

State: District of Columbia **Filing Company:** Golden Rule Insurance Company
TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental
Product Name: PPO Dental Stand Alone
Project Name/Number: /

Filing at a Glance

Company: Golden Rule Insurance Company
Product Name: PPO Dental Stand Alone
State: District of Columbia
TOI: H10I Individual Health - Dental
Sub-TOI: H10I.000 Health Dental
Filing Type: Rate
Date Submitted: 09/13/2013
SERFF Tr Num: AMMS-128901713
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: DENTAL
Implementation: 01/01/2014
Date Requested:
Author(s): Brandon McKenzie
Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu
Disposition Date:
Disposition Status:
Implementation Date:
State Filing Description:

State: District of Columbia **Filing Company:** Golden Rule Insurance Company
TOI/Sub-TOI: H101 Individual Health - Dental/H101.000 Health Dental
Product Name: PPO Dental Stand Alone
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Authorized
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Approved on 07/17/13.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 10.2% Filing Status Changed: 09/20/2013
 State Status Changed:
 Deemer Date: Created By: Brandon McKenzie
 Submitted By: Brandon McKenzie Corresponding Filing Tracking Number:
 Filing Description:
 See cover letter.

Company and Contact

Filing Contact Information

Greg Dafler, Health Actuary gdafler@goldenrule.com
 7440 Woodland Drive 317-715-7373 [Phone]
 Indianapolis, IN 46278-1719 317-715-7028 [FAX]

Filing Company Information

Golden Rule Insurance Company	CoCode: 62286	State of Domicile: Indiana
7440 Woodland Drive	Group Code: 707	Company Type: Life and Health
Indianapolis, IN 46278	Group Name:	State ID Number:
(800) 926-7602 ext. [Phone]	FEIN Number: 37-6028756	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

AMMS-128901713

State Tracking #:

Company Tracking #:

DENTAL

State: District of Columbia

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TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental

Product Name: PPO Dental Stand Alone

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Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: %

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

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):
Golden Rule Insurance Company	10.200%	10.200%	\$12,255	262	\$120,150	10.200%	10.200%

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DENTAL

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Dental	GRI-DEN1	Revised	Previous State Filing Number: Percent Rate Change Request: 10.2	DC Rates.pdf,

Golden Rule Insurance Company
Form Number: GRI-DEN1
EXHIBIT B
Dental Premium Rate Exhibit for District of Columbia

Premium rates are computed as follows:

- Note the appropriate region and tier.
- Select the benefit plan and the tier factor.
- Rounding to two decimals, let the monthly premium rate equal the product of the benefit plan, the cumulative adjustment factor and the tier factor.
- Rounding to two decimals, let the other modal premium rates be a multiple of the monthly premium rate (for instance, quarterly = 3 x monthly).

Region	Filing ID >	Benefit Plan	
		A (150)	B (250)
District of Columbia		21.46	34.92
Out of State		22.53	38.41

Trend History		A (150)	B (250)
	07/01/09	1.045	1.045
	10/01/09	1.060	1.060
	01/01/10	1.075	1.075
	04/01/10	1.090	1.090
	07/01/10	1.105	1.105
	10/01/10	1.120	1.120
	01/01/11	1.135	1.135
	04/01/11	1.150	1.150
	07/01/11	1.165	1.165
	10/01/11	1.180	1.180
	01/01/12	1.195	1.195
	04/01/12	1.210	1.210
	07/01/12	1.225	1.225
	10/01/12	1.417	1.293
	01/01/13	1.438	1.312
	04/01/13	1.459	1.331
	07/01/13	1.480	1.350
	10/01/13	1.502	1.370

Proposed Trend Factor

Cumulative Adjustment Factor (CAF)	A (150)	B (250)
01/01/14	1.680	1.532
04/01/14	1.704	1.555
07/01/14	1.729	1.578
10/01/14	1.755	1.601
01/01/15	1.781	1.624

| | | |
* 1.014674 / q. * 1.014674 / q.

Tier Factor (TF)	Three or more People		
	One Person	Two People	Three or more People
Three-Tier	1.000	1.980	3.500

Sample calculation of a premium rate

Suppose a family of four people living in District of Columbia has selected dental benefit plan B (250) effective January 1, 2014. Then the factors and premium rates are as follows:

Benefit Factor	CAF	TF	Monthly	Quarterly	Semi-Annual	Annual
34.92	1.532	3.500	\$187.24	\$561.72	\$1,123.44	\$2,246.88

SERFF Tracking #:

AMMS-128901713

State Tracking #:

Company Tracking #:

DENTAL

State:

District of Columbia

Filing Company:

Golden Rule Insurance Company

TOI/Sub-TOI:

H10I Individual Health - Dental/H10I.000 Health Dental

Product Name:

PPO Dental Stand Alone

Project Name/Number:

/

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC Letter.pdf
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):	DC Memo.pdf DC Exhibits.pdf NW Projections.pdf DC Projections.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Justification
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

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

SERFF Tracking #:

AMMS-128901713

State Tracking #:

Company Tracking #:

DENTAL

State: District of Columbia

Filing Company:

Golden Rule Insurance Company

TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental

Product Name: PPO Dental Stand Alone

Project Name/Number: /

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:	

Bypassed - Item:	Rate Summary Worksheet
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Projections in Excel
Comments:	
Attachment(s):	NW Projections in Excel.xls DC Projections in Excel.xls
Item Status:	
Status Date:	

SERFF Tracking #:

AMMS-128901713

State Tracking #:

Company Tracking #:

DENTAL

State:

District of Columbia

Filing Company:

Golden Rule Insurance Company

TOI/Sub-TOI:

H10I Individual Health - Dental/H10I.000 Health Dental

Product Name:

PPO Dental Stand Alone

Project Name/Number:

/

Attachment NW Projections in Excel.xls is not a PDF document and cannot be reproduced here.

Attachment DC Projections in Excel.xls is not a PDF document and cannot be reproduced here.

September 13, 2013
NAIC #707-62286

Hon. Gennet Purcell, Commissioner
Department of Insurance, Securities, and Banking
810 First Street, N. E.
Suite 701
Washington, DC 20002

RE: Premium Rates for Individual Dental Expense Policy Form:
GRI-DEN1

This is a filing of revised premium rates for Individual Dental Expense Policy Form GRI-DEN1. The actuarial memorandum demonstrates loss ratio compliance and justifies the requested premium rates.

The rate revision will be effective on or after January 1, 2014. Below is an outline of the number of policies affected in your state by benefit plan. The rate revision will also apply to new business.

	Benefit Plan A (150)	Benefit Plan B (250)
DC # of Policies	222	40

If you have questions about this filing, please contact me.

Sincerely,

**Gregory A.
Dafler**

Digitally signed by Gregory A. Dafler
DN: cn=Gregory A. Dafler, o=Golden
Rule Insurance Company,
ou=Ancillary,
email=gdafler@goldenrule.com, c=US
Date: 2013.09.13 11:42:01 -04'00'

Gregory A. Dafler, FSA, MAAA
Health Actuary
(317) 715-7373
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Golden Rule Insurance Company
7440 Woodland Drive
Indianapolis, Indiana 46278-1719
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Golden Rule Insurance Company
NAIC Number 0707-62286
Form Number: GRI-DEN1

ACTUARIAL MEMORANDUM

Purpose

The purpose of this rate filing is to increase base rates for adverse experience and extend the quarterly trend factors used by this policy form. This filing might not be appropriate for other purposes.

Brief Description of Benefits

This form covers expenses associated with an illness or injury to teeth or supporting tissue. The benefit options are outlined in Exhibit A, "Outline of Dental Benefits". For a complete description of the coverage, refer to the form.

Renewability

These policies are considered guaranteed renewable as defined by the Health Insurance Portability and Accountability Act of 1996 (HR3103), which was effective July 1, 1997.

Applicability

This rate filing applies to new business and renewals as this is an open block of business.

Marketing Method

We intend to distribute the plans using licensed agents in ways typical of individual medical expense policies including direct marketing and insurance brokers. Policies will be available to the general public.

Underwriting Method

Some information will be gathered to avoid duplication of coverage and to determine eligibility. At this time, no medical underwriting is anticipated.

Issue Age Limits

Ages 17 and above.

Premium Basis

The rating is based on benefits, provider networks, geographic area and family status.

Nature of the Rate Change and Proposed Rate Change

The requested increase of 10.2% above trend on Benefit Plan A (150) and Benefit Plan B (250) is due to adverse experience on the policy form. The requested rate change will be effective on or after January 1, 2014.

This rate increase was implemented in most states last year. The 0.3% increase on Plan A and 1.3% increase on Plan B shown in Exhibit D represent the nationwide average increase across the remaining states that are receiving an increase this year.

Indication if New or Modified for Each Change

The requested increase applies to both new business and renewals.

Comparison to Status Quo with Each Change

The following compares the proposed change to the trend factor, also outlined in Exhibit B, "Dental Premium Rate for District of Columbia."

<u>Date</u>	Benefit Plan A		Benefit Plan B	
	<u>Trend Factor</u>	<u>Percentage Change</u>	<u>Trend Factor</u>	<u>Percentage Change</u>
10/13-12/13	1.502		1.370	
01/14-03/14	1.680	11.83%	1.532	11.83%
04/14-06/14	1.704	1.47%	1.555	1.47%
07/14-09/14	1.729	1.47%	1.578	1.47%
10/14-12/14	1.755	1.47%	1.601	1.47%

Summary of How Each Proposed Modification Differs from Corresponding Approved Rate

The D.C. average annual premium before the increase is \$459. The D.C. average annual premium after the increase is \$536.

Summary of Each Proposed New Rule

Not applicable.

Overall Premium Impact of Filing to D.C. Policyholders

The total requested increase in D.C. is 16.8% (6.0% annual trend with a 10.2% experience increase) for Benefit Plan A (150) and Benefit Plan B (250). The additional increase above trend is due to adverse experience on the policy form.

Filed Minimum Required Loss Ratio

The filed minimum loss ratio is 55%.

Interest Rate Assumptions

The interest rate used in the projections is 4%.

Trend Assumptions

The annual pricing trend assumption is 6%. Trend factors are outlined in Exhibit B, "Dental Premium Rate Exhibit". Premium rates for new business are based on the policy effective date and remain the same for one year. New business rates would increase by a multiplicative factor of 1.4674% per quarter. Premium rates for plans that renew would receive a trend increase of 6.0% on their policy anniversary.

Persistency

The persistency assumptions are contained in Exhibit C, "Dental Assumptions."

Lifetime Loss Ratio

The anticipated lifetime loss ratio for this form is 55%. The lifetime loss ratio is defined as the present value of incurred claims divided by the present value of the expected premiums over the entire period for which rates are computed to provide coverage. The expected loss ratios by policy duration are shown in Exhibit C, "Dental Assumptions".

Exhibit D, "Loss Ratio Experience and Projection" demonstrates that the past experience and the projected loss ratio for this form after the requested increase exceed the minimum standards set forth by the regulations of this state. This policy form is anticipated to meet a minimum lifetime loss ratio requirement of 55%.

Actuarial Certification

I, Gregory A. Dafler, am a Health Actuary for UnitedHealth Group's Individual Line of Business, which includes Golden Rule Insurance Company's health insurance products marketed to individuals. I am a member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of premium rates for health insurance products.

To the best of my knowledge and judgment, this rate filing complies with applicable law, including that the benefits provided by this form are reasonable in relation to premium charged. The premium rates are not inadequate, excessive, nor unfairly discriminatory.

**Gregory A.
Dafler**

Digitally signed by Gregory A. Dafler
DN: cn=Gregory A. Dafler, o=Golden
Rule Insurance Company, ou=Ancillary,
email=gdafler@goldenrule.com, c=US
Date: 2013.09.13 11:42:22 -04'00'

Gregory A. Dafler, FSA, MAAA
Health Actuary

Exhibits

- A. Outline of Dental Benefits
- B. Dental Premium Rate Exhibit
- C. Dental Assumptions
- D. Loss Ratio Experience and Projection

Golden Rule Insurance Company
Form Number: GRI-DEN1
EXHIBIT A
OUTLINE OF DENTAL BENEFITS

DENTAL BENEFIT PLAN A (150)

Category of Benefit	Benefit
Preventive	100%
Basic	80%
Major	50%
Individual calendar year deductible (combined Basic and Major)	\$50
Individual maximum benefit per calendar year	\$1,000
Waiting period	
preventive	none
basic	6 months
major	12 months
Preferred provider organization	Affiliated
Basis of payment for non-preferred providers	maximum allowable cost

DENTAL BENEFIT PLAN B (250)

Category of Benefit	Benefit
Preventive	100%
Basic	80%
Major	50%
Individual calendar year deductible (combined Basic and Major)	\$50
Individual maximum benefit per calendar year	\$1,000
Waiting period	
preventive	none
basic	6 months
major	12 months
Preferred provider organization	Affiliated
Basis of payment for non-preferred providers	usual, customary and reasonable

Golden Rule Insurance Company
Form Number: GRI-DEN1
EXHIBIT C
Dental Assumptions
(Original pricing)

<u>Duration</u>	<u>Expected Loss Ratio</u>
Month 1-6	42.8%
Month 7-12	53.3%
Year 2	56.6%
Year 3	59.6%
Year 4	61.0%
Year 5	61.6%
Year 6	62.0%
Year 7+	62.6%

<u>Duration</u>	<u>Persistency</u>
Year 1	70.0%
Year 2	72.5%
Year 3	73.5%
Year 4	73.9%
Year 5	74.2%
Year 6	74.5%
Year 7+	75.0%

EXHIBIT D
LOSS RATIO EXPERIENCE and PROJECTION
Nationwide - Benefit Plan A

Projection Assumptions

1. Only in-force business is projected (i.e., no new sales).
2. The experience period is Apr-12 through Mar-13. The experience is as follows:

Policy Years	Earned Premium	Incurred Claims	Loss Ratio	Expected Claims	A/E
44,670	23,738,044	13,540,177	57.0%	12,478,461	1.085

3. The termination rates used in the projection are shown in Exhibit C.
4. The interest rate used to reflect the time value of money is... **4.0%**
5. The valuation date used is... **1/1/2013**
6. The claims trend for inflation used in the projection is... **6.0%**
7. The premium increases for inflation used in the projection are equal to... **6.0%**
8. One-time base rate increase on January 1, 2014... **0.3%**

Calendar Year	Policy Years	Earned Premium	Incurred Claims	Loss Ratio	Expected LR	Expected Incurred Claims	A / E	Present Value Factor	Present Value					
									Earned Premium	Incurred Claims	Expected Incurred Claims	Loss Ratio	Expected LR	A / E
2008	203	57,296	34,144	59.6%	42.8%	24,537	1.392	1.193	68,356	40,734	29,273	59.6%	42.8%	1.392
2009	2,718	945,579	618,656	65.4%	45.5%	430,105	1.438	1.147	1,084,713	709,686	493,391	65.4%	45.5%	1.438
2010	12,730	4,943,703	3,232,036	65.4%	47.6%	2,353,385	1.373	1.103	5,453,003	3,565,000	2,595,830	65.4%	47.6%	1.373
2011	27,447	11,980,190	7,829,966	65.4%	50.1%	6,001,545	1.305	1.061	12,706,143	8,304,431	6,365,215	65.4%	50.1%	1.305
2012	41,711	21,391,275	12,316,796	57.6%	52.1%	11,147,872	1.105	1.020	21,814,906	12,560,716	11,368,643	57.6%	52.1%	1.105
2013 (3 mos.)	12,192	6,797,276	4,060,088	59.7%	53.1%	3,609,436	1.125	0.995	6,764,033	4,040,231	3,591,784	59.7%	53.1%	1.125
04/13-12/13	34,185	20,390,117	11,917,266	58.4%	55.9%	11,391,613	1.046	0.976	19,896,372	11,628,690	11,115,765	58.4%	55.9%	1.046
2014	35,313	22,516,333	13,651,766	60.6%	58.9%	13,255,990	1.030	0.943	21,229,886	12,871,786	12,498,623	60.6%	58.9%	1.030
2015	25,660	17,366,148	10,832,930	62.4%	60.7%	10,533,943	1.028	0.907	15,744,184	9,821,156	9,550,093	62.4%	60.7%	1.028
2016	18,888	13,549,225	8,575,949	63.3%	61.5%	8,339,254	1.028	0.872	11,811,302	7,475,935	7,269,600	63.3%	61.5%	1.028
2017	13,990	10,637,517	6,784,527	63.8%	62.0%	6,597,275	1.028	0.838	8,916,415	5,686,821	5,529,865	63.8%	62.0%	1.028
2018	10,408	8,388,874	5,377,773	64.1%	62.3%	5,229,347	1.028	0.806	6,761,146	4,334,301	4,214,675	64.1%	62.3%	1.028
2019	7,774	6,641,492	4,273,030	64.3%	62.6%	4,155,095	1.028	0.775	5,146,938	3,311,458	3,220,062	64.3%	62.6%	1.028
2020	5,825	5,274,466	3,394,041	64.3%	62.6%	3,300,366	1.028	0.745	3,930,325	2,529,106	2,459,303	64.3%	62.6%	1.028
2021	4,368	4,193,188	2,698,254	64.3%	62.6%	2,623,783	1.028	0.717	3,004,422	1,933,301	1,879,942	64.3%	62.6%	1.028
2022	3,276	3,333,584	2,145,112	64.3%	62.6%	2,085,908	1.028	0.689	2,296,650	1,477,860	1,437,071	64.3%	62.6%	1.028
2023	2,457	2,650,200	1,705,364	64.3%	62.6%	1,658,296	1.028	0.662	1,755,612	1,129,710	1,098,530	64.3%	62.6%	1.028
2024	1,843	2,106,909	1,355,765	64.3%	62.6%	1,318,346	1.028	0.637	1,342,030	863,577	839,742	64.3%	62.6%	1.028
2025	1,382	1,674,992	1,077,833	64.3%	62.6%	1,048,085	1.028	0.612	1,025,879	660,138	641,918	64.3%	62.6%	1.028
2026	1,037	1,331,619	856,877	64.3%	62.6%	833,227	1.028	0.589	784,205	504,625	490,697	64.3%	62.6%	1.028
2027	777	1,058,637	681,217	64.3%	62.6%	662,416	1.028	0.566	599,465	385,747	375,100	64.3%	62.6%	1.028
2028	583	841,616	541,568	64.3%	62.6%	526,621	1.028	0.544	458,245	294,874	286,735	64.3%	62.6%	1.028
2029	437	669,085	430,546	64.3%	62.6%	418,663	1.028	0.524	350,293	225,408	219,187	64.3%	62.6%	1.028
2030	328	531,923	342,284	64.3%	62.6%	332,837	1.028	0.503	267,772	172,307	167,552	64.3%	62.6%	1.028
2031	246	422,878	272,116	64.3%	62.6%	264,606	1.028	0.484	204,691	131,716	128,080	64.3%	62.6%	1.028
2032	184	336,188	216,332	64.3%	62.6%	210,362	1.028	0.465	156,471	100,686	97,908	64.3%	62.6%	1.028
Past	97,001	46,115,320	28,091,685	60.9%	51.1%	23,566,880	1.192		47,891,153	29,220,799	24,444,137	61.0%	51.0%	1.195
Future	168,962	123,914,993	77,130,550	62.2%	60.4%	74,786,032	1.031		105,682,301	65,539,201	63,520,451	62.0%	60.1%	1.032
Lifetime	265,962	170,030,313	105,222,235	61.9%	57.8%	98,352,912	1.070		153,573,454	94,759,999	87,964,587	61.7%	57.3%	1.077

EXHIBIT D
LOSS RATIO EXPERIENCE and PROJECTION
Nationwide - Benefit Plan B

Projection Assumptions

1. Only in-force business is projected (i.e., no new sales).
2. The experience period is Apr-12 through Mar-13. The experience is as follows:

Policy Years	Earned Premium	Incurred Claims	Loss Ratio	Expected Claims	A/E
14,244	10,722,657	6,343,102	59.2%	5,696,566	1.113

3. The termination rates used in the projection are shown in Exhibit C.
4. The interest rate used to reflect the time value of money is... **4.0%**
5. The valuation date used is... **1/1/2013**
6. The claims trend for inflation used in the projection is... **6.0%**
7. The premium increases for inflation used in the projection are equal to... **6.0%**
8. One-time base rate increase on January 1, 2014... **1.3%**

Calendar Year	Policy Years	Earned Premium	Incurred Claims	Loss Ratio	Expected LR	Expected Incurred Claims	A / E	Present Value						
								Present Value Factor	Earned Premium	Incurred Claims	Expected Incurred Claims	Loss Ratio	Expected LR	A / E
2008	86	38,232	21,238	55.5%	42.8%	16,373	1.297	1.193	45,611	25,337	19,533	55.5%	42.8%	1.297
2009	1,212	656,434	370,177	56.4%	45.6%	299,598	1.236	1.147	753,023	424,646	343,681	56.4%	45.6%	1.236
2010	4,420	2,591,960	1,588,976	61.3%	48.5%	1,257,592	1.264	1.103	2,858,984	1,752,672	1,387,149	61.3%	48.5%	1.264
2011	9,067	5,826,351	3,532,474	60.6%	50.5%	2,941,406	1.201	1.061	6,179,405	3,746,528	3,119,644	60.6%	50.5%	1.201
2012	13,497	9,822,169	5,813,284	59.2%	52.6%	5,162,222	1.126	1.020	10,016,686	5,928,410	5,264,454	59.2%	52.6%	1.126
2013 (3 mos.)	3,784	2,999,024	1,934,004	64.5%	53.9%	1,615,973	1.197	0.995	2,984,357	1,924,545	1,608,070	64.5%	53.9%	1.197
04/13-12/13	10,468	8,848,911	5,365,386	60.6%	56.4%	4,989,006	1.075	0.976	8,634,636	5,235,464	4,868,197	60.6%	56.4%	1.075
2014	10,766	9,771,382	6,088,352	62.3%	59.1%	5,777,556	1.054	0.943	9,213,104	5,740,500	5,447,461	62.3%	59.1%	1.054
2015	7,839	7,586,800	4,829,922	63.7%	60.8%	4,611,712	1.047	0.907	6,878,208	4,378,816	4,180,987	63.7%	60.8%	1.047
2016	5,776	5,924,544	3,823,102	64.5%	61.6%	3,650,379	1.047	0.872	5,164,618	3,332,722	3,182,154	64.5%	61.6%	1.047
2017	4,281	4,654,239	3,025,225	65.0%	62.1%	2,888,549	1.047	0.838	3,901,204	2,535,757	2,421,195	65.0%	62.1%	1.047
2018	3,187	3,672,337	2,398,873	65.3%	62.4%	2,290,495	1.047	0.806	2,959,778	1,933,410	1,846,061	65.3%	62.4%	1.047
2019	2,382	2,908,732	1,905,948	65.5%	62.6%	1,819,839	1.047	0.775	2,254,172	1,477,047	1,410,316	65.5%	62.6%	1.047
2020	1,785	2,310,440	1,514,106	65.5%	62.6%	1,445,700	1.047	0.745	1,721,649	1,128,252	1,077,279	65.5%	62.6%	1.047
2021	1,339	1,836,795	1,203,711	65.5%	62.6%	1,149,329	1.047	0.717	1,316,065	862,460	823,495	65.5%	62.6%	1.047
2022	1,004	1,460,252	956,950	65.5%	62.6%	913,717	1.047	0.689	1,006,031	659,284	629,499	65.5%	62.6%	1.047
2023	753	1,160,901	760,776	65.5%	62.6%	726,405	1.047	0.662	769,033	503,972	481,203	65.5%	62.6%	1.047
2024	565	922,916	604,817	65.5%	62.6%	577,492	1.047	0.637	587,867	385,248	367,843	65.5%	62.6%	1.047
2025	424	733,718	480,829	65.5%	62.6%	459,106	1.047	0.612	449,379	294,492	281,188	65.5%	62.6%	1.047
2026	318	583,306	382,259	65.5%	62.6%	364,989	1.047	0.589	343,515	225,117	214,946	65.5%	62.6%	1.047
2027	238	463,728	303,896	65.5%	62.6%	290,166	1.047	0.566	262,591	172,084	164,310	65.5%	62.6%	1.047
2028	179	368,664	241,597	65.5%	62.6%	230,682	1.047	0.544	200,731	131,545	125,602	65.5%	62.6%	1.047
2029	134	293,088	192,070	65.5%	62.6%	183,392	1.047	0.524	153,443	100,556	96,013	65.5%	62.6%	1.047
2030	101	233,005	152,696	65.5%	62.6%	145,797	1.047	0.503	117,296	76,868	73,395	65.5%	62.6%	1.047
2031	75	185,239	121,393	65.5%	62.6%	115,909	1.047	0.484	89,663	58,759	56,105	65.5%	62.6%	1.047
2032	57	147,265	96,507	65.5%	62.6%	92,147	1.047	0.465	68,541	44,917	42,888	65.5%	62.6%	1.047
Past	32,066	21,934,170	13,260,153	60.5%	51.5%	11,293,163	1.174		22,838,066	13,802,138	11,742,530	60.4%	51.4%	1.175
Future	51,668	54,066,263	34,448,415	63.7%	60.5%	32,722,367	1.053		46,091,524	29,277,272	27,790,136	63.5%	60.3%	1.054
Lifetime	83,734	76,000,433	47,708,568	62.8%	57.9%	44,015,530	1.084		68,929,590	43,079,411	39,532,666	62.5%	57.4%	1.090

EXHIBIT D
LOSS RATIO EXPERIENCE and PROJECTION
Nationwide - Benefit Plan A and Benefit Plan B

Projection Assumptions

1. Only in-force business is projected (i.e., no new sales).
2. The experience period is Apr-12 through Mar-13. The experience is as follows:

Policy Years	Earned Premium	Incurred Claims	Loss Ratio	Expected Claims	A/E
58,914	34,460,700	19,883,278	57.7%	18,175,027	1.094

3. The termination rates used in the projection are shown in Exhibit C.
4. The interest rate used to reflect the time value of money is...
5. The valuation date used is...
6. The claims trend for inflation used in the projection is...
7. The premium increases for inflation used in the projection are equal to...
8. One-time base rate increase on January 1, 2014...

4.0%
1/1/2013
6.0%
6.0%
0.3% for Benefit Plan A
1.3% for Benefit Plan B

Calendar Year	Policy Years	Earned Premium	Incurred Claims	Loss Ratio	Expected LR	Expected Incurred Claims	A / E	Present Value						
								Present Value	Earned Premium	Incurred Claims	Expected Incurred Claims	Loss Ratio	Expected LR	A / E
2008	289	95,528	55,381	58.0%	42.8%	40,910	1.354	1.193	113,967	66,071	48,806	58.0%	42.8%	1.354
2009	3,930	1,602,014	988,834	61.7%	45.5%	729,703	1.355	1.147	1,837,735	1,134,332	837,072	61.7%	45.5%	1.355
2010	17,150	7,535,663	4,821,012	64.0%	47.9%	3,610,977	1.335	1.103	8,311,986	5,317,672	3,982,979	64.0%	47.9%	1.335
2011	36,514	17,806,542	11,362,440	63.8%	50.2%	8,942,951	1.271	1.061	18,885,548	12,050,959	9,484,858	63.8%	50.2%	1.271
2012	55,208	31,213,444	18,130,080	58.1%	52.3%	16,310,094	1.112	1.020	31,831,592	18,489,126	16,633,098	58.1%	52.3%	1.112
2013 (3 mos.)	15,976	9,796,300	5,994,091	61.2%	53.3%	5,225,409	1.147	0.995	9,748,391	5,964,777	5,199,854	61.2%	53.3%	1.147
04/13-12/13	44,653	29,239,029	17,282,652	59.1%	56.0%	16,380,618	1.055	0.976	28,531,007	16,864,154	15,983,963	59.1%	56.0%	1.055
2014	46,079	32,287,715	19,740,118	61.1%	58.9%	19,033,546	1.037	0.943	30,442,990	18,612,286	17,946,084	61.1%	58.9%	1.037
2015	33,499	24,952,948	15,662,852	62.8%	60.7%	15,145,655	1.034	0.907	22,622,392	14,199,972	13,731,080	62.8%	60.7%	1.034
2016	24,663	19,473,769	12,399,050	63.7%	61.6%	11,989,633	1.034	0.872	16,975,920	10,808,657	10,451,754	63.7%	61.6%	1.034
2017	18,271	15,291,756	9,809,752	64.2%	62.0%	9,485,824	1.034	0.838	12,817,618	8,222,578	7,951,060	64.2%	62.0%	1.034
2018	13,596	12,061,211	7,776,646	64.5%	62.3%	7,519,842	1.034	0.806	9,720,924	6,267,711	6,060,736	64.5%	62.3%	1.034
2019	10,156	9,550,224	6,178,978	64.7%	62.6%	5,974,934	1.034	0.775	7,401,110	4,788,505	4,630,378	64.7%	62.6%	1.034
2020	7,609	7,584,906	4,908,147	64.7%	62.6%	4,746,066	1.034	0.745	5,651,974	3,657,358	3,536,582	64.7%	62.6%	1.034
2021	5,707	6,029,983	3,901,966	64.7%	62.6%	3,773,112	1.034	0.717	4,320,487	2,795,761	2,703,437	64.7%	62.6%	1.034
2022	4,280	4,793,837	3,102,063	64.7%	62.6%	2,999,624	1.034	0.689	3,302,680	2,137,144	2,066,570	64.7%	62.6%	1.034
2023	3,210	3,811,100	2,466,140	64.7%	62.6%	2,384,701	1.034	0.662	2,524,645	1,633,682	1,579,734	64.7%	62.6%	1.034
2024	2,408	3,029,825	1,960,581	64.7%	62.6%	1,895,837	1.034	0.637	1,929,897	1,248,825	1,207,585	64.7%	62.6%	1.034
2025	1,806	2,408,711	1,558,662	64.7%	62.6%	1,507,191	1.034	0.612	1,475,258	954,630	923,106	64.7%	62.6%	1.034
2026	1,354	1,914,925	1,239,136	64.7%	62.6%	1,198,217	1.034	0.589	1,127,721	729,741	705,643	64.7%	62.6%	1.034
2027	1,016	1,522,365	985,113	64.7%	62.6%	952,582	1.034	0.566	862,056	557,831	539,410	64.7%	62.6%	1.034
2028	762	1,210,280	783,165	64.7%	62.6%	757,303	1.034	0.544	658,975	426,419	412,338	64.7%	62.6%	1.034
2029	571	962,173	622,616	64.7%	62.6%	602,056	1.034	0.524	503,736	325,965	315,200	64.7%	62.6%	1.034
2030	429	764,927	494,980	64.7%	62.6%	478,634	1.034	0.503	385,067	249,175	240,946	64.7%	62.6%	1.034
2031	321	608,117	393,509	64.7%	62.6%	380,514	1.034	0.484	294,354	190,475	184,185	64.7%	62.6%	1.034
2032	241	483,453	312,840	64.7%	62.6%	302,509	1.034	0.465	225,011	145,603	140,795	64.7%	62.6%	1.034
Past	129,066	68,049,490	41,351,838	60.8%	51.2%	34,860,043	1.186		70,729,219	43,022,937	36,186,667	60.8%	51.2%	1.189
Future	220,630	177,981,255	111,578,965	62.7%	60.4%	107,508,398	1.038		151,773,824	94,816,473	91,310,586	62.5%	60.2%	1.038
Lifetime	349,696	246,030,746	152,930,804	62.2%	57.9%	142,368,442	1.074		222,503,043	137,839,410	127,497,253	61.9%	57.3%	1.081

EXHIBIT E
LOSS RATIO EXPERIENCE and PROJECTION
D.C. - Benefit Plan A

Projection Assumptions

1. Only in-force business is projected (i.e., no new sales).
2. The experience period is Apr-12 through Mar-13. The experience is as follows:

Policy Years	Earned Premium	Incurred Claims	Loss Ratio	Expected Claims	A/E
220	85,015	60,472	71.1%	46,586	1.298

3. The termination rates used in the projection are shown in Exhibit C.
4. The interest rate used to reflect the time value of money is... **4.0%**
5. The valuation date used is... **1/1/2013**
6. The claims trend for inflation used in the projection is... **6.0%**
7. The premium increases for inflation used in the projection are equal to... **6.0%**
8. One-time base rate increase on January 1, 2014... **10.2%**

Calendar Year	Policy Years	Earned Premium	Incurred Claims	Loss Ratio	Expected LR	Expected Incurred Claims	A / E	Present Value Factor	Present Value					
									Earned Premium	Incurred Claims	Expected Claims	Loss Ratio	Expected LR	A / E
2009	38	11,053	5,798	52.5%	43.6%	4,823	1.202	1.147	12,679	6,651	5,533	52.5%	43.6%	1.202
2010	139	43,786	26,529	60.6%	48.4%	21,213	1.251	1.103	48,297	29,262	23,398	60.6%	48.4%	1.251
2011	219	75,325	46,328	61.5%	51.3%	38,629	1.199	1.061	79,889	49,136	40,970	61.5%	51.3%	1.199
2012	217	81,161	56,163	69.2%	54.5%	44,227	1.270	1.020	82,768	57,275	45,102	69.2%	54.5%	1.270
2013 (3 mos.)	56	22,989	20,150	87.6%	55.1%	12,678	1.589	0.995	22,877	20,051	12,616	87.6%	55.1%	1.589
04/13-12/13	152	67,105	39,220	58.4%	57.2%	38,385	1.022	0.981	65,802	38,459	37,640	58.4%	57.2%	1.022
2014	156	76,750	46,534	60.6%	59.6%	45,732	1.018	0.943	72,365	43,875	43,120	60.6%	59.6%	1.018
2015	114	62,212	38,807	62.4%	61.0%	37,946	1.023	0.907	56,401	35,183	34,402	62.4%	61.0%	1.023
2016	84	48,657	30,797	63.3%	61.8%	30,046	1.025	0.872	42,416	26,847	26,192	63.3%	61.8%	1.025
2017	62	38,277	24,413	63.8%	62.2%	23,802	1.026	0.838	32,084	20,463	19,951	63.8%	62.2%	1.026
2018	47	30,245	19,389	64.1%	62.4%	18,875	1.027	0.806	24,377	15,627	15,212	64.1%	62.4%	1.027
2019	35	23,975	15,425	64.3%	62.6%	15,000	1.028	0.775	18,580	11,954	11,625	64.3%	62.6%	1.028
2020	26	19,046	12,256	64.3%	62.6%	11,918	1.028	0.745	14,193	9,133	8,881	64.3%	62.6%	1.028
2021	20	15,142	9,744	64.3%	62.6%	9,475	1.028	0.717	10,849	6,981	6,789	64.3%	62.6%	1.028
2022	15	12,038	7,746	64.3%	62.6%	7,532	1.028	0.689	8,293	5,337	5,189	64.3%	62.6%	1.028
2023	11	9,570	6,158	64.3%	62.6%	5,988	1.028	0.662	6,340	4,079	3,967	64.3%	62.6%	1.028
2024	8	7,608	4,896	64.3%	62.6%	4,761	1.028	0.637	4,846	3,118	3,032	64.3%	62.6%	1.028
2025	6	6,048	3,892	64.3%	62.6%	3,785	1.028	0.612	3,704	2,384	2,318	64.3%	62.6%	1.028
2026	5	4,809	3,094	64.3%	62.6%	3,009	1.028	0.589	2,832	1,822	1,772	64.3%	62.6%	1.028
2027	3	3,823	2,460	64.3%	62.6%	2,392	1.028	0.566	2,165	1,393	1,355	64.3%	62.6%	1.028
2028	3	3,039	1,956	64.3%	62.6%	1,902	1.028	0.544	1,655	1,065	1,035	64.3%	62.6%	1.028
2029	2	2,416	1,555	64.3%	62.6%	1,512	1.028	0.524	1,265	814	791	64.3%	62.6%	1.028
2030	1	1,921	1,236	64.3%	62.6%	1,202	1.028	0.503	967	622	605	64.3%	62.6%	1.028
2031	1	1,527	983	64.3%	62.6%	956	1.028	0.484	739	476	463	64.3%	62.6%	1.028
2032	1	1,214	781	64.3%	62.6%	760	1.028	0.465	565	364	354	64.3%	62.6%	1.028
Past	668	234,314	154,968	66.1%	51.9%	121,570	1.275		246,510	162,375	127,619	65.9%	51.8%	1.272
Future	752	435,423	271,342	62.3%	60.9%	264,976	1.024		370,438	229,996	224,692	62.1%	60.7%	1.024
Lifetime	1,421	669,736	426,310	63.7%	57.7%	386,546	1.103		616,948	392,371	352,311	63.6%	57.1%	1.114

Note: Due to the lack of credibility for the D.C. block, the nationwide loss ratios were used to project the future experience.

EXHIBIT E
LOSS RATIO EXPERIENCE and PROJECTION
D.C. - Benefit Plan B

Projection Assumptions

1. Only in-force business is projected (i.e., no new sales).
2. The experience period is Apr-12 through Mar-13. The experience is as follows:

Policy Years	Earned Premium	Incurred Claims	Loss Ratio	Expected Claims	A/E
42	27,007	22,007	81.5%	14,616	1.506

3. The termination rates used in the projection are shown in Exhibit C.
4. The interest rate used to reflect the time value of money is... **4.0%**
5. The valuation date used is... **1/1/2013**
6. The claims trend for inflation used in the projection is... **6.0%**
7. The premium increases for inflation used in the projection are equal to... **6.0%**
8. One-time base rate increase on January 1, 2014... **10.2%**

Calendar Year	Policy Years	Earned Premium	Incurred Claims	Loss Ratio	Expected LR	Expected Incurred Claims	A / E	Present Value Factor	Present Value Expected					
									Earned Premium	Incurred Claims	Expected Claims	Loss Ratio	Expected LR	A / E
2009	6	2,579	2,331	90.4%	43.1%	1,112	2.096	1.147	2,959	2,674	1,276	90.4%	43.1%	2.096
2010	24	12,806	8,403	65.6%	49.0%	6,269	1.340	1.103	14,125	9,268	6,915	65.6%	49.0%	1.340
2011	36	19,921	17,152	86.1%	52.0%	10,354	1.656	1.061	21,128	18,191	10,982	86.1%	52.0%	1.656
2012	42	26,546	20,342	76.6%	53.5%	14,202	1.432	1.020	27,072	20,744	14,483	76.6%	53.5%	1.432
2013 (3 mos.)	10	6,561	7,078	107.9%	55.5%	3,640	1.944	0.995	6,529	7,044	3,622	107.9%	55.5%	1.944
04/13-12/13	26	18,386	11,148	60.6%	57.4%	10,546	1.057	0.981	18,029	10,932	10,341	60.6%	57.4%	1.057
2014	27	20,816	12,970	62.3%	59.7%	12,422	1.044	0.943	19,627	12,229	11,712	62.3%	59.7%	1.044
2015	20	16,889	10,752	63.7%	61.0%	10,310	1.043	0.907	15,311	9,747	9,347	63.7%	61.0%	1.043
2016	14	13,213	8,526	64.5%	61.8%	8,163	1.044	0.872	11,518	7,433	7,116	64.5%	61.8%	1.044
2017	11	10,396	6,757	65.0%	62.2%	6,462	1.046	0.838	8,714	5,664	5,416	65.0%	62.2%	1.046
2018	8	8,213	5,365	65.3%	62.4%	5,128	1.046	0.806	6,620	4,324	4,133	65.3%	62.4%	1.046
2019	6	6,511	4,267	65.5%	62.6%	4,074	1.047	0.775	5,046	3,306	3,157	65.5%	62.6%	1.047
2020	4	5,174	3,390	65.5%	62.6%	3,237	1.047	0.745	3,855	2,526	2,412	65.5%	62.6%	1.047
2021	3	4,113	2,695	65.5%	62.6%	2,574	1.047	0.717	2,947	1,931	1,844	65.5%	62.6%	1.047
2022	3	3,270	2,143	65.5%	62.6%	2,046	1.047	0.689	2,253	1,476	1,410	65.5%	62.6%	1.047
2023	2	2,600	1,704	65.5%	62.6%	1,627	1.047	0.662	1,722	1,129	1,078	65.5%	62.6%	1.047
2024	1	2,067	1,354	65.5%	62.6%	1,293	1.047	0.637	1,316	863	824	65.5%	62.6%	1.047
2025	1	1,643	1,077	65.5%	62.6%	1,028	1.047	0.612	1,006	659	630	65.5%	62.6%	1.047
2026	1	1,306	856	65.5%	62.6%	817	1.047	0.589	769	504	481	65.5%	62.6%	1.047
2027	1	1,038	681	65.5%	62.6%	650	1.047	0.566	588	385	368	65.5%	62.6%	1.047
2028	0	826	541	65.5%	62.6%	517	1.047	0.544	449	295	281	65.5%	62.6%	1.047
2029	0	656	430	65.5%	62.6%	411	1.047	0.524	344	225	215	65.5%	62.6%	1.047
2030	0	522	342	65.5%	62.6%	326	1.047	0.503	263	172	164	65.5%	62.6%	1.047
2031	0	415	272	65.5%	62.6%	260	1.047	0.484	201	132	126	65.5%	62.6%	1.047
2032	0	330	216	65.5%	62.6%	206	1.047	0.465	153	101	96	65.5%	62.6%	1.047
Past	119	68,414	55,306	80.8%	52.0%	35,577	1.555		71,813	57,922	37,278	80.7%	51.9%	1.554
Future	130	118,383	75,486	63.8%	60.9%	72,097	1.047		100,732	64,034	61,152	63.6%	60.7%	1.047
Lifetime	248	186,797	130,792	70.0%	57.6%	107,674	1.215		172,545	121,955	98,430	70.7%	57.0%	1.239

Note: Due to the lack of credibility for the D.C. block, the nationwide loss ratios were used to project the future experience.

EXHIBIT E
LOSS RATIO EXPERIENCE and PROJECTION
D.C. - Benefit Plan A and Benefit Plan B

Projection Assumptions

1. Only in-force business is projected (i.e., no new sales).
2. The experience period is Apr-12 through Mar-13. The experience is as follows:

Policy Years	Earned Premium	Incurred Claims	Loss Ratio	Expected Claims	A/E
262	112,022	82,479	73.6%	61,202	1.348

3. The termination rates used in the projection are shown in Exhibit C.
4. The interest rate used to reflect the time value of money is... **4.0%**
5. The valuation date used is... **1/1/2013**
6. The claims trend for inflation used in the projection is... **6.0%**
7. The premium increases for inflation used in the projection are equal to... **6.0%**
8. One-time base rate increase on January 1, 2014... **10.2% for Benefit Plan A**
10.2% for Benefit Plan B

Calendar Year	Policy Years	Earned Premium	Incurred Claims	Loss Ratio	Expected LR	Expected Incurred Claims	A / E	Present Value Factor	Present Value					
									Earned Premium	Incurred Claims	Expected Incurred Claims	Loss Ratio	Expected LR	A / E
2009	44	13,632	8,129	59.6%	43.5%	5,935	1.370	1.147	15,638	9,325	6,808	59.6%	43.5%	1.370
2010	163	56,592	34,932	61.7%	48.6%	27,482	1.271	1.103	62,423	38,530	30,313	61.7%	48.6%	1.271
2011	255	95,246	63,480	66.6%	51.4%	48,984	1.296	1.061	101,017	67,327	51,952	66.6%	51.4%	1.296
2012	259	107,707	76,504	71.0%	54.2%	58,428	1.309	1.020	109,840	78,019	59,586	71.0%	54.2%	1.309
2013 (3 mos.)	65	29,550	27,228	92.1%	55.2%	16,319	1.669	0.995	29,406	27,095	16,239	92.1%	55.2%	1.669
04/13-12/13	178	85,491	50,368	58.9%	57.2%	48,931	1.029	0.981	83,831	49,390	47,981	58.9%	57.2%	1.029
2014	183	97,566	59,504	61.0%	59.6%	58,154	1.023	0.943	91,991	56,104	54,832	61.0%	59.6%	1.023
2015	134	79,100	49,559	62.7%	61.0%	48,256	1.027	0.907	71,712	44,930	43,749	62.7%	61.0%	1.027
2016	99	61,870	39,324	63.6%	61.8%	38,210	1.029	0.872	53,934	34,280	33,309	63.6%	61.8%	1.029
2017	73	48,674	31,170	64.0%	62.2%	30,263	1.030	0.838	40,798	26,127	25,367	64.0%	62.2%	1.030
2018	55	38,459	24,754	64.4%	62.4%	24,003	1.031	0.806	30,997	19,951	19,345	64.4%	62.4%	1.031
2019	41	30,487	19,692	64.6%	62.6%	19,074	1.032	0.775	23,626	15,261	14,782	64.6%	62.6%	1.032
2020	31	24,220	15,646	64.6%	62.6%	15,155	1.032	0.745	18,048	11,659	11,293	64.6%	62.6%	1.032
2021	23	19,255	12,439	64.6%	62.6%	12,048	1.032	0.717	13,796	8,913	8,633	64.6%	62.6%	1.032
2022	17	15,308	9,889	64.6%	62.6%	9,578	1.032	0.689	10,546	6,813	6,599	64.6%	62.6%	1.032
2023	13	12,170	7,862	64.6%	62.6%	7,615	1.032	0.662	8,062	5,208	5,044	64.6%	62.6%	1.032
2024	10	9,675	6,250	64.6%	62.6%	6,054	1.032	0.637	6,163	3,981	3,856	64.6%	62.6%	1.032
2025	7	7,691	4,969	64.6%	62.6%	4,813	1.032	0.612	4,711	3,043	2,948	64.6%	62.6%	1.032
2026	5	6,115	3,950	64.6%	62.6%	3,826	1.032	0.589	3,601	2,326	2,253	64.6%	62.6%	1.032
2027	4	4,861	3,140	64.6%	62.6%	3,042	1.032	0.566	2,753	1,778	1,722	64.6%	62.6%	1.032
2028	3	3,865	2,497	64.6%	62.6%	2,418	1.032	0.544	2,104	1,359	1,317	64.6%	62.6%	1.032
2029	2	3,072	1,985	64.6%	62.6%	1,922	1.032	0.524	1,609	1,039	1,006	64.6%	62.6%	1.032
2030	2	2,443	1,578	64.6%	62.6%	1,528	1.032	0.503	1,230	794	769	64.6%	62.6%	1.032
2031	1	1,942	1,254	64.6%	62.6%	1,215	1.032	0.484	940	607	588	64.6%	62.6%	1.032
2032	1	1,544	997	64.6%	62.6%	966	1.032	0.465	719	464	450	64.6%	62.6%	1.032
Past	787	302,728	210,274	69.5%	51.9%	157,147	1.338		318,324	220,297	164,897	69.2%	51.8%	1.336
Future	882	553,806	346,829	62.6%	60.9%	337,073	1.029		471,169	294,029	285,844	62.4%	60.7%	1.029
Lifetime	1,669	856,533	557,102	65.0%	57.7%	494,220	1.127		789,493	514,326	450,741	65.1%	57.1%	1.141

Note: Due to the lack of credibility for the D.C. block, the nationwide loss ratios were used to project the future experience.