

SERFF Tracking Number: MUTA-127187017 State: Arkansas  
Filing Company: Woodmen of the World State Tracking Number: 48890  
Company Tracking Number: REFUND CREDIT  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: 2011 WOW REFUND CREDIT  
Project Name/Number: Refund Credit Reporting/2011 WOW

## Filing at a Glance

Company: Woodmen of the World

Product Name: 2011 WOW REFUND CREDIT SERFF Tr Num: MUTA-127187017 State: Arkansas  
TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Accepted State Tr Num: 48890  
For Informational Purposes

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: REFUND CREDIT State Status: Filed-Closed  
Other

Filing Type: Rate

Reviewer(s): Stephanie Fowler  
Authors: Lori Cwach, Mary Miller, Greg Schmidt  
Disposition Date: 05/27/2011

Date Submitted: 05/26/2011  
Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Refund Credit Reporting

Project Number: 2011 WOW

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Filing Status Changed: 05/27/2011

State Status Changed: 05/27/2011

Created By: Lori Cwach

Corresponding Filing Tracking Number:

Filing Description:

2011 MEDICARE SUPPLEMENT REFUND CREDIT REPORTING

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Overall Rate Impact:

Deemer Date:

Submitted By: Greg Schmidt

## Company and Contact

### Filing Contact Information

Lori Cwach, Lead Actuarial Analyst

Lori.Cwach@mutualofomaha.com

Rating Department

402-351-4249 [Phone]

Mutual of Omaha

SERFF Tracking Number: MUTA-127187017 State: Arkansas  
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Mutual of Omaha Plaza  
Omaha, NE 68175

### Filing Company Information

Woodmen of the World CoCode: 56499 State of Domicile: Colorado  
8000 East Maplewood Avenue, Suite 105 Group Code: Company Type: Fraternal Benefit Society  
Greenwood Village, CO 80111 Group Name: State ID Number:  
(800) 777-9777 ext. [Phone] FEIN Number: 84-0356870  
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### Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

| COMPANY              | AMOUNT | DATE PROCESSED | TRANSACTION # |
|----------------------|--------|----------------|---------------|
| Woodmen of the World | \$0.00 | 05/26/2011     |               |

SERFF Tracking Number: MUTA-127187017

State: Arkansas

Filing Company: Woodmen of the World

State Tracking Number: 48890

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Product Name: 2011 WOW REFUND CREDIT

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## Correspondence Summary

### Dispositions

| Status                              | Created By       | Created On | Date Submitted |
|-------------------------------------|------------------|------------|----------------|
| Accepted For Informational Purposes | Stephanie Fowler | 05/27/2011 | 05/27/2011     |

SERFF Tracking Number: MUTA-127187017 State: Arkansas  
 Filing Company: Woodmen of the World State Tracking Number: 48890  
 Company Tracking Number: REFUND CREDIT  
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## Disposition

Disposition Date: 05/27/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

| Company Name:        | Overall %<br>Indicated<br>Change: | Overall % Rate<br>Impact: | Written<br>Premium<br>Change for<br>this<br>Program: | # of Policy<br>Holders<br>Affected for this<br>Program: | Written<br>Premium for<br>this Program: | Maximum %<br>Change (where<br>required): | Minimum %<br>Change (where<br>required): |
|----------------------|-----------------------------------|---------------------------|--|---|---|--|--|
| Woodmen of the World | 0.000%                            | 0.000%                    | \$0  | 0   | \$0                                     | 0.000%                                   | 0.000%                                   |

|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>MUTA-127187017</i>                   | <i>State:</i>                 | <i>Arkansas</i>                             |
| <i>Filing Company:</i>          | <i>Woodmen of the World</i>             | <i>State Tracking Number:</i> | <i>48890</i>                                |
| <i>Company Tracking Number:</i> | <i>REFUND CREDIT</i>                    |                               |   |
| <i>TOI:</i>                     | <i>MS06 Medicare Supplement - Other</i> | <i>Sub-TOI:</i>               | <i>MS06.000 Medicare Supplement - Other</i> |
| <i>Product Name:</i>            | <i>2011 WOW REFUND CREDIT</i>           |                               |   |
| <i>Project Name/Number:</i>     | <i>Refund Credit Reporting/2011 WOW</i> |                               |   |

| <b>Schedule</b>            | <b>Schedule Item</b>             | <b>Schedule Item Status</b>            | <b>Public Access</b> |
|----------------------------|----------------------------------|--|----------------------|
| <b>Supporting Document</b> | Health - Actuarial Justification | Accepted for<br>Informational Purposes | No                   |
| <b>Supporting Document</b> | REFUND / CREDIT REPORTS          | Accepted for<br>Informational Purposes | No                   |

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 Product Name: 2011 WOW REFUND CREDIT  
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**Rate Information**

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:**  
**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): |
|----------------------|-----------------------------|------------------------|--|--|-----------------------------------|------------------------------------|------------------------------------|
| Woodmen of the World | 0.000%                      | 0.000%                 | \$0                                      | 0  | \$0                               | 0.000%                             | 0.000%                             |

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## Supporting Document Schedules

|                         |                                  |                                     |               |
|-------------------------|----------------------------------|-------------------------------------|---------------|
|                         |                                  | <b>Item Status:</b>                 | <b>Status</b> |
|                         |                                  |                                     | <b>Date:</b>  |
| <b>Bypassed - Item:</b> | Health - Actuarial Justification | Accepted for Informational Purposes | 05/27/2011    |
| <b>Bypass Reason:</b>   | N/A                              |                                     |               |
| <b>Comments:</b>        |                                  |                                     |               |

|                          |                         |                                     |               |
|--------------------------|-------------------------|-------------------------------------|---------------|
|                          |                         | <b>Item Status:</b>                 | <b>Status</b> |
|                          |                         |                                     | <b>Date:</b>  |
| <b>Satisfied - Item:</b> | REFUND / CREDIT REPORTS | Accepted for Informational Purposes | 05/27/2011    |

**Comments:**

**Attachments:**

- WOW AUTHORIZATION.pdf
- WOW CERTIFICATION.pdf
- AR BENCHMARK.pdf
- AR REFUND.pdf



WOODMEN  
OF THE WORLD

8000 East Maplewood Ave., Suite 105  
Greenwood Village, CO 80111

phone 303.792.9777  
toll-free 800.777.9777  
fax 303.792.9793

[www.denverwoodmen.com](http://www.denverwoodmen.com)

July 8, 2009

TO WHOM IT MAY CONCERN:

### **Authorization**

This letter serves as acknowledgement that Woodmen of the World has engaged Mutual of Omaha Insurance Company to act on our behalf in filing the enclosed certificate forms. Any questions regarding these filings should be addressed to:

Mutual of Omaha Insurance Company  
Mutual of Omaha Plaza  
Omaha, NE 68175  
Phone: (402) 342-7600

Thank you.

\_\_\_\_\_  
Officer of the Company

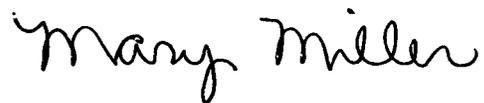
Diane L. Muller, Secretary

Name and Title of Person whose signature appears above.

**WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION  
MEDICARE SUPPLEMENT REFUND CREDIT REPORTING  
FOR CALENDAR YEAR 2010**

**CERTIFICATION**

I certify that the attached information and calculations are true and accurate to the best of my knowledge and belief.

A handwritten signature in black ink that reads "Mary Miller". The signature is written in a cursive, flowing style.

Mary Miller  
Manager, Business Systems

March 4, 2011

**MEDICARE SUPPLEMENT REPORTING/REFUND SYSTEM  
REPORTING FOR FOR THE CALCULATION OF BENCHMARK RATIO SINCE INCEPTION  
FOR CALENDAR YEAR 2010**

**FOR THE STATE OF: ARKANSAS  
TYPE: INDIVIDUAL BUSINESS**

**SMSPB: PLAN A**

COMPANY NAME: WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION  
NAIC GROUP CODE: NAIC COMPANY CODE: 56499  
ADDRESS: PO BOX 2397 OMAHA, NE 68103

PERSON COMPLETING THIS EXHIBIT: MARY MILLER  
TITLE: RESEARCH SUPERVISOR TELEPHONE NUMBER: (402) 351-2304

| (a)           | (b)            | (c)     | (d)        | (e)                   | (f)        | (g)     | (h)        | (i)                   | (j)        | (k)                    |
|---------------|----------------|---------|------------|-----------------------|------------|---------|------------|-----------------------|------------|------------------------|
| YEAR          | EARNED PREMIUM | FACTOR  | (b) x (c)  | CUMULATIVE LOSS RATIO | (d) x (e)  | FACTOR  | (b) x (g)  | CUMULATIVE LOSS RATIO | (h) x (i)  | POLICY YEAR LOSS RATIO |
| 2009          | 0              | 0.00000 | 0          | 0.44200               | 0          | 0.00000 | 0          | 0.00000               | 0          | 0.40000                |
| 2008          | 0              | 4.17500 | 0          | 0.49300               | 0          | 0.00000 | 0          | 0.00000               | 0          | 0.55000                |
| 2007          | 177            | 4.17500 | 739        | 0.49300               | 364        | 1.19400 | 211        | 0.65900               | 139        | 0.65000                |
| 2006          | 0              | 4.17500 | 0          | 0.49300               | 0          | 2.24500 | 0          | 0.66900               | 0          | 0.67000                |
| 2005          | 0              | 4.17500 | 0          | 0.49300               | 0          | 3.17000 | 0          | 0.67800               | 0          | 0.69000                |
| 2004          | 0              | 4.17500 | 0          | 0.49300               | 0          | 3.99800 | 0          | 0.68600               | 0          | 0.71000                |
| 2003          | 0              | 4.17500 | 0          | 0.49300               | 0          | 4.75400 | 0          | 0.69500               | 0          | 0.73000                |
| 2002          | 0              | 4.17500 | 0          | 0.49300               | 0          | 5.44500 | 0          | 0.70200               | 0          | 0.75000                |
| 2001          | 0              | 4.17500 | 0          | 0.49300               | 0          | 6.07500 | 0          | 0.70800               | 0          | 0.76000                |
| 2000          | 0              | 4.17500 | 0          | 0.49300               | 0          | 6.65000 | 0          | 0.71300               | 0          | 0.76000                |
| 1999          | 0              | 4.17500 | 0          | 0.49300               | 0          | 7.17600 | 0          | 0.71700               | 0          | 0.76000                |
| 1998          | 0              | 4.17500 | 0          | 0.49300               | 0          | 7.65500 | 0          | 0.72000               | 0          | 0.77000                |
| 1997          | 0              | 4.17500 | 0          | 0.49300               | 0          | 8.09300 | 0          | 0.72300               | 0          | 0.77000                |
| 1996          | 0              | 4.17500 | 0          | 0.49300               | 0          | 8.49300 | 0          | 0.72500               | 0          | 0.77000                |
| PRIOR         | 0              | 4.17500 | 0          | 0.49300               | 0          | 8.68400 | 0          | 0.72500               | 0          | 0.77000                |
| <b>TOTAL:</b> |                |         | <b>739</b> |                       | <b>364</b> |         | <b>211</b> |                       | <b>139</b> |                        |

**BENCHMARK RATIO SINCE INCEPTION: 0.5295**

**MEDICARE SUPPLEMENT REPORTING/REFUND SYSTEM  
REPORTING FOR FOR THE CALCULATION OF BENCHMARK RATIO SINCE INCEPTION  
FOR CALENDAR YEAR 2010**

**FOR THE STATE OF: ARKANSAS  
TYPE: INDIVIDUAL BUSINESS**

**SMSPB: PLAN B**

COMPANY NAME: WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION  
NAIC GROUP CODE: NAIC COMPANY CODE: 56499  
ADDRESS: PO BOX 2397 OMAHA, NE 68103

PERSON COMPLETING THIS EXHIBIT: MARY MILLER  
TITLE: RESEARCH SUPERVISOR TELEPHONE NUMBER: (402) 351-2304

| (a)           | (b)            | (c)     | (d)          | (e)                   | (f)          | (g)     | (h)          | (i)                   | (j)          | (k)                    |
|---------------|----------------|---------|--------------|-----------------------|--------------|---------|--------------|-----------------------|--------------|------------------------|
| YEAR          | EARNED PREMIUM | FACTOR  | (b) x (c)    | CUMULATIVE LOSS RATIO | (d) x (e)    | FACTOR  | (b) x (g)    | CUMULATIVE LOSS RATIO | (h) x (i)    | POLICY YEAR LOSS RATIO |
| 2009          | 0              | 0.00000 | 0            | 0.44200               | 0            | 0.00000 | 0            | 0.00000               | 0            | 0.40000                |
| 2008          | 0              | 4.17500 | 0            | 0.49300               | 0            | 0.00000 | 0            | 0.00000               | 0            | 0.55000                |
| 2007          | 0              | 4.17500 | 0            | 0.49300               | 0            | 1.19400 | 0            | 0.65900               | 0            | 0.65000                |
| 2006          | 866            | 4.17500 | 3,616        | 0.49300               | 1,783        | 2.24500 | 1,944        | 0.66900               | 1,301        | 0.67000                |
| 2005          | 0              | 4.17500 | 0            | 0.49300               | 0            | 3.17000 | 0            | 0.67800               | 0            | 0.69000                |
| 2004          | 0              | 4.17500 | 0            | 0.49300               | 0            | 3.99800 | 0            | 0.68600               | 0            | 0.71000                |
| 2003          | 0              | 4.17500 | 0            | 0.49300               | 0            | 4.75400 | 0            | 0.69500               | 0            | 0.73000                |
| 2002          | 0              | 4.17500 | 0            | 0.49300               | 0            | 5.44500 | 0            | 0.70200               | 0            | 0.75000                |
| 2001          | 0              | 4.17500 | 0            | 0.49300               | 0            | 6.07500 | 0            | 0.70800               | 0            | 0.76000                |
| 2000          | 0              | 4.17500 | 0            | 0.49300               | 0            | 6.65000 | 0            | 0.71300               | 0            | 0.76000                |
| 1999          | 0              | 4.17500 | 0            | 0.49300               | 0            | 7.17600 | 0            | 0.71700               | 0            | 0.76000                |
| 1998          | 0              | 4.17500 | 0            | 0.49300               | 0            | 7.65500 | 0            | 0.72000               | 0            | 0.77000                |
| 1997          | 0              | 4.17500 | 0            | 0.49300               | 0            | 8.09300 | 0            | 0.72300               | 0            | 0.77000                |
| 1996          | 0              | 4.17500 | 0            | 0.49300               | 0            | 8.49300 | 0            | 0.72500               | 0            | 0.77000                |
| PRIOR         | 0              | 4.17500 | 0            | 0.49300               | 0            | 8.68400 | 0            | 0.72500               | 0            | 0.77000                |
| <b>TOTAL:</b> |                |         | <b>3,616</b> |                       | <b>1,783</b> |         | <b>1,944</b> |                       | <b>1,301</b> |                        |

**BENCHMARK RATIO SINCE INCEPTION: 0.5547**

**MEDICARE SUPPLEMENT REPORTING/REFUND SYSTEM  
REPORTING FOR FOR THE CALCULATION OF BENCHMARK RATIO SINCE INCEPTION  
FOR CALENDAR YEAR 2010**

**FOR THE STATE OF: ARKANSAS  
TYPE: INDIVIDUAL BUSINESS**

**SMSPB: PLAN C**

COMPANY NAME: WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION

NAIC GROUP CODE:

NAIC COMPANY CODE: 56499

ADDRESS: PO BOX 2397 OMAHA, NE 68103

PERSON COMPLETING THIS EXHIBIT: MARY MILLER

TITLE: RESEARCH SUPERVISOR TELEPHONE NUMBER: (402) 351-2304

| (a)           | (b)            | (c)     | (d)           | (e)                   | (f)          | (g)     | (h)          | (i)                   | (j)          | (k)                    |
|---------------|----------------|---------|---------------|-----------------------|--------------|---------|--------------|-----------------------|--------------|------------------------|
| YEAR          | EARNED PREMIUM | FACTOR  | (b) x (c)     | CUMULATIVE LOSS RATIO | (d) x (e)    | FACTOR  | (b) x (g)    | CUMULATIVE LOSS RATIO | (h) x (i)    | POLICY YEAR LOSS RATIO |
| 2009          | 1,642          | 2.77000 | 4,548         | 0.44200               | 2,010        | 0.00000 | 0            | 0.00000               | 0            | 0.40000                |
| 2008          | 0              | 4.17500 | 0             | 0.49300               | 0            | 0.00000 | 0            | 0.00000               | 0            | 0.55000                |
| 2007          | 132            | 4.17500 | 551           | 0.49300               | 272          | 1.19400 | 158          | 0.65900               | 104          | 0.65000                |
| 2006          | 3,348          | 4.17500 | 13,978        | 0.49300               | 6,891        | 2.24500 | 7,516        | 0.66900               | 5,028        | 0.67000                |
| 2005          | 0              | 4.17500 | 0             | 0.49300               | 0            | 3.17000 | 0            | 0.67800               | 0            | 0.69000                |
| 2004          | 0              | 4.17500 | 0             | 0.49300               | 0            | 3.99800 | 0            | 0.68600               | 0            | 0.71000                |
| 2003          | 0              | 4.17500 | 0             | 0.49300               | 0            | 4.75400 | 0            | 0.69500               | 0            | 0.73000                |
| 2002          | 0              | 4.17500 | 0             | 0.49300               | 0            | 5.44500 | 0            | 0.70200               | 0            | 0.75000                |
| 2001          | 0              | 4.17500 | 0             | 0.49300               | 0            | 6.07500 | 0            | 0.70800               | 0            | 0.76000                |
| 2000          | 0              | 4.17500 | 0             | 0.49300               | 0            | 6.65000 | 0            | 0.71300               | 0            | 0.76000                |
| 1999          | 0              | 4.17500 | 0             | 0.49300               | 0            | 7.17600 | 0            | 0.71700               | 0            | 0.76000                |
| 1998          | 0              | 4.17500 | 0             | 0.49300               | 0            | 7.65500 | 0            | 0.72000               | 0            | 0.77000                |
| 1997          | 0              | 4.17500 | 0             | 0.49300               | 0            | 8.09300 | 0            | 0.72300               | 0            | 0.77000                |
| 1996          | 0              | 4.17500 | 0             | 0.49300               | 0            | 8.49300 | 0            | 0.72500               | 0            | 0.77000                |
| PRIOR         | 0              | 4.17500 | 0             | 0.49300               | 0            | 8.68400 | 0            | 0.72500               | 0            | 0.77000                |
| <b>TOTAL:</b> |                |         | <b>19,077</b> |                       | <b>9,173</b> |         | <b>7,674</b> |                       | <b>5,132</b> |                        |

**BENCHMARK RATIO SINCE INCEPTION: 0.5347**

**MEDICARE SUPPLEMENT REPORTING/REFUND SYSTEM  
REPORTING FOR FOR THE CALCULATION OF BENCHMARK RATIO SINCE INCEPTION  
FOR CALENDAR YEAR 2010**

**FOR THE STATE OF: ARKANSAS  
TYPE: INDIVIDUAL BUSINESS**

**SMSPB: PLAN D**

COMPANY NAME: WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION

NAIC GROUP CODE:

NAIC COMPANY CODE: 56499

ADDRESS: PO BOX 2397 OMAHA, NE 68103

PERSON COMPLETING THIS EXHIBIT: MARY MILLER

TITLE: RESEARCH SUPERVISOR TELEPHONE NUMBER: (402) 351-2304

| (a)<br>YEAR   | (b)<br>EARNED<br>PREMIUM | (c)<br>FACTOR | (d)<br>(b) x (c) | (e)<br>CUMULATIVE<br>LOSS RATIO | (f)<br>(d) x (e) | (g)<br>FACTOR | (h)<br>(b) x (g) | (i)<br>CUMULATIVE<br>LOSS RATIO | (j)<br>(h) x (i) | (k)<br>POLICY YEAR<br>LOSS RATIO |
|---------------|--------------------------|---------------|------------------|---------------------------------|------------------|---------------|------------------|---------------------------------|------------------|----------------------------------|
| 2009          | 0                        | 0.00000       | 0                | 0.44200                         | 0                | 0.00000       | 0                | 0.00000                         | 0                | 0.40000                          |
| 2008          | 0                        | 4.17500       | 0                | 0.49300                         | 0                | 0.00000       | 0                | 0.00000                         | 0                | 0.55000                          |
| 2007          | 306                      | 4.17500       | 1,278            | 0.49300                         | 630              | 1.19400       | 365              | 0.65900                         | 241              | 0.65000                          |
| 2006          | 667                      | 4.17500       | 2,785            | 0.49300                         | 1,373            | 2.24500       | 1,497            | 0.66900                         | 1,001            | 0.67000                          |
| 2005          | 0                        | 4.17500       | 0                | 0.49300                         | 0                | 3.17000       | 0                | 0.67800                         | 0                | 0.69000                          |
| 2004          | 0                        | 4.17500       | 0                | 0.49300                         | 0                | 3.99800       | 0                | 0.68600                         | 0                | 0.71000                          |
| 2003          | 0                        | 4.17500       | 0                | 0.49300                         | 0                | 4.75400       | 0                | 0.69500                         | 0                | 0.73000                          |
| 2002          | 0                        | 4.17500       | 0                | 0.49300                         | 0                | 5.44500       | 0                | 0.70200                         | 0                | 0.75000                          |
| 2001          | 0                        | 4.17500       | 0                | 0.49300                         | 0                | 6.07500       | 0                | 0.70800                         | 0                | 0.76000                          |
| 2000          | 0                        | 4.17500       | 0                | 0.49300                         | 0                | 6.65000       | 0                | 0.71300                         | 0                | 0.76000                          |
| 1999          | 0                        | 4.17500       | 0                | 0.49300                         | 0                | 7.17600       | 0                | 0.71700                         | 0                | 0.76000                          |
| 1998          | 0                        | 4.17500       | 0                | 0.49300                         | 0                | 7.65500       | 0                | 0.72000                         | 0                | 0.77000                          |
| 1997          | 0                        | 4.17500       | 0                | 0.49300                         | 0                | 8.09300       | 0                | 0.72300                         | 0                | 0.77000                          |
| 1996          | 0                        | 4.17500       | 0                | 0.49300                         | 0                | 8.49300       | 0                | 0.72500                         | 0                | 0.77000                          |
| PRIOR         | 0                        | 4.17500       | 0                | 0.49300                         | 0                | 8.68400       | 0                | 0.72500                         | 0                | 0.77000                          |
| <b>TOTAL:</b> |                          |               | <b>4,063</b>     |                                 | <b>2,003</b>     |               | <b>1,862</b>     |                                 | <b>1,242</b>     |                                  |

**BENCHMARK RATIO SINCE INCEPTION: 0.5477**

**MEDICARE SUPPLEMENT REPORTING/REFUND SYSTEM  
REPORTING FOR FOR THE CALCULATION OF BENCHMARK RATIO SINCE INCEPTION  
FOR CALENDAR YEAR 2010**

**FOR THE STATE OF: ARKANSAS  
TYPE: INDIVIDUAL BUSINESS**

**SMSPB: PLAN F**

COMPANY NAME: WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION  
NAIC GROUP CODE: NAIC COMPANY CODE: 56499  
ADDRESS: PO BOX 2397 OMAHA, NE 68103

PERSON COMPLETING THIS EXHIBIT: MARY MILLER  
TITLE: RESEARCH SUPERVISOR TELEPHONE NUMBER: (402) 351-2304

| (a)           | (b)            | (c)     | (d)              | (e)                   | (f)              | (g)     | (h)              | (i)                   | (j)              | (k)                    |
|---------------|----------------|---------|------------------|-----------------------|------------------|---------|------------------|-----------------------|------------------|------------------------|
| YEAR          | EARNED PREMIUM | FACTOR  | (b) x (c)        | CUMULATIVE LOSS RATIO | (d) x (e)        | FACTOR  | (b) x (g)        | CUMULATIVE LOSS RATIO | (h) x (i)        | POLICY YEAR LOSS RATIO |
| 2009          | 61,856         | 2.77000 | 171,341          | 0.44200               | 75,733           | 0.00000 | 0                | 0.00000               | 0                | 0.40000                |
| 2008          | 245,257        | 4.17500 | 1,023,948        | 0.49300               | 504,806          | 0.00000 | 0                | 0.00000               | 0                | 0.55000                |
| 2007          | 292,040        | 4.17500 | 1,219,267        | 0.49300               | 601,099          | 1.19400 | 348,696          | 0.65900               | 229,791          | 0.65000                |
| 2006          | 647,524        | 4.17500 | 2,703,413        | 0.49300               | 1,332,783        | 2.24500 | 1,453,691        | 0.66900               | 972,519          | 0.67000                |
| 2005          | 7,949          | 4.17500 | 33,187           | 0.49300               | 16,361           | 3.17000 | 25,198           | 0.67800               | 17,084           | 0.69000                |
| 2004          | 0              | 4.17500 | 0                | 0.49300               | 0                | 3.99800 | 0                | 0.68600               | 0                | 0.71000                |
| 2003          | 0              | 4.17500 | 0                | 0.49300               | 0                | 4.75400 | 0                | 0.69500               | 0                | 0.73000                |
| 2002          | 0              | 4.17500 | 0                | 0.49300               | 0                | 5.44500 | 0                | 0.70200               | 0                | 0.75000                |
| 2001          | 0              | 4.17500 | 0                | 0.49300               | 0                | 6.07500 | 0                | 0.70800               | 0                | 0.76000                |
| 2000          | 0              | 4.17500 | 0                | 0.49300               | 0                | 6.65000 | 0                | 0.71300               | 0                | 0.76000                |
| 1999          | 0              | 4.17500 | 0                | 0.49300               | 0                | 7.17600 | 0                | 0.71700               | 0                | 0.76000                |
| 1998          | 0              | 4.17500 | 0                | 0.49300               | 0                | 7.65500 | 0                | 0.72000               | 0                | 0.77000                |
| 1997          | 0              | 4.17500 | 0                | 0.49300               | 0                | 8.09300 | 0                | 0.72300               | 0                | 0.77000                |
| 1996          | 0              | 4.17500 | 0                | 0.49300               | 0                | 8.49300 | 0                | 0.72500               | 0                | 0.77000                |
| PRIOR         | 0              | 4.17500 | 0                | 0.49300               | 0                | 8.68400 | 0                | 0.72500               | 0                | 0.77000                |
| <b>TOTAL:</b> |                |         | <b>5,151,156</b> |                       | <b>2,530,782</b> |         | <b>1,827,585</b> |                       | <b>1,219,394</b> |                        |

**BENCHMARK RATIO SINCE INCEPTION: 0.5374**

**MEDICARE SUPPLEMENT REPORTING/REFUND SYSTEM  
REPORTING FOR FOR THE CALCULATION OF BENCHMARK RATIO SINCE INCEPTION  
FOR CALENDAR YEAR 2010**

**FOR THE STATE OF: ARKANSAS  
TYPE: INDIVIDUAL BUSINESS**

**SMSPB: PLAN G**

COMPANY NAME: WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION

NAIC GROUP CODE:

NAIC COMPANY CODE: 56499

ADDRESS: PO BOX 2397 OMAHA, NE 68103

PERSON COMPLETING THIS EXHIBIT: MARY MILLER

TITLE: RESEARCH SUPERVISOR TELEPHONE NUMBER: (402) 351-2304

| (a)           | (b)            | (c)     | (d)            | (e)                   | (f)           | (g)     | (h)           | (i)                   | (j)           | (k)                    |
|---------------|----------------|---------|----------------|-----------------------|---------------|---------|---------------|-----------------------|---------------|------------------------|
| YEAR          | EARNED PREMIUM | FACTOR  | (b) x (c)      | CUMULATIVE LOSS RATIO | (d) x (e)     | FACTOR  | (b) x (g)     | CUMULATIVE LOSS RATIO | (h) x (i)     | POLICY YEAR LOSS RATIO |
| 2009          | 9,298          | 2.77000 | 25,755         | 0.44200               | 11,384        | 0.00000 | 0             | 0.00000               | 0             | 0.40000                |
| 2008          | 4,410          | 4.17500 | 18,412         | 0.49300               | 9,077         | 0.00000 | 0             | 0.00000               | 0             | 0.55000                |
| 2007          | 7,812          | 4.17500 | 32,615         | 0.49300               | 16,079        | 1.19400 | 9,328         | 0.65900               | 6,147         | 0.65000                |
| 2006          | 7,264          | 4.17500 | 30,327         | 0.49300               | 14,951        | 2.24500 | 16,308        | 0.66900               | 10,910        | 0.67000                |
| 2005          | 0              | 4.17500 | 0              | 0.49300               | 0             | 3.17000 | 0             | 0.67800               | 0             | 0.69000                |
| 2004          | 0              | 4.17500 | 0              | 0.49300               | 0             | 3.99800 | 0             | 0.68600               | 0             | 0.71000                |
| 2003          | 0              | 4.17500 | 0              | 0.49300               | 0             | 4.75400 | 0             | 0.69500               | 0             | 0.73000                |
| 2002          | 0              | 4.17500 | 0              | 0.49300               | 0             | 5.44500 | 0             | 0.70200               | 0             | 0.75000                |
| 2001          | 0              | 4.17500 | 0              | 0.49300               | 0             | 6.07500 | 0             | 0.70800               | 0             | 0.76000                |
| 2000          | 0              | 4.17500 | 0              | 0.49300               | 0             | 6.65000 | 0             | 0.71300               | 0             | 0.76000                |
| 1999          | 0              | 4.17500 | 0              | 0.49300               | 0             | 7.17600 | 0             | 0.71700               | 0             | 0.76000                |
| 1998          | 0              | 4.17500 | 0              | 0.49300               | 0             | 7.65500 | 0             | 0.72000               | 0             | 0.77000                |
| 1997          | 0              | 4.17500 | 0              | 0.49300               | 0             | 8.09300 | 0             | 0.72300               | 0             | 0.77000                |
| 1996          | 0              | 4.17500 | 0              | 0.49300               | 0             | 8.49300 | 0             | 0.72500               | 0             | 0.77000                |
| PRIOR         | 0              | 4.17500 | 0              | 0.49300               | 0             | 8.68400 | 0             | 0.72500               | 0             | 0.77000                |
| <b>TOTAL:</b> |                |         | <b>107,109</b> |                       | <b>51,491</b> |         | <b>25,636</b> |                       | <b>17,057</b> |                        |

**BENCHMARK RATIO SINCE INCEPTION: 0.5164**

MEDICARE SUPPLEMENT  
REPORTING/REFUND SYSTEM  
REFUND CALCULATION REPORT  
FOR CALENDAR YEAR 2010

TYPE: INDIVIDUAL BUSINESS

SMSPB: PLAN A

FOR THE STATE OF: ARKANSAS

COMPANY NAME: WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION

NAIC GROUP CODE:

NAIC COMPANY CODE: 56499

ADDRESS: PO BOX 2397 OMAHA, NE 68103

PERSON COMPLETING THIS EXHIBIT: MARY MILLER

TITLE: RESEARCH SUPERVISOR TELEPHONE NUMBER: (402) 351-2304

| <u>LINE</u>  | <u>EARNED<br/>PREMIUM</u> | <u>INCURRED<br/>CLAIMS</u> |
|--|---------------------------|----------------------------|
| 1. CURRENT YEAR'S EXPERIENCE   |                           |                            |
| A. TOTAL ALL POLICY YEARS  | \$ 781                    | \$ 18                      |
| B. CURRENT YEAR'S ISSUES   | \$ -                      | \$ -                       |
| C. NET (FOR REPORTING PURPOSES)  | \$ 781                    | \$ 18                      |
| 2. PAST EXPERIENCE (ALL YEARS)   | \$ 2,524                  | \$ 191                     |
| 3. TOTAL EXPERIENCE<br>(NET CURRENT YEAR + PAST YEARS' EXPERIENCE)   | \$ 3,305                  | \$ 209                     |
| 4. REFUNDS LAST YEAR (EXCLUDING INTEREST)  | \$ -                      |                            |
| 5. PREVIOUS REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)   | \$ -                      |                            |
| 6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)  | \$ -                      |                            |
| 7. BENCHMARK LOSS RATIO SINCE INCEPTION  | 0.5295                    |                            |
| 8. EXPERIENCED RATIO SINCE INCEPTION<br>TOTAL ACTUAL INCURRED CLAIMS /<br>(TOTAL EARNED PREMIUM - REFUNDS SINCE INCEPTION) | 0.0631                    |                            |
| 9. LIFE YEARS EXPOSED SINCE INCEPTION  | 3                         |                            |
| 10. TOLERANCE PERMITTED (FROM CREDIBILITY TABLE)   | -                         |                            |
| 11. ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY  | -                         |                            |
| 12. ADJUSTED INCURRED CLAIMS   | \$ -                      |                            |
| 13. REFUND =<br>TOTAL EARNED PREMIUMS - REFUNDS SINCE INCEPTION -<br>(ADJUSTED INCURRED CLAIMS / BENCHMARK LOSS RATIO)     | \$ -                      |                            |
| 14. DEMINIMUS AMOUNT<br>ANNUALIZED INFORCE PREMIUM AS OF 12/31/2010 * 0.005  | \$ -                      |                            |

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED

SINCE INCEPTION

|               |       |
|---------------|-------|
| 10,000 +      | 0.0%  |
| 5,000 - 9,999 | 5.0%  |
| 2,500 - 4,999 | 7.5%  |
| 1,000 - 2,499 | 10.0% |
| 500 - 999     | 15.0% |

*Mary Miller*

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MARY MILLER  
RESEARCH SUPERVISOR  
May 16, 2011

MEDICARE SUPPLEMENT  
REPORTING/REFUND SYSTEM  
REFUND CALCULATION REPORT  
FOR CALENDAR YEAR 2010

TYPE: INDIVIDUAL BUSINESS

SMSPB: PLAN B

FOR THE STATE OF: ARKANSAS

COMPANY NAME: WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION

NAIC GROUP CODE:

NAIC COMPANY CODE: 56499

ADDRESS: PO BOX 2397 OMAHA, NE 68103

PERSON COMPLETING THIS EXHIBIT: MARY MILLER

TITLE: RESEARCH SUPERVISOR TELEPHONE NUMBER: (402) 351-2304

| <u>LINE</u>  | <u>EARNED<br/>PREMIUM</u> | <u>INCURRED<br/>CLAIMS</u> |
|--|---------------------------|----------------------------|
| 1. CURRENT YEAR'S EXPERIENCE   |                           |                            |
| A. TOTAL ALL POLICY YEARS  | \$ -                      | \$ -                       |
| B. CURRENT YEAR'S ISSUES   | \$ -                      | \$ -                       |
| C. NET (FOR REPORTING PURPOSES)  | \$ -                      | \$ -                       |
| 2. PAST EXPERIENCE (ALL YEARS)   | \$ 974                    | \$ 414                     |
| 3. TOTAL EXPERIENCE<br>(NET CURRENT YEAR + PAST YEARS' EXPERIENCE)   | \$ 974                    | \$ 414                     |
| 4. REFUNDS LAST YEAR (EXCLUDING INTEREST)  | \$ -                      |                            |
| 5. PREVIOUS REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)   | \$ -                      |                            |
| 6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)  | \$ -                      |                            |
| 7. BENCHMARK LOSS RATIO SINCE INCEPTION  | 0.5547                    |                            |
| 8. EXPERIENCED RATIO SINCE INCEPTION<br>TOTAL ACTUAL INCURRED CLAIMS /<br>(TOTAL EARNED PREMIUM - REFUNDS SINCE INCEPTION) | 0.4253                    |                            |
| 9. LIFE YEARS EXPOSED SINCE INCEPTION  | 1                         |                            |
| 10. TOLERANCE PERMITTED (FROM CREDIBILITY TABLE)   | -                         |                            |
| 11. ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY  | -                         |                            |
| 12. ADJUSTED INCURRED CLAIMS   | \$ -                      |                            |
| 13. REFUND =<br>TOTAL EARNED PREMIUMS - REFUNDS SINCE INCEPTION -<br>(ADJUSTED INCURRED CLAIMS / BENCHMARK LOSS RATIO)     | \$ -                      |                            |
| 14. DEMINIMUS AMOUNT<br>ANNUALIZED INFORCE PREMIUM AS OF 12/31/2010 * 0.005  | \$ -                      |                            |

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED

SINCE INCEPTION

|               |       |
|---------------|-------|
| 10,000 +      | 0.0%  |
| 5,000 - 9,999 | 5.0%  |
| 2,500 - 4,999 | 7.5%  |
| 1,000 - 2,499 | 10.0% |
| 500 - 999     | 15.0% |

*Mary Miller*

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MARY MILLER  
RESEARCH SUPERVISOR  
May 16, 2011

MEDICARE SUPPLEMENT  
REPORTING/REFUND SYSTEM  
REFUND CALCULATION REPORT  
FOR CALENDAR YEAR 2010

TYPE: INDIVIDUAL BUSINESS

SMSPB: PLAN C

FOR THE STATE OF: ARKANSAS

COMPANY NAME: WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION

NAIC GROUP CODE:

NAIC COMPANY CODE: 56499

ADDRESS: PO BOX 2397 OMAHA, NE 68103

PERSON COMPLETING THIS EXHIBIT: MARY MILLER

TITLE: RESEARCH SUPERVISOR TELEPHONE NUMBER: (402) 351-2304

| <u>LINE</u>  | <u>EARNED<br/>PREMIUM</u> | <u>INCURRED<br/>CLAIMS</u> |
|--|---------------------------|----------------------------|
| 1. CURRENT YEAR'S EXPERIENCE   |                           |                            |
| A. TOTAL ALL POLICY YEARS  | \$ 9,042                  | \$ 8,837                   |
| B. CURRENT YEAR'S ISSUES   | \$ 549                    | \$ 93                      |
| C. NET (FOR REPORTING PURPOSES)  | \$ 8,493                  | \$ 8,743                   |
| 2. PAST EXPERIENCE (ALL YEARS)   | \$ 31,829                 | \$ 29,238                  |
| 3. TOTAL EXPERIENCE<br>(NET CURRENT YEAR + PAST YEARS' EXPERIENCE)   | \$ 40,322                 | \$ 37,981                  |
| 4. REFUNDS LAST YEAR (EXCLUDING INTEREST)  | \$ -                      |                            |
| 5. PREVIOUS REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)   | \$ -                      |                            |
| 6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)  | \$ -                      |                            |
| 7. BENCHMARK LOSS RATIO SINCE INCEPTION  | 0.5347                    |                            |
| 8. EXPERIENCED RATIO SINCE INCEPTION<br>TOTAL ACTUAL INCURRED CLAIMS /<br>(TOTAL EARNED PREMIUM - REFUNDS SINCE INCEPTION) | 0.9420                    |                            |
| 9. LIFE YEARS EXPOSED SINCE INCEPTION  | 25                        |                            |
| 10. TOLERANCE PERMITTED (FROM CREDIBILITY TABLE)   | -                         |                            |
| 11. ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY  | -                         |                            |
| 12. ADJUSTED INCURRED CLAIMS   | \$ -                      |                            |
| 13. REFUND =<br>TOTAL EARNED PREMIUMS - REFUNDS SINCE INCEPTION -<br>(ADJUSTED INCURRED CLAIMS / BENCHMARK LOSS RATIO)     | \$ -                      |                            |
| 14. DEMINIMUS AMOUNT<br>ANNUALIZED INFORCE PREMIUM AS OF 12/31/2010 * 0.005  | \$ -                      |                            |

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED

SINCE INCEPTION

|               |       |
|---------------|-------|
| 10,000 +      | 0.0%  |
| 5,000 - 9,999 | 5.0%  |
| 2,500 - 4,999 | 7.5%  |
| 1,000 - 2,499 | 10.0% |
| 500 - 999     | 15.0% |

*Mary Miller*

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MARY MILLER  
RESEARCH SUPERVISOR  
May 16, 2011

MEDICARE SUPPLEMENT  
REPORTING/REFUND SYSTEM  
REFUND CALCULATION REPORT  
FOR CALENDAR YEAR 2010

TYPE: INDIVIDUAL BUSINESS

SMSPB: PLAN D

FOR THE STATE OF: ARKANSAS

COMPANY NAME: WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION

NAIC GROUP CODE:

NAIC COMPANY CODE: 56499

ADDRESS: PO BOX 2397 OMAHA, NE 68103

PERSON COMPLETING THIS EXHIBIT: MARY MILLER

TITLE: RESEARCH SUPERVISOR TELEPHONE NUMBER: (402) 351-2304

| <u>LINE</u>  | <u>EARNED<br/>PREMIUM</u> | <u>INCURRED<br/>CLAIMS</u> |
|--|---------------------------|----------------------------|
| 1. CURRENT YEAR'S EXPERIENCE   |                           |                            |
| A. TOTAL ALL POLICY YEARS  | \$ 5,448                  | \$ 2,365                   |
| B. CURRENT YEAR'S ISSUES   | \$ -                      | \$ -                       |
| C. NET (FOR REPORTING PURPOSES)  | \$ 5,448                  | \$ 2,365                   |
| 2. PAST EXPERIENCE (ALL YEARS)   | \$ 14,627                 | \$ 5,749                   |
| 3. TOTAL EXPERIENCE<br>(NET CURRENT YEAR + PAST YEARS' EXPERIENCE)   | \$ 20,075                 | \$ 8,114                   |
| 4. REFUNDS LAST YEAR (EXCLUDING INTEREST)  | \$ -                      |                            |
| 5. PREVIOUS REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)   | \$ -                      |                            |
| 6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)  | \$ -                      |                            |
| 7. BENCHMARK LOSS RATIO SINCE INCEPTION  | 0.5477                    |                            |
| 8. EXPERIENCED RATIO SINCE INCEPTION<br>TOTAL ACTUAL INCURRED CLAIMS /<br>(TOTAL EARNED PREMIUM - REFUNDS SINCE INCEPTION) | 0.4042                    |                            |
| 9. LIFE YEARS EXPOSED SINCE INCEPTION  | 13                        |                            |
| 10. TOLERANCE PERMITTED (FROM CREDIBILITY TABLE)   | -                         |                            |
| 11. ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY  | -                         |                            |
| 12. ADJUSTED INCURRED CLAIMS   | \$ -                      |                            |
| 13. REFUND =<br>TOTAL EARNED PREMIUMS - REFUNDS SINCE INCEPTION -<br>(ADJUSTED INCURRED CLAIMS / BENCHMARK LOSS RATIO)     | \$ -                      |                            |
| 14. DEMINIMUS AMOUNT<br>ANNUALIZED INFORCE PREMIUM AS OF 12/31/2010 * 0.005  | \$ -                      |                            |

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED

SINCE INCEPTION

|               |       |
|---------------|-------|
| 10,000 +      | 0.0%  |
| 5,000 - 9,999 | 5.0%  |
| 2,500 - 4,999 | 7.5%  |
| 1,000 - 2,499 | 10.0% |
| 500 - 999     | 15.0% |

*Mary Miller*

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MARY MILLER  
RESEARCH SUPERVISOR  
May 16, 2011

MEDICARE SUPPLEMENT  
REPORTING/REFUND SYSTEM  
REFUND CALCULATION REPORT  
FOR CALENDAR YEAR 2010

TYPE: INDIVIDUAL BUSINESS

SMSPB: PLAN F

FOR THE STATE OF: ARKANSAS

COMPANY NAME: WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION

NAIC GROUP CODE:

NAIC COMPANY CODE: 56499

ADDRESS: PO BOX 2397 OMAHA, NE 68103

PERSON COMPLETING THIS EXHIBIT: MARY MILLER

TITLE: RESEARCH SUPERVISOR TELEPHONE NUMBER: (402) 351-2304

| <u>LINE</u>  | <u>EARNED<br/>PREMIUM</u> | <u>INCURRED<br/>CLAIMS</u> |
|--|---------------------------|----------------------------|
| 1. CURRENT YEAR'S EXPERIENCE   |                           |                            |
| A. TOTAL ALL POLICY YEARS  | \$ 1,730,293              | \$ 1,510,470               |
| B. CURRENT YEAR'S ISSUES   | \$ 37,035                 | \$ 24,108                  |
| C. NET (FOR REPORTING PURPOSES)  | \$ 1,693,258              | \$ 1,486,362               |
| 2. PAST EXPERIENCE (ALL YEARS)   | \$ 6,119,452              | \$ 4,839,815               |
| 3. TOTAL EXPERIENCE<br>(NET CURRENT YEAR + PAST YEARS' EXPERIENCE)   | \$ 7,812,710              | \$ 6,326,177               |
| 4. REFUNDS LAST YEAR (EXCLUDING INTEREST)  | \$ -                      |                            |
| 5. PREVIOUS REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)   | \$ -                      |                            |
| 6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)  | \$ -                      |                            |
| 7. BENCHMARK LOSS RATIO SINCE INCEPTION  | 0.5374                    |                            |
| 8. EXPERIENCED RATIO SINCE INCEPTION<br>TOTAL ACTUAL INCURRED CLAIMS /<br>(TOTAL EARNED PREMIUM - REFUNDS SINCE INCEPTION) | 0.8097                    |                            |
| 9. LIFE YEARS EXPOSED SINCE INCEPTION  | 4,802                     |                            |
| 10. TOLERANCE PERMITTED (FROM CREDIBILITY TABLE)   | 0.0750                    |                            |
| 11. ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY  | 0.8847                    |                            |
| 12. ADJUSTED INCURRED CLAIMS   | \$ -                      |                            |
| 13. REFUND =<br>TOTAL EARNED PREMIUMS - REFUNDS SINCE INCEPTION -<br>(ADJUSTED INCURRED CLAIMS / BENCHMARK LOSS RATIO)     | \$ -                      |                            |
| 14. DEMINIMUS AMOUNT<br>ANNUALIZED INFORCE PREMIUM AS OF 12/31/2010 * 0.005  | \$ -                      |                            |

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED

SINCE INCEPTION

|               |       |
|---------------|-------|
| 10,000 +      | 0.0%  |
| 5,000 - 9,999 | 5.0%  |
| 2,500 - 4,999 | 7.5%  |
| 1,000 - 2,499 | 10.0% |
| 500 - 999     | 15.0% |

*Mary Miller*

\_\_\_\_\_  
MARY MILLER  
RESEARCH SUPERVISOR  
May 16, 2011

MEDICARE SUPPLEMENT  
REPORTING/REFUND SYSTEM  
REFUND CALCULATION REPORT  
FOR CALENDAR YEAR 2010

TYPE: INDIVIDUAL BUSINESS

SMSPB: PLAN G

FOR THE STATE OF: ARKANSAS

COMPANY NAME: WOODMEN OF THE WORLD/ASSURED LIFE ASSOCIATION

NAIC GROUP CODE:

NAIC COMPANY CODE: 56499

ADDRESS: PO BOX 2397 OMAHA, NE 68103

PERSON COMPLETING THIS EXHIBIT: MARY MILLER

TITLE: RESEARCH SUPERVISOR TELEPHONE NUMBER: (402) 351-2304

| <u>LINE</u>  | <u>EARNED<br/>PREMIUM</u> | <u>INCURRED<br/>CLAIMS</u> |
|--|---------------------------|----------------------------|
| 1. CURRENT YEAR'S EXPERIENCE   |                           |                            |
| A. TOTAL ALL POLICY YEARS  | \$ 54,761                 | \$ 38,278                  |
| B. CURRENT YEAR'S ISSUES   | \$ 11,391                 | \$ 1,551                   |
| C. NET (FOR REPORTING PURPOSES)  | \$ 43,370                 | \$ 36,727                  |
| 2. PAST EXPERIENCE (ALL YEARS)   | \$ 99,391                 | \$ 58,571                  |
| 3. TOTAL EXPERIENCE<br>(NET CURRENT YEAR + PAST YEARS' EXPERIENCE)   | \$ 142,761                | \$ 95,298                  |
| 4. REFUNDS LAST YEAR (EXCLUDING INTEREST)  | \$ -                      |                            |
| 5. PREVIOUS REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)   | \$ -                      |                            |
| 6. REFUNDS SINCE INCEPTION (EXCLUDING INTEREST)  | \$ -                      |                            |
| 7. BENCHMARK LOSS RATIO SINCE INCEPTION  | 0.5164                    |                            |
| 8. EXPERIENCED RATIO SINCE INCEPTION<br>TOTAL ACTUAL INCURRED CLAIMS /<br>(TOTAL EARNED PREMIUM - REFUNDS SINCE INCEPTION) | 0.6675                    |                            |
| 9. LIFE YEARS EXPOSED SINCE INCEPTION  | 97                        |                            |
| 10. TOLERANCE PERMITTED (FROM CREDIBILITY TABLE)   | -                         |                            |
| 11. ADJUSTMENT TO INCURRED CLAIMS FOR CREDIBILITY  | -                         |                            |
| 12. ADJUSTED INCURRED CLAIMS   | \$ -                      |                            |
| 13. REFUND =<br>TOTAL EARNED PREMIUMS - REFUNDS SINCE INCEPTION -<br>(ADJUSTED INCURRED CLAIMS / BENCHMARK LOSS RATIO)     | \$ -                      |                            |
| 14. DEMINIMUS AMOUNT<br>ANNUALIZED INFORCE PREMIUM AS OF 12/31/2010 * 0.005  | \$ -                      |                            |

MEDICARE SUPPLEMENT CREDIBILITY TABLE

LIFE YEARS EXPOSED

SINCE INCEPTION

|               |       |
|---------------|-------|
| 10,000 +      | 0.0%  |
| 5,000 - 9,999 | 5.0%  |
| 2,500 - 4,999 | 7.5%  |
| 1,000 - 2,499 | 10.0% |
| 500 - 999     | 15.0% |

*Mary Miller*

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MARY MILLER  
RESEARCH SUPERVISOR  
May 16, 2011