2,195,146	3,814,083	173.75%	3,738,071	170.29%	2,072,646	-122,500	4,277,545	-463,462	3,120,791	0	602,447	14,833	-1,139,873	1,422	2,090,257	1,521	3,546,880	161.58%	107.533%	105.390%
1989	2007	2,986,074	4,109,540	137.62%	3,569,465	119.54%	2,846,904	-139,170	4,991,964	-882,424	2,977,887	0	571,831	19,747	-1,299,967	1,846	2,864,054	1,956	4,711,833	157.79%	87.217%	75.755%
1990	2007	1,674,085	2,540,249	151.74%	2,261,204	135.07%	1,606,297	-67,788	2,876,639	-336,390	1,861,636	0	390,011	9,556	-631,450	815	1,586,610	867	2,281,505	136.28%	111.341%	99.110%
1991	2007	1,254,395	1,567,454	124.96%	1,083,238	86.36%	1,181,592	-72,803	1,921,449	-353,995	742,119	0	334,539	6,580	-421,149	580	1,205,018	612	1,568,735	125.06%	99.918%	69.052%
1992	2007	408,881	472,425	115.54%	481,069	117.65%	395,401	-13,480	669,860	-197,435	342,485	0	136,527	2,056	-94,457	171	392,125	179	490,407	119.94%	96.333%	98.096%
1993	2007	13,999	-82,636	-590.30%	558	3.99%	13,019	-980	25,377	-108,013	475	0	0	83	-4,560	0	12,897	0	19,885	142.05%	-415.570%	2.806%
1994	2007	2,467	115	4.66%	13	0.54%	2,417	-50	0	115	0	0	0	13	393	0	2,475	0	3,180	128.90%	3.616%	0.422%
Total	2007	8,538,975	12,421,103	145.46%	11,133,641	130.39%	8,122,396	-416,579	14,762,834	-2,341,731	9,045,394	0	2,035,355	52,892	-3,591,242	4,837	8,157,556	5,138	12,628,072	147.89%	98.361%	88.166%
1987	2008	4,192	97	2.31%	109	2.59%	4,180	-12	0	97	0	0	0	109	26	3	4,120	3	6,053	144.39%	1.603%	1.796%
1988	2008	1,908,526	2,198,247	115.18%	3,295,026	172.65%	1,750,149	-158,377	3,727,573	-1,529,326	1,685,090	0	1,553,432	56,504	-915,331	1,233	1,784,186	1,313	3,208,513	168.11%	68.513%	102.696%
1989	2008	2,561,662	3,515,102	137.22%	3,928,998	153.38%	2,407,729	-153,933	4,453,055	-937,953	2,027,703	0	1,826,564	74,731	-1,372,706	1,577	2,387,510	1,681	4,266,791	166.56%	82.383%	92.083%
1990	2008	1,425,193	3,049,403	213.96%	2,657,248	186.45%	1,329,344	-95,849	2,945,786	103,617	1,427,698	0	1,193,077	36,473	-536,180	693	1,318,339	746	2,083,785	146.21%	146.340%	127.520%
1991	2008	1,108,511	1,281,100	115.57%	1,252,829	113.02%	1,056,499	-52,012	1,745,179	-464,079	545,365	0	682,017	25,447	-358,986	505	1,030,968	539	1,449,615	130.77%	88.375%	86.425%
1992	2008	352,100	202,440	57.50%	223,797	63.56%	331,358	-20,742	554,102	-351,662	92,042	0	123,784	7,971	-150,572	152	333,712	159	455,660	129.41%	44.428%	49.115%
1993	2008	12,737	15,654	122.90%	34,522	271.04%	12,407	-330	21,350	-5,696	0	0	34,153	369	-439	0	12,777	0	20,231	158.84%	77.376%	170.640%
1994	2008	2,443	126	5.16%	65	2.66%	2,590	147	0	126	0	0	0	65	179	0	2,416	0	3,594	147.11%	3.506%	1.810%
Total	2008	7,375,364	10,262,169	139.14%	11,392,593	154.47%	6,894,256	-481,108	13,447,045	-3,184,876	5,777,898	0	5,413,027	201,668	-3,334,009	4,163	6,874,028	4,441	11,494,242	155.85%	89.281%	99.116%
1987	2009	5,228	45,685	873.85%	47,455	907.72%	5,288	60	4,923	40,762	4,923	0	40,911	1,621	-517	3	4,180	3	6,155	117.73%	742.242%	771.006%
1988	2009	1,587,687	3,786,618	238.50%	3,731,659	235.04%	1,465,195	-122,492	3,269,280	517,338	553,262	0	2,375,312	803,085	-969,745	1,025	1,461,921	1,025	2,587,795	162.99%	146.326%	144.202%
1989	2009	2,063,125	4,173,053	202.27%	4,777,116	231.55%	1,892,912	-170,213	3,809,166	363,887	715,956	0	2,991,365	1,069,795	-1,251,794	1,331	1,982,664	1,331	3,489,395	169.13%	119.592%	136.904%
1990	2009	1,172,057	2,231,384	190.38%	2,596,647	221.55%	1,073,915	-98,142	2,622,838	-391,454	428,836	0	1,648,130	519,681	-576,804	597	1,127,186	597	1,696,117	144.71%	131.558%	153.094%
1991	2009	893,372	640,120	71.65%	1,227,793	137.43%	838,284	-55,088	1,148,221	-508,101	122,392	0	741,331	364,070	-346,733	430	864,838	430	1,199,382	134.25%	53.371%	102.369%
1992	2009	296,940	448,458	151.03%	454,191	152.96%	285,581	-11,359	473,540	-25,082	87,133	0	241,780	125,279	-87,688	138	301,117	138	410,269	138.17%	109.308%	110.706%
1993	2009	7,538	2,904	38.52%	6,291	83.46%	7,959	421	16,520	-13,616	0	0	0	6,291	-2,808	0	11,889	0	21,147	280.54%	13.732%	29.749%
1994	2009	1,923	38	1.98%	1,090	56.67%	1,716	-207	0	38	0	0	0	1,090	-453	0	1,780	0	3,506	182.32%	1.084%	31.081%
Total	2009	6,027,870	11,328,260	187.93%	12,842,243	213.05%	5,570,850	-457,020	11,344,488	-16,228	1,912,502	0	8,038,829	2,890,912	-3,236,542	3,524	5,755,575	3,524	9,413,766	156.17%	120.337%	136.420%
Grand	Total	430,973,316	354,420,506	82.24%	354,826,842	82.33%	432,898,978	1,925,662	333,696,576	20,723,930	334,187,043	0	17,465,808	3,173,991	21,572,801			194,772	339,043,977	78.67%	104.535%	104.655%
Present Value - 4.50%																						
Grand	Total	793,569,923	573,697,855	72.29%	539,302,389	67.96%	809,755,360	16,185,437	518,662,590	55,035,265					66,525,998				551,187,610	69.46%	104.084%	97.844%

Ability/Medico Insurance Companies - Nationwide Experience for Form 691

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1991	1991	11,571	16,925	146.27%	2,244	19.39%	28,061	16,490	0	16,925	2,244	0	0	0	0	18	0	0	1,984	17.15%	853.075%	113.105%
Total	1991	11,571	16,925	146.27%	2,244	19.39%	28,061	16,490	0	16,925	2,244	0	0	0	0	18	0	0	1,984	17.15%	853.075%	113.105%
1991	1992	73,696	-8,124	-11.02%	1,953	2.65%	88,001	14,305	4,197	-12,321	1,953	0	0	0	0	47	0	0	15,070	20.45%	-53.908%	12.961%
1992	1992	542,317	64,610	11.91%	3,370	0.62%	1,279,758	737,441	0	64,610	3,370	0	0	0	0	1,185	0	0	91,224	16.82%	70.826%	3.694%
Total	1992	616,013	56,486	9.17%	5,323	0.86%	1,367,759	751,746	4,197	52,289	5,323	0	0	0	0	1,232	0	0	106,294	17.26%	53.141%	5.008%
1991	1993	53,106	2,579	4.86%	0	0.00%	43,738	-9,368	0	2,579	0	0	0	0	20,309	39	0	0	13,784	25.96%	18.710%	0.000%
1992	1993	1,428,476	454,974	31.85%	617,206	43.21%	1,311,532	-116,944	72,318	382,656	617,206	0	0	0	396,341	1,090	0	0	277,799	19.45%	163.778%	222.177%
1993	1993	428,356	14,621	3.41%	400	0.09%	742,356	314,000	400	14,221	400	0	0	0	2,302	699	0	0	75,212	17.56%	19.440%	0.532%
Total	1993	1,909,938	472,174	24.72%	617,606	32.34%	2,097,626	187,688	72,718	399,456	617,606	0	0	0	418,952	1,828	0	0	366,795	19.20%	128.730%	168.379%
1991	1994	39,046	-1,734	-4.44%	0	0.00%	33,604	-5,442	0	-1,734	0	0	0	0	19,709	28	0	0	13,575	34.77%	-12.773%	0.000%
1992	1994	1,170,844	293,826	25.10%	514,728	43.96%	1,072,223	-98,621	205,516	88,310	514,728	0	0	0	655,421	942	0	0	318,686	27.22%	92.199%	161.516%
1993	1994	777,272	241,313	31.05%	62,629	8.06%	733,595	-43,677	8,286	233,027	62,629	0	0	0	212,385	655	0	0	166,996	21.48%	144.502%	37.504%
1994	1994	294,761	11,283	3.83%	0	0.00%	449,956	155,195	0	11,283	0	0	0	0	1,742	452	0	0	51,944	17.62%	21.721%	0.000%
Total	1994	2,281,923	544,688	23.87%	577,358	25.30%	2,289,378	7,455	213,802	330,886	577,358	0	0	0	889,257	2,077	0	0	551,201	24.16%	98.818%	104.745%
1991	1995	27,629	-943	-3.41%	0	0.00%	23,849	-3,780	0	-943	0	0	0	0	10,213	23	0	0	12,887	46.64%	-7.317%	0.000%
1992	1995	1,015,663	636,444	62.66%	707,474	69.66%	964,538	-51,125	294,585	341,859	707,474	0	0	0	526,496	845	0	0	355,313	34.98%	179.122%	199.113%
1993	1995	680,530	255,018	37.47%	499,375	73.38%	652,356	-28,174	82,589	172,429	499,375	0	0	0	358,225	597	0	0	206,452	30.34%	123.524%	241.884%
1994	1995	456,948	50,318	11.01%	63,034	13.79%	430,930	-26,018	0	50,318	63,034	0	0	0	131,582	423	0	0	99,524	21.78%	50.559%	63.335%
1995	1995	465,530	88,776	19.07%	132,858	28.54%	700,820	235,290	14,590	74,186	132,858	0	0	0	31,755	755	0	0	76,111	16.35%	116.640%	174.559%
Total	1995	2,646,300	1,029,613	38.91%	1,402,741	53.01%	2,772,493	126,193	391,764	637,849	1,402,741	0	0	0	1,058,271	2,643	0	0	750,287	28.35%	137.229%	186.961%
1991	1996	25,964	71	0.27%	105	0.40%	25,847	-117	105	-34	105	0	0	0	15,380	21	25,559	32	13,754	52.97%	0.516%	0.763%
1992	1996	935,710	296,922	31.73%	314,581	33.62%	889,926	-45,784	411,284	-114,362	314,581	0	0	0	487,818	784	887,521	1,235	393,263	42.03%	75.502%	79.992%
1993	1996	606,651	333,724	55.01%	320,793	52.88%	578,983	-27,668	160,131	173,593	320,793	0	0	0	281,033	523	576,681	730	232,359	38.30%	143.624%	138.059%
1994	1996	405,161	93,698	23.13%	0	0.00%	391,096	-14,065	22,761	70,937	0	0	0	0	232,682	377	392,301	508	122,625	30.27%	76.410%	0.000%
1995	1996	714,883	286,522	40.08%	352,296	49.28%	698,853	-16,030	70,918	215,604	352,296	0	0	0	218,614	702	689,656	849	153,899	21.53%	186.175%	228.914%
1996	1996	94,233	59,896	63.56%	1,200	1.27%	155,592	61,359	0	59,896	1,200	0	0	0	260	130	169,724	101	14,838	15.75%	403.666%	8.087%
Total	1996	2,782,602	1,070,833	38.48%	988,974	35.54%	2,740,297	-42,305	665,199	405,634	988,974	0	0	0	1,235,787	2,537	2,741,442	3,455	930,738	33.45%	115.052%	106.257%
1991	1997	23,731	192	0.81%	0	0.00%	20,612	-3,119	0	192	0	0	0	0	14,049	20	22,740	31	14,317	60.33%	1.341%	0.000%
1992	1997	848,436	708,731	83.53%	448,987	52.92%	808,070	-40,366	462,701	246,030	448,987	0	0	0	452,990	722	816,817	1,134	407,906	48.08%	173.749%	110.071%
1993	1997	535,033	485,248	90.69%	830,620	155.25%	508,924	-26,109	245,236	240,012	802,887	0	27,733	0	220,814	463	511,963	640	240,353	44.92%	201.890%	345.583%
1994	1997	375,982	173,332	46.10%	309,508	82.32%	365,681	-10,301	56,092	117,240	309,508	0	0	0	205,705	354	369,038	470	142,916	38.01%	121.282%	216.567%
1995	1997	665,541	623,454	93.68%	554,193	83.27%	657,801	-7,740	266,287	357,167	554,193	0	0	0	406,340	663	649,095	785	200,433	30.12%	311.054%	276.498%
1996	1997	194,782	214,422	110.08%	324,366	166.53%	211,929	17,147	41,834	172,588	324,366	0	0	0	56,813	142	189,981	186	37,650	19.33%	569.514%	861.531%
1997	1997	64,216	23,998	37.37%	0	0.00%	103,836	39,620	0	23,998	0	0	0	0	61,329	77	106,342	55	12,691	19.76%	189.095%	0.000%
Total	1997	2,707,721	2,229,377	82.33%	2,467,674	91.13%	2,676,853	-30,868	1,072,150	1,157,227	2,439,941	0	27,733	0	1,418,040	2,441	2,665,976	3,301	1,056,266	39.01%	211.062%	233.622%
1991	1998	20,443	-468	-2.29%	0	0.00%	20,284	-159	0	-468	0	0	0	0	4,805	19	20,453	28	14,197	69.45%	-3.296%	0.000%
1992	1998	788,716	506,539	64.22%	589,475	74.74%	750,910	-37,806	422,020	84,519	589,475	0	0	0	399,487	677	769,113	1,069	441,084	55.92%	114.840%	133.642%
1993	1998	499,618	649,079	129.92%	982,905	196.73%	481,505	-18,113	406,598	242,481	982,905	0	0	0	245,726	442	492,735	589	258,357	51.71%	251.233%	380.445%
1994	1998	352,859	102,625	29.08%	12,634	3.58%	339,474	-13,385	133,031	-30,406	12,634	0	0	0	178,544	328	344,614	441	158,124	44.81%	64.902%	7.990%
1995	1998	628,856	439,397	69.87%	437,732	69.61%	607,617	-21,239	356,762	82,635	437,732	0	0	0	366,049	625	610,177	751	241,625	38.42%	181.851%	181.162%
1996	1998	188,048	107,843	57.35%	89,328	47.50%	185,483	-2,565	85,650	22,193	89,328	0	0	0	115,522	137	187,433	180	53,205	28.29%	202.693%	167.893%
1997	1998	110,062	-17,471	-15.87%	1,330	1.21%	110,627	565	1,330	-18,801	1,330	0	0	0	-27,101	79	108,983	101	25,552	23.22%	-68.374%	5.205%
1998	1998	8,968	382	4.26%	0	0.00%	11,946	2,978	0	382	0	0	0	0	0	15	14,281	9	1,393	15.53%	27.423%	0.000%
Total	1998	2,597,570	1,787,926	68.83%	2,113,404	81.36%	2,507,846	-89,724	1,405,391	382,535	2,113,404	0	0	0	1,283,032	2,322	2,547,789	3,168	1,193,537	45.95%	149.801%	177.071%

Ability/Medico Insurance Companies - Nationwide Experience for Form 691

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1985	1999	1,113	448	40.25%	0	0.00%	2,660	1,547	0	448	0	0	0	0	9,184	1	0	0	2,107	189.31%	21.262%	0.000%
1986	1999	1,207	222	18.39%	0	0.00%	1,319	112	0	222	0	0	0	0	2,253	1	0	0	773	64.04%	28.719%	0.000%
1987	1999	669	269	40.21%	0	0.00%	1,600	931	0	269	0	0	0	0	7,114	1	0	0	1,554	232.29%	17.310%	0.000%
1988	1999	147,354	762,637	517.55%	0	0.00%	236,517	89,163	230,939	531,698	0	0	0	0	1,493,649	225	0	0	267,680	181.66%	284.906%	0.000%
1989	1999	110,237	324,462	294.33%	0	0.00%	168,955	58,718	94,684	229,778	0	0	0	0	1,025,211	191	0	0	166,771	151.28%	194.555%	0.000%
1990	1999	64,804	234,108	361.26%	0	0.00%	96,833	32,029	44,992	189,116	0	0	0	0	443,869	87	0	0	88,630	136.77%	264.141%	0.000%
1991	1999	97,122	244,014	251.24%	0	0.00%	123,636	26,514	100,724	143,290	0	0	0	0	443,103	106	20,623	28	94,792	97.60%	257.420%	0.000%
1992	1999	760,093	438,260	57.66%	1,130,807	148.77%	740,965	-19,128	527,603	-89,343	941,982	0	188,825	0	469,816	659	721,344	994	493,288	64.90%	88.845%	229.239%
1993	1999	472,360	394,089	83.43%	145,489	30.80%	466,197	-6,163	496,038	-101,949	145,489	0	0	0	178,864	410	459,740	551	278,889	59.04%	141.307%	52.167%
1994	1999	333,103	241,314	72.44%	747,028	224.26%	328,317	-4,786	137,572	103,742	747,028	0	0	0	146,013	306	319,067	411	170,136	51.08%	141.836%	439.077%
1995	1999	280,313	-706,298	-251.97%	810,863	289.27%	132,259	-148,054	0	-706,298	810,863	0	0	0	-722,254	122	581,420	710	60,029	21.41%	-1176.595%	1350.785%
1996	1999	123,854	-150,034	-121.14%	95,031	76.73%	70,289	-53,565	36,445	-186,479	95,031	0	0	0	-33,532	56	186,542	178	25,885	20.90%	-579.618%	367.127%
1997	1999	55,761	36,388	65.26%	105,100	188.48%	25,481	-30,280	10,000	26,388	105,100	0	0	0	-12,311	22	103,879	96	7,044	12.63%	516.581%	1492.043%
1998	1999	8,215	-113	-1.38%	0	0.00%	9,237	1,022	0	-113	0	0	0	0	814	5	14,018	17	1,616	19.67%	-6.993%	0.000%
1999	1999	4,235	101	2.38%	0	0.00%	6,257	2,022	0	101	0	0	0	0	0	5	8,138	3	662	15.63%	15.257%	0.000%
Total	1999	2,460,440	1,819,867	73.97%	3,034,316	123.32%	2,410,522	-49,918	1,678,997	140,870	2,845,491	0	188,825	0	3,451,793	2,197	2,414,771	2,988	1,659,856	67.46%	109.640%	182.806%
1985	2000	1,547	-448	-28.96%	0	0.00%	0	-1,547	0	-448	0	0	0	0	-9,184	0	0	0	0	0.00%	0.000%	0.000%
1986	2000	1,431	-222	-15.51%	0	0.00%	1,319	-112	0	-222	0	0	0	0	-2,253	0	0	0	0	0.00%	0.000%	0.000%
1987	2000	931	-269	-28.89%	0	0.00%	0	-931	0	-269	0	0	0	0	-7,114	0	0	0	0	0.00%	0.000%	0.000%
1988	2000	195,796	-394,819	-201.65%	0	0.00%	106,633	-89,163	136,879	-531,698	0	0	0	0	-1,493,649	0	0	0	0	0.00%	0.000%	0.000%
1989	2000	139,020	-192,052	-138.15%	0	0.00%	80,302	-58,718	37,726	-229,778	0	0	0	0	-1,025,211	0	0	0	0	0.00%	0.000%	0.000%
1990	2000	89,673	-156,414	-174.43%	0	0.00%	57,644	-32,029	32,702	-189,116	0	0	0	0	-443,869	0	0	0	0	0.00%	0.000%	0.000%
1991	2000	104,760	-99,488	-94.97%	0	0.00%	77,116	-27,644	44,187	-143,675	0	0	0	0	-418,260	19	20,453	28	17,647	16.85%	-563.767%	0.000%
1992	2000	724,785	1,272,027	175.50%	1,176,263	162.29%	688,515	-36,270	780,974	491,053	1,176,263	0	0	0	251,909	595	676,868	948	517,745	71.43%	245.686%	227.190%
1993	2000	448,823	552,356	123.07%	494,265	110.12%	435,241	-13,582	502,110	50,246	494,265	0	0	0	209,498	391	438,054	526	299,820	66.80%	184.229%	164.854%
1994	2000	309,028	424,127	137.25%	133,285	43.13%	300,561	-8,467	232,139	191,988	133,285	0	0	0	138,190	283	298,484	384	178,488	57.76%	237.622%	74.675%
1995	2000	180,104	1,380,011	766.23%	395,233	219.45%	302,654	122,550	336,904	1,043,107	395,233	0	0	0	2,756,910	563	546,693	677	543,592	301.82%	253.869%	72.708%
1996	2000	92,550	588,898	636.30%	395,545	427.39%	140,583	48,033	130,936	457,962	395,545	0	0	0	660,011	130	180,264	174	148,666	160.63%	396.122%	266.063%
1997	2000	31,746	127,326	401.08%	101,504	319.74%	56,908	25,162	43,094	84,232	101,504	0	0	0	423,973	73	97,927	93	87,391	275.28%	145.697%	116.149%
1998	2000	8,929	2,352	26.34%	0	0.00%	9,921	992	0	2,352	0	0	0	0	49,149	13	14,018	15	8,914	99.83%	26.385%	0.000%
1999	2000	6,989	148	2.12%	0	0.00%	6,956	-33	0	148	0	0	0	0	1,109	5	7,620	5	1,551	22.19%	9.542%	0.000%
2000	2000	2,790	57	2.04%	0	0.00%	3,455	665	0	57	0	0	0	0	3,912	4	4,525	4	1,818	65.16%	3.135%	0.000%
Total	2000	2,338,902	3,503,590	149.80%	2,696,094	115.27%	2,267,808	-71,094	2,277,651	1,225,939	2,696,094	0	0	0	1,095,121	2,076	2,284,906	2,854	1,805,632	77.20%	194.037%	149.316%
1988	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	206,642	191	0	0.00%	0.000%	0.000%
1989	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	149,570	166	0	0.00%	0.000%	0.000%
1990	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	91,900	81	0	0.00%	0.000%	0.000%
1991	2001	20,616	38,038	184.51%	180,822	877.10%	21,008	392	4,375	33,663	132,769	0	48,053	0	15,069	19	130,311	106	18,397	89.24%	206.762%	982.889%
1992	2001	649,324	570,665	87.89%	547,692	84.35%	641,511	-7,813	778,119	-207,454	547,692	0	0	0	283,890	551	689,479	595	556,560	85.71%	102.534%	98.407%
1993	2001	429,610	775,364	180.48%	663,082	154.35%	440,410	10,800	533,176	242,188	663,082	0	0	0	162,624	372	445,259	395	329,022	76.59%	235.657%	201.531%
1994	2001	294,338	595,755	202.41%	1,003,903	341.07%	298,517	4,179	344,025	251,730	968,872	0	35,031	0	134,262	266	303,650	282	193,703	65.81%	307.561%	518.269%
1995	2001	517,175	379,401	73.36%	575,198	111.22%	523,929	6,754	526,454	-147,053	575,198	0	0	0	52,584	521	115,531	103	92,483	17.88%	410.239%	621.950%
1996	2001	172,599	457,799	265.24%	651,805	377.64%	171,103	-1,496	240,311	217,488	651,805	0	0	0	-18,593	118	61,198	50	11,915	6.90%	3842.207%	5470.460%
1997	2001	100,045	158,565	158.49%	162,516	162.44%	102,351	2,306	87,077	71,488	162,516	0	0	0	32,283	73	25,435	20	-545	-0.54%	-29094.495%	-29819.486%
1998	2001	13,939	76	0.55%	0	0.00%	12,729	-1,210	0	76	0	0	0	0	6,628	12	8,016	5	-5,084	-36.47%	-1.495%	0.000%
1999	2001	7,672	1,176	15.33%	0	0.00%	7,673	1	0	1,176	0	0	0	0	3,376	5	7,935	5	2,723	35.49%	43.188%	0.000%
2000	2001	3,284	55	1.67%	0	0.00%	2,983	-301	0	55	0	0	0	0	969	2	812	2	-1,011	-30.79%	-5.440%	0.000%
2001	2001	1,547	30	1.94%	0	0.00%	1,608	61	0	30	0	0	0	0	0	2	1,881	2	107	6.92%	28.037%	0.000%
Total	2001	2,210,149	2,976,924	134.69%	3,785,019	171.26%	2,223,822	13,673	2,513,537	463,387	3,701,935	0	83,084	0	673,092	1,941	2,237,619	2,003	1,198,270	54.22%	248.435%	315.874%
1988	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	212,645	174	0	0.00%	0.000%	0.000%

Ability/Medico Insurance Companies - Nationwide Experience for Form 691

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1989	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	160,242	160	0	0.00%	0.000%	0.000%
1990	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	104,782	77	0	0.00%	0.000%	0.000%
1991	2002	22,794	12,522	54.94%	0	0.00%	23,378	584	16,832	-4,310	0	0	0	0	9,269	18	138,587	101	22,996	100.89%	54.453%	0.000%
1992	2002	661,672	982,276	148.45%	778,381	117.64%	668,929	7,257	761,224	221,052	778,381	0	0	0	181,811	510	707,616	547	588,636	88.96%	166.873%	132.235%
1993	2002	450,084	508,924	113.07%	1,201,097	266.86%	442,945	-7,139	641,485	-132,561	1,055,157	0	145,940	0	127,388	348	468,525	374	345,422	76.75%	147.334%	347.719%
1994	2002	317,559	458,105	144.26%	411,856	129.69%	318,687	1,128	438,163	19,942	303,622	0	108,234	0	150,757	258	330,854	268	209,186	65.87%	218.994%	196.885%
1995	2002	553,162	469,526	84.88%	641,089	115.90%	558,427	5,265	496,280	-26,754	641,089	0	0	0	128,880	494	125,559	98	584,862	105.73%	80.280%	109.614%
1996	2002	174,960	196,131	112.10%	214,522	122.61%	177,108	2,148	341,359	-145,228	214,522	0	0	0	10,536	108	60,642	42	163,093	93.22%	120.257%	131.534%
1997	2002	104,930	103,508	98.64%	70,867	67.54%	104,017	-913	147,182	-43,674	70,867	0	0	0	21,378	64	16,204	17	107,925	102.85%	95.907%	65.663%
1998	2002	15,092	221	1.46%	0	0.00%	15,313	221	0	221	0	0	0	0	7,916	12	8,824	4	10,605	70.27%	2.084%	0.000%
1999	2002	8,744	64,380	736.28%	28,966	331.27%	9,143	399	5,740	58,640	28,966	0	0	0	2,886	5	9,143	5	3,194	36.53%	2015.654%	906.898%
2000	2002	3,508	783	22.32%	0	0.00%	3,583	75	0	783	0	0	0	0	874	2	976	1	1,989	56.70%	39.367%	0.000%
2001	2002	2,183	44	2.02%	0	0.00%	2,195	12	0	44	0	0	0	0	1,335	2	2,257	2	195	8.93%	22.564%	0.000%
Total	2002	2,314,688	2,796,420	120.81%	3,346,778	144.59%	2,323,725	9,037	2,848,265	-51,845	3,092,604	0	254,174	0	643,030	1,821	2,346,856	1,870	2,038,103	88.05%	137.207%	164.210%
1988	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	234,556	161	0	0.00%	0.000%	0.000%
1989	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	182,835	152	0	0.00%	0.000%	0.000%
1990	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	117,428	73	0	0.00%	0.000%	0.000%
1991	2003	23,316	11,366	48.75%	4,700	20.16%	25,386	2,070	14,480	-3,114	4,700	0	0	0	11,060	17	158,049	98	24,407	104.68%	46.569%	19.257%
1992	2003	695,935	1,024,825	147.26%	980,083	140.83%	714,688	18,753	701,787	323,038	980,083	0	0	0	128,338	473	743,915	507	611,006	87.80%	167.727%	160.405%
1993	2003	456,894	1,307,493	286.17%	823,097	180.15%	457,028	134	719,193	588,300	823,097	0	0	0	82,039	318	476,120	346	356,883	78.11%	366.365%	230.635%
1994	2003	323,211	751,455	232.50%	998,987	309.08%	334,055	10,844	419,527	331,928	832,482	0	166,505	0	101,069	242	347,451	250	217,030	67.15%	346.245%	460.299%
1995	2003	592,850	998,380	168.40%	907,895	153.14%	604,243	11,393	574,332	424,048	841,152	0	66,743	0	67,391	459	129,190	93	620,387	104.64%	160.929%	146.343%
1996	2003	179,155	367,315	205.03%	213,599	119.23%	186,902	7,747	312,686	54,629	213,599	0	0	0	45,955	101	67,075	39	163,500	91.26%	224.657%	130.642%
1997	2003	110,510	95,381	86.31%	176,975	160.14%	112,045	1,535	78,160	17,221	176,975	0	0	0	159,311	61	17,123	15	113,077	102.32%	84.350%	156.509%
1998	2003	16,668	-360	-2.16%	0	0.00%	18,013	1,345	0	-360	0	0	0	0	16,216	11	11,402	4	11,952	71.71%	-3.012%	0.000%
1999	2003	9,354	-35,506	-379.58%	0	0.00%	9,543	189	23,226	-58,732	0	0	0	0	2,852	4	8,519	5	3,621	38.71%	-980.558%	0.000%
2000	2003	3,581	-171	-4.78%	0	0.00%	3,583	2	0	-171	0	0	0	0	3,066	2	976	1	2,415	67.44%	-7.081%	0.000%
2001	2003	2,312	220	9.52%	0	0.00%	2,325	13	0	220	0	0	0	0	3,185	2	2,666	2	283	12.24%	77.739%	0.000%
Total	2003	2,413,786	4,520,398	187.27%	4,105,337	170.08%	2,467,811	54,025	2,843,391	1,677,007	3,872,089	0	233,248	0	620,482	1,690	2,497,305	1,746	2,124,561	88.02%	212.769%	193.232%
1991	2004	25,850	68,018	263.13%	168,391	651.42%	26,306	456	9,504	58,514	168,391	0	0	0	14,009	17	26,306	17	28,522	110.34%	238.476%	590.389%
1992	2004	705,908	901,836	127.76%	1,114,884	157.94%	679,855	-26,053	735,895	165,941	896,765	0	218,119	0	235,903	449	688,639	462	647,179	91.68%	139.349%	172.268%
1993	2004	462,733	499,067	107.85%	840,930	181.73%	455,034	-7,699	793,178	-294,111	713,259	0	127,671	0	77,223	295	452,861	307	373,519	80.72%	133.612%	225.137%
1994	2004	340,251	787,962	231.58%	492,192	144.66%	328,171	-12,080	556,012	231,950	426,449	0	65,743	0	78,271	223	329,564	233	231,330	67.99%	340.622%	212.766%
1995	2004	608,505	994,555	163.44%	1,571,326	258.23%	589,767	-18,738	739,374	255,181	1,212,269	0	359,057	0	13,553	423	584,501	442	654,021	107.48%	152.068%	240.256%
1996	2004	186,264	368,808	198.00%	123,212	66.15%	173,923	-12,341	343,164	25,644	123,212	0	0	0	30,171	94	184,280	96	170,895	91.75%	215.810%	72.098%
1997	2004	112,156	33,504	29.87%	32,968	29.39%	109,142	-3,014	86,059	-52,555	32,968	0	0	0	-2,075	55	106,139	58	118,798	105.92%	28.202%	27.751%
1998	2004	18,196	78,055	428.97%	19,260	105.85%	18,221	25	6,300	71,755	19,260	0	0	0	-6,145	10	15,888	11	12,513	68.77%	623.791%	153.920%
1999	2004	8,781	-298	-3.39%	0	0.00%	7,856	-925	0	-298	0	0	0	0	3,476	4	8,871	4	3,484	39.68%	-8.553%	0.000%
2000	2004	4,150	61	1.47%	0	0.00%	4,224	74	0	61	0	0	0	0	1,050	2	4,224	2	2,671	64.36%	2.284%	0.000%
2001	2004	2,666	-179	-6.71%	0	0.00%	2,666	0	0	-179	0	0	0	0	3,156	2	2,666	2	375	14.07%	-47.733%	0.000%
Total	2004	2,475,460	3,731,389	150.74%	4,363,163	176.26%	2,395,165	-80,295	3,269,486	461,903	3,592,573	0	770,590	0	448,592	1,574	2,403,939	1,634	2,243,307	90.62%	166.334%	194.497%
1991	2005	26,525	286,518	1080.18%	75,437	284.40%	25,656	-869	110,398	176,120	75,437	0	0	0	14,456	17	26,701	17	29,918	112.79%	957.678%	252.147%
1992	2005	651,140	1,066,257	163.75%	703,192	107.99%	617,243	-33,897	833,961	232,296	551,970	0	151,222	0	98,977	417	634,261	430	627,026	96.30%	170.050%	112.147%
1993	2005	441,580	852,077	192.96%	962,258	217.91%	434,937	-6,643	753,842	98,235	681,939	0	280,319	0	81,681	275	425,853	286	378,768	85.78%	224.960%	254.049%
1994	2005	307,063	463,058	150.80%	447,228	145.65%	303,116	-3,947	485,615	-22,557	219,690	0	227,538	0	75,331	209	297,556	213	226,759	73.85%	204.207%	197.226%
1995	2005	555,891	1,084,578	195.11%	955,922	171.96%	536,606	-19,285	835,506	249,072	946,613	0	9,309	0	5,562	392	538,644	403	637,051	114.60%	170.250%	150.054%
1996	2005	181,531	75,055	41.35%	182,397	100.48%	179,945	-1,586	348,622	-273,567	182,397	0	0	0	20,598	89	172,484	93	177,329	97.69%	42.325%	102.858%
1997	2005	103,000	213,153	206.94%	39,116	37.98%	100,532	-2,468	95,285	117,868	39,116	0	0	0	20,922	53	100,746	53	115,828	112.45%	184.025%	33.771%
1998	2005	15,907	-57,563	-361.87%	0	0.00%	13,987	-1,920	12,960	-70,523	0	0	0	0	9,004	10	16,046	10	11,525	72.45%	-499.462%	0.000%

Ability/Medico Insurance Companies - Nationwide Experience for Form 691

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1999	2005	8,021	2,148	26.78%	2,160	26.93%	7,425	-596	2,160	-12	2,160	0	0	0	-383	3	6,841	4	3,415	42.58%	62.899%	63.250%
2000	2005	4,223	129	3.05%	0	0.00%	4,224	1	0	129	0	0	0	0	1,053	2	4,224	2	2,983	70.64%	4.325%	0.000%
2001	2005	2,666	26	0.98%	0	0.00%	2,666	0	0	26	0	0	0	0	3,366	2	2,666	2	445	16.69%	5.843%	0.000%
Total	2005	2,297,547	3,985,436	173.46%	3,367,711	146.58%	2,226,337	-71,210	3,478,349	507,087	2,699,323	0	668,388	0	330,567	1,469	2,226,022	1,513	2,211,047	96.24%	180.251%	152.313%
1991	2006	25,223	27,663	109.67%	72	0.28%	24,801	-422	108,532	-80,869	0	0	0	72	-12,298	16	27,092	16	34,121	135.28%	81.073%	0.211%
1992	2006	609,113	824,200	135.31%	906,299	148.79%	605,613	-3,500	901,469	-77,269	626,789	0	278,042	1,469	30,220	376	626,678	392	697,604	114.53%	118.147%	129.916%
1993	2006	416,548	891,706	214.07%	760,231	182.51%	415,419	-1,129	832,847	58,859	573,733	0	185,628	870	53,049	255	422,217	265	414,043	99.40%	215.366%	183.612%
1994	2006	293,335	558,210	190.30%	286,062	97.52%	296,942	3,607	516,302	41,908	285,533	0	0	529	60,230	193	302,276	199	249,046	84.90%	224.139%	114.863%
1995	2006	540,921	1,877,770	347.14%	1,260,816	233.09%	544,764	3,843	1,097,952	779,818	1,056,172	0	203,153	1,491	-76,232	364	559,274	377	669,189	123.71%	280.604%	188.410%
1996	2006	161,732	521,431	322.40%	536,623	331.80%	159,835	-1,897	260,461	260,970	437,085	0	99,162	376	-52,193	76	155,872	82	178,136	110.14%	292.715%	301.243%
1997	2006	99,669	22,718	22.79%	144,893	145.37%	103,709	4,040	73,468	-50,750	144,625	0	0	268	68,407	51	103,375	51	123,943	124.35%	18.329%	116.903%
1998	2006	16,364	606	3.70%	29	0.18%	16,710	346	0	606	0	0	0	29	3,285	10	17,776	10	13,622	83.24%	4.449%	0.210%
1999	2006	6,942	129	1.86%	8	0.11%	6,942	0	0	129	0	0	0	8	2,187	3	7,248	3	3,596	51.80%	3.587%	0.211%
2000	2006	4,224	145	3.43%	7	0.17%	4,224	0	0	145	0	0	0	7	721	2	4,224	2	3,407	80.66%	4.256%	0.209%
2001	2006	2,769	35	1.26%	1	0.04%	2,786	17	0	35	0	0	0	1	3,590	2	3,145	2	554	20.01%	6.318%	0.209%
Total	2006	2,176,840	4,724,613	217.04%	3,895,041	178.93%	2,181,745	4,905	3,791,031	933,582	3,123,936	0	765,985	5,119	80,966	1,348	2,229,177	1,399	2,387,261	109.67%	197.909%	163.159%
1991	2007	24,513	29,349	119.73%	92,111	375.76%	25,874	1,361	80,383	-51,034	39,918	0	52,042	151	-9,287	14	24,883	14	36,013	146.91%	81.496%	255.771%
1992	2007	602,518	1,102,293	182.95%	1,053,884	174.91%	584,924	-17,594	982,908	119,385	721,189	0	329,676	3,019	33,974	342	590,570	357	714,546	118.59%	154.265%	147.490%
1993	2007	406,104	738,283	181.80%	573,758	141.28%	393,291	-12,813	728,656	9,627	319,687	0	252,339	1,732	-27,498	231	401,329	240	408,452	100.58%	180.751%	140.471%
1994	2007	301,101	306,771	101.88%	167,643	55.68%	303,250	2,149	453,728	-146,957	112,202	0	54,326	1,115	11,322	180	299,557	186	261,678	86.91%	117.232%	64.065%
1995	2007	553,490	1,035,020	187.00%	790,402	142.80%	551,068	-2,422	1,105,411	-70,391	538,233	0	249,071	3,098	-15,852	340	556,257	350	662,317	119.66%	156.273%	119.339%
1996	2007	155,101	416,170	268.32%	490,615	316.32%	152,526	-2,575	317,980	98,190	295,536	0	194,331	748	-23,327	69	154,331	73	165,540	106.73%	251.401%	296.372%
1997	2007	105,650	186,409	176.44%	11,805	11.17%	103,540	-2,110	113,931	72,478	11,241	0	0	564	-41,800	47	105,535	49	117,226	110.96%	159.017%	10.071%
1998	2007	18,878	544	2.88%	65	0.35%	18,000	-878	0	544	0	0	0	65	8,534	10	19,188	10	13,471	71.36%	4.038%	0.484%
1999	2007	5,270	68,645	1302.56%	13,332	252.98%	4,488	-782	2,970	65,675	13,320	0	0	12	-2,137	2	4,786	2	2,931	55.62%	2342.033%	454.869%
2000	2007	4,888	135	2.76%	16	0.33%	4,985	97	0	135	0	0	0	16	691	2	4,985	2	3,677	75.23%	3.671%	0.442%
2001	2007	3,145	34	1.08%	3	0.09%	3,145	0	0	34	0	0	0	3	3,851	2	3,145	2	659	20.95%	5.159%	0.422%
Total	2007	2,180,658	3,883,653	178.10%	3,193,634	146.45%	2,145,091	-35,567	3,785,967	97,686	2,051,327	0	1,131,785	10,522	-61,529	1,239	2,164,566	1,285	2,386,510	109.44%	162.734%	133.820%
1991	2008	21,419	86,576	404.20%	77,808	363.27%	19,394	-2,025	55,345	31,231	30,180	0	47,108	520	-17,329	12	19,884	13	29,573	138.07%	292.754%	263.106%
1992	2008	559,326	1,312,950	234.74%	843,128	150.74%	538,957	-20,369	1,071,476	241,474	417,378	0	412,511	13,239	90,155	320	541,281	328	729,650	130.45%	179.942%	115.552%
1993	2008	388,358	999,059	257.25%	769,399	198.12%	370,004	-18,354	794,903	204,156	256,518	0	505,141	7,739	28,463	213	370,796	222	429,091	110.49%	232.831%	179.309%
1994	2008	286,299	308,711	107.83%	334,478	116.83%	282,979	-3,320	401,318	-92,607	130,610	0	198,845	5,023	74,817	171	277,363	176	278,518	97.28%	110.841%	120.092%
1995	2008	523,620	806,348	153.99%	1,154,063	220.40%	496,283	-27,337	1,144,231	-337,883	554,743	0	585,899	13,421	-95,283	306	486,692	324	753,802	143.96%	106.971%	153.099%
1996	2008	137,088	397,222	289.76%	516,660	376.88%	118,077	-19,011	345,567	51,655	187,455	0	326,179	3,026	-47,636	58	128,178	62	171,505	125.11%	231.610%	301.251%
1997	2008	100,667	-36,455	-36.21%	325,052	322.90%	97,693	-2,974	69,040	-105,495	69,013	0	253,589	2,450	-3,736	44	95,069	46	137,490	136.58%	-26.515%	236.418%
1998	2008	19,275	45,978	238.54%	65,433	339.47%	20,471	1,196	6,550	39,428	24,112	0	41,003	318	7,268	10	19,188	10	17,432	90.44%	263.756%	375.361%
1999	2008	4,955	21,308	430.03%	10,855	219.07%	7,070	2,115	10,350	10,958	10,800	0	0	55	1,763	2	4,786	2	3,007	60.69%	708.613%	360.985%
2000	2008	4,989	142	2.85%	77	1.55%	4,985	-4	0	142	0	0	0	77	609	2	4,985	2	4,303	86.25%	3.300%	1.794%
2001	2008	3,145	41	1.30%	14	0.46%	3,145	0	0	41	0	0	0	14	4,104	2	3,145	2	788	25.06%	5.203%	1.822%
Total	2008	2,049,141	3,941,880	192.37%	4,096,968	199.94%	1,959,058	-90,083	3,898,780	43,100	1,680,810	0	2,370,275	45,882	43,195	1,140	1,951,367	1,187	2,555,159	124.69%	154.271%	160.341%
1991	2009	23,307	47,272	202.82%	10,652	45.70%	20,159	-3,148	54,813	-7,541	2,300	0	0	8,352	-5,203	10	17,615	10	27,691	118.81%	170.713%	38.467%
1992	2009	504,658	1,161,873	230.23%	1,178,363	233.50%	473,258	-31,400	1,026,691	135,182	125,615	0	828,538	224,210	-296,438	290	480,255	290	707,396	140.17%	164.246%	166.578%
1993	2009	350,091	1,206,825	344.72%	770,696	220.14%	341,316	-8,775	773,357	433,468	73,615	0	571,141	125,940	-123,697	190	330,085	190	404,280	115.48%	298.512%	190.634%
1994	2009	263,663	547,980	207.83%	462,887	175.56%	253,925	-9,738	383,742	164,238	31,124	0	348,065	83,697	-111	160	258,986	160	275,601	104.53%	198.831%	167.955%
1995	2009	455,501	937,034	205.72%	729,714	160.20%	440,517	-14,984	985,914	-48,880	77,412	0	435,233	217,069	-187,474	275	445,010	275	705,222	154.82%	132.871%	103.473%
1996	2009	115,024	181,726	157.99%	97,598	84.85%	109,873	-5,151	324,343	-142,617	48,110	0	0	49,488	-26,636	52	116,324	52	160,950	139.93%	112.908%	60.639%
1997	2009	93,634	265,282	283.32%	67,556	72.15%	89,476	-4,158	113,557	151,725	30,300	0	0	37,256	-102,159	39	84,568	39	121,703	129.98%	217.975%	55.509%
1998	2009	19,947	20,648	103.51%	5,840	29.28%	19,420	-527	17,752	2,896	0	0	0	5,840	4,476	9	18,812	9	19,328	96.90%	106.829%	30.213%

Ability/Medico Insurance Companies - Nationwide Experience for Form 691

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1999	2009	4,966	4,136	83.29%	71,046	1430.64%	2,872	-2,094	10,800	-6,664	0	0	70,058	988	1,763	2	5,155	2	3,282	66.09%	126.021%	2164.708%
2000	2009	5,323	1,466	27.54%	2,697	50.67%	5,369	46	1,300	166	1,300	0	0	1,397	362	2	5,369	2	4,810	90.36%	30.478%	56.070%
2001	2009	3,379	51	1.51%	282	8.35%	3,388	9	0	51	0	0	0	282	1,713	2	3,389	2	948	28.06%	5.380%	29.745%
Total	2009	1,839,493	4,374,293	237.80%	3,397,330	184.69%	1,759,573	-79,920	3,692,269	682,024	389,776	0	2,253,035	754,519	-733,404	1,031	1,765,568	1,031	2,431,211	132.17%	179.922%	139.738%
Grand	Total	40,310,742	47,466,485	117.75%	47,456,716	117.73%	40,840,970	530,228	37,902,944	9,563,541	37,893,552	0	8,747,122	816,042	12,895,244			29,434	27,998,019	69.46%	169.535%	169.500%
Present Value - 4.50%																						
Grand	Total	59,650,009	62,140,082	104.17%	57,731,324	96.78%	61,156,565	1,506,556	48,168,160	13,971,922					21,123,612				37,174,153	62.32%	167.159%	155.300%

Ability/Medico Insurance Companies - Nationwide Experience for Form 692

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1992	1992	1,795	115	6.41%	0	0.00%	19,130	17,335	0	115	0	0	0	0	0	25	0	0	530	29.53%	21.698%	0.000%
Total	1992	1,795	115	6.41%	0	0.00%	19,130	17,335	0	115	0	0	0	0	0	25	0	0	530	29.53%	21.698%	0.000%
1988	1993	17	2	11.76%	0	0.00%	17	0	0	2	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1992	1993	55,936	3,141	5.62%	0	0.00%	62,922	6,986	0	3,141	0	0	0	0	13,397	47	0	0	10,921	19.52%	28.761%	0.000%
1993	1993	425,577	28,983	6.81%	254,240	59.74%	809,516	383,939	800	28,183	254,240	0	0	0	2,109	831	0	0	95,616	22.47%	30.312%	265.897%
Total	1993	481,530	32,126	6.67%	254,240	52.80%	872,455	390,925	800	31,326	254,240	0	0	0	15,506	878	0	0	106,537	22.12%	30.155%	238.640%
1988	1994	217	26	11.98%	0	0.00%	247	30	0	26	0	0	0	0	2,852	0	0	0	469	216.13%	5.544%	0.000%
1992	1994	42,381	2,413	5.69%	0	0.00%	32,247	-10,134	0	2,413	0	0	0	0	23,107	40	0	0	10,747	25.36%	22.453%	0.000%
1993	1994	911,081	79,249	8.70%	152,022	16.69%	862,189	-48,892	21,240	58,009	152,022	0	0	0	320,742	791	0	0	222,820	24.46%	35.566%	68.227%
1994	1994	665,864	24,929	3.74%	0	0.00%	1,117,092	451,228	0	24,929	0	0	0	0	10,342	1,124	0	0	171,205	25.71%	14.561%	0.000%
Total	1994	1,619,543	106,617	6.58%	152,022	9.39%	2,011,775	392,232	21,240	85,377	152,022	0	0	0	357,043	1,955	0	0	405,241	25.02%	26.310%	37.514%
1988	1995	373	978	262.20%	950	254.69%	343	-30	950	28	950	0	0	0	-2,852	0	0	0	546	146.38%	179.121%	173.993%
1992	1995	34,029	-433	-1.27%	800	2.35%	33,361	-668	0	-433	800	0	0	0	17,461	35	0	0	10,413	30.60%	-4.158%	7.683%
1993	1995	823,263	224,247	27.24%	113,607	13.80%	789,008	-34,255	84,864	139,383	113,607	0	0	0	587,311	742	0	0	237,970	28.91%	94.233%	47.740%
1994	1995	1,336,083	108,524	8.12%	373,777	27.98%	1,315,000	-21,083	11,560	96,964	373,777	0	0	0	506,369	1,155	0	0	357,071	26.73%	30.393%	104.679%
1995	1995	934,863	66,938	7.16%	134,560	14.39%	1,488,378	553,515	11,377	55,561	134,560	0	0	0	8,131	1,631	0	0	235,955	25.24%	28.369%	57.028%
Total	1995	3,128,611	400,254	12.79%	623,694	19.94%	3,626,090	497,479	108,751	291,503	623,694	0	0	0	1,116,420	3,563	0	0	841,955	26.91%	47.539%	74.077%
1988	1996	0	-56	0.00%	0	0.00%	0	0	0	-56	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1992	1996	30,700	583	1.90%	1,020	3.32%	29,500	-1,200	800	-217	1,020	0	0	0	2,627	26	28,546	50	11,396	37.12%	5.116%	8.951%
1993	1996	769,621	562,269	73.06%	477,376	62.03%	743,659	-25,962	368,473	193,796	477,376	0	0	0	563,800	703	749,005	1,094	266,012	34.56%	211.370%	179.457%
1994	1996	1,202,729	460,805	38.31%	118,193	9.83%	1,171,640	-31,089	110,691	350,114	118,193	0	0	0	895,933	1,058	1,171,744	1,612	381,495	31.72%	120.789%	30.982%
1995	1996	1,801,731	606,976	33.69%	842,959	46.79%	1,747,881	-53,850	85,640	521,336	788,139	0	54,820	0	756,700	1,630	1,739,278	2,517	488,749	27.13%	124.190%	172.473%
1996	1996	682,514	81,268	11.91%	148,066	21.69%	1,007,417	324,903	2,604	78,664	148,066	0	0	0	10,795	927	1,098,951	938	168,142	24.64%	48.333%	88.060%
Total	1996	4,487,295	1,711,845	38.15%	1,587,615	35.38%	4,700,097	212,802	568,208	1,143,637	1,532,795	0	54,820	0	2,229,855	4,344	4,787,524	6,211	1,315,794	29.32%	130.100%	120.658%
1992	1997	27,509	1,912	6.95%	720	2.62%	24,190	-3,319	1,740	172	720	0	0	0	23,205	23	27,198	42	13,188	47.94%	14.498%	5.460%
1993	1997	713,209	409,446	57.41%	319,344	44.78%	690,940	-22,269	248,733	160,713	319,344	0	0	0	463,532	655	687,938	1,031	294,217	41.25%	139.165%	108.540%
1994	1997	1,125,359	421,951	37.49%	405,012	35.99%	1,102,551	-22,808	219,016	202,935	405,012	0	0	0	833,302	1,012	1,105,178	1,498	424,930	37.76%	99.299%	95.313%
1995	1997	1,654,771	570,563	34.48%	1,154,465	69.77%	1,623,170	-31,601	194,363	376,200	1,154,465	0	0	0	1,356,259	1,516	1,612,015	2,324	532,044	32.15%	107.240%	216.987%
1996	1997	1,088,163	103,963	9.55%	111,070	10.21%	1,084,195	-3,968	23,300	80,663	111,070	0	0	0	456,539	879	1,025,689	1,428	305,811	28.10%	33.996%	36.320%
1997	1997	213,973	22,068	10.31%	110,469	51.63%	296,104	82,131	0	22,068	110,469	0	0	0	45,200	342	372,865	304	56,155	26.24%	39.298%	196.721%
Total	1997	4,822,984	1,529,903	31.72%	2,101,078	43.56%	4,821,150	-1,834	687,152	842,751	2,101,078	0	0	0	3,178,037	4,427	4,830,883	6,627	1,626,345	33.72%	94.070%	129.190%
1992	1998	25,469	-236	-0.93%	273	1.07%	23,703	-1,766	0	-236	273	0	0	0	10,074	22	25,421	39	10,744	42.18%	-2.197%	2.542%
1993	1998	668,172	354,250	53.02%	260,779	39.03%	649,841	-18,331	275,167	79,083	260,779	0	0	0	387,923	627	654,791	973	281,158	42.08%	125.997%	92.752%
1994	1998	1,076,821	295,071	27.40%	402,445	37.37%	1,052,831	-23,990	230,837	64,234	402,445	0	0	0	525,417	980	1,064,520	1,442	394,313	36.62%	74.832%	102.062%
1995	1998	1,558,242	598,338	38.40%	729,358	46.81%	1,517,955	-40,287	324,736	273,602	729,358	0	0	0	697,694	1,442	1,520,475	2,196	434,632	27.89%	137.665%	167.811%
1996	1998	971,344	410,569	42.27%	444,657	45.78%	948,539	-22,805	110,903	299,666	444,657	0	0	0	595,916	818	950,974	1,312	216,544	22.29%	189.601%	205.342%
1997	1998	356,047	111,910	31.43%	5,512	1.55%	348,216	-7,831	31,389	80,521	5,512	0	0	0	78,875	318	337,780	516	66,124	18.57%	169.243%	8.336%
1998	1998	130,339	5,678	4.36%	0	0.00%	173,083	42,744	0	5,678	0	0	0	0	1,799	191	211,102	171	20,745	15.92%	27.370%	0.000%
Total	1998	4,786,434	1,775,580	37.10%	1,843,023	38.51%	4,714,168	-72,266	973,032	802,548	1,843,023	0	0	0	2,297,698	4,398	4,765,063	6,649	1,424,260	29.76%	124.667%	129.402%
1987	1999	1,320	222	16.82%	0	0.00%	1,320	0	0	222	0	0	0	0	250	1	0	0	130	9.85%	170.769%	0.000%
1988	1999	84,153	396,443	471.10%	0	0.00%	146,126	61,973	135,955	260,488	0	0	0	0	857,355	112	0	0	157,822	187.54%	251.196%	0.000%
1989	1999	91,808	287,361	313.00%	0	0.00%	167,131	75,323	74,023	213,338	0	0	0	0	954,404	131	0	0	156,361	170.31%	183.780%	0.000%
1990	1999	49,937	15,560	31.16%	0	0.00%	84,293	34,356	0	15,560	0	0	0	0	373,595	54	0	0	67,876	135.92%	22.924%	0.000%
1991	1999	39,321	253,505	644.71%	0	0.00%	64,143	24,822	62,111	191,394	0	0	0	0	240,367	38	0	0	37,494	95.35%	676.122%	0.000%
1992	1999	53,301	9,331	17.51%	0	0.00%	64,537	11,236	3,423	5,908	0	0	0	0	170,358	57	23,628	39	29,180	54.75%	31.977%	0.000%

Ability/Medico Insurance Companies - Nationwide Experience for Form 692

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1993	1999	642,334	329,198	51.25%	331,057	51.54%	635,106	-7,228	365,799	-36,601	331,057	0	0	0	456,003	609	623,846	929	331,118	51.55%	99.420%	99.981%
1994	1999	1,046,976	340,681	32.54%	197,622	18.88%	1,045,994	-982	343,795	-3,114	197,622	0	0	0	762,580	955	1,026,532	1,388	467,200	44.62%	72.920%	42.299%
1995	1999	1,342,174	29,904	2.23%	432,783	32.24%	1,238,676	-103,498	294,662	-264,758	432,783	0	0	0	517,062	1,214	1,452,554	2,087	431,936	32.18%	6.923%	100.196%
1996	1999	786,393	154,612	19.66%	427,250	54.33%	662,280	-124,113	154,953	-341	427,250	0	0	0	258,956	610	915,277	1,261	183,294	23.31%	84.352%	233.095%
1997	1999	281,950	18,387	6.52%	48,617	17.24%	265,206	-16,744	11,974	6,413	48,617	0	0	0	169,447	250	291,083	445	57,752	20.48%	31.838%	84.183%
1998	1999	187,187	1,122	0.60%	0	0.00%	170,497	-16,690	0	1,122	0	0	0	0	69,034	168	195,353	282	32,619	17.43%	3.440%	0.000%
1999	1999	65,072	1,546	2.38%	0	0.00%	78,405	13,333	0	1,546	0	0	0	0	540	134	123,659	104	10,740	16.50%	14.395%	0.000%
Total	1999	4,671,926	1,837,872	39.34%	1,437,328	30.77%	4,623,714	-48,212	1,446,695	391,177	1,437,328	0	0	0	4,829,951	4,333	4,651,932	6,535	1,963,522	42.03%	93.601%	73.202%
1987	2000	542	-222	-40.96%	0	0.00%	542	0	0	-222	0	0	0	0	-250	0	0	0	0	0.00%	0.000%	0.000%
1988	2000	123,287	-207,516	-168.32%	0	0.00%	61,314	-61,973	52,972	-260,488	0	0	0	0	-857,355	0	0	0	0	0.00%	0.000%	0.000%
1989	2000	141,705	-167,939	-118.51%	0	0.00%	66,382	-75,323	45,399	-213,338	0	0	0	0	-954,404	0	0	0	0	0.00%	0.000%	0.000%
1990	2000	74,334	-15,560	-20.93%	0	0.00%	39,978	-34,356	0	-15,560	0	0	0	0	-373,595	0	0	0	0	0.00%	0.000%	0.000%
1991	2000	54,143	-161,889	-299.00%	0	0.00%	29,321	-24,822	29,505	-191,394	0	0	0	0	-240,367	0	0	0	0	0.00%	0.000%	0.000%
1992	2000	50,222	33,706	67.11%	33,788	67.28%	37,134	-13,088	8,015	25,691	33,788	0	0	0	-154,285	20	22,805	36	14,120	28.12%	238.711%	239.288%
1993	2000	613,788	633,694	103.24%	835,074	136.05%	586,615	-27,173	355,258	278,436	767,395	0	67,679	0	340,087	574	586,725	893	370,884	60.43%	170.860%	225.158%
1994	2000	1,014,967	496,171	48.89%	695,988	68.57%	972,248	-42,719	323,093	173,078	638,003	0	57,985	0	504,592	898	970,799	1,344	531,712	52.39%	93.316%	130.896%
1995	2000	1,242,127	1,124,459	90.53%	1,157,735	93.21%	1,292,869	50,742	446,505	677,954	1,157,735	0	0	0	1,904,141	1,323	1,382,157	2,013	706,172	56.85%	159.233%	163.945%
1996	2000	676,420	743,280	109.88%	704,766	104.19%	760,535	84,115	305,781	437,499	704,766	0	0	0	1,934,136	768	888,660	1,237	453,093	66.98%	164.046%	155.546%
1997	2000	258,792	40,877	15.80%	17,763	6.86%	264,186	5,394	39,541	1,336	17,763	0	0	0	457,535	279	281,118	432	104,113	40.23%	39.262%	17.061%
1998	2000	159,066	27,949	17.57%	2,716	1.71%	169,249	10,183	2,716	25,233	2,716	0	0	0	214,392	165	177,930	264	49,409	31.06%	56.567%	5.497%
1999	2000	122,330	2,494	2.04%	0	0.00%	123,768	1,438	0	2,494	0	0	0	0	70,993	141	126,711	204	23,768	19.43%	10.493%	0.000%
2000	2000	34,170	675	1.98%	0	0.00%	42,210	8,040	0	675	0	0	0	0	0	56	53,752	48	4,964	14.53%	13.598%	0.000%
Total	2000	4,565,893	2,550,179	55.85%	3,447,829	75.51%	4,446,351	-119,542	1,608,785	941,394	3,322,165	0	125,664	0	2,845,620	4,224	4,490,657	6,471	2,258,235	49.46%	112.928%	152.678%
1988	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	134,989	100	0	0.00%	0.000%	0.000%
1989	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	153,620	119	0	0.00%	0.000%	0.000%
1990	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	78,365	52	0	0.00%	0.000%	0.000%
1991	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	60,652	37	0	0.00%	0.000%	0.000%
1992	2001	20,611	101,489	492.40%	81,896	397.34%	20,950	339	43,610	57,879	81,896	0	0	0	5,863	18	58,499	54	16,599	80.53%	611.416%	493.377%
1993	2001	572,545	261,077	45.60%	164,644	28.76%	580,625	8,080	409,259	-148,182	164,644	0	0	0	373,776	549	594,481	564	436,209	76.19%	59.851%	37.744%
1994	2001	942,815	650,554	69.00%	877,401	93.06%	945,463	2,648	434,908	215,646	877,401	0	0	0	557,829	864	989,169	878	611,227	64.83%	106.434%	143.547%
1995	2001	1,353,939	1,228,937	90.77%	1,661,760	122.74%	1,354,363	424	756,809	472,128	1,575,375	0	86,385	0	698,587	1,263	1,213,710	1,150	524,013	38.70%	234.524%	317.122%
1996	2001	871,119	786,973	90.34%	519,037	59.58%	870,675	-444	576,897	210,076	519,037	0	0	0	552,767	740	653,648	580	154,647	17.75%	508.883%	335.627%
1997	2001	270,408	103,184	38.16%	299,956	110.93%	265,531	-4,877	35,541	67,643	299,956	0	0	0	147,527	266	239,577	244	57,610	21.30%	179.108%	520.666%
1998	2001	172,780	120,340	69.65%	177,325	102.63%	171,399	-1,381	13,328	107,012	177,325	0	0	0	94,873	151	151,389	146	35,951	20.81%	334.733%	493.241%
1999	2001	123,573	92,060	74.50%	250,538	202.74%	124,293	720	35,624	56,436	250,538	0	0	0	83,855	131	113,271	125	27,313	22.10%	337.056%	917.284%
2000	2001	50,255	672	1.34%	0	0.00%	49,896	-359	0	672	0	0	0	0	16,952	50	50,418	56	8,741	17.39%	7.688%	0.000%
2001	2001	11,608	201	1.73%	0	0.00%	15,627	4,019	0	201	0	0	0	0	0	21	25,173	11	1,995	17.19%	10.075%	0.000%
Total	2001	4,389,653	3,345,487	76.21%	4,032,555	91.87%	4,398,822	9,169	2,305,976	1,039,511	3,946,170	0	86,385	0	2,532,029	4,053	4,516,961	4,116	1,874,305	42.70%	178.492%	215.149%
1988	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	148,529	97	0	0.00%	0.000%	0.000%
1989	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	167,838	113	0	0.00%	0.000%	0.000%
1990	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	90,341	50	0	0.00%	0.000%	0.000%
1991	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	69,390	36	0	0.00%	0.000%	0.000%
1992	2002	23,269	20,853	89.62%	0	0.00%	22,445	-824	59,019	-38,166	0	0	0	0	13,234	17	57,874	50	16,963	72.90%	122.932%	0.000%
1993	2002	605,070	662,296	109.46%	1,249,919	206.57%	604,714	-356	353,140	309,156	1,249,919	0	0	0	382,429	524	616,065	539	497,283	82.19%	133.183%	251.350%
1994	2002	976,818	1,119,708	114.63%	1,301,766	133.27%	983,865	7,047	657,644	462,064	1,228,717	0	73,049	0	529,255	812	997,708	831	678,807	69.49%	164.952%	191.773%
1995	2002	1,439,520	1,007,674	70.00%	1,278,531	88.82%	1,449,347	9,827	1,003,899	3,775	1,181,621	0	96,910	0	981,494	1,215	1,266,282	1,103	861,681	59.86%	116.943%	148.376%
1996	2002	932,137	629,897	67.58%	893,548	95.86%	947,789	15,652	574,747	55,150	893,548	0	0	0	630,518	713	683,917	559	530,981	56.96%	118.629%	168.282%
1997	2002	278,046	137,180	49.34%	297,567	107.02%	278,115	69	78,030	59,150	297,567	0	0	0	195,623	251	248,145	233	121,673	43.76%	112.745%	244.563%
1998	2002	181,998	153,012	84.07%	265,967	146.14%	185,067	3,069	66,076	86,936	265,967	0	0	0	149,703	150	161,182	139	66,173	36.36%	231.230%	401.927%

Ability/Medico Insurance Companies - Nationwide Experience for Form 692

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1999	2002	125,954	71,290	56.60%	0	0.00%	127,872	1,918	55,053	16,237	0	0	0	0	94,362	127	114,603	120	35,051	27.83%	203.389%	0.000%
2000	2002	49,205	7,453	15.15%	0	0.00%	51,549	2,344	0	7,453	0	0	0	0	33,366	47	53,684	52	10,263	20.86%	72.620%	0.000%
2001	2002	20,894	554	2.65%	0	0.00%	19,381	-1,513	0	554	0	0	0	0	6,806	18	25,698	19	4,219	20.19%	13.131%	0.000%
Total	2002	4,632,911	3,809,917	82.24%	5,287,299	114.12%	4,670,144	37,233	2,847,608	962,309	5,117,340	0	169,959	0	3,016,790	3,874	4,701,256	3,941	2,823,094	60.94%	134.955%	187.287%
1988	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	155,663	90	0	0.00%	0.000%	0.000%
1989	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	186,263	108	0	0.00%	0.000%	0.000%
1990	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	93,680	46	0	0.00%	0.000%	0.000%
1991	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	76,830	36	0	0.00%	0.000%	0.000%
1992	2003	18,891	-26,483	-140.19%	1,787	9.46%	15,422	-3,469	6,954	-33,437	1,787	0	0	0	10,887	15	60,672	48	14,203	75.18%	-186.461%	12.580%
1993	2003	631,466	874,518	138.49%	898,223	142.24%	612,612	-18,854	532,452	342,066	763,539	0	134,684	0	-717,841	496	652,521	512	561,390	88.90%	155.777%	160.000%
1994	2003	1,014,099	872,997	86.09%	920,032	90.72%	1,022,368	8,269	709,190	163,807	920,032	0	0	0	-851,875	764	1,048,747	790	770,115	75.94%	113.359%	119.467%
1995	2003	1,517,661	2,638,025	173.82%	1,267,015	83.48%	1,537,918	20,257	1,269,217	1,368,808	1,115,135	0	151,880	0	-644,080	1,153	1,362,164	1,060	983,897	64.83%	268.120%	128.775%
1996	2003	974,357	1,195,510	122.70%	1,121,256	115.08%	970,995	-3,362	696,098	499,412	1,055,787	0	65,469	0	-425,622	672	703,143	533	599,808	61.56%	199.315%	186.936%
1997	2003	290,013	389,518	134.31%	172,765	59.57%	289,558	-455	183,256	206,262	172,765	0	0	0	115,747	242	260,040	225	140,640	48.49%	276.961%	122.842%
1998	2003	191,403	549,138	286.90%	41,446	21.65%	194,196	2,793	144,598	404,540	41,446	0	0	0	92,418	144	166,994	135	76,364	39.90%	719.106%	54.274%
1999	2003	126,720	100,080	78.98%	0	0.00%	124,522	-2,198	52,258	47,822	0	0	0	0	52,809	122	116,911	116	41,905	33.07%	238.826%	0.000%
2000	2003	52,053	32,858	63.12%	0	0.00%	52,356	303	0	32,858	0	0	0	0	26,525	46	56,456	50	12,481	23.98%	263.264%	0.000%
2001	2003	21,120	2,427	11.49%	0	0.00%	20,908	-212	0	2,427	0	0	0	0	8,516	16	26,666	17	4,898	23.19%	49.551%	0.000%
Total	2003	4,837,783	6,628,588	137.02%	4,422,523	91.42%	4,840,855	3,072	3,594,023	3,034,565	4,070,490	0	352,033	0	-2,332,516	3,670	4,966,750	3,766	3,205,701	66.26%	206.775%	137.958%
1992	2004	20,274	65,514	323.14%	6,480	31.96%	15,927	-4,347	7,015	58,499	6,480	0	0	0	5,345	14	17,920	15	15,240	75.17%	429.882%	42.520%
1993	2004	653,126	1,039,859	159.21%	512,411	78.46%	583,611	-69,515	782,392	257,467	503,597	0	8,814	0	130,336	474	645,501	484	572,865	87.71%	181.519%	89.447%
1994	2004	1,023,654	994,244	97.13%	368,907	36.04%	954,335	-69,319	826,863	167,381	368,907	0	0	0	246,033	730	1,011,005	748	810,408	79.17%	122.684%	45.521%
1995	2004	1,556,067	1,653,018	106.23%	2,538,834	163.16%	1,526,646	-29,421	1,522,390	130,628	1,908,646	0	630,188	0	525,619	1,105	1,540,252	1,124	1,030,446	66.22%	160.418%	246.382%
1996	2004	991,147	995,549	100.44%	663,692	66.96%	990,804	-343	786,240	209,309	615,053	0	48,639	0	373,163	649	979,791	659	620,279	62.58%	160.500%	106.999%
1997	2004	299,264	356,933	119.27%	448,882	150.00%	296,636	-2,628	204,379	152,554	448,882	0	0	0	184,306	235	297,152	239	151,201	50.52%	236.065%	296.877%
1998	2004	184,201	-133,760	-72.62%	219,968	119.42%	180,777	-3,424	168,808	-302,568	160,819	0	59,149	0	71,230	134	178,558	138	77,395	42.02%	-172.828%	284.215%
1999	2004	129,091	239,180	185.28%	263,082	203.80%	130,038	947	76,068	163,112	186,363	0	76,719	0	85,749	118	126,209	121	47,741	36.98%	500.995%	551.061%
2000	2004	52,959	-37,480	-70.77%	0	0.00%	50,774	-2,185	0	-37,480	0	0	0	0	27,751	44	51,642	45	13,664	25.80%	-274.297%	0.000%
2001	2004	22,592	-1,445	-6.40%	0	0.00%	22,614	22	0	-1,445	0	0	0	0	9,037	15	23,143	16	5,547	24.55%	-26.050%	0.000%
Total	2004	4,932,375	5,171,612	104.85%	5,022,256	101.82%	4,752,162	-180,213	4,374,155	797,457	4,198,747	0	823,509	0	1,658,569	3,518	4,871,173	3,589	3,344,786	67.81%	154.617%	150.152%
1992	2005	3,809	-45,186	-1186.30%	14,465	379.76%	8,557	4,748	160	-45,346	14,465	0	0	0	-7,440	12	12,838	12	10,850	284.85%	-416.461%	133.318%
1993	2005	500,269	470,139	93.98%	643,956	128.72%	536,232	35,963	688,564	-218,425	590,130	0	53,826	0	-4,043	442	589,828	455	557,065	111.35%	84.396%	115.598%
1994	2005	869,906	1,027,495	118.12%	1,201,166	138.08%	890,788	20,882	792,318	235,177	915,004	0	286,162	0	128,424	694	953,726	706	819,245	94.18%	125.420%	146.619%
1995	2005	1,433,328	2,133,796	148.87%	2,904,009	202.61%	1,381,139	-52,189	1,610,552	523,244	2,356,731	0	547,278	0	285,379	1,044	1,431,009	1,070	1,071,247	74.74%	199.188%	271.087%
1996	2005	946,860	1,196,688	126.38%	1,300,954	137.40%	912,130	-34,730	967,481	229,207	1,151,053	0	149,901	0	273,355	621	925,562	632	653,428	69.01%	183.140%	199.097%
1997	2005	291,426	248,354	85.22%	321,546	110.34%	291,383	-43	295,088	-46,734	186,384	0	135,162	0	169,495	226	283,464	230	162,512	55.76%	152.822%	197.860%
1998	2005	168,462	39,799	23.62%	443,680	263.37%	164,540	-3,922	102,485	-62,686	343,476	0	100,204	0	92,001	127	163,445	129	77,751	46.15%	51.188%	570.642%
1999	2005	123,951	13,894	11.21%	0	0.00%	123,077	-874	97,405	-83,511	0	0	0	0	70,593	114	114,463	116	50,724	40.92%	27.391%	0.000%
2000	2005	51,179	621	1.21%	0	0.00%	51,982	803	0	621	0	0	0	0	33,573	43	50,604	44	14,532	28.39%	4.273%	0.000%
2001	2005	21,407	41	0.19%	0	0.00%	20,477	-930	0	41	0	0	0	0	6,149	13	19,355	14	5,581	26.07%	0.735%	0.000%
Total	2005	4,410,597	5,085,641	115.31%	6,829,776	154.85%	4,380,305	-30,292	4,554,053	531,588	5,557,243	0	1,272,533	0	1,047,486	3,336	4,544,294	3,408	3,422,935	77.61%	148.575%	199.530%
1992	2006	9,258	-2,460	-26.57%	27	0.29%	9,555	297	4,060	-6,520	0	0	0	27	14,855	12	14,361	12	11,720	126.59%	-20.990%	0.227%
1993	2006	530,235	702,635	132.51%	993,585	187.39%	523,927	-6,308	619,808	82,827	624,255	0	368,038	1,292	117,784	419	599,869	431	611,025	115.24%	114.993%	162.610%
1994	2006	856,354	1,379,777	161.12%	1,476,282	172.39%	835,485	-20,869	909,702	470,075	1,080,257	0	394,094	1,931	59,427	647	939,265	669	923,456	107.84%	149.414%	159.865%
1995	2006	1,323,044	2,126,358	160.72%	828,092	62.59%	1,332,184	9,140	1,636,877	489,481	823,924	0	1,550	2,618	147,163	996	1,468,815	1,021	1,243,753	94.01%	170.963%	66.580%
1996	2006	868,754	544,214	62.64%	504,051	58.02%	835,704	-33,050	961,143	-416,929	420,828	0	81,595	1,629	63,826	586	924,250	601	767,205	88.31%	70.935%	65.700%
1997	2006	284,964	482,341	169.26%	89,505	31.41%	281,235	-3,729	312,085	170,256	89,088	0	0	417	115,789	215	292,356	221	194,389	68.22%	248.132%	46.044%
1998	2006	166,782	376,539	225.77%	149,685	89.75%	168,084	1,302	151,036	225,503	73,529	0	75,944	213	93,323	122	170,695	125	99,385	59.59%	378.869%	150.611%

Ability/Medico Insurance Companies - Nationwide Experience for Form 692

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1999	2006	114,567	-75,341	-65.76%	3,125	2.73%	114,476	-91	33,620	-108,961	3,000	0	0	125	81,711	110	117,989	112	58,969	51.47%	-127.764%	5.299%
2000	2006	47,631	601	1.26%	35	0.07%	47,316	-315	0	601	0	0	0	35	18,608	39	49,638	40	16,756	35.18%	3.587%	0.210%
2001	2006	20,482	424	2.07%	14	0.07%	20,871	389	0	424	0	0	0	14	8,865	13	22,835	13	6,719	32.80%	6.310%	0.212%
Total	2006	4,222,071	5,535,088	131.10%	4,044,401	95.79%	4,168,837	-53,234	4,628,331	906,757	3,114,879	0	921,221	8,301	721,351	3,159	4,600,073	3,245	3,933,377	93.16%	140.721%	102.823%
1992	2007	10,543	59,918	568.32%	60	0.57%	10,631	88	6,300	53,618	0	0	0	60	7,440	12	14,658	12	14,256	135.22%	420.300%	0.422%
1993	2007	547,000	972,728	177.83%	950,603	173.78%	541,292	-5,708	671,832	300,896	492,417	0	455,456	2,730	-2,012	395	600,634	405	638,666	116.76%	152.306%	148.842%
1994	2007	834,569	1,080,123	129.42%	921,790	110.45%	834,124	-445	1,066,401	13,722	608,525	0	309,321	3,944	-40,746	602	920,178	618	922,419	110.53%	117.097%	99.932%
1995	2007	1,344,599	1,724,765	128.27%	1,031,139	76.69%	1,343,950	-649	1,916,364	-191,599	507,053	0	518,578	5,508	125,892	939	1,460,981	963	1,269,021	94.38%	135.913%	81.255%
1996	2007	825,254	1,023,700	124.05%	976,015	118.27%	826,136	882	846,321	177,379	633,981	0	338,532	3,502	135,595	561	929,159	569	787,292	95.40%	130.028%	123.971%
1997	2007	283,874	355,832	125.35%	605,554	213.32%	284,931	1,057	262,992	92,840	325,148	0	279,449	957	165,324	209	310,245	212	221,254	77.94%	160.825%	273.692%
1998	2007	176,480	115,847	65.64%	56,685	32.12%	175,844	-636	162,598	-46,751	48,046	0	8,180	459	92,895	119	177,182	120	107,120	60.70%	108.147%	52.917%
1999	2007	131,372	33,630	25.60%	294	0.22%	136,421	5,049	30,823	2,807	0	0	0	294	59,941	105	131,204	108	68,837	52.40%	48.855%	0.428%
2000	2007	53,659	1,038	1.93%	85	0.16%	55,280	1,621	0	1,038	0	0	0	85	23,751	38	54,143	39	20,000	37.27%	5.190%	0.424%
2001	2007	23,835	424	1.78%	34	0.14%	23,955	120	0	424	0	0	0	34	9,018	13	24,213	13	7,947	33.34%	5.335%	0.429%
Total	2007	4,231,185	5,368,005	126.87%	4,542,259	107.35%	4,232,564	1,379	4,963,631	404,374	2,615,170	0	1,909,516	17,574	577,098	2,993	4,622,597	3,059	4,056,812	95.88%	132.321%	111.966%
1992	2008	10,646	-53,628	-503.74%	295	2.77%	10,631	-15	2,625	-56,253	0	0	0	295	7,039	12	14,658	12	16,226	152.41%	-330.507%	1.821%
1993	2008	508,205	990,743	194.95%	1,011,786	199.09%	491,803	-16,402	879,208	111,535	469,090	0	531,125	11,570	-48,299	368	540,838	378	644,193	126.76%	153.796%	157.062%
1994	2008	795,072	987,800	124.24%	858,815	108.02%	764,153	-30,919	1,122,445	-134,645	390,437	0	450,867	17,510	44,795	567	875,844	584	958,354	120.54%	103.073%	89.614%
1995	2008	1,275,463	1,960,774	153.73%	2,189,653	171.68%	1,236,453	-39,010	1,834,423	126,351	924,710	0	1,240,479	24,464	6,347	882	1,353,501	908	1,342,467	105.25%	146.058%	163.107%
1996	2008	788,785	1,301,804	165.04%	1,645,486	208.61%	764,289	-24,496	815,001	486,803	589,443	0	1,040,540	15,503	42,513	528	876,791	541	840,189	106.52%	154.942%	195.847%
1997	2008	267,472	621,414	232.33%	449,570	168.08%	262,467	-5,005	386,784	234,630	184,555	0	260,616	4,399	66,501	199	298,394	202	236,156	88.29%	263.137%	190.370%
1998	2008	155,871	128,953	82.73%	16,387	10.51%	146,892	-8,979	134,770	-5,817	14,081	0	0	2,306	137,818	117	176,892	118	119,200	76.47%	108.182%	13.748%
1999	2008	127,240	33,256	26.14%	1,440	1.13%	123,801	-3,439	33,383	-127	0	0	0	1,440	47,286	99	124,665	102	72,840	57.25%	45.656%	1.977%
2000	2008	52,723	898	1.70%	420	0.80%	53,919	1,196	0	898	0	0	0	420	27,047	35	51,720	36	21,583	40.94%	4.161%	1.947%
2001	2008	21,871	43	0.20%	152	0.70%	21,872	1	0	43	0	0	0	152	1,085	11	20,395	12	8,286	37.89%	0.519%	1.838%
Total	2008	4,003,348	5,972,057	149.18%	6,174,005	154.22%	3,876,280	-127,068	5,208,639	763,418	2,572,317	0	3,523,627	78,061	332,132	2,818	4,333,698	2,893	4,259,494	106.40%	140.206%	144.947%
1992	2009	10,836	93,156	859.69%	118,108	1089.96%	9,011	-1,825	18,148	75,008	16,668	0	97,630	3,809	-14,113	10	12,352	10	12,430	114.71%	749.445%	950.182%
1993	2009	443,056	1,180,270	266.39%	602,076	135.89%	426,866	-16,190	943,190	237,080	61,984	0	355,710	184,381	-55,427	338	489,778	338	603,343	136.18%	195.622%	99.790%
1994	2009	727,389	1,008,714	138.68%	1,148,538	157.90%	696,608	-30,781	918,944	89,770	151,386	0	706,372	290,780	14,471	533	820,934	533	959,708	131.94%	105.106%	119.676%
1995	2009	1,141,228	2,061,489	180.64%	1,637,469	143.48%	1,105,228	-36,000	1,817,166	244,323	191,182	0	1,046,741	399,546	118,548	821	1,251,149	821	1,313,396	115.09%	156.959%	124.674%
1996	2009	744,008	1,622,491	218.07%	1,401,452	188.37%	740,889	-3,119	950,031	672,460	127,787	0	1,020,211	253,454	140,297	497	825,923	497	856,855	115.17%	189.354%	163.558%
1997	2009	255,248	355,769	139.38%	442,435	173.34%	245,213	-10,035	336,208	19,561	57,000	0	312,349	73,086	87,816	187	279,130	187	243,813	95.52%	145.919%	181.465%
1998	2009	145,077	316,992	218.50%	327,540	225.77%	146,346	1,269	232,218	84,774	51,039	0	236,611	39,890	31,097	108	164,275	108	129,863	89.51%	244.097%	252.220%
1999	2009	116,202	32,799	28.23%	26,382	22.70%	111,679	-4,523	25,668	7,131	0	0	0	26,382	82,382	96	117,896	96	85,681	73.73%	38.280%	30.792%
2000	2009	54,239	1,015	1.87%	7,814	14.41%	53,167	-1,072	0	1,015	0	0	0	7,814	22,946	34	51,413	34	25,837	47.64%	3.928%	30.242%
2001	2009	19,343	193	1.00%	2,660	13.75%	19,008	-335	0	193	0	0	0	2,660	8,759	9	17,023	9	7,458	38.56%	2.588%	35.672%
Total	2009	3,656,626	6,672,888	182.49%	5,714,474	156.28%	3,554,015	-102,611	5,241,573	1,431,315	657,046	0	3,775,624	1,281,804	436,776	2,633	4,029,873	2,633	4,238,384	115.91%	157.439%	134.827%
Grand	Total	67,882,560	57,533,774	84.75%	57,516,379	84.73%	68,708,914	826,354	43,132,652	14,401,122	43,115,749	0	13,014,891	1,385,739	24,859,845			63,143	41,101,307	60.55%	139.980%	139.938%
Present Value - 4.50%																						
Grand	Total	95,378,303	72,342,677	75.85%	67,136,991	70.39%	97,402,499	2,024,196	52,736,361	19,606,316					37,811,598				52,907,019	55.47%	136.735%	126.896%

Ability/Medico Insurance Companies - Nationwide Experience for Form 694

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1996	1996	151,813	36,204	23.85%	39,276	25.87%	550,438	398,625	0	36,204	39,276	0	0	0	0	687	768,986	173	70,745	46.60%	51.175%	55.518%
Total	1996	151,813	36,204	23.85%	39,276	25.87%	550,438	398,625	0	36,204	39,276	0	0	0	0	687	768,986	173	70,745	46.60%	51.175%	55.518%
1996	1997	970,151	204,219	21.05%	182,157	18.78%	923,417	-46,734	51,984	152,235	182,157	0	0	0	388,009	793	897,516	1,024	341,700	35.22%	59.766%	53.309%
1997	1997	3,244,926	448,803	13.83%	177,018	5.46%	5,422,155	2,177,229	8,463	440,340	177,018	0	0	0	137,519	5,841	6,682,034	3,657	1,010,796	31.15%	44.401%	17.513%
Total	1997	4,215,077	653,022	15.49%	359,175	8.52%	6,345,572	2,130,495	60,447	592,575	359,175	0	0	0	525,528	6,634	7,579,550	4,681	1,352,496	32.09%	48.283%	26.556%
1996	1998	824,859	198,705	24.09%	98,098	11.89%	768,839	-56,020	65,279	133,426	98,098	0	0	0	230,523	710	788,926	881	225,731	27.37%	88.027%	43.458%
1997	1998	6,891,776	821,909	11.93%	986,458	14.31%	6,663,525	-228,251	158,890	663,019	986,458	0	0	0	1,753,214	5,600	6,446,580	7,298	1,384,698	20.09%	59.357%	71.240%
1998	1998	5,225,586	336,040	6.43%	475,783	9.10%	8,165,563	2,939,977	8,410	327,630	475,783	0	0	0	28,783	8,019	9,783,798	5,069	852,940	16.32%	39.398%	55.782%
Total	1998	12,942,221	1,356,654	10.48%	1,560,339	12.06%	15,597,927	2,655,706	232,579	1,124,075	1,560,339	0	0	0	2,012,520	14,329	17,019,304	13,248	2,463,369	19.03%	55.073%	63.342%
1988	1999	10,385	1,814	17.47%	0	0.00%	13,482	3,097	0	1,814	0	0	0	0	44,210	7	0	0	7,413	71.38%	24.471%	0.000%
1989	1999	2,724	458	16.81%	0	0.00%	3,760	1,036	0	458	0	0	0	0	21,066	3	0	0	1,893	69.49%	24.194%	0.000%
1990	1999	2,721	457	16.80%	0	0.00%	3,621	900	0	457	0	0	0	0	6,130	1	0	0	2,321	85.30%	19.690%	0.000%
1991	1999	1,941	326	16.80%	0	0.00%	1,941	0	0	326	0	0	0	0	3,970	1	0	0	1,681	86.60%	19.393%	0.000%
1992	1999	1,540	259	16.82%	0	0.00%	1,777	237	0	259	0	0	0	0	0	1	0	0	325	21.10%	79.692%	0.000%
1993	1999	2,942	495	16.83%	0	0.00%	6,301	3,359	0	495	0	0	0	0	0	2	0	0	628	21.35%	78.822%	0.000%
1994	1999	269	52	19.33%	0	0.00%	807	538	0	52	0	0	0	0	2,883	2	0	0	101	37.55%	51.485%	0.000%
1995	1999	5,598	941	16.81%	0	0.00%	7,060	1,462	0	941	0	0	0	0	4,929	4	0	0	2,366	42.27%	39.772%	0.000%
1996	1999	817,466	146,612	17.93%	351,784	43.03%	826,896	9,430	87,298	59,314	351,784	0	0	0	610,125	724	733,395	810	300,769	36.79%	48.746%	116.961%
1997	1999	6,195,353	1,489,060	24.04%	1,650,068	26.63%	6,088,882	-106,471	485,079	1,003,981	1,584,593	0	65,475	0	3,846,852	5,327	5,796,353	6,560	1,788,874	28.87%	83.240%	92.241%
1998	1999	10,117,759	927,866	9.17%	1,701,587	16.82%	10,013,681	-104,078	229,976	697,890	1,527,844	0	173,743	0	3,069,482	7,941	9,432,820	9,945	2,118,940	20.94%	43.789%	80.304%
1999	1999	4,710,323	366,061	7.77%	623,929	13.25%	6,788,482	2,078,159	61,596	304,465	623,929	0	0	0	58,103	7,285	9,138,820	5,187	733,518	15.57%	49.905%	85.060%
Total	1999	21,869,021	2,934,401	13.42%	4,327,368	19.79%	23,756,690	1,887,669	863,949	2,070,452	4,088,150	0	239,218	0	7,667,750	21,298	25,101,388	22,502	4,958,829	22.68%	59.175%	87.266%
1988	2000	15,095	-1,814	-12.02%	0	0.00%	11,998	-3,097	0	-1,814	0	0	0	0	-44,210	0	0	0	0	0.00%	0.000%	0.000%
1989	2000	2,816	-387	-13.74%	0	0.00%	1,780	-1,036	0	-387	0	0	0	0	-21,066	0	0	0	475	16.87%	-81.474%	0.000%
1990	2000	9,034	-457	-5.06%	0	0.00%	8,134	-900	0	-457	0	0	0	0	-6,130	0	0	0	0	0.00%	0.000%	0.000%
1991	2000	1,296	-326	-25.15%	0	0.00%	1,296	0	0	-326	0	0	0	0	-3,970	0	0	0	0	0.00%	0.000%	0.000%
1992	2000	1,994	-259	-12.99%	0	0.00%	1,757	-237	0	-259	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1993	2000	6,686	-495	-7.40%	0	0.00%	3,327	-3,359	0	-495	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1994	2000	538	-52	-9.67%	0	0.00%	0	-538	0	-52	0	0	0	0	-2,883	0	0	0	0	0.00%	0.000%	0.000%
1995	2000	7,632	-697	-9.13%	0	0.00%	6,170	-1,462	0	-697	0	0	0	0	-4,929	0	0	0	1,023	13.40%	-68.133%	0.000%
1996	2000	789,407	509,469	64.54%	681,221	86.30%	721,483	-67,924	257,879	251,590	681,221	0	0	0	120,134	597	676,533	754	314,313	39.82%	162.090%	216.733%
1997	2000	5,923,955	1,250,506	21.11%	2,226,799	37.59%	5,652,607	-271,348	854,319	396,187	2,226,799	0	0	0	3,302,321	4,809	5,447,315	6,156	2,186,700	36.91%	57.187%	101.834%
1998	2000	9,277,174	2,894,154	31.20%	2,540,446	27.38%	8,835,142	-442,032	640,620	2,253,534	2,540,446	0	0	0	5,024,763	7,072	8,580,890	9,078	2,787,796	30.05%	103.815%	91.127%
1999	2000	8,652,983	1,672,180	19.32%	2,716,608	31.40%	8,739,333	86,350	356,664	1,315,516	2,557,165	0	159,443	0	3,247,070	7,528	8,844,128	9,668	2,060,204	23.81%	81.166%	131.861%
2000	2000	4,023,458	355,112	8.83%	738,205	18.35%	5,944,744	1,921,286	13,561	341,551	738,205	0	0	0	810,578	6,477	7,583,065	4,448	761,520	18.93%	46.632%	96.938%
Total	2000	28,712,068	6,676,934	23.25%	8,903,279	31.01%	29,927,771	1,215,703	2,123,043	4,553,891	8,743,836	0	159,443	0	12,421,678	26,483	31,131,931	30,104	8,112,031	28.25%	82.309%	109.754%
1988	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	19,365	13	0	0.00%	0.000%	0.000%
1989	2001	0	-71	0.00%	0	0.00%	0	0	0	-71	0	0	0	0	0	0	44,545	27	0	0.00%	0.000%	0.000%
1990	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	23,720	13	0	0.00%	0.000%	0.000%
1991	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	2,520	1	0	0.00%	0.000%	0.000%
1992	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	974	1	0	0.00%	0.000%	0.000%
1993	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	868	1	0	0.00%	0.000%	0.000%
1994	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	12,321	9	0	0.00%	0.000%	0.000%
1995	2001	0	-244	0.00%	0	0.00%	0	0	0	-244	0	0	0	0	0	0	53,801	31	0	0.00%	0.000%	0.000%
1996	2001	659,355	551,925	83.71%	624,512	94.72%	643,731	-15,624	513,451	38,474	624,512	0	0	0	317,454	562	1,306,607	1,049	337,401	51.17%	163.581%	185.095%
1997	2001	5,286,050	2,003,001	37.89%	2,783,895	52.66%	5,244,617	-41,433	1,497,975	505,026	2,629,985	0	153,910	0	3,225,523	4,493	6,359,109	5,035	2,265,530	42.86%	88.412%	122.881%
1998	2001	8,283,127	2,648,476	31.97%	4,318,001	52.13%	8,213,540	-69,587	1,629,162	1,019,314	4,244,286	0	73,715	0	4,969,849	6,528	8,790,750	6,795	3,095,580	37.37%	85.557%	139.489%
1999	2001	8,410,007	2,992,093	35.58%	2,295,842	27.30%	8,319,285	-90,722	1,066,531	1,925,562	2,199,023	0	96,819	0	4,934,849	6,868	8,307,610	6,870	2,210,927	26.29%	135.332%	103.841%
2000	2001	7,735,938	1,407,035	18.19%	2,311,735	29.88%	7,687,904	-48,034	333,519	1,073,516	2,245,168	0	66,567	0	2,360,428	6,232	7,055,829	6,045	1,269,625	16.41%	110.823%	182.080%

Ability/Medico Insurance Companies - Nationwide Experience for Form 694

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2001	2001	4,117,966	393,288	9.55%	1,395,270	33.88%	5,910,676	1,792,710	39,793	353,495	1,096,849	0	298,421	0	1,358,066	5,941	6,876,522	2,946	-44,144	-1.07%	-890.921%	-3160.724%
Total	2001	34,492,443	9,995,503	28.98%	13,729,255	39.80%	36,019,753	1,527,310	5,080,431	4,915,072	13,039,823	0	689,432	0	17,166,169	30,624	38,854,541	28,836	9,134,919	26.48%	109.421%	150.294%
1988	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	22,251	12	0	0.00%	0.000%	0.000%
1989	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	46,539	26	0	0.00%	0.000%	0.000%
1990	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	24,503	12	0	0.00%	0.000%	0.000%
1992	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,176	1	0	0.00%	0.000%	0.000%
1993	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,046	1	0	0.00%	0.000%	0.000%
1994	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	12,671	8	0	0.00%	0.000%	0.000%
1995	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	54,709	31	0	0.00%	0.000%	0.000%
1996	2002	677,545	801,781	118.34%	529,876	78.21%	662,654	-14,891	535,804	265,977	529,876	0	0	0	258,941	522	1,298,216	1,007	340,470	50.25%	235.492%	155.631%
1997	2002	5,454,603	2,489,232	45.64%	2,597,819	47.63%	5,441,101	-13,502	2,003,802	485,430	2,597,819	0	0	0	2,647,410	4,209	6,419,420	4,784	2,463,979	45.17%	101.025%	105.432%
1998	2002	8,609,224	4,110,622	47.75%	4,844,651	56.27%	8,579,239	-29,985	2,754,668	1,355,954	4,707,920	0	136,731	0	4,267,546	6,081	8,769,661	6,373	3,398,449	39.47%	120.956%	142.555%
1999	2002	8,480,605	2,137,814	25.21%	3,961,127	46.71%	8,402,706	-77,899	1,649,353	488,461	3,739,576	0	221,551	0	4,514,488	6,256	8,200,585	6,293	2,891,740	34.10%	73.928%	136.981%
2000	2002	7,508,158	2,683,702	35.74%	2,477,358	33.00%	7,421,420	-86,738	945,525	1,738,177	2,200,095	0	277,263	0	3,956,904	5,522	6,724,407	5,347	2,026,037	26.98%	132.461%	122.276%
2001	2002	7,698,648	1,087,793	14.13%	1,357,127	17.63%	7,646,625	-52,023	309,594	778,199	1,357,127	0	0	0	1,905,538	5,417	6,813,420	5,205	1,429,233	18.56%	76.110%	94.955%
2002	2002	1,482,108	147,970	9.98%	18,250	1.23%	1,681,020	198,912	0	147,970	18,250	0	0	0	234,279	1,453	1,649,199	1,177	191,430	12.92%	77.297%	9.534%
Total	2002	39,910,891	13,458,914	33.72%	15,786,208	39.55%	39,834,765	-76,126	8,198,746	5,260,168	15,150,663	0	635,545	0	17,785,106	29,460	40,037,803	30,277	12,741,338	31.92%	105.632%	123.898%
1988	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	25,354	12	0	0.00%	0.000%	0.000%
1989	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	48,196	23	0	0.00%	0.000%	0.000%
1990	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	27,806	12	0	0.00%	0.000%	0.000%
1992	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,176	1	0	0.00%	0.000%	0.000%
1993	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,046	1	0	0.00%	0.000%	0.000%
1994	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	13,558	8	0	0.00%	0.000%	0.000%
1995	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	50,444	30	0	0.00%	0.000%	0.000%
1996	2003	679,557	539,847	79.44%	515,099	75.80%	685,912	6,355	588,442	-48,595	515,099	0	0	0	-152,529	496	1,340,130	952	346,071	50.93%	155.993%	148.842%
1997	2003	5,623,142	6,000,986	106.72%	5,617,130	99.89%	5,702,705	79,563	2,606,975	3,394,011	5,291,544	0	325,586	0	-802,560	3,971	6,822,926	4,554	2,606,651	46.36%	230.218%	215.492%
1998	2003	8,830,555	7,867,526	89.09%	6,713,644	76.03%	8,893,786	63,231	3,670,365	4,197,161	5,942,262	0	771,382	0	-188,347	5,662	9,261,191	5,970	3,578,597	40.53%	219.849%	187.605%
1999	2003	8,624,766	6,372,347	73.88%	4,594,487	53.27%	8,680,199	55,433	2,422,811	3,949,536	4,080,891	0	513,596	0	1,064,780	5,742	8,457,641	5,830	3,030,655	35.14%	210.263%	151.600%
2000	2003	7,409,819	4,136,338	55.82%	2,870,943	38.75%	7,396,844	-12,975	1,530,108	2,606,230	2,586,041	0	284,902	0	2,189,073	5,044	6,784,632	4,865	2,276,246	30.72%	181.718%	126.126%
2001	2003	7,382,131	3,138,915	42.52%	1,690,033	22.89%	7,290,619	-91,512	772,825	2,366,090	1,616,532	0	73,501	0	3,107,791	4,714	6,505,516	4,506	1,758,267	23.82%	178.523%	96.119%
2002	2003	1,625,793	69,771	4.29%	204,089	12.55%	1,630,439	4,646	46,022	23,749	204,089	0	0	0	541,369	1,233	1,491,090	1,247	269,036	16.55%	25.934%	75.859%
2003	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	2,644	0	0	0.00%	0.000%	0.000%
Total	2003	40,175,763	28,125,730	70.01%	22,205,425	55.27%	40,280,504	104,741	11,637,548	16,488,182	20,236,458	0	1,968,967	0	5,759,577	26,862	40,833,350	28,011	13,865,523	34.51%	202.847%	160.148%
1996	2004	681,429	282,892	41.51%	411,830	60.44%	668,492	-12,937	434,631	-151,739	411,830	0	0	0	181,849	464	662,283	479	307,984	45.20%	91.853%	133.718%
1997	2004	5,745,368	3,733,422	64.98%	3,231,279	56.24%	5,640,498	-104,870	3,219,886	513,536	2,865,906	0	365,373	0	2,048,754	3,782	5,661,815	3,871	2,423,670	42.18%	154.040%	133.322%
1998	2004	8,980,839	5,196,638	57.86%	5,485,787	61.08%	8,854,963	-125,876	4,149,721	1,046,917	4,714,697	0	771,090	0	3,166,782	5,394	8,862,418	5,519	3,369,485	37.52%	154.226%	162.808%
1999	2004	8,684,695	3,216,758	37.04%	4,422,841	50.93%	8,594,805	-89,890	3,040,228	176,530	4,128,438	0	294,403	0	3,220,247	5,443	8,533,096	5,584	2,865,945	33.00%	112.241%	154.324%
2000	2004	7,441,226	2,798,962	37.61%	3,470,317	46.64%	7,352,012	-89,214	2,226,570	572,392	3,119,312	0	351,005	0	2,934,801	4,750	7,335,454	4,877	2,180,975	29.31%	128.335%	159.118%
2001	2004	7,261,528	876,592	12.07%	2,077,618	28.61%	7,266,984	5,456	1,068,924	-192,332	1,595,034	0	482,584	0	3,131,133	4,387	7,156,560	4,532	1,834,490	25.26%	47.784%	113.253%
2002	2004	1,603,174	279,579	17.44%	222,243	13.86%	1,622,195	19,021	93,116	186,463	222,243	0	0	0	930,335	1,164	1,590,575	1,191	323,158	20.16%	86.515%	68.772%
Total	2004	40,398,259	16,384,843	40.56%	19,321,915	47.83%	39,999,949	-398,310	14,233,076	2,151,767	17,057,460	0	2,264,455	0	15,613,901	25,384	39,802,201	26,053	13,305,707	32.94%	123.141%	145.215%
1996	2005	636,773	680,782	106.91%	645,153	101.32%	614,551	-22,222	466,375	214,407	617,045	0	28,108	0	115,482	439	617,950	453	263,572	41.39%	258.291%	244.773%
1997	2005	5,444,060	4,068,648	74.74%	4,802,359	88.21%	5,335,526	-108,534	3,304,509	764,139	3,991,230	0	811,129	0	1,568,480	3,596	5,299,867	3,678	2,158,699	39.65%	188.477%	222.465%
1998	2005	8,529,960	5,956,240	69.83%	7,123,527	83.51%	8,357,042	-172,918	4,897,368	1,058,872	5,714,578	0	1,408,949	0	2,366,549	5,117	8,258,507	5,239	3,004,247	35.22%	198.261%	237.115%
1999	2005	8,267,396	4,981,821	60.26%	3,424,217	41.42%	8,131,216	-136,180	3,652,571	1,329,250	2,968,468	0	455,749	0	2,602,157	5,151	8,046,843	5,275	2,588,239	31.31%	192.479%	132.299%
2000	2005	7,109,140	2,958,396	41.61%	3,304,778	46.49%	6,983,055	-126,085	2,646,747	311,649	2,618,046	0	686,732	0	2,564,052	4,513	6,950,438	4,617	1,969,224	27.70%	150.232%	167.821%
2001	2005	6,955,078	2,121,686	30.51%	1,932,965	27.79%	6,885,689	-69,389	1,383,073	738,613	1,650,053	0	282,912	0	2,695,899	4,116	6,761,040	4,238	1,666,217	23.96%	127.336%	116.009%
2002	2005	1,568,007	218,637	13.94%	228,386	14.57%	1,556,815	-11,192	151,037	67,600	228,386	0	0	0	842,652	1,110	1,537,046	1,133	317,339	20.24%	68.897%	71.969%
Total	2005	38,510,414	20,986,210	54.49%	21,461,385	55.73%	37,863,894	-646,520	16,501,680	4,484,530	17,787,806	0	3,673,579	0	12,755,271	24,042	37,471,691	24,633	11,967,537	31.08%	175.359%	179.330%

Ability/Medico Insurance Companies - Nationwide Experience for Form 694

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1996	2006	602,504	817,619	135.70%	482,757	80.13%	582,067	-20,437	539,441	278,178	482,140	0	0	617	-12,452	406	614,286	422	290,459	48.21%	281.492%	166.205%
1997	2006	5,271,487	5,272,438	100.02%	5,546,118	105.21%	5,250,251	-21,236	3,796,153	1,476,285	4,091,367	0	1,449,695	5,056	1,425,386	3,421	5,458,726	3,509	2,396,885	45.47%	219.970%	231.389%
1998	2006	8,190,042	7,177,560	87.64%	7,878,521	96.20%	8,172,720	-17,322	5,321,428	1,856,132	5,101,999	0	2,769,545	6,978	2,134,258	4,842	8,487,562	4,981	3,294,865	40.23%	217.841%	239.115%
1999	2006	7,983,158	4,710,444	59.00%	6,358,222	79.65%	7,980,714	-2,444	3,921,450	788,994	4,516,022	0	1,836,144	6,056	2,704,161	4,908	8,333,943	5,023	2,854,560	35.76%	165.015%	222.739%
2000	2006	6,875,746	3,940,833	57.31%	5,237,617	76.18%	6,842,907	-32,839	2,663,661	1,277,172	3,610,846	0	1,622,108	4,663	2,559,096	4,291	7,079,226	4,403	2,204,786	32.07%	178.740%	237.557%
2001	2006	6,714,893	2,240,774	33.37%	2,829,917	42.14%	6,668,240	-46,653	1,610,182	630,592	1,727,427	0	1,098,477	4,013	2,991,989	3,928	6,942,620	4,020	1,885,373	28.08%	118.850%	150.099%
2002	2006	1,504,932	505,687	33.60%	278,039	18.48%	1,508,933	4,001	188,995	316,692	213,956	0	63,336	747	792,768	1,045	1,506,131	1,075	356,347	23.68%	141.909%	78.025%
Total	2006	37,142,762	24,665,355	66.41%	28,611,193	77.03%	37,005,832	-136,930	18,041,310	6,624,045	19,743,757	0	8,839,305	28,131	12,595,206	22,841	38,422,494	23,433	13,283,275	35.76%	185.687%	215.393%
1996	2007	598,131	689,022	115.20%	627,856	104.97%	613,421	15,290	532,675	156,347	426,418	0	200,162	1,276	155,436	390	605,499	396	299,838	50.13%	229.798%	209.398%
1997	2007	5,358,869	5,480,311	102.27%	5,073,755	94.68%	5,403,876	45,007	4,382,027	1,098,284	3,256,387	0	1,806,708	10,661	1,370,290	3,233	5,478,502	3,307	2,453,148	45.78%	223.399%	206.826%
1998	2007	8,439,604	7,955,348	94.26%	6,505,712	77.09%	8,460,363	20,759	5,940,133	2,015,215	3,885,352	0	2,605,674	14,685	2,335,451	4,607	8,424,377	4,710	3,371,194	39.94%	235.980%	192.979%
1999	2007	8,274,310	6,393,474	77.27%	5,017,122	60.63%	8,259,243	-15,067	4,780,953	1,612,521	3,154,722	0	1,849,512	12,889	2,488,774	4,676	8,295,805	4,786	2,936,187	35.49%	217.748%	170.872%
2000	2007	7,121,794	4,220,889	59.27%	3,612,320	50.72%	7,198,645	76,851	3,194,115	1,026,774	2,247,414	0	1,355,013	9,893	2,285,073	4,072	7,183,523	4,168	2,229,171	31.30%	189.348%	162.048%
2001	2007	6,923,512	3,491,056	50.42%	2,999,267	43.32%	6,934,842	11,330	2,002,103	1,488,953	1,755,502	0	1,235,115	8,650	2,649,067	3,749	7,010,666	3,828	1,955,532	28.24%	178.522%	153.373%
2002	2007	1,522,306	489,796	32.17%	249,303	16.38%	1,524,173	1,867	302,617	187,179	170,614	0	77,105	1,583	747,111	990	1,522,875	1,007	365,039	23.98%	134.176%	68.295%
Total	2007	38,238,526	28,719,896	75.11%	24,085,335	62.99%	38,394,563	156,037	21,134,623	7,585,273	14,896,409	0	9,129,289	59,637	12,031,202	21,717	38,521,247	22,202	13,610,109	35.59%	211.019%	176.967%
1996	2008	588,423	652,504	110.89%	490,167	83.30%	567,186	-21,237	662,298	-9,794	224,687	0	259,722	5,758	150,117	370	578,906	379	313,892	53.34%	207.875%	156.158%
1997	2008	5,263,259	5,108,690	97.06%	4,437,415	84.31%	5,152,927	-110,332	5,035,388	73,302	1,714,325	0	2,675,076	48,014	1,411,217	3,064	5,145,979	3,147	2,617,690	49.74%	195.160%	169.516%
1998	2008	7,985,006	5,311,878	66.52%	5,690,554	71.27%	7,784,967	-200,039	6,431,173	-1,119,295	2,348,672	0	3,276,127	65,755	1,933,999	4,335	7,890,247	4,474	3,584,665	44.89%	148.183%	158.747%
1999	2008	7,959,785	5,083,514	63.86%	5,442,189	68.37%	7,840,516	-119,269	4,983,528	99,986	2,301,921	0	3,082,261	58,007	2,454,445	4,448	7,885,002	4,554	3,155,420	39.64%	161.104%	172.471%
2000	2008	6,947,835	5,020,340	72.26%	4,014,837	57.79%	6,803,731	-144,104	3,922,203	1,098,137	1,563,384	0	2,406,361	45,092	2,485,026	3,904	6,899,596	3,993	2,450,450	35.27%	204.874%	163.841%
2001	2008	6,836,247	3,328,963	48.70%	3,153,944	46.14%	6,715,264	-120,983	2,546,195	782,768	1,229,460	0	1,884,446	40,038	2,844,398	3,614	6,816,666	3,687	2,187,827	32.00%	152.158%	144.159%
2002	2008	1,477,197	-305,505	-20.68%	179,209	12.13%	1,455,722	-21,475	270,042	-575,547	115,421	0	56,543	7,246	749,635	950	1,459,284	971	399,799	27.06%	-76.415%	44.825%
Total	2008	37,057,752	24,200,384	65.30%	23,408,317	63.17%	36,320,313	-737,439	23,850,827	349,557	9,497,869	0	13,640,536	269,911	12,028,837	20,685	36,675,680	21,205	14,709,743	39.69%	164.519%	159.135%
1996	2009	573,096	157,578	27.50%	580,584	101.31%	553,041	-20,055	546,592	-389,014	89,320	0	396,675	94,589	68,395	346	514,397	346	304,915	53.20%	51.679%	190.408%
1997	2009	5,005,818	5,685,530	113.58%	4,679,280	93.48%	4,908,145	-97,673	4,668,312	1,017,218	565,372	0	3,309,100	804,809	994,128	2,880	4,901,901	2,880	2,630,586	52.55%	216.132%	177.880%
1998	2009	7,705,520	9,157,460	118.84%	6,193,041	80.37%	7,662,318	-43,202	6,376,769	2,780,691	777,627	0	4,294,432	1,120,982	1,824,595	4,123	7,584,393	4,123	3,675,260	47.70%	249.165%	168.506%
1999	2009	7,645,841	5,166,514	67.57%	4,192,135	54.83%	7,578,721	-67,120	5,004,572	161,942	626,111	0	2,573,917	992,108	1,923,192	4,222	7,535,382	4,222	3,257,038	42.60%	158.626%	128.710%
2000	2009	7,017,258	4,734,005	67.46%	4,178,222	59.54%	6,974,590	-42,668	3,937,192	796,813	445,660	0	2,962,351	770,211	1,947,612	3,710	6,661,165	3,710	2,543,112	36.24%	186.150%	164.296%
2001	2009	6,872,811	3,969,461	57.76%	3,173,089	46.17%	6,853,804	-19,007	2,777,196	1,192,265	442,819	0	2,030,424	699,846	2,202,345	3,457	6,609,781	3,457	2,299,490	33.46%	172.624%	137.991%
2002	2009	1,619,936	546,675	33.75%	568,888	35.12%	1,633,339	13,403	190,979	355,696	65,731	0	376,242	126,915	683,637	916	1,434,698	916	423,895	26.17%	128.965%	134.205%
Total	2009	36,440,280	29,417,223	80.73%	23,565,240	64.67%	36,163,958	-276,322	23,501,612	5,915,611	3,012,639	0	15,943,141	4,609,459	9,643,904	19,654	35,241,717	19,654	15,134,296	41.53%	194.375%	155.708%
Grand	Total	410,257,290	207,611,273	50.61%	207,363,710	50.54%	418,061,929	7,804,639	145,459,871	62,151,402	145,213,662	0	57,182,910	4,967,138	138,006,649			295,012	134,709,917	32.84%	154.117%	153.934%
Present Value - 4.50%																						
Grand	Total	516,312,617	246,671,839	47.78%	230,173,024	44.58%	529,584,711	13,272,094	168,022,976	78,648,863					175,034,646				165,939,173	32.14%	148.652%	138.709%

Ability/Medico Insurance Companies - Nationwide Experience for Form 695

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1996	1996	823,683	79,013	9.59%	122,541	14.88%	1,622,033	798,350	1,182	77,831	122,541	0	0	0	0	1,528	2,006,141	792	184,825	22.44%	42.750%	66.301%
Total	1996	823,683	79,013	9.59%	122,541	14.88%	1,622,033	798,350	1,182	77,831	122,541	0	0	0	0	1,528	2,006,141	792	184,825	22.44%	42.750%	66.301%
1996	1997	2,018,927	439,891	21.79%	553,327	27.41%	1,846,240	-172,687	78,083	361,808	553,327	0	0	0	846,997	1,427	1,844,378	1,872	450,716	22.32%	97.598%	122.766%
1997	1997	1,128,499	247,433	21.93%	2,191	0.19%	1,758,391	629,892	0	247,433	2,191	0	0	0	66,376	1,542	2,037,213	1,120	230,445	20.42%	107.372%	0.951%
Total	1997	3,147,426	687,324	21.84%	555,518	17.65%	3,604,631	457,205	78,083	609,241	555,518	0	0	0	913,373	2,969	3,881,591	2,992	681,161	21.64%	100.905%	81.555%
1996	1998	1,658,122	579,628	34.96%	368,182	22.20%	1,548,972	-109,150	175,915	403,713	368,182	0	0	0	1,030,873	1,233	1,560,047	1,596	482,789	29.12%	120.058%	76.262%
1997	1998	1,972,175	102,465	5.20%	719,918	36.50%	1,903,815	-68,360	23,599	78,866	719,918	0	0	0	782,315	1,393	1,835,051	2,019	385,638	19.55%	26.570%	186.682%
1998	1998	846,365	151,252	17.87%	152,662	18.04%	1,250,591	404,226	2,670	148,582	152,662	0	0	0	12,168	1,165	1,534,663	915	128,344	15.16%	117.849%	118.948%
Total	1998	4,476,662	833,345	18.62%	1,240,762	27.72%	4,703,378	226,716	202,184	631,161	1,240,762	0	0	0	1,825,356	3,791	4,929,761	4,530	996,771	22.27%	83.604%	124.478%
1988	1999	767	192	25.03%	0	0.00%	1,146	379	0	192	0	0	0	0	7,483	1	0	0	1,246	162.45%	15.409%	0.000%
1989	1999	8,569	2,033	23.73%	0	0.00%	12,517	3,948	0	2,033	0	0	0	0	144,795	8	0	0	9,798	114.34%	20.749%	0.000%
1990	1999	3,667	793	21.63%	0	0.00%	5,035	1,368	0	793	0	0	0	0	34,524	4	0	0	3,735	101.85%	21.232%	0.000%
1991	1999	4,160	58,472	1405.58%	0	0.00%	7,878	3,718	24,290	34,182	0	0	0	0	32,075	4	0	0	3,306	79.47%	1768.663%	0.000%
1992	1999	5,717	1,636	28.62%	0	0.00%	9,509	3,792	0	1,636	0	0	0	0	79,687	8	0	0	3,560	62.27%	45.955%	0.000%
1993	1999	4,799	988	20.59%	0	0.00%	4,799	0	0	988	0	0	0	0	18,516	3	0	0	1,902	39.63%	51.945%	0.000%
1994	1999	1,309	1,928	147.29%	0	0.00%	3,024	1,715	935	993	0	0	0	0	23,992	4	0	0	1,604	122.54%	120.200%	0.000%
1995	1999	958	558	58.25%	0	0.00%	3,276	2,318	0	558	0	0	0	0	16,520	4	0	0	887	92.59%	62.909%	0.000%
1996	1999	1,471,783	-27,109	-1.84%	264,002	17.94%	1,441,971	-29,812	231,225	-258,334	264,002	0	0	0	1,383,380	1,132	1,378,005	1,430	572,101	38.87%	-4.738%	46.146%
1997	1999	1,632,136	388,411	23.80%	112,231	6.88%	1,568,008	-64,128	145,581	242,830	112,231	0	0	0	1,531,416	1,232	1,577,408	1,766	447,350	27.41%	86.825%	25.088%
1998	1999	1,433,148	253,407	17.68%	80,606	5.62%	1,354,029	-79,119	104,250	149,157	80,606	0	0	0	715,971	1,064	1,394,345	1,662	263,464	18.38%	96.183%	30.595%
1999	1999	650,983	27,437	4.21%	1,906	0.29%	939,457	288,474	0	27,437	1,906	0	0	0	11,370	991	1,200,926	841	92,009	14.13%	29.820%	2.072%
Total	1999	5,217,996	708,746	13.58%	458,746	8.79%	5,350,649	132,653	506,281	202,465	458,746	0	0	0	3,999,729	4,455	5,550,684	5,699	1,400,962	26.85%	50.590%	32.745%
1988	2000	1,525	-192	-12.59%	0	0.00%	1,146	-379	0	-192	0	0	0	0	-7,483	0	0	0	0	0.00%	0.000%	0.000%
1989	2000	12,274	-2,033	-16.56%	0	0.00%	8,326	-3,948	0	-2,033	0	0	0	0	-144,795	0	0	0	0	0.00%	0.000%	0.000%
1990	2000	4,314	-793	-18.38%	0	0.00%	2,946	-1,368	0	-793	0	0	0	0	-34,524	0	0	0	0	0.00%	0.000%	0.000%
1991	2000	7,120	-22,835	-320.72%	0	0.00%	3,402	-3,718	11,347	-34,182	0	0	0	0	-32,075	0	0	0	0	0.00%	0.000%	0.000%
1992	2000	4,971	-1,636	-32.91%	0	0.00%	1,179	-3,792	0	-1,636	0	0	0	0	-79,687	0	0	0	0	0.00%	0.000%	0.000%
1993	2000	1,636	-988	-60.39%	0	0.00%	1,636	0	0	-988	0	0	0	0	-18,516	0	0	0	0	0.00%	0.000%	0.000%
1994	2000	2,149	-993	-46.21%	0	0.00%	434	-1,715	0	-993	0	0	0	0	-23,992	0	0	0	0	0.00%	0.000%	0.000%
1995	2000	2,628	-558	-21.23%	0	0.00%	310	-2,318	0	-558	0	0	0	0	-16,520	0	0	0	0	0.00%	0.000%	0.000%
1996	2000	1,398,369	570,651	40.81%	966,124	69.09%	1,341,056	-57,313	374,063	196,588	966,124	0	0	0	1,165,268	1,054	1,314,193	1,362	581,643	41.59%	98.110%	166.103%
1997	2000	1,517,646	231,909	15.28%	510,488	33.64%	1,455,256	-62,390	192,824	39,085	510,488	0	0	0	1,730,145	1,164	1,471,748	1,660	532,984	35.12%	43.511%	95.779%
1998	2000	1,296,990	183,392	14.14%	93,455	7.21%	1,294,576	-2,414	107,075	76,317	93,455	0	0	0	1,359,163	1,014	1,291,401	1,544	370,275	28.55%	49.529%	25.239%
1999	2000	1,167,376	92,612	7.93%	14,671	1.26%	1,167,876	500	7,465	85,147	14,671	0	0	0	774,900	1,010	1,157,902	1,590	222,974	19.10%	41.535%	6.580%
2000	2000	522,162	10,787	2.07%	0	0.00%	715,587	193,425	0	10,787	0	0	0	0	162,686	927	1,013,967	728	75,548	14.47%	14.278%	0.000%
Total	2000	5,939,160	1,059,323	17.84%	1,584,738	26.68%	5,993,730	54,570	692,774	366,549	1,584,738	0	0	0	4,834,570	5,169	6,249,211	6,884	1,783,424	30.03%	59.398%	88.859%
1988	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,684	2	0	0.00%	0.000%	0.000%
1989	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	11,714	9	0	0.00%	0.000%	0.000%
1990	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	4,738	4	0	0.00%	0.000%	0.000%
1991	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	5,863	3	0	0.00%	0.000%	0.000%
1992	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	5,618	5	0	0.00%	0.000%	0.000%
1993	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,744	1	0	0.00%	0.000%	0.000%
1994	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	3,806	4	0	0.00%	0.000%	0.000%
1995	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	4,145	4	0	0.00%	0.000%	0.000%
1996	2001	1,258,801	677,267	53.80%	760,797	60.44%	1,237,899	-20,902	537,131	140,136	760,797	0	0	0	918,784	999	1,318,897	1,102	616,119	48.94%	109.925%	123.482%
1997	2001	1,411,477	676,354	47.92%	887,651	62.89%	1,390,975	-20,502	367,373	308,981	797,252	0	90,399	0	1,310,653	1,102	1,358,900	1,112	548,130	38.83%	123.393%	161.942%
1998	2001	1,257,110	304,227	24.20%	578,135	45.99%	1,227,446	-29,664	108,592	195,635	578,135	0	0	0	1,308,437	970	1,194,721	961	430,267	34.23%	70.707%	134.367%

Ability/Medico Insurance Companies - Nationwide Experience for Form 695

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1999	2001	1,105,290	415,097	37.56%	423,479	38.31%	1,086,643	-18,647	58,539	356,558	423,479	0	0	0	1,152,857	952	1,030,168	937	273,304	24.73%	151.881%	154.948%
2000	2001	1,011,957	19,555	1.93%	3,987	0.39%	1,002,822	-9,135	3,487	16,068	3,987	0	0	0	524,048	908	942,948	890	161,941	16.00%	12.075%	2.462%
2001	2001	537,041	9,910	1.85%	0	0.00%	776,070	239,029	0	9,910	0	0	0	0	145,717	927	1,057,269	455	37,174	6.92%	26.658%	0.000%
Total	2001	6,581,676	2,102,410	31.94%	2,654,050	40.32%	6,721,855	140,179	1,075,122	1,027,288	2,563,651	0	90,399	0	5,360,496	5,858	6,942,215	5,489	2,066,935	31.40%	101.716%	128.405%
1988	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,684	2	0	0.00%	0.000%	0.000%
1989	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	11,756	9	0	0.00%	0.000%	0.000%
1990	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	3,372	3	0	0.00%	0.000%	0.000%
1991	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	5,863	3	0	0.00%	0.000%	0.000%
1992	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	5,618	5	0	0.00%	0.000%	0.000%
1993	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,744	1	0	0.00%	0.000%	0.000%
1994	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	3,806	4	0	0.00%	0.000%	0.000%
1995	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	4,145	5	0	0.00%	0.000%	0.000%
1996	2002	1,174,829	872,052	74.23%	961,735	81.86%	1,152,140	-22,689	629,337	242,715	863,777	0	97,958	0	1,262,415	957	1,248,360	1,058	668,467	56.90%	130.456%	143.872%
1997	2002	1,338,077	724,467	54.14%	575,929	43.04%	1,334,965	-3,112	480,622	243,845	575,929	0	0	0	1,596,807	1,062	1,308,470	1,067	628,265	46.95%	115.312%	91.670%
1998	2002	1,204,246	276,799	22.99%	338,015	28.07%	1,189,587	-14,659	227,261	49,538	338,015	0	0	0	1,506,183	945	1,162,100	931	489,986	40.69%	56.491%	68.985%
1999	2002	1,047,869	165,493	15.79%	156,744	14.96%	1,031,551	-16,318	179,474	-13,981	156,744	0	0	0	1,389,465	913	994,564	898	352,613	33.65%	46.933%	44.452%
2000	2002	959,254	244,005	25.44%	146,926	15.32%	957,771	-1,483	2,323	241,682	146,926	0	0	0	1,086,598	862	901,399	830	251,930	26.26%	96.854%	58.320%
2001	2002	1,067,978	28,363	2.66%	1,348	0.13%	1,038,605	-29,373	0	28,363	1,348	0	0	0	721,238	928	974,076	904	183,671	17.20%	15.442%	0.734%
2002	2002	3,050	227	7.44%	0	0.00%	3,749	699	0	227	0	0	0	0	4,442	3	55,759	41	287	9.41%	79.094%	0.000%
Total	2002	6,795,303	2,311,406	34.01%	2,180,697	32.09%	6,708,368	-86,935	1,519,017	792,389	2,082,739	0	97,958	0	7,567,148	5,670	6,682,716	5,761	2,575,219	37.90%	89.756%	84.680%
1988	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	17,630	2	0	0.00%	0.000%	0.000%
1989	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	13,693	9	0	0.00%	0.000%	0.000%
1990	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	3,946	3	0	0.00%	0.000%	0.000%
1991	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	10,601	3	0	0.00%	0.000%	0.000%
1992	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	6,141	5	0	0.00%	0.000%	0.000%
1993	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,744	1	0	0.00%	0.000%	0.000%
1994	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	17,160	4	0	0.00%	0.000%	0.000%
1995	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	4,122	4	0	0.00%	0.000%	0.000%
1996	2003	1,214,230	1,041,565	85.78%	845,734	69.65%	1,227,231	13,001	580,822	460,743	845,734	0	0	0	-42,403	916	1,302,909	1,024	734,862	60.52%	141.736%	115.087%
1997	2003	1,377,959	580,967	42.16%	209,655	15.21%	1,402,738	24,779	617,193	-36,226	209,655	0	0	0	662,170	1,017	1,415,072	1,031	686,647	49.83%	84.609%	30.533%
1998	2003	1,231,699	381,574	30.98%	154,855	12.57%	1,237,063	5,364	357,618	23,956	154,855	0	0	0	718,661	904	1,214,335	899	539,725	43.82%	70.698%	28.691%
1999	2003	1,067,943	464,325	43.48%	455,130	42.62%	1,095,840	27,897	187,591	276,734	280,285	0	174,845	0	1,071,563	874	1,053,122	866	392,298	36.73%	118.360%	116.016%
2000	2003	938,983	170,553	18.16%	445,504	47.45%	943,688	4,705	70,330	100,223	445,504	0	0	0	983,586	804	908,845	788	306,746	32.67%	55.601%	145.235%
2001	2003	1,003,937	107,707	10.73%	7,511	0.75%	995,137	-8,800	8,859	98,848	7,511	0	0	0	1,366,226	892	941,549	859	249,344	24.84%	43.196%	3.012%
2002	2003	2,838	-73	-2.57%	0	0.00%	2,838	0	0	-73	0	0	0	0	7,615	3	55,207	39	457	16.10%	-15.974%	0.000%
2003	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,984	0	0	0.00%	0.000%	0.000%
Total	2003	6,837,589	2,746,618	40.17%	2,118,388	30.98%	6,904,535	66,946	1,822,413	924,205	1,943,543	0	174,845	0	4,767,418	5,410	6,968,060	5,537	2,910,079	42.56%	94.383%	72.795%
1996	2004	1,226,512	1,152,258	93.95%	1,073,369	87.51%	1,216,223	-10,289	765,326	386,932	882,054	0	191,315	0	936,593	884	1,210,652	904	731,647	59.65%	157.488%	146.706%
1997	2004	1,410,327	1,008,654	71.52%	1,728,071	122.53%	1,395,670	-14,657	511,935	496,719	1,323,121	0	404,950	0	1,292,067	979	1,379,833	999	685,788	48.63%	147.080%	251.983%
1998	2004	1,261,321	398,740	31.61%	417,018	33.06%	1,256,520	-4,801	295,091	103,649	417,018	0	0	0	1,284,507	878	1,244,718	893	555,982	44.08%	71.718%	75.006%
1999	2004	1,084,918	-159,678	-14.72%	63,936	5.89%	1,076,233	-8,685	190,457	-350,135	63,936	0	0	0	1,132,790	836	1,069,980	853	405,622	37.39%	-39.366%	15.762%
2000	2004	946,472	54,089	5.71%	2,321	0.25%	945,930	-542	103,653	-49,564	2,321	0	0	0	1,008,221	773	926,443	791	318,270	33.63%	16.995%	0.729%
2001	2004	1,011,357	123,929	12.25%	23,638	2.34%	1,022,573	11,216	5,923	118,006	23,638	0	0	0	1,116,500	843	1,036,193	869	290,566	28.73%	42.651%	8.135%
2002	2004	2,870	57	1.99%	0	0.00%	3,028	158	0	57	0	0	0	0	6,459	3	3,424	3	663	23.10%	8.597%	0.000%
Total	2004	6,943,777	2,578,049	37.13%	3,308,352	47.64%	6,916,177	-27,600	1,872,385	705,664	2,712,087	0	596,265	0	6,777,137	5,196	6,871,243	5,312	2,988,538	43.04%	86.265%	110.701%
1996	2005	1,164,768	1,535,257	131.81%	1,203,865	103.36%	1,146,704	-18,064	943,038	592,219	1,048,616	0	155,249	0	927,087	850	1,135,194	865	725,536	62.29%	211.603%	165.928%
1997	2005	1,332,784	815,743	61.21%	827,189	62.06%	1,309,966	-22,818	643,900	171,843	603,668	0	223,521	0	1,232,677	947	1,309,782	960	681,783	51.15%	119.648%	121.327%
1998	2005	1,209,856	504,899	41.73%	399,793	33.04%	1,196,908	-12,948	234,173	270,726	342,200	0	57,593	0	1,207,510	856	1,185,635	865	562,334	46.48%	89.786%	71.095%

Ability/Medico Insurance Companies - Nationwide Experience for Form 695

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1999	2005	1,042,694	342,438	32.84%	459,941	44.11%	1,020,991	-21,703	132,741	209,697	362,114	0	97,827	0	1,120,487	801	1,020,110	818	414,750	39.78%	82.565%	110.896%
2000	2005	907,473	334,439	36.85%	387,167	42.66%	893,622	-13,851	145,062	189,377	271,537	0	115,630	0	1,002,674	746	888,398	759	327,262	36.06%	102.193%	118.305%
2001	2005	1,031,198	78,854	7.65%	497,635	48.26%	1,029,240	-1,958	54,723	24,131	319,665	0	177,970	0	1,292,575	819	1,021,450	828	294,427	28.55%	26.782%	169.018%
2002	2005	3,424	8	0.23%	0	0.00%	3,424	0	0	8	0	0	0	0	7,067	3	3,424	3	669	19.54%	1.196%	0.000%
Total	2005	6,692,197	3,611,638	53.97%	3,775,589	56.42%	6,600,855	-91,342	2,153,637	1,458,001	2,947,799	0	827,790	0	6,790,077	5,022	6,563,993	5,098	3,006,761	44.93%	120.117%	125.570%
1996	2006	1,113,526	642,781	57.72%	592,293	53.19%	1,071,306	-42,220	993,972	-351,191	449,475	0	141,060	1,758	307,645	814	1,135,434	832	834,080	74.90%	77.065%	71.012%
1997	2006	1,325,335	1,010,574	76.25%	466,854	35.23%	1,325,574	239	655,579	354,995	387,509	0	77,661	1,684	1,306,912	913	1,363,319	929	796,746	60.12%	126.838%	58.595%
1998	2006	1,158,561	645,571	55.72%	631,679	54.52%	1,146,914	-11,647	291,502	354,069	405,856	0	224,481	1,342	778,479	802	1,184,562	821	636,413	54.93%	101.439%	99.256%
1999	2006	1,014,415	584,555	57.62%	398,247	39.26%	998,380	-16,035	199,687	384,868	359,794	0	37,459	994	1,145,101	763	1,029,189	780	469,804	46.31%	124.425%	84.769%
2000	2006	886,511	192,046	21.66%	10,977	1.24%	881,572	-4,939	178,801	13,245	10,178	0	0	799	870,868	709	900,770	728	378,016	42.64%	50.804%	2.904%
2001	2006	1,021,618	340,322	33.31%	318,958	31.22%	1,022,225	607	79,846	260,476	293,986	0	24,235	737	1,213,204	783	1,047,798	803	346,111	33.88%	98.327%	92.155%
2002	2006	3,424	70	2.04%	2	0.06%	3,277	-147	0	70	0	0	0	2	3,961	3	3,634	3	756	22.08%	9.259%	0.263%
Total	2006	6,523,390	3,415,919	52.36%	2,419,010	37.08%	6,449,248	-74,142	2,399,387	1,016,532	1,906,797	0	504,896	7,317	5,626,170	4,787	6,664,706	4,896	3,461,926	53.07%	98.671%	69.875%
1996	2007	1,075,610	889,185	82.67%	437,363	40.66%	1,074,628	-982	927,404	-38,219	325,996	0	107,588	3,779	601,811	784	1,173,387	798	881,106	81.92%	100.917%	49.638%
1997	2007	1,328,937	1,386,809	104.35%	937,011	70.51%	1,305,690	-23,247	906,025	480,784	506,089	0	427,230	3,691	1,360,971	874	1,369,921	895	850,189	63.98%	163.118%	110.212%
1998	2007	1,207,794	305,577	25.30%	309,564	25.63%	1,225,018	17,224	398,508	-92,931	181,213	0	125,442	2,909	1,316,384	777	1,214,157	788	670,237	55.49%	45.592%	46.187%
1999	2007	1,060,072	416,707	39.31%	566,494	53.44%	1,072,486	12,414	394,001	22,706	399,327	0	165,015	2,152	969,832	723	1,074,470	735	496,108	46.80%	83.995%	114.188%
2000	2007	944,378	475,399	50.34%	314,279	33.28%	964,160	19,782	241,898	233,501	211,526	0	101,008	1,745	875,020	681	949,995	692	403,812	42.76%	117.728%	77.828%
2001	2007	1,094,106	223,825	20.46%	317,759	29.04%	1,112,673	18,567	211,040	12,785	129,510	0	186,628	1,621	1,204,416	759	1,107,399	767	371,897	33.99%	60.185%	85.443%
2002	2007	6,788	575	8.47%	12	0.18%	6,799	11	0	575	0	0	0	12	13,787	4	6,799	4	2,847	41.94%	20.197%	0.421%
Total	2007	6,717,685	3,698,077	55.05%	2,882,481	42.91%	6,761,454	43,769	3,078,876	619,201	1,753,661	0	1,112,911	15,909	6,342,221	4,602	6,896,128	4,679	3,676,196	54.72%	100.595%	78.409%
1996	2008	1,056,857	832,497	78.77%	719,897	68.12%	1,033,524	-23,333	858,475	-25,978	340,346	0	362,314	17,237	492,003	748	1,106,994	765	941,066	89.04%	88.463%	76.498%
1997	2008	1,226,223	810,895	66.13%	1,246,801	101.68%	1,202,368	-23,855	787,907	22,988	327,125	0	902,844	16,832	1,166,690	837	1,283,466	851	917,420	74.82%	88.389%	135.903%
1998	2008	1,138,248	501,176	44.03%	306,493	26.93%	1,094,796	-43,452	423,478	77,698	147,768	0	145,073	13,653	1,169,334	745	1,158,624	763	742,077	65.19%	67.537%	41.302%
1999	2008	1,067,516	869,284	81.43%	934,911	87.58%	1,043,657	-23,859	494,355	374,929	352,291	0	572,188	10,431	1,138,658	705	1,051,807	719	570,849	53.47%	152.279%	163.776%
2000	2008	925,309	85,606	9.25%	10,844	1.17%	891,385	-33,924	227,152	-141,546	2,614	0	0	8,230	882,299	650	899,647	669	445,782	48.18%	19.204%	2.433%
2001	2008	1,087,324	547,923	50.39%	371,607	34.18%	1,058,561	-28,763	275,981	271,942	126,358	0	237,365	7,884	1,247,454	745	1,088,633	751	428,286	39.39%	127.934%	86.766%
2002	2008	7,443	169	2.27%	59	0.80%	11,230	3,787	0	169	0	0	0	59	9,041	4	7,432	4	3,318	44.58%	5.093%	1.792%
Total	2008	6,508,920	3,647,550	56.04%	3,590,613	55.16%	6,335,521	-173,399	3,067,348	580,202	1,296,502	0	2,219,784	74,327	6,105,479	4,434	6,596,603	4,522	4,048,798	62.20%	90.090%	88.683%
1996	2009	1,028,764	644,243	62.62%	1,090,274	105.98%	982,226	-46,538	739,994	-95,751	75,394	0	722,658	292,223	477,261	705	1,065,637	705	966,149	93.91%	66.682%	112.847%
1997	2009	1,150,826	1,130,105	98.20%	874,534	75.99%	1,136,542	-14,284	839,505	290,600	80,677	0	496,752	297,105	907,484	808	1,241,185	808	980,501	85.20%	115.258%	89.193%
1998	2009	1,060,034	85,259	8.04%	526,402	49.66%	1,060,782	748	351,570	-266,311	6,885	0	277,120	242,397	1,003,281	721	1,133,903	721	799,774	75.45%	10.660%	65.819%
1999	2009	1,027,376	809,389	78.78%	538,469	52.41%	1,016,664	-10,712	617,574	191,815	33,713	0	320,118	184,638	838,265	674	1,016,797	674	609,547	59.33%	132.785%	88.339%
2000	2009	914,620	-101,629	-11.11%	160,016	17.50%	914,818	198	139,150	-240,779	14,476	0	0	145,540	818,310	632	878,669	632	477,430	52.20%	-21.287%	33.516%
2001	2009	1,095,910	528,644	48.24%	448,103	40.89%	1,088,694	-7,216	323,314	205,330	54,840	0	250,813	142,449	914,132	712	1,050,816	712	465,105	42.44%	113.661%	96.344%
2002	2009	31,727	165	0.52%	1,122	3.54%	27,939	-3,788	0	165	0	0	0	1,122	9,380	4	7,432	4	3,810	12.01%	4.331%	29.457%
Total	2009	6,309,257	3,096,176	49.07%	3,638,921	57.68%	6,227,665	-81,592	3,011,107	85,069	265,986	0	2,067,461	1,305,474	4,968,113	4,256	6,394,439	4,256	4,302,316	68.19%	71.965%	84.581%
Grand	Total	79,514,721	30,575,594	38.45%	30,530,405	38.40%	80,900,099	1,385,378	21,479,796	9,095,798	21,435,068	0	7,692,309	1,403,027	65,877,287			66,447	34,083,911	42.86%	89.707%	89.574%
Present Value - 4.50%																						
Grand	Total	103,028,475	37,409,158	36.31%	34,561,467	33.55%	105,598,997	2,570,522	25,466,131	11,943,027					83,274,187				41,968,215	40.73%	89.137%	82.352%

Ability/Medico Insurance Companies - Nationwide Experience for Form 698

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1999	1999	220,098	5,243	2.38%	0	0.00%	528,080	307,982	0	5,243	0	0	0	0	423	845	994,005	223	29,405	13.36%	17.830%	0.000%
Total	1999	220,098	5,243	2.38%	0	0.00%	528,080	307,982	0	5,243	0	0	0	0	423	845	994,005	223	29,405	13.36%	17.830%	0.000%
1999	2000	1,320,943	254,846	19.29%	250,558	18.97%	1,372,621	51,678	38,461	216,385	250,558	0	0	0	506,271	1,033	1,291,988	1,357	210,617	15.94%	121.000%	118.964%
2000	2000	3,706,247	395,175	10.66%	384,899	10.39%	5,679,539	1,973,292	24,092	371,083	384,899	0	0	0	14,730	5,944	7,903,176	3,845	521,229	14.06%	75.816%	73.844%
Total	2000	5,027,190	650,021	12.93%	635,457	12.64%	7,052,160	2,024,970	62,553	587,468	635,457	0	0	0	521,001	6,977	9,195,164	5,202	731,846	14.56%	88.819%	86.829%
1997	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,242	0	0	0.00%	0.000%	0.000%
1998	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	7,914	1	0	0.00%	0.000%	0.000%
1999	2001	1,267,857	476,453	37.58%	493,056	38.89%	1,285,249	17,392	145,914	330,539	493,056	0	0	0	920,492	970	1,182,433	868	257,540	20.31%	185.002%	191.448%
2000	2001	8,662,810	1,245,537	14.38%	2,494,842	28.80%	8,787,279	124,469	256,841	988,696	2,494,842	0	0	0	3,542,735	6,209	8,818,915	6,237	1,380,318	15.93%	90.236%	180.744%
2001	2001	7,446,200	768,292	10.32%	1,621,502	21.78%	10,856,316	3,410,116	50,329	717,963	1,521,645	0	99,857	0	61,886	10,578	15,221,723	5,465	1,049,374	14.09%	73.214%	154.521%
Total	2001	17,376,867	2,490,282	14.33%	4,609,400	26.53%	20,928,844	3,551,977	453,084	2,037,198	4,509,543	0	99,857	0	4,525,113	17,757	25,232,227	12,571	2,687,232	15.46%	92.671%	171.530%
1997	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	1,242	1	0	0.00%	0.000%	0.000%
1998	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	11,664	6	0	0.00%	0.000%	0.000%
1999	2002	1,365,352	145,204	10.63%	468,605	34.32%	1,341,365	-23,987	209,122	-63,918	414,631	0	53,974	0	1,048,275	919	1,158,756	820	299,834	21.96%	48.428%	156.288%
2000	2002	8,939,911	2,822,690	31.57%	3,390,040	37.92%	8,853,297	-86,614	774,667	2,048,023	2,697,359	0	692,681	0	6,426,202	5,693	8,728,655	5,754	1,618,820	18.11%	174.367%	209.414%
2001	2002	15,788,975	2,845,444	18.02%	3,963,092	25.10%	15,733,483	-55,492	692,810	2,152,634	3,396,281	0	566,811	0	5,674,796	10,115	15,890,321	10,524	2,513,319	15.92%	113.215%	157.684%
2002	2002	2,497,280	188,135	7.53%	65,082	2.61%	2,835,599	338,319	4,722	183,413	65,082	0	0	0	-70,112	2,219	3,468,321	2,192	294,064	11.78%	63.978%	22.132%
Total	2002	28,591,518	6,001,473	20.99%	7,886,818	27.58%	28,763,744	172,226	1,681,321	4,320,152	6,573,352	0	1,313,466	0	13,079,161	18,946	29,258,959	19,297	4,726,037	16.53%	126.987%	166.880%
1997	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	1	0	0.00%	0.000%	0.000%
1998	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	14,610	6	0	0.00%	0.000%	0.000%
1999	2003	1,424,003	808,386	56.77%	354,323	24.88%	1,458,002	33,999	224,208	584,178	354,323	0	0	0	111,281	861	1,285,595	776	348,617	24.48%	231.884%	101.637%
2000	2003	8,893,603	3,826,257	43.02%	4,004,478	45.03%	8,904,479	10,876	1,477,618	2,348,639	3,548,121	0	456,357	0	1,944,048	4,979	8,904,938	5,200	1,786,758	20.09%	214.145%	224.120%
2001	2003	15,590,589	6,097,966	39.11%	5,528,121	35.46%	15,381,264	-209,325	1,542,859	4,555,107	4,443,924	0	1,084,197	0	6,127,690	8,619	15,598,143	9,203	2,724,669	17.48%	223.806%	202.891%
2002	2003	2,906,561	522,823	17.99%	712,583	24.52%	2,931,530	24,969	112,371	410,452	616,742	0	95,841	0	1,046,736	1,931	3,411,242	2,354	383,681	13.20%	136.265%	185.723%
2003	2003	6,704	243	3.62%	0	0.00%	9,460	2,756	0	243	0	0	0	0	3,547	6	3,198	0	686	10.23%	35.423%	0.000%
Total	2003	28,821,460	11,255,675	39.05%	10,599,505	36.78%	28,684,735	-136,725	3,357,056	7,898,619	8,963,110	0	1,636,395	0	9,233,302	16,396	29,217,726	17,540	5,244,411	18.20%	214.622%	202.110%
1999	2004	1,497,389	751,750	50.20%	959,824	64.10%	1,495,181	-2,208	374,138	377,612	759,962	0	199,862	0	717,782	829	1,477,004	846	370,497	24.74%	202.903%	259.064%
2000	2004	8,950,998	3,429,415	38.31%	4,145,773	46.32%	8,852,319	-98,679	2,308,467	1,120,948	3,445,461	0	700,312	0	4,325,718	4,713	8,791,918	4,826	1,856,310	20.74%	184.744%	223.334%
2001	2004	15,416,417	3,697,038	23.98%	7,021,484	45.55%	15,344,561	-71,856	2,575,950	1,121,088	5,446,542	0	1,574,942	0	7,223,970	7,938	15,139,945	8,210	2,754,528	17.87%	134.217%	254.907%
2002	2004	2,918,567	562,420	19.27%	811,069	27.79%	2,900,095	-18,472	196,412	366,008	701,333	0	109,736	0	1,738,377	1,788	2,870,434	1,844	406,846	13.94%	138.239%	199.355%
2003	2004	10,829	158	1.46%	0	0.00%	8,330	-2,499	0	158	0	0	0	0	1,872	6	10,829	6	1,507	13.92%	10.484%	0.000%
Total	2004	28,794,200	8,440,781	29.31%	12,938,151	44.93%	28,600,486	-193,714	5,454,967	2,985,814	10,353,299	0	2,584,852	0	14,007,719	15,274	28,290,130	15,732	5,389,688	18.72%	156.610%	240.054%
1999	2005	1,439,015	920,231	63.95%	792,655	55.08%	1,417,224	-21,791	672,877	247,354	754,907	0	37,748	0	687,828	799	1,408,654	811	374,990	26.06%	245.401%	211.380%
2000	2005	8,516,397	4,216,651	49.51%	5,126,748	60.20%	8,424,048	-92,349	2,808,992	1,407,659	3,852,428	0	1,274,320	0	4,544,138	4,536	8,414,317	4,616	1,936,744	22.74%	217.719%	264.710%
2001	2005	14,602,896	6,964,678	47.69%	9,843,734	67.41%	14,402,877	-200,019	3,914,897	3,049,781	7,296,580	0	2,547,154	0	7,270,856	7,508	14,257,280	7,681	2,838,773	19.44%	245.341%	346.760%
2002	2005	2,781,716	839,227	30.17%	803,269	28.88%	2,752,241	-29,475	414,566	424,661	613,052	0	190,217	0	1,596,840	1,681	2,708,849	1,724	454,482	16.34%	184.656%	176.744%
2003	2005	11,453	161	1.41%	0	0.00%	11,475	22	0	161	0	0	0	0	14,970	6	11,475	6	1,787	15.60%	9.010%	0.000%
Total	2005	27,351,477	12,940,948	47.31%	16,566,407	60.57%	27,007,865	-343,612	7,811,332	5,129,616	12,516,968	0	4,049,439	0	14,114,632	14,530	26,800,575	14,838	5,606,776	20.50%	230.809%	295.471%
1999	2006	1,411,608	1,391,887	98.60%	1,448,595	102.62%	1,410,056	-1,552	748,754	643,133	965,288	0	482,300	1,007	627,775	751	1,500,137	777	472,010	33.44%	294.885%	306.899%
2000	2006	8,452,715	5,611,665	66.39%	5,785,309	68.44%	8,468,873	16,158	3,358,398	2,253,267	3,980,147	0	1,800,006	5,156	4,407,480	4,345	9,066,475	4,444	2,424,459	28.68%	231.461%	238.623%
2001	2006	14,262,314	9,144,130	64.11%	9,403,117	65.93%	14,251,056	-11,258	4,957,874	4,186,256	6,137,314	0	3,258,331	7,471	6,488,574	7,095	15,050,010	7,313	3,505,132	24.58%	260.878%	268.267%
2002	2006	2,740,907	843,310	30.77%	705,965	25.76%	2,796,596	55,689	537,795	305,515	636,954	0	67,863	1,148	1,662,643	1,607	2,856,307	1,646	544,542	19.87%	154.866%	129.644%
2003	2006	11,170	168	1.50%	5	0.04%	11,203	33	0	168	0	0	0	5	13,528	6	11,881	6	2,272	20.34%	7.394%	0.213%
Total	2006	26,878,714	16,991,160	63.21%	17,342,991	64.52%	26,937,784	59,070	9,602,821	7,388,339	11,719,704	0	5,608,500	14,788	13,200,000	13,804	28,484,810	14,186	6,948,415	25.85%	244.533%	249.596%

Ability/Medico Insurance Companies - Nationwide Experience for Form 698

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1999	2007	1,463,910	780,163	53.29%	975,605	66.64%	1,441,309	-22,601	909,345	-129,182	663,145	0	310,264	2,196	568,264	711	1,430,153	729	510,098	34.84%	152.944%	191.258%
2000	2007	8,962,753	6,338,876	70.72%	5,153,235	57.50%	8,963,271	518	4,457,551	1,881,325	3,095,192	0	2,046,304	11,739	4,259,771	4,196	8,955,842	4,266	2,724,628	30.40%	232.651%	189.135%
2001	2007	14,943,729	11,058,685	74.00%	9,301,626	62.24%	15,008,297	64,568	6,801,570	4,257,115	5,236,664	0	4,048,061	16,901	6,432,076	6,789	14,889,179	6,926	3,923,327	26.25%	281.870%	237.085%
2002	2007	2,884,694	1,443,192	50.03%	1,877,617	65.09%	2,853,669	-31,025	696,608	746,584	1,000,985	0	873,930	2,701	1,569,371	1,556	2,919,389	1,576	628,518	21.79%	229.618%	298.737%
2003	2007	12,727	190	1.49%	12	0.10%	12,746	19	0	190	0	0	0	12	6,838	6	12,746	6	2,876	22.60%	6.606%	0.425%
Total	2007	28,267,813	19,621,106	69.41%	17,308,095	61.23%	28,279,292	11,479	12,865,074	6,756,032	9,995,987	0	7,278,559	33,549	12,836,320	13,258	28,207,309	13,503	7,789,447	27.56%	251.893%	222.199%
1999	2008	1,378,060	864,519	62.73%	952,883	69.15%	1,355,441	-22,619	896,823	-32,304	240,856	0	701,560	10,467	560,403	677	1,340,901	693	570,430	41.39%	151.556%	167.046%
2000	2008	8,675,532	9,059,253	104.42%	6,872,243	79.21%	8,520,876	-154,656	5,344,611	3,714,642	2,456,114	0	4,358,454	57,675	4,099,612	4,027	8,579,304	4,113	3,090,416	35.62%	293.140%	222.373%
2001	2008	14,523,041	13,734,814	94.57%	11,516,147	79.30%	14,257,521	-265,520	8,567,948	5,166,866	4,306,515	0	7,126,775	82,857	6,700,126	6,531	14,310,982	6,668	4,463,809	30.74%	307.693%	257.989%
2002	2008	2,843,642	1,116,783	39.27%	574,121	20.19%	2,825,997	-17,645	1,053,090	63,693	255,900	0	304,664	13,557	1,592,905	1,505	2,819,691	1,530	743,019	26.13%	150.303%	77.269%
2003	2008	12,746	234	1.84%	67	0.53%	12,746	0	0	234	0	0	0	67	6,700	6	12,746	6	3,609	28.31%	6.484%	1.860%
Total	2008	27,433,021	24,775,603	90.31%	19,915,461	72.60%	26,972,581	-460,440	15,862,472	8,913,131	7,259,385	0	12,491,453	164,623	12,959,746	12,746	27,063,624	13,010	8,871,283	32.34%	279.279%	224.494%
1999	2009	1,268,872	1,440,580	113.53%	1,135,440	89.48%	1,207,705	-61,167	840,766	599,814	155,976	0	788,690	190,774	781,484	640	1,282,520	640	611,771	48.21%	235.477%	185.599%
2000	2009	8,605,264	6,545,478	76.06%	6,093,945	70.82%	8,467,593	-137,671	5,822,026	723,452	639,436	0	4,390,965	1,063,543	4,717,942	3,858	8,360,492	3,858	3,438,745	39.96%	190.345%	177.214%
2001	2009	14,376,484	14,690,910	102.19%	10,708,414	74.49%	14,239,007	-137,477	9,961,581	4,729,329	1,186,042	0	8,000,261	1,522,111	7,081,398	6,258	13,843,689	6,258	4,921,257	34.23%	298.519%	217.595%
2002	2009	3,158,642	1,031,028	32.64%	978,591	30.98%	3,162,893	4,251	998,971	32,057	106,030	0	621,726	250,835	1,550,613	1,448	2,771,627	1,448	829,494	26.26%	124.296%	117.974%
2003	2009	13,645	327	2.40%	1,396	10.23%	13,665	20	0	327	0	0	0	1,396	1,948	6	13,664	6	4,590	33.64%	7.124%	30.418%
Total	2009	27,422,907	23,708,323	86.45%	18,917,785	68.99%	27,090,863	-332,044	17,623,344	6,084,979	2,087,484	0	13,801,642	3,028,659	14,133,385	12,210	26,271,992	12,210	9,805,857	35.76%	241.777%	192.923%
Grand	Total	246,185,265	126,880,615	51.54%	126,720,071	51.47%	250,846,434	4,661,169	74,774,024	52,106,591	74,614,289	0	48,864,163	3,241,618	108,610,802			138,312	57,830,397	23.49%	219.401%	219.124%
Present Value - 4.50%																						
Grand	Total	295,099,041	143,706,914	48.70%	134,822,934	45.69%	302,309,789	7,210,748	82,717,152	60,989,762					128,078,574				67,130,464	22.75%	214.071%	200.837%

Ability/Medico Insurance Companies - Nationwide Experience for Form 201

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2001	2001	10,572	200	1.89%	0	0.00%	32,214	21,642	0	200	0	0	0	0	0	72	97,822	8	2,681	25.36%	7.460%	0.000%
Total	2001	10,572	200	1.89%	0	0.00%	32,214	21,642	0	200	0	0	0	0	0	72	97,822	8	2,681	25.36%	7.460%	0.000%
1996	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	4,920	2	0	0.00%	0.000%	0.000%
1997	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	41,260	17	0	0.00%	0.000%	0.000%
1998	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	38,687	17	0	0.00%	0.000%	0.000%
1999	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	31,473	11	0	0.00%	0.000%	0.000%
2000	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	13,002	3	0	0.00%	0.000%	0.000%
2001	2002	273,834	10,440	3.81%	1,280	0.47%	315,038	41,204	0	10,440	1,280	0	0	0	57,697	177	248,851	152	29,898	10.92%	34.919%	4.281%
2002	2002	4,933,455	499,936	10.13%	379,187	7.69%	6,689,853	1,756,398	10,034	489,902	379,187	0	0	0	-1,326,451	5,257	8,360,036	2,910	515,947	10.46%	96.897%	73.493%
Total	2002	5,207,289	510,376	9.80%	380,467	7.31%	7,004,891	1,797,602	10,034	500,342	380,467	0	0	0	-1,268,754	5,434	8,738,229	3,112	545,845	10.48%	93.502%	69.702%
1989	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	3,235	2	0	0.00%	0.000%	0.000%
1996	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	4,920	3	0	0.00%	0.000%	0.000%
1997	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	40,949	20	0	0.00%	0.000%	0.000%
1998	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	36,675	18	0	0.00%	0.000%	0.000%
1999	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	29,825	13	0	0.00%	0.000%	0.000%
2000	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	13,002	4	0	0.00%	0.000%	0.000%
2001	2003	262,345	87,686	33.42%	25,936	9.89%	254,408	-7,937	6,854	80,832	25,936	0	0	0	157,474	169	235,479	146	38,553	14.70%	227.443%	67.274%
2002	2003	7,916,772	1,232,835	15.57%	1,430,286	18.07%	7,597,125	-319,647	189,903	1,042,932	1,190,693	0	239,593	0	3,951,476	4,760	7,534,562	4,926	1,095,776	13.84%	112.508%	130.527%
2003	2003	929,179	110,809	11.93%	33,882	3.65%	1,420,600	491,421	23,015	87,794	33,882	0	0	0	-415,785	1,075	1,745,212	548	105,072	11.31%	105.460%	32.246%
Total	2003	9,108,296	1,431,330	15.71%	1,490,104	16.36%	9,272,133	163,837	219,772	1,211,558	1,250,511	0	239,593	0	3,693,165	6,004	9,643,859	5,680	1,239,401	13.61%	115.486%	120.228%
2001	2004	241,121	22,924	9.51%	70,753	29.34%	245,952	4,831	45,238	-22,314	70,753	0	0	0	138,038	154	238,025	157	51,005	21.15%	44.945%	138.718%
2002	2004	7,277,016	1,379,056	18.95%	2,328,674	32.00%	7,182,865	-94,151	579,220	799,836	1,821,083	0	507,591	0	4,196,133	4,479	7,054,287	4,610	1,438,326	19.77%	95.879%	161.902%
2003	2004	1,716,293	92,947	5.42%	144,367	8.41%	1,602,222	-114,071	21,490	71,457	104,734	0	39,633	0	795,526	1,003	1,568,773	1,065	194,515	11.33%	47.784%	74.219%
2004	2004	841,931	14,296	1.70%	0	0.00%	1,228,512	386,581	0	14,296	0	0	0	0	-356,941	866	1,457,332	481	68,964	8.19%	20.730%	0.000%
Total	2004	10,076,361	1,509,223	14.98%	2,543,794	25.25%	10,259,551	183,190	645,948	863,275	1,996,570	0	547,224	0	4,772,756	6,502	10,318,417	6,313	1,752,810	17.40%	86.103%	145.127%
2001	2005	230,217	137,020	59.52%	354,265	153.88%	233,357	3,140	49,189	87,831	354,265	0	0	0	112,486	142	230,973	149	49,333	21.43%	277.745%	718.110%
2002	2005	6,895,085	1,777,918	25.79%	2,502,768	36.30%	6,837,468	-57,617	1,153,502	624,416	1,993,804	0	508,964	0	3,886,234	4,262	6,953,252	4,367	1,364,427	19.79%	130.305%	183.430%
2003	2005	1,503,030	160,024	10.65%	252,457	16.80%	1,480,718	-22,312	43,617	116,407	224,496	0	27,961	0	1,015,303	945	1,456,984	971	225,602	15.01%	70.932%	111.904%
2004	2005	1,369,153	18,638	1.36%	2,397	0.18%	1,287,293	-81,860	564	18,074	2,397	0	0	0	700,005	790	1,299,775	823	82,894	6.05%	22.484%	2.891%
2005	2005	6,063	28	0.46%	0	0.00%	6,138	75	0	28	0	0	0	0	1,953	4	5,456	4	25	0.41%	112.000%	0.000%
Total	2005	10,003,548	2,093,628	20.93%	3,111,887	31.11%	9,844,974	-158,574	1,246,872	846,756	2,574,962	0	536,925	0	5,715,981	6,143	9,946,440	6,314	1,722,281	17.22%	121.561%	180.684%
2001	2006	223,163	151,264	67.78%	7,895	3.54%	221,608	-1,555	104,347	46,917	7,757	0	0	139	152,933	131	214,800	137	66,375	29.74%	227.893%	11.895%
2002	2006	6,958,147	2,550,642	36.66%	2,604,057	37.42%	6,954,592	-3,555	1,351,840	1,198,802	1,963,586	0	636,308	4,163	4,881,273	4,064	6,908,826	4,149	1,960,025	28.17%	130.133%	132.858%
2003	2006	1,436,467	327,420	22.79%	122,743	8.54%	1,423,932	-12,535	135,612	191,808	122,159	0	0	584	855,559	910	1,421,675	926	275,055	19.15%	119.038%	44.625%
2004	2006	1,263,223	154,433	12.23%	257,072	20.35%	1,238,318	-24,905	32,939	121,494	193,426	0	63,293	354	920,729	764	1,241,179	771	165,571	13.11%	93.273%	155.264%
2005	2006	4,868	70	1.44%	1	0.01%	4,793	-75	0	70	0	0	0	1	2,606	3	4,434	3	294	6.04%	23.810%	0.214%
Total	2006	9,885,868	3,183,829	32.21%	2,991,768	30.26%	9,843,243	-42,625	1,624,738	1,559,091	2,286,927	0	699,601	5,240	6,813,100	5,872	9,790,914	5,986	2,467,320	24.96%	129.040%	121.256%
2001	2007	212,286	79,421	37.41%	6,006	2.83%	210,297	-1,989	117,045	-37,624	5,680	0	0	326	142,342	127	210,862	129	77,362	36.44%	102.662%	7.764%
2002	2007	6,750,306	4,029,699	59.70%	4,110,341	60.89%	6,725,437	-24,869	2,087,551	1,942,148	2,515,959	0	1,584,437	9,945	3,913,844	3,916	6,657,437	3,986	2,337,581	34.63%	172.388%	175.837%
2003	2007	1,380,483	170,790	12.37%	311,732	22.58%	1,350,929	-29,554	175,194	-4,404	226,533	0	83,764	1,434	815,203	860	1,339,436	888	336,370	24.37%	50.774%	92.675%
2004	2007	1,222,895	77,694	6.35%	15,986	1.31%	1,228,392	5,497	100,367	-22,673	15,078	0	0	908	826,691	732	1,221,154	757	212,725	17.40%	36.523%	7.515%
2005	2007	4,066	42	1.03%	2	0.04%	4,066	0	0	42	0	0	0	2	3,062	3	2,217	3	423	10.40%	9.929%	0.430%
Total	2007	9,570,036	4,357,646	45.53%	4,444,067	46.44%	9,519,121	-50,915	2,480,157	1,877,489	2,763,250	0	1,668,201	12,615	5,701,142	5,638	9,431,106	5,763	2,964,461	30.98%	146.996%	149.911%
2001	2008	207,583	74,836	36.05%	13,639	6.57%	201,426	-6,157	113,393	-38,557	12,072	0	0	1,567	126,017	122	205,145	125	85,413	41.15%	87.617%	15.968%

Ability/Medico Insurance Companies - Nationwide Experience for Form 201

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2002	2008	6,486,806	4,623,059	71.27%	3,485,683	53.73%	6,357,333	-129,473	2,980,747	1,642,312	1,323,402	0	2,114,441	47,841	3,620,853	3,743	6,349,145	3,843	2,613,444	40.29%	176.895%	133.375%
2003	2008	1,317,379	675,808	51.30%	467,734	35.50%	1,303,380	-13,999	287,521	388,287	302,807	0	157,587	7,340	828,193	836	1,296,798	856	391,686	29.73%	172.538%	119.415%
2004	2008	1,213,624	331,487	27.31%	355,266	29.27%	1,215,905	2,281	53,817	277,670	85,631	0	264,610	5,025	855,053	710	1,199,073	755	269,886	22.24%	122.825%	131.636%
2005	2008	3,511	42	1.20%	10	0.29%	3,511	0	0	42	0	0	0	10	3,213	3	2,217	3	556	15.84%	7.554%	1.851%
Total	2008	9,228,903	5,705,232	61.82%	4,322,333	46.83%	9,081,555	-147,348	3,435,478	2,269,754	1,723,912	0	2,536,638	61,783	5,433,329	5,414	9,052,378	5,582	3,360,985	36.42%	169.749%	128.603%
2001	2009	178,208	-54,499	-30.58%	29,300	16.44%	176,580	-1,628	42,708	-97,207	840	0	0	28,460	115,941	120	201,605	120	94,240	52.88%	-57.830%	31.091%
2002	2009	6,141,241	5,129,000	83.52%	4,378,301	71.29%	6,054,645	-86,596	3,419,796	1,709,204	582,404	0	2,967,841	828,056	2,615,754	3,578	5,971,686	3,578	2,723,403	44.35%	188.331%	160.766%
2003	2009	1,261,606	440,839	34.94%	644,188	51.06%	1,255,354	-6,252	424,091	16,748	94,473	0	414,266	135,448	674,297	813	1,254,908	812	453,497	35.95%	97.209%	142.049%
2004	2009	1,172,348	473,252	40.37%	437,722	37.34%	1,151,853	-20,495	191,618	281,634	81,421	0	259,678	96,623	650,246	706	1,133,337	706	317,639	27.09%	148.991%	137.805%
2005	2009	3,455	51	1.48%	222	6.41%	3,455	0	0	51	0	0	0	222	3,423	3	4,434	3	712	20.61%	7.163%	31.112%
Total	2009	8,756,858	5,988,643	68.39%	5,489,732	62.69%	8,641,887	-114,971	4,078,213	1,910,430	759,139	0	3,641,785	1,088,809	4,059,661	5,220	8,565,970	5,219	3,589,491	40.99%	166.838%	152.939%
Grand	Total	71,847,731	24,780,107	34.49%	24,774,152	34.48%	73,499,569	1,651,838	13,741,212	11,038,895	13,735,738	0	9,869,967	1,168,447	34,920,380			43,977	17,645,275	24.56%	140.435%	140.401%
Present Value - 4.50%																						
Grand	Total	83,582,388	27,278,800	32.64%	25,860,931	30.94%	85,938,804	2,356,416	14,822,518	12,456,283					39,585,152				19,753,433	23.63%	138.097%	130.919%

Ability/Medico Insurance Companies - Arkansas Experience for All Affected Policy Forms

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
Total	1988	26,139	3,395	12.99%	0	0.00%	55,073	28,934	0	3,395	0	0	0	0	0	60	0	0	6,268	23.98%	54.164%	0.000%
Total	1989	64,389	16,384	25.45%	0	0.00%	66,040	1,651	0	16,384	0	0	0	0	0	88	0	0	16,378	25.44%	100.037%	0.000%
Total	1990	70,232	4,251	6.05%	19,074	27.16%	64,115	-6,117	2,250	2,001	19,074	0	0	0	5,197	84	0	0	20,515	29.21%	20.721%	92.976%
Total	1991	57,470	1,246	2.17%	0	0.00%	53,891	-3,579	16,824	-15,578	0	0	0	0	12,236	67	0	0	21,223	36.93%	5.871%	0.000%
Total	1992	47,116	15,542	32.99%	30,388	64.50%	42,499	-4,617	12,268	3,274	30,388	0	0	0	15,879	51	0	0	22,465	47.68%	69.183%	135.266%
Total	1993	47,641	49,141	103.15%	48,402	101.60%	50,999	3,358	26,107	23,034	48,402	0	0	0	15,033	57	0	0	24,612	51.66%	199.663%	196.659%
Total	1994	54,525	10,150	18.62%	0	0.00%	56,856	2,331	17,907	-7,757	0	0	0	0	17,722	62	0	0	27,627	50.67%	36.739%	0.000%
Total	1995	54,667	84,053	153.75%	94,759	173.34%	50,751	-3,916	46,254	37,799	94,759	0	0	0	21,459	60	0	0	32,036	58.60%	262.370%	295.789%
Total	1996	50,910	34,566	67.90%	5,782	11.36%	50,970	60	44,569	-10,003	5,782	0	0	0	14,814	58	49,995	79	33,936	66.66%	101.856%	17.039%
Total	1997	53,533	35,595	66.49%	68,456	127.88%	54,460	927	35,894	-299	68,456	0	0	0	24,293	70	59,436	86	37,121	69.34%	95.889%	184.413%
Total	1998	60,891	15,153	24.89%	0	0.00%	63,026	2,135	24,349	-9,196	0	0	0	0	24,922	76	60,823	102	38,149	62.65%	39.721%	0.000%
Total	1999	65,716	33,352	50.75%	57,088	86.87%	65,388	-328	30,319	3,033	57,088	0	0	0	21,472	96	87,384	108	46,998	71.52%	70.965%	121.469%
Total	2000	133,413	85,627	64.18%	47,959	35.95%	138,049	4,636	40,964	44,663	47,959	0	0	0	48,122	174	178,930	183	62,781	47.06%	136.390%	76.391%
Total	2001	245,103	44,740	18.25%	1,666	0.68%	263,614	18,511	43,549	1,191	1,666	0	0	0	80,082	296	341,684	223	82,428	33.63%	54.278%	2.021%
Total	2002	443,778	13,835	3.12%	59,145	13.33%	445,843	2,065	48,348	-34,513	59,145	0	0	0	165,727	415	467,632	387	113,637	25.61%	12.175%	52.047%
Total	2003	462,008	429,804	93.03%	631,314	136.65%	459,665	-2,343	83,322	346,482	451,630	0	179,684	0	255,993	405	460,066	409	133,027	28.79%	323.095%	474.576%
Total	2004	514,247	263,859	51.31%	331,623	64.49%	521,944	7,697	182,766	81,093	331,623	0	0	0	353,297	386	533,118	397	147,112	28.61%	179.359%	225.422%
Total	2005	525,457	592,136	112.69%	413,685	78.73%	527,318	1,861	278,503	313,633	413,685	0	0	0	338,585	373	518,948	379	152,214	28.97%	389.015%	271.778%
Total	2006	501,648	84,591	16.86%	92,244	18.39%	496,791	-4,857	346,371	-261,780	91,868	0	0	376	412,582	360	489,116	366	178,933	35.67%	47.275%	51.552%
Total	2007	526,354	489,443	92.99%	527,107	100.14%	531,405	5,051	283,642	205,801	262,823	0	263,482	802	238,921	337	536,138	348	180,776	34.34%	270.746%	291.580%
Total	2008	528,013	464,488	87.97%	252,276	47.78%	524,685	-3,328	270,006	194,482	108,038	0	140,401	3,837	353,588	324	520,302	330	209,726	39.72%	221.474%	120.288%
Total	2009	580,569	200,070	34.46%	286,303	49.31%	587,190	6,621	309,919	-109,849	47,733	0	170,318	68,252	130,760	304	567,703	304	222,271	38.29%	90.012%	128.808%
Grand	Total	5,113,819	2,971,421	58.11%	2,967,270	58.02%	5,170,572	56,753	2,144,131	827,290	2,140,118	0	753,885	73,267	2,550,684			3,701	1,810,233	35.40%	164.146%	163.916%
Present Value - 4.50%																						
Grand	Total	6,594,194	3,687,016	55.91%	3,449,071	52.30%	6,695,902	101,708	2,621,919	1,065,097					3,138,589				2,363,834	35.85%	155.976%	145.910%

Ability/Medico Insurance Companies - Arkansas Experience for All Affected Policy Forms

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1988	1988	26,139	3,395	12.99%	0	0.00%	55,073	28,934	0	3,395	0	0	0	0	0	60	0	0	6,268	23.98%	54.164%	0.000%
Total	1988	26,139	3,395	12.99%	0	0.00%	55,073	28,934	0	3,395	0	0	0	0	0	60	0	0	6,268	23.98%	54.164%	0.000%
1988	1989	40,275	11,779	29.25%	0	0.00%	22,866	-17,409	0	11,779	0	0	0	0	0	34	0	0	10,456	25.96%	112.653%	0.000%
1989	1989	24,114	4,605	19.10%	0	0.00%	43,174	19,060	0	4,605	0	0	0	0	0	54	0	0	5,922	24.56%	77.761%	0.000%
Total	1989	64,389	16,384	25.45%	0	0.00%	66,040	1,651	0	16,384	0	0	0	0	0	88	0	0	16,378	25.44%	100.037%	0.000%
1988	1990	21,762	-11,417	-52.46%	0	0.00%	19,950	-1,812	0	-11,417	0	0	0	0	4,935	27	0	0	8,514	39.12%	-134.097%	0.000%
1989	1990	35,121	14,027	39.94%	19,074	54.31%	23,392	-11,729	2,250	11,777	19,074	0	0	0	262	38	0	0	9,321	26.54%	150.488%	204.636%
1990	1990	13,349	1,641	12.29%	0	0.00%	20,773	7,424	0	1,641	0	0	0	0	0	19	0	0	2,680	20.08%	61.231%	0.000%
Total	1990	70,232	4,251	6.05%	19,074	27.16%	64,115	-6,117	2,250	2,001	19,074	0	0	0	5,197	84	0	0	20,515	29.21%	20.721%	92.976%
1988	1991	16,395	-1,710	-10.43%	0	0.00%	14,096	-2,299	0	-1,710	0	0	0	0	6,320	20	0	0	8,107	49.45%	-21.093%	0.000%
1989	1991	20,909	2,978	14.24%	0	0.00%	19,598	-1,311	16,824	-13,846	0	0	0	0	5,916	32	0	0	7,889	37.73%	37.749%	0.000%
1990	1991	17,804	-253	-1.42%	0	0.00%	15,775	-2,029	0	-253	0	0	0	0	0	13	0	0	4,986	28.00%	-5.074%	0.000%
1991	1991	2,362	231	9.78%	0	0.00%	4,422	2,060	0	231	0	0	0	0	0	2	0	0	241	10.20%	95.851%	0.000%
Total	1991	57,470	1,246	2.17%	0	0.00%	53,891	-3,579	16,824	-15,578	0	0	0	0	12,236	67	0	0	21,223	36.93%	5.871%	0.000%
1988	1992	14,665	-157	-1.07%	0	0.00%	14,411	-254	0	-157	0	0	0	0	5,966	15	0	0	9,158	62.45%	-1.714%	0.000%
1989	1992	16,115	15,431	95.76%	30,388	188.57%	14,117	-1,998	12,268	3,163	30,388	0	0	0	6,744	19	0	0	7,389	45.85%	208.837%	411.254%
1990	1992	13,308	275	2.07%	0	0.00%	12,606	-702	0	275	0	0	0	0	3,169	13	0	0	5,124	38.50%	5.367%	0.000%
1991	1992	1,456	-135	-9.27%	0	0.00%	-446	-1,902	0	-135	0	0	0	0	0	2	0	0	361	24.79%	-37.396%	0.000%
1992	1992	1,572	128	8.14%	0	0.00%	1,811	239	0	128	0	0	0	0	0	2	0	0	433	27.54%	29.561%	0.000%
Total	1992	47,116	15,542	32.99%	30,388	64.50%	42,499	-4,617	12,268	3,274	30,388	0	0	0	15,879	51	0	0	22,465	47.68%	69.183%	135.266%
1988	1993	11,834	34,199	288.99%	48,402	409.01%	10,660	-1,174	7,987	26,212	48,402	0	0	0	4,060	13	0	0	8,815	74.49%	387.964%	549.084%
1989	1993	14,519	14,548	100.20%	0	0.00%	13,993	-526	18,120	-3,572	0	0	0	0	6,022	17	0	0	7,444	51.27%	195.433%	0.000%
1990	1993	11,631	55	0.47%	0	0.00%	10,659	-972	0	55	0	0	0	0	3,988	11	0	0	5,857	50.36%	0.939%	0.000%
1991	1993	1,463	109	7.45%	0	0.00%	1,463	0	0	109	0	0	0	0	483	2	0	0	504	34.45%	21.627%	0.000%
1992	1993	2,245	50	2.23%	0	0.00%	2,233	-12	0	50	0	0	0	0	480	2	0	0	834	37.15%	5.995%	0.000%
1993	1993	5,949	180	3.03%	0	0.00%	11,991	6,042	0	180	0	0	0	0	0	12	0	0	1,158	19.47%	15.544%	0.000%
Total	1993	47,641	49,141	103.15%	48,402	101.60%	50,999	3,358	26,107	23,034	48,402	0	0	0	15,033	57	0	0	24,612	51.66%	199.663%	196.659%
1988	1994	11,046	9,006	81.53%	0	0.00%	10,434	-612	17,907	-8,901	0	0	0	0	1,841	12	0	0	9,312	84.30%	96.714%	0.000%
1989	1994	12,723	-37	-0.29%	0	0.00%	12,723	0	0	-37	0	0	0	0	6,858	17	0	0	6,601	51.88%	-0.561%	0.000%
1990	1994	10,686	139	1.30%	0	0.00%	10,984	298	0	139	0	0	0	0	4,389	11	0	0	6,275	58.72%	2.215%	0.000%
1991	1994	1,463	-2	-0.14%	0	0.00%	1,463	0	0	-2	0	0	0	0	960	2	0	0	634	43.34%	-0.315%	0.000%
1992	1994	2,240	196	8.75%	0	0.00%	2,046	-194	0	196	0	0	0	0	964	2	0	0	1,187	52.99%	16.512%	0.000%
1993	1994	13,988	783	5.60%	0	0.00%	14,852	864	0	783	0	0	0	0	2,710	11	0	0	3,212	22.96%	24.377%	0.000%
1994	1994	2,379	65	2.73%	0	0.00%	4,354	1,975	0	65	0	0	0	0	0	7	0	0	406	17.07%	16.010%	0.000%
Total	1994	54,525	10,150	18.62%	0	0.00%	56,856	2,331	17,907	-7,757	0	0	0	0	17,722	62	0	0	27,627	50.67%	36.739%	0.000%
1988	1995	10,434	4,673	44.79%	0	0.00%	10,434	0	14,267	-9,594	0	0	0	0	3,707	12	0	0	9,935	95.22%	47.036%	0.000%
1989	1995	12,732	20,227	158.87%	16,012	125.76%	12,321	-411	11,949	8,278	16,012	0	0	0	5,696	16	0	0	7,758	60.93%	260.724%	206.393%
1990	1995	10,537	58,090	551.30%	78,747	747.34%	10,700	163	20,038	38,052	78,747	0	0	0	4,195	11	0	0	7,175	68.09%	809.617%	1097.518%
1991	1995	1,463	34	2.32%	0	0.00%	1,463	0	0	34	0	0	0	0	947	2	0	0	739	50.51%	4.601%	0.000%
1992	1995	2,249	46	2.05%	0	0.00%	2,249	0	0	46	0	0	0	0	970	2	0	0	1,545	68.70%	2.977%	0.000%
1993	1995	11,965	852	7.12%	0	0.00%	9,359	-2,606	0	852	0	0	0	0	4,638	10	0	0	3,944	32.96%	21.602%	0.000%
1994	1995	3,738	129	3.45%	0	0.00%	2,333	-1,405	0	129	0	0	0	0	1,306	6	0	0	621	16.61%	20.773%	0.000%
1995	1995	1,549	2	0.13%	0	0.00%	1,892	343	0	2	0	0	0	0	0	1	0	0	319	20.59%	0.627%	0.000%
Total	1995	54,667	84,053	153.75%	94,759	173.34%	50,751	-3,916	46,254	37,799	94,759	0	0	0	21,459	60	0	0	32,036	58.60%	262.370%	295.789%
1988	1996	9,442	430	4.55%	-158	-1.67%	7,596	-1,846	8,082	-7,652	-158	0	0	0	-2,157	9	7,607	16	9,931	105.18%	4.330%	-1.587%
1989	1996	10,932	-4,206	-38.47%	0	0.00%	10,710	-222	4,063	-8,269	0	0	0	0	4,506	15	10,809	23	7,365	67.37%	-57.108%	0.000%
1990	1996	10,416	19,861	190.68%	5,940	57.03%	10,397	-19	32,424	-12,563	5,940	0	0	0	3,980	11	10,396	14	8,174	78.48%	242.978%	72.669%
1991	1996	1,463	13	0.89%	0	0.00%	1,463	0	0	13	0	0	0	0	934	2	1,463	3	832	56.87%	1.563%	0.000%
1992	1996	2,249	21	0.93%	0	0.00%	2,249	0	0	21	0	0	0	0	966	2	2,249	5	1,847	82.13%	1.137%	0.000%

Ability/Medico Insurance Companies - Arkansas Experience for All Affected Policy Forms

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1993	1996	11,139	18,049	162.03%	0	0.00%	13,116	1,977	0	18,049	0	0	0	0	4,875	10	11,136	12	4,690	42.10%	384.840%	0.000%
1994	1996	2,930	358	12.22%	0	0.00%	2,930	0	0	358	0	0	0	0	1,496	4	2,333	5	614	20.96%	58.306%	0.000%
1995	1996	2,047	24	1.17%	0	0.00%	2,022	-25	0	24	0	0	0	0	214	1	1,908	1	437	21.35%	5.492%	0.000%
1996	1996	292	16	5.48%	0	0.00%	487	195	0	16	0	0	0	0	0	4	2,094	0	46	15.75%	34.783%	0.000%
Total	1996	50,910	34,566	67.90%	5,782	11.36%	50,970	60	44,569	-10,003	5,782	0	0	0	14,814	58	49,995	79	33,936	66.66%	101.856%	17.039%
1988	1997	7,619	-395	-5.18%	0	0.00%	7,607	-12	0	-395	0	0	0	0	2,139	9	7,607	13	8,614	113.06%	-4.586%	0.000%
1989	1997	10,813	74	0.68%	0	0.00%	10,809	-4	0	74	0	0	0	0	4,870	15	10,809	23	8,325	76.99%	0.889%	0.000%
1990	1997	10,448	53,105	508.28%	68,456	655.21%	10,043	-405	35,894	17,211	68,456	0	0	0	5,370	11	10,396	14	9,245	88.49%	574.419%	740.466%
1991	1997	1,464	40	2.73%	0	0.00%	1,463	-1	0	40	0	0	0	0	1,262	2	1,463	3	938	64.07%	4.264%	0.000%
1992	1997	2,253	6	0.27%	0	0.00%	2,354	101	0	6	0	0	0	0	1,082	2	2,249	5	2,152	95.52%	0.279%	0.000%
1993	1997	11,142	-17,769	-159.48%	0	0.00%	11,126	-16	0	-17,769	0	0	0	0	4,872	10	11,126	12	5,608	50.33%	-316.851%	0.000%
1994	1997	2,335	-88	-3.77%	0	0.00%	2,333	-2	0	-88	0	0	0	0	1,925	4	2,333	4	591	25.31%	-14.890%	0.000%
1995	1997	1,913	358	18.71%	0	0.00%	1,908	-5	0	358	0	0	0	0	420	1	1,908	1	509	26.61%	70.334%	0.000%
1996	1997	2,135	69	3.23%	0	0.00%	1,940	-195	0	69	0	0	0	0	2,353	4	2,094	7	231	10.82%	29.870%	0.000%
1997	1997	3,411	195	5.72%	0	0.00%	4,877	1,466	0	195	0	0	0	0	0	12	9,451	4	908	26.62%	21.476%	0.000%
Total	1997	53,533	35,595	66.49%	68,456	127.88%	54,460	927	35,894	-299	68,456	0	0	0	24,293	70	59,436	86	37,121	69.34%	95.889%	184.413%
1988	1998	7,613	225	2.96%	0	0.00%	7,607	-6	0	225	0	0	0	0	-482	9	7,607	13	8,734	114.72%	2.576%	0.000%
1989	1998	10,427	132	1.27%	0	0.00%	10,426	-1	0	132	0	0	0	0	5,870	14	9,770	23	8,760	84.01%	1.507%	0.000%
1990	1998	8,647	13,791	159.49%	0	0.00%	8,188	-459	24,349	-10,558	0	0	0	0	5,411	10	8,127	13	8,468	97.93%	162.860%	0.000%
1991	1998	1,327	-20	-1.51%	0	0.00%	1,282	-45	0	-20	0	0	0	0	-656	2	1,282	3	944	71.14%	-2.119%	0.000%
1992	1998	2,250	57	2.53%	0	0.00%	2,711	461	0	57	0	0	0	0	1,951	2	2,249	5	1,580	70.22%	3.608%	0.000%
1993	1998	11,130	38	0.34%	0	0.00%	11,126	-4	0	38	0	0	0	0	4,901	10	11,126	12	6,359	57.13%	0.598%	0.000%
1994	1998	2,333	56	2.40%	0	0.00%	2,333	0	0	56	0	0	0	0	1,760	4	2,333	4	701	30.05%	7.989%	0.000%
1995	1998	1,908	56	2.94%	0	0.00%	1,908	0	0	56	0	0	0	0	399	1	1,908	1	422	22.12%	13.270%	0.000%
1996	1998	2,094	316	15.09%	0	0.00%	2,094	0	0	316	0	0	0	0	2,306	4	2,094	7	251	11.99%	125.896%	0.000%
1997	1998	10,182	373	3.66%	0	0.00%	10,439	257	0	373	0	0	0	0	3,462	12	10,028	14	1,559	15.31%	23.926%	0.000%
1998	1998	2,980	129	4.33%	0	0.00%	4,912	1,932	0	129	0	0	0	0	0	8	4,299	7	371	12.45%	34.771%	0.000%
Total	1998	60,891	15,153	24.89%	0	0.00%	63,026	2,135	24,349	-9,196	0	0	0	0	24,922	76	60,823	102	38,149	62.65%	39.721%	0.000%
1988	1999	6,367	27,723	435.42%	57,088	896.63%	6,481	114	3,500	24,223	57,088	0	0	0	763	8	6,242	12	10,048	157.81%	275.906%	568.155%
1989	1999	9,249	-539	-5.83%	0	0.00%	9,468	219	0	-539	0	0	0	0	2,478	13	9,151	20	10,387	112.30%	-5.189%	0.000%
1990	1999	8,254	5,668	68.67%	0	0.00%	8,115	-139	26,819	-21,151	0	0	0	0	3,963	10	8,353	13	10,673	129.31%	53.106%	0.000%
1991	1999	945	-95	-10.05%	0	0.00%	834	-111	0	-95	0	0	0	0	-2,900	1	834	1	1,008	106.67%	-9.425%	0.000%
1992	1999	2,250	-77	-3.42%	0	0.00%	1,789	-461	0	-77	0	0	0	0	1,063	2	2,249	5	2,290	101.78%	-3.362%	0.000%
1993	1999	11,149	-258	-2.31%	0	0.00%	10,971	-178	0	-258	0	0	0	0	3,936	10	11,191	12	7,162	64.24%	-3.602%	0.000%
1994	1999	2,331	-78	-3.35%	0	0.00%	2,333	2	0	-78	0	0	0	0	1,878	4	2,333	4	823	35.31%	-9.478%	0.000%
1995	1999	940	-257	-27.34%	0	0.00%	627	-313	0	-257	0	0	0	0	-1,033	0	0	0	244	25.96%	-105.328%	0.000%
1996	1999	1,937	-75	-3.87%	0	0.00%	1,937	0	0	-75	0	0	0	0	1,419	3	1,621	7	338	17.45%	-22.189%	0.000%
1997	1999	10,026	1,119	11.16%	0	0.00%	10,028	2	0	1,119	0	0	0	0	7,391	12	10,028	14	2,242	22.36%	49.911%	0.000%
1998	1999	4,341	36	0.83%	0	0.00%	3,663	-678	0	36	0	0	0	0	2,514	8	4,353	10	733	16.89%	4.911%	0.000%
1999	1999	7,927	185	2.33%	0	0.00%	9,142	1,215	0	185	0	0	0	0	0	25	31,029	10	1,050	13.25%	17.619%	0.000%
Total	1999	65,716	33,352	50.75%	57,088	86.87%	65,388	-328	30,319	3,033	57,088	0	0	0	21,472	96	87,384	108	46,998	71.52%	70.965%	121.469%
1988	2000	6,287	46,814	744.62%	2,500	39.76%	5,681	-606	20,956	25,858	2,500	0	0	0	1,456	8	6,329	12	10,887	173.17%	429.999%	22.963%
1989	2000	9,170	172	1.88%	0	0.00%	8,658	-512	0	172	0	0	0	0	4,602	13	9,208	20	11,786	128.53%	1.459%	0.000%
1990	2000	8,278	2,609	31.52%	0	0.00%	7,841	-437	11,760	-9,151	0	0	0	0	3,485	10	8,233	13	12,086	146.00%	21.587%	0.000%
1991	2000	834	-16	-1.92%	0	0.00%	834	0	0	-16	0	0	0	0	80	1	834	1	1,021	122.42%	-1.567%	0.000%
1992	2000	2,249	58	2.58%	0	0.00%	2,249	0	0	58	0	0	0	0	1,055	2	2,249	5	2,628	116.85%	2.207%	0.000%
1993	2000	11,197	33,771	301.61%	45,459	405.99%	11,135	-62	8,248	25,523	45,459	0	0	0	5,022	10	11,193	12	8,089	72.24%	417.493%	561.983%
1994	2000	2,335	59	2.53%	0	0.00%	2,333	-2	0	59	0	0	0	0	1,980	4	2,333	4	968	41.46%	6.095%	0.000%
1995	2000	0	-183	0.00%	0	0.00%	0	0	0	-183	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1996	2000	1,621	-49	-3.02%	0	0.00%	1,621	0	0	-49	0	0	0	0	2,734	3	1,621	5	362	22.33%	-13.536%	0.000%
1997	2000	10,030	23	0.23%	0	0.00%	10,028	-2	0	23	0	0	0	0	8,370	12	10,028	14	3,268	32.58%	0.704%	0.000%
1998	2000	4,339	572	13.18%	0	0.00%	4,142	-197	0	572	0	0	0	0	5,360	8	4,359	10	1,135	26.16%	50.396%	0.000%
1999	2000	35,227	926	2.63%	0	0.00%	35,220	-7	0	926	0	0	0	0	13,978	29	34,055	42	4,668	13.25%	19.837%	0.000%

Ability/Medico Insurance Companies - Arkansas Experience for All Affected Policy Forms

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2000	2000	41,846	871	2.08%	0	0.00%	48,307	6,461	0	871	0	0	0	0	0	74	88,488	45	5,883	14.06%	14.805%	0.000%
Total	2000	133,413	85,627	64.18%	47,959	35.95%	138,049	4,636	40,964	44,663	47,959	0	0	0	48,122	174	178,930	183	62,781	47.06%	136.390%	76.391%
1988	2001	6,329	-23,132	-365.49%	0	0.00%	6,329	0	19,739	-42,871	0	0	0	0	1,084	8	6,329	8	12,377	195.56%	-186.895%	0.000%
1989	2001	8,270	-36	-0.44%	0	0.00%	7,899	-371	0	-36	0	0	0	0	-4,352	10	7,237	14	12,233	147.92%	-0.294%	0.000%
1990	2001	7,241	-76	-1.05%	0	0.00%	7,089	-152	1,860	-1,936	0	0	0	0	-1,180	9	6,238	7	12,788	176.61%	-0.594%	0.000%
1991	2001	695	-25	-3.60%	0	0.00%	695	0	0	-25	0	0	0	0	-1,112	0	0	1	1,034	148.78%	-2.418%	0.000%
1992	2001	2,180	32	1.47%	0	0.00%	2,046	-134	0	32	0	0	0	0	-874	1	1,843	2	2,481	113.81%	1.290%	0.000%
1993	2001	11,215	9,429	84.07%	0	0.00%	10,380	-835	20,990	-11,561	0	0	0	0	5,244	10	11,261	10	8,823	78.67%	106.868%	0.000%
1994	2001	1,917	-27	-1.41%	0	0.00%	1,917	0	0	-27	0	0	0	0	84	3	1,859	3	721	37.61%	-3.745%	0.000%
1996	2001	1,621	-3	-0.19%	0	0.00%	1,621	0	0	-3	0	0	0	0	2,638	3	1,621	3	528	32.57%	-0.568%	0.000%
1997	2001	9,999	-25	-0.25%	0	0.00%	9,999	0	0	-25	0	0	0	0	8,230	12	9,939	12	3,384	33.84%	-0.739%	0.000%
1998	2001	4,307	-13	-0.30%	0	0.00%	4,023	-284	0	-13	0	0	0	0	5,693	8	4,323	8	1,422	33.02%	-0.914%	0.000%
1999	2001	32,332	4,474	13.84%	0	0.00%	32,216	-116	0	4,474	0	0	0	0	25,208	26	32,569	27	5,874	18.17%	76.166%	0.000%
2000	2001	79,632	2,125	2.67%	960	1.21%	79,329	-303	960	1,165	960	0	0	0	26,131	59	77,139	71	12,748	16.01%	16.669%	7.531%
2001	2001	79,365	52,017	65.54%	706	0.89%	100,071	20,706	0	52,017	706	0	0	0	13,288	147	181,326	57	8,015	10.10%	648.996%	8.805%
Total	2001	245,103	44,740	18.25%	1,666	0.68%	263,614	18,511	43,549	1,191	1,666	0	0	0	80,082	296	341,684	223	82,428	33.63%	54.278%	2.021%
1988	2002	5,117	47,860	935.31%	56,232	1098.93%	3,999	-1,118	28,509	19,351	56,232	0	0	0	-1,919	7	4,969	7	10,514	205.47%	455.203%	534.834%
1989	2002	6,557	-365	-5.57%	0	0.00%	6,727	170	0	-365	0	0	0	0	3,174	10	7,237	12	11,449	174.61%	-3.188%	0.000%
1990	2002	4,483	-668	-14.90%	0	0.00%	3,702	-781	0	-668	0	0	0	0	-16,661	7	2,845	6	8,299	185.12%	-8.049%	0.000%
1991	2002	0	-117	0.00%	0	0.00%	0	0	0	-117	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1992	2002	1,843	-45	-2.44%	0	0.00%	1,843	0	0	-45	0	0	0	0	718	1	1,843	1	3,062	166.14%	-1.470%	0.000%
1993	2002	10,885	2,141	19.67%	0	0.00%	8,865	-2,020	16,220	-14,079	0	0	0	0	2,585	9	10,371	10	9,834	90.34%	21.771%	0.000%
1994	2002	1,859	1	0.05%	0	0.00%	1,859	0	0	1	0	0	0	0	1,781	3	1,859	3	833	44.81%	0.120%	0.000%
1996	2002	1,621	-11	-0.68%	0	0.00%	1,621	0	0	-11	0	0	0	0	2,938	3	1,621	3	494	30.48%	-2.227%	0.000%
1997	2002	9,939	-79	-0.79%	0	0.00%	9,939	0	0	-79	0	0	0	0	8,373	12	9,939	12	4,379	44.06%	-1.804%	0.000%
1998	2002	4,309	-29	-0.67%	0	0.00%	4,299	-10	0	-29	0	0	0	0	6,393	8	4,299	8	1,602	37.18%	-1.810%	0.000%
1999	2002	19,101	-1,483	-7.76%	860	4.50%	18,746	-355	860	-2,343	860	0	0	0	-15,244	11	32,181	26	6,382	33.41%	-23.237%	13.475%
2000	2002	47,577	5,651	11.88%	0	0.00%	47,092	-485	0	5,651	0	0	0	0	22,535	33	70,672	63	11,244	23.63%	50.258%	0.000%
2001	2002	200,091	-42,529	-21.25%	2,053	1.03%	199,609	-482	2,759	-45,288	2,053	0	0	0	94,104	154	178,744	141	30,249	15.12%	-140.596%	6.786%
2002	2002	130,396	3,508	2.69%	0	0.00%	137,542	7,146	0	3,508	0	0	0	0	56,950	157	141,052	95	15,296	11.73%	22.934%	0.000%
Total	2002	443,778	13,835	3.12%	59,145	13.33%	445,843	2,065	48,348	-34,513	59,145	0	0	0	165,727	415	467,632	387	113,637	25.61%	12.175%	52.047%
1988	2003	4,725	12,334	261.04%	0	0.00%	4,017	-708	21,695	-9,361	0	0	0	0	-1,070	6	4,017	7	10,701	226.48%	115.260%	0.000%
1989	2003	6,556	-311	-4.74%	0	0.00%	6,559	3	0	-311	0	0	0	0	2,762	10	7,237	12	12,901	196.78%	-2.411%	0.000%
1990	2003	3,521	-420	-11.93%	0	0.00%	3,523	2	0	-420	0	0	0	0	1,389	7	2,845	5	6,103	173.33%	-6.882%	0.000%
1992	2003	1,843	127,908	6940.21%	31,365	1701.86%	1,997	154	24,377	103,531	31,365	0	0	0	782	1	1,843	1	3,434	186.33%	3724.752%	913.374%
1993	2003	10,368	-442	-4.26%	44,245	426.75%	10,371	3	0	-442	44,245	0	0	0	5,401	9	10,371	9	10,557	101.82%	-4.187%	419.107%
1994	2003	1,857	-98	-5.28%	0	0.00%	1,859	2	0	-98	0	0	0	0	3,506	3	1,859	3	1,007	54.23%	-9.732%	0.000%
1996	2003	1,621	-55	-3.39%	0	0.00%	1,621	0	0	-55	0	0	0	0	972	3	1,621	3	589	36.34%	-9.338%	0.000%
1997	2003	9,937	-344	-3.46%	0	0.00%	9,939	2	0	-344	0	0	0	0	3,523	12	9,939	12	5,080	51.12%	-6.772%	0.000%
1998	2003	4,297	-151	-3.51%	0	0.00%	4,299	2	0	-151	0	0	0	0	7,148	8	4,299	8	1,834	42.68%	-8.233%	0.000%
1999	2003	12,608	122,553	972.03%	272,089	2158.07%	12,612	4	10,300	112,253	185,660	0	86,429	0	5,379	11	32,181	26	5,643	44.76%	2171.770%	4821.708%
2000	2003	37,085	-2,977	-8.03%	0	0.00%	36,788	-297	0	-2,977	0	0	0	0	25,722	33	70,593	62	11,701	31.55%	-25.442%	0.000%
2001	2003	192,797	169,736	88.04%	283,615	147.11%	191,428	-1,369	26,950	142,786	190,360	0	93,255	0	134,756	147	171,757	137	37,449	19.42%	453.246%	757.337%
2002	2003	173,827	2,016	1.16%	0	0.00%	173,520	-307	0	2,016	0	0	0	0	65,857	154	137,100	124	25,796	14.84%	7.815%	0.000%
2003	2003	966	55	5.69%	0	0.00%	1,132	166	0	55	0	0	0	0	-134	1	4,404	0	232	24.02%	23.707%	0.000%
Total	2003	462,008	429,804	93.03%	631,314	136.65%	459,665	-2,343	83,322	346,482	451,630	0	179,684	0	255,993	405	460,066	409	133,027	28.79%	323.095%	474.576%
1988	2004	4,584	44,101	962.06%	16,350	356.68%	4,841	257	27,022	17,079	16,350	0	0	0	-69	6	4,903	6	10,106	220.46%	436.384%	161.785%
1989	2004	7,348	51,903	706.36%	61,960	843.23%	7,323	-25	13,641	38,262	61,960	0	0	0	1,712	10	8,073	10	14,599	198.68%	355.524%	424.415%
1990	2004	3,300	1,376	41.70%	0	0.00%	3,508	208	0	1,376	0	0	0	0	-3,365	6	3,264	6	5,610	170.00%	24.528%	0.000%
1991	2004	0	1	0.00%	0	0.00%	0	0	0	1	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1992	2004	2,043	-95,843	-4691.29%	0	0.00%	2,448	405	6,990	-102,833	0	0	0	0	549	1	2,239	1	3,843	188.11%	-2493.963%	0.000%
1993	2004	11,076	44,512	401.88%	0	0.00%	10,986	-90	29,590	14,922	0	0	0	0	1,508	8	11,413	9	11,934	107.75%	372.985%	0.000%
1994	2004	2,104	-6	-0.29%	0	0.00%	2,221	117	0	-6	0	0	0	0	1,825	3	2,256	3	1,203	57.18%	-0.499%	0.000%

Ability/Medico Insurance Companies - Arkansas Experience for All Affected Policy Forms

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1996	2004	1,890	-6	-0.32%	0	0.00%	1,890	0	0	-6	0	0	0	0	2,710	3	1,980	3	649	34.34%	-0.924%	0.000%
1997	2004	11,434	73,665	644.26%	25,227	220.63%	11,971	537	18,726	54,939	25,227	0	0	0	7,926	12	12,288	12	5,260	46.00%	1400.475%	479.607%
1998	2004	4,717	74	1.57%	0	0.00%	4,846	129	0	74	0	0	0	0	6,661	8	4,956	8	1,992	42.23%	3.715%	0.000%
1999	2004	12,808	2,006	15.66%	280	2.19%	12,965	157	29,560	-27,554	280	0	0	0	7,636	10	13,157	10	4,633	36.17%	43.298%	6.044%
2000	2004	42,149	201,511	478.09%	157,944	374.73%	43,810	1,661	23,677	177,834	157,944	0	0	0	27,061	32	44,021	33	12,587	29.86%	1600.945%	1254.817%
2001	2004	213,670	-63,657	-29.79%	69,862	32.70%	216,882	3,212	33,560	-97,217	69,862	0	0	0	146,668	141	222,684	145	42,223	19.76%	-150.764%	165.459%
2002	2004	189,674	4,039	2.13%	0	0.00%	190,674	1,000	0	4,039	0	0	0	0	151,984	143	193,516	148	31,143	16.42%	12.969%	0.000%
2003	2004	4,404	150	3.41%	0	0.00%	4,404	0	0	150	0	0	0	0	620	1	4,404	1	1,157	26.27%	12.965%	0.000%
2004	2004	3,046	33	1.08%	0	0.00%	3,175	129	0	33	0	0	0	0	-129	2	3,964	2	173	5.68%	19.075%	0.000%
Total	2004	514,247	263,859	51.31%	331,623	64.49%	521,944	7,697	182,766	81,093	331,623	0	0	0	353,297	386	533,118	397	147,112	28.61%	179.359%	225.422%
1988	2005	4,169	78,172	1875.08%	89,122	2137.73%	3,697	-472	37,370	40,802	89,122	0	0	0	-2,638	5	4,149	5	9,308	223.27%	839.837%	957.475%
1989	2005	7,859	11,996	152.64%	0	0.00%	6,724	-1,135	20,903	-8,907	0	0	0	0	-3,271	9	7,762	9	15,070	191.75%	79.602%	0.000%
1990	2005	3,546	-144	-4.06%	0	0.00%	3,546	0	0	-144	0	0	0	0	806	6	3,546	6	6,029	170.02%	-2.388%	0.000%
1991	2005	0	-1	0.00%	0	0.00%	0	0	0	-1	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1992	2005	2,239	92,697	4140.11%	44,623	1992.97%	1,866	-373	1,040	91,657	44,623	0	0	0	443	1	2,239	1	4,178	186.60%	2218.693%	1068.039%
1993	2005	11,729	35,809	305.30%	3,143	26.79%	14,074	2,345	14,655	21,154	3,143	0	0	0	1,471	7	11,506	8	12,198	104.00%	293.565%	25.764%
1994	2005	2,256	69	3.06%	0	0.00%	2,256	0	0	69	0	0	0	0	1,913	3	2,256	3	1,330	58.95%	5.188%	0.000%
1996	2005	1,980	33	1.67%	0	0.00%	1,980	0	0	33	0	0	0	0	2,829	3	1,980	3	673	33.99%	4.903%	0.000%
1997	2005	10,784	-48,213	-447.08%	0	0.00%	10,624	-160	6,501	-54,714	0	0	0	0	4,325	11	10,476	11	4,508	41.80%	-1069.499%	0.000%
1998	2005	5,224	89	1.70%	0	0.00%	5,093	-131	0	89	0	0	0	0	7,057	8	5,296	8	2,248	43.03%	3.959%	0.000%
1999	2005	12,495	28,667	229.43%	0	0.00%	12,495	0	29,200	-533	0	0	0	0	-8,023	8	10,037	10	4,317	34.55%	664.049%	0.000%
2000	2005	42,936	-9,718	-22.63%	520	1.21%	42,907	-29	59,831	-69,549	520	0	0	0	24,888	31	42,753	31	11,833	27.56%	-82.126%	4.394%
2001	2005	218,034	167,693	76.91%	9,150	4.20%	219,422	1,388	66,317	101,376	9,150	0	0	0	151,202	137	215,294	139	43,969	20.17%	381.389%	20.810%
2002	2005	193,838	234,780	121.12%	267,127	137.81%	194,266	428	42,686	192,094	267,127	0	0	0	154,922	141	193,286	142	35,245	18.18%	666.137%	757.916%
2003	2005	4,404	159	3.61%	0	0.00%	4,404	0	0	159	0	0	0	0	881	1	4,404	1	1,060	24.07%	15.000%	0.000%
2004	2005	3,964	48	1.21%	0	0.00%	3,964	0	0	48	0	0	0	0	1,780	2	3,964	2	248	6.26%	19.355%	0.000%
Total	2005	525,457	592,136	112.69%	413,685	78.73%	527,318	1,861	278,503	313,633	413,685	0	0	0	338,585	373	518,948	379	152,214	28.97%	389.015%	271.778%
1988	2006	3,186	-32,873	-1031.80%	15	0.48%	2,845	-341	23,681	-56,554	0	0	0	15	-4,615	4	3,136	4	7,366	231.20%	-446.280%	0.208%
1989	2006	7,615	5,362	70.41%	35	0.46%	7,576	-39	22,703	-17,341	0	0	0	35	1,133	9	7,576	9	16,640	218.52%	32.224%	0.211%
1990	2006	3,326	-30	-0.90%	13	0.38%	2,947	-379	0	-30	0	0	0	13	-2,557	5	3,049	6	6,135	184.46%	-0.489%	0.206%
1992	2006	2,015	-48,456	-2404.76%	7	0.36%	1,828	-187	43,583	-92,039	0	0	0	7	-10,143	0	0	1	3,888	192.95%	-1246.296%	0.185%
1993	2006	9,388	-30,158	-321.24%	27	0.28%	6,998	-2,390	3,143	-33,301	0	0	0	27	-5,955	6	9,138	6	12,589	134.10%	-239.558%	0.211%
1994	2006	2,259	95	4.21%	4	0.16%	2,256	-3	0	95	0	0	0	4	1,902	3	2,256	3	1,662	73.57%	5.716%	0.212%
1996	2006	1,980	308	15.56%	2	0.10%	1,980	0	245	63	0	0	0	2	2,555	3	1,980	3	897	45.30%	34.337%	0.212%
1997	2006	10,538	287	2.72%	12	0.11%	10,186	-352	0	287	0	0	0	12	6,318	11	10,476	11	5,445	51.67%	5.271%	0.211%
1998	2006	5,275	141	2.67%	6	0.11%	5,970	695	0	141	0	0	0	6	7,373	8	5,240	8	2,670	50.62%	5.281%	0.210%
1999	2006	10,113	31,623	312.70%	10	0.10%	10,119	6	29,200	2,423	0	0	0	10	5,578	8	10,037	8	4,629	45.77%	683.150%	0.210%
2000	2006	41,747	-34,884	-83.56%	12,230	29.29%	41,571	-176	49,245	-84,129	12,200	0	0	30	24,623	30	40,496	31	14,082	33.73%	-247.720%	86.845%
2001	2006	209,484	90,383	43.15%	61,628	29.42%	208,376	-1,108	75,280	15,103	61,507	0	0	121	160,034	132	203,885	134	57,261	27.33%	157.844%	107.626%
2002	2006	189,860	103,041	54.27%	18,256	9.62%	189,441	-419	99,291	3,750	18,161	0	0	95	224,430	139	187,883	140	44,919	23.66%	229.393%	40.641%
2003	2006	900	-301	-33.44%	1	0.06%	734	-166	0	-301	0	0	0	1	-1,367	0	0	0	314	34.89%	-95.860%	0.166%
2004	2006	3,962	53	1.34%	1	0.02%	3,964	2	0	53	0	0	0	1	3,273	2	3,964	2	436	11.00%	12.156%	0.211%
Total	2006	501,648	84,591	16.86%	92,244	18.39%	496,791	-4,857	346,371	-261,780	91,868	0	0	376	412,582	360	489,116	366	178,933	35.67%	47.275%	51.552%
1988	2007	2,738	3,310	120.89%	26	0.94%	2,546	-192	19,167	-15,857	0	0	0	26	-5,254	3	2,654	3	6,229	227.50%	53.139%	0.415%
1989	2007	7,117	-3,204	-45.02%	69	0.98%	7,135	18	4,714	-7,918	0	0	0	69	-4,017	8	7,240	8	16,460	231.28%	-19.465%	0.422%
1990	2007	3,303	85	2.57%	26	0.77%	3,544	241	0	85	0	0	0	26	278	5	3,198	5	6,063	183.56%	1.402%	0.422%
1992	2007	0	-634	0.00%	0	0.00%	0	0	0	-634	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1993	2007	7,569	-566	-7.48%	46	0.61%	7,449	-120	0	-566	0	0	0	46	-15,638	5	7,994	5	10,955	144.74%	-5.167%	0.421%
1994	2007	2,536	90	3.55%	8	0.33%	2,682	146	0	90	0	0	0	8	1,722	3	2,720	3	1,951	76.93%	4.613%	0.425%
1996	2007	2,277	53	2.33%	4	0.20%	2,277	0	0	53	0	0	0	4	2,904	3	2,377	3	1,059	46.51%	5.005%	0.423%
1997	2007	11,655	239	2.05%	26	0.23%	12,014	359	0	239	0	0	0	26	7,560	11	12,448	11	6,216	53.33%	3.845%	0.424%
1998	2007	5,707	138	2.42%	13	0.23%	5,988	281	0	138	0	0	0	13	7,478	8	6,109	8	3,096	54.25%	4.457%	0.422%
1999	2007	10,717	29,099	271.52%	20	0.19%	10,824	107	29,200	-101	0	0	0	20	-811	7	9,929	8	4,664	43.52%	623.907%	0.439%

Ability/Medico Insurance Companies - Arkansas Experience for All Affected Policy Forms

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2000	2007	45,589	118,488	259.90%	58,427	128.16%	45,999	410	29,889	88,599	21,437	0	36,926	65	30,986	30	48,730	30	15,015	32.94%	789.131%	389.127%
2001	2007	216,191	190,652	88.19%	150,674	69.69%	218,954	2,763	105,992	84,660	100,885	0	49,522	267	74,020	119	215,944	126	58,963	27.27%	323.342%	255.540%
2002	2007	206,991	151,678	73.28%	317,764	153.52%	208,029	1,038	94,680	56,998	140,501	0	177,034	229	136,327	133	212,831	136	49,503	23.92%	306.402%	641.908%
2003	2007	0	-37	0.00%	0	0.00%	0	0	0	-37	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
2004	2007	3,964	52	1.31%	3	0.06%	3,964	0	0	52	0	0	0	3	3,366	2	3,964	2	602	15.19%	8.638%	0.425%
Total	2007	526,354	489,443	92.99%	527,107	100.14%	531,405	5,051	283,642	205,801	262,823	0	263,482	802	238,921	337	536,138	348	180,776	34.34%	270.746%	291.580%
1988	2008	2,703	18,344	678.65%	110	4.08%	2,911	208	19,231	-887	0	0	0	110	-238	3	2,654	3	6,122	226.49%	299.641%	1.803%
1989	2008	7,417	371	5.00%	321	4.33%	7,439	22	0	371	0	0	0	321	495	8	7,439	8	17,657	238.06%	2.101%	1.817%
1990	2008	3,161	35	1.11%	114	3.61%	2,852	-309	0	35	0	0	0	114	-3,324	4	2,898	5	6,466	204.56%	0.541%	1.767%
1992	2008	0	-74	0.00%	0	0.00%	0	0	0	-74	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1993	2008	9,748	19	0.19%	205	2.10%	8,452	-1,296	0	19	0	0	0	205	-3,444	4	6,524	5	11,564	118.63%	0.164%	1.771%
1994	2008	2,725	102	3.74%	42	1.55%	2,720	-5	0	102	0	0	0	42	1,804	3	2,720	3	2,280	83.67%	4.474%	1.850%
1996	2008	2,377	62	2.61%	23	0.97%	2,377	0	0	62	0	0	0	23	2,915	3	2,377	3	1,248	52.50%	4.968%	1.852%
1997	2008	12,456	276	2.22%	130	1.04%	12,448	-8	0	276	0	0	0	130	7,792	11	12,448	11	7,053	56.62%	3.913%	1.838%
1998	2008	6,096	73	1.20%	61	1.00%	4,860	-1,236	0	73	0	0	0	61	5,746	7	5,743	8	3,454	56.66%	2.113%	1.766%
1999	2008	9,936	28,515	286.99%	87	0.88%	9,929	-7	29,525	-1,010	0	0	0	87	4,610	7	9,929	7	4,764	47.95%	598.552%	1.831%
2000	2008	45,369	198,229	436.93%	34,915	76.96%	45,639	270	30,385	167,844	34,614	0	0	302	25,156	28	44,984	28	16,459	36.28%	1204.381%	212.134%
2001	2008	210,265	25,839	12.29%	43,726	20.80%	208,847	-1,418	77,230	-51,391	7,998	0	34,475	1,253	145,155	114	206,894	116	68,169	32.42%	37.904%	64.144%
2002	2008	211,796	192,648	90.96%	172,526	81.46%	212,247	451	113,635	79,013	65,426	0	105,926	1,174	163,445	130	211,728	131	63,687	30.07%	302.492%	270.896%
2003	2008	0	-15	0.00%	0	0.00%	0	0	0	-15	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
2004	2008	3,964	64	1.61%	15	0.38%	3,964	0	0	64	0	0	0	15	3,476	2	3,964	2	803	20.26%	7.970%	1.854%
Total	2008	528,013	464,488	87.97%	252,276	47.78%	524,685	-3,328	270,006	194,482	108,038	0	140,401	3,837	353,588	324	520,302	330	209,726	39.72%	221.474%	120.288%
1988	2009	1,925	-1,640	-85.19%	1,320	68.58%	1,700	-225	422	-2,062	0	0	0	1,320	-2,314	2	2,033	2	4,492	233.35%	-36.509%	29.388%
1989	2009	8,250	-245	-2.97%	4,973	60.28%	8,468	218	0	-245	0	0	0	4,973	-7,294	8	8,003	8	16,669	202.05%	-1.470%	29.836%
1990	2009	2,678	-63	-2.35%	1,770	66.11%	2,603	-75	0	-63	0	0	0	1,770	11	4	3,195	4	6,023	224.91%	-1.046%	29.394%
1992	2009	0	-70	0.00%	0	0.00%	0	0	0	-70	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1993	2009	4,917	-805	-16.37%	2,461	50.04%	7,729	2,812	0	-805	0	0	0	2,461	-9,530	3	5,207	3	7,369	149.87%	-10.924%	33.392%
1994	2009	1,981	-181	-9.14%	491	24.79%	2,039	58	0	-181	0	0	0	491	-7,878	2	2,140	2	1,591	80.31%	-11.376%	30.866%
1996	2009	2,737	74	2.70%	454	16.60%	2,737	0	0	74	0	0	0	454	3,030	3	2,805	3	1,475	53.89%	5.017%	30.809%
1997	2009	15,244	290	1.90%	2,414	15.84%	15,623	379	0	290	0	0	0	2,414	7,705	11	14,691	11	8,005	52.51%	3.623%	30.155%
1998	2009	6,398	120	1.88%	1,101	17.21%	6,488	90	0	120	0	0	0	1,101	7,946	7	6,776	7	3,722	58.17%	3.224%	29.587%
1999	2009	11,353	28,653	252.38%	1,626	14.32%	11,535	182	29,200	-547	0	0	0	1,626	4,540	7	11,719	7	5,413	47.68%	529.337%	30.033%
2000	2009	43,958	-154,977	-352.56%	59,074	134.39%	45,604	1,646	51,531	-206,508	17,600	0	36,303	5,171	-6,240	26	47,198	26	16,939	38.53%	-914.912%	348.744%
2001	2009	218,883	103,196	47.15%	70,391	32.16%	217,655	-1,228	57,943	45,253	1,994	0	45,292	23,105	58,885	104	218,150	104	73,622	33.64%	140.170%	95.611%
2002	2009	258,281	225,641	87.36%	139,907	54.17%	261,045	2,764	170,823	54,818	28,139	0	88,723	23,045	78,343	125	241,822	125	75,896	29.39%	297.303%	184.341%
2003	2009	0	-11	0.00%	0	0.00%	0	0	0	-11	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
2004	2009	3,964	88	2.22%	320	8.08%	3,964	0	0	88	0	0	0	320	3,556	2	3,964	2	1,055	26.61%	8.341%	30.355%
Total	2009	580,569	200,070	34.46%	286,303	49.31%	587,190	6,621	309,919	-109,849	47,733	0	170,318	68,252	130,760	304	567,703	304	222,271	38.29%	90.012%	128.808%
Grand	Total	5,113,819	2,971,421	58.11%	2,967,270	58.02%	5,170,572	56,753	2,144,131	827,290	2,140,118	0	753,885	73,267	2,550,684			3,701	1,810,233	35.40%	164.146%	163.916%
Present Value - 4.50%																						
Grand	Total	6,594,194	3,687,016	55.91%	3,449,071	52.30%	6,695,902	101,708	2,621,919	1,065,097					3,138,589				2,363,834	35.85%	155.976%	145.910%

Ability/Medico Insurance Companies - Arkansas Experience for Form 3358

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1988	1988	26,139	3,395	12.99%	0	0.00%	55,073	28,934	0	3,395	0	0	0	0	0	60	0	0	6,268	23.98%	54.164%	0.000%
Total	1988	26,139	3,395	12.99%	0	0.00%	55,073	28,934	0	3,395	0	0	0	0	0	60	0	0	6,268	23.98%	54.164%	0.000%
1988	1989	40,275	11,779	29.25%	0	0.00%	22,866	-17,409	0	11,779	0	0	0	0	0	34	0	0	10,456	25.96%	112.653%	0.000%
1989	1989	24,114	4,605	19.10%	0	0.00%	43,174	19,060	0	4,605	0	0	0	0	0	54	0	0	5,922	24.56%	77.761%	0.000%
Total	1989	64,389	16,384	25.45%	0	0.00%	66,040	1,651	0	16,384	0	0	0	0	0	88	0	0	16,378	25.44%	100.037%	0.000%
1988	1990	21,762	-11,417	-52.46%	0	0.00%	19,950	-1,812	0	-11,417	0	0	0	0	4,935	27	0	0	8,514	39.12%	-134.097%	0.000%
1989	1990	35,121	14,027	39.94%	19,074	54.31%	23,392	-11,729	2,250	11,777	19,074	0	0	0	262	38	0	0	9,321	26.54%	150.488%	204.636%
1990	1990	13,349	1,641	12.29%	0	0.00%	20,773	7,424	0	1,641	0	0	0	0	0	18	0	0	2,617	19.60%	62.705%	0.000%
Total	1990	70,232	4,251	6.05%	19,074	27.16%	64,115	-6,117	2,250	2,001	19,074	0	0	0	5,197	83	0	0	20,452	29.12%	20.785%	93.263%
1988	1991	16,395	-1,710	-10.43%	0	0.00%	14,096	-2,299	0	-1,710	0	0	0	0	6,320	20	0	0	8,107	49.45%	-21.093%	0.000%
1989	1991	20,909	2,978	14.24%	0	0.00%	19,598	-1,311	16,824	-13,846	0	0	0	0	5,493	30	0	0	7,449	35.63%	39.979%	0.000%
1990	1991	17,804	-253	-1.42%	0	0.00%	15,775	-2,029	0	-253	0	0	0	0	0	13	0	0	4,817	27.06%	-5.252%	0.000%
1991	1991	2,362	231	9.78%	0	0.00%	4,422	2,060	0	231	0	0	0	0	0	2	0	0	241	10.20%	95.851%	0.000%
Total	1991	57,470	1,246	2.17%	0	0.00%	53,891	-3,579	16,824	-15,578	0	0	0	0	11,813	65	0	0	20,614	35.87%	6.044%	0.000%
1988	1992	14,665	-157	-1.07%	0	0.00%	14,411	-254	0	-157	0	0	0	0	5,966	15	0	0	9,158	62.45%	-1.714%	0.000%
1989	1992	16,115	15,431	95.76%	30,388	188.57%	14,117	-1,998	12,268	3,163	30,388	0	0	0	6,744	19	0	0	7,389	45.85%	208.837%	411.254%
1990	1992	13,308	275	2.07%	0	0.00%	12,606	-702	0	275	0	0	0	0	3,169	13	0	0	5,124	38.50%	5.367%	0.000%
1991	1992	1,456	-135	-9.27%	0	0.00%	-446	-1,902	0	-135	0	0	0	0	0	2	0	0	361	24.79%	-37.396%	0.000%
1992	1992	1,401	118	8.42%	0	0.00%	1,401	0	0	118	0	0	0	0	0	1	0	0	413	29.48%	28.571%	0.000%
Total	1992	46,945	15,532	33.09%	30,388	64.73%	42,089	-4,856	12,268	3,264	30,388	0	0	0	15,879	50	0	0	22,445	47.81%	69.200%	135.387%
1988	1993	11,834	34,199	288.99%	48,402	409.01%	10,660	-1,174	7,987	26,212	48,402	0	0	0	4,060	13	0	0	8,815	74.49%	387.964%	549.084%
1989	1993	14,519	14,548	100.20%	0	0.00%	13,993	-526	18,120	-3,572	0	0	0	0	6,022	17	0	0	7,444	51.27%	195.433%	0.000%
1990	1993	11,631	55	0.47%	0	0.00%	10,659	-972	0	55	0	0	0	0	3,988	11	0	0	5,857	50.36%	0.939%	0.000%
1991	1993	1,463	109	7.45%	0	0.00%	1,463	0	0	109	0	0	0	0	483	2	0	0	504	34.45%	21.627%	0.000%
1992	1993	1,843	38	2.06%	0	0.00%	1,843	0	0	38	0	0	0	0	371	1	0	0	779	42.27%	4.878%	0.000%
Total	1993	41,290	48,949	118.55%	48,402	117.22%	38,618	-2,672	26,107	22,842	48,402	0	0	0	14,924	44	0	0	23,399	56.67%	209.193%	206.854%
1988	1994	11,046	9,006	81.53%	0	0.00%	10,434	-612	17,907	-8,901	0	0	0	0	1,841	12	0	0	9,312	84.30%	96.714%	0.000%
1989	1994	12,723	-37	-0.29%	0	0.00%	12,723	0	0	-37	0	0	0	0	6,858	17	0	0	6,601	51.88%	-0.561%	0.000%
1990	1994	10,686	139	1.30%	0	0.00%	10,984	298	0	139	0	0	0	0	4,389	11	0	0	6,275	58.72%	2.215%	0.000%
1991	1994	1,463	-2	-0.14%	0	0.00%	1,463	0	0	-2	0	0	0	0	960	2	0	0	634	43.34%	-0.315%	0.000%
1992	1994	1,843	167	9.06%	0	0.00%	1,843	0	0	167	0	0	0	0	744	1	0	0	1,109	60.17%	15.059%	0.000%
Total	1994	37,761	9,273	24.56%	0	0.00%	37,447	-314	17,907	-8,634	0	0	0	0	14,792	43	0	0	23,931	63.37%	38.749%	0.000%
1988	1995	10,434	4,673	44.79%	0	0.00%	10,434	0	14,267	-9,594	0	0	0	0	3,707	12	0	0	9,935	95.22%	47.036%	0.000%
1989	1995	12,732	20,227	158.87%	16,012	125.76%	12,321	-411	11,949	8,278	16,012	0	0	0	5,696	16	0	0	7,758	60.93%	260.724%	206.393%
1990	1995	10,537	58,090	551.30%	78,747	747.34%	10,700	163	20,038	38,052	78,747	0	0	0	4,195	11	0	0	7,175	68.09%	809.617%	1097.518%
1991	1995	1,463	34	2.32%	0	0.00%	1,463	0	0	34	0	0	0	0	947	2	0	0	739	50.51%	4.601%	0.000%
1992	1995	1,843	36	1.95%	0	0.00%	1,843	0	0	36	0	0	0	0	744	1	0	0	1,444	78.35%	2.493%	0.000%
Total	1995	37,009	83,060	224.43%	94,759	256.04%	36,761	-248	46,254	36,806	94,759	0	0	0	15,289	42	0	0	27,051	73.09%	307.050%	350.297%
1988	1996	9,442	430	4.55%	-158	-1.67%	7,596	-1,846	8,082	-7,652	-158	0	0	0	-2,157	9	7,607	16	9,931	105.18%	4.330%	-1.587%
1989	1996	10,932	-4,206	-38.47%	0	0.00%	10,710	-222	4,063	-8,269	0	0	0	0	4,506	15	10,809	23	7,365	67.37%	-57.108%	0.000%
1990	1996	10,416	19,861	190.68%	5,940	57.03%	10,397	-19	32,424	-12,563	5,940	0	0	0	3,980	11	10,396	14	8,174	78.48%	242.978%	72.669%
1991	1996	1,463	13	0.89%	0	0.00%	1,463	0	0	13	0	0	0	0	934	2	1,463	3	832	56.87%	1.563%	0.000%
1992	1996	1,843	17	0.92%	0	0.00%	1,843	0	0	17	0	0	0	0	736	1	1,843	4	1,725	93.60%	0.986%	0.000%
Total	1996	34,096	16,115	47.26%	5,782	16.96%	32,009	-2,087	44,569	-28,454	5,782	0	0	0	7,999	38	32,118	60	28,027	82.20%	57.498%	20.632%
1988	1997	7,619	-395	-5.18%	0	0.00%	7,607	-12	0	-395	0	0	0	0	2,139	9	7,607	13	8,614	113.06%	-4.586%	0.000%
1989	1997	10,813	74	0.68%	0	0.00%	10,809	-4	0	74	0	0	0	0	4,870	15	10,809	23	8,325	76.99%	0.889%	0.000%
1990	1997	10,448	53,105	508.28%	68,456	655.21%	10,043	-405	35,894	17,211	68,456	0	0	0	5,370	11	10,396	14	9,245	88.49%	574.419%	740.466%
1991	1997	1,464	40	2.73%	0	0.00%	1,463	-1	0	40	0	0	0	0	1,262	2	1,463	3	938	64.07%	4.264%	0.000%

Ability/Medico Insurance Companies - Arkansas Experience for Form 3358

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1992	1997	1,843	-6	-0.33%	0	0.00%	1,843	0	0	-6	0	0	0	0	851	1	1,843	4	2,008	108.95%	-0.299%	0.000%
Total	1997	32,187	52,818	164.10%	68,456	212.68%	31,765	-422	35,894	16,924	68,456	0	0	0	14,492	38	32,118	57	29,130	90.50%	181.318%	235.002%
1988	1998	7,613	225	2.96%	0	0.00%	7,607	-6	0	225	0	0	0	0	-482	9	7,607	13	8,734	114.72%	2.576%	0.000%
1989	1998	10,427	132	1.27%	0	0.00%	10,426	-1	0	132	0	0	0	0	5,870	14	9,770	23	8,760	84.01%	1.507%	0.000%
1990	1998	8,647	13,791	159.49%	0	0.00%	8,188	-459	24,349	-10,558	0	0	0	0	5,411	10	8,127	13	8,468	97.93%	162.860%	0.000%
1991	1998	1,327	-20	-1.51%	0	0.00%	1,282	-45	0	-20	0	0	0	0	-656	2	1,282	3	944	71.14%	-2.119%	0.000%
1992	1998	1,844	56	3.04%	0	0.00%	2,305	461	0	56	0	0	0	0	1,722	1	1,843	4	1,408	76.36%	3.977%	0.000%
Total	1998	29,858	14,184	47.50%	0	0.00%	29,808	-50	24,349	-10,165	0	0	0	0	11,865	36	28,629	56	28,314	94.83%	50.095%	0.000%
1988	1999	6,367	27,723	435.42%	57,088	896.63%	6,481	114	3,500	24,223	57,088	0	0	0	763	8	6,242	12	10,048	157.81%	275.906%	568.155%
1989	1999	9,249	-539	-5.83%	0	0.00%	9,468	219	0	-539	0	0	0	0	2,478	13	9,151	20	10,387	112.30%	-5.189%	0.000%
1990	1999	8,254	5,668	68.67%	0	0.00%	8,115	-139	26,819	-21,151	0	0	0	0	3,963	10	8,353	13	10,673	129.31%	53.106%	0.000%
1991	1999	945	-95	-10.05%	0	0.00%	834	-111	0	-95	0	0	0	0	-2,900	1	834	1	1,008	106.67%	-9.425%	0.000%
1992	1999	1,844	-67	-3.63%	0	0.00%	1,383	-461	0	-67	0	0	0	0	874	1	1,843	4	2,085	113.07%	-3.213%	0.000%
Total	1999	26,659	32,690	122.62%	57,088	214.14%	26,281	-378	30,319	2,371	57,088	0	0	0	5,178	33	26,423	50	34,201	128.29%	95.582%	166.920%
1988	2000	6,287	46,814	744.62%	2,500	39.76%	5,681	-606	20,956	25,858	2,500	0	0	0	1,456	8	6,329	12	10,887	173.17%	429.999%	22.963%
1989	2000	9,170	172	1.88%	0	0.00%	8,658	-512	0	172	0	0	0	0	4,602	13	9,208	20	11,786	128.53%	1.459%	0.000%
1990	2000	8,278	2,609	31.52%	0	0.00%	7,841	-437	11,760	-9,151	0	0	0	0	3,485	10	8,233	13	12,086	146.00%	21.587%	0.000%
1991	2000	834	-16	-1.92%	0	0.00%	834	0	0	-16	0	0	0	0	80	1	834	1	1,021	122.42%	-1.567%	0.000%
1992	2000	1,843	57	3.09%	0	0.00%	1,843	0	0	57	0	0	0	0	833	1	1,843	4	2,384	129.35%	2.391%	0.000%
Total	2000	26,412	49,636	187.93%	2,500	9.47%	24,857	-1,555	32,716	16,920	2,500	0	0	0	10,456	33	26,447	50	38,164	144.49%	130.060%	6.551%
1988	2001	6,329	-23,132	-365.49%	0	0.00%	6,329	0	19,739	-42,871	0	0	0	0	1,084	8	6,329	8	12,377	195.56%	-186.895%	0.000%
1989	2001	8,270	-36	-0.44%	0	0.00%	7,899	-371	0	-36	0	0	0	0	-4,352	10	7,237	14	12,233	147.92%	-0.294%	0.000%
1990	2001	7,241	-76	-1.05%	0	0.00%	7,089	-152	1,860	-1,936	0	0	0	0	-1,180	9	6,238	7	12,788	176.61%	-0.594%	0.000%
1991	2001	695	-25	-3.60%	0	0.00%	695	0	0	-25	0	0	0	0	-1,112	0	0	1	1,034	148.78%	-2.418%	0.000%
1992	2001	1,843	44	2.39%	0	0.00%	1,843	0	0	44	0	0	0	0	782	1	1,843	1	2,210	119.91%	1.991%	0.000%
Total	2001	24,378	-23,225	-95.27%	0	0.00%	23,855	-523	21,599	-44,824	0	0	0	0	-4,778	28	21,647	31	40,642	166.72%	-57.145%	0.000%
1988	2002	5,117	47,860	935.31%	56,232	1098.93%	3,999	-1,118	28,509	19,351	56,232	0	0	0	-1,919	7	4,969	7	10,514	205.47%	455.203%	534.834%
1989	2002	6,557	-365	-5.57%	0	0.00%	6,727	170	0	-365	0	0	0	0	3,174	10	7,237	12	11,449	174.61%	-3.188%	0.000%
1990	2002	4,483	-668	-14.90%	0	0.00%	3,702	-781	0	-668	0	0	0	0	-16,661	7	2,845	6	8,299	185.12%	-8.049%	0.000%
1991	2002	0	-117	0.00%	0	0.00%	0	0	0	-117	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1992	2002	1,843	12	0.65%	0	0.00%	1,843	0	0	12	0	0	0	0	718	1	1,843	1	3,062	166.14%	0.392%	0.000%
Total	2002	18,000	46,722	259.57%	56,232	312.40%	16,271	-1,729	28,509	18,213	56,232	0	0	0	-14,688	25	16,894	26	33,324	185.13%	140.205%	168.744%
1988	2003	4,725	12,334	261.04%	0	0.00%	4,017	-708	21,695	-9,361	0	0	0	0	-1,070	6	4,017	7	10,701	226.48%	115.260%	0.000%
1989	2003	6,556	-311	-4.74%	0	0.00%	6,559	3	0	-311	0	0	0	0	2,762	10	7,237	12	12,901	196.78%	-2.411%	0.000%
1990	2003	3,521	-420	-11.93%	0	0.00%	3,523	2	0	-420	0	0	0	0	1,389	7	2,845	5	6,103	173.33%	-6.882%	0.000%
1992	2003	1,843	127,908	6940.21%	31,365	1701.86%	1,997	154	24,377	103,531	31,365	0	0	0	782	1	1,843	1	3,434	186.33%	3724.752%	913.374%
Total	2003	16,645	139,511	838.16%	31,365	188.44%	16,096	-549	46,072	93,439	31,365	0	0	0	3,863	24	15,942	25	33,139	199.09%	420.987%	94.648%
1988	2004	4,584	44,101	962.06%	16,350	356.68%	4,841	257	27,022	17,079	16,350	0	0	0	-69	6	4,903	6	10,106	220.46%	436.384%	161.785%
1989	2004	7,348	51,903	706.36%	61,960	843.23%	7,323	-25	13,641	38,262	61,960	0	0	0	1,712	10	8,073	10	14,599	198.68%	355.524%	424.415%
1990	2004	3,300	1,376	41.70%	0	0.00%	3,508	208	0	1,376	0	0	0	0	-3,365	6	3,264	6	5,610	170.00%	24.528%	0.000%
1991	2004	0	1	0.00%	0	0.00%	0	0	0	1	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1992	2004	2,043	-95,843	-4691.29%	0	0.00%	2,448	405	6,990	-102,833	0	0	0	0	549	1	2,239	1	3,843	188.11%	-2493.963%	0.000%
Total	2004	17,275	1,538	8.90%	78,310	453.32%	18,120	845	47,653	-46,115	78,310	0	0	0	-1,173	23	18,479	23	34,158	197.73%	4.503%	229.259%
1988	2005	4,169	78,172	1875.08%	89,122	2137.73%	3,697	-472	37,370	40,802	89,122	0	0	0	-2,638	5	4,149	5	9,308	223.27%	839.837%	957.475%
1989	2005	7,859	11,996	152.64%	0	0.00%	6,724	-1,135	20,903	-8,907	0	0	0	0	-3,271	9	7,762	9	15,070	191.75%	79.602%	0.000%
1990	2005	3,546	-144	-4.06%	0	0.00%	3,546	0	0	-144	0	0	0	0	806	6	3,546	6	6,029	170.02%	-2.388%	0.000%
1991	2005	0	-1	0.00%	0	0.00%	0	0	0	-1	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1992	2005	2,239	92,697	4140.11%	44,623	1992.97%	1,866	-373	1,040	91,657	44,623	0	0	0	443	1	2,239	1	4,178	186.60%	2218.693%	1068.039%
Total	2005	17,813	182,720	1025.77%	133,745	750.83%	15,833	-1,980	59,313	123,407	133,745	0	0	0	-4,660	21	17,696	21	34,585	194.16%	528.322%	386.712%

Ability/Medico Insurance Companies - Arkansas Experience for Form 3358

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1988	2006	3,186	-32,873	-1031.80%	15	0.48%	2,845	-341	23,681	-56,554	0	0	0	15	-4,615	4	3,136	4	7,366	231.20%	-446.280%	0.208%
1989	2006	7,615	5,362	70.41%	35	0.46%	7,576	-39	22,703	-17,341	0	0	0	35	1,133	9	7,576	9	16,640	218.52%	32.224%	0.211%
1990	2006	3,326	-30	-0.90%	13	0.38%	2,947	-379	0	-30	0	0	0	13	-2,557	5	3,049	6	6,135	184.46%	-0.489%	0.206%
1992	2006	2,015	-48,456	-2404.76%	7	0.36%	1,828	-187	43,583	-92,039	0	0	0	7	-10,143	0	0	1	3,888	192.95%	-1246.296%	0.185%
Total	2006	16,142	-75,997	-470.80%	70	0.43%	15,196	-946	89,967	-165,964	0	0	0	70	-16,182	18	13,761	20	34,029	210.81%	-223.330%	0.206%
1988	2007	2,738	3,310	120.89%	26	0.94%	2,546	-192	19,167	-15,857	0	0	0	26	-5,254	3	2,654	3	6,229	227.50%	53.139%	0.415%
1989	2007	7,117	-3,204	-45.02%	69	0.98%	7,135	18	4,714	-7,918	0	0	0	69	-4,017	8	7,240	8	16,460	231.28%	-19.465%	0.422%
1990	2007	3,303	85	2.57%	26	0.77%	3,544	241	0	85	0	0	0	26	278	5	3,198	5	6,063	183.56%	1.402%	0.422%
1992	2007	0	-634	0.00%	0	0.00%	0	0	0	-634	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
Total	2007	13,158	-443	-3.37%	121	0.92%	13,225	67	23,881	-24,324	0	0	0	121	-8,993	16	13,092	16	28,752	218.51%	-1.541%	0.420%
1988	2008	2,703	18,344	678.65%	110	4.08%	2,911	208	19,231	-887	0	0	0	110	-238	3	2,654	3	6,122	226.49%	299.641%	1.803%
1989	2008	7,417	371	5.00%	321	4.33%	7,439	22	0	371	0	0	0	321	495	8	7,439	8	17,657	238.06%	2.101%	1.817%
1990	2008	3,161	35	1.11%	114	3.61%	2,852	-309	0	35	0	0	0	114	-3,324	4	2,898	5	6,466	204.56%	0.541%	1.767%
1992	2008	0	-74	0.00%	0	0.00%	0	0	0	-74	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
Total	2008	13,281	18,676	140.62%	545	4.11%	13,202	-79	19,231	-555	0	0	0	545	-3,067	15	12,991	16	30,245	227.73%	61.749%	1.803%
1988	2009	1,925	-1,640	-85.19%	1,320	68.58%	1,700	-225	422	-2,062	0	0	0	1,320	-2,314	2	2,033	2	4,492	233.35%	-36.509%	29.388%
1989	2009	8,250	-245	-2.97%	4,973	60.28%	8,468	218	0	-245	0	0	0	4,973	-7,294	8	8,003	8	16,669	202.05%	-1.470%	29.836%
1990	2009	2,678	-63	-2.35%	1,770	66.11%	2,603	-75	0	-63	0	0	0	1,770	11	4	3,195	4	6,023	224.91%	-1.046%	29.394%
1992	2009	0	-70	0.00%	0	0.00%	0	0	0	-70	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
Total	2009	12,853	-2,018	-15.70%	8,064	62.74%	12,771	-82	422	-2,440	0	0	0	8,064	-9,597	14	13,231	14	27,184	211.50%	-7.423%	29.664%
Grand	Total	679,992	635,017	93.39%	634,902	93.37%	683,323	3,331	626,104	8,913	626,102	0	0	8,800	68,609			465	614,432	90.36%	103.350%	103.331%
Present Value - 4.50%																						
Grand	Total	1,261,751	992,236	78.64%	934,154	74.04%	1,286,215	24,464	925,354	66,882					170,491				953,169	75.54%	104.099%	98.005%

Ability/Medico Insurance Companies - Arkansas Experience for Form 691

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1992	1992	171	10	5.85%	0	0.00%	410	239	0	10	0	0	0	0	0	1	0	0	20	11.70%	50.000%	0.000%
Total	1992	171	10	5.85%	0	0.00%	410	239	0	10	0	0	0	0	0	1	0	0	20	11.70%	50.000%	0.000%
1992	1993	402	12	2.99%	0	0.00%	390	-12	0	12	0	0	0	0	109	1	0	0	55	13.68%	21.818%	0.000%
1993	1993	5,019	152	3.03%	0	0.00%	11,061	6,042	0	152	0	0	0	0	0	11	0	0	985	19.63%	15.431%	0.000%
Total	1993	5,421	164	3.03%	0	0.00%	11,451	6,030	0	164	0	0	0	0	109	12	0	0	1,040	19.18%	15.769%	0.000%
1992	1994	397	29	7.30%	0	0.00%	203	-194	0	29	0	0	0	0	220	1	0	0	78	19.65%	37.179%	0.000%
1993	1994	13,715	792	5.77%	0	0.00%	14,579	864	0	792	0	0	0	0	2,710	11	0	0	3,155	23.00%	25.103%	0.000%
1994	1994	1,631	47	2.88%	0	0.00%	3,071	1,440	0	47	0	0	0	0	0	5	0	0	347	21.28%	13.545%	0.000%
Total	1994	15,743	868	5.51%	0	0.00%	17,853	2,110	0	868	0	0	0	0	2,930	17	0	0	3,580	22.74%	24.246%	0.000%
1992	1995	406	10	2.46%	0	0.00%	406	0	0	10	0	0	0	0	226	1	0	0	101	24.88%	9.901%	0.000%
1993	1995	11,965	871	7.28%	0	0.00%	9,359	-2,606	0	871	0	0	0	0	4,638	10	0	0	3,944	32.96%	22.084%	0.000%
1994	1995	2,479	92	3.71%	0	0.00%	1,090	-1,389	0	92	0	0	0	0	822	4	0	0	511	20.61%	18.004%	0.000%
Total	1995	14,850	973	6.55%	0	0.00%	10,855	-3,995	0	973	0	0	0	0	5,686	15	0	0	4,556	30.68%	21.356%	0.000%
1992	1996	406	4	0.99%	0	0.00%	406	0	0	4	0	0	0	0	230	1	406	1	122	30.05%	3.279%	0.000%
1993	1996	11,139	18,049	162.03%	0	0.00%	13,116	1,977	0	18,049	0	0	0	0	4,875	10	11,136	12	4,690	42.10%	384.840%	0.000%
1994	1996	1,687	160	9.48%	0	0.00%	1,687	0	0	160	0	0	0	0	511	2	1,090	3	479	28.39%	33.403%	0.000%
Total	1996	13,232	18,213	137.64%	0	0.00%	15,209	1,977	0	18,213	0	0	0	0	5,616	13	12,632	16	5,291	39.99%	344.226%	0.000%
1992	1997	410	12	2.93%	0	0.00%	511	101	0	12	0	0	0	0	231	1	406	1	144	35.12%	8.333%	0.000%
1993	1997	11,142	-17,769	-159.48%	0	0.00%	11,126	-16	0	-17,769	0	0	0	0	4,872	10	11,126	12	5,608	50.33%	-316.851%	0.000%
1994	1997	1,089	-85	-7.81%	0	0.00%	1,090	1	0	-85	0	0	0	0	906	2	1,090	2	422	38.75%	-20.142%	0.000%
Total	1997	12,641	-17,842	-141.14%	0	0.00%	12,727	86	0	-17,842	0	0	0	0	6,009	13	12,622	15	6,174	48.84%	-288.986%	0.000%
1992	1998	406	1	0.25%	0	0.00%	406	0	0	1	0	0	0	0	229	1	406	1	172	42.36%	0.581%	0.000%
1993	1998	11,130	38	0.34%	0	0.00%	11,126	-4	0	38	0	0	0	0	4,901	10	11,126	12	6,359	57.13%	0.598%	0.000%
1994	1998	1,090	20	1.83%	0	0.00%	1,090	0	0	20	0	0	0	0	918	2	1,090	2	501	45.96%	3.992%	0.000%
Total	1998	12,626	59	0.47%	0	0.00%	12,622	-4	0	59	0	0	0	0	6,048	13	12,622	15	7,032	55.69%	0.839%	0.000%
1992	1999	406	-10	-2.46%	0	0.00%	406	0	0	-10	0	0	0	0	189	1	406	1	205	50.49%	-4.878%	0.000%
1993	1999	11,149	-258	-2.31%	0	0.00%	10,971	-178	0	-258	0	0	0	0	3,936	10	11,191	12	7,162	64.24%	-3.602%	0.000%
1994	1999	1,090	-33	-3.03%	0	0.00%	1,090	0	0	-33	0	0	0	0	932	2	1,090	2	573	52.57%	-5.759%	0.000%
Total	1999	12,645	-301	-2.38%	0	0.00%	12,467	-178	0	-301	0	0	0	0	5,057	13	12,687	15	7,940	62.79%	-3.791%	0.000%
1992	2000	406	1	0.25%	0	0.00%	406	0	0	1	0	0	0	0	222	1	406	1	244	60.10%	0.410%	0.000%
1993	2000	11,197	33,771	301.61%	45,459	405.99%	11,135	-62	8,248	25,523	45,459	0	0	0	5,022	10	11,193	12	8,089	72.24%	417.493%	561.983%
1994	2000	1,090	20	1.83%	0	0.00%	1,090	0	0	20	0	0	0	0	936	2	1,090	2	653	59.91%	3.063%	0.000%
Total	2000	12,693	33,792	266.23%	45,459	358.14%	12,631	-62	8,248	25,544	45,459	0	0	0	6,180	13	12,689	15	8,986	70.79%	376.052%	505.885%
1992	2001	337	-12	-3.56%	0	0.00%	203	-134	0	-12	0	0	0	0	-1,656	0	0	1	271	80.42%	-4.428%	0.000%
1993	2001	11,215	9,429	84.07%	0	0.00%	10,380	-835	20,990	-11,561	0	0	0	0	5,244	10	11,261	10	8,823	78.67%	106.868%	0.000%
1994	2001	674	-56	-8.31%	0	0.00%	674	0	0	-56	0	0	0	0	-988	1	616	1	298	44.21%	-18.792%	0.000%
Total	2001	12,226	9,361	76.57%	0	0.00%	11,257	-969	20,990	-11,629	0	0	0	0	2,600	11	11,877	12	9,392	76.82%	99.670%	0.000%
1992	2002	0	-57	0.00%	0	0.00%	0	0	0	-57	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1993	2002	10,885	2,141	19.67%	0	0.00%	8,865	-2,020	16,220	-14,079	0	0	0	0	2,585	9	10,371	10	9,834	90.34%	21.771%	0.000%
1994	2002	616	-6	-0.97%	0	0.00%	616	0	0	-6	0	0	0	0	683	1	616	1	342	55.52%	-1.754%	0.000%

Ability/Medico Insurance Companies - Arkansas Experience for Form 691

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
Total	2002	11,501	2,078	18.07%	0	0.00%	9,481	-2,020	16,220	-14,142	0	0	0	0	3,268	10	10,987	11	10,176	88.48%	20.421%	0.000%
1993	2003	10,368	-442	-4.26%	44,245	426.75%	10,371	3	0	-442	44,245	0	0	0	5,401	9	10,371	9	10,557	101.82%	-4.187%	419.107%
1994	2003	616	-32	-5.19%	0	0.00%	616	0	0	-32	0	0	0	0	721	1	616	1	397	64.45%	-8.060%	0.000%
Total	2003	10,984	-474	-4.32%	44,245	402.81%	10,987	3	0	-474	44,245	0	0	0	6,122	10	10,987	10	10,954	99.73%	-4.327%	403.917%
1993	2004	11,076	44,512	401.88%	0	0.00%	10,986	-90	29,590	14,922	0	0	0	0	1,508	8	11,413	9	11,934	107.75%	372.985%	0.000%
1994	2004	709	19	2.68%	0	0.00%	721	12	0	19	0	0	0	0	692	1	756	1	469	66.15%	4.051%	0.000%
Total	2004	11,785	44,531	377.86%	0	0.00%	11,707	-78	29,590	14,941	0	0	0	0	2,200	9	12,169	10	12,403	105.24%	359.034%	0.000%
1993	2005	11,729	35,809	305.30%	3,143	26.79%	14,074	2,345	14,655	21,154	3,143	0	0	0	1,471	7	11,506	8	12,198	104.00%	293.565%	25.764%
1994	2005	756	30	3.97%	0	0.00%	756	0	0	30	0	0	0	0	704	1	756	1	516	68.25%	5.814%	0.000%
Total	2005	12,485	35,839	287.06%	3,143	25.17%	14,830	2,345	14,655	21,184	3,143	0	0	0	2,175	8	12,262	9	12,714	101.83%	281.886%	24.718%
1993	2006	9,388	-30,158	-321.24%	27	0.28%	6,998	-2,390	3,143	-33,301	0	0	0	27	-5,955	6	9,138	6	12,589	134.10%	-239.558%	0.211%
1994	2006	755	40	5.30%	1	0.19%	756	1	0	40	0	0	0	1	694	1	756	1	660	87.42%	6.061%	0.212%
Total	2006	10,143	-30,118	-296.93%	28	0.28%	7,754	-2,389	3,143	-33,261	0	0	0	28	-5,261	7	9,894	7	13,249	130.62%	-227.323%	0.211%
1993	2007	7,569	-566	-7.48%	46	0.61%	7,449	-120	0	-566	0	0	0	46	-15,638	5	7,994	5	10,955	144.74%	-5.167%	0.421%
1994	2007	856	37	4.32%	3	0.39%	869	13	0	37	0	0	0	3	664	1	907	1	781	91.24%	4.738%	0.425%
Total	2007	8,425	-529	-6.28%	49	0.59%	8,318	-107	0	-529	0	0	0	49	-14,974	6	8,901	6	11,736	139.30%	-4.507%	0.421%
1993	2008	9,748	19	0.19%	205	2.10%	8,452	-1,296	0	19	0	0	0	205	-3,444	4	6,524	5	11,564	118.63%	0.164%	1.771%
1994	2008	907	41	4.52%	17	1.86%	907	0	0	41	0	0	0	17	653	1	907	1	910	100.33%	4.505%	1.856%
Total	2008	10,655	60	0.56%	222	2.08%	9,359	-1,296	0	60	0	0	0	222	-2,791	5	7,431	6	12,474	117.07%	0.481%	1.777%
1993	2009	4,917	-805	-16.37%	2,461	50.04%	7,729	2,812	0	-805	0	0	0	2,461	-9,530	3	5,207	3	7,369	149.87%	-10.924%	33.392%
1994	2009	-24	-260	1083.33%	10	-41.79%	-101	-77	0	-260	0	0	0	10	-8,846	0	0	0	0	0.00%	0.000%	0.000%
Total	2009	4,893	-1,065	-21.77%	2,471	50.49%	7,628	2,735	0	-1,065	0	0	0	2,471	-18,376	3	5,207	3	7,369	150.60%	-14.452%	33.528%
Grand	Total	193,119	95,619	49.51%	95,616	49.51%	197,546	4,427	92,846	2,773	92,847	0	0	2,770	12,598			150	145,086	75.13%	65.905%	65.903%
Present Value - 4.50%																						
Grand	Total	286,890	133,506	46.54%	124,888	43.53%	296,663	9,773	122,118	11,388					41,221				194,882	67.93%	68.506%	64.084%

Ability/Medico Insurance Companies - Arkansas Experience for Form 692

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1993	1993	930	28	3.01%	0	0.00%	930	0	0	28	0	0	0	0	0	1	0	0	173	18.60%	16.185%	0.000%
Total	1993	930	28	3.01%	0	0.00%	930	0	0	28	0	0	0	0	0	1	0	0	173	18.60%	16.185%	0.000%
1993	1994	273	-9	-3.30%	0	0.00%	273	0	0	-9	0	0	0	0	0	0	0	0	57	20.88%	-15.789%	0.000%
1994	1994	748	18	2.41%	0	0.00%	1,283	535	0	18	0	0	0	0	0	2	0	0	59	7.89%	30.508%	0.000%
Total	1994	1,021	9	0.88%	0	0.00%	1,556	535	0	9	0	0	0	0	0	2	0	0	116	11.36%	7.759%	0.000%
1993	1995	0	-19	0.00%	0	0.00%	0	0	0	-19	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
1994	1995	1,259	37	2.94%	0	0.00%	1,243	-16	0	37	0	0	0	0	484	2	0	0	110	8.74%	33.636%	0.000%
1995	1995	1,549	2	0.13%	0	0.00%	1,892	343	0	2	0	0	0	0	0	1	0	0	319	20.59%	0.627%	0.000%
Total	1995	2,808	20	0.71%	0	0.00%	3,135	327	0	20	0	0	0	0	484	3	0	0	429	15.28%	4.662%	0.000%
1994	1996	1,243	198	15.93%	0	0.00%	1,243	0	0	198	0	0	0	0	985	2	1,243	2	135	10.86%	146.667%	0.000%
1995	1996	2,047	24	1.17%	0	0.00%	2,022	-25	0	24	0	0	0	0	214	1	1,908	1	437	21.35%	5.492%	0.000%
Total	1996	3,290	222	6.75%	0	0.00%	3,265	-25	0	222	0	0	0	0	1,199	3	3,151	3	572	17.39%	38.811%	0.000%
1994	1997	1,246	-3	-0.24%	0	0.00%	1,243	-3	0	-3	0	0	0	0	1,019	2	1,243	2	169	13.56%	-1.775%	0.000%
1995	1997	1,913	358	18.71%	0	0.00%	1,908	-5	0	358	0	0	0	0	420	1	1,908	1	509	26.61%	70.334%	0.000%
Total	1997	3,159	355	11.24%	0	0.00%	3,151	-8	0	355	0	0	0	0	1,439	3	3,151	3	678	21.46%	52.360%	0.000%
1994	1998	1,243	36	2.90%	0	0.00%	1,243	0	0	36	0	0	0	0	842	2	1,243	2	200	16.09%	18.000%	0.000%
1995	1998	1,908	56	2.94%	0	0.00%	1,908	0	0	56	0	0	0	0	399	1	1,908	1	422	22.12%	13.270%	0.000%
Total	1998	3,151	92	2.92%	0	0.00%	3,151	0	0	92	0	0	0	0	1,241	3	3,151	3	622	19.74%	14.791%	0.000%
1994	1999	1,241	-45	-3.63%	0	0.00%	1,243	2	0	-45	0	0	0	0	946	2	1,243	2	250	20.15%	-18.000%	0.000%
1995	1999	940	-257	-27.34%	0	0.00%	627	-313	0	-257	0	0	0	0	-1,033	0	0	0	244	25.96%	-105.328%	0.000%
Total	1999	2,181	-302	-13.85%	0	0.00%	1,870	-311	0	-302	0	0	0	0	-87	2	1,243	2	494	22.65%	-61.134%	0.000%
1994	2000	1,245	39	3.13%	0	0.00%	1,243	-2	0	39	0	0	0	0	1,044	2	1,243	2	315	25.30%	12.381%	0.000%
1995	2000	0	-183	0.00%	0	0.00%	0	0	0	-183	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
Total	2000	1,245	-144	-11.57%	0	0.00%	1,243	-2	0	-144	0	0	0	0	1,044	2	1,243	2	315	25.30%	-45.714%	0.000%
1994	2001	1,243	29	2.33%	0	0.00%	1,243	0	0	29	0	0	0	0	1,072	2	1,243	2	423	34.03%	6.856%	0.000%
Total	2001	1,243	29	2.33%	0	0.00%	1,243	0	0	29	0	0	0	0	1,072	2	1,243	2	423	34.03%	6.856%	0.000%
1994	2002	1,243	7	0.56%	0	0.00%	1,243	0	0	7	0	0	0	0	1,098	2	1,243	2	491	39.50%	1.426%	0.000%
Total	2002	1,243	7	0.56%	0	0.00%	1,243	0	0	7	0	0	0	0	1,098	2	1,243	2	491	39.50%	1.426%	0.000%
1994	2003	1,241	-66	-5.32%	0	0.00%	1,243	2	0	-66	0	0	0	0	2,785	2	1,243	2	610	49.15%	-10.820%	0.000%
Total	2003	1,241	-66	-5.32%	0	0.00%	1,243	2	0	-66	0	0	0	0	2,785	2	1,243	2	610	49.15%	-10.820%	0.000%
1994	2004	1,395	-25	-1.79%	0	0.00%	1,500	105	0	-25	0	0	0	0	1,133	2	1,500	2	734	52.62%	-3.406%	0.000%
Total	2004	1,395	-25	-1.79%	0	0.00%	1,500	105	0	-25	0	0	0	0	1,133	2	1,500	2	734	52.62%	-3.406%	0.000%
1994	2005	1,500	39	2.60%	0	0.00%	1,500	0	0	39	0	0	0	0	1,209	2	1,500	2	814	54.27%	4.791%	0.000%
Total	2005	1,500	39	2.60%	0	0.00%	1,500	0	0	39	0	0	0	0	1,209	2	1,500	2	814	54.27%	4.791%	0.000%
1994	2006	1,504	55	3.66%	2	0.14%	1,500	-4	0	55	0	0	0	2	1,208	2	1,500	2	1,002	66.62%	5.489%	0.212%
Total	2006	1,504	55	3.66%	2	0.14%	1,500	-4	0	55	0	0	0	2	1,208	2	1,500	2	1,002	66.62%	5.489%	0.212%

Ability/Medico Insurance Companies - Arkansas Experience for Form 692

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1994	2007	1,680	53	3.15%	5	0.30%	1,813	133	0	53	0	0	0	5	1,058	2	1,813	2	1,170	69.64%	4.530%	0.425%
Total	2007	1,680	53	3.15%	5	0.30%	1,813	133	0	53	0	0	0	5	1,058	2	1,813	2	1,170	69.64%	4.530%	0.425%
1994	2008	1,818	61	3.36%	25	1.39%	1,813	-5	0	61	0	0	0	25	1,151	2	1,813	2	1,370	75.36%	4.453%	1.846%
Total	2008	1,818	61	3.36%	25	1.39%	1,813	-5	0	61	0	0	0	25	1,151	2	1,813	2	1,370	75.36%	4.453%	1.846%
1994	2009	2,005	79	3.94%	481	23.99%	2,140	135	0	79	0	0	0	481	968	2	2,140	2	1,591	79.35%	4.965%	30.236%
Total	2009	2,005	79	3.94%	481	23.99%	2,140	135	0	79	0	0	0	481	968	2	2,140	2	1,591	79.35%	4.965%	30.236%
Grand	Total	31,414	512	1.63%	513	1.63%	32,296	882	0	512	0	0	0	513	17,002			31	11,604	36.94%	4.412%	4.425%
Present Value - 4.50%																						
Grand	Total	46,654	816	1.75%	513	1.10%	48,155	1,501	0	816					23,096				15,170	32.52%	5.382%	3.384%

Ability/Medico Insurance Companies - Arkansas Experience for Form 694

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1996	1996	96	5	5.21%	0	0.00%	291	195	0	5	0	0	0	0	0	3	1,389	0	14	14.58%	35.714%	0.000%
Total	1996	96	5	5.21%	0	0.00%	291	195	0	5	0	0	0	0	0	3	1,389	0	14	14.58%	35.714%	0.000%
1996	1997	1,430	52	3.64%	0	0.00%	1,235	-195	0	52	0	0	0	0	1,825	3	1,389	6	115	8.04%	45.217%	0.000%
1997	1997	3,411	195	5.72%	0	0.00%	4,877	1,466	0	195	0	0	0	0	0	12	9,451	4	908	26.62%	21.476%	0.000%
Total	1997	4,841	247	5.10%	0	0.00%	6,112	1,271	0	247	0	0	0	0	1,825	15	10,840	10	1,023	21.13%	24.145%	0.000%
1996	1998	1,389	209	15.05%	0	0.00%	1,389	0	0	209	0	0	0	0	1,511	3	1,389	6	100	7.20%	209.000%	0.000%
1997	1998	10,182	373	3.66%	0	0.00%	10,439	257	0	373	0	0	0	0	3,462	12	10,028	14	1,559	15.31%	23.926%	0.000%
1998	1998	264	11	4.17%	0	0.00%	1,211	947	0	11	0	0	0	0	0	2	1,171	0	26	9.85%	42.308%	0.000%
Total	1998	11,835	593	5.01%	0	0.00%	13,039	1,204	0	593	0	0	0	0	4,973	17	12,588	20	1,685	14.24%	35.193%	0.000%
1996	1999	1,232	-59	-4.79%	0	0.00%	1,232	0	0	-59	0	0	0	0	332	2	916	6	131	10.63%	-45.038%	0.000%
1997	1999	10,026	1,119	11.16%	0	0.00%	10,028	2	0	1,119	0	0	0	0	7,391	12	10,028	14	2,242	22.36%	49.911%	0.000%
1998	1999	1,206	34	2.82%	0	0.00%	811	-395	0	34	0	0	0	0	350	2	1,201	2	125	10.36%	27.200%	0.000%
1999	1999	7,927	185	2.33%	0	0.00%	9,142	1,215	0	185	0	0	0	0	0	25	31,029	10	1,050	13.25%	17.619%	0.000%
Total	1999	20,391	1,279	6.27%	0	0.00%	21,213	822	0	1,279	0	0	0	0	8,073	41	43,174	32	3,548	17.40%	36.048%	0.000%
1996	2000	916	-51	-5.57%	0	0.00%	916	0	0	-51	0	0	0	0	1,883	2	916	4	123	13.43%	-41.463%	0.000%
1997	2000	10,030	23	0.23%	0	0.00%	10,028	-2	0	23	0	0	0	0	8,370	12	10,028	14	3,268	32.58%	0.704%	0.000%
1998	2000	1,205	159	13.20%	0	0.00%	1,014	-191	0	159	0	0	0	0	963	2	1,231	2	210	17.43%	75.714%	0.000%
1999	2000	35,227	926	2.63%	0	0.00%	35,220	-7	0	926	0	0	0	0	13,978	29	34,055	42	4,668	13.25%	19.837%	0.000%
2000	2000	41,846	871	2.08%	0	0.00%	48,307	6,461	0	871	0	0	0	0	0	74	88,488	45	5,883	14.06%	14.805%	0.000%
Total	2000	89,224	1,928	2.16%	0	0.00%	95,485	6,261	0	1,928	0	0	0	0	25,194	119	134,718	107	14,152	15.86%	13.624%	0.000%
1996	2001	916	-2	-0.22%	0	0.00%	916	0	0	-2	0	0	0	0	1,774	2	916	2	147	16.05%	-1.361%	0.000%
1997	2001	9,999	-25	-0.25%	0	0.00%	9,999	0	0	-25	0	0	0	0	8,230	12	9,939	12	3,384	33.84%	-0.739%	0.000%
1998	2001	1,176	-7	-0.60%	0	0.00%	1,171	-5	0	-7	0	0	0	0	1,065	2	1,171	2	329	27.98%	-2.128%	0.000%
1999	2001	32,332	4,474	13.84%	0	0.00%	32,216	-116	0	4,474	0	0	0	0	25,208	26	29,254	26	5,874	18.17%	76.166%	0.000%
2000	2001	79,632	2,125	2.67%	960	1.21%	79,329	-303	960	1,165	960	0	0	0	26,131	59	66,886	67	12,748	16.01%	16.669%	7.531%
2001	2001	9,012	50,672	562.27%	706	7.83%	10,649	1,637	0	50,672	706	0	0	0	0	18	20,310	11	1,214	13.47%	4173.970%	58.134%
Total	2001	133,067	57,237	43.01%	1,666	1.25%	134,280	1,213	960	56,277	1,666	0	0	0	62,408	119	128,476	120	23,696	17.81%	241.547%	7.030%
1996	2002	916	-6	-0.66%	0	0.00%	916	0	0	-6	0	0	0	0	1,881	2	916	2	173	18.89%	-3.468%	0.000%
1997	2002	9,939	-79	-0.79%	0	0.00%	9,939	0	0	-79	0	0	0	0	8,373	12	9,939	12	4,379	44.06%	-1.804%	0.000%
1998	2002	1,171	-9	-0.77%	0	0.00%	1,171	0	0	-9	0	0	0	0	1,089	2	1,171	2	325	27.75%	-2.769%	0.000%
1999	2002	19,101	-1,483	-7.76%	860	4.50%	18,746	-355	860	-2,343	860	0	0	0	-15,244	11	12,612	16	6,382	33.41%	-23.237%	13.475%
2000	2002	47,577	5,651	11.88%	0	0.00%	47,092	-485	0	5,651	0	0	0	0	22,535	33	36,428	41	11,244	23.63%	50.258%	0.000%
2001	2002	15,657	-49,441	-315.78%	0	0.00%	15,665	8	706	-50,147	0	0	0	0	7,473	16	15,282	18	2,183	13.94%	-2264.819%	0.000%
2002	2002	27,596	668	2.42%	0	0.00%	29,630	2,034	0	668	0	0	0	0	-1,869	35	36,254	25	3,111	11.27%	21.472%	0.000%
Total	2002	121,957	-44,699	-36.65%	860	0.71%	123,159	1,202	1,566	-46,265	860	0	0	0	24,238	111	112,602	116	27,797	22.79%	-160.805%	3.094%
1996	2003	916	-31	-3.38%	0	0.00%	916	0	0	-31	0	0	0	0	796	2	916	2	208	22.71%	-14.904%	0.000%
1997	2003	9,937	-344	-3.46%	0	0.00%	9,939	2	0	-344	0	0	0	0	3,523	12	9,939	12	5,080	51.12%	-6.772%	0.000%
1998	2003	1,171	-41	-3.50%	0	0.00%	1,171	0	0	-41	0	0	0	0	1,171	2	1,171	2	373	31.85%	-10.992%	0.000%
1999	2003	12,608	122,553	972.03%	272,089	2158.07%	12,612	4	10,300	112,253	185,660	0	86,429	0	5,379	11	12,612	11	5,643	44.76%	2171.770%	4821.708%
2000	2003	37,085	-2,977	-8.03%	0	0.00%	36,788	-297	0	-2,977	0	0	0	0	25,722	33	36,349	32	11,701	31.55%	-25.442%	0.000%
2001	2003	12,504	1,061	8.49%	0	0.00%	12,428	-76	0	1,061	0	0	0	0	11,916	13	12,768	15	2,325	18.59%	45.634%	0.000%
2002	2003	35,686	422	1.18%	0	0.00%	35,272	-414	0	422	0	0	0	0	21,841	34	34,262	35	5,156	14.45%	8.185%	0.000%
Total	2003	109,907	120,643	109.77%	272,089	247.56%	109,126	-781	10,300	110,343	185,660	0	86,429	0	70,348	107	108,017	109	30,486	27.74%	395.732%	892.505%

Ability/Medico Insurance Companies - Arkansas Experience for Form 694

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1996	2004	1,066	-50	-4.69%	0	0.00%	1,066	0	0	-50	0	0	0	0	1,896	2	1,116	2	226	21.20%	-22.124%	0.000%
1997	2004	11,434	73,665	644.26%	25,227	220.63%	11,971	537	18,726	54,939	25,227	0	0	0	7,926	12	12,288	12	5,260	46.00%	1400.475%	479.607%
1998	2004	1,201	-28	-2.33%	0	0.00%	1,262	61	0	-28	0	0	0	0	1,118	2	1,262	2	383	31.89%	-7.311%	0.000%
1999	2004	12,808	2,006	15.66%	280	2.19%	12,965	157	29,560	-27,554	280	0	0	0	7,636	10	13,157	10	4,633	36.17%	43.298%	6.044%
2000	2004	42,149	201,511	478.09%	157,944	374.73%	43,810	1,661	23,677	177,834	157,944	0	0	0	27,061	32	44,021	33	12,587	29.86%	1600.945%	1254.817%
2001	2004	13,440	-820	-6.10%	0	0.00%	13,889	449	0	-820	0	0	0	0	10,842	12	14,229	12	2,649	19.71%	-30.955%	0.000%
2002	2004	38,518	864	2.24%	0	0.00%	39,222	704	0	864	0	0	0	0	35,520	32	39,527	33	6,748	17.52%	12.804%	0.000%
Total	2004	120,616	277,148	229.78%	183,451	152.10%	124,185	3,569	71,963	205,185	183,451	0	0	0	91,999	102	125,600	104	32,486	26.93%	853.131%	564.708%
1996	2005	1,116	13	1.16%	0	0.00%	1,116	0	0	13	0	0	0	0	2,019	2	1,116	2	229	20.52%	5.677%	0.000%
1997	2005	10,784	-48,213	-447.08%	0	0.00%	10,624	-160	6,501	-54,714	0	0	0	0	4,325	11	10,476	11	4,508	41.80%	-1069.499%	0.000%
1998	2005	1,407	12	0.85%	0	0.00%	1,422	15	0	12	0	0	0	0	1,219	2	1,422	2	405	28.78%	2.963%	0.000%
1999	2005	12,495	28,667	229.43%	0	0.00%	12,495	0	29,200	-533	0	0	0	0	-8,023	8	10,037	10	4,317	34.55%	664.049%	0.000%
2000	2005	42,936	-9,718	-22.63%	520	1.21%	42,907	-29	59,831	-69,549	520	0	0	0	24,888	31	42,753	31	11,833	27.56%	-82.126%	4.394%
2001	2005	14,229	113	0.79%	0	0.00%	14,229	0	0	113	0	0	0	0	12,813	12	14,229	12	2,650	18.62%	4.264%	0.000%
2002	2005	40,073	375	0.94%	0	0.00%	40,239	166	0	375	0	0	0	0	37,872	32	40,239	32	7,036	17.56%	5.330%	0.000%
Total	2005	123,040	-28,751	-23.37%	520	0.42%	123,032	-8	95,532	-124,283	520	0	0	0	75,113	98	120,272	100	30,978	25.18%	-92.811%	1.679%
1996	2006	1,116	274	24.55%	1	0.06%	1,116	0	245	29	0	0	0	1	1,702	2	1,116	2	331	29.66%	82.779%	0.211%
1997	2006	10,538	287	2.72%	12	0.11%	10,186	-352	0	287	0	0	0	12	6,318	11	10,476	11	5,445	51.67%	5.271%	0.211%
1998	2006	1,422	28	1.97%	1	0.07%	1,422	0	0	28	0	0	0	1	1,120	2	1,422	2	494	34.74%	5.668%	0.213%
1999	2006	10,113	31,623	312.70%	10	0.10%	10,119	6	29,200	2,423	0	0	0	10	5,578	8	10,037	8	4,629	45.77%	683.150%	0.210%
2000	2006	41,747	-34,884	-83.56%	12,230	29.29%	41,571	-176	49,245	-84,129	12,200	0	0	30	24,623	30	40,496	31	14,082	33.73%	-247.720%	86.845%
2001	2006	14,263	191	1.34%	7	0.05%	14,146	-117	0	191	0	0	0	7	12,869	12	14,229	12	3,288	23.05%	5.809%	0.212%
2002	2006	37,873	260	0.69%	17	0.05%	37,654	-219	0	260	0	0	0	17	30,021	31	36,550	31	8,230	21.73%	3.159%	0.209%
Total	2006	117,072	-2,221	-1.90%	12,277	10.49%	116,214	-858	78,690	-80,911	12,200	0	0	77	82,231	96	114,326	97	36,499	31.18%	-6.085%	33.636%
1996	2007	1,283	24	1.87%	2	0.13%	1,283	0	0	24	0	0	0	2	2,109	2	1,340	2	407	31.72%	5.897%	0.418%
1997	2007	11,655	239	2.05%	26	0.23%	12,014	359	0	239	0	0	0	26	7,560	11	12,448	11	6,216	53.33%	3.845%	0.424%
1998	2007	1,454	29	1.99%	2	0.17%	1,525	71	0	29	0	0	0	2	1,203	2	1,525	2	576	39.61%	5.035%	0.425%
1999	2007	10,717	29,099	271.52%	20	0.19%	10,824	107	29,200	-101	0	0	0	20	-811	7	9,929	8	4,664	43.52%	623.907%	0.439%
2000	2007	45,589	118,488	259.90%	58,427	128.16%	45,999	410	29,889	88,599	21,437	0	36,926	65	30,986	30	48,730	30	15,015	32.94%	789.131%	389.127%
2001	2007	15,942	382	2.40%	16	0.10%	16,327	385	245	137	0	0	0	16	11,717	11	16,040	12	3,457	21.68%	11.050%	0.463%
2002	2007	41,012	418	1.02%	40	0.10%	41,275	263	0	418	0	0	0	40	39,731	31	42,769	31	9,196	22.42%	4.545%	0.432%
Total	2007	127,652	148,679	116.47%	58,534	45.85%	129,247	1,595	59,334	89,345	21,437	0	36,926	172	92,495	94	132,781	96	39,531	30.97%	376.107%	148.072%
1996	2008	1,340	29	2.16%	9	0.69%	1,340	0	0	29	0	0	0	9	2,176	2	1,340	2	497	37.09%	5.835%	1.847%
1997	2008	12,456	276	2.22%	130	1.04%	12,448	-8	0	276	0	0	0	130	7,792	11	12,448	11	7,053	56.62%	3.913%	1.838%
1998	2008	1,482	-44	-2.97%	9	0.59%	1,084	-398	0	-44	0	0	0	9	-943	1	1,092	2	562	37.92%	-7.829%	1.559%
1999	2008	9,936	28,515	286.99%	87	0.88%	9,929	-7	29,525	-1,010	0	0	0	87	4,610	7	9,929	7	4,764	47.95%	598.552%	1.831%
2000	2008	45,369	198,229	436.93%	34,915	76.96%	45,639	270	30,385	167,844	34,614	0	0	302	25,156	28	44,984	28	16,459	36.28%	1204.381%	212.134%
2001	2008	16,104	129	0.80%	76	0.47%	16,166	62	0	129	0	0	0	76	15,580	11	16,143	11	4,083	25.35%	3.159%	1.850%
2002	2008	40,399	119	0.29%	178	0.44%	40,254	-145	0	119	0	0	0	178	29,759	28	39,728	29	9,892	24.49%	1.203%	1.799%
Total	2008	127,086	227,253	178.82%	35,403	27.86%	126,860	-226	59,910	167,343	34,614	0	0	790	84,130	88	125,664	90	43,310	34.08%	524.713%	81.744%
1996	2009	1,560	37	2.37%	188	12.04%	1,560	0	0	37	0	0	0	188	2,298	2	1,581	2	609	39.04%	6.076%	30.831%
1997	2009	15,244	290	1.90%	2,414	15.84%	15,623	379	0	290	0	0	0	2,414	7,705	11	14,691	11	8,005	52.51%	3.623%	30.155%
1998	2009	1,270	-6	-0.47%	129	10.18%	1,289	19	0	-6	0	0	0	129	1,066	1	1,289	1	422	33.23%	-1.422%	30.649%
1999	2009	11,353	28,653	252.38%	1,626	14.32%	11,535	182	29,200	-547	0	0	0	1,626	4,540	7	11,719	7	5,413	47.68%	529.337%	30.033%

Ability/Medico Insurance Companies - Arkansas Experience for Form 694

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2000	2009	43,958	-154,977	-352.56%	59,074	134.39%	45,604	1,646	51,531	-206,508	17,600	0	36,303	5,171	-6,240	26	47,198	26	16,939	38.53%	-914.912%	348.744%
2001	2009	22,054	147	0.67%	1,382	6.27%	22,673	619	0	147	0	0	0	1,382	8,817	10	17,943	10	4,429	20.08%	3.319%	31.204%
2002	2009	55,508	481	0.87%	3,370	6.07%	56,170	662	0	481	0	0	0	3,370	33,070	27	46,158	27	11,238	20.25%	4.280%	29.989%
Total	2009	150,947	-125,375	-83.06%	68,183	45.17%	154,454	3,507	80,731	-206,106	17,600	0	36,303	14,280	51,256	84	140,579	84	47,055	31.17%	-266.444%	144.900%
Grand	Total	1,257,731	633,966	50.41%	632,983	50.33%	1,276,697	18,966	458,986	174,980	458,007	0	159,658	15,318	674,283			1,085	332,260	26.42%	190.804%	190.508%
Present Value - 4.50%																						
Grand	Total	1,543,963	766,939	49.67%	693,418	44.91%	1,569,815	25,851	518,442	248,498					812,729				396,821	25.70%	193.271%	174.743%

Ability/Medico Insurance Companies - Arkansas Experience for Form 695

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1996	1996	196	11	5.61%	0	0.00%	196	0	0	11	0	0	0	0	0	1	705	0	32	16.33%	34.375%	0.000%
Total	1996	196	11	5.61%	0	0.00%	196	0	0	11	0	0	0	0	0	1	705	0	32	16.33%	34.375%	0.000%
1996	1997	705	17	2.41%	0	0.00%	705	0	0	17	0	0	0	0	528	1	705	1	116	16.45%	14.655%	0.000%
Total	1997	705	17	2.41%	0	0.00%	705	0	0	17	0	0	0	0	528	1	705	1	116	16.45%	14.655%	0.000%
1996	1998	705	107	15.18%	0	0.00%	705	0	0	107	0	0	0	0	795	1	705	1	151	21.42%	70.861%	0.000%
1998	1998	2,716	118	4.34%	0	0.00%	3,701	985	0	118	0	0	0	0	0	6	3,128	7	345	12.70%	34.203%	0.000%
Total	1998	3,421	225	6.58%	0	0.00%	4,406	985	0	225	0	0	0	0	795	7	3,833	8	496	14.50%	45.363%	0.000%
1996	1999	705	-16	-2.27%	0	0.00%	705	0	0	-16	0	0	0	0	1,087	1	705	1	207	29.36%	-7.729%	0.000%
1998	1999	3,135	2	0.06%	0	0.00%	2,852	-283	0	2	0	0	0	0	2,164	6	3,152	8	608	19.39%	0.329%	0.000%
Total	1999	3,840	-14	-0.36%	0	0.00%	3,557	-283	0	-14	0	0	0	0	3,251	7	3,857	9	815	21.22%	-1.718%	0.000%
1996	2000	705	2	0.28%	0	0.00%	705	0	0	2	0	0	0	0	851	1	705	1	239	33.90%	0.837%	0.000%
1998	2000	3,134	413	13.18%	0	0.00%	3,128	-6	0	413	0	0	0	0	4,397	6	3,128	8	925	29.51%	44.649%	0.000%
Total	2000	3,839	415	10.81%	0	0.00%	3,833	-6	0	415	0	0	0	0	5,248	7	3,833	9	1,164	30.32%	35.653%	0.000%
1996	2001	705	-1	-0.14%	0	0.00%	705	0	0	-1	0	0	0	0	864	1	705	1	381	54.04%	-0.262%	0.000%
1998	2001	3,131	-6	-0.19%	0	0.00%	2,852	-279	0	-6	0	0	0	0	4,628	6	3,152	6	1,093	34.91%	-0.549%	0.000%
2001	2001	784	15	1.91%	0	0.00%	899	115	0	15	0	0	0	0	0	2	1,718	1	103	13.14%	14.563%	0.000%
Total	2001	4,620	8	0.17%	0	0.00%	4,456	-164	0	8	0	0	0	0	5,492	9	5,575	8	1,577	34.13%	0.507%	0.000%
1996	2002	705	-5	-0.71%	0	0.00%	705	0	0	-5	0	0	0	0	1,057	1	705	1	321	45.53%	-1.558%	0.000%
1998	2002	3,138	-20	-0.64%	0	0.00%	3,128	-10	0	-20	0	0	0	0	5,304	6	3,128	6	1,277	40.69%	-1.566%	0.000%
2001	2002	1,718	43	2.50%	0	0.00%	1,718	0	0	43	0	0	0	0	784	2	1,718	2	260	15.13%	16.538%	0.000%
Total	2002	5,561	18	0.32%	0	0.00%	5,551	-10	0	18	0	0	0	0	7,145	9	5,551	9	1,858	33.41%	0.969%	0.000%
1996	2003	705	-24	-3.40%	0	0.00%	705	0	0	-24	0	0	0	0	176	1	705	1	381	54.04%	-6.299%	0.000%
1998	2003	3,126	-110	-3.52%	0	0.00%	3,128	2	0	-110	0	0	0	0	5,977	6	3,128	6	1,461	46.74%	-7.529%	0.000%
2001	2003	1,718	160	9.31%	0	0.00%	1,575	-143	0	160	0	0	0	0	1,823	2	1,718	2	378	22.00%	42.328%	0.000%
Total	2003	5,549	26	0.47%	0	0.00%	5,408	-141	0	26	0	0	0	0	7,976	9	5,551	9	2,220	40.01%	1.171%	0.000%
1996	2004	824	44	5.34%	0	0.00%	824	0	0	44	0	0	0	0	814	1	864	1	423	51.33%	10.402%	0.000%
1998	2004	3,516	102	2.90%	0	0.00%	3,584	68	0	102	0	0	0	0	5,543	6	3,694	6	1,609	45.76%	6.339%	0.000%
2001	2004	1,885	-80	-4.24%	0	0.00%	2,054	169	0	-80	0	0	0	0	1,710	2	2,104	2	456	24.19%	-17.544%	0.000%
Total	2004	6,225	66	1.06%	0	0.00%	6,462	237	0	66	0	0	0	0	8,067	9	6,662	9	2,488	39.97%	2.653%	0.000%
1996	2005	864	20	2.31%	0	0.00%	864	0	0	20	0	0	0	0	810	1	864	1	444	51.39%	4.505%	0.000%
1998	2005	3,817	77	2.02%	0	0.00%	3,671	-146	0	77	0	0	0	0	5,838	6	3,874	6	1,843	48.28%	4.178%	0.000%
2001	2005	2,104	17	0.81%	0	0.00%	2,104	0	0	17	0	0	0	0	1,839	2	2,104	2	477	22.67%	3.564%	0.000%
Total	2005	6,785	114	1.68%	0	0.00%	6,639	-146	0	114	0	0	0	0	8,487	9	6,842	9	2,764	40.74%	4.124%	0.000%
1996	2006	864	34	3.94%	1	0.14%	864	0	0	34	0	0	0	1	853	1	864	1	566	65.51%	6.007%	0.212%
1998	2006	3,853	113	2.93%	5	0.12%	4,548	695	0	113	0	0	0	5	6,253	6	3,818	6	2,176	56.48%	5.193%	0.210%
2001	2006	2,101	19	0.90%	1	0.05%	2,104	3	0	19	0	0	0	1	2,004	2	2,104	2	542	25.80%	3.506%	0.210%
Total	2006	6,818	166	2.43%	7	0.10%	7,516	698	0	166	0	0	0	7	9,110	9	6,786	9	3,284	48.17%	5.055%	0.210%
1996	2007	994	29	2.92%	3	0.28%	994	0	0	29	0	0	0	3	795	1	1,037	1	652	65.59%	4.448%	0.426%
1998	2007	4,253	109	2.56%	11	0.25%	4,463	210	0	109	0	0	0	11	6,275	6	4,584	6	2,520	59.25%	4.325%	0.421%

Ability/Medico Insurance Companies - Arkansas Experience for Form 695

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2001	2007	670	-144	-21.49%	1	0.12%	526	-144	0	-144	0	0	0	1	-8,160	0	0	1	233	34.78%	-61.803%	0.348%
Total	2007	5,917	-6	-0.10%	14	0.24%	5,983	66	0	-6	0	0	0	14	-1,090	7	5,621	8	3,405	57.55%	-0.176%	0.417%
1996	2008	1,037	33	3.18%	14	1.34%	1,037	0	0	33	0	0	0	14	739	1	1,037	1	751	72.42%	4.394%	1.855%
1998	2008	4,614	117	2.54%	52	1.13%	3,776	-838	0	117	0	0	0	52	6,689	6	4,651	6	2,892	62.68%	4.046%	1.806%
2001	2008	0	-28	0.00%	0	0.00%	0	0	0	-28	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
Total	2008	5,651	122	2.16%	66	1.17%	4,813	-838	0	122	0	0	0	66	7,428	7	5,688	7	3,643	64.47%	3.349%	1.816%
1996	2009	1,177	37	3.14%	267	22.66%	1,177	0	0	37	0	0	0	267	732	1	1,224	1	866	73.58%	4.273%	30.793%
1998	2009	5,128	126	2.46%	972	18.95%	5,199	71	0	126	0	0	0	972	6,880	6	5,487	6	3,300	64.35%	3.818%	29.451%
2001	2009	0	-1	0.00%	0	0.00%	0	0	0	-1	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
Total	2009	6,305	162	2.57%	1,239	19.64%	6,376	71	0	162	0	0	0	1,239	7,612	7	6,711	7	4,166	66.07%	3.889%	29.730%
Grand	Total	65,432	1,330	2.03%	1,326	2.03%	65,901	469	0	1,330	0	0	0	1,326	70,049			102	28,028	42.84%	4.745%	4.730%
Present Value - 4.50%																						
Grand	Total	82,428	1,769	2.15%	1,326	1.61%	83,333	905	0	1,769					87,707				33,551	40.70%	5.272%	3.952%

Ability/Medico Insurance Companies - Arkansas Experience for Form 698

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1999	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	3,315	1	0	0.00%	0.000%	0.000%
2000	2001	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	10,253	4	0	0.00%	0.000%	0.000%
2001	2001	69,569	1,330	1.91%	0	0.00%	88,523	18,954	0	1,330	0	0	0	0	13,288	127	159,298	45	6,698	9.63%	19.857%	0.000%
Total	2001	69,569	1,330	1.91%	0	0.00%	88,523	18,954	0	1,330	0	0	0	0	13,288	127	172,866	50	6,698	9.63%	19.857%	0.000%
1999	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	19,569	10	0	0.00%	0.000%	0.000%
2000	2002	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	34,244	22	0	0.00%	0.000%	0.000%
2001	2002	182,716	6,869	3.76%	2,053	1.12%	182,226	-490	2,053	4,816	2,053	0	0	0	85,847	136	161,744	121	27,806	15.22%	24.703%	7.382%
2002	2002	102,800	2,840	2.76%	0	0.00%	107,912	5,112	0	2,840	0	0	0	0	58,819	122	104,798	70	12,185	11.85%	23.307%	0.000%
Total	2002	285,516	9,709	3.40%	2,053	0.72%	290,138	4,622	2,053	7,656	2,053	0	0	0	144,666	258	320,355	223	39,991	14.01%	24.278%	5.133%
1999	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	19,569	15	0	0.00%	0.000%	0.000%
2000	2003	0	0	0.00%	0	0.00%	0	0	0	0	0	0	0	0	0	0	34,244	30	0	0.00%	0.000%	0.000%
2001	2003	178,575	168,515	94.37%	283,615	158.82%	177,425	-1,150	26,950	141,565	190,360	0	93,255	0	121,017	132	157,271	120	34,746	19.46%	484.991%	816.252%
2002	2003	138,141	1,594	1.15%	0	0.00%	138,248	107	0	1,594	0	0	0	0	44,016	120	102,838	89	20,640	14.94%	7.723%	0.000%
Total	2003	316,716	170,109	53.71%	283,615	89.55%	315,673	-1,043	26,950	143,159	190,360	0	93,255	0	165,033	252	313,922	254	55,386	17.49%	307.134%	512.070%
2001	2004	198,345	-62,757	-31.64%	69,862	35.22%	200,939	2,594	33,560	-96,317	69,862	0	0	0	134,116	127	206,351	131	39,118	19.72%	-160.430%	178.593%
2002	2004	151,156	3,175	2.10%	0	0.00%	151,452	296	0	3,175	0	0	0	0	116,464	111	153,989	115	24,395	16.14%	13.015%	0.000%
Total	2004	349,501	-59,582	-17.05%	69,862	19.99%	352,391	2,890	33,560	-93,142	69,862	0	0	0	250,580	238	360,340	246	63,513	18.17%	-93.811%	109.996%
2001	2005	201,701	167,563	83.07%	9,150	4.54%	203,089	1,388	66,317	101,246	9,150	0	0	0	136,550	123	198,961	125	40,842	20.25%	410.271%	22.403%
2002	2005	153,765	234,405	152.44%	267,127	173.72%	154,027	262	42,686	191,719	267,127	0	0	0	117,050	109	153,047	110	28,209	18.35%	830.958%	946.958%
Total	2005	355,466	401,968	113.08%	276,277	77.72%	357,116	1,650	109,003	292,965	276,277	0	0	0	253,600	232	352,008	235	69,051	19.43%	582.132%	400.106%
2001	2006	193,120	90,173	46.69%	61,620	31.91%	192,126	-994	75,280	14,893	61,507	0	0	113	145,161	118	187,552	120	53,431	27.67%	168.765%	115.326%
2002	2006	151,987	102,781	67.62%	18,239	12.00%	151,787	-200	99,291	3,490	18,161	0	0	78	194,409	108	151,333	109	36,689	24.14%	280.141%	49.711%
Total	2006	345,107	192,954	55.91%	79,858	23.14%	343,913	-1,194	174,571	18,383	79,668	0	0	190	339,570	226	338,885	229	90,120	26.11%	214.108%	88.613%
2001	2007	199,579	190,414	95.41%	150,657	75.49%	202,101	2,522	105,747	84,667	100,885	0	49,522	250	70,463	108	199,904	113	55,273	27.69%	344.497%	272.569%
2002	2007	165,979	151,260	91.13%	317,724	191.42%	166,754	775	94,680	56,580	140,501	0	177,034	189	96,596	102	170,062	105	40,307	24.28%	375.270%	788.260%
Total	2007	365,558	341,674	93.47%	468,381	128.13%	368,855	3,297	200,427	141,247	241,386	0	226,556	439	167,059	210	369,966	218	95,580	26.15%	357.474%	490.041%
2001	2008	194,161	25,738	13.26%	43,651	22.48%	192,681	-1,480	77,230	-51,492	7,998	0	34,475	1,178	129,575	103	190,751	105	64,086	33.01%	40.162%	68.113%
2002	2008	171,397	192,529	112.33%	172,348	100.55%	171,993	596	113,635	78,894	65,426	0	105,926	996	133,686	102	172,000	102	53,795	31.39%	357.894%	320.379%
Total	2008	365,558	218,267	59.71%	215,999	59.09%	364,674	-884	190,865	27,402	73,424	0	140,401	2,174	263,261	205	362,751	207	117,881	32.25%	185.159%	183.234%
2001	2009	196,829	103,050	52.36%	69,009	35.06%	194,982	-1,847	57,943	45,107	1,994	0	45,292	21,723	50,068	94	200,207	94	69,193	35.15%	148.931%	99.734%
2002	2009	202,773	225,160	111.04%	136,537	67.33%	204,875	2,102	170,823	54,337	28,139	0	88,723	19,675	45,273	98	195,664	98	64,658	31.89%	348.232%	211.168%
Total	2009	399,602	328,210	82.13%	205,546	51.44%	399,857	255	228,766	99,444	30,133	0	134,015	41,398	95,341	192	395,871	192	133,851	33.50%	245.205%	153.563%
Grand	Total	2,852,593	1,604,639	56.25%	1,601,591	56.15%	2,881,140	28,547	966,195	638,444	963,163	0	594,227	44,201	1,692,398			1,854	672,071	23.56%	238.760%	238.307%
Present Value - 4.50%																						
Grand	Total	3,334,003	1,791,342	53.73%	1,694,433	50.82%	3,373,027	39,024	1,056,005	735,337					1,985,761				761,822	22.85%	235.139%	222.419%

Ability/Medico Insurance Companies - Arkansas Experience for Form 201

Change in the active life reserve is NOT included in the Statement and Runout Claims.

Valuation Date: 12/31/2009

ISSUE YEAR	EXPER YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change In Unearned Prem	Paid Claims	Change In Claim Res	Paid Claims Allocated to Incurred Year	Claim Reserve as of 12/31/2009 Outstanding	Pending	IBNR	Change In ActLf Res	Policy Count	Gross Annualized Premium	Life Years	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2003	2003	966	55	5.69%	0	0.00%	1,132	166	0	55	0	0	0	0	-134	1	4,404	0	232	24.02%	23.707%	0.000%
Total	2003	966	55	5.69%	0	0.00%	1,132	166	0	55	0	0	0	0	-134	1	4,404	0	232	24.02%	23.707%	0.000%
2003	2004	4,404	150	3.41%	0	0.00%	4,404	0	0	150	0	0	0	0	620	1	4,404	1	1,157	26.27%	12.965%	0.000%
2004	2004	3,046	33	1.08%	0	0.00%	3,175	129	0	33	0	0	0	0	-129	2	3,964	2	173	5.68%	19.075%	0.000%
Total	2004	7,450	183	2.46%	0	0.00%	7,579	129	0	183	0	0	0	0	491	3	8,368	3	1,330	17.85%	13.759%	0.000%
2003	2005	4,404	159	3.61%	0	0.00%	4,404	0	0	159	0	0	0	0	881	1	4,404	1	1,060	24.07%	15.000%	0.000%
2004	2005	3,964	48	1.21%	0	0.00%	3,964	0	0	48	0	0	0	0	1,780	2	3,964	2	248	6.26%	19.355%	0.000%
Total	2005	8,368	207	2.47%	0	0.00%	8,368	0	0	207	0	0	0	0	2,661	3	8,368	3	1,308	15.63%	15.826%	0.000%
2003	2006	900	-301	-33.44%	1	0.06%	734	-166	0	-301	0	0	0	1	-1,367	0	0	0	314	34.89%	-95.860%	0.166%
2004	2006	3,962	53	1.34%	1	0.02%	3,964	2	0	53	0	0	0	1	3,273	2	3,964	2	436	11.00%	12.156%	0.211%
Total	2006	4,862	-248	-5.10%	1	0.03%	4,698	-164	0	-248	0	0	0	1	1,906	2	3,964	2	750	15.43%	-33.067%	0.192%
2003	2007	0	-37	0.00%	0	0.00%	0	0	0	-37	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
2004	2007	3,964	52	1.31%	3	0.06%	3,964	0	0	52	0	0	0	3	3,366	2	3,964	2	602	15.19%	8.638%	0.425%
Total	2007	3,964	15	0.38%	3	0.06%	3,964	0	0	15	0	0	0	3	3,366	2	3,964	2	602	15.19%	2.492%	0.425%
2003	2008	0	-15	0.00%	0	0.00%	0	0	0	-15	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
2004	2008	3,964	64	1.61%	15	0.38%	3,964	0	0	64	0	0	0	15	3,476	2	3,964	2	803	20.26%	7.970%	1.854%
Total	2008	3,964	49	1.24%	15	0.38%	3,964	0	0	49	0	0	0	15	3,476	2	3,964	2	803	20.26%	6.102%	1.854%
2003	2009	0	-11	0.00%	0	0.00%	0	0	0	-11	0	0	0	0	0	0	0	0	0	0.00%	0.000%	0.000%
2004	2009	3,964	88	2.22%	320	8.08%	3,964	0	0	88	0	0	0	320	3,556	2	3,964	2	1,055	26.61%	8.341%	30.355%
Total	2009	3,964	77	1.94%	320	8.08%	3,964	0	0	77	0	0	0	320	3,556	2	3,964	2	1,055	26.61%	7.299%	30.355%
Grand	Total	33,538	338	1.01%	339	1.01%	33,669	131	0	338	0	0	0	339	15,322			14	6,080	18.13%	5.559%	5.578%
Present Value - 4.50%																						
Grand	Total	38,505	408	1.06%	339	0.88%	38,694	190	0	408					16,650				6,927	17.99%	5.892%	4.896%

Ability/Medico Insurance Companies

LTC Policy and Riders - Ability/Medico Insurance Companies - Nationwide Experience - All Forms Receiving a Rate Increase - Implementation Date: 10/1/2010 - Incurred Claims are WITHOUT Changes in Active Life Reserves

Experience Starting January 1, 2010 Forward

Projection Assumptions

Projection Starting Date: 1/1/2010
Starting Rate Increase Implementation Date: 10/1/2010
Percentage of Increase Implemented on 10/1/2010: 100%
Lapse/Mortality: 1.5% Voluntary Lapse + 1994 GAM Mortality
Pricing Interest Rate: 4.50%
Nationwide Average Rate Increase: 29.3%
Shock Lapse: 1.00%
Claim Antiselection: 0.00%

	Projected Experience				Revised Premium W/ Rate Increase					Revised Claims W/ Rate Increase					Present Values on 1/1/10 at 4.50%							
															Present Values Without Rate Increase				Present Values With Rate Increase			
Experience Year	Earned Premium	Incurred Claims	Loss Ratio	EOY Policy Count	Earned Premium	EOY Policy Count	Rate Increase	Cumulative Rate Increase	Revised Earned Premium	Incurred Claims	Cumulative Claim Antiselection Rate	Claims Inflation	Loss Ratio	Lifetime Cumulative Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Lifetime Cumulative Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Lifetime Cumulative Loss Ratio
2010	87,319,558	87,955,655	100.73%	46,809	87,101,260	46,341	29.33%	7.33%	93,487,959	87,735,766	0.00%	87,735,766	93.85%	66.18%	85,418,784	86,041,034	100.73%	62.66%	91,452,911	85,825,932	93.85%	62.48%
2011	79,516,211	84,158,638	105.84%	43,578	78,721,049	43,142	0.00%	29.33%	101,809,932	83,317,052	0.00%	83,317,052	81.84%	67.13%	74,435,694	78,781,503	105.84%	64.05%	95,305,006	77,993,688	81.84%	63.27%
2012	72,114,076	80,090,428	111.06%	40,470	71,392,935	40,065	0.00%	29.33%	92,332,483	79,289,524	0.00%	79,289,524	85.87%	68.12%	64,599,524	71,744,711	111.06%	65.32%	82,711,099	71,027,264	85.87%	64.04%
2013	65,447,345	76,042,136	116.19%	37,478	64,792,871	37,104	0.00%	29.33%	83,796,620	75,281,715	0.00%	75,281,715	89.84%	69.11%	56,102,862	65,184,943	116.19%	66.50%	71,832,253	64,533,094	89.84%	64.78%
2014	59,458,661	72,531,863	121.99%	34,597	58,864,075	34,251	0.00%	29.33%	76,128,908	71,806,544	0.00%	71,806,544	94.32%	70.11%	48,774,387	59,498,432	121.99%	67.59%	62,449,116	58,903,448	94.32%	65.50%
2015	53,855,557	69,969,410	129.92%	31,835	53,317,001	31,517	0.00%	29.33%	68,954,878	69,269,715	0.00%	69,269,715	100.46%	71.16%	42,275,711	54,924,816	129.92%	68.63%	54,128,425	54,375,568	100.46%	66.23%
2016	48,614,394	68,210,963	140.31%	29,198	48,128,250	28,906	0.00%	29.33%	62,244,266	67,528,853	0.00%	67,528,853	108.49%	72.30%	36,518,168	51,238,722	140.31%	69.65%	46,756,658	50,726,335	108.49%	66.97%
2017	43,740,434	66,751,500	152.61%	26,697	43,303,030	26,430	0.00%	29.33%	56,003,808	66,083,985	0.00%	66,083,985	118.00%	73.51%	31,442,054	47,983,160	152.61%	70.66%	40,257,368	47,503,329	118.00%	67.73%
2018	39,217,637	65,396,323	166.75%	24,327	38,825,461	24,084	0.00%	29.33%	50,212,969	64,742,360	0.00%	64,742,360	128.94%	74.80%	26,976,957	44,984,704	166.75%	71.64%	34,540,405	44,534,857	128.94%	68.50%
2019	35,033,140	64,135,752	183.07%	22,084	34,682,809	21,863	0.00%	29.33%	44,855,277	63,494,395	0.00%	63,494,395	141.55%	76.16%	23,060,797	42,217,784	183.07%	72.62%	29,526,283	41,795,606	141.55%	69.29%
2020	31,181,766	62,997,111	202.03%	19,978	30,869,948	19,778	0.00%	29.33%	39,924,104	62,367,140	0.00%	62,367,140	156.21%	77.59%	19,641,726	39,682,551	202.03%	73.57%	25,148,618	39,285,726	156.21%	70.07%
2021	27,648,235	61,905,218	223.90%	18,004	27,371,752	17,824	0.00%	29.33%	35,399,887	61,286,165	0.00%	61,286,165	173.13%	79.08%	16,665,950	37,315,556	223.90%	74.50%	21,338,532	36,942,400	173.13%	70.85%
2022	24,419,856	60,725,714	248.67%	16,168	24,175,658	16,007	0.00%	29.33%	31,266,378	60,118,457	0.00%	60,118,457	192.28%	80.61%	14,086,058	35,028,295	248.67%	75.41%	18,035,324	34,678,012	192.28%	71.63%
2023	21,483,145	59,373,703	276.37%	14,463	21,268,313	14,319	0.00%	29.33%	27,506,310	58,779,966	0.00%	58,779,966	213.70%	82.18%	11,858,450	32,773,605	276.37%	76.30%	15,183,168	32,445,869	213.70%	72.38%
2024	18,821,400	57,776,671	306.97%	12,885	18,633,186	12,757	0.00%	29.33%	24,098,300	57,198,904	0.00%	57,198,904	237.36%	83.77%	9,941,816	30,518,719	306.97%	77.14%	12,729,173	30,213,532	237.36%	73.12%
2025	16,417,158	55,933,574	340.70%	11,433	16,252,986	11,319	0.00%	29.33%	21,019,987	55,374,238	0.00%	55,374,238	263.44%	85.35%	8,298,421	28,272,881	340.70%	77.94%	10,625,025	27,990,152	263.44%	73.82%
2026	14,257,458	53,872,466	377.85%	10,107	14,114,883	10,006	0.00%	29.33%	18,254,779	53,333,742	0.00%	53,333,742	292.16%	86.93%	6,896,414	26,058,419	377.85%	78.70%	8,829,941	25,797,835	292.16%	74.50%
2027	12,324,032	51,620,371	418.86%	8,900	12,200,792	8,811	0.00%	29.33%	15,779,284	51,104,167	0.00%	51,104,167	323.87%	88.48%	5,704,502	23,893,845	418.86%	79.41%	7,303,856	23,654,906	323.87%	75.13%
2028	10,603,598	49,215,807	464.14%	7,807	10,497,562	7,729	0.00%	29.33%	13,576,496	48,723,649	0.00%	48,723,649	358.88%	89.99%	4,696,798	21,799,837	464.14%	80.07%	6,013,625	21,581,838	358.88%	75.72%
2029	9,079,409	46,698,604	514.34%	6,823	8,988,614	6,755	0.00%	29.33%	11,624,975	46,231,618	0.00%	46,231,618	397.69%	91.46%	3,848,486	19,794,122	514.34%	80.68%	4,927,474	19,596,181	397.69%	76.27%
2030	7,736,617	44,095,545	569.96%	5,943	7,659,251	5,883	0.00%	29.33%	9,905,709	43,654,589	0.00%	43,654,589	440.70%	92.87%	3,138,103	17,885,898	569.96%	81.23%	4,017,923	17,707,039	440.70%	76.77%
2031	6,562,792	41,454,636	631.66%	5,159	6,497,164	5,107	0.00%	29.33%	8,402,782	41,040,089	0.00%	41,040,089	488.41%	94.23%	2,547,349	16,090,623	631.66%	81.74%	3,261,541	15,929,717	488.41%	77.23%
2032	5,541,124	38,801,084	700.24%	4,465	5,485,713	4,420	0.00%	29.33%	7,094,673	38,413,073	0.00%	38,413,073	541.44%	95.51%	2,058,171	14,412,102	700.24%	82.21%	2,635,214	14,267,981	541.44%	77.66%
2033	4,657,790	36,201,103	777.22%	3,855	4,611,212	3,816	0.00%	29.33%	5,963,680	35,839,092	0.00%	35,839,092	600.96%	96.73%	1,655,568	12,867,346	777.22%	82.62%	2,119,735	12,738,673	600.96%	78.04%
2034	3,898,602	33,692,000	864.21%	3,320	3,859,616	3,287	0.00%	29.33%	4,991,641	33,355,080	0.00%	33,355,080	668.22%	97.89%	1,326,050	11,459,817	864.21%	83.00%	1,697,830	11,345,219	668.22%	78.38%
2035	3,250,351	31,290,936	962.69%	2,855	3,217,847	2,826	0.00%	29.33%	4,161,642	30,978,027	0.00%	30,978,027	744.37%	98.97%	1,057,949	10,184,815	962.69%	83.34%	1,354,563	10,082,967	744.37%	78.69%
2036	2,700,323	28,998,871	1073.90%	2,451	2,673,320	2,427	0.00%	29.33%	3,457,405	28,708,883	0.00%	28,708,883	830.36%	99.99%	841,074	9,032,322	1073.90%	83.64%	1,076,883	8,941,999	830.36%	78.97%
2037	2,236,169	26,823,099	1199.51%	2,103	2,213,807	2,082	0.00%	29.33%	2,863,117	26,554,868	0.00%	26,554,868	927.48%	100.94%	666,510	7,994,862	1199.51%	83.91%	853,377	7,914,913	927.48%	79.22%
2038	1,846,708	24,787,300	1342.24%	1,802	1,828,241	1,784	0.00%	29.33%	2,364,464	24,539,427	0.00%	24,539,427	1037.84%	101.84%	526,725	7,069,927	1342.24%	84.15%	674,401	6,999,228	1037.84%	79.44%
2039	1,521,328	22,882,782	1504.13%	1,544	1,506,115	1,529	0.00%	29.33%	1,947,858	22,653,955	0.00%	22,653,955	1163.02%	102.67%	415,233	6,245,659	1504.13%	84.36%	531,651	6,183,202	1163.02%	79.64%
2010 - 2039	810,504,872	1,624,389,266	200.42%		803,054,720		**Projected Data**		1,019,430,570	1,608,805,040		1,608,805,040	157.81%		605,476,289	1,010,981,012	166.97%		757,317,379	1,001,516,509	132.25%	
Inception - 2009	1,469,828,436	946,807,153	64.42%				**Historical Data**		1,469,828,436			946,807,153	64.42%		2,154,969,113	1,317,775,915	61.15%		2,154,969,113	1,317,775,915	61.15%	
Inception - 2039	2,280,333,308	2,571,196,419	112.76%				**Lifetime Data**		2,489,259,006			2,555,612,193	102.67%		2,760,445,403	2,328,756,927	84.36%		2,912,286,492	2,319,292,425	79.64%	

Ability/Medico Insurance Companies

LTC Policy and Riders - Ability/Medico Insurance Companies - Nationwide Experience - Form 201 - Implementation Date: 10/1/2010 - Incurred Claims are WITHOUT Changes in Active Life Reserves

Experience Starting January 1, 2010 Forward

Projection Assumptions

Projection Starting Date: 1/1/2010
Starting Rate Increase Implementation Date: 10/1/2010
Percentage of Increase Implemented on 10/1/2010: 100%
Lapse/Mortality: 1.5% Voluntary Lapse + 1994 GAM Mortality
Interest Rate: 4.50%
Nationwide Average Rate Increase: 29.3%
Shock Lapse: 1.00%
Claim Antiselection: 0.00%

	Projected Experience					Revised Premium W/ Rate Increase							Revised Claims W/ Rate Increase					Present Values on 1/1/10 at 4.50%									
																		Present Values Without Rate Increase					Present Values With Rate Increase				
Experience Year	Initial Earned Premium	Increased Earned Premium	Incurred Claims	Loss Ratio	EOY Policy Count	Initial Earned Premium	Increased Earned Premium	EOY Policy Count	Rate Increase	Cumulative Rate Increase	Revised Initial Earned Premium	Revised Increased Earned Premium	Incurred Claims	Cumulative Claim Antiselection Rate	Claims Inflation	Loss Ratio	Lifetime Cumulative Loss Ratio	Initial Earned Premium	Increased Earned Premium	Incurred Claims	Loss Ratio	Lifetime Cumulative Loss Ratio	Initial Earned Premium	Increased Earned Premium	Incurred Claims	Loss Ratio	Lifetime Cumulative Loss Ratio
2010	7,325,977	998,997	5,386,825	64.71%	4,955	7,295,452	994,834	4,905	29.30%	7.33%	7,295,452	1,602,098	5,373,358	0.00%	5,373,358	60.39%	37.34%	7,166,505	977,251	5,269,565	64.71%	35.48%	7,136,644	1,567,223	5,256,391	60.39%	35.25%
2011	6,849,985	934,089	5,440,210	69.89%	4,689	6,781,486	924,748	4,642	0.00%	29.30%	6,781,486	3,182,674	5,385,808	0.00%	5,385,808	54.05%	39.18%	6,412,320	874,407	5,092,620	69.89%	38.02%	6,348,197	2,979,324	5,041,694	54.05%	36.98%
2012	6,391,130	871,518	5,492,523	75.63%	4,425	6,327,218	862,802	4,381	0.00%	29.30%	6,327,218	2,969,479	5,437,597	0.00%	5,437,597	58.49%	40.97%	5,725,150	780,702	4,920,182	75.63%	40.34%	5,667,899	2,660,048	4,870,980	58.49%	38.61%
2013	5,921,777	807,515	5,533,032	82.22%	4,163	5,862,559	799,440	4,121	0.00%	29.30%	5,862,559	2,751,406	5,477,702	0.00%	5,477,702	63.59%	42.77%	5,076,274	692,219	4,743,033	82.22%	42.51%	5,025,511	2,358,564	4,695,603	63.59%	40.18%
2014	5,470,490	745,976	5,571,777	89.63%	3,903	5,415,785	738,516	3,864	0.00%	29.30%	5,415,785	2,541,727	5,516,059	0.00%	5,516,059	69.32%	44.58%	4,487,484	611,930	4,570,571	89.63%	44.57%	4,442,610	2,084,997	4,524,865	69.32%	41.72%
2015	5,044,147	687,838	5,612,039	97.91%	3,647	4,993,706	680,960	3,611	0.00%	29.30%	4,993,706	2,343,637	5,555,919	0.00%	5,555,919	75.72%	46.42%	3,959,571	539,942	4,405,357	97.91%	46.56%	3,919,976	1,839,716	4,361,304	75.72%	43.23%
2016	4,635,103	632,059	5,711,761	108.44%	3,396	4,588,752	625,739	3,362	0.00%	29.30%	4,588,752	2,153,585	5,654,644	0.00%	5,654,644	83.87%	48.36%	3,481,797	474,791	4,290,562	108.44%	48.52%	3,446,979	1,617,730	4,247,656	83.87%	44.76%
2017	4,245,043	578,870	5,855,824	121.39%	3,150	4,202,593	573,081	3,118	0.00%	29.30%	4,202,593	1,972,353	5,797,265	0.00%	5,797,265	93.88%	50.41%	3,051,476	416,110	4,209,358	121.39%	50.49%	3,020,961	1,417,792	4,167,264	93.88%	46.32%
2018	3,870,574	527,806	6,005,872	136.55%	2,910	3,831,868	522,527	2,881	0.00%	29.30%	3,831,868	1,798,365	5,945,814	0.00%	5,945,814	105.61%	52.59%	2,662,483	363,066	4,131,309	136.55%	52.47%	2,635,858	1,237,056	4,089,996	105.61%	47.93%
2019	3,516,915	479,579	6,144,699	153.75%	2,678	3,481,746	474,784	2,651	0.00%	29.30%	3,481,746	1,634,047	6,083,252	0.00%	6,083,252	118.91%	54.89%	2,315,033	315,686	4,044,789	153.75%	54.46%	2,291,883	1,075,622	4,004,341	118.91%	49.56%
2020	3,181,213	433,802	6,264,028	173.28%	2,454	3,149,401	429,464	2,430	0.00%	29.30%	3,149,401	1,478,071	6,201,388	0.00%	6,201,388	134.01%	57.30%	2,003,880	273,256	3,945,778	173.28%	56.44%	1,983,841	931,053	3,906,320	134.01%	51.21%
2021	2,866,493	390,885	6,357,849	195.18%	2,239	2,837,828	386,977	2,217	0.00%	29.30%	2,837,828	1,331,844	6,294,270	0.00%	6,294,270	150.95%	59.79%	1,727,880	235,620	3,832,418	195.18%	58.42%	1,710,601	802,816	3,794,094	150.95%	52.86%
2022	2,572,261	350,763	6,426,749	219.87%	2,034	2,546,539	347,255	2,013	0.00%	29.30%	2,546,539	1,195,137	6,362,481	0.00%	6,362,481	170.04%	62.37%	1,483,752	202,330	3,707,129	219.87%	60.36%	1,468,915	689,388	3,670,058	170.04%	54.51%
2023	2,298,538	313,437	6,466,794	247.58%	1,839	2,275,553	310,303	1,820	0.00%	29.30%	2,275,553	1,067,958	6,402,127	0.00%	6,402,127	191.48%	65.01%	1,268,767	173,014	3,569,597	247.58%	62.27%	1,256,079	589,501	3,533,901	191.48%	56.13%
2024	2,045,496	278,931	6,476,723	278.64%	1,654	2,025,041	276,142	1,638	0.00%	29.30%	2,025,041	950,389	6,411,955	0.00%	6,411,955	215.50%	67.70%	1,080,469	147,337	3,421,126	278.64%	64.13%	1,069,665	502,013	3,386,915	215.50%	57.72%
2025	1,812,494	247,158	6,452,149	313.26%	1,481	1,794,369	244,687	1,466	0.00%	29.30%	1,794,369	842,130	6,387,628	0.00%	6,387,628	242.28%	70.42%	916,166	124,932	3,261,384	313.26%	65.94%	907,004	425,674	3,228,770	242.28%	59.27%
2026	1,598,800	218,018	6,383,884	351.38%	1,319	1,582,812	215,838	1,306	0.00%	29.30%	1,582,812	742,842	6,320,045	0.00%	6,320,045	271.75%	73.16%	773,349	105,457	3,087,921	351.38%	67.68%	765,615	359,317	3,057,042	271.75%	60.77%
2027	1,402,700	191,277	6,273,808	393.59%	1,168	1,388,673	189,364	1,157	0.00%	29.30%	1,388,673	651,729	6,211,069	0.00%	6,211,069	304.40%	75.88%	649,277	88,538	2,903,997	393.59%	69.33%	642,784	301,670	2,874,957	304.40%	62.20%
2028	1,225,659	167,135	6,125,254	439.78%	1,029	1,213,403	165,464	1,019	0.00%	29.30%	1,213,403	569,472	6,064,002	0.00%	6,064,002	340.12%	78.56%	542,898	74,032	2,713,143	439.78%	70.90%	537,469	252,244	2,686,012	340.12%	63.56%
2029	1,065,065	145,236	5,942,550	491.00%	902	1,054,414	143,784	893	0.00%	29.30%	1,054,414	494,856	5,883,124	0.00%	5,883,124	379.74%	81.20%	451,449	61,561	2,518,867	491.00%	72.37%	446,934	209,754	2,493,678	379.74%	64.84%
2030	920,443	125,515	5,726,595	547.50%	786	911,238	124,260	778	0.00%	29.30%	911,238	427,661	5,669,329	0.00%	5,669,329	423.43%	83.78%	373,347	50,911	2,322,804	547.50%	73.75%	369,614	173,466	2,299,576	423.43%	66.03%
2031	792,768	108,105	5,474,638	607.70%	681	784,841	107,024	674	0.00%	29.30%	784,841	368,340	5,419,891	0.00%	5,419,891	469.99%	86.26%	307,713	41,961	2,124,981	607.70%	75.01%	304,636	142,971	2,103,732	469.99%	67.14%
2032	679,641	92,678	5,193,257	672.42%	586	672,844	91,751	581	0.00%	29.30%	672,844	315,778	5,141,324	0.00%	5,141,324	520.05%	88.64%	252,443	34,424	1,928,960	672.42%	76.18%	249,918	117,291	1,909,671	520.05%	68.16%
2033	580,073	79,101	4,889,530	741.77%	502	574,272	78,310	497	0.00%	29.30%	574,272	269,516	4,840,635	0.00%	4,840,635	573.68%	90.90%	206,181	28,116	1,737,938	741.77%	77.23%	204,120	95,797	1,720,559	573.68%	69.08%
2034	493,019	67,230	4,571,085	815.90%	428	488,088	66,558	424	0.00%	29.30%	488,088	229,069	4,525,375	0.00%	4,525,375	631.02%	93.03%	167,693	22,867	1,554,785	815.90%	78.19%	166,016	77,914	1,539,237	631.02%	69.92%
2035	417,405	56,919	4,242,876	894.51%	363	413,231	56,350	359	0.00%	29.30%	413,231	193,937	4,200,447	0.00%	4,200,447	691.81%	95.02%	135,860	18,526	1,381,004	894.51%	79.04%	134,502	63,124	1,367,194	691.81%	70.67%
2036	352,147	48,020	3,906,305	976.17%	306	348,626	47,540	303	0.00%	29.30%	348,626	163,616	3,867,242	0.00%	3,867,242	754.96%	96.87%	109,684	14,957	1,216,703	976.17%	79.79%	108,587	50,962	1,204,536	754.96%	71.33%
2037	296,164	40,386	3,570,624	1060.95%	257	293,202	39,982	255	0.00%	29.30%	293,202	137,605	3,534,918	0.00%	3,534,918	820.53%	98.57%	88,274	12,037	1,064,256	1060.95%	80.46%	87,392	41,014	1,053,614	820.53%	71.91%
2038	248,399	33,873	3,242,002	1148.54%	215	245,915	33,534	213	0.00%	29.30%	245,915	115,412	3,209,582	0.00%	3,209,582	888.27%	100.13%	70,849	9,661	924,696	1148.54%	81.04%	70,141	32,918	915,449	888.27%	72.43%
2039	207,839	28,342	2,925,559	1238.69%	179	205,761	28,058	177	0.00%	29.30%	205,761	96,567	2,896,304	0.00%	2,896,304	958.00%	101.53%	56,728	7,736	798,506	1238.69%	81.54%	56,161	26,357	790,521	958.00%	72.87%
2010 - 2039	78,327,758	10,681,058	163,666,823	183.88%		77,587,216	10,580,075		**Projected Data**		77,587,216	34,591,301	162,070,556		162,070,556	144.48%		57,004,753	7,773,375	93,693,336	144.64%		56,476,510	24,723,319	92,795,925	114.28%	
Inception - 2009	67,806,262	4,041,469	24,780,107	34.49%					**Historical Data**		67,806,262	4,041,469			24,780,107	34.49%		79,233,255	4,349,133	27,278,800	32.64%		79,233,255	4,349,133	27,278,800	32.64%	
Inception - 2039	146,134,020	14,722,527	188,446,930	117.15%					**Lifetime Data**		145,393,478	38,632,770			186,850,663	101.53%		136,238,008	12,122,508	120,972,136	81.54%		135,709,765	29,072,452	120,074,725	72.87%	

To: **Harris Shearer**

From: **Todd Moltumyr ASA, MAAA**

Date: **August 30, 2010**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – AR Inquiry Dated August 13, 2010

This memo is in response to the captioned letter from Harris Shearer with the Arkansas Insurance Department regarding our LTC rate increase filing. This response addresses the objections in the same order they were listed in the letter.

1. We respectfully request that you reconsider your position that a 15% rate increase is the maximum that you will allow for this filing.

   We understand that there have been several prior rate increases for many of these forms, but even with these prior increases we do not believe the premium rates are excessive when compared to the market. In fact, premium rates for these forms are still generally well below new business premium rates of other major carriers that are issuing new business.

   The attached premium rate comparison exhibits show the rates of our four largest forms in terms of inforce premium compared to the current new business premium rates of several of the largest insurers writing new LTC business. The exhibits show a premium comparison using a lifetime benefit period (we picked this benefit period because over half of our inforce policies have this benefit period) for both non-inflation and 5% compound inflation plans. The exhibits show that the current premium rates of forms LT694, LT695, LT698 and LT201 are considerably lower than the new business rates sold by these other insurers at most issue ages. Even with the requested rate increase the premium rates of our forms will be lower than the current new business premium rate at most issue ages.

   We believe that future experience is most likely to become stabilized once the premium rates for these products are comparable to the current new business rate in the market. If we accept a smaller increase at this time it greatly increases the likelihood of future increases being necessary.

   We are attempting to minimize shock lapses and make the product as affordable as possible to all insureds by varying the percentage increase by issue age in order to level the dollar value of the increase. We believe this strategy will make the rate increase less of a burden on our oldest insureds while still being affordable for our younger insureds. The exhibits attached with the original filing illustrate that the dollar amount of the rate increase is comparable for all issue ages. Insureds that were issued policies at older issue ages pay a higher premium rate than those that were issued policies at younger ages for similar coverage. We know it is especially difficult for our oldest insureds to afford premium rate increases so we are requesting smaller increases at our oldest issue ages. If we were to file a level rate increase percentage at all issue ages, then the oldest issue ages would average a rate increase in dollars that is would

be 3 to 4 times the dollar increase of the younger issue ages. This would also likely cause affordability issues for the oldest insureds. Thus, we strongly believe that the varying percentages we have filed is in the best interest of the insureds.

As mentioned in the actuarial memorandum, we intend to further reduce the potential burden of this rate increase by offering policyholders the option to downgrade their coverage to keep the premium rate more affordable. Depending on the level of coverage that they currently have, policyholders may receive individualized downgrade offers in the rate increase notification letter that would allow them to reduce their premium rate by choosing to increase their elimination period or decrease their benefit period. Policyholders will also be informed that they may call in to our customer service line to discuss other downgrade options as well if they would like to lower their premium rate.

If we receive approval of the requested rate increase, a contingent non-forfeiture benefit will also be provided to all policyholders. This non-forfeiture benefit would be in the form of a shortened benefit maximum amount/period equal to the amount of premium the policyholder paid in over the lifetime of the policy should the policyholder lapse coverage within 120 days following the effective date of the rate increase. This benefit will not be reduced by prior claims, although the maximum non-forfeiture benefit will be limited to the remaining maximum benefit amount under the policy.

A sample rate increase letter illustrating the downgrade and contingent nonforfeiture options is attached.

Please note that we do not intend to have states subsidize one another by not approving the full increase. If we do not get the full increase approved in a state we intend to pursue the remainder of the increase at later dates in order to get all states to the intended nationwide rate level. We believe that Arkansas should approve the increase in its entirety to avoid a future additional rate increase filing to make up the difference, and the policyholders having to go through an additional increase.

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA
Vice President

AbilityIns
ABILITY INSURANCE CO.
Long Term Care Customer Support Department
PO Box 3735 ♦ Omaha, NE 68103
Phone (877) 795-8493 ♦ Fax (866) 498-0689 ♦ www.abilityinsurance.com

AUGUST 9, 2010

NAME
ADDRESS
CITY, STATE, ZIP CODE

POLICY: ######

Dear Name:

The purpose of this letter is to notify you that your premium for the above policy is increasing. Your Monthly renewal premium rate of $$$$ will become effective on XX/XX/XXXX.

It is a difficult decision to increase premium rates and it is one we do not take lightly. Please be assured that you are not being singled out for this increase, nor does it have anything to do with any individual claims experience on your policy, if any. All policyholders with similar coverage in your state are also receiving an increase. The reason we need to increase premiums is due to higher than anticipated claims payments expected over the lifetime of the policy. Premium rates need to be adequate to pay current and future claims.

We encourage you to maintain this policy as it will continue to provide you with valuable coverage. You recognized the need for this coverage when you purchased this policy and we are sure you will want to keep this coverage working for you. We do understand this premium increase may make it more difficult for you to continue your current level of coverage. You may wish to consider reducing your level of coverage in order to make your premiums more affordable. We have provided you with the following benefit reduction offer(s) as an alternative to your current plan while still maintaining essential coverage.

* Reduce your Benefit Period from Lifetime to 5 Years for a new Monthly premium of $$$$

* Increase your Elimination Period from 0 Days to 90 Days for a new Monthly premium of $$$$

If you would like to investigate additional benefit downgrade offers you can call our dedicated Customer Support Department, toll free at 1-877-795-8493. Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

If you determine that you would like to discontinue your coverage we will provide you with a contingent non-forfeiture benefit. This contingent non-forfeiture benefit would be equal to the sum of the premiums you paid into the policy from the issue date through your current paid through date, with the maximum benefit limited to the remaining maximum benefits currently available under your policy. This benefit acts as a form of reduced paid up coverage and will be available to you should you choose to lapse your

coverage at any point between now and 120 days following the effective date your new premium rates take effect.

We would like to stress the importance of retaining this valuable coverage. Renewing your coverage now is the best way to ensure that your coverage will be available in the future when you need it most.

Sincerely,

Frederick J Yosua, Jr.

Frederick J. Yosua, Jr.
President

DOWNGRADE OPTION RETURN FORM

08/09/10

Policyholder: NAME

Policy Number: ######

If you would like to implement one of the downgrade options listed in this letter please circle the downgrade option you would like to exercise and then sign, date, and return this page using the enclosed envelope. Please return your downgrade option to us within 45 days from the date of this letter.

If you do not wish to implement any of these downgrade options you do not need to return anything to us.

* Reduce your Benefit Period from Lifetime to 5 Years for a new Monthly premium of $$$$
* Increase your Elimination Period from 0 Days to 90 Days for a new Monthly premium of $$$$

By signing and returning this page, Ability Insurance Company will downgrade your available benefits to the choice you selected above. You will receive an updated benefit rider once this change to your policy has been made.

Policyholder Signature _____ Date _____

LTC Annual Premium Rates per $100/day - Arkansas

Lifetime Benefit Period, Single-Insured, Non-Inflation Benefit Plan

	30-Day Elimination Period								90-Day Elimination Period							
	Issue Age								Issue Age							
Company	47	52	57	62	67	72	77	82	47	52	57	62	67	72	77	82
1 Ability / Medico 694	NA	NA	NA	NA	NA	NA	NA	NA	387	753	753	1,160	1,894	3,183	5,384	8,180
2 Ability / Medico 698	NA	NA	NA	NA	NA	NA	NA	NA	340	737	737	1,147	1,756	2,649	3,980	5,566
3 Ability / Medico 201	540	650	850	1,300	2,020	3,250	5,340	8,200	470	570	730	1,130	1,770	2,820	4,640	7,130
4 Ability / Medico 695	351	952	952	1,666	2,957	5,201	8,691	14,413	317	838	838	1,462	2,583	4,544	7,569	12,442
5 BLC GR-N650 100% HHC	1,097	1,366	1,829	2,553	3,740	6,003	8,928	NA	954	1,188	1,590	2,220	3,252	5,220	7,764	NA
6 Genworth 7044 Privileged Choice 2007	1,260	1,320	1,620	2,280	3,540	6,030	10,620	NA	1,140	1,200	1,470	2,070	3,210	5,490	9,660	NA
7 Hancock LTC-03 Custom Care II Enhanced	880	1,083	1,387	1,929	2,910	4,670	7,817	NA	733	902	1,156	1,607	2,425	3,892	6,514	NA
8 Prudential LTC3	1,188	1,363	1,719	2,302	3,558	6,090	10,597	NA	950	1,090	1,375	1,842	2,847	4,872	8,478	NA
Ratios (Ability/Medico 694 to Currently Sold)																
BLC GR-N650 100% HHC	---	---	---	---	---	---	---	---	0.41	0.63	0.47	0.52	0.58	0.61	0.69	---
Genworth 7044 Privileged Choice 2007	---	---	---	---	---	---	---	---	0.34	0.63	0.51	0.56	0.59	0.58	0.56	---
Hancock LTC-03 Custom Care II Enhanced	---	---	---	---	---	---	---	---	0.53	0.83	0.65	0.72	0.78	0.82	0.83	---
Prudential LTC3	---	---	---	---	---	---	---	---	0.41	0.69	0.55	0.63	0.67	0.65	0.64	---
Ratios (Ability/Medico 698 to Currently Sold)																
BLC GR-N650 100% HHC	---	---	---	---	---	---	---	---	0.36	0.62	0.46	0.52	0.54	0.51	0.51	---
Genworth 7044 Privileged Choice 2007	---	---	---	---	---	---	---	---	0.30	0.61	0.50	0.55	0.55	0.48	0.41	---
Hancock LTC-03 Custom Care II Enhanced	---	---	---	---	---	---	---	---	0.46	0.82	0.64	0.71	0.72	0.68	0.61	---
Prudential LTC3	---	---	---	---	---	---	---	---	0.36	0.68	0.54	0.62	0.62	0.54	0.47	---
Ratios (Ability/Medico 201 to Currently Sold)																
BLC GR-N650 100% HHC	0.49	0.48	0.46	0.51	0.54	0.54	0.60	---	0.49	0.48	0.46	0.51	0.54	0.54	0.60	---
Genworth 7044 Privileged Choice 2007	0.43	0.49	0.52	0.57	0.57	0.54	0.50	---	0.41	0.48	0.50	0.55	0.55	0.51	0.48	---
Hancock LTC-03 Custom Care II Enhanced	0.61	0.60	0.61	0.67	0.69	0.70	0.68	---	0.64	0.63	0.63	0.70	0.73	0.72	0.71	---
Prudential LTC3	0.45	0.48	0.49	0.56	0.57	0.53	0.50	---	0.49	0.52	0.53	0.61	0.62	0.58	0.55	---
Ratios (Ability/Medico 695 to Currently Sold)																
BLC GR-N650 100% HHC	0.32	0.70	0.52	0.65	0.79	0.87	0.97	---	0.33	0.71	0.53	0.66	0.79	0.87	0.97	---
Genworth 7044 Privileged Choice 2007	0.28	0.72	0.59	0.73	0.84	0.86	0.82	---	0.28	0.70	0.57	0.71	0.80	0.83	0.78	---
Hancock LTC-03 Custom Care II Enhanced	0.40	0.88	0.69	0.86	1.02	1.11	1.11	---	0.43	0.93	0.73	0.91	1.07	1.17	1.16	---
Prudential LTC3	0.30	0.70	0.55	0.72	0.83	0.85	0.82	---	0.33	0.77	0.61	0.79	0.91	0.93	0.89	---

Company Notes:

1 Ability / Medico 694	First Released: 1994, Pays up to 50% of DB for HC (80% if Care Coord.utilized); Other Discounts Available: 15% Spousal Disc.; Rates shown reflect 30% Preferred Disc., Area 3
2 Ability / Medico 698	First Released: 1998, Other Discounts Available: 15% Spousal Disc.; Rates shown reflect 30% Preferred Disc.
3 Ability / Medico 201	First Released: 2001, Other Discounts Available: 20% Spousal Disc., 10% (Super) Preferred Disc.; Rates shown refect 20% Pref. Disc.
4 Ability / Medico 695	First Released: 1995, **20-day Elim replaces 30-day Elim.;** Pays up to 80% of DB for HC (100% if Care Coord. utilized); Other Discounts Available: 15% Spousal Disc.; Rates shown reflect 20% Pref. Disc.
5 BLC GR-N650 100% HHC	First Released: 9/09, Other Discounts Available: 35% Spousal Disc., Std. Rates shown; 10% Preferred Disc. Available
6 Genworth 7044 Privileged Choice 2007	First Released: 7/03, Other Discounts Available: 40% Spousal Disc., Std. Rates shown; 10% (20% single) Preferred Disc. Available
7 Hancock LTC-03 Custom Care II Enhanced	First Released: '08, Other Discounts Available: 30% Spousal Disc., Std. Rates shown; 15% Preferred Disc.Available; Lifetime Benefit Period is no longer available
8 Prudential LTC3	First Released: 3/05, Other Discounts Available: 30% Spousal Disc., Std. Rates shown; 15% Preferred Disc. Available

LTC Annual Premium Rates per $100/day - Arkansas

Lifetime Benefit Period, Single-Insured, 5% Compound Inflation Benefit Plan

	30-Day Elimination Period								90-Day Elimination Period							
	Issue Age								Issue Age							
Company / Form	47	52	57	62	67	72	77	82	47	52	57	62	67	72	77	82
1 Ability / Medico 694	NA	NA	NA	NA	NA	NA	NA	NA	773	1,547	1,547	2,231	3,282	4,928	7,555	10,658
2 Ability / Medico 698	NA	NA	NA	NA	NA	NA	NA	NA	722	1,501	1,501	2,153	3,003	4,079	5,623	7,323
3 Ability / Medico 201	1,274	1,443	1,717	2,392	3,515	5,330	8,224	11,808	1,109	1,265	1,475	2,079	3,080	4,625	7,146	10,267
4 Ability / Medico 695	725	1,915	1,915	3,105	4,952	7,796	12,011	18,651	646	1,688	1,688	2,719	4,328	6,821	10,459	16,102
5 BLC GR-N650 100% HHC	4,865	5,389	6,051	7,031	8,715	11,647	15,297	NA	4,230	4,686	5,262	6,114	7,578	10,128	13,302	NA
6 Genworth 7044 Privileged Choice 2007	2,838	2,999	3,496	4,650	6,264	9,291	15,162	NA	2,580	2,709	3,180	4,235	5,688	8,436	13,766	NA
7 Hancock LTC-03 Custom Care II Enhanced	2,944	3,249	3,824	4,636	5,990	8,358	12,622	NA	2,453	2,707	3,187	3,863	4,991	6,965	10,519	NA
8 Prudential LTC3	2,754	3,069	3,643	4,529	6,335	9,810	15,677	NA	2,203	2,455	2,914	3,623	5,068	7,848	12,541	NA
Ratios (Ability/Medico 694 to Currently Sold)																
BLC GR-N650 100% HHC	---	---	---	---	---	---	---	---	0.18	0.33	0.29	0.36	0.43	0.49	0.57	---
Genworth 7044 Privileged Choice 2007	---	---	---	---	---	---	---	---	0.30	0.57	0.49	0.53	0.58	0.58	0.55	---
Hancock LTC-03 Custom Care II Enhanced	---	---	---	---	---	---	---	---	0.32	0.57	0.49	0.58	0.66	0.71	0.72	---
Prudential LTC3	---	---	---	---	---	---	---	---	0.35	0.63	0.53	0.62	0.65	0.63	0.60	---
Ratios (Ability/Medico 698 to Currently Sold)																
BLC GR-N650 100% HHC	---	---	---	---	---	---	---	---	0.17	0.32	0.29	0.35	0.40	0.40	0.42	---
Genworth 7044 Privileged Choice 2007	---	---	---	---	---	---	---	---	0.28	0.55	0.47	0.51	0.53	0.48	0.41	---
Hancock LTC-03 Custom Care II Enhanced	---	---	---	---	---	---	---	---	0.29	0.55	0.47	0.56	0.60	0.59	0.53	---
Prudential LTC3	---	---	---	---	---	---	---	---	0.33	0.61	0.52	0.59	0.59	0.52	0.45	---
Ratios (Ability/Medico 201 to Currently Sold)																
BLC GR-N650 100% HHC	0.26	0.27	0.28	0.34	0.40	0.46	0.54	---	0.26	0.27	0.28	0.34	0.41	0.46	0.54	---
Genworth 7044 Privileged Choice 2007	0.45	0.48	0.49	0.51	0.56	0.57	0.54	---	0.43	0.47	0.46	0.49	0.54	0.55	0.52	---
Hancock LTC-03 Custom Care II Enhanced	0.43	0.44	0.45	0.52	0.59	0.64	0.65	---	0.45	0.47	0.46	0.54	0.62	0.66	0.68	---
Prudential LTC3	0.46	0.47	0.47	0.53	0.55	0.54	0.52	---	0.50	0.52	0.51	0.57	0.61	0.59	0.57	---
Ratios (Ability/Medico 695 to Currently Sold)																
BLC GR-N650 100% HHC	0.15	0.36	0.32	0.44	0.57	0.67	0.79	---	0.15	0.36	0.32	0.44	0.57	0.67	0.79	---
Genworth 7044 Privileged Choice 2007	0.26	0.64	0.55	0.67	0.79	0.84	0.79	---	0.25	0.62	0.53	0.64	0.76	0.81	0.76	---
Hancock LTC-03 Custom Care II Enhanced	0.25	0.59	0.50	0.67	0.83	0.93	0.95	---	0.26	0.62	0.53	0.70	0.87	0.98	0.99	---
Prudential LTC3	0.26	0.62	0.53	0.69	0.78	0.79	0.77	---	0.29	0.69	0.58	0.75	0.85	0.87	0.83	---

Company Notes:

1 Ability / Medico 694	First Released: 1994, Pays up to 50% of DB for HC (80% if Care Coord.utilized); Other Discounts Available: 15% Spousal Disc.; Rates shown reflect 30% Preferred Disc., Area 3
2 Ability / Medico 698	First Released: 1998, Other Discounts Available: 15% Spousal Disc.; Rates shown reflect 30% Preferred Disc.
3 Ability / Medico 201	First Released: 2001, Other Discounts Available: 20% Spousal Disc., 10% (Super) Preferred Disc.; Rates shown refect 20% Pref. Disc.
4 Ability / Medico 695	First Released: 1995, **20-day Elim replaces 30-day Elim.;** Pays up to 80% of DB for HC (100% if Care Coord. utilized); Other Discounts Available: 15% Spousal Disc.; Rates shown reflect 20% Pref. Disc.
5 BLC GR-N650 100% HHC	First Released: 9/09, Other Discounts Available: 35% Spousal Disc., Std. Rates shown; 10% Preferred Disc. Available
6 Genworth 7044 Privileged Choice 2007	First Released: 7/03, Other Discounts Available: 40% Spousal Disc., Std. Rates shown; 10% (20% single) Preferred Disc. Available
7 Hancock LTC-03 Custom Care II Enhanced	First Released: '08, Other Discounts Available: 30% Spousal Disc., Std. Rates shown; 15% Preferred Disc.Available; Lifetime Benefit Period is no longer available
8 Prudential LTC3	First Released: 3/05, Other Discounts Available: 30% Spousal Disc., Std. Rates shown; 15% Preferred Disc. Available

To: **Harris Shearer**

From: **Todd Moltumyr ASA, MAAA**

Date: **September 15, 2010**

CC: **Beverly Toomey**

Subject: Long Term Care Insurance Rate Filing – AR Inquiry Dated September 13, 2010

This memo is in response to the captioned letter from Harris Shearer with the Arkansas Insurance Department regarding our LTC rate increase filing.

Thank you for your continued review of our filing and your offer to allow a 20% rate increase at this time. We wish to accept this offer. Please note that we chose to continue to have the rate increase vary by issue age so the actual rate increase requested ranges from 6.5% to 26.23% and averages 20%. Revised premium rate sheets and revised rate increase percentages by issue age are attached.

We appreciate your continued review of this filing. Please let us know if you have any questions or need additional information.

Sincerely,

Todd Moltumyr ASA, MAAA
Vice President

Ability Insurance Company / Medico Insurance Company

Requested Rate Increase By Age

Inforce as of 12/31/2009 for All Affected Policy Forms Except Form 3358

Arkansas

Issue Age	Inforce Policies	Inforce Premium	Avg. Prem. per Policy	Requested Rate Increase	$ Increase per Policy
17-49	18	$18,560	$1,031	26.23%	$270
50	0	$0	$0	26.23%	$0
51	3	$4,257	$1,419	26.23%	$372
52	0	$0	$0	26.23%	$0
53	4	$5,405	$1,351	26.23%	$354
54	0	$0	$0	26.23%	$0
55	4	$4,205	$1,051	26.23%	$276
56	4	$6,250	$1,563	26.23%	$410
57	8	$9,284	$1,161	26.23%	$304
58	12	$16,280	$1,357	26.23%	$356
59	16	$29,619	$1,851	26.23%	$486
60	7	$13,319	$1,903	26.23%	$499
61	13	$23,382	$1,799	26.23%	$472
62	9	$16,936	$1,882	26.23%	$494
63	11	$16,092	$1,463	26.23%	$384
64	29	$47,317	$1,632	26.23%	$428
65	20	$41,119	$2,056	24.70%	$508
66	13	$24,206	$1,862	23.40%	$436
67	16	$34,301	$2,144	22.10%	$474
68	11	$26,772	$2,434	20.80%	$506
69	15	$29,611	$1,974	19.50%	$385
70	13	$25,335	$1,949	18.20%	$355
71	11	$30,970	$2,815	16.90%	$476
72	10	$23,630	$2,363	15.60%	$369
73	5	$10,826	$2,165	14.30%	$310
74	1	$3,178	$3,178	13.00%	$413
75	7	$24,289	$3,470	11.70%	$406
76	11	$31,064	$2,824	10.40%	$294
77	4	$12,709	$3,177	9.10%	$289
78	8	$31,034	$3,879	7.80%	$303
79	3	$8,783	$2,928	6.50%	$190
80	1	$2,432	$2,432	6.50%	$158
81	1	$4,216	$4,216	6.50%	$274
82	0	$0	$0	6.50%	$0
83	1	$4,298	$4,298	6.50%	$279
84	0	$0	$0	6.50%	$0
85	1	$4,199	$4,199	6.50%	$273
86	0	$0	$0	6.50%	$0
87	0	$0	$0	6.50%	$0
88	0	$0	$0	6.50%	$0
89	0	$0	$0	6.50%	$0
Total	290	$583,879	$2,013	19.998%	$403

Ability Insurance Company / Medico Insurance Company

Requested Rate Increase By Age

Inforce as of 12/31/2009 for Form 3358

Arkansas

Issue Age	Inforce Policies	Inforce Premium	Avg. Prem. per Policy	Requested Rate Increase	$ Increase per Policy
17-49	0	$0	$0	26.00%	$0
50	0	$0	$0	26.00%	$0
51	0	$0	$0	26.00%	$0
52	0	$0	$0	26.00%	$0
53	0	$0	$0	26.00%	$0
54	0	$0	$0	26.00%	$0
55	0	$0	$0	26.00%	$0
56	0	$0	$0	26.00%	$0
57	0	$0	$0	26.00%	$0
58	0	$0	$0	26.00%	$0
59	0	$0	$0	26.00%	$0
60	1	$455	$455	26.00%	$118
61	0	$0	$0	26.00%	$0
62	0	$0	$0	26.00%	$0
63	1	$299	$299	26.00%	$78
64	1	$704	$704	26.00%	$183
65	2	$1,745	$873	22.00%	$192
66	1	$1,068	$1,068	22.00%	$235
67	3	$2,922	$974	22.00%	$214
68	3	$3,385	$1,128	22.00%	$248
69	0	$0	$0	22.00%	$0
70	1	$1,008	$1,008	15.00%	$151
71	0	$0	$0	15.00%	$0
72	0	$0	$0	15.00%	$0
73	0	$0	$0	15.00%	$0
74	0	$0	$0	15.00%	$0
75	0	$0	$0	6.50%	$0
76	1	$1,644	$1,644	6.50%	$107
77	0	$0	$0	6.50%	$0
78	0	$0	$0	6.50%	$0
79	0	$0	$0	6.50%	$0
80	0	$0	$0	6.50%	$0
81	0	$0	$0	6.50%	$0
82	0	$0	$0	6.50%	$0
83	0	$0	$0	6.50%	$0
84	0	$0	$0	6.50%	$0
85	0	$0	$0	6.50%	$0
86	0	$0	$0	6.50%	$0
87	0	$0	$0	6.50%	$0
88	0	$0	$0	6.50%	$0
89	0	$0	$0	6.50%	$0
Total	14	$13,231	$945	19.981%	$189
Grand Total	304	$597,109	$1,964	19.997%	$393