

SERFF Tracking #:

AEGC-128995151

State Tracking #:

Company Tracking #:

1276

State: District of Columbia **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan
Product Name: 2013 Annual Transamerica Life Insurance Company Standard Group (GI) Pre-MIPPA Medicare Supplement Rate Filing
Project Name/Number: Medicare Supplement Rates/07g GI Pre-MIPPA

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 4.100%
Effective Date of Last Rate Revision: 09/01/2012
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 req'd):	Minimum % Change (where req'd):
Transamerica Life Insurance Company	7.500%	7.500%	\$680,941	29	\$9,079,215	7.500%	7.500%

State: District of Columbia

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan

Product Name: 2013 Annual Transamerica Life Insurance Company Standard Group (GI) Pre-MIPPA Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/07g GI Pre-MIPPA

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Exhibit A	MS4100GPL-A	Revised	Previous State Filing Number: Percent Rate Change Request: 7.5	exhibita_p.pdf,
2		EXHIBIT A	MS4100GPL-B	Revised	Previous State Filing Number: Percent Rate Change Request: 7.5	
3		EXHIBIT A	MS4100GPL-C	Revised	Previous State Filing Number: Percent Rate Change Request: 7.5	
4		EXHIBIT A	MS4100GPL-F	Revised	Previous State Filing Number: Percent Rate Change Request: 7.5	
5		EXHIBIT A	MS4100GPL-J	Revised	Previous State Filing Number: Percent Rate Change Request: 7.5	

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS4100GPL

Mass Marketed Standard Group Medicare Supplement
Premium Rates Issued Prior To 01/01/2000
District of Columbia

Current Monthly Premium Rates

Issue Age	Plan A	Plan B	Plan C	Plan F
65 - 74	124	157	196	203
75 - 89	224	278	342	359
90 & Up	224	278	342	359

Proposed Rate Change

	Plan A	Plan B	Plan C	Plan F
All Ages	7.5%	7.5%	7.5%	7.5%

Proposed Monthly Premium Rates

Issue Age	Plan A	Plan B	Plan C	Plan F
65 - 74	133	169	210	218
75 - 89	241	299	368	386
90 & Up	241	299	368	386

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS4100GPL

Mass Marketed Standard Group Medicare Supplement
Premium Rates Issued Prior To 01/01/2000
District of Columbia

Current Monthly Premium Rates

Issue Age	Plan I ND	Plan J	Plan J ND
65 - 74	270	499	295
75 - 89	392	733	432
90 & Up	392	733	432

Proposed Rate Change

	Plan I ND	Plan J	Plan J ND
All Ages	7.5%	7.5%	7.5%

Proposed Monthly Premium Rates

Issue Age	Plan I ND	Plan J	Plan J ND
65 - 74	290	536	317
75 - 89	422	788	464
90 & Up	422	788	464

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS4100GPL

Mass Marketed Standard Group Medicare Supplement
Premium Rates Issued From 01/01/2000 To 09/01/2005
District of Columbia

Current Monthly Premium Rates

Issue Age	Plan A	Plan B	Plan C	Plan F
65 - 66	109	141	173	182
67 - 69	124	157	196	203
70 - 74	148	187	230	240
75 - 79	213	263	325	337
80 - 89	249	306	378	397
90 & Up	249	306	378	397

Proposed Rate Change

	Plan A	Plan B	Plan C	Plan F
All Ages	7.5%	7.5%	7.5%	7.5%

Proposed Monthly Premium Rates

Issue Age	Plan A	Plan B	Plan C	Plan F
65 - 66	118	151	186	196
67 - 69	133	169	210	218
70 - 74	159	201	247	259
75 - 79	229	283	349	363
80 - 89	267	329	406	426
90 & Up	267	329	406	426

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS4100GPL

**Mass Marketed Standard Group Medicare Supplement
Premium Rates Issued From 01/01/2000 To 09/01/2005
District of Columbia**

Current Monthly Premium Rates

Issue Age	Plan I ND	Plan J	Plan J ND
65 - 66	239	443	261
67 - 69	270	499	295
70 - 74	320	596	352
75 - 79	372	696	411
80 - 89	436	815	481
90 & Up	436	815	481

Proposed Rate Change

	Plan I ND	Plan J	Plan J ND
All Ages	7.5%	7.5%	7.5%

Proposed Monthly Premium Rates

Issue Age	Plan I ND	Plan J	Plan J ND
65 - 66	257	477	281
67 - 69	290	536	317
70 - 74	344	641	378
75 - 79	400	749	442
80 - 89	469	876	517
90 & Up	469	876	517

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS4100GPL

Mass Marketed Standard Group Medicare Supplement
Premium Rates Issued After 09/01/2005
District of Columbia

Current Monthly Premium Rates

Issue Age	Plan A	Plan B	Plan C	Plan F
65	95	122	150	158
66	101	130	159	169
67	107	136	170	177
68	111	141	176	182
69	115	145	181	187
70	122	154	189	198
71	127	161	198	207
72	132	168	206	215
73	139	176	217	226
74	146	184	227	237
75	157	194	238	248
76	167	205	253	263
77	172	212	262	272
78	182	224	277	287
79	192	236	291	302
80	203	250	308	324
81	212	260	322	337
82	223	275	338	356
83	234	288	356	374
84 - 89	246	302	373	391
90 & Up	246	302	373	391

Proposed Rate Change

	Plan A	Plan B	Plan C	Plan F
All Ages	7.5%	7.5%	7.5%	7.5%

Proposed Monthly Premium Rates

Issue Age	Plan A	Plan B	Plan C	Plan F
65	102	131	161	170
66	109	140	171	181
67	115	147	182	190
68	120	151	189	196
69	123	156	195	201
70	131	166	204	213
71	137	173	213	223
72	142	180	222	232
73	150	189	233	243
74	157	198	244	255
75	169	208	256	266
76	179	220	272	283
77	185	228	282	292
78	196	241	298	309
79	206	254	313	325
80	218	269	331	348
81	228	280	346	363
82	239	295	364	383
83	252	310	383	402
84 - 89	264	325	401	421
90 & Up	264	325	401	421

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS4100GPL

Mass Marketed Standard Group Medicare Supplement
Premium Rates Issued After 09/01/2005
District of Columbia

Current Monthly Premium Rates

Issue Age	Plan I ND	Plan J	Plan J ND
65	202	374	221
66	214	397	234
67	227	421	248
68	234	433	255
69	242	447	263
70	255	477	281
71	266	498	294
72	277	518	306
73	291	544	322
74	305	570	336
75	316	593	350
76	326	611	360
77	332	624	367
78	339	635	375
79	346	648	382
80	356	665	392
81	363	680	401
82	371	694	410
83	378	708	417
84 - 89	386	722	426
90 & Up	386	722	426

Proposed Rate Change

	Plan I ND	Plan J	Plan J ND
All Ages	7.5%	7.5%	7.5%

Proposed Monthly Premium Rates

Issue Age	Plan I ND	Plan J	Plan J ND
65	217	402	237
66	231	426	252
67	244	452	266
68	252	466	274
69	260	480	283
70	274	513	302
71	286	535	316
72	298	557	329
73	313	585	346
74	328	613	361
75	340	638	376
76	350	657	387
77	357	670	395
78	365	683	403
79	372	696	411
80	383	715	422
81	391	731	431
82	398	746	441
83	406	761	449
84 - 89	415	777	458
90 & Up	415	777	458

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS4100GPL

Mass Marketed Standard Group Medicare Supplement
Premium Rates AMA Business Issued Prior To 01/01/1997
District of Columbia

Current Monthly Premium Rates

Attained Age	Plan A
65 - 69	1,090
70 - 74	1,361
75 - 79	1,590
80 - 89	1,825
90 & Up	1,825

Proposed Rate Change

	Plan A
All Ages	7.5%

Proposed Monthly Premium Rates

Attained Age	Plan A
65 - 69	1,172
70 - 74	1,463
75 - 79	1,709
80 - 89	1,962
90 & Up	1,962

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS4100GPL

Mass Marketed Standard Group Medicare Supplement
Premium Rates AMA Business Issued Prior To 01/01/1997
District of Columbia

Current Monthly Premium Rates

Attained Age	Plan J	Plan J ND
65 - 69	5,016	2,954
70 - 74	5,727	3,378
75 - 79	6,568	3,870
80 - 89	7,301	4,306
90 & Up	7,301	4,306

Proposed Rate Change

	Plan J	Plan J ND
All Ages	7.5%	7.5%

Proposed Monthly Premium Rates

Attained Age	Plan J	Plan J ND
65 - 69	5,392	3,176
70 - 74	6,156	3,631
75 - 79	7,060	4,161
80 - 89	7,848	4,628
90 & Up	7,848	4,628

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	11.000	5.760	3.000	1.000	0.920

State: District of Columbia **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan
Product Name: 2013 Annual Transamerica Life Insurance Company Standard Group (GI) Pre-MIPPA Medicare Supplement Rate Filing
Project Name/Number: Medicare Supplement Rates/07g GI Pre-MIPPA

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	cover.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	N/A to this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	actmemo_w supporting docs.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Information can be found in the Actuarial Memorandum with supporting doc.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	n/a to this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
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State: District of Columbia **Filing Company:** Transamerica Life Insurance Company
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Project Name/Number: Medicare Supplement Rates/07g GI Pre-MIPPA

Bypass Reason:	n/a to this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	N/A to this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	N/A to this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Life, Accident & Health Transmittal
Comments:	
Attachment(s):	uniform_transmittal.pdf
Item Status:	
Status Date:	

Transamerica Life Insurance Company
Actuarial Administrative Office

100 Light Street
Baltimore, MD 21202-2559
Telephone: 800-233-4624
Fax: 410-209-5910
Email: msapprovals@aegonusa.com

April 15, 2013

Ms. Monica Myers
Health Rate Filings
Department of Insurance and Securities Regulation
810 1st Street, N.E., Suite 701
Washington, District of Columbia 20002

Attention: Life and Health Division

RE: Transamerica Life Insurance Company: Medicare Supplement Rate Filing for Standard Group Medicare Supplement
NAIC#: 468-86231 FEIN#: 39-0989781
UNIFORM MATRIX TOI DESCRIPTION: MS05G Group Medicare Supplement - Standard Plans
UNIFORM MATRIX SUB TOI: MS05G

FILING NUMBER #: 1276

POLICY FORM NUMBER(s):

MS4100GPL-A
MS4100GPL-F

MS4100GPL-B
MS4100GPL-J

MS4100GPL-C

Dear Ms. Myers:

Enclosed is our rate submission for the pre-MIPPA standard business assumed from Life Investors Insurance Company (MS4100 Series) and Academy Life (833-0115-7/92). While we currently are selling guaranteed issue MIPPA plans (MS9000 Series), those forms are included in a separate filing, combined with the pre-MIPPA forms from which the rates were derived (MS5000 Series).

This rate revision would be effective the first day of the month following 90 days from the effective date of the approval

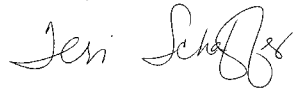
To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Enclosed to complete this submission are:

- Actuarial Memorandum with Exhibit A
- Actual to Expected Analysis
- Projection Exhibit

Should you have any questions or concerns, please feel free to call me at 800-233-4624 extension 5236 or our Actuary, Stephen Baloga at extension 5226. For your convenience you can email us at msapprovals@aegonusa.com. If you prefer, our fax number is 410-209-5910.

Sincerely,



Teri Schaffer,
Actuarial Administrative Supervisor

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Purpose and Scope of Filing

The Purpose and Scope of this filing is to request a rate revision and demonstrate compliance with loss ratio standards. Any rate revisions will apply uniformly to all insureds whose policy was issued in your state.

Included in this filing is the pre-MIPPA standard business assumed from Life Investors Insurance Company (MS4100 Series) and Academy Life (833-0115-7/92). While we currently are selling guaranteed issue MIPPA plans (MS9000 Series), those forms are included in a separate filing, combined with the pre-MIPPA forms from which the rates were derived (MS5000 Series). Both of those form series are sold exclusively to the American Medical Association.

State Rate Revision

All Plans
7.5%

General Description

- Policy Form Number(s):
MS4100GPL-A MS4100GPL-B MS4100GPL-C
MS4100GPL-F MS4100GPL-J
- Benefits: These policies offer coverage of Medicare approved benefits under the NAIC Medicare Supplement Insurance Standard Model Act.
- Renewal Provision: Guaranteed Renewable
- Marketing Method: Mass Marketed
- Underwriting Method: This is a closed block of business.
- Pre-Ex Condition: No new business is being issued.
- Issue Age Limits: These policy forms were issued to applicants age 65 and over who were eligible for Medicare.
- Premium Basis: The closed block of AMA business issued prior to 1/1/1997 was issued using attained rates. All other business is issued using issue age rates.
- Domiciliary Status: The rates for this policy form in our domiciliary state of Iowa are pending.

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Other

These policy forms represent a closed block of business.

Modal Factors:

Mode	Factor
Annual	11.000
Semi-Annual	5.760
Quarterly	3.000
Monthly	1.000
Auto-Monthly	0.920

Rate Methodology / Assumptions

We have pooled the experience of all plans together to determine the rate increase requested. To determine the rates proposed for this year's filing, we assumed a trend rate of 6.2% for all plans. Later this year, we will start administering Part A claims electronically. To account for an expected increase in claims as a result of this change, we incorporated an additional 1.5% into our trend assumption.

We then examined our experience on a national level using 2012 premiums collected and claims paid through February 28, 2013, as of December 31, 2012. Based on this analysis, an additional experience adjustment of 1.3% is included, for a total rate increase request of 7.5%.

Other Assumptions

Compensation: A maximum of 7% level as a percent of original premium.

Lapse Rates: All Years 10.0%

Mortality/Morbidity: Claim data was developed from actual company experience. This data was supplemented by trend information from Milliman USA.

Interest: Assumed rate of 5.0%

Expense: Maintenance - 9.5%

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Rates and Rating Factors

Please refer to Exhibit A for both the current and proposed rate schedules. This rate revision would be effective the first day of the month following 90 days from the effective date of the approval. As required in your state, rate increases will not be implemented any sooner than 12 months from the previous effective date.

Rate History

The rate increases implemented in your state since inception, are as follows:

Approval Date	Plan A	Plan B	Plan C	Plan F
2/1/1994	10.20%	9.20%	8.20%	7.80%
2/1/1997	20.00%	20.00%	20.00%	20.00%
2/2/1997	6.20%	0.00%	0.00%	0.00%
8/1/1998	10.50%	8.60%	15.00%	8.50%
9/20/1999	17.80%	17.80%	17.80%	17.80%
8/15/2000	29.00%	29.00%	29.00%	29.00%
10/5/2001	19.00%	19.00%	19.00%	19.00%
12/19/2002	16.00%	16.00%	16.00%	16.00%
12/23/2003	8.50%	8.50%	8.50%	8.50%
1/15/2005	0.00%	0.00%	0.00%	0.00%
5/4/2005	0.00%	0.00%	0.00%	0.00%
10/31/2006	0.00%	0.00%	0.00%	0.00%
6/4/2008	0.00%	0.00%	0.00%	0.00%
10/2/2009	0.00%	0.00%	0.00%	0.00%
5/3/2012	4.10%	4.10%	4.10%	4.10%

Approval Date	Plan I ND	Plan J	Plan J ND
2/1/1994	0.00%	8.10%	0.00%
2/1/1997	0.00%	-23.40%	0.00%
2/2/1997	0.00%	5.30%	0.00%
8/1/1998	0.00%	10.10%	0.00%
9/20/1999	0.00%	29.00%	0.00%
8/15/2000	0.00%	29.00%	0.00%
10/5/2001	0.00%	33.00%	0.00%
12/19/2002	0.00%	33.00%	0.00%
12/23/2003	0.00%	4.50%	0.00%
1/15/2005	0.00%	0.00%	0.00%
5/4/2005	0.00%	0.00%	0.00%
10/31/2006	0.00%	0.00%	0.00%
6/4/2008	0.00%	0.00%	0.00%
10/2/2009	0.00%	0.00%	0.00%
5/3/2012	4.10%	4.10%	4.10%

** The rate decrease in 1996 or 1997 applied only to the closed block of business assumed from the AMA.

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Estimated Average Annual Premium Rate/In Force Policy Counts

The estimated new business average premium and the total number of lives covered, for your state, as well as the nationwide number of lives covered, as of January 31, 2013 is as follows:

Form Number	Plan Name	Average Annual Premium	State Number of Lives	Nationwide Number of Lives
MS4100GPL-A	Plan A	1,828	1	942
MS4100GPL-B	Plan B	2,288	1	350
MS4100GPL-C	Plan C	2,824	4	5,285
MS4100GPL-F	Plan F	2,945	14	12,053
MS4100GPL-I (ND)	Plan I ND	3,652	0	478
MS4100GPL-J	Plan J	6,816	5	739
MS4100GPL-J (ND)	Plan J ND	4,020	4	1,308
Total Lives			29	21,155

Historical Earned Premium and Incurred Claims

Historical earned premium and incurred claims, along with expected earned premium and incurred claims are presented in the enclosed Projection Exhibit. Durational experience is presented in the enclosed Actual to Expected Analysis. The Historical experience illustrated is from the pre-MIPPA standard business assumed from Life Investors Insurance Company (MS4100 Series) and Academy Life (833-0115-7/92).

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2013 Annual Rate Filing
District of Columbia

Loss Ratio Projection

We expect the ratio of the present value of all future benefits to the present value of all future premiums to be 75.0% for each benefit this year and all future years.

Since there are a total of 29 insureds in your state, claim experience is not credible. As a result, our experience adjustments are based on nationwide experience.

We have adjusted our Nationwide data on the Projection Exhibit to reflect the increases that have not yet been implemented. This is what is meant by the term Current Rate Level (CRL). A separate section on the projection has been added to show this adjustment.

Actuarial Certification

I certify to the best of my knowledge and judgment, the following are true with respect to this Medicare Supplement rate filing:

- the assumptions present my best judgment as to the expected value for each assumption and are consistent with Transamerica's business plan at the time of the filing;
- the anticipated lifetime loss ratio, future loss ratios, and third year loss ratios all equal or exceed the applicable ratio;
- the filed rates maintain the proper relationship between policies which had different rating methodologies;
- the filing was prepared based on current standards of practice as promulgated by the Actuarial Standards Board;
- the filing is in compliance with the applicable laws and regulations in the state; and
- the rates are reasonable in relationship to the benefits.



Stephen Baloga, A.S.A., M.A.A.A.
Assistant Vice President and Actuary
100 Light Street
Baltimore, MD 21202-2559
800-233-4624

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4100GPL & 833-0115-7/92

Plan A - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	773	0	0.00%
1994	0	0	0.00%
1995	0	0	0.00%
1996	391	0	0.00%
1997	896	725	80.9%
1998	337	71	21.1%
1999	1,194	1,643	137.6%
2000	2,634	958	36.4%
2001	2,529	41	1.6%
2002	401	215	53.7%
2003	1,660	2,481	149.4%
2004	1,992	5,701	286.2%
2005	1,614	54	3.4%
2006	1,666	0	0.00%
2007	1,666	105	6.3%
2008	1,666	449	26.9%
2009	1,818	391	21.5%
2010	1,852	0	0.00%
2011	2,315	172	7.4%
2012	1,759	2	0.1%
Total Plan	27,162	13,008	47.9%

Plan A - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	379	0	0.00%
1993	95,379	53,521	56.1%
1994	199,386	104,384	52.4%
1995	279,490	182,023	65.1%
1996	416,864	202,473	48.6%
1997	562,940	369,449	65.6%
1998	752,289	506,765	67.4%
1999	1,019,184	685,909	67.3%
2000	1,246,296	960,657	77.1%
2001	1,489,563	936,940	62.9%
2002	1,469,051	880,013	59.9%
2003	1,590,437	987,237	62.1%
2004	1,704,595	1,146,274	67.2%
2005	1,763,749	1,461,329	82.9%
2006	1,639,785	1,552,348	94.7%
2007	1,639,155	1,132,554	69.1%
2008	1,646,394	1,158,855	70.4%
2009	1,651,624	1,045,397	63.3%
2010	1,490,083	1,098,588	73.7%
2011	1,407,603	968,681	68.8%
2012	1,363,598	898,169	65.9%
Total Plan	23,427,846	16,331,565	69.7%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4100GPL & 833-0115-7/92

Plan B - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	379	0	0.00%
1994	900	0	0.00%
1995	552	1,424	258.1%
1996	0	0	0.00%
1997	501	0	0.00%
1998	631	0	0.00%
1999	830	0	0.00%
2000	670	0	0.00%
2001	670	15	2.3%
2002	0	0	0.00%
2003	0	0	0.00%
2004	0	0	0.00%
2005	1,262	0	0.00%
2006	1,667	64	3.8%
2007	1,667	906	54.3%
2008	1,667	65	3.9%
2009	1,667	244	14.6%
2010	1,667	1,078	64.7%
2011	1,667	0	0.00%
2012	1,689	84	4.9%
Total Plan	18,086	3,879	21.5%

Plan B - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	231,632	268,217	115.8%
1994	318,755	301,018	94.4%
1995	344,117	299,721	87.1%
1996	394,171	322,530	81.8%
1997	624,432	449,387	72.0%
1998	861,611	884,466	102.7%
1999	1,144,688	950,786	83.1%
2000	1,352,841	1,110,326	82.1%
2001	1,401,943	1,120,464	79.9%
2002	882,860	696,855	78.9%
2003	925,615	668,783	72.3%
2004	981,577	786,803	80.2%
2005	1,003,166	858,950	85.6%
2006	963,436	876,267	91.0%
2007	905,100	704,605	77.8%
2008	881,202	796,203	90.4%
2009	829,247	710,737	85.7%
2010	793,624	700,831	88.3%
2011	735,513	649,962	88.4%
2012	694,889	558,116	80.3%
Total Plan	16,270,418	13,715,027	84.3%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4100GPL & 833-0115-7/92

Plan C - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	530	140	26.5%
1994	2,660	324	12.2%
1995	3,125	1,655	53.0%
1996	2,369	327	13.8%
1997	5,870	2,133	36.3%
1998	9,348	4,257	45.5%
1999	12,453	6,452	51.8%
2000	14,872	12,095	81.3%
2001	18,218	4,761	26.1%
2002	12,884	6,305	48.9%
2003	14,501	5,434	37.5%
2004	15,594	5,342	34.3%
2005	14,006	18,492	132.0%
2006	10,668	9,348	87.6%
2007	10,809	5,955	55.1%
2008	13,637	3,469	25.4%
2009	10,123	4,766	47.1%
2010	8,898	2,419	27.2%
2011	8,483	2,636	31.1%
2012	8,541	2,727	31.9%
Total Plan	197,587	99,038	50.1%

Plan C - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	1,557,311	1,725,159	110.8%
1994	1,978,379	1,917,515	96.9%
1995	2,339,504	2,241,639	95.8%
1996	2,885,378	2,637,952	91.4%
1997	4,569,602	3,807,011	83.3%
1998	6,418,031	5,555,648	86.6%
1999	8,392,624	7,563,338	90.1%
2000	10,208,730	9,065,871	88.8%
2001	11,846,449	9,817,019	82.9%
2002	10,098,849	7,908,760	78.3%
2003	11,075,248	8,310,759	75.0%
2004	12,122,534	9,315,571	76.8%
2005	13,051,115	9,841,181	75.4%
2006	12,846,882	10,110,064	78.7%
2007	12,909,833	10,061,445	77.9%
2008	13,049,044	9,988,106	76.5%
2009	12,937,820	10,043,508	77.6%
2010	12,662,434	10,041,291	79.3%
2011	12,146,148	10,120,189	83.3%
2012	11,949,824	9,202,693	77.0%
Total Plan	185,045,739	149,274,717	80.7%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4100GPL & 833-0115-7/92

Plan F - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	0	0	0.00%
1994	0	0	0.00%
1995	0	0	0.00%
1996	0	0	0.00%
1997	3,129	2,827	90.3%
1998	6,959	3,247	46.7%
1999	15,022	3,373	22.5%
2000	17,271	7,831	45.3%
2001	21,077	23,255	110.3%
2002	31,437	21,286	67.7%
2003	36,509	34,202	93.7%
2004	42,932	24,448	56.9%
2005	47,299	29,759	62.9%
2006	36,485	10,912	29.9%
2007	37,206	15,127	40.7%
2008	38,121	17,332	45.5%
2009	37,578	12,107	32.2%
2010	36,403	84,431	231.9%
2011	29,183	21,531	73.8%
2012	29,054	13,736	47.3%
Total Plan	465,665	325,405	69.9%

Plan F - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	4,276	866	20.3%
1994	11,545	5,915	51.2%
1995	16,792	15,370	91.5%
1996	364,890	231,896	63.6%
1997	2,429,734	1,651,479	68.0%
1998	4,890,338	3,582,482	73.3%
1999	7,356,902	5,725,484	77.8%
2000	10,760,063	8,491,347	78.9%
2001	13,580,215	10,527,042	77.5%
2002	13,739,357	9,733,535	70.8%
2003	16,674,775	11,900,587	71.4%
2004	19,888,007	14,503,359	72.9%
2005	22,668,485	16,642,443	73.4%
2006	24,044,434	18,106,989	75.3%
2007	25,210,549	19,328,747	76.7%
2008	26,937,886	20,579,734	76.4%
2009	27,909,857	21,202,328	76.0%
2010	28,005,851	21,154,961	75.5%
2011	27,483,353	21,388,074	77.8%
2012	27,379,914	20,469,864	74.8%
Total Plan	299,357,223	225,242,502	75.2%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4100GPL & 833-0115-7/92

Plan I ND - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2006	1,813	670	36.9%
2007	3,788	5,755	151.9%
2008	3,108	3,008	96.8%
2009	2,879	3,311	115.0%
2010	2,859	2,923	102.2%
2011	119	753	632.3%
2012	0	0	0.00%
Total Plan	14,566	16,420	112.7%

Plan I ND - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2006	758,626	471,635	62.2%
2007	1,192,840	698,514	58.6%
2008	1,251,108	791,084	63.2%
2009	1,232,858	726,164	58.9%
2010	1,161,776	758,575	65.3%
2011	1,057,060	883,664	83.6%
2012	1,139,060	902,808	79.3%
Total Plan	7,793,328	5,232,444	67.1%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4100GPL & 833-0115-7/92

Plan J - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.00%
1993	9,545	6,053	63.4%
1994	14,676	3,238	22.1%
1995	27,468	15,883	57.8%
1996	16,906	21,056	124.5%
1997	25,424	10,026	39.4%
1998	31,921	21,309	66.8%
1999	36,690	24,827	67.7%
2000	50,451	72,052	142.8%
2001	56,789	50,704	89.3%
2002	83,748	37,706	45.0%
2003	97,601	37,687	38.6%
2004	110,429	48,005	43.5%
2005	110,595	45,637	41.3%
2006	88,939	33,384	37.5%
2007	79,893	28,646	35.9%
2008	89,615	29,837	33.3%
2009	51,974	28,364	54.6%
2010	59,212	30,821	52.1%
2011	47,059	46,942	99.8%
2012	36,772	28,369	77.1%
Total Plan	1,125,706	620,544	55.1%

Plan J - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	3,941	466	11.8%
1993	774,250	442,313	57.1%
1994	2,130,212	1,115,112	52.3%
1995	3,122,034	1,926,666	61.7%
1996	4,276,585	2,672,927	62.5%
1997	4,756,926	3,668,458	77.1%
1998	5,427,230	4,420,000	81.4%
1999	6,510,235	5,485,988	84.3%
2000	8,083,753	7,029,378	87.0%
2001	10,121,903	8,000,131	79.0%
2002	11,447,484	7,793,852	68.1%
2003	12,330,651	7,702,543	62.5%
2004	13,051,237	7,918,682	60.7%
2005	12,829,319	8,331,321	64.9%
2006	8,536,816	5,207,652	61.0%
2007	5,545,704	3,756,834	67.7%
2008	4,745,459	3,394,952	71.5%
2009	3,239,143	3,305,116	102.0%
2010	4,070,374	3,152,390	77.4%
2011	3,802,679	2,706,267	71.2%
2012	3,489,754	2,493,088	71.4%
Total Plan	128,295,689	90,524,135	70.6%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4100GPL & 833-0115-7/92

Plan J ND - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2006	5,273	4,211	79.9%
2007	8,415	2,121	25.2%
2008	5,451	1,370	25.1%
2009	5,445	2,814	51.7%
2010	7,318	2,072	28.3%
2011	9,809	2,238	22.8%
2012	12,977	9,092	70.1%
Total Plan	54,689	23,920	43.7%

Plan J ND - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2006	1,737,500	1,220,704	70.3%
2007	3,033,520	1,883,207	62.1%
2008	3,147,444	2,269,683	72.1%
2009	2,746,224	2,400,195	87.4%
2010	3,524,125	2,573,794	73.0%
2011	3,544,082	2,667,416	75.3%
2012	3,415,953	2,445,947	71.6%
Total Plan	21,148,849	15,460,946	73.1%

Exhibit B
Transamerica Life Insurance Company
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4100GPL & 833-0115-7/92

Total All Plans - District of Columbia Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	0	0	0.0%
1993	11,227	6,193	55.2%
1994	18,236	3,562	19.5%
1995	31,144	18,962	60.9%
1996	19,666	21,383	108.7%
1997	35,821	15,711	43.9%
1998	49,195	28,885	58.7%
1999	66,188	36,295	54.8%
2000	85,898	92,936	108.2%
2001	99,282	78,776	79.3%
2002	128,471	65,512	51.0%
2003	150,272	79,803	53.1%
2004	170,947	83,496	48.8%
2005	174,775	93,942	53.8%
2006	146,510	58,588	40.0%
2007	143,443	58,615	40.9%
2008	153,264	55,532	36.2%
2009	111,483	51,996	46.6%
2010	118,210	123,744	104.7%
2011	98,635	74,272	75.3%
2012	90,792	54,010	59.5%
Total	1,903,460	1,102,215	57.9%

Total All Plans - Nationwide Experience Exhibit

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	4,320	466	10.8%
1993	2,662,848	2,490,075	93.5%
1994	4,638,277	3,443,943	74.3%
1995	6,101,936	4,665,419	76.5%
1996	8,337,888	6,067,778	72.8%
1997	12,943,633	9,945,784	76.8%
1998	18,349,500	14,949,361	81.5%
1999	24,423,632	20,411,504	83.6%
2000	31,651,683	26,657,578	84.2%
2001	38,440,073	30,401,597	79.1%
2002	37,637,601	27,013,015	71.8%
2003	42,596,727	29,569,909	69.4%
2004	47,747,951	33,670,689	70.5%
2005	51,315,834	37,135,224	72.4%
2006	50,527,479	37,545,659	74.3%
2007	50,436,700	37,565,906	74.5%
2008	51,658,538	38,978,617	75.5%
2009	50,546,773	39,433,445	78.0%
2010	51,708,266	39,480,429	76.4%
2011	50,176,438	39,384,254	78.5%
2012	49,432,992	36,970,684	74.8%
Total	681,339,090	515,781,336	75.7%

Nationwide Experience Projection
 Transamerica Life Insurance Company
 Group, Standardized Medicare Supplement (Form MS4100, 833-0115-7/92)
 Plan(s): ALL

Assumptions:	2013	2014	2015+
Requested Rate Increase:	7.50%	4.00%	2.00%
Aging Factor:	0.00%	0.00%	0.00%
Premium Trend Rate:	7.50%	4.00%	2.00%

Claims Trend Increase:	6.20%	4.00%	2.00%
Aging Factor:	2.00%	2.00%	2.00%
Claims Trend Factor:	8.32%	6.08%	4.04%

Current Rate Level Factors	2011	2012
CRL Premium Factor:	7.64%	3.32%

CRL Claims Trend Increase:	6.20%	0.00%
CRL Claims Adverse Selection:	0.00%	0.00%
(Total) CRL Claims Factor:	6.20%	0.00%

	2013	2014	2015+
Lapse Rate:	8.00%	8.00%	8.00%
Additional Lapse Due to Increase:	0.00%	0.00%	0.00%
Adverse Selection Due to Increase:	0.00%	0.00%	0.00%

Interest rate:	5.00%
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Past Experience			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	5,196	482	9.3%
1993	2,884,507	2,611,839	90.5%
1994	5,247,603	3,775,055	71.9%
1995	7,084,588	5,335,393	75.3%
1996	9,846,381	6,931,235	70.4%
1997	15,212,467	11,648,434	76.6%
1998	22,001,253	17,756,938	80.7%
1999	29,523,197	24,523,416	83.1%
2000	38,535,130	32,436,335	84.2%
2001	47,368,031	36,891,335	77.9%
2002	47,133,481	33,571,521	71.2%
2003	52,768,155	35,892,397	68.0%
2004	58,333,030	40,291,231	69.1%
2005	61,771,970	43,906,977	71.1%
2006	59,010,231	42,792,053	72.5%
2007	57,355,900	42,133,559	73.5%
2008	58,908,597	43,317,044	73.5%
2009	59,438,777	43,963,516	74.0%
2010	58,428,881	43,937,652	75.2%
2011	56,235,199	43,635,330	77.6%
2012	54,659,381	40,798,973	74.6%
Total	796,103,129	596,150,714	74.9%
Total w/interest	1,134,733,828	851,407,102	75.0%

Premium Refunds
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
(352,247)
(257,246)
(781,705)
(2,707,203)
(958,795)
(591,629)
0

2012 data through Dec.

Experience restated at the current rate level (CRL)			
2011	60,530,726	46,340,721	76.6%
2012	56,472,914	40,798,973	72.2%

For projecting the 2013 experience, a 25.0% weight is applied to the Year 2011, and a 75.0% weight is applied to the Year 2012.

Projected Calendar Year	Without Rate Increase		
	Earned Premium	Incurred Claims	Loss Ratio
2013	52,888,378	42,040,173	79.5%
2014	50,603,600	41,028,518	81.1%
2015	47,486,418	39,271,185	82.7%
2016	44,561,255	37,589,121	84.4%
2017	41,816,281	35,979,104	86.0%
2018	39,240,398	34,438,047	87.8%
2019	36,823,190	32,962,997	89.5%
2020	34,554,881	31,551,125	91.3%
2021	32,426,301	30,199,728	93.1%
2022	30,428,840	28,906,213	95.0%

Projected Calendar Year	With Rate Increase		
	Earned Premium	Incurred Claims	Loss Ratio
2013	54,203,342	42,040,173	77.6%
2014	54,398,870	41,028,518	75.4%
2015	51,047,899	39,271,185	76.9%
2016	47,903,349	37,589,121	78.5%
2017	44,952,502	35,979,104	80.0%
2018	42,183,428	34,438,047	81.6%
2019	39,584,929	32,962,997	83.3%
2020	37,146,497	31,551,125	84.9%
2021	34,858,273	30,199,728	86.6%
2022	32,711,004	28,906,213	88.4%

Projection Totals			
Nondiscounted	410,829,541	353,966,210	86.2%
Discounted	325,136,596	277,983,845	85.5%

438,990,093	353,966,210	80.6%
346,996,446	277,983,845	80.1%

Lifetime Totals			
Nondiscounted	1,201,283,845	950,116,924	79.1%
Discounted	1,459,870,423	1,129,390,947	77.4%

1,229,444,397	950,116,924	77.3%
1,481,730,274	1,129,390,947	76.2%

Nationwide
Transamerica Life Insurance Company
Standardized Group Medicare Supplement
Actual to Expected Analysis

All Plans

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1992	1992	0	16	0.0%	0.0%	0.0%
	AMA	5,196	466	9.0%	64.0%	14.0%
	Total	5,196	482	9.3%	64.0%	14.5%
1993	1992	241	4,622	1917.8%	68.0%	2820.4%
	1993	1,853,012	2,020,701	109.0%	68.3%	159.7%
	AMA	1,031,254	586,516	56.9%	64.3%	88.5%
	Total	2,884,507	2,611,839	90.5%	66.9%	135.4%
1994	1992	2,080	2,472	118.9%	75.0%	158.5%
	1993	2,007,558	1,879,265	93.6%	71.8%	130.3%
	1994	382,454	388,473	101.6%	67.9%	149.6%
	AMA	2,855,511	1,504,845	52.7%	66.6%	79.1%
	Total	5,247,603	3,775,055	71.9%	68.7%	104.7%
1995	1992	869	1,421	163.4%	79.0%	206.8%
	1993	1,900,402	1,771,435	93.2%	75.7%	123.2%
	1994	639,467	603,670	94.4%	71.6%	131.8%
	1995	247,300	235,721	95.3%	67.1%	142.0%
	AMA	4,296,549	2,723,146	63.4%	69.7%	91.0%
	Total	7,084,588	5,335,393	75.3%	71.4%	105.5%
1996	1992	0	0	0.0%	0.0%	0.0%
	1993	1,791,026	1,666,024	93.0%	77.0%	120.9%
	1994	544,462	507,410	93.2%	75.7%	123.2%
	1995	588,332	503,983	85.7%	70.1%	122.1%
	1996	647,781	521,561	80.5%	64.9%	124.1%
	AMA	6,274,780	3,732,257	59.5%	71.6%	83.0%
	Total	9,846,381	6,931,235	70.4%	72.3%	97.4%
1997	1992	132,885	100,950	76.0%	82.0%	92.6%
	1993	3,531,539	2,872,436	81.3%	79.3%	102.6%
	1994	1,866,693	1,406,969	75.4%	78.4%	96.1%
	1995	2,114,705	1,669,607	79.0%	75.1%	105.1%
	1996	3,687,824	2,871,598	77.9%	68.3%	114.1%
	1997	3,878,821	2,726,874	70.3%	64.1%	109.6%
	Total	15,212,467	11,648,434	76.6%	72.1%	106.2%
1998	1992	137,409	95,534	69.5%	84.0%	82.8%
	1993	3,437,797	2,971,203	86.4%	80.9%	106.8%
	1994	1,755,363	1,406,012	80.1%	79.6%	100.6%
	1995	2,017,451	1,597,917	79.2%	78.7%	100.7%
	1996	3,460,450	2,990,930	86.4%	75.0%	115.2%
	1997	6,757,682	5,464,003	80.9%	68.1%	118.7%
	1998	4,435,101	3,231,338	72.9%	64.1%	113.6%
	Total	22,001,253	17,756,938	80.7%	72.4%	111.5%
1999	1992	133,867	92,127	68.8%	87.0%	79.1%
	1993	3,327,020	3,042,296	91.4%	82.5%	110.8%
	1994	1,692,205	1,400,322	82.8%	81.4%	101.7%
	1995	1,952,257	1,515,485	77.6%	79.8%	97.3%
	1996	3,355,998	3,107,588	92.6%	78.9%	117.4%
	1997	6,572,014	5,616,715	85.5%	75.0%	113.9%
	1998	7,329,036	5,970,826	81.5%	68.1%	119.6%
	1999	5,160,800	3,778,057	73.2%	64.1%	114.3%
	Total	29,523,197	24,523,416	83.1%	73.4%	113.1%

Nationwide
Transamerica Life Insurance Company
Standardized Group Medicare Supplement
Actual to Expected Analysis

All Plans

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected	
2000	1992	184,567	100,350	54.4%	88.0%	61.8%	
	1993	3,445,807	3,162,833	91.8%	84.7%	108.4%	
	1994	1,800,583	1,464,002	81.3%	83.2%	97.7%	
	1995	2,003,672	1,647,843	82.2%	81.7%	100.7%	
	1996	3,511,935	3,292,786	93.8%	79.9%	117.3%	
	1997	6,839,140	6,115,818	89.4%	78.9%	113.3%	
	1998	7,644,913	6,254,947	81.8%	75.0%	109.1%	
	1999	8,814,321	7,038,692	79.9%	68.1%	117.3%	
	2000	4,290,192	3,359,064	78.3%	64.1%	122.2%	
	Total	38,535,130	32,436,335	84.2%	75.0%	112.2%	
2001	1992	163,659	104,298	63.7%	88.0%	72.4%	
	1993	3,521,226	2,918,427	82.9%	85.9%	96.5%	
	1994	2,052,522	1,453,755	70.8%	85.9%	82.4%	
	1995	2,298,797	1,699,959	73.9%	83.7%	88.4%	
	1996	3,765,198	3,157,225	83.9%	81.9%	102.4%	
	1997	7,084,316	5,834,668	82.4%	80.0%	103.0%	
	1998	7,645,212	5,936,684	77.7%	78.9%	98.4%	
	1999	8,986,238	6,908,013	76.9%	75.0%	102.5%	
	2000	7,183,621	5,406,448	75.3%	68.1%	110.6%	
	2001	4,667,242	3,471,859	74.4%	64.8%	114.8%	
		Total	47,368,031	36,891,335	77.9%	76.6%	101.7%
2002	1992	147,200	96,388	65.5%	88.0%	74.4%	
	1993	2,514,785	1,761,827	70.1%	87.3%	80.3%	
	1994	1,823,325	1,168,788	64.1%	87.6%	73.2%	
	1995	2,253,179	1,468,551	65.2%	86.9%	75.0%	
	1996	3,827,986	2,802,883	73.2%	84.0%	87.2%	
	1997	6,297,777	4,669,520	74.1%	82.0%	90.4%	
	1998	6,464,824	4,703,923	72.8%	80.0%	91.0%	
	1999	7,747,577	5,708,025	73.7%	79.0%	93.3%	
	2000	6,083,522	4,336,962	71.3%	75.0%	95.1%	
	2001	6,379,078	4,716,639	73.9%	68.4%	108.1%	
	2002	3,594,230	2,138,016	59.5%	64.8%	91.9%	
		Total	47,133,481	33,571,521	71.2%	78.1%	91.2%
	2003	1992	107,230	78,258	73.0%	88.0%	82.9%
1993		2,564,091	1,620,469	63.2%	87.5%	72.2%	
1994		1,747,734	1,060,053	60.7%	87.8%	69.1%	
1995		2,213,729	1,459,964	66.0%	87.9%	75.0%	
1996		3,918,640	2,614,617	66.7%	87.0%	76.7%	
1997		6,231,686	4,567,072	73.3%	84.0%	87.3%	
1998		6,582,576	4,381,431	66.6%	82.0%	81.2%	
1999		7,715,309	5,305,411	68.8%	80.0%	86.0%	
2000		6,205,449	4,151,519	66.9%	79.0%	84.7%	
2001		6,692,983	4,755,238	71.0%	74.4%	95.6%	
2002		5,587,253	3,948,322	70.7%	68.4%	103.3%	
2003		3,201,475	1,950,042	60.9%	64.6%	94.3%	
		Total	52,768,155	35,892,397	68.0%	79.2%	85.9%
2004		1992	113,184	78,851	69.7%	88.0%	79.2%
	1993	2,614,933	1,603,575	61.3%	87.6%	70.0%	
	1994	1,817,625	1,043,026	57.4%	87.8%	65.3%	
	1995	2,308,469	1,428,513	61.9%	87.9%	70.4%	
	1996	3,834,484	2,608,925	68.0%	88.0%	77.3%	
	1997	6,294,437	4,793,585	76.2%	87.0%	87.5%	
	1998	6,584,916	4,560,385	69.3%	84.0%	82.5%	
	1999	7,631,127	5,278,796	69.2%	82.0%	84.4%	
	2000	6,275,729	4,183,564	66.7%	80.0%	83.3%	
	2001	6,808,578	4,992,400	73.3%	77.9%	94.1%	
	2002	5,848,482	4,093,786	70.0%	74.3%	94.2%	
	2003	5,363,316	3,852,819	71.8%	68.3%	105.1%	
	2004	2,837,751	1,773,005	62.5%	64.5%	96.8%	
		Total	58,333,030	40,291,231	69.1%	80.3%	86.1%

Nationwide
Transamerica Life Insurance Company
Standardized Group Medicare Supplement
Actual to Expected Analysis

All Plans

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2005	1992	185,976	86,291	46.4%	88.0%	52.7%
	1993	2,533,101	1,507,714	59.5%	87.6%	67.9%
	1994	1,802,046	1,009,251	56.0%	87.8%	63.8%
	1995	2,268,286	1,419,839	62.6%	87.9%	71.2%
	1996	3,729,981	2,733,617	73.3%	88.0%	83.3%
	1997	6,183,291	4,550,048	73.6%	88.0%	83.6%
	1998	6,422,195	4,580,610	71.3%	87.0%	82.0%
	1999	7,477,928	5,499,393	73.5%	84.0%	87.6%
	2000	6,180,268	4,535,940	73.4%	82.0%	89.5%
	2001	6,748,278	5,073,526	75.2%	79.2%	94.9%
	2002	5,848,668	4,246,695	72.6%	77.9%	93.2%
	2003	5,546,700	3,967,810	71.5%	74.4%	96.1%
	2004	4,535,636	3,274,738	72.2%	68.3%	105.7%
	2005	2,309,616	1,421,504	61.5%	64.6%	95.3%
	Total	61,771,970	43,906,977	71.1%	81.3%	87.4%
2006	1992	149,398	76,249	51.0%	88.0%	58.0%
	1993	2,139,279	1,317,588	61.6%	87.6%	70.3%
	1994	1,577,660	930,180	59.0%	87.9%	67.1%
	1995	1,958,461	1,322,170	67.5%	87.9%	76.8%
	1996	3,203,456	2,364,142	73.8%	88.0%	83.9%
	1997	5,590,142	4,500,863	80.5%	88.0%	91.5%
	1998	5,665,275	4,223,743	74.6%	88.0%	84.7%
	1999	6,658,262	4,889,659	73.4%	87.0%	84.4%
	2000	5,550,625	4,006,213	72.2%	84.0%	85.9%
	2001	6,069,582	4,911,234	80.9%	81.2%	99.7%
	2002	5,430,119	4,099,219	75.5%	79.2%	95.4%
	2003	5,119,461	3,808,436	74.4%	78.0%	95.3%
	2004	4,317,220	2,967,662	68.7%	74.5%	92.2%
	2005	3,901,719	2,547,939	65.3%	68.3%	95.6%
2006	1,327,325	826,757	62.3%	64.7%	96.2%	
	Total	58,657,984	42,792,053	73.0%	82.3%	88.7%
2007	1992	115,362	71,975	62.4%	88.0%	70.9%
	1993	1,826,908	1,199,505	65.7%	87.7%	74.9%
	1994	1,374,951	813,126	59.1%	87.8%	67.3%
	1995	1,705,544	1,081,494	63.4%	87.9%	72.1%
	1996	2,936,196	2,042,380	69.6%	88.0%	79.1%
	1997	5,280,542	4,299,452	81.4%	88.0%	92.5%
	1998	5,250,288	4,173,289	79.5%	88.0%	90.3%
	1999	6,163,541	4,611,645	74.8%	88.0%	85.0%
	2000	5,155,485	3,931,484	76.3%	87.0%	87.7%
	2001	5,798,807	4,302,791	74.2%	83.2%	89.2%
	2002	5,204,938	3,941,925	75.7%	81.1%	93.3%
	2003	4,953,327	3,900,798	78.8%	79.3%	99.3%
	2004	4,222,969	3,143,809	74.4%	78.2%	95.2%
	2005	3,627,888	2,655,370	73.2%	74.5%	98.3%
2006	2,196,972	1,310,895	59.7%	68.4%	87.2%	
2007	1,284,933	653,621	50.9%	64.9%	78.4%	
	Total	57,098,654	42,133,559	73.8%	83.2%	88.7%

Nationwide
Transamerica Life Insurance Company
Standardized Group Medicare Supplement
Actual to Expected Analysis

All Plans

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2008	1992	104,071	43,510	41.8%	88.0%	47.5%
	1993	1,604,938	1,031,315	64.3%	87.6%	73.3%
	1994	1,228,098	731,552	59.6%	87.9%	67.8%
	1995	1,563,381	1,060,752	67.8%	87.9%	77.2%
	1996	2,796,585	1,965,298	70.3%	88.0%	79.9%
	1997	5,133,865	4,015,730	78.2%	88.0%	88.9%
	1998	5,104,888	4,003,080	78.4%	88.0%	89.1%
	1999	5,992,127	5,040,973	84.1%	88.0%	95.6%
	2000	5,045,277	3,933,752	78.0%	88.0%	88.6%
	2001	5,735,912	4,508,519	78.6%	86.0%	91.4%
	2002	5,137,565	3,850,305	74.9%	83.1%	90.1%
	2003	4,963,090	3,858,648	77.7%	81.3%	95.6%
	2004	4,254,438	3,322,149	78.1%	79.4%	98.3%
	2005	3,600,916	2,514,432	69.8%	78.2%	89.3%
	2006	2,153,559	1,440,083	66.9%	74.4%	89.9%
	2007	2,232,979	1,180,865	52.9%	68.5%	77.3%
	2008	1,475,205	816,080	55.3%	64.8%	85.3%
	Total	58,126,892	43,317,044	74.5%	83.7%	89.0%
2009	1992	90,558	40,140	44.3%	88.0%	50.4%
	1993	1,152,508	1,003,081	87.0%	88.0%	98.9%
	1994	877,910	836,350	95.3%	88.0%	108.3%
	1995	1,176,979	1,048,805	89.1%	88.0%	101.3%
	1996	2,384,345	2,062,241	86.5%	88.0%	98.3%
	1997	4,969,164	4,150,891	83.5%	88.0%	94.9%
	1998	4,841,900	4,027,123	83.2%	88.0%	94.5%
	1999	5,631,030	4,543,130	80.7%	88.0%	91.7%
	2000	4,869,378	3,536,712	72.6%	88.0%	82.5%
	2001	5,655,691	5,213,314	92.2%	87.2%	105.8%
	2002	5,014,252	3,652,059	72.8%	85.9%	84.8%
	2003	4,882,032	3,851,873	78.9%	83.3%	94.7%
	2004	4,232,524	3,196,770	75.5%	81.4%	92.7%
	2005	3,545,819	2,472,668	69.7%	79.4%	87.8%
	2006	2,119,617	1,321,280	62.3%	78.0%	79.9%
	2007	2,105,817	1,235,697	58.7%	74.2%	79.0%
	2008	2,240,706	1,181,606	52.7%	68.4%	77.1%
2009	941,346	589,776	62.7%	65.9%	95.0%	
2009	0	0	0.0%	0.0%	0.0%	
	Total	56,731,574	43,963,516	77.5%	84.3%	91.9%
2010	1992	82,545	62,288	75.5%	88.0%	85.7%
	1993	1,345,924	1,048,993	77.9%	88.0%	88.6%
	1994	1,075,395	710,543	66.1%	88.0%	75.1%
	1995	1,344,984	1,042,858	77.5%	88.0%	88.1%
	1996	2,564,324	2,019,586	78.8%	88.0%	89.5%
	1997	4,851,645	4,212,235	86.8%	88.0%	98.7%
	1998	4,799,019	3,974,909	82.8%	88.0%	94.1%
	1999	5,564,855	4,523,398	81.3%	88.0%	92.4%
	2000	4,798,524	3,561,999	74.2%	88.0%	84.4%
	2001	5,567,924	4,463,193	80.2%	87.6%	91.5%
	2002	4,995,101	3,655,680	73.2%	87.1%	84.0%
	2003	4,823,206	3,828,881	79.4%	86.2%	92.1%
	2004	4,201,975	3,294,512	78.4%	83.5%	93.9%
	2005	3,504,452	2,521,525	72.0%	81.4%	88.4%
	2006	2,110,660	1,490,526	70.6%	79.3%	89.1%
	2007	2,091,187	1,267,826	60.6%	77.8%	77.9%
	2008	2,171,175	1,243,431	57.3%	74.3%	77.1%
2009	1,210,402	835,438	69.0%	69.1%	99.9%	
2010	366,789	179,831	49.0%	66.6%	73.6%	
	Total	57,470,086	43,937,652	76.5%	85.3%	89.7%

Nationwide
Transamerica Life Insurance Company
Standardized Group Medicare Supplement
Actual to Expected Analysis


All Plans

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2011	1992	87,098	55,902	64.2%	88.0%	72.9%
	1993	1,262,827	926,478	73.4%	88.0%	83.4%
	1994	1,035,093	696,698	67.3%	88.0%	76.5%
	1995	1,292,232	930,805	72.0%	88.0%	81.9%
	1996	2,422,634	1,958,842	80.9%	87.9%	91.9%
	1997	4,705,898	4,225,073	89.8%	87.9%	102.1%
	1998	4,571,522	3,914,334	85.6%	87.9%	97.4%
	1999	5,341,402	4,539,360	85.0%	87.8%	96.8%
	2000	4,651,793	3,693,280	79.4%	87.8%	90.5%
	2001	5,384,477	4,598,730	85.4%	87.8%	97.3%
	2002	4,818,781	3,759,938	78.0%	87.4%	89.3%
	2003	4,649,931	3,737,679	80.4%	87.1%	92.3%
	2004	4,127,416	3,196,963	77.5%	86.2%	89.9%
	2005	3,396,257	2,624,831	77.3%	83.4%	92.7%
	2006	2,116,454	1,395,830	66.0%	81.2%	81.2%
	2007	2,076,157	1,254,385	60.4%	79.1%	76.4%
	2008	2,144,396	1,232,266	57.5%	77.8%	73.9%
	2009	1,174,799	669,662	57.0%	73.3%	77.8%
	2010	384,403	224,275	58.3%	69.4%	84.1%
		Total	55,643,570	43,635,330	78.4%	86.0%
2012	1992	81,555	45,702	56.0%	88.0%	63.7%
	1993	1,163,616	840,938	72.3%	88.1%	82.0%
	1994	969,559	673,096	69.4%	87.9%	79.0%
	1995	1,199,241	927,253	77.3%	88.0%	87.9%
	1996	2,318,317	1,630,493	70.3%	87.9%	80.0%
	1997	4,617,508	3,840,168	83.2%	87.9%	94.6%
	1998	4,429,548	3,530,380	79.7%	87.9%	90.7%
	1999	5,232,842	4,240,128	81.0%	87.8%	92.3%
	2000	4,569,357	3,453,648	75.6%	87.8%	86.1%
	2001	5,332,886	4,551,189	85.3%	87.9%	97.1%
	2002	4,766,823	3,592,083	75.4%	87.9%	85.8%
	2003	4,601,502	3,439,956	74.8%	87.9%	85.1%
	2004	4,089,459	2,944,872	72.0%	87.9%	81.9%
	2005	3,356,986	2,269,085	67.6%	86.9%	77.8%
	2006	2,139,214	1,406,631	65.8%	83.9%	78.4%
	2007	2,095,842	1,215,818	58.0%	81.9%	70.8%
	2008	2,150,541	1,318,079	61.3%	79.8%	76.8%
	2009	1,155,102	684,922	59.3%	78.9%	75.1%
	2010	389,484	194,532	49.9%	75.0%	66.6%
		Total	54,659,381	40,798,973	74.6%	86.8%
Plan Total		796,103,129	596,150,714	74.9%	80.8%	92.6%

Note: Experience by Issue Year is not available on the AMA business prior to the assumption in 1997.

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	District of Columbia					
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Transamerica Life Insurance Company 100 Light Street Baltimore, MD 21202-2559	Iowa	Accident & Health	468	86231	39-0989781	
4.	Contact Name & Address	Telephone #	Fax #		E-mail Address		
	Teri Schaffer Actuarial Administrative Supervisor 100 Light Street Baltimore, MD 21202-2559	800-233-4624 ext. 5236	410-209-5910		msapprovals@aegonusa.com		
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
6.	Company Tracking Number	1276					
7.	<input checked="" type="checkbox"/> New Submission	<input type="checkbox"/> Resubmission	Previous file # _____				
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small [X] Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____					
9.	Type of Insurance	MS05G Group Medicare Supplement - Standard Plans					
10.	Product Coding Matrix Filing Code	<u>MS05G</u>					
11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____					
12.	Filing Submission Date	April 15, 2013					

13.	Filing Fee (If required)	Amount	\$ 0.00	Check Date	
		Retaliatory	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number	
14.	Date of Domiciliary Approval	The rates for this policy form in our domiciliary state of Iowa are pending			
15.	Filing Description:				
	<p>2013 Annual Rate Filing for Standard Mass Marketed Medicare Supplement Policies: Transamerica Life Insurance Company</p> <p><u>POLICY FORM #(s):</u></p> <p>MS4100GPL-A MS4100GPL-B MS4100GPL-C MS4100GPL-F MS4100GPL-J</p>				
16.	Certification (If required)				
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>District of Columbia</u>.</p>					
Print Name:		Stephen Baloga, A.S.A., M.A.A.A.		Title: Assistant Vice President and Actuary	
Signature:				Date: April 15, 2013	

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		1276		
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		7.5%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum Memorandum, rates, state & nationwide experience, actual to expected analysis, loss ratio projections	MS4100GPL-A et al	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>7.5%</u> <input type="checkbox"/> Other _____	
02	Life, Accident & Health Transmittal Document Pages 1 thru 3	MS4100GPL-A et al	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>7.5%</u> <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	

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