

**State:** District of Columbia **Filing Company:** United American Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2014 Individual Standardized Medicare Supplement Rate Filing  
**Project Name/Number:** 2014 Annual Rate Filing/2014DCPROCARE

## Filing at a Glance

Company: United American Insurance Company  
Product Name: 2014 Individual Standardized Medicare Supplement Rate Filing  
State: District of Columbia  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.012 Multi-Plan 2010  
Filing Type: Rate  
Date Submitted: 09/20/2013  
SERFF Tr Num: AMLC-129213422  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: 2014DCPROCARE  
Implementation: 01/01/2014  
Date Requested:  
Author(s): Jan Robinson  
Reviewer(s): Donghan Xu (primary), Alula Selassie  
Disposition Date:  
Disposition Status:  
Implementation Date:  
State Filing Description:

**State:** District of Columbia **Filing Company:** United American Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2014 Individual Standardized Medicare Supplement Rate Filing  
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## General Information

Project Name: 2014 Annual Rate Filing  
 Project Number: 2014DCPROCARE  
 Requested Filing Mode: Review & Approval

Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact: 3.8%

Deemer Date:  
 Submitted By: Jan Robinson

### Filing Description:

2014 Individual Medicare Supplement Rate Filing  
 United American Insurance Company  
 NAIC # 92916

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments: A filing was submitted to Nebraska our state of Domicile on 09/10/2013 and is pending review  
 Market Type: Individual  
 Individual Market Type:  
 Filing Status Changed: 09/26/2013  
 State Status Changed:  
 Created By: Jan Robinson  
 Corresponding Filing Tracking Number: 2014DCPROCARE

Attached is our 2014 Annual Rate Filing for Individual Standardized Medicare Supplement Policy Forms. We are requesting rate changes by policy form as indicated on our Rate Filing Summary Pages and as listed below.

MSA, MSA06, MSA10 +3.0%  
 MSB, MSB06, MSB10 +3.0%  
 MSC, MSC06, MSC10 +3.0%  
 MSD10 +3.0%  
 MSF, MSF06, MSF10 +3.0%  
 MSHDF, MSHDF06, MSHDF10 -12.0% decrease  
 MSG, MSG06, MSG10 +3.0%  
 MSK06 +3.0%  
 MSL06 +3.0%  
 MSN10 +3.0%  
 DMSB, DMSB06, DMSB10 +9.0%  
 DMSHDF10 +3.0%

An Actuarial Memorandum, premium rate schedule, and other supporting documentation are provided for your consideration.

The proposed effective Date is January 1, 2014 or as soon thereafter as possible and allowed.

If you have any questions, or need additional information, please let me know

## Company and Contact

### Filing Contact Information

Jan Robinson, Rate Compliance Specialist jrobinson@torchmarkcorp.com

**State:** District of Columbia **Filing Company:** United American Insurance Company  
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3700 S. Stonebridge Drive 972-569-3670 [Phone]  
 McKinney, TX 75070 972-569-3679 [FAX]

**Filing Company Information**

United American Insurance Company	CoCode: 92916	State of Domicile: Nebraska
P.O. Box 8080	Group Code: 290	Company Type: Life and Health
McKinney, TX 75070-8080	Group Name: Liberty National	State ID Number:
(972) 529-5085 ext. [Phone]	FEIN Number: 73-1128555	

**Filing Fees**

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

**SERFF Tracking #:**

AMLC-129213422

**State Tracking #:****Company Tracking #:**

2014DCPROCARE

**State:**

District of Columbia

**Filing Company:**

United American Insurance Company

**TOI/Sub-TOI:**

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

**Product Name:**

2014 Individual Standardized Medicare Supplement Rate Filing

**Project Name/Number:**

2014 Annual Rate Filing/2014DCPROCARE

## Rate Information

Rate data applies to filing.

**Filing Method:**

SERFF

**Rate Change Type:**

Increase

**Overall Percentage of Last Rate Revision:**

3.820%

**Effective Date of Last Rate Revision:**

02/15/2013

**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):
United American Insurance Company	3.800%	3.800%	\$3,245	25	\$85,071	9.000%	-12.000%

**SERFF Tracking #:**

AMLC-129213422

**State Tracking #:**

**Company Tracking #:**

2014DCPROCARE

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**State:**

District of Columbia

**Filing Company:**

United American Insurance Company

**TOI/Sub-TOI:**

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

**Product Name:**

2014 Individual Standardized Medicare Supplement Rate Filing

**Project Name/Number:**

2014 Annual Rate Filing/2014DCPROCARE

## Rate/Rule Schedule

State: District of Columbia

Filing Company:

United American Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: 2014 Individual Standardized Medicare Supplement Rate Filing

Project Name/Number: 2014 Annual Rate Filing/2014DCPROCARE

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2014 Plan A Rate Pages (1990 Plans only)	MSA, MSA06	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 1990 Plan A Rate Page.pdf,
2		2014 Plan A Rate Pages (2010 Plan Only)	MSA10	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 2010 Plan A Rate Page.pdf,
3		2014 Plan B Rate Pages (1990 Plans only)	MSB, MSB06	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 1990 Plan B Rate Page.pdf,
4		2014 Plan B Rate Pages (2010 Plan Only)	MSB10	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 2010 Plan B Rate Page.pdf,
5		2014 Plan C Rate Pages (1990 Plans only)	MSC, MSC06	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 1990 Plan C Rate Page.pdf,
6		2014 Plan C Rate Pages (2010 Plan Only)	MSC10	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 2010 Plan C Rate Page.pdf,

**State:** District of Columbia  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2014 Individual Standardized Medicare Supplement Rate Filing  
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**Filing Company:**

United American Insurance Company

7	2014 Plan D Rate Pages (2010 Plan Only)	MSD10	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 2010 Plan D Rate Page.pdf,
8	2014 Plan F Rate Pages (1990 Plans only)	MSF, MSF06	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 1990 Plan F Rate Page.pdf,
9	2014 Plan F Rate Pages (2010 Plan Only)	MSF10	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 2010 Plan F Rate Page.pdf,
10	2014 Plan HDF Rate Pages (1990 Plans only)	MSHDF, MSHDF06	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request:	2014 DC 1990 Plan HDF Rate Page.pdf,
11	2014 Plan HDF Rate Pages (2010 Plan Only)	MSHDF10	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request:	2014 DC 2010 Plan HDF Rate Page.pdf,
12	2014 Plan G Rate Pages (1990 Plans only)	MSG, MSG06	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 1990 Plan G Rate Page.pdf,
13	2014 Plan G Rate Pages (2010 Plan Only)	MSG10	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 2010 Plan G Rate Page.pdf,

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14		2014 Plan K Rate Page(s)	MSK06	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC Plan K Rate Page.pdf,
15		2014 Plan L Rate Page(s)	MSL06	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC Plan L Rate Page.pdf,
16		2014 Plan N Rate Pages (2010 Plan Only)	MSN10	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 2010 Plan N Rate Page.pdf,
17		2014 Plan B Disability Rate Pages (1990 Plans only)	DMSB, DMSB06	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 9	2014 DC 1990 Plan B Disability Rate Page.pdf,
18		2014 Plan B Disability Rate Pages (2010 Plan Only)	DMSB10	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 9	2014 DC 2010 Plan B Disability Rate Page.pdf,
19		2014 Plan HDF Disability Rate Pages (2010 Plan Only)	DMSHDF10	Revised	Previous State Filing Number: AMLC-128698194 Percent Rate Change Request: 3	2014 DC 2010 Plan HDF Disability Rate Page.pdf,

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSA / MSA06

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
65	\$1,852	\$1,908
66 - 69	\$1,943	\$2,001
70 - 74	\$1,996	\$2,056
75 - 79	\$1,996	\$2,056
80 & Over	\$1,996	\$2,056

Modal Premium Factors:

Semi-Annual = Annual \* .510 (rounded to near dollar)  
Quarterly = Annual \* .260 (rounded to near dollar)  
Monthly = Annual \* .088 (rounded to near dollar)

For Company Use: Plan Code M01

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSA10

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates

For Policies Issued with Attained Age Rates

Policies effective on or after June 1, 2010

Attained Age	Current Annual Base Rate	Proposed Annual Base Rate
65	\$1,366	\$1,407
66	\$1,427	\$1,470
67	\$1,483	\$1,527
68	\$1,529	\$1,575
69	\$1,583	\$1,630
70	\$1,634	\$1,683
71	\$1,671	\$1,721
72	\$1,685	\$1,736
73	\$1,707	\$1,758
74	\$1,718	\$1,770
75	\$1,731	\$1,783
76	\$1,733	\$1,785
77	\$1,733	\$1,785
78	\$1,733	\$1,785
79	\$1,733	\$1,785
80 & Over	\$1,733	\$1,785

Rate Adjustment Factors:

Sex and Underwriting

Male Preferred	1.068	1.068
Female Preferred	0.929	0.929
Male Standard	1.229	1.229
Female Standard	1.068	1.068

Modal Premium Formulas:

Annual	= Annual Base Rate * Sex and Underwriting Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes 5A4 / 5A5 / 5A6 / 5A7

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSB / MSB06

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
65	\$2,903	\$2,990
66 - 69	\$3,047	\$3,138
70 - 74	\$3,159	\$3,254
75 - 79	\$3,181	\$3,276
80 & Over	\$3,182	\$3,277

Modal Premium Factors:

Semi-Annual	=	Annual	*	.510	(rounded to near dollar)
Quarterly	=	Annual	*	.260	(rounded to near dollar)
Monthly	=	Annual	*	.088	(rounded to near dollar)

For Company Use: Plan Code M02

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSB10

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Attained Age Rates  
Policies effective on or after June 1, 2010

Attained Age	Current Annual Base Rate	Proposed Annual Base Rate
65	\$1,980	\$2,039
66	\$2,079	\$2,141
67	\$2,171	\$2,236
68	\$2,251	\$2,319
69	\$2,341	\$2,411
70	\$2,426	\$2,499
71	\$2,492	\$2,567
72	\$2,533	\$2,609
73	\$2,582	\$2,659
74	\$2,620	\$2,699
75	\$2,655	\$2,735
76	\$2,680	\$2,760
77	\$2,689	\$2,770
78	\$2,699	\$2,780
79	\$2,709	\$2,790
80 & Over	\$2,709	\$2,790

Rate Adjustment Factors:

Sex and Underwriting

Male Preferred	1.068	1.068
Female Preferred	0.929	0.929
Male Standard	1.229	1.229
Female Standard	1.068	1.068

Modal Premium Formulas:

Annual	= Annual Base Rate * Sex and Underwriting Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes 5AM / 5AN / 5AO / 5AP

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSC / MSC06

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Attained Age Rates

Attained Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
65	\$2,512	\$2,587
66	\$2,697	\$2,778
67	\$2,852	\$2,938
68	\$3,008	\$3,098
69	\$3,156	\$3,251
70	\$3,316	\$3,415
71	\$3,401	\$3,503
72	\$3,454	\$3,558
73	\$3,511	\$3,616
74	\$3,573	\$3,680
75	\$3,644	\$3,753
76	\$3,699	\$3,810
77	\$3,737	\$3,849
78	\$3,776	\$3,889
79	\$3,809	\$3,923
80 & Over	\$3,851	\$3,967

Modal Premium Factors:

Semi-Annual	=	Annual	*	.510	(rounded to near dollar)
Quarterly	=	Annual	*	.260	(rounded to near dollar)
Monthly	=	Annual	*	.088	(rounded to near dollar)

For Company Use: Plan Code H03

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSC10

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Attained Age Rates  
Policies effective on or after June 1, 2010

Attained Age	Current Annual Base Rate	Proposed Annual Base Rate
65	\$2,250	\$2,318
66	\$2,359	\$2,430
67	\$2,465	\$2,539
68	\$2,560	\$2,637
69	\$2,676	\$2,756
70	\$2,786	\$2,870
71	\$2,880	\$2,966
72	\$2,948	\$3,036
73	\$3,025	\$3,116
74	\$3,087	\$3,180
75	\$3,146	\$3,240
76	\$3,192	\$3,288
77	\$3,252	\$3,350
78	\$3,311	\$3,410
79	\$3,369	\$3,470
80 & Over	\$3,461	\$3,565
Rate Adjustment Factors:		
Sex and Underwriting		
Male Preferred	1.068	1.068
Female Preferred	0.929	0.929
Male Standard	1.229	1.229
Female Standard	1.068	1.068
Modal Premium Formulas:		
Annual	= Annual Base Rate * Sex and Underwriting Factor (rounded to near dollar)	
Semi-Annual	= Annual / 2 (rounded to high dollar)	
Quarterly	= Annual / 4 (rounded to high dollar)	
Monthly	= Annual / 12 (rounded to high dollar)	

For Company Use: Plan Codes 5B4 / 5B5 / 5B6 / 5B7

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSD10

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Attained Age Rates  
Policies effective on or after June 1, 2010

Attained Age	Current Annual Base Rate	Proposed Annual Base Rate
65	\$2,082	\$2,144
66	\$2,193	\$2,259
67	\$2,300	\$2,369
68	\$2,396	\$2,468
69	\$2,512	\$2,587
70	\$2,623	\$2,702
71	\$2,717	\$2,799
72	\$2,786	\$2,870
73	\$2,862	\$2,948
74	\$2,925	\$3,013
75	\$2,983	\$3,072
76	\$3,031	\$3,122
77	\$3,089	\$3,182
78	\$3,149	\$3,243
79	\$3,208	\$3,304
80 & Over	\$3,299	\$3,398
Rate Adjustment Factors:		
Sex and Underwriting		
Male Preferred	1.068	1.068
Female Preferred	0.929	0.929
Male Standard	1.229	1.229
Female Standard	1.068	1.068
Modal Premium Formulas:		
Annual	= Annual Base Rate * Sex and Underwriting Factor (rounded to near dollar)	
Semi-Annual	= Annual / 2 (rounded to high dollar)	
Quarterly	= Annual / 4 (rounded to high dollar)	
Monthly	= Annual / 12 (rounded to high dollar)	

For Company Use: Plan Codes 5BM / 5BN / 5BO / 5BP

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSF / MSF06

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
65	\$3,354	\$3,455
66 - 69	\$3,528	\$3,634
70 - 74	\$3,677	\$3,787
75 - 79	\$3,819	\$3,934
80 & Over	\$3,920	\$4,038

Modal Premium Factors:

Semi-Annual = Annual \* .510 (rounded to near dollar)  
Quarterly = Annual \* .260 (rounded to near dollar)  
Monthly = Annual \* .088 (rounded to near dollar)

For Company Use: Plan Code M05

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSF10

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Attained Age Rates  
Policies effective on or after June 1, 2010

Attained Age	Current Annual Base Rate	Proposed Annual Base Rate
65	\$2,262	\$2,330
66	\$2,372	\$2,443
67	\$2,477	\$2,551
68	\$2,573	\$2,650
69	\$2,689	\$2,770
70	\$2,799	\$2,883
71	\$2,892	\$2,979
72	\$2,961	\$3,050
73	\$3,037	\$3,128
74	\$3,101	\$3,194
75	\$3,159	\$3,254
76	\$3,205	\$3,301
77	\$3,264	\$3,362
78	\$3,324	\$3,424
79	\$3,384	\$3,486
80 & Over	\$3,474	\$3,578

Rate Adjustment Factors:

Sex and Underwriting

Male Preferred	1.068	1.068
Female Preferred	0.929	0.929
Male Standard	1.229	1.229
Female Standard	1.068	1.068

Modal Premium Formulas:

Annual	= Annual Base Rate * Sex and Underwriting Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes 5C4 / 5C5 / 5C6 / 5C7

**UNITED AMERICAN INSURANCE COMPANY**  
McKinney, Texas

Policy Form MSHDF / MSHDF06

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Attained Age Rates

Attained Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
65	\$482	\$424
66	\$514	\$452
67	\$545	\$480
68	\$572	\$503
69	\$600	\$528
70	\$633	\$557
71	\$651	\$573
72	\$663	\$583
73	\$676	\$595
74	\$687	\$605
75	\$699	\$615
76	\$710	\$625
77	\$720	\$634
78	\$730	\$642
79	\$738	\$649
80 & Over	\$750	\$660

Modal Premium Factors:

Semi-Annual = Annual \* .510 (rounded to near dollar)  
Quarterly = Annual \* .260 (rounded to near dollar)  
Monthly = Annual \* .088 (rounded to near dollar)

For Company Use: Plan Code P37

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSHDF10

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Attained Age Rates  
Policies effective on or after June 1, 2010

Attained Age	Current Annual Base Rate	Proposed Annual Base Rate
65	\$416	\$366
66	\$448	\$394
67	\$480	\$422
68	\$499	\$439
69	\$521	\$458
70	\$542	\$477
71	\$560	\$493
72	\$589	\$518
73	\$618	\$544
74	\$646	\$568
75	\$675	\$594
76	\$684	\$602
77	\$697	\$613
78	\$710	\$625
79	\$723	\$636
80 & Over	\$746	\$656
Rate Adjustment Factors:		
Sex and Underwriting		
Male Preferred	1.068	1.068
Female Preferred	0.929	0.929
Male Standard	1.229	1.229
Female Standard	1.068	1.068
Modal Premium Formulas:		
Annual	= Annual Base Rate * Sex and Underwriting Factor (rounded to near dollar)	
Semi-Annual	= Annual / 2 (rounded to high dollar)	
Quarterly	= Annual / 4 (rounded to high dollar)	
Monthly	= Annual / 12 (rounded to high dollar)	

For Company Use: Plan Codes 5CM / 5CN / 5CO / 5CP

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSG / MSG06

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
65	\$3,202	\$3,298
66 - 69	\$3,371	\$3,472
70 - 74	\$3,523	\$3,629
75 - 79	\$3,665	\$3,775
80 & Over	\$3,764	\$3,877

Modal Premium Factors:

Semi-Annual = Annual \* .510 (rounded to near dollar)  
Quarterly = Annual \* .260 (rounded to near dollar)  
Monthly = Annual \* .088 (rounded to near dollar)

For Company Use: Plan Code M06

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSG10

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Attained Age Rates  
Policies effective on or after June 1, 2010

Attained Age	Current Annual Base Rate	Proposed Annual Base Rate
65	\$2,093	\$2,156
66	\$2,203	\$2,269
67	\$2,312	\$2,381
68	\$2,407	\$2,479
69	\$2,524	\$2,600
70	\$2,634	\$2,713
71	\$2,727	\$2,809
72	\$2,796	\$2,880
73	\$2,874	\$2,960
74	\$2,938	\$3,026
75	\$2,994	\$3,084
76	\$3,042	\$3,133
77	\$3,101	\$3,194
78	\$3,160	\$3,255
79	\$3,220	\$3,317
80 & Over	\$3,311	\$3,410

Rate Adjustment Factors:

Sex and Underwriting

Male Preferred	1.068	1.068
Female Preferred	0.929	0.929
Male Standard	1.229	1.229
Female Standard	1.068	1.068

Modal Premium Formulas:

Annual	= Annual Base Rate * Sex and Underwriting Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes 5D4 / 5D5 / 5D6 / 5D7

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSK06

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Attained Age Rates

Attained Age	Current Annual Base Rate	Proposed Annual Base Rate
65	\$1,087	\$1,120
66	\$1,169	\$1,204
67	\$1,239	\$1,276
68	\$1,304	\$1,343
69	\$1,369	\$1,410
70	\$1,448	\$1,491
71	\$1,491	\$1,536
72	\$1,518	\$1,564
73	\$1,551	\$1,598
74	\$1,580	\$1,627
75	\$1,616	\$1,664
76	\$1,639	\$1,688
77	\$1,660	\$1,710
78	\$1,674	\$1,724
79	\$1,690	\$1,741
80 & Over	\$1,717	\$1,769
Rate Adjustment Factors:		
Sex and Underwriting		
Male Preferred	1.068	1.068
Female Preferred	0.929	0.929
Male Standard	1.229	1.229
Female Standard	1.068	1.068
Modal Premium Formulas:		
Annual	= Annual Base Rate * Sex and Underwriting Factor (rounded to near dollar)	
Semi-Annual	= Annual / 2 (rounded to high dollar)	
Quarterly	= Annual / 4 (rounded to high dollar)	
Monthly	= Annual / 12 (rounded to high dollar)	

For Company Use: Plan Codes P44 / P45 / P46 / P47

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSL06

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Attained Age Rates

Attained Age	Current Annual Base Rate	Proposed Annual Base Rate
65	\$1,525	\$1,571
66	\$1,643	\$1,692
67	\$1,744	\$1,796
68	\$1,835	\$1,890
69	\$1,931	\$1,989
70	\$2,036	\$2,097
71	\$2,095	\$2,158
72	\$2,138	\$2,202
73	\$2,186	\$2,252
74	\$2,225	\$2,292
75	\$2,273	\$2,341
76	\$2,306	\$2,375
77	\$2,335	\$2,405
78	\$2,359	\$2,430
79	\$2,377	\$2,448
80 & Over	\$2,414	\$2,486
Rate Adjustment Factors:		
Sex and Underwriting		
Male Preferred	1.068	1.068
Female Preferred	0.929	0.929
Male Standard	1.229	1.229
Female Standard	1.068	1.068
Modal Premium Formulas:		
Annual	= Annual Base Rate * Sex and Underwriting Factor (rounded to near dollar)	
Semi-Annual	= Annual / 2 (rounded to high dollar)	
Quarterly	= Annual / 4 (rounded to high dollar)	
Monthly	= Annual / 12 (rounded to high dollar)	

For Company Use: Plan Codes P60 / P61 / P62 / P63

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MSN10

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates

For Policies Issued with Attained Age Rates

Policies effective on or after June 1, 2010

Attained Age	Current Annual Base Rate	Proposed Annual Base Rate
65	\$1,724	\$1,776
66	\$1,817	\$1,872
67	\$1,908	\$1,965
68	\$1,989	\$2,049
69	\$2,088	\$2,151
70	\$2,187	\$2,253
71	\$2,262	\$2,330
72	\$2,327	\$2,397
73	\$2,394	\$2,466
74	\$2,448	\$2,521
75	\$2,504	\$2,579
76	\$2,546	\$2,622
77	\$2,601	\$2,679
78	\$2,657	\$2,737
79	\$2,714	\$2,795
80 & Over	\$2,804	\$2,888

Rate Adjustment Factors:

Sex and Underwriting

Male Preferred	1.068	1.068
Female Preferred	0.929	0.929
Male Standard	1.229	1.229
Female Standard	1.068	1.068

Modal Premium Formulas:

Annual	= Annual Base Rate * Sex and Underwriting Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes 5DM / 5DN / 5DO / 5DP

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMSB / DMSB06

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 64 and Under	\$5,531	\$6,029

Modal Premium Factors:

Semi-Annual = Annual \* .510 (rounded to near dollar)  
Quarterly = Annual \* .260 (rounded to near dollar)  
Monthly = Annual \* .088 (rounded to near dollar)

For Company Use: Plan Codes M07 / U14

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMSB10

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Base Rate
64 and Under	\$5,695	\$6,208

Rate Adjustment Factors:

Sex and Underwriting

Male Preferred	1.068	1.068
Female Preferred	0.929	0.929
Male Standard	1.229	1.229
Female Standard	1.068	1.068

Modal Premium Formulas:

Annual	= Annual Base Rate * Sex and Underwriting Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes 6AE / 6AF / 6AG / 6AH / 6AJ / 6AK / 6AL / 6AM

# UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMSHDF10

2014 Annual Medicare Rate Filing

DISTRICT OF COLUMBIA

Current and Proposed Annual Premium Rates  
For Policies Issued with Issue Age Rates  
Policies effective on or after June 1, 2010

Issue Age	Current Annual Base Rate	Proposed Annual Base Rate
64 and Under	\$2,546	\$2,622

Rate Adjustment Factors:

Sex and Underwriting

Male Preferred	1.068	1.068
Female Preferred	0.929	0.929
Male Standard	1.229	1.229
Female Standard	1.068	1.068

Modal Premium Formulas:

Annual	= Annual Base Rate * Sex and Underwriting Factor (rounded to near dollar)
Semi-Annual	= Annual / 2 (rounded to high dollar)
Quarterly	= Annual / 4 (rounded to high dollar)
Monthly	= Annual / 12 (rounded to high dollar)

For Company Use: Plan Codes 6BY / 6BZ / 6C0 / 6C1 / 6C3 / 6C4 / 6C5 / 6C6

**State:** District of Columbia **Filing Company:** United American Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2014 Individual Standardized Medicare Supplement Rate Filing  
**Project Name/Number:** 2014 Annual Rate Filing/2014DCPROCARE

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	
<b>Attachment(s):</b>	2014 DC UA Procure Cover Letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	2014 Plan B Disability Actuarial Memorandum.pdf 2014 Plan HDF Disability Actuarial Memorandum.pdf 2014 Plan A Actuarial Memorandum.pdf 2014 Plan B Actuarial Memorandum.pdf 2014 Plan C Actuarial Memorandum.pdf 2014 Plan D Actuarial Memorandum.pdf 2014 Plan F Actuarial Memorandum.pdf 2014 Plan L Actuarial Memorandum.pdf 2014 Plan HDF Actuarial Memorandum.pdf 2014 Plan G Actuarial Memorandum.pdf 2014 Plan K Actuarial Memorandum.pdf 2014 Plan N Actuarial Memorandum.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
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**State:** District of Columbia **Filing Company:** United American Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2014 Individual Standardized Medicare Supplement Rate Filing  
**Project Name/Number:** 2014 Annual Rate Filing/2014DCPROCARE

<b>Bypass Reason:</b>	Included in the Actuarial Memorandum attached above.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2014 UA Plan A Supporting Documents
<b>Comments:</b>	Please see attached documents

**State:** District of Columbia **Filing Company:** United American Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2014 Individual Standardized Medicare Supplement Rate Filing  
**Project Name/Number:** 2014 Annual Rate Filing/2014DCPROCARE

<b>Attachment(s):</b>	2014 DC Plan A Summary Page.pdf 2014 DC Plan A Rate History.pdf 2014 UA Plan A Nationwide Experience E & I.pdf 2014 UA Plan A Projection and Parameters.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2014 UA Plan B Supporting Documents
<b>Comments:</b>	Please see attached documents
<b>Attachment(s):</b>	2014 DC Plan B Summary Page.pdf 2014 DC Plan B Rate History.pdf 2014 UA Plan B Nationwide Experience E & I.pdf 2014 UA Plan B Projection and Parameters.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2014 UA Plan C Supporting Documents
<b>Comments:</b>	Please see attached documents
<b>Attachment(s):</b>	2014 DC Plan C Summary Page.pdf 2014 DC Plan C Rate History.pdf 2014 UA Plan C Nationwide Experience E & I.pdf 2014 UA Plan C Projection and Parameters.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2014 UA Plan D Supporting Documents
<b>Comments:</b>	Please see attached documents.
<b>Attachment(s):</b>	2014 DC Plan D Summary Page.pdf 2014 DC Plan D Rate History.pdf 2014 UA Plan D Nationwide Experience E & I.pdf 2014 UA Plan D Projection and Parameters.pdf

**State:** District of Columbia **Filing Company:** United American Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2014 Individual Standardized Medicare Supplement Rate Filing  
**Project Name/Number:** 2014 Annual Rate Filing/2014DCPROCARE

<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2014 UA Plan F Supporting Documents
<b>Comments:</b>	Please see attached documents
<b>Attachment(s):</b>	2014 DC Plan F Summary Page.pdf 2014 DC Plan F Rate History.pdf 2014 UA Plan F Nationwide Experience E & I.pdf 2014 UA Plan F Projection and Parameters.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2014 UA Plan F (High Deductible) Supporting Documents
<b>Comments:</b>	Please see attached documents
<b>Attachment(s):</b>	2014 DC Plan HDF Summary Page.pdf 2014 DC Plan HDF Rate History.pdf 2014 UA Plan HDF Nationwide Experience E & I.pdf 2014 UA Plan HDF Projection and Parameters.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2014 UA Plan G Supporting Documents
<b>Comments:</b>	Please see attached documents
<b>Attachment(s):</b>	2014 DC Plan G Summary Page.pdf 2014 DC Plan G Rate History.pdf 2014 UA Plan G Nationwide Experience E & I.pdf 2014 UA Plan G Projection and Parameters.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2014 UA Plan K Supporting Documents
<b>Comments:</b>	Please see attached documents

**State:** District of Columbia **Filing Company:** United American Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2014 Individual Standardized Medicare Supplement Rate Filing  
**Project Name/Number:** 2014 Annual Rate Filing/2014DCPROCARE

<b>Attachment(s):</b>	2014 DC Plan K Summary Page.pdf 2014 DC Plan K Rate History.pdf 2014 UA Plan K Nationwide Experience E & I.pdf 2014 UA Plan K Projection and Parameters.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2014 UA Plan L Supporting Documents
<b>Comments:</b>	Please see attached documents
<b>Attachment(s):</b>	2014 DC Plan L Summary Page.pdf 2014 DC Plan L Rate History.pdf 2014 UA Plan L Nationwide Experience E & I.pdf 2014 UA Plan L Projection and Parameters.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2014 UA Plan N Supporting Documents
<b>Comments:</b>	Please see attached documents.
<b>Attachment(s):</b>	2014 DC Plan N Summary Page.pdf 2014 DC Plan N Rate History.pdf 2014 UA Plan N Nationwide Experience E & I.pdf 2014 UA Plan N Projection and Parameters.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2014 UA Plan B (Disabled Form)Supporting Documents
<b>Comments:</b>	Please see attached documents
<b>Attachment(s):</b>	2014 DC Plan B Disability Summary Page.pdf 2014 DC Plan B Disability Rate History.pdf 2014 UA Plan B Disability Nationwide Experience E & I.pdf 2014 UA Plan B Disability Projection and Parameters.pdf

SERFF Tracking #:

AMLC-129213422

State Tracking #:

Company Tracking #:

2014DCPROCARE

State:

District of Columbia

Filing Company:

United American Insurance Company

TOI/Sub-TOI:

MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

Product Name:

2014 Individual Standardized Medicare Supplement Rate Filing

Project Name/Number:

2014 Annual Rate Filing/2014DCPROCARE

<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	2014 UA Plan F (High Deductible Disabled form) Supporting Documents
<b>Comments:</b>	Please see attached documents
<b>Attachment(s):</b>	2014 DC Plan HDF Disability Summary Page.pdf 2014 DC Plan HDF Disability Rate History.pdf 2014 UA Plan HDF Disability Nationwide Experience E & I.pdf 2014 UA Plan HDF Disability Projection and Parameters.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



3700 S. Stonebridge Drive • P.O. Box 8080 • McKinney, TX 75070-8080

September 20, 2013

VIA SERFF

William P. White, Commissioner  
Government of the District of Columbia  
Department of Insurance, Securities and Banking  
810 First Street, NE #701  
Washington, DC 20002

RE: **2014 Annual Rate Filing**  
Standardized Individual Medicare Supplement Policy Forms **MSA, MSA06, MSA10, MSB, MSB06, MSB10, MSC, MSC06, MSC10, MSD10, MSF, MSF06, MSF10, MSHDF, MSHDF06, MSHDF10, MSG, MSG06, MSG10, MSK06, MSL06, MSN10, DMSB, DMSB06, DMSB10, and DMSHDF10**  
**Company Filing # 2014DCPROCARE**  
**NAIC# 92916**

Attached is our 2014 Annual Rate Filing for the above captioned policy forms. The amount of any requested rate revision is shown on the attached Rate Filing Summary Pages. The proposed effective date is January 1, 2014, or as soon thereafter as possible and allowed. The overall premium impact is a 3.8% increase and the written change in premium is \$3,245.

An Actuarial Memorandum, premium rate schedule, and other supporting documentation are provided for your consideration.

If you have any questions, I may be contacted by phone at (972) 569-3670, by e-mail at [jrobinson@torchmarkcorp.com](mailto:jrobinson@torchmarkcorp.com), by fax at (972) 569-3679 or via SERFF.

We look forward to a favorable and timely response.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jan Robinson', written over a circular stamp or seal.

Jan Robinson, FLMI, FFSI, ARA  
Rate Compliance Specialist

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**POLICY FORMS DMSB, DMSBR, DMSB06, DMSB06R AND DMSB10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B (FOR DISABLED LIVES)**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This policy supplements Medicare and provides benefits for:

- 1) Part A Coinsurance beginning with the 61<sup>st</sup> day
- 2) 100% of hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Hospice cost sharing (2010 policy forms only)
- 4) Part A Inpatient Hospital Deductible
- 5) Blood Deductible (Parts A and B)
- 6) Part B Coinsurance

**RENEWABILITY**

These policies are guaranteed renewable for life, subject to the company's right to change premiums by class.

**MARKETING METHOD AND ELIGIBILITY**

This is an individual standardized Medicare supplement policy form marketed by licensed agents to persons eligible for Medicare due to disability.

**NATIONWIDE ISSUE YEARS (DATES AND AVAILABILITY MAY VARY IN YOUR STATE)**

1992 – Present

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to all policies issued in your state and is intended to be effective for calendar year 2014.

**SCOPE AND REASON**

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 65%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for United American Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

9/9/13  
Date

Peter G. Hendee

Peter G. Hendee, FSA, MAAA  
Health Actuary

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS DMSHDF06, DMSHDF06R AND DMSHDF10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT  
HIGH DEDUCTIBLE PLAN F (FOR DISABLED LIVES)**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This policy supplements Medicare and, after a calendar year deductible, provides benefits for:

- 1) Part A Coinsurance beginning with the 61st day
- 2) 100% of hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Hospice cost sharing (2010 policy forms only)
- 4) Part A Inpatient Hospital Deductible
- 5) Skilled Nursing Facility Coinsurance
- 6) Blood Deductible (Parts A and B)
- 7) Part B Coinsurance
- 8) Part B Calendar Year Deductible
- 9) 100% Part B Excess Expense
- 10) Foreign Travel Emergency

**RENEWABILITY**

These policies are guaranteed renewable for life, subject to the company's right to change premiums by class.

**MARKETING METHOD AND ELIGIBILITY**

This is an individual standardized Medicare supplement policy form marketed by licensed agents to persons eligible for Medicare due to disability.

**NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)**

2005 - Present.

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to all policies issued in your state and is intended to be effective for calendar year 2014.

**SCOPE AND REASON**

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 65%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for United American Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

9/9/13  
Date

Peter G. Hendee

Peter G. Hendee, FSA, MAAA  
Health Actuary

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSA, MSA06, MSA06R AND MSA10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN A**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This policy supplements Medicare and provides benefits for:

- 1) Part A Coinsurance beginning with the 61st day
- 2) 100% of hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Hospice cost sharing (2010 policy forms only)
- 4) Blood Deductible (Parts A and B)
- 5) Part B Coinsurance

**RENEWABILITY**

These policies are guaranteed renewable for life, subject to the company's right to change premiums by class.

**MARKETING METHOD AND ELIGIBILITY**

This is an individual standardized Medicare supplement policy form marketed by licensed agents to persons eligible for Medicare.

**NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)**

1992 - Present

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to all policies issued in your state and is intended to be effective for calendar year 2014.

**SCOPE AND REASON**

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 65%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for United American Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

9/9/13

Date

Peter G. Hendee

Peter G. Hendee, FSA, MAAA  
Health Actuary

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSB, MSB06, MSB06R AND MSB10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This policy supplements Medicare and provides benefits for:

- 1) Part A Coinsurance beginning with the 61<sup>st</sup> day
- 2) 100% of hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Hospice cost sharing (2010 policy forms only)
- 4) Part A Inpatient Hospital Deductible
- 5) Blood Deductible (Parts A and B)
- 6) Part B Coinsurance

**RENEWABILITY**

These policies are guaranteed renewable for life, subject to the company's right to change premiums by class.

**MARKETING METHOD AND ELIGIBILITY**

This is an individual standardized Medicare supplement policy form marketed by licensed agents to persons eligible for Medicare.

**NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)**

1992 - Present

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to all policies issued in your state and is intended to be effective for calendar year 2014.

**SCOPE AND REASON**

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 65%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for United American Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

9/9/13  
Date

  
Peter G. Hendee, FSA, MAAA  
Health Actuary

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSC, MSC06, MSC06R AND MSC10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN C**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This policy supplements Medicare and provides benefits for:

- 1) Part A Coinsurance beginning with the 61<sup>st</sup> day
- 2) 100% of hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Hospice cost sharing (2010 policy forms only)
- 4) Part A Inpatient Hospital Deductible
- 5) Skilled Nursing Facility Coinsurance
- 6) Blood Deductible (Parts A and B)
- 7) Part B Coinsurance
- 8) Part B Calendar Year Deductible
- 9) Foreign Travel Emergency

**RENEWABILITY**

These policies are guaranteed renewable for life, subject to the company's right to change premiums by class.

**MARKETING METHOD AND ELIGIBILITY**

This is an individual standardized Medicare supplement policy form marketed by licensed agents to persons eligible for Medicare.

**NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)**

1992 - Present

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to all policies issued in your state and is intended to be effective for calendar year 2014.

**SCOPE AND REASON**

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 65%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for United American Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

9/9/13

Date



Peter G. Hendee, FSA, MAAA  
Health Actuary

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSD, MSD06, MSD06R AND MSD10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN D**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This policy supplements Medicare and provides benefits for:

- 1) Part A Coinsurance beginning with the 61<sup>st</sup> day
- 2) 100% of hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Hospice cost sharing (2010 policy forms only)
- 4) Part A Inpatient Hospital Deductible
- 5) Skilled Nursing Facility Coinsurance
- 6) Blood Deductible (Parts A and B)
- 7) Part B Coinsurance
- 8) Foreign Travel Emergency
- 9) At-Home Recovery, up to \$1600 per Calendar Year (1990 policy forms only)

**RENEWABILITY**

These policies are guaranteed renewable for life, subject to the company's right to change premiums by class.

**MARKETING METHOD AND ELIGIBILITY**

This is an individual standardized Medicare supplement policy form marketed by licensed agents to persons eligible for Medicare.

**NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)**

1992 - Present

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to all policies issued in your state and is intended to be effective for calendar year 2014.

**SCOPE AND REASON**

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 65%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for United American Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

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9/9/13

Date



Peter G. Hendee, FSA, MAAA  
Health Actuary

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSF, MSF06, MSF06R AND MSF10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN F**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This policy supplements Medicare and provides benefits for:

- 1) Part A Coinsurance beginning with the 61<sup>st</sup> day
- 2) 100% of hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Hospice cost sharing (2010 policy forms only)
- 4) Part A Inpatient Hospital Deductible
- 5) Skilled Nursing Facility Coinsurance
- 6) Blood Deductible (Parts A and B)
- 7) Part B Coinsurance
- 8) Part B Calendar Year Deductible
- 9) 100% Part B Excess Expense
- 10) Foreign Travel Emergency

**RENEWABILITY**

These policies are guaranteed renewable for life, subject to the company's right to change premiums by class.

**MARKETING METHOD AND ELIGIBILITY**

This is an individual standardized Medicare supplement policy form marketed by licensed agents to persons eligible for Medicare.

**NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)**

1992 - Present

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to all policies issued in your state and is intended to be effective for calendar year 2014.

**SCOPE AND REASON**

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 65%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for United American Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

9/9/13

Date

*Peter G. Hendee*

Peter G. Hendee, FSA, MAAA  
Health Actuary

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSL06 AND MSL06R  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN L**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This policy supplements Medicare and provides benefits for:

- 1) 100% of Part A Coinsurance beginning with the 61st day
- 2) 100% of hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) \* 75% of Part A Inpatient Hospital Deductible
- 4) \* 75% of Skilled Nursing Facility Coinsurance
- 5) \* 75% of Hospice Care and Respite Care expenses
- 6) \* 75% of Blood Deductible (Parts A and B)
- 7) \* 75% of Part B Coinsurance, after the Part B Deductible has been met
- 8) 100% of Preventive Services, after the Part B Deductible has been met

\*The 75% benefits increase to 100% after the annual out-of-pocket limitation has been reached.

**RENEWABILITY**

These policies are guaranteed renewable for life, subject to the company's right to change premiums by class.

**MARKETING METHOD AND ELIGIBILITY**

This is an individual standardized Medicare supplement policy form marketed by licensed agents to persons eligible for Medicare.

**NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)**

2006- Present

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to all policies issued in your state and is intended to be effective for calendar year 2014.

**SCOPE AND REASON**

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 65%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for United American Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

9/9/13

Date



Peter G. Hendee, FSA, MAAA  
Health Actuary

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSHDF, MSHDF06, MSHDF06R AND MSHDF10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT HIGH DEDUCTIBLE PLAN F**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This policy supplements Medicare and, after a calendar year deductible, provides benefits for:

- 1) Part A Coinsurance beginning with the 61st day
- 2) 100% of hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Hospice cost sharing (2010 policy forms only)
- 4) Part A Inpatient Hospital Deductible
- 5) Skilled Nursing Facility Coinsurance
- 6) Blood Deductible (Parts A and B)
- 7) Part B Coinsurance
- 8) Part B Calendar Year Deductible
- 9) 100% Part B Excess Expense
- 10) Foreign Travel Emergency

**RENEWABILITY**

These policies are guaranteed renewable for life, subject to the company's right to change premiums by class.

**MARKETING METHOD AND ELIGIBILITY**

This is an individual standardized Medicare supplement policy form marketed by licensed agents to persons eligible for Medicare.

**NATIONWIDE ISSUE YEARS**

2005 - Present

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to all policies issued in your state and is intended to be effective for calendar year 2014.

**SCOPE AND REASON**

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 65%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for United American Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

9/9/13

Date

*Peter G. Hendee*

Peter G. Hendee, FSA, MAAA  
Health Actuary

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSG, MSG06, MSG06R AND MSG10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN G**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This policy supplements Medicare and provides benefits for:

- 1) Part A Coinsurance beginning with the 61<sup>st</sup> day
- 2) 100% of hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Hospice cost sharing (2010 policy forms only)
- 4) Part A Inpatient Hospital Deductible
- 5) Skilled Nursing Facility Coinsurance
- 6) Blood Deductible (Parts A and B)
- 7) Part B Coinsurance
- 8) 80% Part B Excess Expense (1990 policy forms only)
- 9) 100% Part B Excess Expense (2010 policy forms only)
- 10) Foreign Travel Emergency
- 11) At-Home Recovery, up to \$1600 per Calendar Year (1990 policy forms only)

**RENEWABILITY**

These policies are guaranteed renewable for life, subject to the company's right to change premiums by class.

**MARKETING METHOD AND ELIGIBILITY**

This is an individual standardized Medicare supplement policy form marketed by licensed agents to persons eligible for Medicare.

**NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)**

1992 - Present

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to all policies issued in your state and is intended to be effective for calendar year 2014.

**SCOPE AND REASON**

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 65%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for United American Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

9/9/13

Date



Peter G. Hendee, FSA, MAAA  
Health Actuary

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**POLICY FORMS MSK06 AND MSK06R**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN K**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This policy supplements Medicare and provides benefits for:

- 1) 100% of Part A Coinsurance beginning with the 61st day
- 2) 100% of hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) \* 50% of Part A Inpatient Hospital Deductible
- 4) \* 50% of Skilled Nursing Facility Coinsurance
- 5) \* 50% of Hospice Care and Respite Care expenses
- 6) \* 50% of Blood Deductible (Parts A and B)
- 7) \* 50% of Part B Coinsurance, after the Part B Deductible has been met
- 8) 100% of Preventive Services, after the Part B Deductible has been met

\*The 50% benefits increase to 100% after the annual out-of-pocket limitation has been reached.

**RENEWABILITY**

These policies are guaranteed renewable for life, subject to the company's right to change premiums by class.

**MARKETING METHOD AND ELIGIBILITY**

This is an individual standardized Medicare supplement policy form marketed by licensed agents to persons eligible for Medicare.

**NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)**

2006- Present

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to all policies issued in your state and is intended to be effective for calendar year 2014.

**SCOPE AND REASON**

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 65%.

CERTIFICATION

I, Peter Hendee, am Health Actuary for United American Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion. I am available to assist with questions regarding this filing.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

9/9/13

Date

*Peter G. Hendee*

Peter G. Hendee, FSA, MAAA  
Health Actuary

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORM MSN10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN N**

**2014 RATE FILING**

**ACTUARIAL MEMORANDUM**

This actuarial memorandum along with its attachments, a projection and parameters, is an actuarial report. This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

**BENEFITS**

This policy supplements Medicare and provides benefits for: (2010 policy form only)

- 1) Part A Coinsurance beginning with the 61<sup>st</sup> day
- 2) 100% of hospital expenses, for 365 days lifetime, following exhaustion of Medicare benefits
- 3) Part A Hospice cost sharing
- 4) Part A Inpatient Hospital Deductible
- 5) Skilled Nursing Facility Coinsurance
- 6) Blood Deductible (Parts A and B)
- 7) Part B Coinsurance with co-pays for office visits and emergency room visits
- 8) Foreign Travel Emergency

**RENEWABILITY**

These policies are guaranteed renewable for life, subject to the company's right to change premiums by class.

**MARKETING METHOD AND ELIGIBILITY**

This is an individual standardized Medicare supplement policy form marketed by licensed agents to persons eligible for Medicare.

**NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)**

June 1, 2010 - Present

**APPLICATION OF RATES**

The schedule of proposed premium rates applies to all policies issued in your state and is intended to be effective for calendar year 2014.

**SCOPE AND REASON**

The purpose of this rate filing is to demonstrate to state officials that the anticipated loss ratio of this product, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose or by any other parties. Data used in the preparation of this filing is from company records and was used without audit. It was reviewed for reasonableness.

This rate filing is submitted in compliance with your state's Medicare supplement annual rate filing requirements and applies to all policies issued in your state. The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on changes in Medicare benefits and is based on experience.

DETERMINATION OF RATES

Proposed premium rates for 2014 were determined based on historical experience. These premium rates were set to achieve at least the minimum loss ratio.

PREMIUM COMPARISON

The current premium rates are included on the schedule of proposed premium rates.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

LOSS RATIO

The minimum loss ratio is 65%.

CERTIFICATION

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I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

9/9/13

Date

*Peter G. Hendee*

Peter G. Hendee, FSA, MAAA  
Health Actuary

**UNITED AMERICAN INSURANCE COMPANY**  
 McKinney, Texas

Plan A  
 Individual Standardized Medicare Supplement Policy Forms

2014 Rate Filing Summary

**DISTRICT OF COLUMBIA**

Original Approval Dates	MSA October 14, 1992 MSA06 December 30, 2005 MSA10 February 10, 2010	
Proposed Percentage of Rate Change  Issue Age Attained Age	3.0% 3.0%	
Proposed Effective Date	January 1, 2014, or as soon thereafter as possible and allowed	
Application of Rates	In Force and New Business	
Number of Policies In-Force 2nd Quarter 2013  Issue Age Attained Age Under Age  Total	<p align="center">DISTRICT OF COLUMBIA</p> <p align="right">1 0 0 <hr/>1</p>	<p align="center"><u>NATIONWIDE</u></p> <p align="right">2,303 515 9 <hr/>2,827</p>

**UNITED AMERICAN INSURANCE COMPANY**

**McKinney, Texas**

**PLAN A**

**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>MSA</b>
<b>ORIGINAL APPROVAL DATE</b>	<b>10/14/92</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>MSA06</b>
<b>APPROVAL DATE OF REVISED POLICY FORM</b>	<b>12/30/2005</b>
<b>POLICY FORM NAME</b>	<b>MSA10</b>
<b>APPROVAL DATE MIPPA COMPLIANT FORM EFFECTIVE 6-1-10</b>	<b>2/10/2010</b>

<b>Calendar Year</b>	<b>Date Approved</b>	<b>Average Amount Approved</b>	<b>Effective Date</b>
1993	03/16/93	+9.5% - 92 Issues	05/08/93
		+12.2% - 93 & After Issues	
1994	08/08/94	+0.0%	
1995	11/20/95	+0.0%	
1996	02/26/96	+0.0%	
1997	10/1/1997	+0.0%	
1998	7/1/1998	+0.0%	
1999	1/27/1999	+27.2% - 92 Issues	3/11/1999
		+24.2% - 93 & After Issues	
2000	11/24/1999	+4.7%	2/4/2000
2001	3/28/2001	+21.2%	4/27/2001
2002	12/31/2001	+31.8%	2/17/2002
2003	3/6/2003	+0.0%	5/1/2003
2004	11/18/2003	+1.1%	1/1/2004
2005	1/25/2005	+4.0%	3/1/2005
2006	4/24/2006	+12.0%	6/1/2006
2007	3/7/2007	+6.0%	6/1/2007
2008	12/31/2007	+4.0%	3/1/2008
2009	1/21/2009	+3.0%	3/1/2009
2010	12/7/2009	+3.0%	2/15/2010
2010	2/10/2010	MIPPA New Form & Rates	6/1/2010
2011	11/3/2010	+0.0%	
2012	12/13/2011	+3.0%	2/1/2012
2013	12/21/2012	+3.0%	2/15/2013

**UNITED AMERICAN INSURANCE COMPANY**  
 McKinney, Texas  
**POLICY FORMS MSA / MSA06 / MSA06R / MSA10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN A**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1992-12	1992	585,987	200,615	0.342
	<b>TOTAL</b>	<b>585,987</b>	<b>200,615</b>	<b>0.342</b>
1993-12	1992	1,100,232	576,422	0.524
	1993	831,017	345,971	0.416
	<b>TOTAL</b>	<b>1,931,249</b>	<b>922,393</b>	<b>0.478</b>
1994-12	1992	786,272	446,425	0.568
	1993	1,269,732	708,509	0.558
	1994	581,824	297,248	0.511
	<b>TOTAL</b>	<b>2,637,828</b>	<b>1,452,182</b>	<b>0.551</b>
1995-12	1992	599,097	398,706	0.666
	1993	901,405	1,076,025	1.194
	1994	846,656	500,118	0.591
	1995	464,597	222,013	0.478
	<b>TOTAL</b>	<b>2,811,755</b>	<b>2,196,862</b>	<b>0.781</b>
1996-12	1992	466,142	341,190	0.732
	1993	709,948	481,683	0.678
	1994	595,904	420,206	0.705
	1995	686,747	429,953	0.626
	1996	473,485	245,318	0.518
	<b>TOTAL</b>	<b>2,932,226</b>	<b>1,918,350</b>	<b>0.654</b>
1997-12	1992	397,536	271,047	0.682
	1993	592,027	433,589	0.732
	1994	483,358	288,423	0.597
	1995	528,850	359,103	0.679
	1996	722,032	457,085	0.633
	1997	459,346	234,940	0.511
	<b>TOTAL</b>	<b>3,183,149</b>	<b>2,044,187</b>	<b>0.642</b>
1998-12	1992	343,820	228,549	0.665
	1993	491,661	347,331	0.706
	1994	402,317	257,114	0.639
	1995	435,118	330,046	0.759
	1996	539,462	341,039	0.632
	1997	704,150	458,585	0.651
	1998	756,510	443,420	0.586
	<b>TOTAL</b>	<b>3,673,038</b>	<b>2,406,084</b>	<b>0.655</b>
1999-12	1992	315,531	226,810	0.719
	1993	426,149	282,326	0.663
	1994	369,903	217,741	0.589
	1995	386,232	295,259	0.764
	1996	446,457	319,263	0.715
	1997	556,710	430,018	0.772
	1998	1,319,356	913,229	0.692
	1999	1,597,584	867,012	0.543
	<b>TOTAL</b>	<b>5,417,922</b>	<b>3,551,658</b>	<b>0.656</b>

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	
2000-12	1992	291,348	202,666	0.696	
	1993	380,416	285,897	0.752	
	1994	340,784	192,583	0.565	
	1995	325,985	245,516	0.753	
	1996	400,056	296,514	0.741	
	1997	468,543	365,468	0.780	
	1998	1,065,888	850,523	0.798	
	1999	3,045,490	1,973,940	0.648	
	2000	3,646,032	2,134,366	0.585	
	<b>TOTAL</b>		<b>9,964,542</b>	<b>6,547,473</b>	<b>0.657</b>
2001-12	1992	281,227	171,314	0.609	
	1993	348,517	236,283	0.678	
	1994	319,706	234,038	0.732	
	1995	312,986	231,712	0.740	
	1996	389,430	232,133	0.596	
	1997	453,115	347,120	0.766	
	1998	974,740	666,761	0.684	
	1999	2,433,916	1,619,176	0.665	
	2000	6,321,548	3,633,528	0.575	
	2001	9,360,776	5,579,640	0.596	
	<b>TOTAL</b>		<b>21,195,961</b>	<b>12,951,705</b>	<b>0.611</b>
2002-12	1992	274,301	170,066	0.620	
	1993	345,073	182,213	0.528	
	1994	317,909	165,882	0.522	
	1995	305,312	172,359	0.565	
	1996	373,584	242,367	0.649	
	1997	416,517	241,075	0.579	
	1998	825,131	530,421	0.643	
	1999	1,978,011	1,227,878	0.621	
	2000	4,482,968	2,717,746	0.606	
	2001	12,549,000	7,584,350	0.604	
	2002	5,913,693	3,151,728	0.533	
	<b>TOTAL</b>		<b>27,781,499</b>	<b>16,386,085</b>	<b>0.590</b>
	2003-12	1992	254,859	132,289	0.519
1993		317,672	160,004	0.504	
1994		277,167	163,231	0.589	
1995		269,111	140,718	0.523	
1996		328,060	211,068	0.643	
1997		359,898	203,813	0.566	
1998		699,554	476,575	0.681	
1999		1,586,467	961,914	0.606	
2000		3,449,939	2,287,609	0.663	
2001		9,182,425	5,327,080	0.580	
2002		5,342,856	3,178,858	0.595	
2003		1,182,618	593,717	0.502	
<b>TOTAL</b>			<b>23,250,626</b>	<b>13,836,876</b>	<b>0.595</b>

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1992	230,786	134,551	0.583
	1993	280,139	152,004	0.543
	1994	227,761	116,005	0.509
	1995	227,555	136,049	0.598
	1996	290,190	275,618	0.950
	1997	299,557	204,010	0.681
	1998	591,780	441,995	0.747
	1999	1,281,811	869,297	0.678
	2000	2,785,177	1,795,722	0.645
	2001	7,235,395	4,651,268	0.643
	2002	4,015,361	2,572,717	0.641
	2003	1,604,753	902,718	0.563
	2004	1,185,501	632,860	0.534
	<b>TOTAL</b>		<b>20,255,766</b>	<b>12,884,814</b>
2005-12	1992	203,903	121,494	0.596
	1993	242,825	111,537	0.459
	1994	202,685	111,659	0.551
	1995	190,412	128,753	0.676
	1996	248,456	186,182	0.749
	1997	246,317	161,360	0.655
	1998	478,970	358,931	0.749
	1999	1,081,016	726,473	0.672
	2000	2,272,537	1,567,090	0.690
	2001	5,869,707	3,840,049	0.654
	2002	3,202,298	2,058,202	0.643
	2003	1,188,342	740,021	0.623
	2004	1,364,684	753,422	0.552
	2005	273,116	134,047	0.491
<b>TOTAL</b>		<b>17,065,268</b>	<b>10,999,220</b>	<b>0.645</b>
2006-12	1992	190,100	108,954	0.573
	1993	208,969	91,189	0.436
	1994	168,359	97,306	0.578
	1995	163,503	91,945	0.562
	1996	198,818	120,246	0.605
	1997	206,166	108,491	0.526
	1998	401,140	272,507	0.679
	1999	910,589	609,625	0.669
	2000	1,909,755	1,187,685	0.622
	2001	4,847,086	3,144,504	0.649
	2002	2,629,036	1,630,220	0.620
	2003	956,076	620,337	0.649
	2004	1,010,206	583,964	0.578
	2005	311,399	180,098	0.578
2006	135,426	73,654	0.544	
<b>TOTAL</b>		<b>14,246,628</b>	<b>8,920,725</b>	<b>0.626</b>

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2007-12	1992	161,773	85,607	0.529
	1993	192,399	100,357	0.522
	1994	132,501	91,461	0.690
	1995	141,474	77,895	0.551
	1996	172,030	98,876	0.575
	1997	180,621	95,808	0.530
	1998	350,171	276,103	0.788
	1999	759,110	442,746	0.583
	2000	1,622,872	1,017,620	0.627
	2001	4,057,996	2,553,032	0.629
	2002	2,174,635	1,443,526	0.664
	2003	778,645	509,626	0.655
	2004	801,181	497,034	0.620
	2005	236,172	111,667	0.473
	2006	174,107	116,343	0.668
	2007	87,459	34,164	0.391
		<b>TOTAL</b>	<b>12,023,146</b>	<b>7,551,865</b>
2008-12	1992	109,459	84,336	0.770
	1993	133,704	96,496	0.722
	1994	88,273	56,200	0.637
	1995	97,527	85,919	0.881
	1996	113,604	91,018	0.801
	1997	146,578	82,672	0.564
	1998	244,596	263,479	1.077
	1999	489,549	346,716	0.708
	2000	1,126,753	918,116	0.815
	2001	2,776,407	2,264,330	0.816
	2002	1,693,026	1,352,290	0.799
	2003	597,681	428,686	0.717
	2004	650,911	460,054	0.707
	2005	191,273	112,229	0.587
	2006	136,278	83,850	0.615
	2007	96,497	61,956	0.642
	2008	80,652	33,204	0.412
	<b>TOTAL</b>	<b>8,772,768</b>	<b>6,821,551</b>	<b>0.778</b>
2009-12	1992	107,125	80,305	0.750
	1993	128,830	92,697	0.720
	1994	81,546	45,620	0.559
	1995	95,141	58,081	0.610
	1996	104,902	94,199	0.898
	1997	144,592	89,995	0.622
	1998	225,161	205,062	0.911
	1999	456,757	311,473	0.682
	2000	1,022,808	791,139	0.773
	2001	2,616,753	2,002,511	0.765
	2002	1,513,090	1,170,169	0.773
	2003	532,734	377,423	0.708
	2004	576,437	369,986	0.642
	2005	172,835	97,655	0.565
	2006	108,928	99,333	0.912
	2007	85,120	72,049	0.846
	2008	98,480	47,532	0.483
2009	74,381	62,449	0.840	
	<b>TOTAL</b>	<b>8,145,620</b>	<b>6,067,678</b>	<b>0.745</b>

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2010-12	1992	90,702	66,277	0.731
	1993	103,497	95,081	0.919
	1994	77,546	39,986	0.516
	1995	80,220	42,611	0.531
	1996	89,097	69,145	0.776
	1997	134,476	83,310	0.620
	1998	187,673	159,478	0.850
	1999	405,444	268,314	0.662
	2000	906,242	698,002	0.770
	2001	2,274,812	1,760,962	0.774
	2002	1,312,961	1,003,264	0.764
	2003	492,402	413,287	0.839
	2004	517,352	394,551	0.763
	2005	160,572	98,821	0.615
	2006	102,194	51,000	0.499
	2007	79,484	54,530	0.686
	2008	83,552	65,252	0.781
2009	105,059	55,100	0.524	
2010	55,524	21,383	0.385	
	<b>TOTAL</b>	<b>7,258,809</b>	<b>5,440,354</b>	<b>0.749</b>
2011-12	1992	72,854	94,957	1.303
	1993	79,984	70,588	0.883
	1994	68,386	42,330	0.619
	1995	65,062	29,648	0.456
	1996	86,177	72,121	0.837
	1997	103,451	57,457	0.555
	1998	164,844	181,249	1.100
	1999	365,257	253,771	0.695
	2000	822,198	612,644	0.745
	2001	2,092,103	1,508,698	0.721
	2002	1,141,130	926,108	0.812
	2003	432,530	346,870	0.802
	2004	457,046	328,926	0.720
	2005	144,266	88,420	0.613
	2006	93,003	65,610	0.705
	2007	64,639	38,622	0.598
	2008	70,738	71,787	1.015
2009	89,632	42,380	0.473	
2010	68,029	51,667	0.759	
2011	28,271	13,758	0.487	
	<b>TOTAL</b>	<b>6,509,600</b>	<b>4,897,611</b>	<b>0.752</b>

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**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2012-12	1992	54,479	43,634	0.801
	1993	63,281	72,744	1.150
	1994	50,147	25,469	0.508
	1995	51,081	31,527	0.617
	1996	69,878	46,314	0.663
	1997	94,389	55,912	0.592
	1998	155,325	129,627	0.835
	1999	290,578	216,432	0.745
	2000	651,985	509,211	0.781
	2001	1,712,238	1,297,208	0.758
	2002	912,280	637,464	0.699
	2003	346,950	318,309	0.917
	2004	397,639	245,327	0.617
	2005	132,535	100,396	0.758
	2006	78,165	62,694	0.802
	2007	58,098	34,057	0.586
	2008	60,596	26,686	0.440
	2009	64,436	51,837	0.804
	2010	54,694	45,977	0.841
	2011	43,238	27,504	0.636
2012	20,674	6,215	0.301	
	<b>TOTAL</b>	<b>5,362,686</b>	<b>3,984,544</b>	<b>0.743</b>
2013-06	1992	27,607	14,444	0.523
	1993	33,509	22,250	0.664
	1994	26,775	10,139	0.379
	1995	29,510	15,438	0.523
	1996	35,734	22,143	0.620
	1997	49,716	24,699	0.497
	1998	81,080	46,941	0.579
	1999	144,129	108,995	0.756
	2000	337,347	218,816	0.649
	2001	856,650	605,594	0.707
	2002	431,913	273,393	0.633
	2003	171,499	146,831	0.856
	2004	186,445	105,732	0.567
	2005	62,526	42,126	0.674
	2006	34,166	26,963	0.789
	2007	28,325	20,861	0.736
	2008	30,093	16,176	0.538
	2009	29,634	16,385	0.553
	2010	30,153	13,527	0.449
	2011	18,059	10,775	0.597
2012	18,756	12,655	0.675	
2013	8,528	6,431	0.754	
	<b>TOTAL</b>	<b>2,672,154</b>	<b>1,781,314</b>	<b>0.667</b>
<b>GRAND TOTAL</b>		<b>207,678,227</b>	<b>133,764,146</b>	<b>0.644</b>

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES  
 CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-06

**UNITED AMERICAN INSURANCE COMPANY**

**McKinney, Texas**

**POLICY FORMS MSA, MSA06, MSA06R, MSA10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN A**

**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2013**

Experience Mo-Year	Rate Increase*	Actual Experience To Date Plus Future Projected			Rate Increase Requested Not Included		
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1992		585,987	200,615	0.342	585,987	200,615	0.342
12-1993		1,931,249	922,393	0.478	1,931,249	922,393	0.478
12-1994		2,637,828	1,452,182	0.551	2,637,828	1,452,182	0.551
12-1995		2,811,755	2,196,862	0.781	2,811,755	2,196,862	0.781
12-1996		2,932,226	1,918,350	0.654	2,932,226	1,918,350	0.654
12-1997		3,183,149	2,044,187	0.642	3,183,149	2,044,187	0.642
12-1998		3,673,038	2,406,084	0.655	3,673,038	2,406,084	0.655
12-1999		5,417,922	3,551,658	0.656	5,417,922	3,551,658	0.656
12-2000		9,964,542	6,547,473	0.657	9,964,542	6,547,473	0.657
12-2001		21,195,961	12,951,705	0.611	21,195,961	12,951,705	0.611
12-2002		27,781,499	16,386,085	0.590	27,781,499	16,386,085	0.590
12-2003		23,250,626	13,836,876	0.595	23,250,626	13,836,876	0.595
12-2004		20,255,766	12,884,814	0.636	20,255,766	12,884,814	0.636
12-2005		17,065,268	10,999,220	0.645	17,065,268	10,999,220	0.645
12-2006		14,246,628	8,920,725	0.626	14,246,628	8,920,725	0.626
12-2007		12,023,146	7,551,865	0.628	12,023,146	7,551,865	0.628
12-2008		8,772,768	6,821,551	0.778	8,772,768	6,821,551	0.778
12-2009		8,145,620	6,067,678	0.745	8,145,620	6,067,678	0.745
12-2010		7,258,809	5,440,354	0.749	7,258,809	5,440,354	0.749
12-2011		6,509,600	4,897,611	0.752	6,509,600	4,897,611	0.752
12-2012		5,362,686	3,984,544	0.743	5,362,686	3,984,544	0.743
12-2013		<u>5,206,097</u>	<u>3,547,671</u>	<u>0.681</u>	<u>5,206,097</u>	<u>3,547,671</u>	<u>0.681</u>
Total through 2013		210,212,170	135,530,503	0.645	210,212,170	135,530,503	0.645
	on 1/1						
12-2014	1.7%	4,711,026	3,319,726	0.705	4,630,457	3,319,726	0.717
12-2015	5.0%	4,369,272	3,078,270	0.705	4,294,547	3,078,270	0.717
12-2016	5.0%	4,021,742	2,825,894	0.703	3,952,960	2,825,894	0.715
12-2017	5.0%	3,670,003	2,566,266	0.699	3,607,237	2,566,266	0.711
12-2018	5.0%	3,326,739	2,310,561	0.695	3,269,844	2,310,561	0.707
12-2019	5.0%	2,994,478	2,063,025	0.689	2,943,265	2,063,025	0.701
12-2020	5.0%	2,674,576	1,825,361	0.682	2,628,835	1,825,361	0.694
12-2021	5.0%	2,370,029	1,599,701	0.675	2,329,496	1,599,701	0.687
12-2022	5.0%	2,082,410	1,388,330	0.667	2,046,796	1,388,330	0.678
12-2023	5.0%	1,813,205	1,193,142	0.658	1,782,195	1,193,142	0.669
12-2024	5.0%	1,559,565	1,013,717	0.650	1,532,893	1,013,717	0.661
12-2025	5.0%	1,309,011	850,857	0.650	1,286,623	850,857	0.661
12-2026	5.0%	1,084,604	704,993	0.650	1,066,055	704,993	0.661
12-2027	5.0%	885,070	575,295	0.650	869,933	575,295	0.661
12-2028	5.0%	712,371	463,041	0.650	700,187	463,041	0.661
12-2029	5.0%	565,292	367,440	0.650	555,624	367,440	0.661
12-2030	5.0%	441,902	287,236	0.650	434,344	287,236	0.661
12-2031	5.0%	340,178	221,116	0.650	334,361	221,116	0.661
12-2032	5.0%	257,645	167,469	0.650	253,239	167,469	0.661
12-2033	5.0%	191,644	124,569	0.650	188,367	124,569	0.661
12-2034	5.0%	139,319	90,557	0.650	136,936	90,557	0.661
12-2035	5.0%	96,449	62,692	0.650	94,800	62,692	0.661
12-2036	5.0%	56,418	36,672	0.650	55,453	36,672	0.661
12-2037	5.0%	34,809	22,626	0.650	34,213	22,626	0.661
12-2038	5.0%	23,159	15,053	0.650	22,763	15,053	0.661
12-2039	5.0%	14,370	9,340	0.650	14,124	9,340	0.661
12-2040	5.0%	9,700	6,305	0.650	9,534	6,305	0.661
12-2041	5.0%	6,607	4,294	0.650	6,494	4,294	0.661
12-2042	5.0%	4,396	2,858	0.650	4,321	2,858	0.661
12-2043	5.0%	2,775	1,804	0.650	2,727	1,804	0.661
12-2044	5.0%	1,635	1,063	0.650	1,607	1,063	0.661
12-2045	5.0%	846	550	0.650	832	550	0.661
12-2046	5.0%	436	283	0.650	428	283	0.661
12-2047	5.0%	<u>164</u>	<u>107</u>	<u>0.650</u>	<u>161</u>	<u>107</u>	<u>0.661</u>
Total 2014+		39,771,845	27,200,210	0.684	39,091,650	27,200,210	0.696
<b>GRAND TOTAL</b>		<b>249,984,015</b>	<b>162,730,713</b>	<b>0.651</b>	<b>249,303,820</b>	<b>162,730,713</b>	<b>0.653</b>

\* Rate increases are limited where necessary to maintain a 65% loss ratio

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2013 experience includes actual experience through 6-2013

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSA, MSA06, MSA06R AND MSA10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN A**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 06-2013**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.158	13	0.106	25	0.200
2	0.149	14	0.109	26	0.212
3	0.146	15	0.112	27	0.228
4	0.128	16	0.135	28	0.240
5	0.120	17	0.138	29	0.261
6	0.120	18	0.141	30	0.268
7	0.111	19	0.150	31	0.289
8	0.111	20	0.155	32	0.304
9	0.105	21	0.166	33	0.330
10	0.102	22	0.172	34	0.342
11	0.101	23	0.182	35	1.000
12	0.103	24	0.192		

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Years 2015+ Premium Trend<sup>(2)</sup></u>
A	1.7%	5.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

<sup>(2)</sup> For attained age rates, the increase in premiums as attained age increases is also recognized. Premium trend is limited where necessary to maintain a 65% loss ratio.

**CLAIMS TREND:<sup>(3)</sup>**

Price and Utilization Changes: 5.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
1	0.870
2	0.940
3+	1.000

<sup>(3)</sup> In addition to price and utilization changes and selection by duration, the increase in claims as attained age increases is recognized.

**UNITED AMERICAN INSURANCE COMPANY**  
McKinney, Texas

Plan B  
Individual Standardized Medicare Supplement Policy Forms

2014 Rate Filing Summary

**DISTRICT OF COLUMBIA**

Original Approval Dates	MSB October 14, 1992 MSB06 December 30, 2005 MSB10 February 10, 2010	
Proposed Percentage of Rate Change		
Issue Age	3.0%	
Attained Age	3.0%	
Proposed Effective Date	January 1, 2014, or as soon thereafter as possible and allowed	
Application of Rates	In Force and New Business	
Number of Policies In-Force 2nd Quarter 2013	DISTRICT OF COLUMBIA	<u>NATIONWIDE</u>
Issue Age	1	5,672
Attained Age	0	1,708
Under Age	0	27
Total	<hr/> 1	<hr/> 7,407

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**PLAN B**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>MSB</b>
<b>ORIGINAL APPROVAL DATE</b>	<b>10/14/92</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>MSB06</b>
<b>APPROVAL DATE OF REVISED POLICY FORM</b>	<b>12/30/2005</b>
<b>POLICY FORM NAME</b>	<b>MSB10</b>
<b>APPROVAL DATE MIPPA COMPLIANT FORM EFFECTIVE 6-1-1</b>	<b>2/10/2010</b>

<b>Calendar Year</b>	<b>Date Approved</b>	<b>Average Amount Approved</b>	<b>Effective Date</b>
1993	03/16/93	+4.9% - 92 Issues +7.3% - 93 & After Issues	05/08/93
1994	08/08/94	0.00%	
1995	11/20/95	+0.0%	
1996	02/26/96	+0.0%	
1997	10/1/1997	+7.6% - 92 Issues +5.3% - 93 & After Issues	11/07/97
1998	7/1/1998	11.00%	8/21/1998
1999	1/27/1999	+17.7%	3/11/1999
2000	11/24/1999	+6.5%	2/4/2000
2001	3/28/2001	+25.1%	4/27/2001
2002	12/31/2001	+14.2%	2/15/2002
2003	3/6/2003	+9.4%	5/1/2003
2003 Supplemental	8/6/2003	CHANGE TO ATTAINED AGE RATES FOR NEW BUSINESS	9/1/2003
2004	11/18/2003	+3.8%	1/1/2004
2005	1/25/2005	+4.0%	3/1/2005
2006	4/24/2006	+12.0%	6/1/2006
2007	3/7/2007	+5.0%	6/1/2007
2008	12/31/2007	+4.0%	3/1/2008
2009	1/21/2009	+3.0%	3/1/2009
2010	12/7/2009	+3.0%	2/15/2010
2010	2/10/2010	MIPPA New Form & Rates	6/1/2010
2011	11/3/2010	+3.5%	1/1/2011
2012	12/13/2011	+3.0%	2/1/2012
2013	12/21/2012	+3.0%	2/15/2013

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORMS MSB / MSB06 / MSB06R / MSB10  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1992-12	1992	2,892,276	1,146,903	0.397
	<b>TOTAL</b>	<b>2,892,276</b>	<b>1,146,903</b>	<b>0.397</b>
1993-12	1992	5,847,429	3,262,534	0.558
	1993	4,808,787	2,604,761	0.542
	<b>TOTAL</b>	<b>10,656,216</b>	<b>5,867,295</b>	<b>0.551</b>
1994-12	1992	4,356,230	3,248,075	0.746
	1993	8,187,883	4,915,177	0.600
	1994	4,528,214	2,720,835	0.601
	<b>TOTAL</b>	<b>17,072,327</b>	<b>10,884,087</b>	<b>0.638</b>
1995-12	1992	3,549,701	2,857,687	0.805
	1993	6,101,280	4,353,317	0.714
	1994	7,196,514	4,437,840	0.617
	1995	3,827,469	2,281,174	0.596
	<b>TOTAL</b>	<b>20,674,964</b>	<b>13,930,018</b>	<b>0.674</b>
1996-12	1992	2,904,139	2,278,625	0.785
	1993	4,948,021	3,752,195	0.758
	1994	5,569,401	4,180,385	0.751
	1995	6,142,832	4,037,077	0.657
	1996	3,708,682	2,206,805	0.595
	<b>TOTAL</b>	<b>23,273,075</b>	<b>16,455,087</b>	<b>0.707</b>
1997-12	1992	2,554,136	2,112,282	0.827
	1993	4,281,587	3,214,585	0.751
	1994	4,737,022	3,758,730	0.793
	1995	4,877,620	3,624,921	0.743
	1996	6,294,871	4,370,306	0.694
	1997	4,786,703	2,957,426	0.618
	<b>TOTAL</b>	<b>27,531,939</b>	<b>20,038,250</b>	<b>0.728</b>
1998-12	1992	2,266,064	1,740,090	0.768
	1993	3,700,403	2,846,298	0.769
	1994	4,037,304	3,052,123	0.756
	1995	4,060,382	2,991,633	0.737
	1996	4,907,749	3,615,621	0.737
	1997	8,079,300	5,730,685	0.709
	1998	5,883,959	4,044,453	0.687
	<b>TOTAL</b>	<b>32,935,161</b>	<b>24,020,903</b>	<b>0.729</b>
	1999-12	1992	2,084,717	1,474,503
1993		3,398,700	2,506,399	0.737
1994		3,637,459	2,501,153	0.688
1995		3,589,712	2,695,801	0.751
1996		4,240,243	2,969,523	0.700
1997		6,708,447	5,070,702	0.756
1998		9,941,721	7,174,088	0.722
1999		4,841,260	3,443,191	0.711
<b>TOTAL</b>		<b>38,442,259</b>	<b>27,835,360</b>	<b>0.724</b>

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**  
**POLICY FORMS MSB / MSB06 / MSB06R / MSB10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2000-12	1992	1,822,276	1,371,692	0.753
	1993	3,059,120	2,218,445	0.725
	1994	3,219,077	2,311,700	0.718
	1995	3,139,725	2,252,409	0.717
	1996	3,755,814	2,649,564	0.705
	1997	5,728,751	4,105,018	0.717
	1998	8,140,686	6,029,088	0.741
	1999	7,439,527	5,140,520	0.691
	2000	7,107,317	4,760,870	0.670
	<b>TOTAL</b>		<b>43,412,293</b>	<b>30,839,306</b>
2001-12	1992	1,710,786	1,130,028	0.661
	1993	2,898,197	1,805,698	0.623
	1994	3,040,043	2,020,083	0.664
	1995	2,973,322	2,051,375	0.690
	1996	3,475,149	2,272,960	0.654
	1997	5,200,643	3,617,822	0.696
	1998	7,318,855	5,259,518	0.719
	1999	6,393,398	4,607,002	0.721
	2000	18,123,592	10,945,408	0.604
	2001	26,552,425	18,437,786	0.694
	<b>TOTAL</b>		<b>77,686,410</b>	<b>52,147,680</b>
2002-12	1992	1,552,731	947,615	0.610
	1993	2,604,298	1,483,743	0.570
	1994	2,701,633	1,961,168	0.726
	1995	2,669,776	1,617,593	0.606
	1996	3,059,765	1,844,605	0.603
	1997	4,449,915	2,783,846	0.626
	1998	6,026,897	4,014,619	0.666
	1999	5,164,734	3,403,696	0.659
	2000	12,135,692	7,976,817	0.657
	2001	29,777,072	18,766,596	0.630
	2002	10,622,755	6,090,083	0.573
	<b>TOTAL</b>		<b>80,765,268</b>	<b>50,890,381</b>
2003-12	1992	1,355,180	826,675	0.610
	1993	2,287,184	1,352,295	0.591
	1994	2,326,330	2,122,531	0.912
	1995	2,301,176	1,361,922	0.592
	1996	2,625,002	1,625,494	0.619
	1997	3,754,696	2,232,672	0.595
	1998	5,016,572	3,237,550	0.645
	1999	4,403,224	2,779,492	0.631
	2000	10,310,870	6,948,741	0.674
	2001	24,234,637	15,343,195	0.633
	2002	13,636,519	7,967,765	0.584
	2003	6,022,807	3,189,606	0.530
	<b>TOTAL</b>		<b>78,274,197</b>	<b>48,987,938</b>

**UNITED AMERICAN INSURANCE COMPANY**  
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**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1992	1,180,184	744,255	0.631
	1993	1,974,255	1,221,088	0.619
	1994	1,997,155	1,359,099	0.681
	1995	2,012,330	1,251,684	0.622
	1996	2,261,771	1,390,766	0.615
	1997	3,147,513	1,988,027	0.632
	1998	4,153,948	2,651,645	0.638
	1999	3,719,324	2,462,775	0.662
	2000	8,639,947	6,077,550	0.703
	2001	19,865,470	13,237,984	0.666
	2002	10,607,654	6,854,096	0.646
	2003	7,845,024	4,603,662	0.587
	2004	2,998,058	1,543,388	0.515
		<b>TOTAL</b>	<b>70,402,633</b>	<b>45,386,019</b>
2005-12	1992	1,025,059	576,593	0.562
	1993	1,674,806	990,212	0.591
	1994	1,704,106	990,483	0.581
	1995	1,748,250	1,031,637	0.590
	1996	1,913,815	1,202,275	0.628
	1997	2,694,338	1,789,621	0.664
	1998	3,521,285	2,403,996	0.683
	1999	3,203,505	2,020,519	0.631
	2000	7,353,252	5,075,438	0.690
	2001	16,845,619	11,741,714	0.697
	2002	8,837,613	5,810,391	0.657
	2003	6,129,399	3,920,244	0.640
	2004	3,807,501	2,273,923	0.597
	2005	1,319,764	688,585	0.522
	<b>TOTAL</b>	<b>61,778,312</b>	<b>40,515,631</b>	<b>0.656</b>
2006-12	1992	889,914	491,453	0.552
	1993	1,444,518	842,752	0.583
	1994	1,484,839	859,095	0.579
	1995	1,511,421	909,271	0.602
	1996	1,634,886	949,510	0.581
	1997	2,230,310	1,350,891	0.606
	1998	2,907,110	1,748,700	0.602
	1999	2,681,484	1,835,907	0.685
	2000	6,258,502	4,269,959	0.682
	2001	14,201,265	9,668,501	0.681
	2002	7,436,891	4,931,280	0.663
	2003	4,960,275	3,237,660	0.653
	2004	2,911,082	1,675,015	0.575
	2005	1,676,994	998,536	0.595
2006	881,950	491,015	0.557	
	<b>TOTAL</b>	<b>53,111,441</b>	<b>34,259,545</b>	<b>0.645</b>

UNITED AMERICAN INSURANCE COMPANY  
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 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2007-12	1992	802,248	454,281	0.566
	1993	1,246,534	752,869	0.604
	1994	1,268,006	798,152	0.629
	1995	1,297,150	769,944	0.594
	1996	1,423,520	894,365	0.628
	1997	1,883,798	1,254,779	0.666
	1998	2,506,452	1,600,059	0.638
	1999	2,322,619	1,422,154	0.612
	2000	5,450,727	3,607,332	0.662
	2001	12,326,173	7,908,454	0.642
	2002	6,332,065	4,116,598	0.650
	2003	4,238,832	2,836,323	0.669
	2004	2,359,041	1,677,584	0.711
	2005	1,341,479	860,665	0.642
	2006	1,179,818	700,466	0.594
	2007	539,155	342,589	0.635
		<b>TOTAL</b>	<b>46,517,617</b>	<b>29,996,614</b>
2008-12	1992	656,046	371,537	0.566
	1993	1,054,210	581,767	0.552
	1994	1,069,826	624,738	0.584
	1995	1,110,000	595,146	0.536
	1996	1,221,928	806,010	0.660
	1997	1,564,432	993,460	0.635
	1998	2,132,764	1,439,232	0.675
	1999	1,965,214	1,261,705	0.642
	2000	4,683,797	3,081,263	0.658
	2001	10,608,943	7,105,934	0.670
	2002	5,357,420	3,626,681	0.677
	2003	3,555,008	2,407,154	0.677
	2004	1,963,951	1,166,733	0.594
	2005	1,141,549	786,529	0.689
	2006	957,326	683,025	0.713
	2007	679,122	488,057	0.719
	2008	421,116	280,603	0.666
	<b>TOTAL</b>	<b>40,142,652</b>	<b>26,299,574</b>	<b>0.655</b>
2009-12	1992	545,769	328,159	0.601
	1993	880,425	464,813	0.528
	1994	922,935	497,771	0.539
	1995	958,195	567,745	0.593
	1996	1,064,541	678,971	0.638
	1997	1,349,966	918,843	0.681
	1998	1,860,581	1,252,255	0.673
	1999	1,672,765	1,086,082	0.649
	2000	4,051,065	2,633,081	0.650
	2001	9,245,593	6,221,079	0.673
	2002	4,661,623	3,187,011	0.684
	2003	3,080,095	2,071,136	0.672
	2004	1,709,764	1,080,204	0.632
	2005	1,013,164	706,321	0.697
	2006	833,130	539,145	0.647
	2007	576,506	425,896	0.739
	2008	510,937	363,280	0.711
2009	248,938	196,854	0.791	
	<b>TOTAL</b>	<b>35,185,992</b>	<b>23,218,646</b>	<b>0.660</b>

**UNITED AMERICAN INSURANCE COMPANY**  
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**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2010-12	1992	475,306	244,207	0.514
	1993	749,884	413,567	0.552
	1994	780,584	467,562	0.599
	1995	809,839	529,368	0.654
	1996	915,183	536,543	0.586
	1997	1,168,081	707,857	0.606
	1998	1,581,788	1,089,167	0.689
	1999	1,435,065	982,654	0.685
	2000	3,500,553	2,371,004	0.677
	2001	8,090,808	5,184,364	0.641
	2002	4,092,987	2,885,478	0.705
	2003	2,739,692	1,767,047	0.645
	2004	1,499,612	843,617	0.563
	2005	882,749	718,583	0.814
	2006	759,421	519,456	0.684
	2007	519,590	407,126	0.784
	2008	432,094	298,500	0.691
2009	347,553	348,036	1.001	
2010	218,517	193,394	0.885	
	<b>TOTAL</b>	<b>30,999,306</b>	<b>20,507,530</b>	<b>0.662</b>
2011-12	1992	403,765	210,910	0.522
	1993	607,209	349,783	0.576
	1994	653,414	379,779	0.581
	1995	689,008	423,095	0.614
	1996	763,852	454,943	0.596
	1997	954,331	567,158	0.594
	1998	1,307,268	801,615	0.613
	1999	1,222,328	860,616	0.704
	2000	3,034,955	2,014,150	0.664
	2001	7,085,396	4,726,323	0.667
	2002	3,500,195	2,483,250	0.709
	2003	2,407,260	1,558,572	0.647
	2004	1,301,353	814,198	0.626
	2005	772,791	519,659	0.672
	2006	669,607	423,829	0.633
	2007	455,734	306,497	0.673
	2008	363,168	254,223	0.700
2009	273,825	272,103	0.994	
2010	274,357	221,386	0.807	
2011	106,494	53,505	0.502	
	<b>TOTAL</b>	<b>26,846,310</b>	<b>17,695,594</b>	<b>0.659</b>

UNITED AMERICAN INSURANCE COMPANY  
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 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2012-12	1992	344,182	186,241	0.541
	1993	515,488	297,397	0.577
	1994	564,613	334,328	0.592
	1995	609,813	401,661	0.659
	1996	649,982	371,883	0.572
	1997	851,653	559,494	0.657
	1998	1,114,968	633,398	0.568
	1999	1,048,857	743,570	0.709
	2000	2,656,953	1,747,006	0.658
	2001	6,225,674	4,022,393	0.646
	2002	3,017,195	2,159,546	0.716
	2003	2,143,247	1,375,983	0.642
	2004	1,166,374	804,271	0.690
	2005	694,531	499,814	0.720
	2006	622,541	412,380	0.662
	2007	389,260	259,539	0.667
	2008	310,125	235,589	0.760
	2009	245,479	188,687	0.769
	2010	234,049	215,046	0.919
	2011	160,708	101,869	0.634
2012	75,465	50,256	0.666	
	<b>TOTAL</b>	<b>23,641,157</b>	<b>15,600,351</b>	<b>0.660</b>
2013-06	1992	154,124	101,736	0.660
	1993	239,529	138,644	0.579
	1994	260,165	143,267	0.551
	1995	280,592	186,829	0.666
	1996	295,436	179,205	0.607
	1997	394,218	261,615	0.664
	1998	486,776	309,016	0.635
	1999	482,765	347,886	0.721
	2000	1,190,495	822,969	0.691
	2001	2,886,574	1,999,298	0.693
	2002	1,360,010	954,575	0.702
	2003	1,002,734	707,201	0.705
	2004	551,137	350,005	0.635
	2005	338,264	252,877	0.748
	2006	288,516	190,645	0.661
	2007	185,660	102,209	0.551
	2008	134,497	88,084	0.655
	2009	115,860	81,653	0.705
	2010	102,940	75,337	0.732
	2011	72,530	58,073	0.801
2012	64,226	58,039	0.904	
2013	44,594	36,214	0.812	
	<b>TOTAL</b>	<b>10,931,642</b>	<b>7,445,377</b>	<b>0.681</b>
<b>GRAND TOTAL</b>		<b>853,173,447</b>	<b>563,968,089</b>	<b>0.661</b>

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES  
 CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-06

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**POLICY FORMS MSB, MSB06, MSB06R, MSB10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B**

**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2013**

Experience Mo-Year	Rate Increase*	Actual Experience To Date Plus Future Projected			Rate Increase Requested Not Included		
		Rate Increase Requested <u>Included</u>	Rate Increase Requested <u>Not Included</u>				
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1992		2,892,276	1,146,903	0.397	2,892,276	1,146,903	0.397
12-1993		10,656,216	5,867,295	0.551	10,656,216	5,867,295	0.551
12-1994		17,072,327	10,884,087	0.638	17,072,327	10,884,087	0.638
12-1995		20,674,964	13,930,018	0.674	20,674,964	13,930,018	0.674
12-1996		23,273,075	16,455,087	0.707	23,273,075	16,455,087	0.707
12-1997		27,531,939	20,038,250	0.728	27,531,939	20,038,250	0.728
12-1998		32,935,161	24,020,903	0.729	32,935,161	24,020,903	0.729
12-1999		38,442,259	27,835,360	0.724	38,442,259	27,835,360	0.724
12-2000		43,412,293	30,839,306	0.710	43,412,293	30,839,306	0.710
12-2001		77,686,410	52,147,680	0.671	77,686,410	52,147,680	0.671
12-2002		80,765,268	50,890,381	0.630	80,765,268	50,890,381	0.630
12-2003		78,274,197	48,987,938	0.626	78,274,197	48,987,938	0.626
12-2004		70,402,633	45,386,019	0.645	70,402,633	45,386,019	0.645
12-2005		61,778,312	40,515,631	0.656	61,778,312	40,515,631	0.656
12-2006		53,111,441	34,259,545	0.645	53,111,441	34,259,545	0.645
12-2007		46,517,617	29,996,614	0.645	46,517,617	29,996,614	0.645
12-2008		40,142,652	26,299,574	0.655	40,142,652	26,299,574	0.655
12-2009		35,185,992	23,218,646	0.660	35,185,992	23,218,646	0.660
12-2010		30,999,306	20,507,530	0.662	30,999,306	20,507,530	0.662
12-2011		26,846,310	17,695,594	0.659	26,846,310	17,695,594	0.659
12-2012		23,641,157	15,600,351	0.660	23,641,157	15,600,351	0.660
12-2013		<u>21,293,147</u>	<u>14,454,586</u>	<u>0.679</u>	<u>21,293,147</u>	<u>14,454,586</u>	<u>0.679</u>
Total through 2013		863,534,952	570,977,298	0.661	863,534,952	570,977,298	0.661
12-2014	on 1/1	19,307,415	13,184,187	0.683	18,860,423	13,184,187	0.699
12-2015	5.0%	17,812,245	12,218,075	0.686	17,399,868	12,218,075	0.702
12-2016	5.0%	16,316,229	11,221,965	0.688	15,938,487	11,221,965	0.704
12-2017	5.0%	14,828,009	10,207,938	0.688	14,484,721	10,207,938	0.705
12-2018	5.0%	13,384,101	9,210,502	0.688	13,074,241	9,210,502	0.704
12-2019	5.0%	11,996,776	8,245,312	0.687	11,719,035	8,245,312	0.704
12-2020	5.0%	10,676,517	7,323,527	0.686	10,429,342	7,323,527	0.702
12-2021	5.0%	9,426,849	6,448,384	0.684	9,208,605	6,448,384	0.700
12-2022	5.0%	8,253,678	5,625,840	0.682	8,062,595	5,625,840	0.698
12-2023	5.0%	7,162,373	4,861,203	0.679	6,996,554	4,861,203	0.695
12-2024	5.0%	6,155,001	4,155,564	0.675	6,012,504	4,155,564	0.691
12-2025	5.0%	5,235,852	3,512,619	0.671	5,114,635	3,512,619	0.687
12-2026	5.0%	4,405,351	2,932,653	0.666	4,303,361	2,932,653	0.681
12-2027	5.0%	3,653,603	2,411,612	0.660	3,569,017	2,411,612	0.676
12-2028	5.0%	2,987,469	1,955,368	0.655	2,918,305	1,955,368	0.670
12-2029	5.0%	2,404,552	1,562,959	0.650	2,348,883	1,562,959	0.665
12-2030	5.0%	1,895,248	1,231,911	0.650	1,851,371	1,231,911	0.665
12-2031	5.0%	1,471,964	956,777	0.650	1,437,886	956,777	0.665
12-2032	5.0%	1,123,195	730,077	0.650	1,097,191	730,077	0.665
12-2033	5.0%	841,043	546,678	0.650	821,572	546,678	0.665
12-2034	5.0%	619,270	402,526	0.650	604,934	402,526	0.665
12-2035	5.0%	433,489	281,768	0.650	423,453	281,768	0.665
12-2036	5.0%	261,709	170,111	0.650	255,650	170,111	0.665
12-2037	5.0%	168,074	109,248	0.650	164,183	109,248	0.665
12-2038	5.0%	106,493	69,221	0.650	104,028	69,221	0.665
12-2039	5.0%	70,149	45,597	0.650	68,525	45,597	0.665
12-2040	5.0%	46,768	30,399	0.650	45,685	30,399	0.665
12-2041	5.0%	30,308	19,701	0.650	29,607	19,701	0.665
12-2042	5.0%	19,583	12,729	0.650	19,130	12,729	0.665
12-2043	5.0%	12,458	8,097	0.650	12,169	8,097	0.665
12-2044	5.0%	7,534	4,897	0.650	7,360	4,897	0.665
12-2045	5.0%	4,157	2,702	0.650	4,060	2,702	0.665
12-2046	5.0%	2,192	1,425	0.650	2,141	1,425	0.665
12-2047	5.0%	<u>983</u>	<u>639</u>	<u>0.650</u>	<u>960</u>	<u>639</u>	<u>0.665</u>
Total 2014+		161,120,638	109,702,210	0.681	157,390,483	109,702,210	0.697
<b>GRAND TOTAL</b>		<b>1,024,655,590</b>	<b>680,679,508</b>	<b>0.664</b>	<b>1,020,925,436</b>	<b>680,679,508</b>	<b>0.667</b>

\* Rate increases are limited where necessary to maintain a 65% loss ratio.

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2013 experience includes actual experience through 6-2013.

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSB, MSB06, MSB06R AND MSB10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 06-2013**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.158	13	0.106	25	0.200
2	0.149	14	0.109	26	0.212
3	0.146	15	0.112	27	0.228
4	0.128	16	0.135	28	0.240
5	0.120	17	0.138	29	0.261
6	0.120	18	0.141	30	0.268
7	0.111	19	0.150	31	0.289
8	0.111	20	0.155	32	0.304
9	0.105	21	0.166	33	0.330
10	0.102	22	0.172	34	0.342
11	0.101	23	0.182	35	1.000
12	0.103	24	0.192		

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Years 2015+ Premium Trend<sup>(2)</sup></u>
B	2.4%	5.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

<sup>(2)</sup> For attained age rates, the increase in premiums as attained age increases is also recognized.

Premium trend is limited where necessary to maintain a 65% loss ratio.

**CLAIMS TREND:<sup>(3)</sup>**

Price and Utilization Changes: 5.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
1	0.870
2	0.940
3+	1.000

<sup>(3)</sup> In addition to price and utilization changes and selection by duration, the increase in claims as attained age increases is recognized.

**UNITED AMERICAN INSURANCE COMPANY**  
McKinney, Texas

Plan C  
Individual Standardized Medicare Supplement Policy Forms

2014 Rate Filing Summary

**DISTRICT OF COLUMBIA**

Original Approval Dates	MSC    October 14, 1992 MSC06    December 30, 2005 MSC10    February 10, 2010	
Proposed Percentage of Rate Change		
Attained Age	3.0%	
Proposed Effective Date	January 1, 2014, or as soon thereafter as possible and allowed	
Application of Rates	In Force and New Business	
Number of Policies In-Force 2nd Quarter 2013	DISTRICT OF COLUMBIA	<u>NATIONWIDE</u>
Issue Age	0	4,597
Attained Age	2	1,047
Under Age	0	49
Total	<hr/> 2	<hr/> 5,693

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**PLAN C**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>MSC</b>
<b>ORIGINAL APPROVAL DATE</b>	<b>10/14/92</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>MSC06</b>
<b>APPROVAL DATE OF REVISED POLICY FORM</b>	<b>12/30/2005</b>
<b>POLICY FORM NAME</b>	<b>MSC10</b>
<b>APPROVAL DATE MIPPA COMPLIANT FORM EFFECTIVE 6-1-1</b>	<b>2/10/2010</b>

<b>Calendar Year</b>	<b>Date Approved</b>	<b>Average Amount Approved</b>	<b>Effective Date</b>
1993	03/16/93	+8.8% - 92 Issues	05/08/93
		+10.5% - 93 & After Issues	
1994	08/08/94	+0.0%	
1995	11/20/95	+0.0%	
1996	02/26/96	+11.1% - 92 Issues	04/25/96
		+9.4% - 93 & After Issues	
1997	10/1/1997	+8.3%	11/07/97
1998	7/1/1998	+8.1%	08/21/98
1999	1/27/1999	+16.0%	3/11/1999
2000	11/24/1999	+5.1%	2/4/2000
2001	3/28/2001	+13.7%	4/27/2001
2002	12/31/2001	+13.0%	2/15/2002
2003	3/6/2003	+8.6%	5/1/2003
2003 Supplemental	8/6/2003	CHANGE TO ATTAINED AGE RATES FOR NEW BUSINESS	9/1/2003
2004	11/18/2003	+4.4%	1/1/2004
2005	1/25/2005	+4.0%	3/1/2005
2006	4/24/2006	+12.0%	6/1/2006
2007	3/7/2007	+6.0%	6/1/2007
2008	12/31/2007	+4.0%	3/1/2008
2009	1/21/2009	+3.0%	3/1/2009
2010	12/7/2009	+3.0%	2/15/2010
2010	2/10/2010	MIPPA New Form & Rates	6/1/2010
2011	11/3/2010	+3.5%	1/1/2011
2012	12/13/2011	+3.0%	2/1/2012
2013	12/21/2012	+3.0%	2/15/2013

**UNITED AMERICAN INSURANCE COMPANY**  
 McKinney, Texas  
**POLICY FORMS MSC / MSC06 / MSC06R / MSC10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN C**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1992-12	1992	3,007,976	1,166,094	0.388
	<b>TOTAL</b>	<b>3,007,976</b>	<b>1,166,094</b>	<b>0.388</b>
1993-12	1992	6,794,444	4,348,466	0.640
	1993	6,784,408	3,938,624	0.581
	<b>TOTAL</b>	<b>13,578,852</b>	<b>8,287,090</b>	<b>0.610</b>
1994-12	1992	5,482,110	3,965,511	0.723
	1993	12,947,832	8,341,736	0.644
	1994	6,646,566	4,293,195	0.646
	<b>TOTAL</b>	<b>25,076,508</b>	<b>16,600,442</b>	<b>0.662</b>
1995-12	1992	4,712,472	3,401,639	0.722
	1993	10,343,054	7,707,124	0.745
	1994	11,545,675	7,712,641	0.668
	1995	4,840,339	3,087,621	0.638
	<b>TOTAL</b>	<b>31,441,540</b>	<b>21,909,025</b>	<b>0.697</b>
1996-12	1992	4,022,086	3,321,327	0.826
	1993	8,838,784	6,750,760	0.764
	1994	9,353,958	7,172,575	0.767
	1995	8,539,667	6,372,207	0.746
	1996	4,728,530	3,164,847	0.669
	<b>TOTAL</b>	<b>35,483,025</b>	<b>26,781,716</b>	<b>0.755</b>
1997-12	1992	3,825,386	2,871,869	0.751
	1993	8,017,139	6,410,505	0.800
	1994	8,446,829	6,338,355	0.750
	1995	7,277,219	5,411,123	0.744
	1996	8,204,647	5,850,037	0.713
	1997	3,453,698	2,440,419	0.707
	<b>TOTAL</b>	<b>39,224,918</b>	<b>29,322,308</b>	<b>0.748</b>
1998-12	1992	3,390,041	2,553,701	0.753
	1993	7,042,888	5,441,448	0.773
	1994	7,343,213	5,223,328	0.711
	1995	6,218,190	4,394,227	0.707
	1996	6,276,563	4,630,075	0.738
	1997	5,757,204	4,184,060	0.727
	1998	3,637,826	2,623,299	0.721
	<b>TOTAL</b>	<b>39,665,925</b>	<b>29,050,138</b>	<b>0.732</b>
1999-12	1992	3,075,898	2,021,976	0.657
	1993	6,391,414	4,469,021	0.699
	1994	6,617,906	4,426,488	0.669
	1995	5,362,329	3,439,709	0.641
	1996	5,360,720	3,656,350	0.682
	1997	4,954,283	3,771,303	0.761
	1998	7,142,186	5,258,598	0.736
	1999	3,609,005	2,844,257	0.788
	<b>TOTAL</b>	<b>42,513,741</b>	<b>29,887,702</b>	<b>0.703</b>

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORMS MSC / MSC06 / MSC06R / MSC10  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN C  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	
2000-12	1992	2,692,910	1,738,192	0.645	
	1993	5,535,771	3,783,050	0.683	
	1994	5,721,537	3,955,455	0.691	
	1995	4,572,608	3,111,086	0.680	
	1996	4,577,747	3,186,684	0.696	
	1997	4,298,124	3,121,784	0.726	
	1998	5,612,789	4,199,463	0.748	
	1999	5,954,530	4,862,929	0.817	
	2000	4,783,936	4,467,539	0.934	
	<b>TOTAL</b>		<b>43,749,952</b>	<b>32,426,182</b>	<b>0.741</b>
2001-12	1992	2,462,298	1,554,977	0.632	
	1993	4,990,325	3,266,720	0.655	
	1994	5,187,459	3,394,931	0.654	
	1995	4,121,137	2,742,408	0.665	
	1996	4,128,342	2,806,319	0.680	
	1997	3,973,360	2,843,934	0.716	
	1998	5,247,452	4,123,526	0.786	
	1999	5,365,629	4,692,293	0.875	
	2000	9,193,235	6,924,351	0.753	
	2001	9,059,237	7,428,438	0.820	
	<b>TOTAL</b>		<b>53,728,474</b>	<b>39,777,897</b>	<b>0.740</b>
	2002-12	1992	2,190,588	1,413,613	0.645
1993		4,503,453	3,074,509	0.683	
1994		4,672,871	2,966,252	0.635	
1995		3,655,361	2,314,579	0.633	
1996		3,649,087	2,359,593	0.647	
1997		3,641,947	2,435,078	0.669	
1998		4,738,744	3,361,815	0.709	
1999		5,224,960	4,282,179	0.820	
2000		8,138,124	6,367,855	0.782	
2001		11,793,723	8,504,296	0.721	
2002		2,038,194	1,339,746	0.657	
<b>TOTAL</b>			<b>54,247,052</b>	<b>38,419,515</b>	<b>0.708</b>
2003-12		1992	1,926,950	1,138,643	0.591
	1993	3,991,076	2,358,618	0.591	
	1994	4,248,091	2,449,437	0.577	
	1995	3,317,952	2,133,478	0.643	
	1996	3,314,834	2,241,239	0.676	
	1997	3,326,810	2,176,267	0.654	
	1998	4,300,624	3,088,199	0.718	
	1999	5,094,099	4,109,029	0.807	
	2000	8,095,481	5,542,431	0.685	
	2001	11,068,481	7,690,710	0.695	
	2002	2,986,543	1,957,118	0.655	
	2003	1,663,661	998,533	0.600	
	<b>TOTAL</b>		<b>53,334,602</b>	<b>35,883,702</b>	<b>0.673</b>

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORMS MSC / MSC06 / MSC06R / MSC10  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN C  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1992	1,663,010	1,090,984	0.656
	1993	3,503,765	2,214,557	0.632
	1994	3,740,621	2,384,621	0.637
	1995	2,885,253	1,907,696	0.661
	1996	2,962,320	1,947,630	0.657
	1997	3,036,271	1,856,655	0.611
	1998	3,859,267	2,705,771	0.701
	1999	4,682,349	3,705,852	0.791
	2000	7,526,053	5,438,499	0.723
	2001	10,014,430	6,717,254	0.671
	2002	2,589,790	1,733,224	0.669
	2003	2,305,412	1,867,877	0.810
	2004	1,087,495	555,834	0.511
		<b>TOTAL</b>	<b>49,856,036</b>	<b>34,126,454</b>
2005-12	1992	1,468,680	967,097	0.658
	1993	3,128,948	2,096,020	0.670
	1994	3,313,793	2,211,047	0.667
	1995	2,511,866	1,683,081	0.670
	1996	2,621,250	1,757,907	0.671
	1997	2,714,630	1,903,230	0.701
	1998	3,377,128	2,551,437	0.756
	1999	4,200,236	3,457,123	0.823
	2000	6,642,070	4,634,745	0.698
	2001	8,796,824	5,672,275	0.645
	2002	2,279,003	1,565,239	0.687
	2003	1,931,834	1,393,007	0.721
	2004	1,701,705	1,057,839	0.622
	2005	696,915	382,350	0.549
	<b>TOTAL</b>	<b>45,384,882</b>	<b>31,332,397</b>	<b>0.690</b>
2006-12	1992	1,303,935	858,943	0.659
	1993	2,744,508	1,905,598	0.694
	1994	2,876,897	1,963,289	0.682
	1995	2,242,019	1,483,376	0.662
	1996	2,352,610	1,612,740	0.686
	1997	2,469,136	1,826,131	0.740
	1998	2,895,557	2,232,003	0.771
	1999	3,605,043	3,014,444	0.836
	2000	5,845,580	4,078,232	0.698
	2001	7,690,788	5,640,852	0.733
	2002	1,980,876	1,342,543	0.678
	2003	1,644,313	1,056,324	0.642
	2004	1,362,705	819,095	0.601
	2005	1,025,616	624,967	0.609
2006	627,560	364,124	0.580	
	<b>TOTAL</b>	<b>40,667,143</b>	<b>28,822,661</b>	<b>0.709</b>

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORMS MSC / MSC06 / MSC06R / MSC10  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN C  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	
2007-12	1992	1,164,754	779,801	0.669	
	1993	2,384,353	1,669,520	0.700	
	1994	2,573,147	1,750,328	0.680	
	1995	2,081,252	1,360,220	0.654	
	1996	2,104,573	1,472,712	0.700	
	1997	2,220,886	1,676,389	0.755	
	1998	2,609,842	1,774,613	0.680	
	1999	3,391,942	2,501,054	0.737	
	2000	5,420,100	3,989,709	0.736	
	2001	7,075,904	4,902,351	0.693	
	2002	1,768,458	1,156,378	0.654	
	2003	1,436,235	787,144	0.548	
	2004	1,180,276	772,216	0.654	
	2005	860,252	523,318	0.608	
	2006	854,271	487,286	0.570	
	2007	344,129	161,652	0.470	
		<b>TOTAL</b>	<b>37,470,374</b>	<b>25,764,691</b>	<b>0.688</b>
	2008-12	1992	1,017,908	672,456	0.661
		1993	2,086,321	1,410,615	0.676
1994		2,184,313	1,364,531	0.625	
1995		1,845,554	1,124,588	0.609	
1996		1,868,240	1,327,992	0.711	
1997		2,013,731	1,441,273	0.716	
1998		2,317,855	1,679,257	0.724	
1999		3,105,065	2,400,209	0.773	
2000		4,858,931	3,679,929	0.757	
2001		6,512,661	4,500,453	0.691	
2002		1,578,682	965,124	0.611	
2003		1,357,699	856,370	0.631	
2004		1,041,382	653,484	0.628	
2005		755,546	470,966	0.623	
2006		742,471	405,180	0.546	
2007		539,811	303,559	0.562	
2008		204,638	111,546	0.545	
		<b>TOTAL</b>	<b>34,030,808</b>	<b>23,367,532</b>	<b>0.687</b>
2009-12		1992	898,120	585,212	0.652
	1993	1,799,437	1,257,195	0.699	
	1994	1,905,781	1,257,450	0.660	
	1995	1,546,629	1,123,182	0.726	
	1996	1,650,578	1,097,167	0.665	
	1997	1,798,226	1,217,523	0.677	
	1998	2,062,354	1,327,848	0.644	
	1999	2,857,287	2,107,670	0.738	
	2000	4,401,326	2,928,007	0.665	
	2001	6,174,421	4,747,808	0.769	
	2002	1,459,913	969,316	0.664	
	2003	1,241,484	812,465	0.654	
	2004	959,917	531,550	0.554	
	2005	685,770	338,329	0.493	
	2006	656,202	362,822	0.553	
	2007	482,594	317,433	0.658	
	2008	294,141	178,394	0.606	
	2009	116,700	63,547	0.545	
		<b>TOTAL</b>	<b>30,990,880</b>	<b>21,222,918</b>	<b>0.685</b>

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**  
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**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN C**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2010-12	1992	805,781	568,375	0.705
	1993	1,558,628	921,541	0.591
	1994	1,721,946	1,104,086	0.641
	1995	1,384,447	855,191	0.618
	1996	1,496,369	1,015,237	0.678
	1997	1,685,824	1,077,693	0.639
	1998	1,859,784	1,255,090	0.675
	1999	2,581,076	2,066,985	0.801
	2000	3,992,343	2,764,497	0.692
	2001	5,671,984	3,635,929	0.641
	2002	1,297,635	837,837	0.646
	2003	1,146,292	750,666	0.655
	2004	871,009	509,189	0.585
	2005	629,645	319,177	0.507
	2006	582,954	367,664	0.631
	2007	445,094	226,208	0.508
	2008	259,196	151,018	0.583
	2009	172,231	172,429	1.001
	2010	365,451	574,290	1.571
		<b>TOTAL</b>	<b>28,527,689</b>	<b>19,173,102</b>
2011-12	1992	691,989	429,704	0.621
	1993	1,311,409	850,698	0.649
	1994	1,489,125	864,975	0.581
	1995	1,234,758	837,766	0.678
	1996	1,370,319	924,816	0.675
	1997	1,521,728	1,053,000	0.692
	1998	1,713,556	1,015,542	0.593
	1999	2,370,952	1,703,665	0.719
	2000	3,648,781	2,389,842	0.655
	2001	5,190,010	3,571,989	0.688
	2002	1,161,544	729,443	0.628
	2003	1,040,677	717,858	0.690
	2004	783,527	445,791	0.569
	2005	558,963	297,114	0.532
	2006	504,600	320,451	0.635
	2007	393,090	180,748	0.460
	2008	228,428	135,085	0.591
2009	151,053	129,693	0.859	
2010	412,117	669,876	1.625	
2011	89,324	90,743	1.016	
	<b>TOTAL</b>	<b>25,865,950</b>	<b>17,358,799</b>	<b>0.671</b>

**UNITED AMERICAN INSURANCE COMPANY**  
 McKinney, Texas  
**POLICY FORMS MSC / MSC06 / MSC06R / MSC10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN C**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2012-12	1992	582,413	381,987	0.656
	1993	1,090,947	706,155	0.647
	1994	1,294,849	859,378	0.664
	1995	1,072,413	825,457	0.770
	1996	1,191,303	693,772	0.582
	1997	1,352,615	870,471	0.644
	1998	1,479,151	1,040,010	0.703
	1999	2,123,413	1,563,104	0.736
	2000	3,254,854	2,249,891	0.691
	2001	4,652,735	3,441,387	0.740
	2002	1,092,192	696,350	0.638
	2003	941,721	719,688	0.764
	2004	673,470	412,680	0.613
	2005	521,517	328,291	0.629
	2006	454,336	296,139	0.652
	2007	372,276	194,191	0.522
	2008	216,251	100,103	0.463
	2009	144,793	99,674	0.688
	2010	358,991	543,493	1.514
	2011	162,741	226,988	1.395
	2012	72,481	68,950	0.951
	<b>TOTAL</b>	<b>23,105,462</b>	<b>16,318,159</b>	<b>0.706</b>
2013-06	1992	267,498	199,464	0.746
	1993	461,833	305,929	0.662
	1994	589,215	363,119	0.616
	1995	489,020	330,838	0.677
	1996	544,081	379,806	0.698
	1997	626,659	477,541	0.762
	1998	680,801	519,983	0.764
	1999	981,171	764,927	0.780
	2000	1,518,932	1,177,184	0.775
	2001	2,176,070	1,605,622	0.738
	2002	526,722	357,349	0.678
	2003	448,831	319,870	0.713
	2004	314,310	192,458	0.612
	2005	237,918	172,027	0.723
	2006	221,982	136,256	0.614
	2007	175,105	107,035	0.611
	2008	100,618	58,405	0.580
	2009	70,480	50,453	0.716
	2010	156,075	213,011	1.365
	2011	76,056	97,488	1.282
	2012	63,096	54,982	0.871
2013	23,511	17,352	0.738	
	<b>TOTAL</b>	<b>10,749,984</b>	<b>7,901,099</b>	<b>0.735</b>
<b>GRAND TOTAL</b>		<b>761,701,773</b>	<b>534,899,623</b>	<b>0.702</b>

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES  
 CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-06

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSC, MSC06, MSC06R, MSC10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN C**

**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2013**

Experience Mo-Year	Rate Increase	Actual Experience To Date Plus Future Projected			Rate Increase Requested Not Included		
		Rate Increase Requested	Included	Loss Ratio	Rate Increase Requested	Not Included	Loss Ratio
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1992		3,007,976	1,166,094	0.388	3,007,976	1,166,094	0.388
12-1993		13,578,852	8,287,090	0.610	13,578,852	8,287,090	0.610
12-1994		25,076,508	16,600,442	0.662	25,076,508	16,600,442	0.662
12-1995		31,441,540	21,909,025	0.697	31,441,540	21,909,025	0.697
12-1996		35,483,025	26,781,716	0.755	35,483,025	26,781,716	0.755
12-1997		39,224,918	29,322,308	0.748	39,224,918	29,322,308	0.748
12-1998		39,665,925	29,050,138	0.732	39,665,925	29,050,138	0.732
12-1999		42,513,741	29,887,702	0.703	42,513,741	29,887,702	0.703
12-2000		43,749,952	32,426,182	0.741	43,749,952	32,426,182	0.741
12-2001		53,728,474	39,777,897	0.740	53,728,474	39,777,897	0.740
12-2002		54,247,052	38,419,515	0.708	54,247,052	38,419,515	0.708
12-2003		53,334,602	35,883,702	0.673	53,334,602	35,883,702	0.673
12-2004		49,856,036	34,126,454	0.684	49,856,036	34,126,454	0.684
12-2005		45,384,882	31,332,397	0.690	45,384,882	31,332,397	0.690
12-2006		40,667,143	28,822,661	0.709	40,667,143	28,822,661	0.709
12-2007		37,470,374	25,764,691	0.688	37,470,374	25,764,691	0.688
12-2008		34,030,808	23,367,532	0.687	34,030,808	23,367,532	0.687
12-2009		30,990,880	21,222,918	0.685	30,990,880	21,222,918	0.685
12-2010		28,527,689	19,173,102	0.672	28,527,689	19,173,102	0.672
12-2011		25,865,950	17,358,799	0.671	25,865,950	17,358,799	0.671
12-2012		23,105,462	16,318,159	0.706	23,105,462	16,318,159	0.706
12-2013		<u>20,927,194</u>	<u>15,348,429</u>	<u>0.733</u>	<u>20,927,194</u>	<u>15,348,429</u>	<u>0.733</u>
Total through 2013		771,878,983	542,346,953	0.703	771,878,983	542,346,953	0.703
	on 1/1						
12-2014	3.0%	18,954,321	13,983,658	0.738	18,405,827	13,983,658	0.760
12-2015	5.0%	17,312,730	12,902,028	0.745	16,811,740	12,902,028	0.767
12-2016	5.0%	15,685,799	11,795,262	0.752	15,231,888	11,795,262	0.774
12-2017	5.0%	14,101,669	10,688,335	0.758	13,693,600	10,688,335	0.781
12-2018	5.0%	12,593,638	9,612,764	0.763	12,229,207	9,612,764	0.786
12-2019	5.0%	11,164,675	8,575,357	0.768	10,841,595	8,575,357	0.791
12-2020	5.0%	9,820,760	7,585,909	0.772	9,536,570	7,585,909	0.795
12-2021	5.0%	8,566,147	6,651,446	0.776	8,318,263	6,651,446	0.800
12-2022	5.0%	7,405,228	5,777,984	0.780	7,190,938	5,777,984	0.804
12-2023	5.0%	6,341,793	4,971,522	0.784	6,158,277	4,971,522	0.807
12-2024	5.0%	5,376,646	4,232,813	0.787	5,221,058	4,232,813	0.811
12-2025	5.0%	4,509,997	3,563,259	0.790	4,379,488	3,563,259	0.814
12-2026	5.0%	3,739,423	2,962,470	0.792	3,631,213	2,962,470	0.816
12-2027	5.0%	3,048,479	2,419,530	0.794	2,960,263	2,419,530	0.817
12-2028	5.0%	2,445,987	1,944,134	0.795	2,375,206	1,944,134	0.819
12-2029	5.0%	1,932,326	1,537,052	0.795	1,876,409	1,537,052	0.819
12-2030	5.0%	1,510,331	1,202,154	0.796	1,466,625	1,202,154	0.820
12-2031	5.0%	1,162,252	925,248	0.796	1,128,619	925,248	0.820
12-2032	5.0%	878,099	698,949	0.796	852,689	698,949	0.820
12-2033	5.0%	650,916	518,434	0.796	632,080	518,434	0.820
12-2034	5.0%	466,889	371,949	0.797	453,378	371,949	0.820
12-2035	5.0%	315,326	250,506	0.794	306,201	250,506	0.818
12-2036	5.0%	189,855	149,525	0.788	184,361	149,525	0.811
12-2037	5.0%	133,207	104,621	0.785	129,352	104,621	0.809
12-2038	5.0%	91,765	71,872	0.783	89,109	71,872	0.807
12-2039	5.0%	63,378	49,782	0.785	61,544	49,782	0.809
12-2040	5.0%	43,387	34,238	0.789	42,131	34,238	0.813
12-2041	5.0%	28,664	22,708	0.792	27,835	22,708	0.816
12-2042	5.0%	18,435	14,654	0.795	17,902	14,654	0.819
12-2043	5.0%	11,895	9,472	0.796	11,551	9,472	0.820
12-2044	5.0%	7,537	6,018	0.798	7,319	6,018	0.822
12-2045	5.0%	3,425	2,713	0.792	3,326	2,713	0.816
12-2046	5.0%	1,600	1,267	0.792	1,553	1,267	0.816
12-2047	5.0%	<u>548</u>	<u>440</u>	<u>0.801</u>	<u>533</u>	<u>440</u>	<u>0.825</u>
Total 2014+		148,577,124	113,638,073	0.765	144,277,650	113,638,073	0.788
<b>GRAND TOTAL</b>		<b>920,456,107</b>	<b>655,985,026</b>	<b>0.713</b>	<b>916,156,633</b>	<b>655,985,026</b>	<b>0.716</b>

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2013 experience includes actual experience through 6-2013.

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSC, MSC06, MSC06R AND MSC10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN C**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 06-2013**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.158	13	0.106	25	0.200
2	0.149	14	0.109	26	0.212
3	0.146	15	0.112	27	0.228
4	0.128	16	0.135	28	0.240
5	0.120	17	0.138	29	0.261
6	0.120	18	0.141	30	0.268
7	0.111	19	0.150	31	0.289
8	0.111	20	0.155	32	0.304
9	0.105	21	0.166	33	0.330
10	0.102	22	0.172	34	0.342
11	0.101	23	0.182	35	1.000
12	0.103	24	0.192		

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Years 2015+ Premium Trend<sup>(2)</sup></u>
C	3.0%	5.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

<sup>(2)</sup> For attained age rates, the increase in premiums as attained age increases is also recognized.

**CLAIMS TREND:<sup>(3)</sup>**

Price and Utilization Changes: 5.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
1	0.870
2	0.940
3+	1.000

<sup>(3)</sup> In addition to price and utilization changes and selection by duration, the increase in claims as attained age increases is recognized.

**UNITED AMERICAN INSURANCE COMPANY**  
McKinney, Texas

Plan D  
Individual Standardized Medicare Supplement Policy Forms

2014 Rate Filing Summary

**DISTRICT OF COLUMBIA**

Original Approval Dates	MSD October 14, 1992 MSD06 December 30, 2005 MSD10 February 10, 2010	
Proposed Percentage of Rate Change		
Attained Age	3.0%	
Proposed Effective Date	January 1, 2014, or as soon thereafter as possible and allowed	
Application of Rates	In Force and New Business	
Number of Policies In-Force 2nd Quarter 2013	DISTRICT OF COLUMBIA	<u>NATIONWIDE</u>
Issue Age	0	3,002
Attained Age	0	689
Under Age	0	7
Total	<hr/> 0	<hr/> 3,698

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**PLAN D**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>MSD</b>
<b>ORIGINAL APPROVAL DATE</b>	<b>10/14/92</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>MSD06</b>
<b>APPROVAL DATE OF REVISED POLICY FORM</b>	<b>12/30/2005</b>
<b>POLICY FORM NAME</b>	<b>MSD10</b>
<b>APPROVAL DATE MIPPA COMPLIANT FORM EFFECTIVE 6-1-1</b>	<b>2/10/2010</b>

<b>Calendar Year</b>	<b>Date Approved</b>	<b>Average Amount Approved</b>	<b>Effective Date</b>
1993	03/16/93	+6.3% - 92 Issues +8.8% - 93 & After Issues	05/08/93
1994	08/08/94	+0.0%	
1995	11/20/95	+0.0%	
1996	02/26/96	+0.0%	
1997	10/1/1997	+0.0%	
1998	7/1/1998	+0.0%	
1999	1/27/1999	+14.9% - 92 Issues +12.3% - 93 & After Issues	3/11/1999
2000	11/24/1999	+12.9%	2/4/2000
2000 Supplemental	5/15/2000	+0.0% Issues before 7/16/00 +13.6% Issues after 7/15/00	7/13/2000
2001	3/28/2001	+21.1% Issues before 7/16/00 +18.1% Issues after 7/15/00	4/27/2001
2003	3/6/2003	+8.2%	5/1/2003
2003 Supplemental	8/6/2003	CHANGE TO ATTAINED AGE RATES FOR NEW BUSINESS	9/1/2003
2004	11/18/2003	+4.6%	1/1/2004
2005	1/25/2005	+4.0%	3/1/2005
2006	4/24/2006	+12.0%	6/1/2006
2007	3/7/2007	+6.0%	6/1/2007
2008	12/31/2007	+4.0%	3/1/2008
2009	1/21/2009	+3.0%	3/1/2009
2010	12/7/2009	+3.0%	2/15/2010
2010	2/10/2010	MIPPA New Form & Rates	6/1/2010
2011	11/3/2010	+3.5%	1/1/2011
2012	12/13/2011	+3.0%	2/1/2012
2013	12/21/2012	+3.0%	2/15/2013

UNITED AMERICAN INSURANCE COMPANY  
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 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN D  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1992-12	1992	499,664	154,017	0.308
	<b>TOTAL</b>	<b>499,664</b>	<b>154,017</b>	<b>0.308</b>
1993-12	1992	929,715	439,928	0.473
	1993	488,790	264,848	0.542
	<b>TOTAL</b>	<b>1,418,505</b>	<b>704,776</b>	<b>0.497</b>
1994-12	1992	677,357	351,408	0.519
	1993	825,266	460,166	0.558
	1994	327,153	189,537	0.579
	<b>TOTAL</b>	<b>1,829,776</b>	<b>1,001,111</b>	<b>0.547</b>
1995-12	1992	540,018	356,139	0.659
	1993	624,320	399,899	0.641
	1994	606,016	401,153	0.662
	1995	444,774	228,993	0.515
	<b>TOTAL</b>	<b>2,215,128</b>	<b>1,386,184</b>	<b>0.626</b>
1996-12	1992	412,168	296,744	0.720
	1993	519,548	373,175	0.718
	1994	467,132	344,737	0.738
	1995	630,198	364,994	0.579
	1996	738,075	434,119	0.588
	<b>TOTAL</b>	<b>2,767,121</b>	<b>1,813,769</b>	<b>0.655</b>
1997-12	1992	397,976	270,518	0.680
	1993	447,100	314,432	0.703
	1994	394,151	283,150	0.718
	1995	545,752	348,192	0.638
	1996	1,645,606	1,076,827	0.654
	1997	2,217,059	1,349,618	0.609
	<b>TOTAL</b>	<b>5,647,644</b>	<b>3,642,737</b>	<b>0.645</b>
1998-12	1992	361,361	302,504	0.837
	1993	420,566	286,971	0.682
	1994	361,577	278,490	0.770
	1995	479,140	389,591	0.813
	1996	1,241,778	959,364	0.773
	1997	4,086,371	2,814,670	0.689
	1998	5,961,365	3,828,884	0.642
	<b>TOTAL</b>	<b>12,912,158</b>	<b>8,860,474</b>	<b>0.686</b>
1999-12	1992	339,954	219,508	0.646
	1993	409,128	300,314	0.734
	1994	335,265	239,395	0.714
	1995	330,685	200,058	0.605
	1996	1,059,874	766,078	0.723
	1997	3,460,455	2,707,249	0.782
	1998	12,328,559	8,956,101	0.726
	1999	13,784,541	9,291,109	0.674
	<b>TOTAL</b>	<b>32,048,461</b>	<b>22,679,812</b>	<b>0.708</b>

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2000-12	1992	326,985	236,861	0.724
	1993	395,442	288,524	0.730
	1994	316,435	203,304	0.642
	1995	288,859	185,814	0.643
	1996	982,957	615,591	0.626
	1997	3,129,521	2,333,006	0.745
	1998	10,442,665	8,211,228	0.786
	1999	24,128,180	17,096,068	0.709
	2000	11,643,722	8,620,438	0.740
	<b>TOTAL</b>		<b>51,654,766</b>	<b>37,790,834</b>
2001-12	1992	299,675	214,918	0.717
	1993	371,634	321,174	0.864
	1994	317,339	242,412	0.764
	1995	294,591	187,064	0.635
	1996	914,254	585,612	0.641
	1997	2,861,558	2,048,603	0.716
	1998	9,238,134	6,874,328	0.744
	1999	20,186,590	14,835,312	0.735
	2000	15,853,087	11,729,832	0.740
	2001	3,459,116	2,522,270	0.729
	<b>TOTAL</b>		<b>53,795,978</b>	<b>39,561,525</b>
2002-12	1992	269,647	226,761	0.841
	1993	355,878	203,240	0.571
	1994	322,272	232,791	0.722
	1995	298,374	164,533	0.551
	1996	838,546	606,176	0.723
	1997	2,584,918	1,623,925	0.628
	1998	7,795,247	5,566,082	0.714
	1999	16,364,775	10,919,028	0.667
	2000	11,991,229	8,138,019	0.679
	2001	4,150,049	2,719,812	0.655
	2002	1,697,899	911,996	0.537
	<b>TOTAL</b>		<b>46,668,834</b>	<b>31,312,363</b>
2003-12	1992	241,383	139,931	0.580
	1993	333,165	208,902	0.627
	1994	295,670	156,725	0.530
	1995	291,573	142,770	0.490
	1996	748,620	535,608	0.715
	1997	2,223,342	1,308,076	0.588
	1998	6,695,354	4,591,430	0.686
	1999	13,750,840	9,081,789	0.660
	2000	9,967,555	6,281,847	0.630
	2001	3,544,624	2,608,087	0.736
	2002	2,532,277	1,419,272	0.560
	2003	916,254	480,595	0.525
<b>TOTAL</b>		<b>41,540,657</b>	<b>26,955,032</b>	<b>0.649</b>

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1992	216,750	124,452	0.574
	1993	305,532	163,809	0.536
	1994	271,476	160,319	0.591
	1995	266,183	186,618	0.701
	1996	659,607	380,084	0.576
	1997	1,909,333	1,252,170	0.656
	1998	5,730,733	4,183,747	0.730
	1999	11,328,649	7,953,859	0.702
	2000	8,285,634	5,561,808	0.671
	2001	3,095,886	2,250,940	0.727
	2002	2,002,439	1,187,384	0.593
	2003	1,196,793	696,272	0.582
	2004	760,431	434,198	0.571
	<b>TOTAL</b>		<b>36,029,446</b>	<b>24,535,660</b>
2005-12	1992	205,591	155,805	0.758
	1993	282,942	186,867	0.660
	1994	243,272	139,332	0.573
	1995	245,147	144,686	0.590
	1996	576,660	401,471	0.696
	1997	1,701,895	1,080,613	0.635
	1998	4,936,499	3,657,161	0.741
	1999	9,570,995	7,464,231	0.780
	2000	6,930,669	5,115,812	0.738
	2001	2,661,990	2,053,378	0.771
	2002	1,629,888	1,016,447	0.624
	2003	946,255	570,860	0.603
	2004	1,124,834	669,939	0.596
	2005	512,773	266,828	0.520
<b>TOTAL</b>		<b>31,569,410</b>	<b>22,923,430</b>	<b>0.726</b>
2006-12	1992	166,327	140,908	0.847
	1993	253,918	166,908	0.657
	1994	222,946	202,526	0.908
	1995	211,995	106,741	0.504
	1996	514,161	359,786	0.700
	1997	1,541,692	1,165,146	0.756
	1998	4,236,478	3,311,665	0.782
	1999	7,966,198	5,780,006	0.726
	2000	5,928,558	4,239,153	0.715
	2001	2,356,298	1,771,505	0.752
	2002	1,394,463	908,597	0.652
	2003	798,878	479,388	0.600
	2004	904,629	609,263	0.673
	2005	800,132	378,421	0.473
2006	429,396	241,877	0.563	
<b>TOTAL</b>		<b>27,726,069</b>	<b>19,861,890</b>	<b>0.716</b>

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2007-12	1992	141,819	97,430	0.687
	1993	232,515	210,694	0.906
	1994	207,246	145,260	0.701
	1995	181,201	109,664	0.605
	1996	455,339	273,467	0.601
	1997	1,425,870	989,106	0.694
	1998	3,692,692	2,728,312	0.739
	1999	6,839,880	4,524,657	0.662
	2000	5,253,121	3,654,536	0.696
	2001	2,169,598	1,472,626	0.679
	2002	1,263,254	833,327	0.660
	2003	701,140	360,376	0.514
	2004	811,814	493,277	0.608
	2005	737,261	413,417	0.561
	2006	653,501	416,621	0.638
	2007	285,343	109,997	0.385
		<b>TOTAL</b>	<b>25,051,594</b>	<b>16,832,767</b>
2008-12	1992	125,831	71,075	0.565
	1993	188,170	135,026	0.718
	1994	172,780	130,938	0.758
	1995	164,250	84,509	0.515
	1996	384,498	222,248	0.578
	1997	1,276,622	911,240	0.714
	1998	3,237,364	2,466,497	0.762
	1999	5,923,221	3,961,286	0.669
	2000	4,586,748	3,192,147	0.696
	2001	2,015,299	1,490,030	0.739
	2002	1,131,817	737,282	0.651
	2003	647,877	373,996	0.577
	2004	704,350	464,747	0.660
	2005	672,990	441,551	0.656
	2006	584,192	329,065	0.563
	2007	444,151	198,813	0.448
	2008	235,373	146,928	0.624
	<b>TOTAL</b>	<b>22,495,533</b>	<b>15,357,378</b>	<b>0.683</b>
2009-12	1992	118,929	75,548	0.635
	1993	168,307	122,063	0.725
	1994	151,427	152,400	1.006
	1995	142,411	92,073	0.647
	1996	347,221	243,683	0.702
	1997	1,150,604	772,304	0.671
	1998	2,810,799	2,166,707	0.771
	1999	5,110,223	3,302,504	0.646
	2000	4,010,261	2,782,459	0.694
	2001	1,845,448	1,500,363	0.813
	2002	1,017,614	674,012	0.662
	2003	604,490	351,192	0.581
	2004	663,252	472,112	0.712
	2005	640,255	339,832	0.531
	2006	540,003	272,568	0.505
	2007	371,220	199,794	0.538
	2008	308,583	162,343	0.526
2009	137,289	65,695	0.479	
	<b>TOTAL</b>	<b>20,138,336</b>	<b>13,747,652</b>	<b>0.683</b>

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2010-12	1992	113,977	59,488	0.522
	1993	144,981	133,927	0.924
	1994	140,246	122,823	0.876
	1995	132,572	62,822	0.474
	1996	273,079	145,510	0.533
	1997	995,523	680,632	0.684
	1998	2,446,938	1,747,860	0.714
	1999	4,414,101	3,011,557	0.682
	2000	3,502,695	2,276,203	0.650
	2001	1,676,944	1,232,307	0.735
	2002	907,974	579,946	0.639
	2003	530,441	258,533	0.487
	2004	595,586	369,209	0.620
	2005	591,189	350,161	0.592
	2006	511,508	218,265	0.427
	2007	334,166	180,870	0.541
	2008	278,929	146,609	0.526
2009	195,051	100,399	0.515	
2010	133,842	56,488	0.422	
	<b>TOTAL</b>	<b>17,919,742</b>	<b>11,733,609</b>	<b>0.655</b>
2011-12	1992	100,702	57,062	0.567
	1993	120,645	72,038	0.597
	1994	122,349	134,480	1.099
	1995	130,405	58,382	0.448
	1996	238,586	178,941	0.750
	1997	853,517	560,902	0.657
	1998	2,193,961	1,639,140	0.747
	1999	3,807,264	2,537,803	0.667
	2000	3,110,818	2,089,522	0.672
	2001	1,531,650	1,176,420	0.768
	2002	816,665	530,726	0.650
	2003	509,436	221,058	0.434
	2004	566,547	381,969	0.674
	2005	529,448	280,536	0.530
	2006	459,139	233,111	0.508
2007	306,257	178,069	0.581	
2008	255,581	108,993	0.426	
2009	153,452	92,511	0.603	
2010	175,148	76,590	0.437	
2011	47,686	33,855	0.710	
	<b>TOTAL</b>	<b>16,029,256</b>	<b>10,642,108</b>	<b>0.664</b>

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2012-12	1992	90,324	59,252	0.656
	1993	115,858	89,767	0.775
	1994	104,927	79,112	0.754
	1995	110,582	43,302	0.392
	1996	201,460	157,138	0.780
	1997	746,770	513,565	0.688
	1998	1,952,402	1,454,584	0.745
	1999	3,304,651	2,065,371	0.625
	2000	2,744,462	1,697,700	0.619
	2001	1,339,753	1,047,628	0.782
	2002	726,120	491,445	0.677
	2003	459,721	254,203	0.553
	2004	501,719	310,018	0.618
	2005	469,605	242,239	0.516
	2006	416,736	182,637	0.438
	2007	250,652	119,211	0.476
	2008	244,497	124,539	0.509
	2009	141,023	76,920	0.545
	2010	148,041	103,419	0.699
	2011	77,715	37,180	0.478
2012	56,690	26,894	0.474	
	<b>TOTAL</b>	<b>14,203,708</b>	<b>9,176,124</b>	<b>0.646</b>
2013-06	1992	41,620	23,299	0.560
	1993	46,938	28,369	0.604
	1994	47,619	44,295	0.930
	1995	49,163	35,425	0.721
	1996	88,832	54,480	0.613
	1997	327,568	262,912	0.803
	1998	871,109	592,582	0.680
	1999	1,509,903	924,856	0.613
	2000	1,269,802	808,384	0.637
	2001	630,084	466,556	0.740
	2002	344,968	267,911	0.777
	2003	219,904	134,832	0.613
	2004	237,860	165,798	0.697
	2005	224,756	125,223	0.557
	2006	198,947	98,266	0.494
	2007	113,899	75,202	0.660
	2008	111,891	69,348	0.620
	2009	63,347	39,305	0.620
	2010	70,195	51,202	0.729
	2011	37,152	20,892	0.562
2012	53,203	24,207	0.455	
2013	14,973	5,369	0.359	
	<b>TOTAL</b>	<b>6,573,733</b>	<b>4,318,713</b>	<b>0.657</b>
<b>GRAND TOTAL</b>		<b>470,735,519</b>	<b>324,991,965</b>	<b>0.690</b>

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES  
 CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-06

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**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2013**

Experience Mo-Year	Rate Increase	Actual Experience To Date Plus Future Projected			Rate Increase Requested Not Included		
		Rate Increase Requested	Requested Included	Requested Not Included	Requested	Included	Not Included
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1992		499,664	154,017	0.308	499,664	154,017	0.308
12-1993		1,418,505	704,776	0.497	1,418,505	704,776	0.497
12-1994		1,829,776	1,001,111	0.547	1,829,776	1,001,111	0.547
12-1995		2,215,128	1,386,184	0.626	2,215,128	1,386,184	0.626
12-1996		2,767,121	1,813,769	0.655	2,767,121	1,813,769	0.655
12-1997		5,647,644	3,642,737	0.645	5,647,644	3,642,737	0.645
12-1998		12,912,158	8,860,474	0.686	12,912,158	8,860,474	0.686
12-1999		32,048,461	22,679,812	0.708	32,048,461	22,679,812	0.708
12-2000		51,654,766	37,790,834	0.732	51,654,766	37,790,834	0.732
12-2001		53,795,978	39,561,525	0.735	53,795,978	39,561,525	0.735
12-2002		46,668,834	31,312,363	0.671	46,668,834	31,312,363	0.671
12-2003		41,540,657	26,955,032	0.649	41,540,657	26,955,032	0.649
12-2004		36,029,446	24,535,660	0.681	36,029,446	24,535,660	0.681
12-2005		31,569,410	22,923,430	0.726	31,569,410	22,923,430	0.726
12-2006		27,726,069	19,861,890	0.716	27,726,069	19,861,890	0.716
12-2007		25,051,594	16,832,767	0.672	25,051,594	16,832,767	0.672
12-2008		22,495,533	15,357,378	0.683	22,495,533	15,357,378	0.683
12-2009		20,138,336	13,747,652	0.683	20,138,336	13,747,652	0.683
12-2010		17,919,742	11,733,609	0.655	17,919,742	11,733,609	0.655
12-2011		16,029,256	10,642,108	0.664	16,029,256	10,642,108	0.664
12-2012		14,203,708	9,176,124	0.646	14,203,708	9,176,124	0.646
12-2013		<u>12,813,937</u>	<u>8,486,717</u>	<u>0.662</u>	<u>12,813,937</u>	<u>8,486,717</u>	<u>0.662</u>
Total through 2013		476,975,723	329,159,969	0.690	476,975,723	329,159,969	0.690
12-2014	on 1/1	11,664,019	7,870,020	0.675	11,327,590	7,870,020	0.695
12-2015	5.0%	10,703,525	7,309,170	0.683	10,394,800	7,309,170	0.703
12-2016	5.0%	9,758,616	6,734,963	0.690	9,477,145	6,734,963	0.711
12-2017	5.0%	8,843,019	6,160,676	0.697	8,587,957	6,160,676	0.717
12-2018	5.0%	7,961,269	5,593,554	0.703	7,731,639	5,593,554	0.723
12-2019	5.0%	7,115,875	5,038,390	0.708	6,910,629	5,038,390	0.729
12-2020	5.0%	6,309,712	4,499,555	0.713	6,127,719	4,499,555	0.734
12-2021	5.0%	5,547,546	3,983,059	0.718	5,387,536	3,983,059	0.739
12-2022	5.0%	4,833,889	3,493,385	0.723	4,694,463	3,493,385	0.744
12-2023	5.0%	4,172,086	3,033,293	0.727	4,051,749	3,033,293	0.749
12-2024	5.0%	3,563,893	2,604,647	0.731	3,461,098	2,604,647	0.753
12-2025	5.0%	3,009,648	2,209,072	0.734	2,922,839	2,209,072	0.756
12-2026	5.0%	2,510,119	1,849,001	0.737	2,437,719	1,849,001	0.758
12-2027	5.0%	2,064,187	1,524,908	0.739	2,004,648	1,524,908	0.761
12-2028	5.0%	1,674,884	1,240,048	0.740	1,626,575	1,240,048	0.762
12-2029	5.0%	1,340,936	994,398	0.742	1,302,259	994,398	0.764
12-2030	5.0%	1,058,628	786,068	0.743	1,028,094	786,068	0.765
12-2031	5.0%	822,344	611,490	0.744	798,625	611,490	0.766
12-2032	5.0%	622,834	463,906	0.745	604,870	463,906	0.767
12-2033	5.0%	451,000	336,466	0.746	437,991	336,466	0.768
12-2034	5.0%	304,893	227,817	0.747	296,099	227,817	0.769
12-2035	5.0%	202,510	151,394	0.748	196,669	151,394	0.770
12-2036	5.0%	140,403	104,823	0.747	136,353	104,823	0.769
12-2037	5.0%	99,340	74,192	0.747	96,474	74,192	0.769
12-2038	5.0%	70,331	52,538	0.747	68,303	52,538	0.769
12-2039	5.0%	48,044	35,961	0.749	46,658	35,961	0.771
12-2040	5.0%	31,637	23,725	0.750	30,724	23,725	0.772
12-2041	5.0%	20,027	15,050	0.752	19,449	15,050	0.774
12-2042	5.0%	12,819	9,638	0.752	12,449	9,638	0.774
12-2043	5.0%	7,637	5,739	0.751	7,417	5,739	0.774
12-2044	5.0%	4,586	3,443	0.751	4,453	3,443	0.773
12-2045	5.0%	2,370	1,776	0.749	2,302	1,776	0.771
12-2046	5.0%	1,243	931	0.749	1,207	931	0.771
12-2047	5.0%	<u>366</u>	<u>277</u>	<u>0.757</u>	<u>356</u>	<u>277</u>	<u>0.779</u>
Total 2014+		94,974,234	67,043,376	0.706	92,234,859	67,043,376	0.727
<b>GRAND TOTAL</b>		<b>571,949,957</b>	<b>396,203,345</b>	<b>0.693</b>	<b>569,210,582</b>	<b>396,203,345</b>	<b>0.696</b>

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2013 experience includes actual experience through 6-2013

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSD, MSD06, MSD06R AND MSD10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN D**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 06-2013**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.158	13	0.106	25	0.200
2	0.149	14	0.109	26	0.212
3	0.146	15	0.112	27	0.228
4	0.128	16	0.135	28	0.240
5	0.120	17	0.138	29	0.261
6	0.120	18	0.141	30	0.268
7	0.111	19	0.150	31	0.289
8	0.111	20	0.155	32	0.304
9	0.105	21	0.166	33	0.330
10	0.102	22	0.172	34	0.342
11	0.101	23	0.182	35	1.000
12	0.103	24	0.192		

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Years 2015+ Premium Trend<sup>(2)</sup></u>
D	2.97%	5.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

<sup>(2)</sup> For attained age rates, the increase in premiums as attained age increases is also recognized.

**CLAIMS TREND:<sup>(3)</sup>**

Price and Utilization Changes: 5.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
1	0.870
2	0.940
3+	1.000

<sup>(3)</sup> In addition to price and utilization changes and selection by duration, the increase in claims as attained age increases is recognized.

**UNITED AMERICAN INSURANCE COMPANY**  
McKinney, Texas

Plan F  
Individual Standardized Medicare Supplement Policy Forms

2014 Rate Filing Summary

**DISTRICT OF COLUMBIA**

Original Approval Dates	MSF    October 14, 1992 MSF06   December 30, 2005 MSF10   February 10, 2010	
Proposed Percentage of Rate Change		
Issue Age Attained Age	3.0% 3.0%	
Proposed Effective Date	January 1, 2014, or as soon thereafter as possible and allowed	
Application of Rates	In Force and New Business	
Number of Policies In-Force 2nd Quarter 2013	DISTRICT OF COLUMBIA	<u>NATIONWIDE</u>
Issue Age	10	27,830
Attained Age	1	6,843
Under Age	0	77
Total	<u>11</u>	<u>34,750</u>

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**PLAN F**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>MSF</b>
<b>ORIGINAL APPROVAL DATE</b>	<b>10/14/92</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>MSF06</b>
<b>APPROVAL DATE OF REVISED POLICY FORM</b>	<b>12/30/2005</b>
<b>POLICY FORM NAME</b>	<b>MSF10</b>
<b>APPROVAL DATE MIPPA COMPLIANT FORM EFFECTIVE 6-1-1</b>	<b>2/10/2010</b>

<b>Calendar Year</b>	<b>Date Approved</b>	<b>Average Amount Approved</b>	<b>Effective Date</b>
1993	03/16/93	+9.6% - 92 Issues	06/01/93
		+11.4% - 93 & After Issues	
1994	08/08/94	+0.0%	
1995	11/20/95	+0.0%	
1996	02/26/96	+0.0%	
1997	10/1/1997	+8.6% - 92 Issues	11/07/97
		+7.0% - 93 & After Issues	
1998	7/1/1998	+7.9%	08/21/98
1999	1/27/1999	+16.0%	3/11/1999
2000	11/24/1999	+3.6%	2/4/2000
2001	3/28/2001	+13.6%	4/27/2001
2002	12/31/2001	+13.2%	2/15/2002
2003	3/6/2003	+8.4%	5/1/2003
2004	11/18/2003	+2.9%	1/1/2004
2005	1/25/2005	+4.0%	3/1/2005
2006	4/24/2006	+12.0%	6/1/2006
2007	3/7/2007	+ 6.0%	6/1/2007
2008	12/31/2007	+4.0%	3/1/2008
2009	1/21/2009	+3.0%	3/1/2009
2010	12/7/2009	+3.0%	2/15/2010
2010	2/10/2010	MIPPA New Form & Rates	6/1/2010
2011	11/3/2010	+3.5%	1/1/2011
2012	12/13/2011	+3.0%	2/1/2012
2013	12/21/2012	+3.0%	2/15/2013

**UNITED AMERICAN INSURANCE COMPANY**  
 McKinney, Texas  
**POLICY FORMS MSF / MSF06 / MSF06R / MSF10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN F**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1992-12	1992	28,756,167	11,215,125	0.390
	<b>TOTAL</b>	<b>28,756,167</b>	<b>11,215,125</b>	<b>0.390</b>
1993-12	1992	63,868,608	36,483,142	0.571
	1993	36,881,532	20,256,359	0.549
	<b>TOTAL</b>	<b>100,750,140</b>	<b>56,739,501</b>	<b>0.563</b>
1994-12	1992	53,759,449	31,849,797	0.592
	1993	64,681,374	36,062,866	0.558
	1994	20,096,276	11,440,713	0.569
	<b>TOTAL</b>	<b>138,537,099</b>	<b>79,353,376</b>	<b>0.573</b>
1995-12	1992	46,848,763	31,867,871	0.680
	1993	53,570,604	34,262,656	0.640
	1994	35,556,695	20,475,060	0.576
	1995	12,594,740	6,901,048	0.548
	<b>TOTAL</b>	<b>148,570,802</b>	<b>93,506,635</b>	<b>0.629</b>
1996-12	1992	41,006,151	29,485,630	0.719
	1993	46,852,596	33,076,014	0.706
	1994	29,472,941	19,983,529	0.678
	1995	22,722,724	14,254,331	0.627
	1996	9,697,082	5,520,602	0.569
	<b>TOTAL</b>	<b>149,751,494</b>	<b>102,320,106</b>	<b>0.683</b>
1997-12	1992	38,671,982	28,674,629	0.741
	1993	43,715,433	30,366,811	0.695
	1994	27,095,599	18,312,236	0.676
	1995	20,231,539	13,222,095	0.654
	1996	17,719,548	11,298,528	0.638
	1997	8,745,569	4,978,511	0.569
	<b>TOTAL</b>	<b>156,179,670</b>	<b>106,852,810</b>	<b>0.684</b>
1998-12	1992	35,739,537	25,043,982	0.701
	1993	40,304,762	28,267,437	0.701
	1994	24,702,514	16,756,751	0.678
	1995	18,297,114	11,771,132	0.643
	1996	15,343,539	10,105,339	0.659
	1997	15,968,427	9,885,782	0.619
	1998	8,249,216	5,332,024	0.646
	<b>TOTAL</b>	<b>158,605,109</b>	<b>107,162,447</b>	<b>0.676</b>
1999-12	1992	33,829,200	22,485,500	0.665
	1993	38,250,496	25,163,545	0.658
	1994	23,186,937	14,548,925	0.627
	1995	16,970,640	10,767,924	0.635
	1996	14,057,553	8,796,013	0.626
	1997	14,318,720	8,772,442	0.613
	1998	15,187,055	9,579,443	0.631
	1999	6,607,309	4,179,647	0.633
	<b>TOTAL</b>	<b>162,407,910</b>	<b>104,293,439</b>	<b>0.642</b>

**UNITED AMERICAN INSURANCE COMPANY**  
 McKinney, Texas  
**POLICY FORMS MSF / MSF06 / MSF06R / MSF10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN F**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2000-12	1992	31,246,616	20,761,059	0.664
	1993	34,977,380	23,724,119	0.678
	1994	20,958,117	13,380,129	0.638
	1995	15,240,645	9,844,449	0.646
	1996	12,545,380	8,091,305	0.645
	1997	12,668,343	7,877,022	0.622
	1998	12,893,164	8,637,266	0.670
	1999	10,897,869	7,070,398	0.649
	2000	6,726,516	4,590,968	0.683
	<b>TOTAL</b>		<b>158,154,030</b>	<b>103,976,715</b>
2001-12	1992	28,910,015	18,669,106	0.646
	1993	32,430,687	21,063,682	0.649
	1994	19,392,169	12,134,992	0.626
	1995	14,125,974	8,801,031	0.623
	1996	11,559,399	6,966,529	0.603
	1997	11,577,901	7,132,857	0.616
	1998	11,639,168	7,939,123	0.682
	1999	9,759,416	6,471,179	0.663
	2000	13,537,365	8,353,732	0.617
	2001	12,706,795	8,372,713	0.659
	<b>TOTAL</b>		<b>165,638,889</b>	<b>105,904,944</b>
2002-12	1992	26,886,549	16,497,246	0.614
	1993	30,028,956	18,605,652	0.620
	1994	17,851,840	11,125,759	0.623
	1995	13,005,800	7,547,762	0.580
	1996	10,574,287	6,282,479	0.594
	1997	10,338,663	6,371,563	0.616
	1998	10,218,900	6,397,834	0.626
	1999	8,882,905	6,018,572	0.678
	2000	11,251,935	7,096,269	0.631
	2001	19,697,859	12,211,935	0.620
	2002	12,856,632	6,986,469	0.543
	<b>TOTAL</b>		<b>171,594,326</b>	<b>105,141,540</b>
2003-12	1992	24,488,611	15,567,661	0.636
	1993	27,354,884	17,198,403	0.629
	1994	16,429,164	10,033,184	0.611
	1995	12,051,750	7,071,713	0.587
	1996	9,763,954	5,648,516	0.579
	1997	9,421,597	5,775,994	0.613
	1998	9,266,383	5,741,153	0.620
	1999	8,410,065	5,559,846	0.661
	2000	10,632,405	6,668,554	0.627
	2001	16,906,235	10,413,740	0.616
	2002	18,310,717	10,417,356	0.569
	2003	8,914,041	4,575,843	0.513
	<b>TOTAL</b>		<b>171,949,806</b>	<b>104,671,963</b>

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**  
**POLICY FORMS MSF / MSF06 / MSF06R / MSF10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN F**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1992	21,502,196	14,685,483	0.683
	1993	24,093,190	16,523,541	0.686
	1994	14,420,592	9,506,807	0.659
	1995	10,723,038	6,938,488	0.647
	1996	8,826,262	5,713,730	0.647
	1997	8,559,020	5,457,642	0.638
	1998	8,381,287	5,362,443	0.640
	1999	7,796,143	5,045,978	0.647
	2000	9,672,970	6,110,814	0.632
	2001	14,720,933	9,469,962	0.643
	2002	15,011,131	9,312,344	0.620
	2003	12,488,891	7,491,387	0.600
	2004	8,385,892	4,108,860	0.490
	<b>TOTAL</b>		<b>164,581,545</b>	<b>105,727,479</b>
2005-12	1992	19,091,942	13,591,911	0.712
	1993	21,468,581	15,661,863	0.730
	1994	12,968,663	9,052,831	0.698
	1995	9,529,224	6,862,270	0.720
	1996	7,895,702	5,343,103	0.677
	1997	7,725,142	4,987,795	0.646
	1998	7,484,642	5,007,229	0.669
	1999	6,986,700	4,588,788	0.657
	2000	8,544,525	5,581,990	0.653
	2001	12,799,435	8,580,567	0.670
	2002	12,652,188	8,269,127	0.654
	2003	10,273,616	6,790,680	0.661
	2004	11,878,747	7,113,204	0.599
	2005	5,701,233	2,726,888	0.478
<b>TOTAL</b>		<b>155,000,340</b>	<b>104,158,246</b>	<b>0.672</b>
2006-12	1992	17,486,904	12,573,697	0.719
	1993	19,904,430	14,436,870	0.725
	1994	12,004,849	8,768,110	0.730
	1995	8,834,415	5,915,330	0.670
	1996	7,262,334	4,986,713	0.687
	1997	7,077,221	4,919,096	0.695
	1998	6,778,621	4,483,264	0.661
	1999	6,352,990	4,102,307	0.646
	2000	7,634,866	4,944,297	0.648
	2001	11,187,975	7,647,957	0.684
	2002	10,820,134	7,109,404	0.657
	2003	8,698,808	5,837,719	0.671
	2004	9,448,122	5,917,446	0.626
	2005	8,535,912	4,943,214	0.579
2006	6,080,127	3,268,193	0.538	
<b>TOTAL</b>		<b>148,107,708</b>	<b>99,853,617</b>	<b>0.674</b>

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**  
**POLICY FORMS MSF / MSF06 / MSF06R / MSF10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN F**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2007-12	1992	15,651,743	11,953,325	0.764
	1993	17,979,486	13,314,402	0.741
	1994	10,768,974	7,798,359	0.724
	1995	8,087,755	5,640,961	0.697
	1996	6,704,789	4,571,438	0.682
	1997	6,549,417	4,274,983	0.653
	1998	6,344,558	4,209,883	0.664
	1999	6,093,608	3,739,471	0.614
	2000	7,313,339	4,770,885	0.652
	2001	10,380,948	7,029,218	0.677
	2002	9,834,156	6,827,982	0.694
	2003	7,636,595	4,929,135	0.645
	2004	8,344,101	5,164,726	0.619
	2005	7,570,805	4,318,498	0.570
	2006	8,781,036	5,241,087	0.597
	2007	4,411,384	2,386,455	0.541
		<b>TOTAL</b>	<b>142,452,694</b>	<b>96,170,808</b>
2008-12	1992	14,431,614	10,821,293	0.750
	1993	16,406,490	11,927,135	0.727
	1994	9,847,527	7,171,613	0.728
	1995	7,401,350	5,324,315	0.719
	1996	6,118,945	4,253,618	0.695
	1997	5,981,195	4,038,365	0.675
	1998	5,898,229	3,795,866	0.644
	1999	5,629,589	3,597,785	0.639
	2000	6,737,047	4,485,357	0.666
	2001	9,406,804	6,245,301	0.664
	2002	8,766,494	5,765,326	0.658
	2003	6,846,997	4,527,391	0.661
	2004	7,477,478	4,688,988	0.627
	2005	6,570,173	3,943,251	0.600
	2006	7,848,749	4,646,558	0.592
	2007	6,855,184	4,001,378	0.584
	2008	3,513,009	2,053,382	0.585
	<b>TOTAL</b>	<b>135,736,874</b>	<b>91,286,922</b>	<b>0.673</b>
2009-12	1992	12,846,989	9,439,770	0.735
	1993	14,567,229	11,207,736	0.769
	1994	8,815,364	6,269,993	0.711
	1995	6,655,950	4,752,505	0.714
	1996	5,580,669	3,856,383	0.691
	1997	5,422,360	3,890,564	0.718
	1998	5,458,554	3,659,088	0.670
	1999	5,200,389	3,409,492	0.656
	2000	6,224,164	4,010,119	0.644
	2001	8,580,498	5,643,077	0.658
	2002	7,853,775	5,559,382	0.708
	2003	6,211,737	4,331,516	0.697
	2004	6,509,694	4,062,735	0.624
	2005	5,687,341	3,528,280	0.620
	2006	6,849,094	4,253,565	0.621
	2007	5,696,692	3,414,802	0.599
	2008	4,873,246	3,081,226	0.632
2009	2,469,064	1,582,690	0.641	
	<b>TOTAL</b>	<b>125,502,809</b>	<b>85,952,923</b>	<b>0.685</b>

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**  
**POLICY FORMS MSF / MSF06 / MSF06R / MSF10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN F**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2010-12	1992	11,730,090	9,239,886	0.788
	1993	13,196,993	10,433,621	0.791
	1994	8,295,334	6,011,131	0.725
	1995	6,231,836	4,407,704	0.707
	1996	5,222,115	3,707,067	0.710
	1997	5,071,980	3,363,906	0.663
	1998	5,088,234	3,448,583	0.678
	1999	4,869,977	3,262,390	0.670
	2000	5,787,385	3,933,261	0.680
	2001	7,885,758	5,415,091	0.687
	2002	7,126,814	5,014,928	0.704
	2003	5,644,413	3,816,530	0.676
	2004	5,875,786	3,762,766	0.640
	2005	5,183,868	3,210,476	0.619
	2006	6,242,342	3,957,812	0.634
	2007	5,164,648	3,291,232	0.637
	2008	4,270,368	2,526,092	0.592
	2009	3,683,901	2,417,565	0.656
	2010	2,585,906	1,688,133	0.653
	<b>TOTAL</b>	<b>119,157,748</b>	<b>82,908,174</b>	<b>0.696</b>
2011-12	1992	10,573,132	7,782,735	0.736
	1993	12,052,204	9,062,629	0.752
	1994	7,608,081	5,582,654	0.734
	1995	5,814,719	3,725,006	0.641
	1996	4,830,924	3,233,313	0.669
	1997	4,806,394	3,179,880	0.662
	1998	4,742,528	3,101,311	0.654
	1999	4,627,443	3,006,510	0.650
	2000	5,375,748	3,549,481	0.660
	2001	7,303,573	5,072,691	0.695
	2002	6,531,088	4,287,148	0.656
	2003	5,253,203	3,536,291	0.673
	2004	5,388,999	3,435,512	0.638
	2005	4,755,954	2,966,781	0.624
	2006	5,684,385	3,736,031	0.657
	2007	4,704,988	2,926,826	0.622
	2008	3,784,247	2,405,971	0.636
	2009	3,240,192	2,158,104	0.666
	2010	3,929,173	2,493,588	0.635
2011	2,778,387	1,832,759	0.660	
	<b>TOTAL</b>	<b>113,785,362</b>	<b>77,075,221</b>	<b>0.677</b>

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORMS MSF / MSF06 / MSF06R / MSF10  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN F  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2012-12	1992	9,146,663	6,716,554	0.734
	1993	10,460,257	7,817,274	0.747
	1994	6,728,292	5,005,364	0.744
	1995	5,233,893	3,612,818	0.690
	1996	4,318,017	3,062,667	0.709
	1997	4,278,481	2,917,529	0.682
	1998	4,239,884	3,140,630	0.741
	1999	4,197,201	2,663,436	0.635
	2000	4,912,523	3,252,412	0.662
	2001	6,756,099	4,603,982	0.681
	2002	5,941,321	4,116,827	0.693
	2003	4,837,957	3,112,073	0.643
	2004	4,827,924	3,151,750	0.653
	2005	4,342,010	2,627,822	0.605
	2006	5,159,094	3,344,848	0.648
	2007	4,277,675	2,905,651	0.679
	2008	3,445,850	2,070,172	0.601
	2009	2,892,515	1,876,210	0.649
	2010	3,558,871	2,363,317	0.664
	2011	5,082,497	3,068,841	0.604
	2012	4,254,275	2,299,170	0.540
	<b>TOTAL</b>	<b>108,891,299</b>	<b>73,729,347</b>	<b>0.677</b>
2013-06	1992	4,306,538	3,160,498	0.734
	1993	4,962,380	3,641,417	0.734
	1994	3,226,241	2,309,118	0.716
	1995	2,506,592	1,717,601	0.685
	1996	2,110,452	1,488,897	0.705
	1997	2,104,340	1,390,243	0.661
	1998	2,009,355	1,368,598	0.681
	1999	2,017,755	1,354,522	0.671
	2000	2,379,734	1,626,219	0.683
	2001	3,231,720	2,210,111	0.684
	2002	2,839,202	1,929,419	0.680
	2003	2,306,758	1,570,242	0.681
	2004	2,299,057	1,509,480	0.657
	2005	2,068,001	1,335,880	0.646
	2006	2,468,897	1,687,256	0.683
	2007	2,037,968	1,370,489	0.672
	2008	1,651,772	1,001,778	0.606
	2009	1,374,331	944,979	0.688
	2010	1,694,021	1,129,076	0.667
	2011	2,446,284	1,415,636	0.579
	2012	3,813,801	2,086,678	0.547
2013	1,724,162	984,329	0.571	
	<b>TOTAL</b>	<b>55,579,361</b>	<b>37,232,466</b>	<b>0.670</b>
<b>GRAND TOTAL</b>		<b>2,979,691,182</b>	<b>1,935,233,804</b>	<b>0.649</b>

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES  
 CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-06

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSF, MSF06, MSF06R, MSF10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN F**

**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2013**

Experience Mo-Year	Rate Increase	Actual Experience To Date Plus Future Projected			Rate Increase Requested Not Included		
		Rate Increase Requested <u>Included</u>	Rate Increase Requested <u>Not Included</u>				
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1992		28,756,167	11,215,125	0.390	28,756,167	11,215,125	0.390
12-1993		100,750,140	56,739,501	0.563	100,750,140	56,739,501	0.563
12-1994		138,537,099	79,353,376	0.573	138,537,099	79,353,376	0.573
12-1995		148,570,802	93,506,635	0.629	148,570,802	93,506,635	0.629
12-1996		149,751,494	102,320,106	0.683	149,751,494	102,320,106	0.683
12-1997		156,179,670	106,852,810	0.684	156,179,670	106,852,810	0.684
12-1998		158,605,109	107,162,447	0.676	158,605,109	107,162,447	0.676
12-1999		162,407,910	104,293,439	0.642	162,407,910	104,293,439	0.642
12-2000		158,154,030	103,976,715	0.657	158,154,030	103,976,715	0.657
12-2001		165,638,889	105,904,944	0.639	165,638,889	105,904,944	0.639
12-2002		171,594,326	105,141,540	0.613	171,594,326	105,141,540	0.613
12-2003		171,949,806	104,671,963	0.609	171,949,806	104,671,963	0.609
12-2004		164,581,545	105,727,479	0.642	164,581,545	105,727,479	0.642
12-2005		155,000,340	104,158,246	0.672	155,000,340	104,158,246	0.672
12-2006		148,107,708	99,853,617	0.674	148,107,708	99,853,617	0.674
12-2007		142,452,694	96,170,808	0.675	142,452,694	96,170,808	0.675
12-2008		135,736,874	91,286,922	0.673	135,736,874	91,286,922	0.673
12-2009		125,502,809	85,952,923	0.685	125,502,809	85,952,923	0.685
12-2010		119,157,748	82,908,174	0.696	119,157,748	82,908,174	0.696
12-2011		113,785,362	77,075,221	0.677	113,785,362	77,075,221	0.677
12-2012		108,891,299	73,729,347	0.677	108,891,299	73,729,347	0.677
12-2013		<u>109,058,134</u>	<u>73,285,525</u>	<u>0.672</u>	<u>109,058,134</u>	<u>73,285,525</u>	<u>0.672</u>
<b>Total through 2013</b>		<b>3,033,169,955</b>	<b>1,971,286,863</b>	<b>0.650</b>	<b>3,033,169,955</b>	<b>1,971,286,863</b>	<b>0.650</b>
	on 1/1						
12-2014	2.3%	98,235,967	67,632,985	0.688	96,046,116	67,632,985	0.704
12-2015	5.0%	89,284,328	62,451,653	0.699	87,294,024	62,451,653	0.715
12-2016	5.0%	81,000,529	57,328,961	0.708	79,194,886	57,328,961	0.724
12-2017	5.0%	73,286,984	52,368,716	0.715	71,653,289	52,368,716	0.731
12-2018	5.0%	66,057,383	47,619,753	0.721	64,584,848	47,619,753	0.737
12-2019	5.0%	59,283,286	43,084,937	0.727	57,961,758	43,084,937	0.743
12-2020	5.0%	52,951,457	38,775,159	0.732	51,771,076	38,775,159	0.749
12-2021	5.0%	47,066,729	34,713,753	0.738	46,017,529	34,713,753	0.754
12-2022	5.0%	41,640,993	30,919,597	0.743	40,712,742	30,919,597	0.759
12-2023	5.0%	36,657,988	27,390,805	0.747	35,840,818	27,390,805	0.764
12-2024	5.0%	32,099,925	24,125,231	0.752	31,384,361	24,125,231	0.769
12-2025	5.0%	27,955,315	21,123,782	0.756	27,332,143	21,123,782	0.773
12-2026	5.0%	24,209,935	18,384,840	0.759	23,670,253	18,384,840	0.777
12-2027	5.0%	20,616,279	15,718,715	0.762	20,156,706	15,718,715	0.780
12-2028	5.0%	17,435,570	13,347,869	0.766	17,046,901	13,347,869	0.783
12-2029	5.0%	14,739,071	11,332,588	0.769	14,410,511	11,332,588	0.786
12-2030	5.0%	12,412,868	9,585,777	0.772	12,136,163	9,585,777	0.790
12-2031	5.0%	10,390,739	8,057,087	0.775	10,159,111	8,057,087	0.793
12-2032	5.0%	8,625,389	6,713,466	0.778	8,433,114	6,713,466	0.796
12-2033	5.0%	7,096,455	5,543,546	0.781	6,938,263	5,543,546	0.799
12-2034	5.0%	5,780,073	4,531,193	0.784	5,651,225	4,531,193	0.802
12-2035	5.0%	4,649,144	3,656,640	0.787	4,545,506	3,656,640	0.804
12-2036	5.0%	3,678,137	2,901,223	0.789	3,596,144	2,901,223	0.807
12-2037	5.0%	2,878,913	2,275,993	0.791	2,814,737	2,275,993	0.809
12-2038	5.0%	2,227,045	1,763,030	0.792	2,177,400	1,763,030	0.810
12-2039	5.0%	1,690,571	1,338,703	0.792	1,652,885	1,338,703	0.810
12-2040	5.0%	1,260,924	998,477	0.792	1,232,816	998,477	0.810
12-2041	5.0%	912,741	722,066	0.791	892,395	722,066	0.809
12-2042	5.0%	648,748	512,275	0.790	634,286	512,275	0.808
12-2043	5.0%	451,503	355,720	0.788	441,438	355,720	0.806
12-2044	5.0%	305,736	240,490	0.787	298,920	240,490	0.805
12-2045	5.0%	195,103	153,503	0.787	190,754	153,503	0.805
12-2046	5.0%	110,074	86,853	0.789	107,620	86,853	0.807
12-2047	5.0%	<u>40,646</u>	<u>32,171</u>	<u>0.791</u>	<u>39,740</u>	<u>32,171</u>	<u>0.810</u>
<b>Total 2014+</b>		<b>845,876,547</b>	<b>615,787,557</b>	<b>0.728</b>	<b>827,020,480</b>	<b>615,787,557</b>	<b>0.745</b>
<b>GRAND TOTAL</b>		<b>3,879,046,502</b>	<b>2,587,074,420</b>	<b>0.667</b>	<b>3,860,190,435</b>	<b>2,587,074,420</b>	<b>0.670</b>

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2013 experience includes actual experience through 6-2013.

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSF, MSF06, MSF06R AND MSF10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN F**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 06-2013**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.158	13	0.106	25	0.200
2	0.149	14	0.109	26	0.212
3	0.146	15	0.112	27	0.228
4	0.128	16	0.135	28	0.240
5	0.120	17	0.138	29	0.261
6	0.120	18	0.141	30	0.268
7	0.111	19	0.150	31	0.289
8	0.111	20	0.155	32	0.304
9	0.105	21	0.166	33	0.330
10	0.102	22	0.172	34	0.342
11	0.101	23	0.182	35	1.000
12	0.103	24	0.192		

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Years 2015+ Premium Trend<sup>(2)</sup></u>
F	2.3%	5.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

<sup>(2)</sup> For attained age rates, the increase in premiums as attained age increases is also recognized.

**CLAIMS TREND:<sup>(3)</sup>**

Price and Utilization Changes: 5.0%

Selection by Duration

<u>Duration</u>	
1	0.870
2	0.940
3+	1.000

<sup>(3)</sup> In addition to price and utilization changes and selection by duration, the increase in claims as attained age increases is recognized.

**UNITED AMERICAN INSURANCE COMPANY**  
McKinney, Texas

High Deductible Plan F  
Individual Standardized Medicare Supplement Policy Forms

2014 Rate Filing Summary

**DISTRICT OF COLUMBIA**

Original Approval Dates	MSHDF November 17, 2004 MSHDF06 December 30, 2005 MSHDF10 February 10, 2010	
Proposed Percentage of Rate Change		
Attained Age	-12.0%	
Proposed Effective Date	January 1, 2014, or as soon thereafter as possible and allowed	
Application of Rates	In Force and New Business	
Number of Policies In-Force 2nd Quarter 2013	DISTRICT OF COLUMBIA	<u>NATIONWIDE</u>
Issue Age	0	5,673
Attained Age	2	4,214
Under Age	0	22
Total	<hr/> 2	<hr/> 9,909

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**PLAN F (HIGH DEDUCTIBLE)**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>MSHDF</b>
<b>ORIGINAL APPROVAL DATE</b>	<b>11-17-04</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>MSHDF06</b>
<b>APPROVAL DATE OF REVISED POLICY FORM</b>	<b>12/30/2005</b>
<b>POLICY FORM NAME</b>	<b>MSHDF10</b>
<b>APPROVAL DATE MIPPA COMPLIANT FORM EFFECTIVE 6-1-1</b>	<b>2/10/2010</b>

<b>Calendar Year</b>	<b>Date Approved</b>	<b>Average Amount Approved</b>	<b>Effective Date</b>
2005	11/17/2004	Original form and rates approved	
2006	4/24/2006	+12.0%	6/1/2006
2007	3/7/2007	+ 0.0%	
2008	12/31/2007	+ 0.0%	
2009	1/21/2009	+ 0.0%	
2010	12/7/2009	+0.0%	
2010	2/10/2010	MIPPA New Form & Rates	6/1/2010
2011	11/3/2010	-25.0%	1/1/2011
2012	12/13/2011	-5.0%	2/1/2012

**UNITED AMERICAN INSURANCE COMPANY**  
 McKinney, Texas  
**POLICY FORMS MSHDF / MSHDF06 / MSHDF06R / MSHDF10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT HIGH DEDUCTIBLE PLAN F**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2005-12	2005	1,855,981	325,283	0.175
	<b>TOTAL</b>	<b>1,855,981</b>	<b>325,283</b>	<b>0.175</b>
2006-12	2005	2,674,717	932,270	0.349
	2006	1,368,912	340,259	0.249
	<b>TOTAL</b>	<b>4,043,629</b>	<b>1,272,529</b>	<b>0.315</b>
2007-12	2005	2,042,367	617,572	0.302
	2006	1,743,160	617,480	0.354
	2007	766,803	166,173	0.217
	<b>TOTAL</b>	<b>4,552,330</b>	<b>1,401,225</b>	<b>0.308</b>
2008-12	2005	1,687,889	573,251	0.340
	2006	1,365,510	397,340	0.291
	2007	1,043,352	275,116	0.264
	2008	609,378	163,034	0.268
	<b>TOTAL</b>	<b>4,706,129</b>	<b>1,408,741</b>	<b>0.299</b>
2009-12	2005	1,438,374	528,422	0.367
	2006	1,113,911	342,560	0.308
	2007	790,470	266,978	0.338
	2008	698,264	232,725	0.333
	2009	389,214	60,108	0.154
	<b>TOTAL</b>	<b>4,430,233</b>	<b>1,430,793</b>	<b>0.323</b>
2010-12	2005	1,254,593	613,445	0.489
	2006	971,468	470,318	0.484
	2007	664,940	468,170	0.704
	2008	565,320	182,564	0.323
	2009	551,753	94,472	0.171
	2010	459,930	154,104	0.335
	<b>TOTAL</b>	<b>4,468,004</b>	<b>1,983,073</b>	<b>0.444</b>
2011-12	2005	967,708	749,326	0.774
	2006	769,943	307,519	0.399
	2007	502,910	276,757	0.550
	2008	419,921	183,480	0.437
	2009	388,382	60,321	0.155
	2010	537,216	226,182	0.421
	2011	707,037	169,283	0.239
	<b>TOTAL</b>	<b>4,293,117</b>	<b>1,972,868</b>	<b>0.460</b>

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**  
**POLICY FORMS MSHDF / MSHDF06 / MSHDF06R / MSHDF10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT HIGH DEDUCTIBLE PLAN F**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2012-12	2005	735,943	586,410	0.797
	2006	607,625	293,918	0.484
	2007	389,237	195,695	0.503
	2008	319,937	149,519	0.467
	2009	301,002	91,936	0.305
	2010	405,867	185,657	0.457
	2011	1,204,275	397,779	0.330
	2012	1,656,111	408,013	0.246
	<b>TOTAL</b>	<b>5,619,997</b>	<b>2,308,927</b>	<b>0.411</b>
	2013-06	2005	339,081	170,809
2006		292,158	96,385	0.330
2007		183,460	52,167	0.284
2008		151,495	46,193	0.305
2009		142,442	53,898	0.378
2010		190,746	68,264	0.358
2011		551,472	123,039	0.223
2012		1,300,945	270,245	0.208
2013		713,738	161,493	0.226
<b>TOTAL</b>		<b>3,865,537</b>	<b>1,042,493</b>	<b>0.270</b>
<b>GRAND TOTAL</b>		<b>37,834,957</b>	<b>13,145,932</b>	<b>0.347</b>

**INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES**  
**CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-06**

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSHDF, MSHDF06, MSHDF06R AND MSHDF10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN HIGH DEDUCTIBLE F**

**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2013**

Experience Mo-Year	Rate Increase	Actual Experience To Date Plus Future Projected			Rate Increase Requested Not Included		
		Rate Increase Requested <u>Included</u>	Rate Increase Requested <u>Included</u>	Rate Increase Requested <u>Included</u>	Rate Increase Requested <u>Not Included</u>	Rate Increase Requested <u>Not Included</u>	Rate Increase Requested <u>Not Included</u>
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-2005		1,855,981	325,283	0.175	1,855,981	325,283	0.175
12-2006		4,043,629	1,272,529	0.315	4,043,629	1,272,529	0.315
12-2007		4,552,330	1,401,225	0.308	4,552,330	1,401,225	0.308
12-2008		4,706,129	1,408,741	0.299	4,706,129	1,408,741	0.299
12-2009		4,430,233	1,430,793	0.323	4,430,233	1,430,793	0.323
12-2010		4,468,004	1,983,073	0.444	4,468,004	1,983,073	0.444
12-2011		4,293,117	1,972,868	0.460	4,293,117	1,972,868	0.460
12-2012		5,619,997	2,308,927	0.411	5,619,997	2,308,927	0.411
12-2013		<u>8,054,363</u>	<u>2,813,666</u>	<u>0.349</u>	<u>8,054,363</u>	<u>2,813,666</u>	<u>0.349</u>
Total through 2013		42,023,783	14,917,105	0.355	42,023,783	14,917,105	0.355
	on 1/1						
12-2014	-11.8%	6,607,064	3,402,374	0.515	7,488,456	3,402,374	0.454
12-2015	5.0%	6,033,336	3,244,752	0.538	6,838,191	3,244,752	0.475
12-2016	5.0%	5,559,631	3,064,233	0.551	6,301,293	3,064,233	0.486
12-2017	5.0%	5,156,669	2,886,487	0.560	5,844,575	2,886,487	0.494
12-2018	5.0%	4,797,937	2,726,955	0.568	5,437,988	2,726,955	0.501
12-2019	5.0%	4,475,360	2,582,642	0.577	5,072,379	2,582,642	0.509
12-2020	5.0%	4,177,568	2,448,632	0.586	4,734,861	2,448,632	0.517
12-2021	5.0%	3,898,955	2,323,097	0.596	4,419,081	2,323,097	0.526
12-2022	5.0%	3,641,416	2,206,213	0.606	4,127,186	2,206,213	0.535
12-2023	5.0%	3,396,284	2,090,671	0.616	3,849,353	2,090,671	0.543
12-2024	5.0%	3,157,648	1,971,814	0.624	3,578,882	1,971,814	0.551
12-2025	5.0%	2,923,334	1,848,298	0.632	3,313,310	1,848,298	0.558
12-2026	5.0%	2,690,756	1,719,161	0.639	3,049,706	1,719,161	0.564
12-2027	5.0%	2,454,892	1,583,077	0.645	2,782,378	1,583,077	0.569
12-2028	5.0%	2,214,738	1,440,799	0.651	2,510,188	1,440,799	0.574
12-2029	5.0%	1,980,641	1,298,926	0.656	2,244,861	1,298,926	0.579
12-2030	5.0%	1,759,834	1,162,526	0.661	1,994,598	1,162,526	0.583
12-2031	5.0%	1,550,827	1,031,168	0.665	1,757,709	1,031,168	0.587
12-2032	5.0%	1,353,945	905,657	0.669	1,534,563	905,657	0.590
12-2033	5.0%	1,170,074	787,152	0.673	1,326,164	787,152	0.594
12-2034	5.0%	1,000,448	676,821	0.677	1,133,909	676,821	0.597
12-2035	5.0%	845,817	575,445	0.680	958,650	575,445	0.600
12-2036	5.0%	706,373	482,990	0.684	800,605	482,990	0.603
12-2037	5.0%	582,263	399,838	0.687	659,937	399,838	0.606
12-2038	5.0%	472,704	325,672	0.689	535,763	325,672	0.608
12-2039	5.0%	377,141	260,449	0.691	427,452	260,449	0.609
12-2040	5.0%	291,190	201,661	0.693	330,035	201,661	0.611
12-2041	5.0%	220,758	153,121	0.694	250,208	153,121	0.612
12-2042	5.0%	165,024	114,464	0.694	187,038	114,464	0.612
12-2043	5.0%	120,779	83,723	0.693	136,891	83,723	0.612
12-2044	5.0%	85,947	59,588	0.693	97,412	59,588	0.612
12-2045	5.0%	58,793	40,822	0.694	66,636	40,822	0.613
12-2046	5.0%	35,750	24,852	0.695	40,519	24,852	0.613
12-2047	5.0%	<u>14,300</u>	<u>9,957</u>	<u>0.696</u>	<u>16,207</u>	<u>9,957</u>	<u>0.614</u>
Total 2014+		73,978,193	44,134,037	0.597	83,846,983	44,134,037	0.526
<b>GRAND TOTAL</b>		<b>116,001,976</b>	<b>59,051,142</b>	<b>0.509</b>	<b>125,870,766</b>	<b>59,051,142</b>	<b>0.469</b>

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2013 experience includes actual experience through 6-2013.

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSHDF, MSHDF06, MSHDF06R AND MSHDF10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT HIGH DEDUCTIBLE PLAN F**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 06-2013**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.158	13	0.106	25	0.200
2	0.149	14	0.109	26	0.212
3	0.146	15	0.112	27	0.228
4	0.128	16	0.135	28	0.240
5	0.120	17	0.138	29	0.261
6	0.120	18	0.141	30	0.268
7	0.111	19	0.150	31	0.289
8	0.111	20	0.155	32	0.304
9	0.105	21	0.166	33	0.330
10	0.102	22	0.172	34	0.342
11	0.101	23	0.182	35	1.000
12	0.103	24	0.192		

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Years 2015+ Premium Trend<sup>(2)</sup></u>
High Deductible Plan F	-11.8%	5.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

<sup>(2)</sup> For attained age rates, the increase in premiums as attained age increases is also recognized.

**CLAIMS TREND:<sup>(3)</sup>**

Price and Utilization Changes: 5.0%

Selection by Duration

<u>Duration</u>	
1	0.870
2	0.940
3+	1.000

<sup>(3)</sup> In addition to price and utilization changes and selection by duration, the increase in claims as attained age increases is recognized.

**UNITED AMERICAN INSURANCE COMPANY**  
McKinney, Texas

Plan G  
Individual Standardized Medicare Supplement Policy Forms

2014 Rate Filing Summary

**DISTRICT OF COLUMBIA**

Original Approval Dates	MSG    October 14, 1992 MSG06    December 30, 2005 MSG10    February 10, 2010	
Proposed Percentage of Rate Change		
Issue Age	3.0%	
Attained Age	3.0%	
Proposed Effective Date	January 1, 2014, or as soon thereafter as possible and allowed	
Application of Rates	In Force and New Business	
Number of Policies In-Force 2 <sup>nd</sup> Quarter 2013	DISTRICT OF COLUMBIA	<u>NATIONWIDE</u>
Issue Age	5	5,594
Attained Age	0	1,598
Under Age	0	6
Total	<hr/> 5	<hr/> 7,198

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**PLAN G**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>MSG</b>
<b>ORIGINAL APPROVAL DATE</b>	<b>10/14/92</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>MSG06</b>
<b>APPROVAL DATE OF REVISED POLICY FORM</b>	<b>12/30/2005</b>
<b>POLICY FORM NAME</b>	<b>MSG10</b>
<b>APPROVAL DATE MIPPA COMPLIANT FORM EFFECTIVE 6-1-1</b>	<b>2/10/2010</b>

<b>Calendar Year</b>	<b>Date Approved</b>	<b>Average Amount Approved</b>	<b>Effective Date</b>
1993	03/16/93	+6.9% - 92 Issues	05/08/93
		+9.3% - 93 & After Issues	
1994	08/08/94	+0.0%	
1995	11/20/95	+0.0%	
1996	02/26/96	+0.0%	
1997	10/1/1997	+0.0%	
1998	7/1/1998	+0.0%	
1999	1/27/1999	+10.8% - 92 Issues	3/11/1999
		+8.3% - 93 & After Issues	
2000	11/24/1999	+11.5%	2/4/2000
2000 Supplemental	5/15/2000	+0.0% - Issues Before 7/16/00	7/13/2000
		+13.9% - Issues After 7/15/00	
2001	3/28/2001	+21.0% - Issues Before 7/16/00	4/27/2000
		+17.7% - Issues After 7/15/00	
2002	12/31/01	+26.6% - Issues Before 7/16/00	02/17/02
		+14.3% - Issues After 7/15/00	
2003	3/6/2003	+7.9%	5/1/2003
2004	11/18/2003	+3.0%	1/1/2004
2005	1/25/2005	+4.0%	3/1/2005
2006	4/24/2006	+12.0%	6/1/2006
2007	3/7/2007	+ 6.0%	6/1/2007
2008	12/31/2007	+4.0%	3/1/2008
2009	1/21/2009	+3.0%	3/1/2009
2010	12/7/2009	+3.0%	2/15/2010
2010	2/10/2010	MIPPA New Form & Rates	6/1/2010
2011	11/3/2010	+3.5%	1/1/2011
2012	12/13/2011	+3.0%	2/1/2012
2013	12/21/2012	+3.0%	2/15/2013

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORMS MSG / MSG06 / MSG06R / MSG10  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN G  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1992-12	1992	2,193,931	971,617	0.443
	<b>TOTAL</b>	<b>2,193,931</b>	<b>971,617</b>	<b>0.443</b>
1993-12	1992	4,349,902	2,050,269	0.471
	1993	1,515,089	783,897	0.517
	<b>TOTAL</b>	<b>5,864,991</b>	<b>2,834,166</b>	<b>0.483</b>
1994-12	1992	3,411,600	1,746,762	0.512
	1993	2,645,761	1,372,289	0.519
	1994	790,493	372,667	0.471
	<b>TOTAL</b>	<b>6,847,854</b>	<b>3,491,718</b>	<b>0.510</b>
1995-12	1992	2,809,635	1,691,829	0.602
	1993	2,024,307	1,243,697	0.614
	1994	1,360,930	707,582	0.520
	1995	484,555	213,490	0.441
	<b>TOTAL</b>	<b>6,679,427</b>	<b>3,856,598</b>	<b>0.577</b>
1996-12	1992	2,317,768	1,473,350	0.636
	1993	1,671,484	1,168,177	0.699
	1994	1,068,362	731,689	0.685
	1995	871,038	467,460	0.537
	1996	613,724	360,900	0.588
	<b>TOTAL</b>	<b>6,542,376</b>	<b>4,201,576</b>	<b>0.642</b>
1997-12	1992	1,920,156	1,251,557	0.652
	1993	1,438,243	1,027,701	0.715
	1994	919,662	540,747	0.588
	1995	678,509	466,388	0.687
	1996	1,073,049	760,292	0.709
	1997	1,558,629	848,550	0.544
	<b>TOTAL</b>	<b>7,588,248</b>	<b>4,895,235</b>	<b>0.645</b>
1998-12	1992	1,721,528	1,172,310	0.681
	1993	1,303,145	809,358	0.621
	1994	824,597	664,421	0.806
	1995	578,126	377,385	0.653
	1996	879,930	612,514	0.696
	1997	2,899,841	1,894,934	0.653
	1998	6,207,612	3,914,297	0.631
	<b>TOTAL</b>	<b>14,414,779</b>	<b>9,445,219</b>	<b>0.655</b>
1999-12	1992	1,659,317	1,130,906	0.682
	1993	1,265,192	799,231	0.632
	1994	787,415	542,607	0.689
	1995	541,481	402,481	0.743
	1996	823,917	620,301	0.753
	1997	2,432,354	1,654,159	0.680
	1998	13,520,148	9,179,168	0.679
	1999	20,063,537	12,711,910	0.634
	<b>TOTAL</b>	<b>41,093,361</b>	<b>27,040,763</b>	<b>0.658</b>

**UNITED AMERICAN INSURANCE COMPANY**  
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**POLICY FORMS MSG / MSG06 / MSG06R / MSG10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN G**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2000-12	1992	1,580,848	1,158,104	0.733
	1993	1,248,464	823,794	0.660
	1994	748,795	452,922	0.605
	1995	506,917	356,557	0.703
	1996	770,170	563,910	0.732
	1997	2,236,095	1,625,311	0.727
	1998	10,886,373	8,039,275	0.738
	1999	36,334,279	24,716,419	0.680
	2000	28,015,512	18,176,688	0.649
	<b>TOTAL</b>		<b>82,327,453</b>	<b>55,912,980</b>
2001-12	1992	1,585,131	1,548,595	0.977
	1993	1,271,448	735,821	0.579
	1994	750,582	419,279	0.559
	1995	508,771	316,843	0.623
	1996	769,521	490,340	0.637
	1997	2,062,865	1,305,553	0.633
	1998	9,274,127	6,219,919	0.671
	1999	28,902,760	19,764,124	0.684
	2000	42,442,599	27,083,701	0.638
	2001	20,863,156	14,510,065	0.695
	<b>TOTAL</b>		<b>108,430,960</b>	<b>72,394,240</b>
2002-12	1992	1,561,408	939,771	0.602
	1993	1,288,934	755,386	0.586
	1994	728,899	391,630	0.537
	1995	512,730	270,131	0.527
	1996	735,673	385,907	0.525
	1997	1,793,792	982,489	0.548
	1998	7,493,808	4,926,965	0.657
	1999	22,339,778	14,568,995	0.652
	2000	29,788,403	19,786,210	0.664
	2001	20,379,526	12,618,274	0.619
	2002	5,709,386	3,116,385	0.546
	<b>TOTAL</b>		<b>92,332,337</b>	<b>58,742,143</b>
2003-12	1992	1,467,739	868,104	0.591
	1993	1,198,457	698,644	0.583
	1994	664,471	324,480	0.488
	1995	467,607	279,617	0.598
	1996	680,275	375,982	0.553
	1997	1,511,347	889,757	0.589
	1998	6,253,008	4,393,529	0.703
	1999	18,202,030	11,682,901	0.642
	2000	23,808,175	15,851,966	0.666
	2001	14,846,269	10,201,811	0.687
	2002	6,873,355	3,932,570	0.572
	2003	2,664,084	1,408,040	0.529
<b>TOTAL</b>		<b>78,636,817</b>	<b>50,907,401</b>	<b>0.647</b>

UNITED AMERICAN INSURANCE COMPANY  
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 POLICY FORMS MSG / MSG06 / MSG06R / MSG10  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN G  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1992	1,364,760	820,684	0.601
	1993	1,109,790	660,364	0.595
	1994	593,780	300,385	0.506
	1995	432,265	277,747	0.643
	1996	606,453	344,554	0.568
	1997	1,339,083	768,654	0.574
	1998	5,373,747	3,900,400	0.726
	1999	15,486,194	10,114,928	0.653
	2000	20,082,136	14,133,295	0.704
	2001	11,933,361	8,442,015	0.707
	2002	5,269,631	3,248,828	0.617
	2003	3,447,961	2,355,046	0.683
	2004	1,289,623	610,701	0.474
		<b>TOTAL</b>	<b>68,328,784</b>	<b>45,977,601</b>
2005-12	1992	1,196,072	771,815	0.645
	1993	1,032,611	628,164	0.608
	1994	542,313	334,552	0.617
	1995	401,536	205,924	0.513
	1996	566,604	322,855	0.570
	1997	1,221,887	752,329	0.616
	1998	4,713,940	3,417,118	0.725
	1999	13,419,180	9,096,539	0.678
	2000	17,310,976	12,479,067	0.721
	2001	10,027,100	6,861,083	0.684
	2002	4,324,833	2,930,230	0.678
	2003	2,784,128	1,613,014	0.579
	2004	1,849,575	952,322	0.515
	2005	761,455	466,923	0.613
	<b>TOTAL</b>	<b>60,152,210</b>	<b>40,831,935</b>	<b>0.679</b>
2006-12	1992	1,082,957	702,638	0.649
	1993	986,603	714,870	0.725
	1994	497,989	326,085	0.655
	1995	392,382	219,690	0.560
	1996	513,885	558,915	1.088
	1997	1,087,753	811,184	0.746
	1998	4,016,039	3,076,948	0.766
	1999	11,404,604	7,635,746	0.670
	2000	14,565,681	10,284,096	0.706
	2001	8,553,148	5,990,975	0.700
	2002	3,724,012	2,471,826	0.664
	2003	2,251,725	1,354,387	0.601
	2004	1,536,825	745,682	0.485
	2005	1,035,458	653,613	0.631
2006	616,753	371,832	0.603	
	<b>TOTAL</b>	<b>52,265,814</b>	<b>35,918,487</b>	<b>0.687</b>

UNITED AMERICAN INSURANCE COMPANY  
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 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2007-12	1992	950,220	619,619	0.652
	1993	907,834	681,477	0.751
	1994	453,960	322,224	0.710
	1995	368,044	232,340	0.631
	1996	465,950	367,428	0.789
	1997	950,331	626,236	0.659
	1998	3,422,188	2,657,490	0.777
	1999	9,788,501	6,521,509	0.666
	2000	12,627,569	8,717,001	0.690
	2001	7,317,504	4,975,943	0.680
	2002	3,247,920	2,298,162	0.708
	2003	1,951,062	1,056,821	0.542
	2004	1,365,088	816,281	0.598
	2005	874,900	529,371	0.605
	2006	914,407	542,686	0.593
	2007	460,658	252,505	0.548
		<b>TOTAL</b>	<b>46,066,136</b>	<b>31,217,093</b>
2008-12	1992	859,005	680,317	0.792
	1993	804,826	551,037	0.685
	1994	422,673	268,941	0.636
	1995	334,607	209,894	0.627
	1996	430,741	259,924	0.603
	1997	825,906	837,121	1.014
	1998	2,988,485	2,463,642	0.824
	1999	8,504,666	5,642,662	0.663
	2000	11,012,673	7,376,713	0.670
	2001	6,376,212	4,284,295	0.672
	2002	2,832,915	2,122,489	0.749
	2003	1,745,518	988,687	0.566
	2004	1,210,385	625,649	0.517
	2005	759,705	400,848	0.528
	2006	799,803	432,055	0.540
	2007	665,754	448,695	0.674
	2008	359,161	212,589	0.592
	<b>TOTAL</b>	<b>40,933,035</b>	<b>27,805,558</b>	<b>0.679</b>
2009-12	1992	749,970	509,088	0.679
	1993	680,415	467,014	0.686
	1994	372,971	258,247	0.692
	1995	304,841	215,382	0.707
	1996	335,482	268,909	0.802
	1997	710,953	511,786	0.720
	1998	2,554,353	1,978,634	0.775
	1999	7,398,860	5,074,942	0.686
	2000	9,599,698	6,088,773	0.634
	2001	5,689,033	4,035,309	0.709
	2002	2,423,079	1,904,813	0.786
	2003	1,549,170	1,031,024	0.666
	2004	1,071,020	615,661	0.575
	2005	705,995	412,697	0.585
	2006	678,063	422,424	0.623
	2007	599,726	332,962	0.555
	2008	473,904	186,632	0.394
2009	234,145	137,184	0.586	
	<b>TOTAL</b>	<b>36,131,678</b>	<b>24,451,481</b>	<b>0.677</b>

UNITED AMERICAN INSURANCE COMPANY  
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 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN G  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2010-12	1992	706,929	536,192	0.758
	1993	657,052	456,427	0.695
	1994	366,290	229,839	0.627
	1995	274,547	166,280	0.606
	1996	338,717	216,432	0.639
	1997	631,704	421,256	0.667
	1998	2,218,721	1,579,977	0.712
	1999	6,495,089	4,412,213	0.679
	2000	8,469,117	5,531,822	0.653
	2001	4,960,310	3,600,201	0.726
	2002	2,159,442	1,809,590	0.838
	2003	1,371,712	737,050	0.537
	2004	942,641	556,791	0.591
	2005	672,766	470,313	0.699
	2006	607,614	514,071	0.846
	2007	559,012	338,566	0.606
	2008	429,483	202,310	0.471
	2009	329,360	181,895	0.552
	2010	218,069	127,870	0.586
		<b>TOTAL</b>	<b>32,408,575</b>	<b>22,089,095</b>
2011-12	1992	644,210	500,239	0.777
	1993	582,398	443,961	0.762
	1994	349,398	198,098	0.567
	1995	247,914	142,039	0.573
	1996	318,848	196,572	0.617
	1997	563,671	376,108	0.667
	1998	1,946,411	1,292,637	0.664
	1999	5,748,425	4,107,442	0.715
	2000	7,378,974	4,863,979	0.659
	2001	4,300,657	2,943,310	0.684
	2002	1,906,272	1,262,627	0.662
	2003	1,227,661	769,553	0.627
	2004	882,956	591,339	0.670
	2005	596,364	417,571	0.700
	2006	550,052	414,873	0.754
	2007	533,386	310,127	0.581
	2008	397,589	174,796	0.440
	2009	293,816	155,432	0.529
	2010	263,211	167,576	0.637
	2011	96,547	86,802	0.899
	<b>TOTAL</b>	<b>28,828,760</b>	<b>19,415,081</b>	<b>0.673</b>

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**  
**POLICY FORMS MSG / MSG06 / MSG06R / MSG10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN G**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2012-12	1992	587,302	469,584	0.800
	1993	520,074	383,782	0.738
	1994	307,654	196,892	0.640
	1995	198,389	123,203	0.621
	1996	296,216	163,683	0.553
	1997	529,360	289,111	0.546
	1998	1,639,279	1,302,791	0.795
	1999	5,051,195	3,321,928	0.658
	2000	6,354,059	4,329,245	0.681
	2001	3,693,972	2,545,490	0.689
	2002	1,678,260	1,079,043	0.643
	2003	1,131,573	657,090	0.581
	2004	788,030	477,590	0.606
	2005	529,053	399,664	0.755
	2006	509,202	339,987	0.668
	2007	490,262	274,816	0.561
	2008	351,340	150,498	0.428
	2009	258,469	133,956	0.518
	2010	229,316	156,526	0.683
	2011	156,683	84,769	0.541
2012	255,146	113,918	0.446	
	<b>TOTAL</b>	<b>25,554,834</b>	<b>16,993,566</b>	<b>0.665</b>
2013-06	1992	276,902	210,201	0.759
	1993	244,550	175,032	0.716
	1994	152,160	139,753	0.918
	1995	103,522	61,419	0.593
	1996	139,146	78,821	0.566
	1997	220,831	169,851	0.769
	1998	793,460	569,047	0.717
	1999	2,291,880	1,626,875	0.710
	2000	2,966,504	2,032,479	0.685
	2001	1,711,072	1,145,869	0.670
	2002	780,274	568,041	0.728
	2003	522,197	331,546	0.635
	2004	377,001	222,320	0.590
	2005	237,052	178,932	0.755
	2006	235,818	166,333	0.705
	2007	238,376	148,258	0.622
	2008	173,479	119,992	0.692
	2009	121,812	71,056	0.583
	2010	103,321	64,639	0.626
	2011	73,335	41,259	0.563
2012	236,199	103,188	0.437	
2013	106,632	48,833	0.458	
	<b>TOTAL</b>	<b>12,105,523</b>	<b>8,273,744</b>	<b>0.683</b>
<b>GRAND TOTAL</b>		<b>855,727,883</b>	<b>567,667,297</b>	<b>0.663</b>

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES  
CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-06

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**POLICY FORMS MSG, MSG06, MSG06R, MSG10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN G**

**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2013**

Experience Mo-Year	Rate Increase	Actual Experience To Date Plus Future Projected			Rate Increase Requested Not Included		
		Rate Increase Requested Included					
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1992		2,193,931	971,617	0.443	2,193,931	971,617	0.443
12-1993		5,864,991	2,834,166	0.483	5,864,991	2,834,166	0.483
12-1994		6,847,854	3,491,718	0.510	6,847,854	3,491,718	0.510
12-1995		6,679,427	3,856,598	0.577	6,679,427	3,856,598	0.577
12-1996		6,542,376	4,201,576	0.642	6,542,376	4,201,576	0.642
12-1997		7,588,248	4,895,235	0.645	7,588,248	4,895,235	0.645
12-1998		14,414,779	9,445,219	0.655	14,414,779	9,445,219	0.655
12-1999		41,093,361	27,040,763	0.658	41,093,361	27,040,763	0.658
12-2000		82,327,453	55,912,980	0.679	82,327,453	55,912,980	0.679
12-2001		108,430,960	72,394,240	0.668	108,430,960	72,394,240	0.668
12-2002		92,332,337	58,742,143	0.636	92,332,337	58,742,143	0.636
12-2003		78,636,817	50,907,401	0.647	78,636,817	50,907,401	0.647
12-2004		68,328,784	45,977,601	0.673	68,328,784	45,977,601	0.673
12-2005		60,152,210	40,831,935	0.679	60,152,210	40,831,935	0.679
12-2006		52,265,814	35,918,487	0.687	52,265,814	35,918,487	0.687
12-2007		46,066,136	31,217,093	0.678	46,066,136	31,217,093	0.678
12-2008		40,933,035	27,805,558	0.679	40,933,035	27,805,558	0.679
12-2009		36,131,678	24,451,481	0.677	36,131,678	24,451,481	0.677
12-2010		32,408,575	22,089,095	0.682	32,408,575	22,089,095	0.682
12-2011		28,828,760	19,415,081	0.673	28,828,760	19,415,081	0.673
12-2012		25,554,834	16,993,566	0.665	25,554,834	16,993,566	0.665
12-2013		<u>23,616,630</u>	<u>16,117,895</u>	<u>0.682</u>	<u>23,616,630</u>	<u>16,117,895</u>	<u>0.682</u>
Total through 2013		867,238,990	575,511,448	0.664	867,238,990	575,511,448	0.664
	on 1/1						
12-2014	2.4%	21,414,667	14,821,492	0.692	20,904,595	14,821,492	0.709
12-2015	5.0%	19,662,836	13,788,329	0.701	19,194,491	13,788,329	0.718
12-2016	5.0%	17,931,712	12,716,087	0.709	17,504,600	12,716,087	0.726
12-2017	5.0%	16,256,261	11,640,830	0.716	15,869,056	11,640,830	0.734
12-2018	5.0%	14,646,682	10,580,512	0.722	14,297,815	10,580,512	0.740
12-2019	5.0%	13,105,087	9,542,718	0.728	12,792,939	9,542,718	0.746
12-2020	5.0%	11,636,626	8,535,409	0.733	11,359,455	8,535,409	0.751
12-2021	5.0%	10,250,736	7,570,912	0.739	10,006,576	7,570,912	0.757
12-2022	5.0%	8,953,801	6,657,904	0.744	8,740,532	6,657,904	0.762
12-2023	5.0%	7,750,264	5,799,911	0.748	7,565,662	5,799,911	0.767
12-2024	5.0%	6,644,656	5,000,784	0.753	6,486,388	5,000,784	0.771
12-2025	5.0%	5,637,702	4,263,275	0.756	5,503,419	4,263,275	0.775
12-2026	5.0%	4,728,980	3,590,048	0.759	4,616,341	3,590,048	0.778
12-2027	5.0%	3,903,943	2,972,823	0.761	3,810,956	2,972,823	0.780
12-2028	5.0%	3,183,679	2,430,638	0.763	3,107,848	2,430,638	0.782
12-2029	5.0%	2,567,350	1,964,236	0.765	2,506,199	1,964,236	0.784
12-2030	5.0%	2,045,827	1,567,926	0.766	1,997,098	1,567,926	0.785
12-2031	5.0%	1,607,135	1,233,737	0.768	1,568,854	1,233,737	0.786
12-2032	5.0%	1,242,979	956,065	0.769	1,213,373	956,065	0.788
12-2033	5.0%	934,686	720,694	0.771	912,423	720,694	0.790
12-2034	5.0%	658,764	509,446	0.773	643,073	509,446	0.792
12-2035	5.0%	437,449	339,260	0.776	427,029	339,260	0.794
12-2036	5.0%	301,171	233,756	0.776	293,998	233,756	0.795
12-2037	5.0%	217,768	169,386	0.778	212,581	169,386	0.797
12-2038	5.0%	158,067	123,047	0.778	154,302	123,047	0.797
12-2039	5.0%	114,160	88,864	0.778	111,441	88,864	0.797
12-2040	5.0%	82,364	64,084	0.778	80,403	64,084	0.797
12-2041	5.0%	57,780	44,903	0.777	56,404	44,903	0.796
12-2042	5.0%	39,099	30,301	0.775	38,168	30,301	0.794
12-2043	5.0%	26,103	20,158	0.772	25,481	20,158	0.791
12-2044	5.0%	17,147	13,201	0.770	16,739	13,201	0.789
12-2045	5.0%	10,861	8,354	0.769	10,602	8,354	0.788
12-2046	5.0%	6,769	5,222	0.771	6,608	5,222	0.790
12-2047	5.0%	<u>2,542</u>	<u>1,981</u>	<u>0.779</u>	<u>2,481</u>	<u>1,981</u>	<u>0.798</u>
Total 2014+		176,235,652	128,006,293	0.726	172,037,926	128,006,293	0.744
<b>GRAND TOTAL</b>		<b>1,043,474,642</b>	<b>703,517,741</b>	<b>0.674</b>	<b>1,039,276,916</b>	<b>703,517,741</b>	<b>0.677</b>

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2013 experience includes actual experience through 6-2013.

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSG, MSG06, MSG06R AND MSG10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN G**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 06-2013**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.158	13	0.106	25	0.200
2	0.149	14	0.109	26	0.212
3	0.146	15	0.112	27	0.228
4	0.128	16	0.135	28	0.240
5	0.120	17	0.138	29	0.261
6	0.120	18	0.141	30	0.268
7	0.111	19	0.150	31	0.289
8	0.111	20	0.155	32	0.304
9	0.105	21	0.166	33	0.330
10	0.102	22	0.172	34	0.342
11	0.101	23	0.182	35	1.000
12	0.103	24	0.192		

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Years 2015+ Premium Trend<sup>(2)</sup></u>
G	2.4%	5.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

<sup>(2)</sup> For attained age rates, the increase in premiums as attained age increases is also recognized.

**CLAIMS TREND:<sup>(3)</sup>**

Price and Utilization Changes: 5.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
1	0.870
2	0.940
3+	1.000

<sup>(3)</sup> In addition to price and utilization changes and selection by duration, the increase in claims as attained age increases is recognized.

**UNITED AMERICAN INSURANCE COMPANY**  
 McKinney, Texas

Plan K  
 Individual Standardized Medicare Supplement Policy Forms

2014 Rate Filing Summary

**DISTRICT OF COLUMBIA**

Original Approval Dates	MSK06 August 8, 2005 Revised November 9, 2005	
Proposed Percentage of Rate Change		
Attained Age	3.0%	
Proposed Effective Date	January 1, 2014, or as soon thereafter as possible and allowed	
Application of Rates	In Force and New Business	
Number of Policies In-Force 2nd Quarter 2013	<u>DISTRICT OF COLUMBIA</u>	<u>NATIONWIDE</u>
Issue Age	0	5
Attained Age	0	20
Under Age	0	0
Total	<hr/> 0	<hr/> 25

**UNITED AMERICAN INSURANCE COMPANY**  
McKinney, Texas

**PLAN K**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>MSK06</b>
<b>ORIGINAL APPROVAL DATE</b>	<b>08-05-05</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>MSK06</b>
<b>APPROVAL DATE OF REVISED FORM</b>	<b>11-09-05</b>

Calendar Year	Date Approved	Average Amount Approved	Effective Date
2006	8/5/2005	Original Rates Approved	05/01/06
2006	4/24/2006	Replacement Rates	11/09/05
2007	3/7/2007	+6.0%	06/01/07
2008	12/31/2007	+0.0%	
2009	1/21/2009	+3.0%	03/01/09
2010	12/7/2009	+0.0%	
2010	4/20/2010	Modal Factor Change	07/01/10
2011	11/3/2010	+0.0%	
2012	12/13/2011	+0.0%	
2013	12/21/2012	+3.0%	2/15/2013

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORMS MSK06 / MSK06R  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN K  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2006-12	2006	2,376	0	0.000
	<b>TOTAL</b>	<b>2,376</b>	<b>0</b>	<b>0.000</b>
2007-12	2006	6,904	324	0.047
	2007	23,329	3,982	0.171
	<b>TOTAL</b>	<b>30,233</b>	<b>4,306</b>	<b>0.142</b>
2008-12	2006	6,046	164	0.027
	2007	30,562	9,944	0.325
	2008	7,690	1,540	0.200
	<b>TOTAL</b>	<b>44,298</b>	<b>11,648</b>	<b>0.263</b>
2009-12	2006	4,710	108	0.023
	2007	22,183	14,798	0.667
	2008	9,582	3,043	0.318
	2009	3,583	8,576	2.394
	<b>TOTAL</b>	<b>40,058</b>	<b>26,525</b>	<b>0.662</b>
2010-12	2006	2,868	177	0.062
	2007	19,696	13,436	0.682
	2008	5,984	805	0.135
	2009	1,892	534	0.282
	2010	2,693	814	0.302
	<b>TOTAL</b>	<b>33,133</b>	<b>15,766</b>	<b>0.476</b>
2011-12	2006	2,848	80	0.028
	2007	16,713	23,437	1.402
	2008	5,414	1,355	0.250
	2009	1,236	333	0.269
	2010	5,979	2,611	0.437
	2011	876	17	0.019
	<b>TOTAL</b>	<b>33,066</b>	<b>27,833</b>	<b>0.842</b>
2012-12	2006	2,889	136	0.047
	2007	14,146	18,270	1.292
	2008	5,430	1,643	0.303
	2009	3	0	0.000
	2010	3,361	640	0.190
	2011	3,724	173	0.046
	2012	2,817	731	0.259
	<b>TOTAL</b>	<b>32,370</b>	<b>21,593</b>	<b>0.667</b>
2013-06	2006	1,464	937	0.640
	2007	3,959	944	0.238
	2008	2,148	502	0.234
	2010	1,484	309	0.208
	2011	1,799	372	0.207
	2012	2,968	903	0.304
	2013	1,354	948	0.700
	<b>TOTAL</b>	<b>15,176</b>	<b>4,915</b>	<b>0.324</b>
<b>GRAND TOTAL</b>		<b>230,710</b>	<b>112,586</b>	<b>0.488</b>

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES  
 CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-06

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSK06 AND MSK06R  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN K**

**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2013**

Experience Mo-Year	Rate Increase	Actual Experience To Date Plus Future Projected			Rate Increase Requested Not Included		
		Rate Increase Requested Included	Rate Increase Requested Not Included	Rate Increase Requested Not Included	Rate Increase Requested Not Included	Rate Increase Requested Not Included	Rate Increase Requested Not Included
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-2006		2,376	0	0.000	2,376	0	0.000
12-2007		30,233	4,306	0.142	30,233	4,306	0.142
12-2008		44,298	11,648	0.263	44,298	11,648	0.263
12-2009		40,058	26,525	0.662	40,058	26,525	0.662
12-2010		33,133	15,766	0.476	33,133	15,766	0.476
12-2011		33,066	27,833	0.842	33,066	27,833	0.842
12-2012		32,370	21,593	0.667	32,370	21,593	0.667
12-2013		<u>30,370</u>	<u>14,148</u>	<u>0.466</u>	<u>30,370</u>	<u>14,148</u>	<u>0.466</u>
Total through 2013		245,904	121,819	0.495	245,904	121,819	0.495
	on 1/1						
12-2014	3.0%	28,156	17,505	0.622	27,336	17,505	0.640
12-2015	5.0%	25,731	16,334	0.635	24,981	16,334	0.654
12-2016	5.0%	23,682	15,194	0.642	22,992	15,194	0.661
12-2017	5.0%	21,901	14,149	0.646	21,263	14,149	0.665
12-2018	5.0%	20,261	13,185	0.651	19,670	13,185	0.670
12-2019	5.0%	18,738	12,272	0.655	18,192	12,272	0.675
12-2020	5.0%	17,305	11,397	0.659	16,801	11,397	0.678
12-2021	5.0%	15,952	10,560	0.662	15,488	10,560	0.682
12-2022	5.0%	14,677	9,760	0.665	14,249	9,760	0.685
12-2023	5.0%	13,440	8,979	0.668	13,048	8,979	0.688
12-2024	5.0%	12,255	8,224	0.671	11,899	8,224	0.691
12-2025	5.0%	11,128	7,494	0.673	10,804	7,494	0.694
12-2026	5.0%	10,048	6,790	0.676	9,755	6,790	0.696
12-2027	5.0%	9,012	6,114	0.678	8,749	6,114	0.699
12-2028	5.0%	8,021	5,464	0.681	7,788	5,464	0.702
12-2029	5.0%	7,085	4,849	0.684	6,878	4,849	0.705
12-2030	5.0%	6,205	4,267	0.688	6,025	4,267	0.708
12-2031	5.0%	5,385	3,717	0.690	5,228	3,717	0.711
12-2032	5.0%	4,625	3,203	0.692	4,491	3,203	0.713
12-2033	5.0%	3,927	2,724	0.694	3,812	2,724	0.715
12-2034	5.0%	3,291	2,287	0.695	3,195	2,287	0.716
12-2035	5.0%	2,722	1,895	0.696	2,642	1,895	0.717
12-2036	5.0%	2,220	1,546	0.696	2,155	1,546	0.717
12-2037	5.0%	1,784	1,242	0.696	1,732	1,242	0.717
12-2038	5.0%	1,411	980	0.695	1,370	980	0.716
12-2039	5.0%	1,094	760	0.694	1,062	760	0.715
12-2040	5.0%	833	577	0.694	808	577	0.714
12-2041	5.0%	602	416	0.691	584	416	0.712
12-2042	5.0%	392	268	0.684	381	268	0.705
12-2043	5.0%	259	175	0.676	252	175	0.696
12-2044	5.0%	186	126	0.675	181	126	0.695
12-2045	5.0%	117	79	0.675	114	79	0.695
12-2046	5.0%	66	45	0.675	64	45	0.695
12-2047	5.0%	<u>24</u>	<u>16</u>	<u>0.675</u>	<u>23</u>	<u>16</u>	<u>0.695</u>
Total 2014+		292,534	192,589	0.658	284,013	192,589	0.678
<b>GRAND TOTAL</b>		<b>538,438</b>	<b>314,408</b>	<b>0.584</b>	<b>529,918</b>	<b>314,408</b>	<b>0.593</b>

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2013 experience includes actual experience through 6-2013.

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSK06 AND MSK06R  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN K**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 06-2013**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.158	13	0.106	25	0.200
2	0.149	14	0.109	26	0.212
3	0.146	15	0.112	27	0.228
4	0.128	16	0.135	28	0.240
5	0.120	17	0.138	29	0.261
6	0.120	18	0.141	30	0.268
7	0.111	19	0.150	31	0.289
8	0.111	20	0.155	32	0.304
9	0.105	21	0.166	33	0.330
10	0.102	22	0.172	34	0.342
11	0.101	23	0.182	35	1.000
12	0.103	24	0.192		

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Years 2015+ Premium Trend<sup>(2)</sup></u>
K	3.0%	5.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

<sup>(2)</sup> For attained age rates, the increase in premiums as attained age increases is also recognized.

**CLAIMS TREND:<sup>(3)</sup>**

Price and Utilization Changes: 5.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
1	0.870
2	0.940
3+	1.000

<sup>(3)</sup> In addition to price and utilization changes and selection by duration, the increase in claims as attained age increases is recognized.

**UNITED AMERICAN INSURANCE COMPANY**  
 McKinney, Texas

Plan L  
 Individual Standardized Medicare Supplement Policy Forms

2014 Rate Filing Summary

**DISTRICT OF COLUMBIA**

Original Approval Dates	MSL06 August 8, 2005 Revised November 9, 2005	
Proposed Percentage of Rate Change		
Attained Age	3.0.%	
Proposed Effective Date	January 1, 2014, or as soon thereafter as possible and allowed	
Application of Rates	In Force and New Business	
Number of Policies In-Force 2nd Quarter 2013	DISTRICT OF COLUMBIA	<u>NATIONWIDE</u>
Issue Age	0	14
Attained Age	0	16
Under Age	0	0
Total	<u>0</u>	<u>30</u>

**UNITED AMERICAN INSURANCE COMPANY**  
McKinney, Texas

**PLAN L**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>MSL06</b>
<b>ORIGINAL APPROVAL DATE</b>	<b>08-05-05</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>MSL06</b>
<b>APPROVAL DATE OF REVISED FORM</b>	<b>11-09-05</b>

Calendar Year	Date Approved	Average Amount Approved	Effective Date
2006	8/5/2005	Original Rates Approved	5/1/06
2006	4/24/2006	Replacement Rates	11/9/05
2007	3/7/2007	+6.0%	6/1/07
2008	12/31/2007	+0.0%	
2009	1/21/2009	+3.0%	3/1/09
2010	12/7/2009	+0.0%	
2010	4/20/2010	Modal Factor Change	7/1/10
2011	11/3/2010	+0.0%	
2012	12/13/2011	+0.0%	
2013	12/21/2012	+3.0%	2/15/13

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORMS MSL06 / MSL06R  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN L  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2006-12	2006	6,237	89	0.014
	<b>TOTAL</b>	<b>6,237</b>	<b>89</b>	<b>0.014</b>
2007-12	2006	21,635	3,672	0.170
	2007	45,337	8,782	0.194
	<b>TOTAL</b>	<b>66,972</b>	<b>12,454</b>	<b>0.186</b>
2008-12	2006	14,316	3,628	0.253
	2007	50,966	31,848	0.625
	2008	20,845	15,106	0.725
	<b>TOTAL</b>	<b>86,127</b>	<b>50,582</b>	<b>0.587</b>
2009-12	2006	12,086	3,441	0.285
	2007	37,491	16,940	0.452
	2008	17,630	11,025	0.625
	2009	7,311	2,838	0.388
	<b>TOTAL</b>	<b>74,518</b>	<b>34,244</b>	<b>0.460</b>
2010-12	2006	9,540	6,678	0.700
	2007	33,049	6,457	0.195
	2008	10,783	1,769	0.164
	2009	11,199	1,967	0.176
	2010	6,042	2,208	0.365
	<b>TOTAL</b>	<b>70,613</b>	<b>19,079</b>	<b>0.270</b>
2011-12	2006	3,707	3,752	1.012
	2007	26,718	14,213	0.532
	2008	8,404	2,071	0.246
	2009	7,817	3,362	0.430
	2010	8,996	4,601	0.511
	2011	3,891	8,680	2.231
	<b>TOTAL</b>	<b>59,533</b>	<b>36,679</b>	<b>0.616</b>
2012-12	2006	3,567	2,774	0.778
	2007	20,493	10,847	0.529
	2008	8,751	824	0.094
	2009	5,641	6,734	1.194
	2010	8,421	3,940	0.468
	2011	3,973	2,996	0.754
	2012	4,073	2,323	0.570
	<b>TOTAL</b>	<b>54,919</b>	<b>30,438</b>	<b>0.554</b>
2013-06	2006	1,854	258	0.139
	2007	10,482	4,348	0.415
	2008	3,417	1,828	0.535
	2009	2,933	1,735	0.592
	2010	2,848	711	0.250
	2011	2,051	2,143	1.045
	2012	5,057	1,395	0.276
	2013	1,219	194	0.159
	<b>TOTAL</b>	<b>29,861</b>	<b>12,612</b>	<b>0.422</b>
<b>GRAND TOTAL</b>		<b>448,780</b>	<b>196,177</b>	<b>0.437</b>

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES  
 CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-06

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSL06 AND MSL06R  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN L**

**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2013**

Experience Mo-Year	Rate Increase	Actual Experience To Date Plus Future Projected					
		Rate Increase Requested <u>Included</u>			Rate Increase Requested <u>Not Included</u>		
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-2006		6,237	89	0.014	6,237	89	0.014
12-2007		66,972	12,454	0.186	66,972	12,454	0.186
12-2008		86,127	50,582	0.587	86,127	50,582	0.587
12-2009		74,518	34,244	0.460	74,518	34,244	0.460
12-2010		70,613	19,079	0.270	70,613	19,079	0.270
12-2011		59,533	36,679	0.616	59,533	36,679	0.616
12-2012		54,919	30,438	0.554	54,919	30,438	0.554
12-2013		<u>58,664</u>	<u>29,600</u>	<u>0.505</u>	<u>58,664</u>	<u>29,600</u>	<u>0.505</u>
Total through 2013		477,583	213,165	0.446	477,583	213,165	0.446
	on 1/1						
12-2014	3.0%	53,750	32,366	0.602	52,184	32,366	0.620
12-2015	5.0%	49,452	30,387	0.614	48,011	30,387	0.633
12-2016	5.0%	45,751	28,490	0.623	44,419	28,490	0.641
12-2017	5.0%	42,483	26,778	0.630	41,246	26,778	0.649
12-2018	5.0%	39,508	25,200	0.638	38,357	25,200	0.657
12-2019	5.0%	36,790	23,731	0.645	35,718	23,731	0.664
12-2020	5.0%	34,196	22,297	0.652	33,200	22,297	0.672
12-2021	5.0%	31,760	20,915	0.659	30,835	20,915	0.678
12-2022	5.0%	29,369	19,525	0.665	28,514	19,525	0.685
12-2023	5.0%	26,987	18,106	0.671	26,201	18,106	0.691
12-2024	5.0%	24,690	16,705	0.677	23,971	16,705	0.697
12-2025	5.0%	22,461	15,312	0.682	21,806	15,312	0.702
12-2026	5.0%	20,292	13,934	0.687	19,701	13,934	0.707
12-2027	5.0%	18,183	12,567	0.691	17,653	12,567	0.712
12-2028	5.0%	16,152	11,231	0.695	15,681	11,231	0.716
12-2029	5.0%	14,228	9,957	0.700	13,813	9,957	0.721
12-2030	5.0%	12,419	8,742	0.704	12,057	8,742	0.725
12-2031	5.0%	10,737	7,599	0.708	10,424	7,599	0.729
12-2032	5.0%	9,185	6,529	0.711	8,918	6,529	0.732
12-2033	5.0%	7,760	5,536	0.713	7,534	5,536	0.735
12-2034	5.0%	6,471	4,634	0.716	6,282	4,634	0.738
12-2035	5.0%	5,317	3,820	0.718	5,162	3,820	0.740
12-2036	5.0%	4,305	3,100	0.720	4,180	3,100	0.742
12-2037	5.0%	3,433	2,475	0.721	3,333	2,475	0.743
12-2038	5.0%	2,689	1,939	0.721	2,610	1,939	0.743
12-2039	5.0%	2,065	1,490	0.722	2,005	1,490	0.744
12-2040	5.0%	1,554	1,123	0.722	1,509	1,123	0.744
12-2041	5.0%	1,125	814	0.724	1,092	814	0.746
12-2042	5.0%	674	485	0.720	655	485	0.741
12-2043	5.0%	448	323	0.721	435	323	0.742
12-2044	5.0%	287	207	0.722	278	207	0.743
12-2045	5.0%	172	125	0.724	167	125	0.746
12-2046	5.0%	96	68	0.713	93	68	0.734
12-2047	5.0%	<u>26</u>	<u>19</u>	<u>0.733</u>	<u>26</u>	<u>19</u>	<u>0.755</u>
Total 2014+		574,815	376,528	0.655	558,072	376,528	0.675
<b>GRAND TOTAL</b>		<b>1,052,397</b>	<b>589,693</b>	<b>0.560</b>	<b>1,035,655</b>	<b>589,693</b>	<b>0.569</b>

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2013 experience includes actual experience through 6-2013.

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSL06 AND MSL06R  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN L**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 06-2013**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.158	13	0.106	25	0.200
2	0.149	14	0.109	26	0.212
3	0.146	15	0.112	27	0.228
4	0.128	16	0.135	28	0.240
5	0.120	17	0.138	29	0.261
6	0.120	18	0.141	30	0.268
7	0.111	19	0.150	31	0.289
8	0.111	20	0.155	32	0.304
9	0.105	21	0.166	33	0.330
10	0.102	22	0.172	34	0.342
11	0.101	23	0.182	35	1.000
12	0.103	24	0.192		

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Years 2015+ Premium Trend<sup>(2)</sup></u>
L	3.0%	5.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

<sup>(2)</sup> For attained age rates, the increase in premiums as attained age increases is also recognized.

**CLAIMS TREND:<sup>(3)</sup>**

Price and Utilization Changes: 5.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
1	0.870
2	0.940
3+	1.000

<sup>(3)</sup> In addition to price and utilization changes and selection by duration, the increase in claims as attained age increases is recognized.

**UNITED AMERICAN INSURANCE COMPANY**  
McKinney, Texas

Plan N  
Individual Standardized Medicare Supplement Policy Forms

2014 Rate Filing Summary

**DISTRICT OF COLUMBIA**

Original Approval Dates	MSN10 February 10, 2010	
Proposed Percentage of Rate Change		
Attained Age	3.0%	
Proposed Effective Date	January 1, 2014, or as soon thereafter as possible and allowed	
Application of Rates	In Force and New Business	
Number of Policies In-Force 2nd Quarter 2013	DISTRICT OF COLUMBIA	<u>NATIONWIDE</u>
Issue Age	0	136
Attained Age	0	64
Under Age	0	0
Total	<hr/> 0	<hr/> 200

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**PLAN N**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>MSN10</b>
<b>APPROVAL DATE MIPPA COMPLIANT FORM EFFECTIVE 6-1-1</b>	<b>2/10/2010</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	
<b>APPROVAL DATE OF REVISED POLICY FORM</b>	

<b>Calendar Year</b>	<b>Date Approved</b>	<b>Average Amount Approved</b>	<b>Effective Date</b>
2010	2/10/2010	MIPPA New Form & Rates	6/1/2010
2011	11/3/2010	+3.5%	1/1/2011
2012	12/13/2011	+0.0%	
2013	12/21/2012	+3.0%	2/15/2013

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORM MSN10  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN N  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2010-12	2010	20,724	10,622	0.513
	<b>TOTAL</b>	<b>20,724</b>	<b>10,622</b>	<b>0.513</b>
2011-12	2010	52,599	36,391	0.692
	2011	58,164	29,058	0.500
	<b>TOTAL</b>	<b>110,763</b>	<b>65,449</b>	<b>0.591</b>
2012-12	2010	42,980	18,553	0.432
	2011	80,425	31,254	0.389
	2012	102,374	50,692	0.495
	<b>TOTAL</b>	<b>225,779</b>	<b>100,499</b>	<b>0.445</b>
2013-06	2010	20,620	13,723	0.666
	2011	35,129	22,048	0.628
	2012	91,435	52,109	0.570
	2013	71,090	36,310	0.511
	<b>TOTAL</b>	<b>218,274</b>	<b>124,190</b>	<b>0.569</b>
<b>GRAND TOTAL</b>		<b>575,540</b>	<b>300,760</b>	<b>0.523</b>

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES  
 CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-06

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS MSN10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN N**

**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2013**

Experience Mo-Year	Rate Increase	Actual Experience To Date Plus Future Projected					
		Rate Increase Requested <u>Included</u>			Rate Increase Requested <u>Not Included</u>		
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-2010		20,724	10,622	0.513	20,724	10,622	0.513
12-2011		110,763	65,449	0.591	110,763	65,449	0.591
12-2012		225,779	100,499	0.445	225,779	100,499	0.445
12-2013		<u>485,058</u>	<u>259,748</u>	<u>0.535</u>	<u>485,058</u>	<u>259,748</u>	<u>0.535</u>
Total through 2013		842,324	436,318	0.518	842,324	436,318	0.518
	on 1/1						
12-2014	3.0%	487,870	261,121	0.535	473,660	261,121	0.551
12-2015	5.0%	442,273	251,017	0.568	429,392	251,017	0.585
12-2016	5.0%	405,358	237,726	0.586	393,552	237,726	0.604
12-2017	5.0%	375,091	224,119	0.598	364,166	224,119	0.615
12-2018	5.0%	348,411	212,077	0.609	338,264	212,077	0.627
12-2019	5.0%	324,861	201,457	0.620	315,399	201,457	0.639
12-2020	5.0%	303,708	191,999	0.632	294,862	191,999	0.651
12-2021	5.0%	284,609	183,675	0.645	276,319	183,675	0.665
12-2022	5.0%	267,583	176,456	0.659	259,790	176,456	0.679
12-2023	5.0%	251,691	169,478	0.673	244,360	169,478	0.694
12-2024	5.0%	236,323	162,164	0.686	229,440	162,164	0.707
12-2025	5.0%	221,119	154,210	0.697	214,679	154,210	0.718
12-2026	5.0%	205,858	145,564	0.707	199,863	145,564	0.728
12-2027	5.0%	190,153	136,117	0.716	184,614	136,117	0.737
12-2028	5.0%	173,481	125,648	0.724	168,428	125,648	0.746
12-2029	5.0%	156,704	114,766	0.732	152,139	114,766	0.754
12-2030	5.0%	140,759	104,117	0.740	136,660	104,117	0.762
12-2031	5.0%	125,480	93,661	0.746	121,825	93,661	0.769
12-2032	5.0%	110,884	83,495	0.753	107,654	83,495	0.776
12-2033	5.0%	97,035	73,674	0.759	94,208	73,674	0.782
12-2034	5.0%	84,051	64,323	0.765	81,603	64,323	0.788
12-2035	5.0%	72,019	55,580	0.772	69,921	55,580	0.795
12-2036	5.0%	60,956	47,431	0.778	59,181	47,431	0.801
12-2037	5.0%	50,943	39,927	0.784	49,459	39,927	0.807
12-2038	5.0%	41,940	33,063	0.788	40,718	33,063	0.812
12-2039	5.0%	33,913	26,857	0.792	32,925	26,857	0.816
12-2040	5.0%	26,911	21,397	0.795	26,127	21,397	0.819
12-2041	5.0%	20,924	16,681	0.797	20,315	16,681	0.821
12-2042	5.0%	15,948	12,729	0.798	15,483	12,729	0.822
12-2043	5.0%	11,891	9,495	0.799	11,545	9,495	0.822
12-2044	5.0%	8,640	6,905	0.799	8,388	6,905	0.823
12-2045	5.0%	5,892	4,722	0.801	5,721	4,722	0.825
12-2046	5.0%	3,729	3,001	0.805	3,621	3,001	0.829
12-2047	5.0%	<u>1,728</u>	<u>1,402</u>	<u>0.812</u>	<u>1,677</u>	<u>1,402</u>	<u>0.836</u>
Total 2014+		5,588,735	3,646,052	0.652	5,425,956	3,646,052	0.672
<b>GRAND TOTAL</b>		<b>6,431,059</b>	<b>4,082,371</b>	<b>0.635</b>	<b>6,268,280</b>	<b>4,082,371</b>	<b>0.651</b>

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2013 experience includes actual experience through 6-2013.

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORM MSN10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN N**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 06-2013**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.158	13	0.106	25	0.200
2	0.149	14	0.109	26	0.212
3	0.146	15	0.112	27	0.228
4	0.128	16	0.135	28	0.240
5	0.120	17	0.138	29	0.261
6	0.120	18	0.141	30	0.268
7	0.111	19	0.150	31	0.289
8	0.111	20	0.155	32	0.304
9	0.105	21	0.166	33	0.330
10	0.102	22	0.172	34	0.342
11	0.101	23	0.182	35	1.000
12	0.103	24	0.192		

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Years 2015+ Premium Trend<sup>(2)</sup></u>
N	3.0%	5.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

<sup>(2)</sup> For attained age rates, the increase in premiums as attained age increases is also recognized.

**CLAIMS TREND:<sup>(3)</sup>**

Price and Utilization Changes: 5.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
1	0.870
2	0.940
3+	1.000

<sup>(3)</sup> In addition to price and utilization changes and selection by duration, the increase in claims as attained age increases is recognized.

**UNITED AMERICAN INSURANCE COMPANY**  
 McKinney, Texas

Plan B (For Disabled Lives)  
 Individual Standardized Medicare Supplement Policy Forms

2014 Rate Filing Summary

**DISTRICT OF COLUMBIA**

Original Approval Dates	DMSB October 14, 1992 DMSB06 December 30, 2005 DMSB10 February 10, 2010	
Proposed Percentage of Rate Change  Under Age	9.0%	
Proposed Effective Date	January 1, 2014, or as soon thereafter as possible and allowed	
Application of Rates	In Force and New Business	
Number of Policies In-Force 2 <sup>nd</sup> Quarter 2013  Under Age  Total	DISTRICT OF COLUMBIA  3 <hr/> 3	<u>NATIONWIDE</u>  3,502 <hr/> 3,502

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**PLAN B FOR DISABLEDS**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>DMSB</b>
<b>ORIGINAL APPROVAL DATE</b>	<b>10-14-92</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>DMSB06</b>
<b>APPROVAL DATE OF REVISED POLICY FORM</b>	<b>12-30-05</b>
<b>POLICY FORM NAME</b>	<b>DMSB10</b>
<b>APPROVAL DATE MIPPA COMPLIANT FORM EFFECTIVE 6-1-10</b>	<b>2/10/2010</b>

<b>Calendar Year</b>	<b>Date Approved</b>	<b>Amount Approved</b>	<b>Effective Date</b>
1993	03/16/93	+5.5% - 92 Issues	05/08/93
		+7.8% - 93 & After Issues	
1994	10/24/94	+0.0%	
1995	11/20/95	+0.0%	
1996	02/26/96	+0.0%	
1997	08/22/97	+7.7% - 92 Issues	10/04/97
		+5.3% - 93 & After Issues	
1998	6/8/1998	+0.0%	
1999	1/27/1999	+23.1%	3/11/1999
2000	11/24/1999	+21.6%	2/4/2000
2001	3/28/2001	+24.4%	4/27/2001
2002	12/31/2001	+3.3%	2/15/2002
2003	3/6/2003	+7.9%	5/1/2003
2004	11/18/2003	+3.9%	1/1/2004
2005	1/25/2005	+4.0%	3/1/2005
2006	4/24/2006	+12.0%	6/1/2006
2007	3/7/2007	+8.0%	6/1/2007
2008	12/31/2007	+6.0%	3/1/2008
2009	1/21/2009	+3.0%	3/1/2009
2010	12/7/2009	+15.0%	2/15/2010
2010	2/10/2010	MIPPA New Form & Rates	6/1/2010
2011	11/3/2010	+3.5% (for issues prior to 06-01-10)	1/1/2011
		+0.0% (for issues after 5-31-10)	
2012	12/13/2011	+9.0%	2/1/2012
2013	12/21/2012	+9.0%	2/15/2013

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORMS DMSB / DMSBR / DMSB06 / DMSB06R / DMSB10  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B (FOR DISABLED LIVES)  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1992-12	1992	2,494,267	558,360	0.224
	<b>TOTAL</b>	<b>2,494,267</b>	<b>558,360</b>	<b>0.224</b>
1993-12	1992	5,225,836	2,766,979	0.529
	1993	4,442,431	1,442,190	0.325
	<b>TOTAL</b>	<b>9,668,267</b>	<b>4,209,169</b>	<b>0.435</b>
1994-12	1992	4,118,736	2,797,874	0.679
	1993	6,893,883	4,107,366	0.596
	1994	3,265,901	1,187,471	0.364
	<b>TOTAL</b>	<b>14,278,520</b>	<b>8,092,711</b>	<b>0.567</b>
1995-12	1992	3,224,614	2,347,272	0.728
	1993	5,294,752	3,874,536	0.732
	1994	5,083,646	3,832,259	0.754
	1995	2,693,765	1,115,341	0.414
	<b>TOTAL</b>	<b>16,296,777</b>	<b>11,169,408</b>	<b>0.685</b>
1996-12	1992	2,495,338	2,010,126	0.806
	1993	4,006,471	3,284,678	0.820
	1994	3,830,230	3,029,981	0.791
	1995	4,016,914	2,967,632	0.739
	1996	2,107,383	966,974	0.459
	<b>TOTAL</b>	<b>16,456,336</b>	<b>12,259,391</b>	<b>0.745</b>
1997-12	1992	2,118,073	1,630,245	0.770
	1993	3,321,051	3,059,014	0.921
	1994	3,111,721	2,557,557	0.822
	1995	3,300,157	2,642,538	0.801
	1996	3,553,722	2,930,878	0.825
	1997	2,194,233	1,011,386	0.461
	<b>TOTAL</b>	<b>17,598,957</b>	<b>13,831,618</b>	<b>0.786</b>
1998-12	1992	1,799,193	1,661,024	0.923
	1993	2,750,964	2,340,288	0.851
	1994	2,611,528	2,233,738	0.855
	1995	2,730,536	2,411,042	0.883
	1996	2,983,592	2,724,751	0.913
	1997	3,811,837	2,728,276	0.716
	1998	3,007,819	1,372,291	0.456
	<b>TOTAL</b>	<b>19,695,469</b>	<b>15,471,410</b>	<b>0.786</b>
1999-12	1992	1,653,222	1,238,363	0.749
	1993	2,470,561	2,749,648	1.113
	1994	2,348,083	1,891,356	0.805
	1995	2,428,753	2,129,896	0.877
	1996	2,623,485	2,034,027	0.775
	1997	3,287,010	2,325,328	0.707
	1998	5,428,757	3,582,163	0.660
	1999	4,021,521	1,905,414	0.474
	<b>TOTAL</b>	<b>24,261,392</b>	<b>17,856,195</b>	<b>0.736</b>

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORMS DMSB / DMSBR / DMSB06 / DMSB06R / DMSB10  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B (FOR DISABLED LIVES)  
 2014 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2000-12	1992	1,464,437	785,671	0.537
	1993	2,235,217	1,594,306	0.713
	1994	2,017,417	1,532,865	0.760
	1995	2,123,991	1,771,234	0.834
	1996	2,358,487	1,699,553	0.721
	1997	2,912,384	1,957,294	0.672
	1998	4,597,932	3,065,247	0.667
	1999	6,459,989	4,184,606	0.648
	2000	4,592,402	2,282,530	0.497
	<b>TOTAL</b>		<b>28,762,256</b>	<b>18,873,306</b>
2001-12	1992	1,341,092	953,650	0.711
	1993	1,999,981	1,258,037	0.629
	1994	1,882,863	1,292,782	0.687
	1995	1,911,630	1,248,748	0.653
	1996	2,091,282	1,305,123	0.624
	1997	2,604,600	1,695,515	0.651
	1998	3,969,249	2,589,764	0.652
	1999	5,367,261	3,120,119	0.581
	2000	7,618,493	4,541,518	0.596
	2001	6,404,375	3,481,781	0.544
	<b>TOTAL</b>		<b>35,190,826</b>	<b>21,487,037</b>
2002-12	1992	1,186,046	697,464	0.588
	1993	1,717,770	1,086,593	0.633
	1994	1,595,913	1,087,141	0.681
	1995	1,635,588	1,074,376	0.657
	1996	1,750,106	1,126,754	0.644
	1997	2,180,934	1,321,303	0.606
	1998	3,302,114	2,027,809	0.614
	1999	4,318,854	2,481,524	0.575
	2000	5,852,401	3,683,931	0.629
	2001	8,669,736	5,321,743	0.614
	2002	4,913,294	2,499,774	0.509
	<b>TOTAL</b>		<b>37,122,756</b>	<b>22,408,412</b>
2003-12	1992	1,043,694	685,198	0.657
	1993	1,446,807	997,779	0.690
	1994	1,339,878	966,557	0.721
	1995	1,385,653	1,106,282	0.798
	1996	1,471,223	1,143,826	0.777
	1997	1,775,548	1,160,570	0.654
	1998	2,648,624	1,728,346	0.653
	1999	3,462,032	2,241,050	0.647
	2000	4,793,656	3,220,741	0.672
	2001	7,118,603	4,662,601	0.655
	2002	7,333,216	4,763,263	0.650
	2003	4,267,626	2,243,599	0.526
	<b>TOTAL</b>		<b>38,086,560</b>	<b>24,919,812</b>

**UNITED AMERICAN INSURANCE COMPANY**  
 McKinney, Texas  
**POLICY FORMS DMSB / DMSBR / DMSB06 / DMSB06R / DMSB10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B (FOR DISABLED LIVES)**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1992	895,135	673,941	0.753
	1993	1,261,495	922,579	0.731
	1994	1,127,810	774,158	0.686
	1995	1,174,170	843,955	0.719
	1996	1,268,569	850,313	0.670
	1997	1,500,618	966,441	0.644
	1998	2,233,199	1,462,532	0.655
	1999	2,892,124	1,705,164	0.590
	2000	4,036,533	2,749,568	0.681
	2001	5,995,439	4,033,264	0.673
	2002	5,972,771	4,364,377	0.731
	2003	6,630,520	4,548,545	0.686
	2004	4,653,538	2,432,484	0.523
		<b>TOTAL</b>	<b>39,641,921</b>	<b>26,327,321</b>
2005-12	1992	777,010	555,990	0.716
	1993	1,082,429	772,737	0.714
	1994	981,428	654,786	0.667
	1995	1,017,286	686,164	0.675
	1996	1,072,273	788,691	0.736
	1997	1,274,283	793,128	0.622
	1998	1,976,860	1,247,158	0.631
	1999	2,431,777	1,504,624	0.619
	2000	3,390,264	2,293,262	0.676
	2001	5,117,892	3,516,690	0.687
	2002	4,975,968	3,484,120	0.700
	2003	5,480,874	4,028,171	0.735
	2004	6,793,835	4,195,656	0.618
	2005	3,641,626	1,852,991	0.509
	<b>TOTAL</b>	<b>40,013,805</b>	<b>26,374,168</b>	<b>0.659</b>
2006-12	1992	687,023	496,005	0.722
	1993	966,898	750,371	0.776
	1994	831,701	519,087	0.624
	1995	902,232	681,556	0.755
	1996	904,659	618,629	0.684
	1997	1,075,520	632,791	0.588
	1998	1,647,420	1,064,525	0.646
	1999	2,029,446	1,318,282	0.650
	2000	2,748,348	1,778,268	0.647
	2001	4,194,753	2,759,148	0.658
	2002	4,039,023	2,769,329	0.686
	2003	4,350,655	3,410,100	0.784
	2004	5,219,915	3,325,989	0.637
	2005	5,138,547	3,274,580	0.637
2006	2,465,751	1,352,499	0.549	
	<b>TOTAL</b>	<b>37,201,891</b>	<b>24,751,159</b>	<b>0.665</b>

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORMS DMSB / DMSBR / DMSB06 / DMSB06R / DMSB10  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B (FOR DISABLED LIVES)  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2007-12	1992	615,192	465,367	0.756
	1993	853,672	707,828	0.829
	1994	707,376	410,675	0.581
	1995	778,333	611,234	0.785
	1996	749,640	539,795	0.720
	1997	906,737	532,144	0.587
	1998	1,390,154	889,915	0.640
	1999	1,625,629	981,646	0.604
	2000	2,258,862	1,564,714	0.693
	2001	3,494,158	2,318,008	0.663
	2002	3,274,525	2,372,577	0.725
	2003	3,506,965	2,507,917	0.715
	2004	4,052,020	2,606,372	0.643
	2005	3,961,437	2,551,950	0.644
	2006	3,407,789	2,411,292	0.708
	2007	1,740,840	1,340,828	0.770
		<b>TOTAL</b>	<b>33,323,329</b>	<b>22,812,262</b>
2008-12	1992	541,823	564,603	1.042
	1993	748,163	592,074	0.791
	1994	612,855	400,196	0.653
	1995	666,704	570,778	0.856
	1996	613,855	465,665	0.759
	1997	775,143	514,545	0.664
	1998	1,190,461	879,888	0.739
	1999	1,348,367	937,390	0.695
	2000	1,835,104	1,343,974	0.732
	2001	2,892,418	2,230,018	0.771
	2002	2,635,588	2,038,498	0.773
	2003	2,781,269	2,081,977	0.749
	2004	3,282,411	2,128,613	0.648
	2005	3,058,579	2,119,077	0.693
	2006	2,554,554	1,922,001	0.752
	2007	2,590,954	2,437,959	0.941
	2008	1,332,602	1,117,681	0.839
	<b>TOTAL</b>	<b>29,460,850</b>	<b>22,344,937</b>	<b>0.758</b>
2009-12	1992	484,213	409,646	0.846
	1993	634,106	430,243	0.679
	1994	507,513	302,213	0.595
	1995	559,729	460,442	0.823
	1996	526,979	362,577	0.688
	1997	673,928	444,199	0.659
	1998	977,312	713,710	0.730
	1999	1,102,175	678,436	0.616
	2000	1,500,765	1,027,987	0.685
	2001	2,448,108	1,636,861	0.669
	2002	2,249,538	1,627,772	0.724
	2003	2,250,249	1,771,101	0.787
	2004	2,581,066	1,805,360	0.699
	2005	2,428,385	1,707,005	0.703
	2006	2,055,744	1,646,642	0.801
	2007	2,098,888	1,980,506	0.944
	2008	2,062,176	2,204,322	1.069
2009	1,263,409	1,661,590	1.315	
	<b>TOTAL</b>	<b>26,404,283</b>	<b>20,870,612</b>	<b>0.790</b>

**UNITED AMERICAN INSURANCE COMPANY**  
 McKinney, Texas  
**POLICY FORMS DMSB / DMSBR / DMSB06 / DMSB06R / DMSB10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B (FOR DISABLED LIVES)**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2010-12	1992	427,042	334,012	0.782
	1993	567,372	369,059	0.650
	1994	429,797	264,523	0.615
	1995	492,295	413,164	0.839
	1996	463,846	303,607	0.655
	1997	583,749	390,079	0.668
	1998	815,318	886,321	1.087
	1999	947,405	581,431	0.614
	2000	1,263,325	710,283	0.562
	2001	2,155,347	1,414,622	0.656
	2002	1,955,426	1,464,653	0.749
	2003	1,865,302	1,382,311	0.741
	2004	2,165,896	1,410,511	0.651
	2005	1,966,107	1,268,475	0.645
	2006	1,723,259	1,315,858	0.764
	2007	1,799,903	1,453,236	0.807
	2008	1,756,407	1,699,366	0.968
	2009	1,868,567	2,333,011	1.249
	2010	833,361	1,288,827	1.547
		<b>TOTAL</b>	<b>24,079,724</b>	<b>19,283,349</b>
2011-12	1992	379,849	298,642	0.786
	1993	509,247	403,016	0.791
	1994	358,813	187,560	0.523
	1995	442,627	433,559	0.980
	1996	349,362	247,005	0.707
	1997	469,923	295,746	0.629
	1998	726,811	549,519	0.756
	1999	838,821	405,929	0.484
	2000	1,133,635	657,642	0.580
	2001	1,850,800	1,044,433	0.564
	2002	1,686,127	1,230,536	0.730
	2003	1,594,524	1,167,774	0.732
	2004	1,822,912	1,201,303	0.659
	2005	1,670,852	1,040,549	0.623
	2006	1,441,856	1,145,538	0.794
	2007	1,427,943	1,104,175	0.773
	2008	1,453,073	1,358,289	0.935
2009	1,567,711	1,781,718	1.137	
2010	1,049,674	1,837,571	1.751	
2011	464,334	522,226	1.125	
	<b>TOTAL</b>	<b>21,238,894</b>	<b>16,912,730</b>	<b>0.796</b>

UNITED AMERICAN INSURANCE COMPANY  
 McKinney, Texas  
 POLICY FORMS DMSB / DMSBR / DMSB06 / DMSB06R / DMSB10  
 INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B (FOR DISABLED LIVES)  
 2014 RATE FILING  
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2012-12	1992	319,410	209,592	0.656
	1993	455,804	334,181	0.733
	1994	331,758	207,701	0.626
	1995	395,213	417,030	1.055
	1996	324,445	200,357	0.618
	1997	385,803	283,108	0.734
	1998	621,286	474,894	0.764
	1999	779,143	364,411	0.468
	2000	972,222	525,573	0.541
	2001	1,571,742	904,637	0.576
	2002	1,463,174	964,914	0.659
	2003	1,326,798	990,297	0.746
	2004	1,542,405	917,268	0.595
	2005	1,454,087	931,765	0.641
	2006	1,229,261	963,367	0.784
	2007	1,202,239	875,395	0.728
	2008	1,187,377	1,118,442	0.942
	2009	1,319,302	1,453,377	1.102
	2010	844,230	1,393,015	1.650
	2011	680,877	758,956	1.115
2012	362,126	453,722	1.253	
	<b>TOTAL</b>	<b>18,768,702</b>	<b>14,742,002</b>	<b>0.785</b>
2013-06	1992	153,605	90,261	0.588
	1993	224,834	120,838	0.537
	1994	169,490	94,197	0.556
	1995	188,322	139,011	0.738
	1996	162,501	99,909	0.615
	1997	182,091	116,941	0.642
	1998	289,579	190,818	0.659
	1999	376,408	220,314	0.585
	2000	408,860	252,642	0.618
	2001	712,528	442,415	0.621
	2002	651,091	421,853	0.648
	2003	582,226	408,665	0.702
	2004	714,035	460,285	0.645
	2005	625,349	420,885	0.673
	2006	549,939	394,421	0.717
	2007	551,343	396,085	0.718
	2008	532,190	507,766	0.954
	2009	587,028	583,721	0.994
	2010	373,731	490,023	1.311
	2011	290,939	305,781	1.051
2012	281,498	328,221	1.166	
2013	81,209	93,207	1.148	
	<b>TOTAL</b>	<b>8,688,796</b>	<b>6,578,259</b>	<b>0.757</b>
<b>GRAND TOTAL</b>		<b>538,734,578</b>	<b>372,133,628</b>	<b>0.691</b>

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES  
 CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-06

**UNITED AMERICAN INSURANCE COMPANY**

**McKinney, Texas**

**POLICY FORMS DMSB, DMSBR, DMSB06, DMSB06R AND DMSB10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B (FOR DISABLED LIVES)**

**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2013**

Experience Mo-Year	Rate Increase	Actual Experience To Date Plus Future Projected			Rate Increase Requested Not Included		
		Rate Increase Requested	Included	Loss Ratio	Rate Increase Requested	Not Included	Loss Ratio
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1992		2,494,267	558,360	0.224	2,494,267	558,360	0.224
12-1993		9,668,267	4,209,169	0.435	9,668,267	4,209,169	0.435
12-1994		14,278,520	8,092,711	0.567	14,278,520	8,092,711	0.567
12-1995		16,296,777	11,169,408	0.685	16,296,777	11,169,408	0.685
12-1996		16,456,336	12,259,391	0.745	16,456,336	12,259,391	0.745
12-1997		17,598,957	13,831,618	0.786	17,598,957	13,831,618	0.786
12-1998		19,695,469	15,471,410	0.786	19,695,469	15,471,410	0.786
12-1999		24,261,392	17,856,195	0.736	24,261,392	17,856,195	0.736
12-2000		28,762,256	18,873,306	0.656	28,762,256	18,873,306	0.656
12-2001		35,190,826	21,487,037	0.611	35,190,826	21,487,037	0.611
12-2002		37,122,756	22,408,412	0.604	37,122,756	22,408,412	0.604
12-2003		38,086,560	24,919,812	0.654	38,086,560	24,919,812	0.654
12-2004		39,641,921	26,327,321	0.664	39,641,921	26,327,321	0.664
12-2005		40,013,805	26,374,168	0.659	40,013,805	26,374,168	0.659
12-2006		37,201,891	24,751,159	0.665	37,201,891	24,751,159	0.665
12-2007		33,323,329	22,812,262	0.685	33,323,329	22,812,262	0.685
12-2008		29,460,850	22,344,937	0.758	29,460,850	22,344,937	0.758
12-2009		26,404,283	20,870,612	0.790	26,404,283	20,870,612	0.790
12-2010		24,079,724	19,283,349	0.801	24,079,724	19,283,349	0.801
12-2011		21,238,894	16,912,730	0.796	21,238,894	16,912,730	0.796
12-2012		18,768,702	14,742,002	0.785	18,768,702	14,742,002	0.785
12-2013		<u>16,509,891</u>	<u>12,703,693</u>	<u>0.769</u>	<u>16,509,891</u>	<u>12,703,693</u>	<u>0.769</u>
Total through 2013		546,555,673	378,259,062	0.692	546,555,673	378,259,062	0.692
	on 1/1						
12-2014	7.9%	14,013,171	10,733,840	0.766	12,989,591	10,733,840	0.826
12-2015	7.0%	11,648,367	8,951,681	0.768	10,797,522	8,951,681	0.829
12-2016	7.0%	9,634,680	7,429,693	0.771	8,930,923	7,429,693	0.832
12-2017	7.0%	7,934,164	6,137,407	0.774	7,354,620	6,137,407	0.834
12-2018	7.0%	6,508,780	5,045,846	0.775	6,033,351	5,045,846	0.836
12-2019	7.0%	5,319,791	4,130,106	0.776	4,931,211	4,130,106	0.838
12-2020	7.0%	4,330,438	3,365,475	0.777	4,014,125	3,365,475	0.838
12-2021	7.0%	3,506,384	2,728,584	0.778	3,250,263	2,728,584	0.839
12-2022	7.0%	2,811,931	2,192,885	0.780	2,606,536	2,192,885	0.841
12-2023	7.0%	2,233,615	1,748,283	0.783	2,070,463	1,748,283	0.844
12-2024	7.0%	1,757,761	1,382,875	0.787	1,629,367	1,382,875	0.849
12-2025	7.0%	1,366,720	1,081,425	0.791	1,266,889	1,081,425	0.854
12-2026	7.0%	1,051,106	836,736	0.796	974,329	836,736	0.859
12-2027	7.0%	798,261	638,914	0.800	739,953	638,914	0.863
12-2028	7.0%	596,915	479,887	0.804	553,314	479,887	0.867
12-2029	7.0%	439,591	355,131	0.808	407,482	355,131	0.872
12-2030	7.0%	318,598	259,084	0.813	295,327	259,084	0.877
12-2031	7.0%	224,184	183,682	0.819	207,808	183,682	0.884
12-2032	7.0%	154,362	127,665	0.827	143,087	127,665	0.892
12-2033	7.0%	103,797	86,964	0.838	96,216	86,964	0.904
12-2034	7.0%	67,203	57,214	0.851	62,294	57,214	0.918
12-2035	7.0%	42,242	36,524	0.865	39,156	36,524	0.933
12-2036	7.0%	25,687	22,473	0.875	23,811	22,473	0.944
12-2037	7.0%	14,983	13,219	0.882	13,889	13,219	0.952
12-2038	7.0%	8,359	7,399	0.885	7,749	7,399	0.955
12-2039	7.0%	4,192	3,687	0.880	3,886	3,687	0.949
12-2040	7.0%	2,059	1,783	0.866	1,909	1,783	0.934
12-2041	7.0%	906	776	0.857	840	776	0.924
12-2042	7.0%	<u>243</u>	<u>208</u>	<u>0.857</u>	<u>226</u>	<u>208</u>	<u>0.924</u>
Total 2014+		74,918,490	58,039,447	0.775	69,446,135	58,039,447	0.836
<b>GRAND TOTAL</b>		<b>621,474,164</b>	<b>436,298,509</b>	<b>0.702</b>	<b>616,001,808</b>	<b>436,298,509</b>	<b>0.708</b>

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2013 experience includes actual experience through 6-2013.

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS DMSB, DMSBR, DMSB06, DMSB06R AND DMSB10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT PLAN B (FOR DISABLED LIVES)**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 06-2013**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.250	12	0.220	22	0.270
2	0.210	13	0.220	23	0.300
3	0.210	14	0.220	24	0.380
4	0.210	15	0.230	25	0.400
5	0.210	16	0.230	26	0.400
6	0.210	17	0.230	27	0.400
7	0.210	18	0.230	28	0.400
8	0.210	19	0.230	29	0.400
9	0.210	20	0.240	30	0.400
10	0.220	21	0.240	31	1.000
11	0.220				

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Years 2015+ Premium Trend</u>
Disabled Plan B	7.9%	7.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

**CLAIMS TREND:<sup>(2)</sup>**

Price and Utilization Changes: 7.0%  
Selection by Duration

<u>Duration</u>	<u>Selection</u>
1	1.000
2	1.000
3+	1.000

<sup>(2)</sup> In addition to price and utilization changes and selection by duration, the increase in claims as attained age increases is recognized.

**UNITED AMERICAN INSURANCE COMPANY**  
McKinney, Texas

High Deductible Plan F (For Disabled Lives)  
Individual Standardized Medicare Supplement Policy Forms

2014 Rate Filing Summary

**DISTRICT OF COLUMBIA**

Original Approval Dates	DMSHDF06 August 8, 2005 Revised November 9, 2005 DMSHDF10 February 10, 2010	
Proposed Percentage of Rate Change		
Under Age	3.0%	
Proposed Effective Date	January 1, 2014, or as soon thereafter as possible and allowed	
Application of Rates	In Force and New Business	
Number of Policies In-Force 2nd Quarter 2013	<u>DISTRICT OF COLUMBIA</u>	<u>NATIONWIDE</u>
Under Age	0	755
Total	<u>0</u>	<u>755</u>

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**

**PLAN F (HIGH DEDUCTIBLE) FOR DISABLEDS**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT**

**2014 RATE FILING**

**RATE HISTORY**

<b>STATE</b>	<b>D.C.</b>
<b>POLICY FORM NAME</b>	<b>DMSHDF06</b>
<b>ORIGINAL APPROVAL DATE</b>	<b>08-05-05</b>
<b>REVISED POLICY FORM NAME (If Applicable)</b>	<b>No Change in Form Name</b>
<b>APPROVAL DATE OF REVISED FORM</b>	<b>11-09-05</b>
<b>POLICY FORM NAME</b>	<b>DMSHDF10</b>
<b>APPROVAL DATE MIPPA COMPLIANT FORM EFFECTIVE 6-1-</b>	<b>2/10/2010</b>

Calendar Year	Date Approved	Average Amount Approved	Effective Date
2006	8/5/2005	Original Rates Approved	01/01/06
2007	3/7/2007	0.0%	
2008	12/31/2007	0.0%	
2009	1/21/2009	0.0%	
2010	12/7/2009	+3.0%	02/15/10
2010	2/10/2010	MIPPA New Form & Rates	06/01/10
2011	11/3/2010	+0.0%	
2012	12/13/2011	+0.0%	
2013	12/21/2012	+3.0%	02/15/13

**UNITED AMERICAN INSURANCE COMPANY**  
**McKinney, Texas**  
**POLICY FORMS DMSHDF06 / DMSHDF10**  
**INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT HIGH DEDUCTIBLE PLAN F (FOR DISABLED LIVES)**  
**2014 RATE FILING**  
**NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2006-12	2006	27,437	1,404	0.051
	<b>TOTAL</b>	<b>27,437</b>	<b>1,404</b>	<b>0.051</b>
2007-12	2006	106,235	15,620	0.147
	2007	295,098	63,210	0.214
	<b>TOTAL</b>	<b>401,333</b>	<b>78,830</b>	<b>0.196</b>
2008-12	2006	77,494	33,799	0.436
	2007	397,928	190,121	0.478
	2008	238,397	62,609	0.263
	<b>TOTAL</b>	<b>713,819</b>	<b>286,529</b>	<b>0.401</b>
2009-12	2006	57,044	7,058	0.124
	2007	260,442	133,299	0.512
	2008	284,980	116,660	0.409
	2009	258,207	148,226	0.574
	<b>TOTAL</b>	<b>860,673</b>	<b>405,243</b>	<b>0.471</b>
2010-12	2006	44,898	12,845	0.286
	2007	181,407	44,194	0.244
	2008	204,777	85,796	0.419
	2009	353,421	183,610	0.520
	2010	257,640	117,582	0.456
	<b>TOTAL</b>	<b>1,042,143</b>	<b>444,027</b>	<b>0.426</b>
2011-12	2006	39,157	5,296	0.135
	2007	160,339	80,181	0.500
	2008	151,271	62,479	0.413
	2009	288,687	170,455	0.590
	2010	394,994	268,626	0.680
	2011	361,381	211,484	0.585
	<b>TOTAL</b>	<b>1,395,829</b>	<b>798,521</b>	<b>0.572</b>
2012-12	2006	32,171	3,540	0.110
	2007	121,948	54,885	0.450
	2008	115,968	59,107	0.510
	2009	227,418	138,594	0.609
	2010	298,593	249,281	0.835
	2011	493,284	323,563	0.656
	2012	283,014	205,802	0.727
	<b>TOTAL</b>	<b>1,572,396</b>	<b>1,034,772</b>	<b>0.658</b>
2013-06	2006	14,776	3,173	0.215
	2007	53,574	17,030	0.318
	2008	50,329	12,055	0.240
	2009	92,204	32,835	0.356
	2010	136,378	66,488	0.488
	2011	205,776	78,571	0.382
	2012	186,291	70,527	0.379
	2013	101,368	35,153	0.347
	<b>TOTAL</b>	<b>840,696</b>	<b>315,832</b>	<b>0.376</b>
<b>GRAND TOTAL</b>		<b>6,854,326</b>	<b>3,365,158</b>	<b>0.491</b>

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES  
 CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-06  
 06-13 NW DMSHDF Experience EP IC.xlsx Detail

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS DMSHDF06, DMSHDF06R AND DMSHDF10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT HIGH DEDUCTIBLE PLAN F (FOR DISABLED LIVES)**

**2014 RATE FILING**

**NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2013**

Experience Mo-Year	Rate Increase	Actual Experience To Date Plus Future Projected			Rate Increase Requested Not Included		
		Rate Increase Requested <u>Included</u>	Rate Increase Requested <u>Not Included</u>	Rate Increase Requested <u>Included</u>	Rate Increase Requested <u>Not Included</u>	Rate Increase Requested <u>Included</u>	Rate Increase Requested <u>Not Included</u>
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-2006		27,437	1,404	0.051	27,437	1,404	0.051
12-2007		401,333	78,830	0.196	401,333	78,830	0.196
12-2008		713,819	286,529	0.401	713,819	286,529	0.401
12-2009		860,673	405,243	0.471	860,673	405,243	0.471
12-2010		1,042,143	444,027	0.426	1,042,143	444,027	0.426
12-2011		1,395,829	798,521	0.572	1,395,829	798,521	0.572
12-2012		1,572,396	1,034,772	0.658	1,572,396	1,034,772	0.658
12-2013		<u>1,671,277</u>	<u>926,723</u>	<u>0.555</u>	<u>1,671,277</u>	<u>926,723</u>	<u>0.555</u>
Total through 2013		7,684,907	3,976,049	0.517	7,684,907	3,976,049	0.517
	on 1/1						
12-2014	1.6%	1,408,429	1,078,506	0.766	1,385,840	1,078,506	0.778
12-2015	7.0%	1,190,425	916,132	0.770	1,171,333	916,132	0.782
12-2016	7.0%	1,005,698	776,164	0.772	989,568	776,164	0.784
12-2017	7.0%	849,039	656,770	0.774	835,422	656,770	0.786
12-2018	7.0%	716,096	555,519	0.776	704,610	555,519	0.788
12-2019	7.0%	603,036	468,694	0.777	593,364	468,694	0.790
12-2020	7.0%	506,596	393,718	0.777	498,471	393,718	0.790
12-2021	7.0%	424,250	329,249	0.776	417,446	329,249	0.789
12-2022	7.0%	354,122	274,866	0.776	348,443	274,866	0.789
12-2023	7.0%	294,909	229,822	0.779	290,180	229,822	0.792
12-2024	7.0%	245,219	192,244	0.784	241,286	192,244	0.797
12-2025	7.0%	203,404	160,180	0.787	200,142	160,180	0.800
12-2026	7.0%	168,186	132,529	0.788	165,489	132,529	0.801
12-2027	7.0%	138,561	109,073	0.787	136,339	109,073	0.800
12-2028	7.0%	113,717	89,551	0.787	111,893	89,551	0.800
12-2029	7.0%	92,836	73,145	0.788	91,347	73,145	0.801
12-2030	7.0%	75,050	59,077	0.787	73,846	59,077	0.800
12-2031	7.0%	59,812	47,053	0.787	58,852	47,053	0.800
12-2032	7.0%	46,693	36,886	0.790	45,944	36,886	0.803
12-2033	7.0%	35,407	28,372	0.801	34,839	28,372	0.814
12-2034	7.0%	25,803	21,206	0.822	25,389	21,206	0.835
12-2035	7.0%	17,951	15,219	0.848	17,664	15,219	0.862
12-2036	7.0%	11,890	10,382	0.873	11,699	10,382	0.887
12-2037	7.0%	7,536	6,729	0.893	7,415	6,729	0.907
12-2038	7.0%	4,727	4,259	0.901	4,651	4,259	0.916
12-2039	7.0%	2,862	2,560	0.894	2,816	2,560	0.909
12-2040	7.0%	1,622	1,425	0.879	1,596	1,425	0.893
12-2041	7.0%	767	665	0.868	754	665	0.882
12-2042	7.0%	<u>283</u>	<u>246</u>	<u>0.868</u>	<u>279</u>	<u>246</u>	<u>0.882</u>
Total 2014+		8,604,927	6,670,239	0.775	8,466,916	6,670,239	0.788
<b>GRAND TOTAL</b>		<b>16,289,834</b>	<b>10,646,288</b>	<b>0.654</b>	<b>16,151,823</b>	<b>10,646,288</b>	<b>0.659</b>

This projection is not a guarantee of future experience. Experience is subject to significant fluctuations on small blocks of business.

Projected 2013 experience includes actual experience through 6-2013.

**UNITED AMERICAN INSURANCE COMPANY  
McKinney, Texas**

**POLICY FORMS DMSHDF06, DMSHDF06R AND DMSHDF10  
INDIVIDUAL STANDARDIZED MEDICARE SUPPLEMENT  
HIGH DEDUCTIBLE PLAN F (FOR DISABLED LIVES)**

**2014 RATE FILING**

**ACTUARIAL PARAMETERS FOR  
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 06-2013**

**LAPSE RATES:**

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.250	12	0.220	22	0.270
2	0.210	13	0.220	23	0.300
3	0.210	14	0.220	24	0.380
4	0.210	15	0.230	25	0.400
5	0.210	16	0.230	26	0.400
6	0.210	17	0.230	27	0.400
7	0.210	18	0.230	28	0.400
8	0.210	19	0.230	29	0.400
9	0.210	20	0.240	30	0.400
10	0.220	21	0.240	31	1.000
11	0.220				

**NATIONWIDE AVERAGE RATE INCREASES:<sup>(1)</sup>**

<u>Plan</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Years 2015+ Premium Trend</u>
Disabled Plan HDF	1.6%	7.0%

<sup>(1)</sup> Rate increases are projected to be effective January 1 of each year.

**CLAIMS TREND:<sup>(2)</sup>**

Price and Utilization Changes: 7.0%  
Selection by Duration

<u>Duration</u>	<u>Selection</u>
1	1.000
2	1.000
3+	1.000

<sup>(2)</sup> In addition to price and utilization changes and selection by duration, the increase in claims as attained age increases is recognized.