

State: District of Columbia **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS02I Individual Medicare Supplement - Pre-Standardized/MS02I.000 Medicare Supplement - Pre-Standardized
Product Name: 2014 Prestandardized Medicare Supplement Rate Filing
Project Name/Number: 2014 Annual Rate Filing/2014DCUAPRE

Filing at a Glance

Company: United American Insurance Company
Product Name: 2014 Prestandardized Medicare Supplement Rate Filing
State: District of Columbia
TOI: MS02I Individual Medicare Supplement - Pre-Standardized
Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized
Filing Type: Rate
Date Submitted: 11/08/2013
SERFF Tr Num: AMLC-129286767
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: 2014DCUAPRE
Implementation: 01/01/2014
Date Requested:
Author(s): Sue Fisher
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: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: 2014 Prestandardized Medicare Supplement Rate Filing
Project Name/Number: 2014 Annual Rate Filing/2014DCUAPRE

General Information

Project Name: 2014 Annual Rate Filing Status of Filing in Domicile: Pending
 Project Number: 2014DCUAPRE Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: A filing was submitted to Nebraska our state of domicile on 11-07-2013 and is pending review
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 3% Filing Status Changed: 11/18/2013
 State Status Changed:
 Deemer Date: Created By: Sue Fisher
 Submitted By: Sue Fisher Corresponding Filing Tracking Number:

Filing Description:

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

Attached is our 2014 Annual Rate Filing for Individual Pre- 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.

DMXCO +3.0%
 MCCAT +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

Sincerely
 Sue Fisher
 Rate Compliance Analyst

Company and Contact

Filing Contact Information

Sue Fisher, Rate Compliance Specialist sfisher@torchmarkcorp.com
 3700 S. Stonebridge Drive 972-569-3241 [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	

State: District of Columbia **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: 2014 Prestandardized Medicare Supplement Rate Filing
Project Name/Number: 2014 Annual Rate Filing/2014DCUAPRE

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:

AMLC-129286767

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

2014DCUAPRE

State: District of Columbia **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: 2014 Prestandardized Medicare Supplement Rate Filing
Project Name/Number: 2014 Annual Rate Filing/2014DCUAPRE

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 4.500%
Effective Date of Last Rate Revision: 01/12/2013
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number 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	3.000%	3.000%	\$349	3	\$11,619	3.000%	3.000%

SERFF Tracking #:

AMLC-129286767

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

2014DCUAPRE

State: District of Columbia**Filing Company:** United American Insurance Company**TOI/Sub-TOI:** MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized**Product Name:** 2014 Prestandardized Medicare Supplement Rate Filing**Project Name/Number:** 2014 Annual Rate Filing/2014DCUAPRE

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2014 UA PRE Rate Pages	DMXCO, MCCAT	Revised	Previous State Filing Number: AMLC-128717495 Percent Rate Change Request: 3	2014 DC UA Pre Rate Pages.pdf,

UNITED AMERICAN INSURANCE COMPANY
McKinney, Texas

Policy Form DMXC - Ages 65 & Over

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 65 and Over	\$2,319	\$2,389

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)
Quarterly = Annual * .265 (rounded to near dollar)
Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 449

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MCCAT

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 - 69	\$6,204	\$6,390
70 - 74	\$6,806	\$7,010
75 - 79	\$7,655	\$7,885
80 & Over	\$8,622	\$8,881

Modal Premium Factors:

Semi-Annual = Annual * .520 (rounded to near dollar)

Quarterly = Annual * .265 (rounded to near dollar)

Monthly = Annual / 11 (rounded to near dollar)

For Company Use: Plan Code 351

State: District of Columbia **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: 2014 Prestandardized Medicare Supplement Rate Filing
Project Name/Number: 2014 Annual Rate Filing/2014DCUAPRE

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	Please see filing description in SERFF
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	2014 UA Pre Actuarial Memorandum 1.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Justification
Bypass Reason:	Not applicable this is rate only filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

AMLC-129286767

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

2014DCUAPRE

State: District of Columbia **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
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Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	2014 Additional Supporting Documents
Comments:	Please see attached
Attachment(s):	2014 DC UA Pre Rate Filing Summary Page.pdf DC UA Pre Rate History.pdf 2014 UA Pre Nationwide Experience.pdf 2014 UA Pre Projection and Parameters.pdf
Item Status:	
Status Date:	

**UNITED AMERICAN INSURANCE COMPANY
McKinney, Texas**

**POLICY FORMS DMC, DMXC+, DMXC (Ages 65 and Over), DMXC (Under Age 65),
MAXC, MAXC+, MBXC, MC0 (Texas Only), MC1, MC2, MC3, MC7,
MCCAT, MMS, MVXC and CATMS (Minnesota Only)
INDIVIDUAL PRESTANDARDIZED MEDICARE SUPPLEMENT POLICIES**

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

These similar policy forms supplement Medicare and provide some or all of the following benefits: Part A Inpatient Hospital Deductible, Skilled Nursing Facility, Blood Deductible (Parts A and B), Part B Coinsurance and other miscellaneous benefits. In addition, some of the policies provide benefits for In-Hospital Private Nurse, Part B Excess Expense and Part B Calendar Year Deductible.

RENEWABILITY

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

MARKETING METHOD AND ELIGIBILITY

The pre-standardized policy forms listed above were marketed by licensed agents. They are no longer sold.

Some of these policy forms were not available in your state. A list for your state is shown on the enclosed Rate Filing Summary.

NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)

These policy forms were sold in most states between the years 1981 and 1992. Not all the listed policy forms were available in your state.

APPLICATION OF RATES

The schedule of proposed premium rates applies to 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 general 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 required loss ratios.

This rate filing is for all pre-standardized policy forms combined. The amount of increase requested does not vary by policy form.

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

It is anticipated that the required minimum loss ratios for these policy forms will be met.

CERTIFICATION

I, Tony Huang, am Associate 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.

11/6/13

Date



Tony Huang, ASA, MAAA
Associate Actuary
United American Insurance Company

**UNITED AMERICAN INSURANCE COMPANY
McKinney, Texas**

**POLICY FORMS DMC, DMXC+, DMXC (Ages 65 and Over), DMXC (Under Age 65), MAXC, MAXC+, MBXC,
MC0 (Texas Only), MC1, MC1X, MC2, MC3, MC7, MCCAT, MMS, MVXC,
CATMS (Minnesota Only), and W1 (Wisconsin Only)**

INDIVIDUAL PRESTANDARDIZED MEDICARE SUPPLEMENT POLICIES

2014 RATE FILING SUMMARY PAGE

DISTRICT OF COLUMBIA

POLICY FORM NAME	APPROVAL DATE YOUR STATE	
DMC	*****	
DMXC+	10-24-85	
DMXC-AGE 65 & OVER	07-10-81	
DMXC-AGE 64 & UNDER	07-10-81	
MAXC	11-18-82	
MAXC+	11-18-82	
MBXC	09-08-80	
MC0 (TX only)	*****	
MC1, MC1X and W1(W1 Wisconsin Only)	01-05-89	
MC2	01-05-89	
MC3	*****	
MC7	07-19-84	
MCCAT	09-14-89	
MMS	01-09-87	
MVXC	05-19-83	
CATMS (MN only)	*****	
PROPOSED AMOUNT OF RATE CHANGE	+3.0%	
APPLICATION OF RATES	In-Force Business only	
PROPOSED EFFECTIVE DATE	January 1, 2014, or as soon thereafter as possible and allowed.	
NUMBER OF POLICIES IN FORCE 3 rd QTR 2013	<u>DISTRICT OF COLUMBIA</u>	<u>NATIONWIDE</u>
DMC	0	133
DMXC+	0	12
DMXC-AGE 65 & OVER	0	101
DMXC-AGE 64 & UNDER	2	260
MAXC	0	747
MAXC+	0	949
MBXC	0	56
MC0 (TX only)	0	0
MC1, MC1X and W1(W1 Wisconsin Only)	0	453
MC2	0	208
MC3	0	2,194
MC7	0	70
MCCAT	0	1,968
MMS	1	981
MVXC	0	63
CATMS (MN only)	0	0
TOTAL	3	8,195

***** RATE INCREASE NOT APPLICABLE TO THIS POLICY FORM IN YOUR STATE.

November 8, 2013

**UNITED AMERICAN INSURANCE COMPANY
McKinney, Texas**

Individual Pre-Standardized Medicare Supplement Policy Forms

2014 Rate Filing

Rate History

STATE	D.C.
POLICY FORM NAME	DMXCO
ORIGINAL APPROVAL DATE	07-10-81
REVISED POLICY FORM NAME (If Applicable)	DMXCO-C
APPROVAL DATE OF REVISED POLICY FORM	11/17/82

Calendar Year	Date Approved	Amount Approved	Effective Date
1982		+0.0%	
1983	11/17/82	+25.8% Avg	01/01/83
1984	02/09/84	+12.7% Avg	01/01/84
1985	11/20/84	+11.1% Avg	01/01/85
1986	10/24/85	+12.5% Avg	01/01/86
1987	12/30/86	+4.4% Avg	01/01/87
1988		+0.0%	
1989		+0.0%	
1990		+0.0%	
1991		+0.0%	
1992		+0.0%	
1993	10/11/94	+0.0%	
1994	10/24/94	+0.0%	
1995	11/20/95	+0.0%	
1996	01/24/96	+0.0%	
1997	08/22/97	+0.0%	
1998	7/1/1998	+13.0% Avg	8/21/1998
1999	4/21/1999	+8.0% Avg	6/3/1999
2000	2/7/2000	+15.0% Avg	3/16/2000
2001	3/28/2001	+20.0% Avg	4/27/2001
2002	02-25-02	+8.0%	4/1/2002
2003	05-14-03	+8.0%	6/6/2003
2004	01-12-04	+5.0%	03-04-04
2005	04-21-05	+8.0%	05-12-05
2006	03-15-06	+8.0%	07-01-06
2007	03-07-07	+8.0%	04-12-07
2008	12-31-07	+10.0%	02-01-08
2009	12-22-08	+12.0%	01-15-09
2010	04-13-10	+15.0%	05-06-10
2011	02-24-11	+8.0%	03-17-11
2012	12-06-11	+8.0%	01-01-12
2013	12-19-12	+4.5%	01-12-13

**UNITED AMERICAN INSURANCE COMPANY
McKinney, Texas**

Individual Pre-Standardized Medicare Supplement Policy Forms

2014 Rate Filing

Rate History

STATE POLICY FORM NAME ORIGINAL APPROVAL DATE REVISED POLICY FORM NAME (If Applicable) APPROVAL DATE OF REVISED POLICY FORM			D.C. MCCAT 09/14/89
Calendar Year	Date Approved	Amount Approved	Effective Date
1990	11/02/90	+0.0%	
1991		+0.0%	
1992	11/18/1991	+24.0% Avg	05/01/92
1993	06/23/93	+2.3% Avg	08/14/93
1994	02/14/94	+8.6% Avg	04/07/94
1995	11/20/1995	+0.0%	
1996	2/26/1997	+0.0%	
1997	08/22/97	+15.0% Avg	10/04/97
1998	7/1/1998	+20.0% Avg	8/21/1998
1999	4/21/1999	+8% Avg	6/3/1999
2000	2/7/2000	+15% Avg	3/16/2000
2001	3/28/2001	+20% Avg	4/27/2001
2002	02-25-02	+8.0%	4/1/2002
2003	05-14-03	+8.0%	6/6/2003
2004	01-12-04	+5.0%	03-04-04
2005	04-21-05	+8.0%	05-12-05
2006	03-15-06	+8.0%	07-01-06
2007	03-07-07	+8.0%	04-12-07
2008	12-31-07	+10.0%	02-01-08
2009	12-22-08	+12.0%	01-15-09
2010	04-13-10	+15.0%	05-06-10
2011	02-24-11	+8.0%	03-17-11
2012	12-06-11	+8.0%	01-01-12
2013	12-19-12	+4.5%	01-12-13

UNITED AMERICAN INSURANCE COMPANY
 McKinney, Texas
 INDIVIDUAL PRESTANDARDIZED MEDICARE SUPPLEMENT POLICIES
 2014 RATE FILING
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1981-12	1981	5,999,013	1,186,483	0.198
	TOTAL	5,999,013	1,186,483	0.198
1982-12	1981	12,213,562	7,075,635	0.579
	1982	15,570,081	4,124,104	0.265
	TOTAL	27,783,643	11,199,739	0.403
1983-12	1981	10,375,011	5,817,098	0.561
	1982	27,231,799	15,832,695	0.581
	1983	32,200,158	7,856,182	0.244
	TOTAL	69,806,968	29,505,975	0.423
1984-12	1981	8,613,903	4,721,590	0.548
	1982	21,781,209	11,873,192	0.545
	1983	58,836,492	36,849,223	0.626
	1984	61,336,597	16,879,015	0.275
	TOTAL	150,568,201	70,323,020	0.467
1985-12	1981	7,740,170	3,652,097	0.472
	1982	18,219,492	8,346,635	0.458
	1983	48,553,419	24,046,501	0.495
	1984	108,333,653	57,666,350	0.532
	1985	70,994,407	19,962,027	0.281
	TOTAL	253,841,141	113,673,610	0.448
1986-12	1981	6,370,851	3,511,782	0.551
	1982	14,556,967	7,765,824	0.533
	1983	35,008,650	18,069,686	0.516
	1984	75,553,936	40,906,195	0.541
	1985	121,942,606	62,005,706	0.508
	1986	79,814,426	29,435,243	0.369
	TOTAL	333,247,436	161,694,436	0.485
1987-12	1981	5,078,950	3,394,954	0.668
	1982	11,272,406	6,808,626	0.604
	1983	25,556,724	16,396,851	0.642
	1984	52,459,964	30,885,806	0.589
	1985	74,878,382	44,640,897	0.596
	1986	125,551,351	66,254,948	0.528
	1987	84,679,522	43,888,093	0.518
	TOTAL	379,477,299	212,270,175	0.559
1988-12	1981	3,919,664	2,585,531	0.660
	1982	8,917,738	5,930,068	0.665
	1983	19,548,374	13,165,217	0.673
	1984	38,906,234	25,742,377	0.662
	1985	52,348,351	33,951,420	0.649
	1986	75,152,942	45,462,624	0.605
	1987	149,741,751	92,823,711	0.620
	1988	67,151,670	33,776,627	0.503
	TOTAL	415,686,724	253,437,575	0.610

UNITED AMERICAN INSURANCE COMPANY
 McKinney, Texas
 INDIVIDUAL PRESTANDARDIZED MEDICARE SUPPLEMENT POLICIES
 2014 RATE FILING
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1989-12	1981	3,265,315	2,282,083	0.699
	1982	7,562,439	4,484,994	0.593
	1983	16,071,605	9,987,891	0.621
	1984	31,404,530	19,057,376	0.607
	1985	40,303,281	23,861,286	0.592
	1986	54,399,124	32,415,969	0.596
	1987	108,760,397	67,104,274	0.617
	1988	115,447,475	63,982,706	0.554
	1989	41,272,731	20,255,795	0.491
	TOTAL	418,486,897	243,432,374	0.582
1990-12	1981	2,977,442	2,201,372	0.739
	1982	6,830,712	4,946,359	0.724
	1983	14,257,617	11,047,465	0.775
	1984	27,460,035	19,836,511	0.722
	1985	34,540,947	24,584,720	0.712
	1986	44,856,643	30,088,811	0.671
	1987	88,941,290	62,073,293	0.698
	1988	85,276,926	54,457,507	0.639
	1989	75,740,794	42,293,862	0.558
	1990	43,694,874	22,927,826	0.525
	TOTAL	424,577,280	274,457,726	0.646
1991-12	1981	2,711,082	1,884,997	0.695
	1982	6,212,749	4,276,862	0.688
	1983	12,965,488	8,565,901	0.661
	1984	24,751,547	16,913,098	0.683
	1985	30,782,287	20,966,485	0.681
	1986	39,058,605	26,172,037	0.670
	1987	77,961,706	51,983,721	0.667
	1988	73,513,031	46,616,021	0.634
	1989	59,148,073	34,640,810	0.586
	1990	81,087,807	43,179,202	0.532
	1991	40,891,579	20,925,946	0.512
	TOTAL	449,083,954	276,125,080	0.615
1992-12	1981	2,399,863	1,633,654	0.681
	1982	5,590,358	3,646,070	0.652
	1983	12,048,553	7,484,411	0.621
	1984	22,734,633	14,043,483	0.618
	1985	28,226,279	17,522,742	0.621
	1986	35,456,776	21,448,097	0.605
	1987	68,838,396	41,688,126	0.606
	1988	63,880,156	36,034,810	0.564
	1989	50,967,221	29,478,227	0.578
	1990	63,607,172	34,781,214	0.547
	1991	76,209,741	37,819,495	0.496
	1992	14,012,598	10,351,204	0.739
	TOTAL	443,971,746	255,931,533	0.576

UNITED AMERICAN INSURANCE COMPANY
 McKinney, Texas
 INDIVIDUAL PRESTANDARDIZED MEDICARE SUPPLEMENT POLICIES
 2014 RATE FILING
 NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1993-12	1981	2,024,540	1,385,405	0.684
	1982	4,845,095	3,695,497	0.763
	1983	10,373,435	6,783,410	0.654
	1984	19,717,808	12,367,060	0.627
	1985	24,516,674	16,355,193	0.667
	1986	31,273,385	18,598,812	0.595
	1987	58,644,803	33,755,814	0.576
	1988	54,730,069	30,109,802	0.550
	1989	43,102,045	25,481,559	0.591
	1990	52,279,915	29,995,468	0.574
	1991	56,469,582	31,639,946	0.560
	1992	21,824,513	8,581,686	0.393
	1993	581	1,832	3.153
		TOTAL	379,802,445	218,751,484
1994-12	1981	1,843,649	1,257,621	0.682
	1982	4,308,062	3,284,634	0.762
	1983	8,912,951	6,405,096	0.719
	1984	16,799,991	11,345,867	0.675
	1985	20,825,486	14,261,532	0.685
	1986	26,074,664	16,787,517	0.644
	1987	48,588,346	29,786,148	0.613
	1988	44,645,138	27,584,022	0.618
	1989	36,005,504	22,803,561	0.633
	1990	42,800,763	26,687,977	0.624
	1991	45,169,756	27,676,507	0.613
	1992	15,007,026	9,101,936	0.607
	1993	515	-624	-1.212
		TOTAL	310,981,851	196,981,794
1995-12	1981	1,547,350	1,132,647	0.732
	1982	3,590,514	3,368,531	0.938
	1983	7,395,285	5,873,548	0.794
	1984	13,944,834	10,452,029	0.750
	1985	17,243,456	13,100,449	0.760
	1986	21,490,050	15,360,322	0.715
	1987	39,763,309	27,636,896	0.695
	1988	36,839,194	24,114,603	0.655
	1989	31,187,104	21,455,052	0.688
	1990	36,290,931	24,368,229	0.671
	1991	38,291,655	26,028,539	0.680
	1992	12,302,631	9,094,575	0.739
	1993	-369	114	-0.309
		TOTAL	259,885,944	181,985,534

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	
1996-12	1981	1,344,171	1,089,591	0.811	
	1982	3,078,243	2,701,530	0.878	
	1983	6,252,369	5,261,687	0.842	
	1984	11,898,355	9,785,508	0.822	
	1985	14,753,293	11,586,499	0.785	
	1986	18,234,893	14,129,979	0.775	
	1987	34,041,660	23,435,555	0.688	
	1988	31,763,312	21,753,049	0.685	
	1989	26,429,330	19,303,251	0.730	
	1990	30,484,519	22,378,124	0.734	
	1991	31,689,813	23,378,503	0.738	
	1992	10,573,076	8,201,679	0.776	
	1993	0	-25	0.000	
	TOTAL		220,543,034	163,004,930	0.739
1997-12	1981	1,204,480	963,751	0.800	
	1982	2,659,440	2,336,443	0.879	
	1983	5,497,814	4,593,547	0.836	
	1984	10,526,152	8,855,572	0.841	
	1985	12,971,930	10,463,165	0.807	
	1986	16,101,528	12,560,711	0.780	
	1987	30,027,296	21,629,350	0.720	
	1988	28,479,638	20,033,844	0.703	
	1989	24,746,278	18,573,109	0.751	
	1990	28,011,871	20,453,873	0.730	
	1991	29,165,763	22,092,064	0.757	
	1992	9,455,064	7,673,423	0.812	
	TOTAL		198,847,254	150,228,852	0.755
	1998-12	1981	1,093,936	846,697	0.774
1982		2,373,760	2,049,055	0.863	
1983		4,861,696	4,000,094	0.823	
1984		9,401,897	7,509,607	0.799	
1985		11,597,579	9,152,829	0.789	
1986		14,314,084	10,897,604	0.761	
1987		26,753,569	18,638,323	0.697	
1988		25,605,592	17,689,364	0.691	
1989		23,068,620	16,851,220	0.730	
1990		26,143,860	18,798,397	0.719	
1991		27,316,413	19,636,488	0.719	
1992		8,929,617	7,104,937	0.796	
TOTAL			181,460,623	133,174,615	0.734
1999-12		1981	1,016,351	721,762	0.710
	1982	2,224,538	1,716,036	0.771	
	1983	4,403,488	3,067,056	0.697	
	1984	8,805,876	6,304,968	0.716	
	1985	10,798,125	7,747,570	0.717	
	1986	13,292,354	10,161,824	0.764	
	1987	24,625,481	15,994,074	0.649	
	1988	23,723,437	14,870,138	0.627	
	1989	21,768,449	15,309,253	0.703	
	1990	24,948,182	16,528,447	0.663	
	1991	25,947,830	17,044,653	0.657	
	1992	8,686,301	6,357,739	0.732	
	TOTAL		170,240,412	115,823,520	0.680

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	
2000-12	1981	863,424	546,415	0.633	
	1982	1,962,644	1,554,202	0.792	
	1983	3,948,738	2,747,509	0.696	
	1984	7,918,301	5,602,341	0.708	
	1985	9,812,449	6,740,285	0.687	
	1986	12,374,648	8,439,266	0.682	
	1987	22,349,562	13,575,205	0.607	
	1988	22,031,974	13,188,393	0.599	
	1989	20,615,618	13,256,442	0.643	
	1990	23,161,996	15,524,825	0.670	
	1991	24,003,416	15,562,876	0.648	
	1992	8,082,631	5,464,910	0.676	
	TOTAL		157,125,401	102,202,669	0.650
	2001-12	1981	757,122	534,471	0.706
1982		1,744,371	1,322,800	0.758	
1983		3,574,026	2,444,822	0.684	
1984		7,156,756	4,829,504	0.675	
1985		8,820,321	5,936,575	0.673	
1986		11,323,319	7,351,425	0.649	
1987		20,183,939	11,838,322	0.587	
1988		20,234,424	11,813,971	0.584	
1989		19,216,978	12,119,412	0.631	
1990		21,555,921	13,885,709	0.644	
1991		22,294,458	14,259,451	0.640	
1992		7,692,095	5,140,629	0.668	
1994		0	7	0.000	
TOTAL			144,553,730	91,477,098	0.633
2002-12	1981	648,439	488,115	0.753	
	1982	1,516,661	1,163,519	0.767	
	1983	3,150,560	2,218,394	0.704	
	1984	6,309,463	4,341,547	0.688	
	1985	7,830,090	5,019,541	0.641	
	1986	10,235,162	6,830,575	0.667	
	1987	18,011,226	10,182,169	0.565	
	1988	18,167,958	10,371,578	0.571	
	1989	17,690,220	11,575,541	0.654	
	1990	19,858,330	12,176,522	0.613	
	1991	20,679,923	12,554,612	0.607	
	1992	7,241,328	4,352,066	0.601	
	1994	0	-7	0.000	
	TOTAL		131,339,360	81,274,172	0.619
2003-12	1981	536,258	398,822	0.744	
	1982	1,272,469	936,355	0.736	
	1983	2,672,836	1,796,912	0.672	
	1984	5,424,020	3,534,441	0.652	
	1985	6,809,997	4,106,126	0.603	
	1986	9,036,249	6,006,577	0.665	
	1987	15,710,544	9,260,655	0.589	
	1988	16,256,921	9,814,648	0.604	
	1989	16,162,913	10,197,292	0.631	
	1990	17,976,820	11,527,813	0.641	
	1991	18,710,498	12,428,910	0.664	
	1992	6,714,629	3,909,266	0.582	
	TOTAL		117,284,154	73,917,817	0.630

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1981	466,484	344,338	0.738
	1982	1,087,757	852,255	0.783
	1983	2,319,464	1,756,704	0.757
	1984	4,596,617	2,973,593	0.647
	1985	5,897,681	3,907,706	0.663
	1986	7,949,819	5,334,757	0.671
	1987	13,693,221	8,568,481	0.626
	1988	14,331,131	8,556,352	0.597
	1989	14,680,723	9,287,998	0.633
	1990	16,120,804	10,782,253	0.669
	1991	16,906,442	10,842,579	0.641
	1992	6,110,498	3,746,967	0.613
		TOTAL	104,160,641	66,953,983
2005-12	1981	381,641	376,638	0.987
	1982	897,144	729,649	0.813
	1983	1,921,821	1,490,700	0.776
	1984	3,865,225	2,726,894	0.705
	1985	5,043,289	3,650,503	0.724
	1986	6,760,427	4,890,118	0.723
	1987	11,582,060	7,682,482	0.663
	1988	12,352,420	7,743,087	0.627
	1989	13,120,176	8,872,004	0.676
	1990	14,135,320	9,566,864	0.677
	1991	15,008,022	10,231,536	0.682
	1992	5,431,383	3,611,092	0.665
		TOTAL	90,498,928	61,571,567
2006-12	1981	296,071	294,714	0.995
	1982	722,229	608,078	0.842
	1983	1,548,985	1,280,071	0.826
	1984	3,096,402	2,457,054	0.794
	1985	4,233,787	3,147,749	0.743
	1986	5,590,922	4,188,808	0.749
	1987	9,641,700	6,458,143	0.670
	1988	10,575,351	6,786,101	0.642
	1989	11,436,672	8,616,718	0.753
	1990	12,199,396	8,382,596	0.687
	1991	13,160,080	9,266,376	0.704
	1992	4,764,396	3,326,298	0.698
		TOTAL	77,265,991	54,812,706
2007-12	1981	221,393	179,163	0.809
	1982	597,230	521,548	0.873
	1983	1,261,266	1,192,080	0.945
	1984	2,578,703	1,842,195	0.714
	1985	3,489,576	2,723,188	0.780
	1986	4,740,513	3,713,724	0.783
	1987	8,165,351	5,547,695	0.679
	1988	9,026,288	5,775,103	0.640
	1989	9,969,717	7,315,476	0.734
	1990	10,708,394	7,840,948	0.732
	1991	11,783,042	8,572,683	0.728
	1992	4,327,167	2,854,120	0.660
		TOTAL	66,868,640	48,077,923

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2008-12	1981	164,887	119,329	0.724
	1982	482,535	431,227	0.894
	1983	1,009,816	947,799	0.939
	1984	2,116,318	1,545,628	0.730
	1985	2,913,167	2,292,804	0.787
	1986	4,031,495	3,095,765	0.768
	1987	6,891,734	5,089,305	0.738
	1988	7,874,038	5,287,153	0.671
	1989	8,774,895	7,013,716	0.799
	1990	9,537,464	6,893,469	0.723
	1991	10,332,006	7,989,220	0.773
	1992	3,816,918	2,748,190	0.720
	TOTAL		57,945,273	43,453,605
2009-12	1981	127,969	72,942	0.570
	1982	404,520	352,603	0.872
	1983	834,527	677,269	0.812
	1984	1,742,605	1,268,950	0.728
	1985	2,514,178	1,907,599	0.759
	1986	3,522,306	2,786,003	0.791
	1987	6,074,907	4,198,503	0.691
	1988	7,097,641	4,882,535	0.688
	1989	7,909,030	6,048,754	0.765
	1990	8,808,115	7,114,307	0.808
	1991	9,456,498	7,177,038	0.759
	1992	3,585,828	2,594,469	0.724
	TOTAL		52,078,124	39,080,972
2010-12	1981	100,044	64,604	0.646
	1982	348,607	338,597	0.971
	1983	667,501	519,548	0.778
	1984	1,463,336	1,032,033	0.705
	1985	2,191,012	1,726,553	0.788
	1986	3,012,374	2,222,830	0.738
	1987	5,245,265	3,535,509	0.674
	1988	6,196,518	4,125,307	0.666
	1989	7,068,058	5,488,456	0.777
	1990	8,037,642	5,938,468	0.739
	1991	8,628,247	6,432,761	0.746
	1992	3,298,563	2,298,912	0.697
	TOTAL		46,257,167	33,723,578
2011-12	1981	76,003	67,901	0.893
	1982	256,331	253,823	0.990
	1983	547,043	462,117	0.845
	1984	1,241,071	793,864	0.640
	1985	1,818,833	1,234,289	0.679
	1986	2,565,322	1,919,461	0.748
	1987	4,536,830	2,993,334	0.660
	1988	5,417,551	3,440,478	0.635
	1989	6,417,927	4,410,138	0.687
	1990	7,329,673	5,278,682	0.720
	1991	7,872,186	5,645,569	0.717
	1992	3,032,355	1,968,862	0.649
	TOTAL		41,111,125	28,468,518

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Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2012-12	1981	50,642	28,333	0.559
	1982	179,033	154,790	0.865
	1983	431,167	326,428	0.757
	1984	957,791	567,866	0.593
	1985	1,509,670	1,006,865	0.667
	1986	2,173,499	1,539,238	0.708
	1987	3,870,461	2,398,241	0.620
	1988	4,738,391	2,695,935	0.569
	1989	5,685,747	3,724,791	0.655
	1990	6,496,148	4,497,205	0.692
	1991	7,100,668	4,718,375	0.664
	1992	2,731,002	1,757,462	0.644
		TOTAL	35,924,219	23,415,529
2013-09	1981	32,060	22,414	0.699
	1982	106,627	54,495	0.511
	1983	263,924	175,366	0.664
	1984	592,981	401,175	0.677
	1985	880,783	665,618	0.756
	1986	1,338,999	976,855	0.730
	1987	2,436,302	1,489,251	0.611
	1988	3,102,379	1,844,518	0.595
	1989	3,693,057	2,347,380	0.636
	1990	4,362,701	2,757,920	0.632
	1991	4,799,692	3,336,181	0.695
	1992	1,837,639	1,099,195	0.598
		TOTAL	23,447,144	15,170,368
GRAND TOTAL		6,240,151,762	3,826,788,960	0.613

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES
 CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2013-09

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

**POLICY FORMS DMC, DMXC+, DMXC (Ages 65 and Over), DMXC (Under Age 65),
MAXC, MAXC+, MBXC, MC0 (Texas Only), MC1, MC2, MC3, MC7,
MCCAT, MMS, MVXC, CATMS (Minnesota Only) and W1 (Wisconsin Only)**

INDIVIDUAL PRESTANDARDIZED MEDICARE SUPPLEMENT POLICIES

2014 RATE FILING

NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 2013-09

**ACTUAL EXPERIENCE TO DATE PLUS FUTURE PROJECTED
RATE INCREASE REQUESTED INCLUDED**

EXPERIENCE MO-YEAR	LOSS RATIO #1			LOSS RATIO #2			LOSS RATIO #3			
	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	
1981-1995	4,323,200,542	2,500,956,538	0.578							
12-1996	220,543,034	163,004,930	0.739	220,543,034	163,004,930	0.739				
12-1997	198,847,254	150,228,852	0.755	198,847,254	150,228,852	0.755				
12-1998	181,460,623	133,174,615	0.734	181,460,623	133,174,615	0.734				
12-1999	170,240,412	115,823,520	0.680	170,240,412	115,823,520	0.680				
12-2000	157,125,401	102,202,669	0.650	157,125,401	102,202,669	0.650				
12-2001	144,553,730	91,477,098	0.633	144,553,730	91,477,098	0.633				
12-2002	131,339,360	81,274,172	0.619	131,339,360	81,274,172	0.619				
12-2003	117,284,154	73,917,817	0.630	117,284,154	73,917,817	0.630				
12-2004	104,160,641	66,953,983	0.643	104,160,641	66,953,983	0.643				
12-2005	90,498,928	61,571,567	0.680	90,498,928	61,571,567	0.680				
12-2006	77,265,991	54,812,706	0.709	77,265,991	54,812,706	0.709				
12-2007	66,868,640	48,077,923	0.719	66,868,640	48,077,923	0.719				
12-2008	57,945,273	43,453,605	0.750	57,945,273	43,453,605	0.750				
12-2009	52,078,124	39,080,972	0.750	52,078,124	39,080,972	0.750				
12-2010	46,257,167	33,723,578	0.729	46,257,167	33,723,578	0.729				
12-2011	41,111,125	28,468,518	0.692	41,111,125	28,468,518	0.692				
12-2012	35,924,219	23,415,529	0.652	35,924,219	23,415,529	0.652				
12-2013	<u>30,632,003</u>	<u>19,657,266</u>	<u>0.642</u>	<u>30,632,003</u>	<u>19,657,266</u>	<u>0.642</u>				
Total Through 2013	6,247,336,621	3,831,275,858	0.613	1,924,136,079	1,330,319,320	0.691				
Rate increases assumed 1/1 for all future years:										
12-2014	1.43%	26,233,987	17,131,307	0.653	26,233,987	17,131,307	0.653	26,233,987	17,131,307	0.653
12-2015	5.00%	22,862,919	14,929,934	0.653	22,862,919	14,929,934	0.653	22,862,919	14,929,934	0.653
12-2016	5.00%	19,925,034	13,011,438	0.653	19,925,034	13,011,438	0.653	19,925,034	13,011,438	0.653
12-2017	5.00%	17,364,667	11,339,468	0.653	17,364,667	11,339,468	0.653	17,364,667	11,339,468	0.653
12-2018	5.00%	15,133,307	9,882,346	0.653	15,133,307	9,882,346	0.653	15,133,307	9,882,346	0.653
12-2019	5.00%	13,188,677	8,612,465	0.653	13,188,677	8,612,465	0.653	13,188,677	8,612,465	0.653
12-2020	5.00%	11,493,932	7,505,763	0.653	11,493,932	7,505,763	0.653	11,493,932	7,505,763	0.653
12-2021	5.00%	10,016,962	6,541,273	0.653	10,016,962	6,541,273	0.653	10,016,962	6,541,273	0.653
12-2022	5.00%	8,729,782	5,700,719	0.653	8,729,782	5,700,719	0.653	8,729,782	5,700,719	0.653
12-2023	5.00%	7,608,005	4,968,177	0.653	7,608,005	4,968,177	0.653	7,608,005	4,968,177	0.653
12-2024	5.00%	6,630,377	4,329,766	0.653	6,630,377	4,329,766	0.653	6,630,377	4,329,766	0.653
12-2025	5.00%	5,778,373	3,773,391	0.653	5,778,373	3,773,391	0.653	5,778,373	3,773,391	0.653
12-2026	5.00%	5,035,852	3,288,510	0.653	5,035,852	3,288,510	0.653	5,035,852	3,288,510	0.653
12-2027	5.00%	4,388,745	2,865,937	0.653	4,388,745	2,865,937	0.653	4,388,745	2,865,937	0.653
12-2028	5.00%	3,824,792	2,497,664	0.653	3,824,792	2,497,664	0.653	3,824,792	2,497,664	0.653
12-2029	5.00%	3,333,306	2,176,714	0.653	3,333,306	2,176,714	0.653	3,333,306	2,176,714	0.653
12-2030	5.00%	2,904,976	1,897,006	0.653	2,904,976	1,897,006	0.653	2,904,976	1,897,006	0.653
12-2031	5.00%	2,531,687	1,653,241	0.653	2,531,687	1,653,241	0.653	2,531,687	1,653,241	0.653
12-2032	5.00%	2,206,365	1,440,799	0.653	2,206,365	1,440,799	0.653	2,206,365	1,440,799	0.653
12-2033	5.00%	1,922,847	1,255,657	0.653	1,922,847	1,255,657	0.653	1,922,847	1,255,657	0.653
Total 2014 - 2033	191,114,594	124,801,574	0.653	191,114,594	124,801,574	0.653	191,114,594	124,801,574	0.653	0.653
GRAND TOTAL	6,438,451,215	3,956,077,432	0.614	2,115,250,673	1,455,120,894	0.688	191,114,594	124,801,574	0.653	0.653

Loss Ratio #1 Projected Experience combined with Actual Experience from inception must be at least 60%

Loss Ratio #2 Projected Experience combined with Actual Experience since 1996 must be at least 65%

Loss Ratio #3 Future Projected Experience must be at least 65%

2013 Experience includes actual experience from 01/2013 through 09/2013, and projected experience from 10/2013 through 12/2013
Projected Experience is not guaranteed

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

**POLICY FORMS DMC, DMXC+, DMXC (Ages 65 and Over), DMXC (Under Age 65),
MAXC, MAXC+, MBXC, MC0 (Texas Only), MC1, MC2, MC3, MC7,
MCCAT, MMS, MVXC, CATMS (Minnesota Only) and W1 (Wisconsin Only)**

INDIVIDUAL PRESTANDARDIZED MEDICARE SUPPLEMENT POLICIES

2014 RATE FILING

NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 2013-09

**ACTUAL EXPERIENCE TO DATE PLUS FUTURE PROJECTED
RATE INCREASE REQUESTED NOT INCLUDED**

EXPERIENCE MO-YEAR	LOSS RATIO #1			LOSS RATIO #2			LOSS RATIO #3			
	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO	
1981-1995	4,323,200,542	2,500,956,538	0.578							
12-1996	220,543,034	163,004,930	0.739	220,543,034	163,004,930	0.739				
12-1997	198,847,254	150,228,852	0.755	198,847,254	150,228,852	0.755				
12-1998	181,460,623	133,174,615	0.734	181,460,623	133,174,615	0.734				
12-1999	170,240,412	115,823,520	0.680	170,240,412	115,823,520	0.680				
12-2000	157,125,401	102,202,669	0.650	157,125,401	102,202,669	0.650				
12-2001	144,553,730	91,477,098	0.633	144,553,730	91,477,098	0.633				
12-2002	131,339,360	81,274,172	0.619	131,339,360	81,274,172	0.619				
12-2003	117,284,154	73,917,817	0.630	117,284,154	73,917,817	0.630				
12-2004	104,160,641	66,953,983	0.643	104,160,641	66,953,983	0.643				
12-2005	90,498,928	61,571,567	0.680	90,498,928	61,571,567	0.680				
12-2006	77,265,991	54,812,706	0.709	77,265,991	54,812,706	0.709				
12-2007	66,868,640	48,077,923	0.719	66,868,640	48,077,923	0.719				
12-2008	57,945,273	43,453,605	0.750	57,945,273	43,453,605	0.750				
12-2009	52,078,124	39,080,972	0.750	52,078,124	39,080,972	0.750				
12-2010	46,257,167	33,723,578	0.729	46,257,167	33,723,578	0.729				
12-2011	41,111,125	28,468,518	0.692	41,111,125	28,468,518	0.692				
12-2012	35,924,219	23,415,529	0.652	35,924,219	23,415,529	0.652				
12-2013	<u>30,632,003</u>	<u>19,657,266</u>	<u>0.642</u>	<u>30,632,003</u>	<u>19,657,266</u>	<u>0.642</u>				
Total Through 2013	6,247,336,621	3,831,275,858	0.613	1,924,136,079	1,330,319,320	0.691				
Rate increases assumed 1/1 for all future years:										
12-2014	0.00%	25,864,271	17,131,307	0.662	25,864,271	17,131,307	0.662	25,864,271	17,131,307	0.662
12-2015	5.00%	22,540,712	14,929,934	0.662	22,540,712	14,929,934	0.662	22,540,712	14,929,934	0.662
12-2016	5.00%	19,644,230	13,011,438	0.662	19,644,230	13,011,438	0.662	19,644,230	13,011,438	0.662
12-2017	5.00%	17,119,947	11,339,468	0.662	17,119,947	11,339,468	0.662	17,119,947	11,339,468	0.662
12-2018	5.00%	14,920,034	9,882,346	0.662	14,920,034	9,882,346	0.662	14,920,034	9,882,346	0.662
12-2019	5.00%	13,002,809	8,612,465	0.662	13,002,809	8,612,465	0.662	13,002,809	8,612,465	0.662
12-2020	5.00%	11,331,948	7,505,763	0.662	11,331,948	7,505,763	0.662	11,331,948	7,505,763	0.662
12-2021	5.00%	9,875,793	6,541,273	0.662	9,875,793	6,541,273	0.662	9,875,793	6,541,273	0.662
12-2022	5.00%	8,606,754	5,700,719	0.662	8,606,754	5,700,719	0.662	8,606,754	5,700,719	0.662
12-2023	5.00%	7,500,786	4,968,177	0.662	7,500,786	4,968,177	0.662	7,500,786	4,968,177	0.662
12-2024	5.00%	6,536,935	4,329,766	0.662	6,536,935	4,329,766	0.662	6,536,935	4,329,766	0.662
12-2025	5.00%	5,696,939	3,773,391	0.662	5,696,939	3,773,391	0.662	5,696,939	3,773,391	0.662
12-2026	5.00%	4,964,882	3,288,510	0.662	4,964,882	3,288,510	0.662	4,964,882	3,288,510	0.662
12-2027	5.00%	4,326,895	2,865,937	0.662	4,326,895	2,865,937	0.662	4,326,895	2,865,937	0.662
12-2028	5.00%	3,770,889	2,497,664	0.662	3,770,889	2,497,664	0.662	3,770,889	2,497,664	0.662
12-2029	5.00%	3,286,330	2,176,714	0.662	3,286,330	2,176,714	0.662	3,286,330	2,176,714	0.662
12-2030	5.00%	2,864,036	1,897,006	0.662	2,864,036	1,897,006	0.662	2,864,036	1,897,006	0.662
12-2031	5.00%	2,496,008	1,653,241	0.662	2,496,008	1,653,241	0.662	2,496,008	1,653,241	0.662
12-2032	5.00%	2,175,271	1,440,799	0.662	2,175,271	1,440,799	0.662	2,175,271	1,440,799	0.662
12-2033	5.00%	1,895,748	1,255,657	0.662	1,895,748	1,255,657	0.662	1,895,748	1,255,657	0.662
Total 2014 - 2033	188,421,213	124,801,574	0.662	188,421,213	124,801,574	0.662	188,421,213	124,801,574	0.662	
GRAND TOTAL	6,435,757,834	3,956,077,432	0.615	2,112,557,292	1,455,120,894	0.689	188,421,213	124,801,574	0.662	

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INDIVIDUAL PRESTANDARDIZED MEDICARE SUPPLEMENT POLICIES**

2014 RATE FILING

**ACTUARIAL PARAMETERS FOR
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 2013-09**

LAPSE RATES:

Ultimate Durations: 17.0%

NATIONWIDE RATE INCREASES:⁽¹⁾

<u>Plans</u>	<u>Year 2014 Rate Increase Average Requested Nationwide</u>	<u>Year 2015+ Premium Trend</u>
All	1.43%	5%

⁽¹⁾ Rate increases are projected to be effective January 1

CLAIMS TREND:

Price and Utilization Changes: 5%