

State: District of Columbia **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Mutual of Omaha Moderized Medicare Supplement
Project Name/Number: 2014 Modernized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing for Plan N/MoO DCMod-2014

Filing at a Glance

Company: Mutual of Omaha Insurance Company
Product Name: Mutual of Omaha Moderized Medicare Supplement
State: District of Columbia
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 03/27/2014
SERFF Tr Num: MUTA-129475134
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: RICK SCHOMMER
Implementation: 06/01/2014
Date Requested:
Author(s): Rick Schommer
Reviewer(s): Donghan Xu (primary), Alula Selassie
Disposition Date:
Disposition Status:
Implementation Date:
State Filing Description:

State: District of Columbia **Filing Company:** Mutual of Omaha Insurance Company
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General Information

Project Name: 2014 Modernized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing for Plan N	Status of Filing in Domicile: Not Filed
Project Number: MoO DCMoD-2014	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 5%	Filing Status Changed: 04/07/2014
	State Status Changed:
Deemer Date:	Created By: Rick Schommer
Submitted By: Rick Schommer	Corresponding Filing Tracking Number:

Filing Description:
 2014 Modernized Annual Loss Ratio Filing for Policy Forms:
 MM20, MM22, MM23, MM24

This filing demonstrates loss ratio compliance and requests the proposed rates. The proposed implementation date is June 1, 2014.

Company and Contact

Filing Contact Information

Rick Schommer, Lead Actuarial Analyst	Rick.Schommer@mutualofomaha.com
6-Rerating	402-351-5215 [Phone]
Mutual of Omaha	
Mutual of Omaha Plaza	
Omaha, NE 68175	

Filing Company Information

Mutual of Omaha Insurance Company	CoCode: 71412	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Health Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-2304 ext. [Phone]	FEIN Number: 47-0246511	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

MUTA-129475134

State Tracking #:

Company Tracking #:

RICK SCHOMMER

State: District of Columbia **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 7.800%
Effective Date of Last Rate Revision: 05/01/2013
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):
Mutual of Omaha Insurance Company	5.000%	5.000%	\$6,110	54	\$122,207	5.000%	5.000%

SERFF Tracking #:

MUTA-129475134

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

RICK SCHOMMER

State:

District of Columbia

Filing Company:

Mutual of Omaha Insurance Company

TOI/Sub-TOI:

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

Product Name:

Mutual of Omaha Modernized Medicare Supplement

Project Name/Number:

2014 Modernized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing for Plan N/MoO DCMoD-2014

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rates2014	MM20, MM22, MM23, MM24	Revised	Previous State Filing Number: MUTA-128889394 Percent Rate Change Request: 5	2014 Proposed Modernized Rates.pdf, MoO Area Factors, Mod.pdf,

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM20 – DISTRICT OF COLUMBIA
PLAN A

MALE TOBACCO USER

ATTAINED
AGE

Thru 64	320.02
65	188.17
66	195.32
67	202.36
68	209.41
69	216.35
70	223.26
71	230.41
72	237.55
73	244.67
74	251.52
75	258.06
76	264.01
77	269.29
78	273.87
79	278.25
80	282.41
81	286.37
82	290.09
83	293.58
84	296.79
85	299.76
86	302.79
87	305.77
88	308.86
89	311.96
90	315.07
91	318.21
92	321.41
93	324.60
94	327.83
95	331.14
96	334.45
97	337.80
98	341.18
99 & Over	344.60

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM20 – DISTRICT OF COLUMBIA
PLAN A

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	296.31
65	174.23
66	180.85
67	187.36
68	193.89
69	200.32
70	206.71
71	213.34
72	219.95
73	226.54
74	232.88
75	238.94
76	244.45
77	249.34
78	253.58
79	257.63
80	261.48
81	265.15
82	268.60
83	271.82
84	274.80
85	277.56
86	280.35
87	283.11
88	285.97
89	288.83
90	291.72
91	294.63
92	297.59
93	300.54
94	303.53
95	306.60
96	309.67
97	312.76
98	315.89
99 & Over	319.06

TITLE VII RATE STRUCTURE

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM22 – DISTRICT OF COLUMBIA
PLAN C

MALE TOBACCO USER

ATTAINED
AGE

Thru 64	395.34
65	232.46
66	241.29
67	249.98
68	258.73
69	267.28
70	275.82
71	284.66
72	293.49
73	302.27
74	310.74
75	318.81
76	326.15
77	332.67
78	338.32
79	343.76
80	348.89
81	353.77
82	358.37
83	362.69
84	366.67
85	370.36
86	374.02
87	377.78
88	381.57
89	385.38
90	389.24
91	393.11
92	397.04
93	401.02
94	405.04
95	409.08
96	413.18
97	417.31
98	421.48
99 & Over	425.69

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.
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TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM22 – DISTRICT OF COLUMBIA
PLAN C

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	366.04
65	215.24
66	223.41
67	231.46
68	239.56
69	247.47
70	255.38
71	263.56
72	271.74
73	279.88
74	287.71
75	295.19
76	301.98
77	308.02
78	313.25
79	318.29
80	323.04
81	327.55
82	331.81
83	335.81
84	339.50
85	342.91
86	346.30
87	349.79
88	353.29
89	356.82
90	360.39
91	363.98
92	367.62
93	371.30
94	375.03
95	378.77
96	382.56
97	386.39
98	390.25
99 & Over	394.15

TITLE VII RATE STRUCTURE

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

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Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM23 – DISTRICT OF COLUMBIA
PLAN D

MALE TOBACCO USER

ATTAINED
AGE

Thru 64	212.50
65	212.50
66	220.57
67	228.50
68	236.52
69	244.29
70	252.14
71	260.19
72	268.26
73	276.32
74	284.08
75	291.44
76	298.14
77	304.09
78	309.27
79	314.22
80	318.97
81	323.41
82	327.62
83	331.55
84	335.18
85	338.54
86	341.90
87	345.33
88	348.79
89	352.26
90	355.80
91	359.35
92	362.97
93	366.59
94	370.26
95	373.97
96	377.69
97	381.45
98	385.29
99 & Over	389.13

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

FEMALE PREMIUMS ARE 13% LOWER THAN MALE PREMIUMS.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM23 – DISTRICT OF COLUMBIA
PLAN D

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	196.75
65	196.75
66	204.23
67	211.56
68	219.00
69	226.19
70	233.46
71	240.91
72	248.39
73	255.84
74	263.03
75	269.84
76	276.05
77	281.56
78	286.35
79	290.93
80	295.33
81	299.45
82	303.35
83	306.98
84	310.35
85	313.46
86	316.56
87	319.75
88	322.95
89	326.16
90	329.44
91	332.72
92	336.07
93	339.42
94	342.83
95	346.26
96	349.70
97	353.19
98	356.74
99 & Over	360.30

TITLE VII RATE STRUCTURE

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TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM24 – DISTRICT OF COLUMBIA
PLAN F

MALE TOBACCO USER

ATTAINED
AGE

Thru 64	278.51
65	278.51
66	289.09
67	299.51
68	309.99
69	320.22
70	330.48
71	341.04
72	351.62
73	362.18
74	372.32
75	381.98
76	390.78
77	398.60
78	405.35
79	411.87
80	418.04
81	423.87
82	429.37
83	434.54
84	439.32
85	443.70
86	448.13
87	452.62
88	457.16
89	461.73
90	466.35
91	471.00
92	475.73
93	480.47
94	485.27
95	490.16
96	495.01
97	499.97
98	505.00
99 & Over	510.04

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Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MM24 – DISTRICT OF COLUMBIA
PLAN F

UNISEX TOBACCO USER

ATTAINED AGE	
Thru 64	257.87
65	257.87
66	267.67
67	277.31
68	287.03
69	296.49
70	306.00
71	315.78
72	325.57
73	335.35
74	344.73
75	353.67
76	361.81
77	369.06
78	375.32
79	381.35
80	387.06
81	392.48
82	397.56
83	402.34
84	406.77
85	410.81
86	414.93
87	419.08
88	423.28
89	427.52
90	431.78
91	436.09
92	440.48
93	444.86
94	449.33
95	453.85
96	458.33
97	462.93
98	467.59
99 & Over	472.23

TITLE VII RATE STRUCTURE

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NB MOO 2010											
MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Alabama	350	BO	0.98	Arkansas	72024	SS	0.86	Arkansas	72112	SS	0.86
Alabama	351	BO	0.98	Arkansas	72025	SS	0.86	Arkansas	72113	BO	0.98
Alabama	352	BO	0.98	Arkansas	72026	SS	0.86	Arkansas	72114	BO	0.98
Alabama	354	BF	0.87	Arkansas	72027	SS	0.86	Arkansas	72115	BO	0.98
Alabama	355	BO	0.98	Arkansas	72028	SS	0.86	Arkansas	72116	BO	0.98
Alabama	356	BF	0.87	Arkansas	72029	SS	0.86	Arkansas	72117	BO	0.98
Alabama	357	BF	0.87	Arkansas	72030	SS	0.86	Arkansas	72118	BO	0.98
Alabama	358	BF	0.87	Arkansas	72031	SS	0.86	Arkansas	72119	BO	0.98
Alabama	359	BF	0.87	Arkansas	72032	SS	0.86	Arkansas	72120	BO	0.98
Alabama	360	BF	0.87	Arkansas	72033	SS	0.86	Arkansas	72121	SS	0.86
Alabama	361	BF	0.87	Arkansas	72034	SS	0.86	Arkansas	72122	SS	0.86
Alabama	362	BF	0.87	Arkansas	72035	SS	0.86	Arkansas	72123	SS	0.86
Alabama	363	BF	0.87	Arkansas	72036	SS	0.86	Arkansas	72124	BO	0.98
Alabama	364	BF	0.87	Arkansas	72037	SS	0.86	Arkansas	72125	SS	0.86
Alabama	365	BF	0.87	Arkansas	72038	SS	0.86	Arkansas	72126	SS	0.86
Alabama	366	BF	0.87	Arkansas	72039	SS	0.86	Arkansas	72127	SS	0.86
Alabama	367	BF	0.87	Arkansas	72040	SS	0.86	Arkansas	72128	SS	0.86
Alabama	368	BF	0.87	Arkansas	72041	SS	0.86	Arkansas	72129	SS	0.86
Alabama	369	BF	0.87	Arkansas	72042	SS	0.86	Arkansas	72130	SS	0.86
Alaska	995	F	1.00	Arkansas	72043	SS	0.86	Arkansas	72131	SS	0.86
Alaska	996	F	1.00	Arkansas	72044	SS	0.86	Arkansas	72132	SS	0.86
Alaska	997	F	1.00	Arkansas	72045	SS	0.86	Arkansas	72133	SS	0.86
Alaska	998	F	1.00	Arkansas	72046	SS	0.86	Arkansas	72134	SS	0.86
Alaska	999	F	1.00	Arkansas	72047	SS	0.86	Arkansas	72135	BO	0.98
Arizona	850	C	0.85	Arkansas	72048	SS	0.86	Arkansas	72136	SS	0.86
Arizona	851	C	0.85	Arkansas	72051	SS	0.86	Arkansas	72137	SS	0.86
Arizona	852	C	0.85	Arkansas	72052	SS	0.86	Arkansas	72139	SS	0.86
Arizona	853	C	0.85	Arkansas	72053	BO	0.98	Arkansas	72140	SS	0.86
Arizona	855	C	0.85	Arkansas	72055	SS	0.86	Arkansas	72141	SS	0.86
Arizona	856	C	0.85	Arkansas	72057	SS	0.86	Arkansas	72142	BO	0.98
Arizona	857	C	0.85	Arkansas	72058	SS	0.86	Arkansas	72143	SS	0.86
Arizona	859	C	0.85	Arkansas	72059	SS	0.86	Arkansas	72145	SS	0.86
Arizona	860	C	0.85	Arkansas	72060	SS	0.86	Arkansas	72149	SS	0.86
Arizona	863	C	0.85	Arkansas	72061	SS	0.86	Arkansas	72150	SS	0.86
Arizona	864	C	0.85	Arkansas	72063	SS	0.86	Arkansas	72152	SS	0.86
Arizona	865	C	0.85	Arkansas	72064	SS	0.86	Arkansas	72153	SS	0.86
Arkansas	716	RR	0.82	Arkansas	72065	BO	0.98	Arkansas	72156	SS	0.86
Arkansas	717	RR	0.82	Arkansas	72066	SS	0.86	Arkansas	72157	SS	0.86
Arkansas	718	RR	0.82	Arkansas	72067	SS	0.86	Arkansas	72158	SS	0.86
Arkansas	719	RR	0.82	Arkansas	72068	SS	0.86	Arkansas	72160	SS	0.86
Arkansas	720	N/A	N/A	Arkansas	72069	SS	0.86	Arkansas	72164	BO	0.98
Arkansas	721	N/A	N/A	Arkansas	72070	SS	0.86	Arkansas	72165	SS	0.86
Arkansas	722	BO	0.98	Arkansas	72071	SS	0.86	Arkansas	72166	SS	0.86
Arkansas	723	RR	0.82	Arkansas	72072	SS	0.86	Arkansas	72167	SS	0.86
Arkansas	724	RR	0.82	Arkansas	72073	SS	0.86	Arkansas	72168	SS	0.86
Arkansas	725	RR	0.82	Arkansas	72074	SS	0.86	Arkansas	72169	SS	0.86
Arkansas	726	RR	0.82	Arkansas	72075	SS	0.86	Arkansas	72170	SS	0.86
Arkansas	727	RR	0.82	Arkansas	72076	BO	0.98	Arkansas	72173	SS	0.86
Arkansas	728	RR	0.82	Arkansas	72078	BO	0.98	Arkansas	72175	SS	0.86
Arkansas	729	RR	0.82	Arkansas	72079	SS	0.86	Arkansas	72176	SS	0.86
Arkansas	72001	SS	0.86	Arkansas	72080	SS	0.86	Arkansas	72178	SS	0.86
Arkansas	72002	BO	0.98	Arkansas	72081	SS	0.86	Arkansas	72179	SS	0.86
Arkansas	72003	SS	0.86	Arkansas	72082	SS	0.86	Arkansas	72180	BO	0.98
Arkansas	72004	SS	0.86	Arkansas	72083	SS	0.86	Arkansas	72181	SS	0.86
Arkansas	72005	SS	0.86	Arkansas	72084	SS	0.86	Arkansas	72182	SS	0.86
Arkansas	72006	SS	0.86	Arkansas	72085	SS	0.86	Arkansas	72183	BO	0.98
Arkansas	72007	SS	0.86	Arkansas	72086	SS	0.86	Arkansas	72189	SS	0.86
Arkansas	72010	SS	0.86	Arkansas	72087	SS	0.86	Arkansas	72190	BO	0.98
Arkansas	72011	SS	0.86	Arkansas	72088	SS	0.86	Arkansas	72198	BO	0.98
Arkansas	72012	SS	0.86	Arkansas	72089	SS	0.86	Arkansas	72199	BO	0.98
Arkansas	72013	SS	0.86	Arkansas	72099	BO	0.98	California	900	CD	1.16
Arkansas	72014	SS	0.86	Arkansas	72101	SS	0.86	California	901	CD	1.16
Arkansas	72015	SS	0.86	Arkansas	72102	SS	0.86	California	902	CD	1.16
Arkansas	72016	SS	0.86	Arkansas	72103	BO	0.98	California	903	CD	1.16
Arkansas	72017	SS	0.86	Arkansas	72104	SS	0.86	California	904	CD	1.16
Arkansas	72018	SS	0.86	Arkansas	72105	SS	0.86	California	905	CD	1.16
Arkansas	72019	SS	0.86	Arkansas	72106	SS	0.86	California	906	CD	1.16
Arkansas	72020	SS	0.86	Arkansas	72107	SS	0.86	California	907	CD	1.16
Arkansas	72021	SS	0.86	Arkansas	72108	SS	0.86	California	908	CD	1.16
Arkansas	72022	SS	0.86	Arkansas	72110	SS	0.86	California	909	CD	1.16
Arkansas	72023	SS	0.86	Arkansas	72111	SS	0.86	California	910	CD	1.16

NB MOO 2010		MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT									
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
California	911	CD	1.16	California	93532	CD	1.16	Colorado	80443	QQ	0.78
California	912	CD	1.16	California	93534	CD	1.16	Colorado	80444	QQ	0.78
California	913	CD	1.16	California	93535	CD	1.16	Colorado	80446	QQ	0.78
California	914	CD	1.16	California	93536	CD	1.16	Colorado	80447	QQ	0.78
California	915	CD	1.16	California	93539	CD	1.16	Colorado	80448	QQ	0.78
California	916	CD	1.16	California	93541	C	0.85	Colorado	80449	QQ	0.78
California	917	CD	1.16	California	93542	CD	1.16	Colorado	80451	QQ	0.78
California	918	CD	1.16	California	93543	CD	1.16	Colorado	80452	QQ	0.78
California	919	BL	0.94	California	93544	CD	1.16	Colorado	80453	BF	0.87
California	920	BL	0.94	California	93545	C	0.85	Colorado	80454	BF	0.87
California	921	BL	0.94	California	93546	CD	1.16	Colorado	80455	QQ	0.78
California	922	BL	0.94	California	93549	CD	1.16	Colorado	80456	QQ	0.78
California	923	BL	0.94	California	93550	CD	1.16	Colorado	80457	BF	0.87
California	924	BL	0.94	California	93551	CD	1.16	Colorado	80459	QQ	0.78
California	925	BL	0.94	California	93552	CD	1.16	Colorado	80461	QQ	0.78
California	926	CG	1.19	California	93553	CD	1.16	Colorado	80463	QQ	0.78
California	927	CG	1.19	California	93554	CD	1.16	Colorado	80465	BF	0.87
California	928	CG	1.19	California	93555	C	0.85	Colorado	80466	QQ	0.78
California	930	BL	0.94	California	93556	CD	1.16	Colorado	80467	QQ	0.78
California	931	BL	0.94	California	93558	CD	1.16	Colorado	80468	QQ	0.78
California	932	C	0.85	California	93560	CD	1.16	Colorado	80469	QQ	0.78
California	933	C	0.85	California	93561	CD	1.16	Colorado	80470	BF	0.87
California	934	C	0.85	California	93562	C	0.85	Colorado	80471	QQ	0.78
California	936	C	0.85	California	93563	CD	1.16	Colorado	80473	QQ	0.78
California	937	C	0.85	California	93581	CD	1.16	Colorado	80474	QQ	0.78
California	938	C	0.85	California	93584	CD	1.16	Colorado	80475	QQ	0.78
California	939	C	0.85	California	93586	CD	1.16	Colorado	80476	QQ	0.78
California	940	C	0.85	California	93590	CD	1.16	Colorado	80477	QQ	0.78
California	941	BL	0.94	California	93591	CD	1.16	Colorado	80478	QQ	0.78
California	942	BL	0.94	California	93592	CD	1.16	Colorado	80479	QQ	0.78
California	943	BL	0.94	California	93596	CD	1.16	Colorado	80480	QQ	0.78
California	944	BL	0.94	California	93599	CD	1.16	Colorado	80481	QQ	0.78
California	945	C	0.85	Colorado	800	BF	0.87	Colorado	80482	QQ	0.78
California	946	BL	0.94	Colorado	801	BF	0.87	Colorado	80483	QQ	0.78
California	947	BL	0.94	Colorado	802	BF	0.87	Colorado	80487	QQ	0.78
California	948	BL	0.94	Colorado	803	QQ	0.78	Colorado	80488	QQ	0.78
California	949	BL	0.94	Colorado	805	QQ	0.78	Colorado	80497	QQ	0.78
California	950	C	0.85	Colorado	807	QQ	0.78	Colorado	80498	QQ	0.78
California	951	C	0.85	Colorado	808	QQ	0.78	Colorado	80601	BF	0.87
California	952	C	0.85	Colorado	809	QQ	0.78	Colorado	80602	BF	0.87
California	953	C	0.85	Colorado	810	QQ	0.78	Colorado	80603	BF	0.87
California	954	C	0.85	Colorado	811	QQ	0.78	Colorado	80610	QQ	0.78
California	955	C	0.85	Colorado	812	QQ	0.78	Colorado	80611	QQ	0.78
California	956	C	0.85	Colorado	813	QQ	0.78	Colorado	80612	QQ	0.78
California	957	C	0.85	Colorado	814	QQ	0.78	Colorado	80614	BF	0.87
California	958	C	0.85	Colorado	815	QQ	0.78	Colorado	80615	QQ	0.78
California	959	C	0.85	Colorado	816	QQ	0.78	Colorado	80620	QQ	0.78
California	960	C	0.85	Colorado	80401	BF	0.87	Colorado	80621	QQ	0.78
California	961	C	0.85	Colorado	80402	BF	0.87	Colorado	80622	QQ	0.78
California	93501	CD	1.16	Colorado	80403	BF	0.87	Colorado	80623	QQ	0.78
California	93502	CD	1.16	Colorado	80419	BF	0.87	Colorado	80624	QQ	0.78
California	93504	CD	1.16	Colorado	80420	QQ	0.78	Colorado	80631	QQ	0.78
California	93505	CD	1.16	Colorado	80421	QQ	0.78	Colorado	80632	QQ	0.78
California	93510	CD	1.16	Colorado	80422	QQ	0.78	Colorado	80633	QQ	0.78
California	93512	C	0.85	Colorado	80423	QQ	0.78	Colorado	80634	QQ	0.78
California	93513	C	0.85	Colorado	80424	QQ	0.78	Colorado	80638	QQ	0.78
California	93514	C	0.85	Colorado	80425	BF	0.87	Colorado	80639	QQ	0.78
California	93515	CD	1.16	Colorado	80426	QQ	0.78	Colorado	80640	BF	0.87
California	93516	CD	1.16	Colorado	80427	QQ	0.78	Colorado	80642	QQ	0.78
California	93517	C	0.85	Colorado	80428	QQ	0.78	Colorado	80643	QQ	0.78
California	93518	CD	1.16	Colorado	80430	QQ	0.78	Colorado	80644	QQ	0.78
California	93519	CD	1.16	Colorado	80432	QQ	0.78	Colorado	80645	QQ	0.78
California	93522	CD	1.16	Colorado	80433	BF	0.87	Colorado	80646	QQ	0.78
California	93523	CD	1.16	Colorado	80434	QQ	0.78	Colorado	80648	QQ	0.78
California	93524	CD	1.16	Colorado	80435	QQ	0.78	Colorado	80649	QQ	0.78
California	93526	C	0.85	Colorado	80436	QQ	0.78	Colorado	80650	QQ	0.78
California	93527	C	0.85	Colorado	80437	BF	0.87	Colorado	80651	QQ	0.78
California	93528	CD	1.16	Colorado	80438	QQ	0.78	Colorado	80652	QQ	0.78
California	93529	C	0.85	Colorado	80439	BF	0.87	Colorado	80653	QQ	0.78
California	93530	CD	1.16	Colorado	80440	QQ	0.78	Colorado	80654	QQ	0.78
California	93531	CD	1.16	Colorado	80442	QQ	0.78	Connecticut	060	D	0.90

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Connecticut	061	D	0.90	Idaho	835	W	0.70	Iowa	521	AT	0.66
Connecticut	062	D	0.90	Idaho	836	W	0.70	Iowa	522	AT	0.66
Connecticut	063	D	0.90	Idaho	837	W	0.70	Iowa	523	AT	0.66
Connecticut	064	D	0.90	Idaho	838	W	0.70	Iowa	524	AT	0.66
Connecticut	065	D	0.90	Illinois	600	BI	0.91	Iowa	525	AT	0.66
Connecticut	066	D	0.90	Illinois	601	BI	0.91	Iowa	526	AW	0.72
Connecticut	067	D	0.90	Illinois	602	BI	0.91	Iowa	527	AW	0.72
Connecticut	068	D	0.90	Illinois	603	BI	0.91	Iowa	528	D	0.9
Connecticut	069	D	0.90	Illinois	604	BI	0.91	Kansas	660	BF	0.87
Delaware	197	E	0.95	Illinois	605	BI	0.91	Kansas	661	BM	0.96
Delaware	198	E	0.95	Illinois	606	BI	0.91	Kansas	662	BM	0.96
Delaware	199	E	0.95	Illinois	607	BI	0.91	Kansas	664	BF	0.87
District of Columbia	200	B	0.80	Illinois	608	BI	0.91	Kansas	665	BF	0.87
District of Columbia	202	B	0.80	Illinois	609	RR	0.82	Kansas	666	BF	0.87
District of Columbia	203	B	0.80	Illinois	610	RR	0.82	Kansas	667	BF	0.87
District of Columbia	204	B	0.80	Illinois	611	RR	0.82	Kansas	668	BF	0.87
District of Columbia	205	B	0.80	Illinois	612	RR	0.82	Kansas	669	BF	0.87
Florida	320	BU	1.06	Illinois	613	RR	0.82	Kansas	670	BF	0.87
Florida	321	BU	1.06	Illinois	614	RR	0.82	Kansas	671	BF	0.87
Florida	322	CD	1.16	Illinois	615	RR	0.82	Kansas	672	BM	0.96
Florida	323	BU	1.06	Illinois	616	RR	0.82	Kansas	673	BF	0.87
Florida	324	BU	1.06	Illinois	617	RR	0.82	Kansas	674	BF	0.87
Florida	325	BU	1.06	Illinois	618	RR	0.82	Kansas	675	BF	0.87
Florida	326	BU	1.06	Illinois	619	RR	0.82	Kansas	676	BF	0.87
Florida	327	BU	1.06	Illinois	620	RR	0.82	Kansas	677	BF	0.87
Florida	328	BU	1.06	Illinois	622	RR	0.82	Kansas	678	BF	0.87
Florida	329	BU	1.06	Illinois	623	RR	0.82	Kansas	679	BF	0.87
Florida	330	R	1.60	Illinois	624	RR	0.82	Kentucky	400	A	0.75
Florida	331	R	1.60	Illinois	625	RR	0.82	Kentucky	401	A	0.75
Florida	332	R	1.60	Illinois	626	RR	0.82	Kentucky	402	A	0.75
Florida	333	R	1.60	Illinois	627	RR	0.82	Kentucky	403	A	0.75
Florida	334	N	1.40	Illinois	628	RR	0.82	Kentucky	404	A	0.75
Florida	335	CD	1.16	Illinois	629	RR	0.82	Kentucky	405	A	0.75
Florida	336	CD	1.16	Indiana	460	AU	0.68	Kentucky	406	A	0.75
Florida	337	CD	1.16	Indiana	461	AU	0.68	Kentucky	407	C	0.85
Florida	338	BU	1.06	Indiana	462	BA	0.79	Kentucky	408	C	0.85
Florida	339	BU	1.06	Indiana	463	BA	0.79	Kentucky	409	C	0.85
Florida	340	R	1.60	Indiana	464	BA	0.79	Kentucky	410	B	0.8
Florida	341	BU	1.06	Indiana	465	AU	0.68	Kentucky	411	B	0.8
Florida	342	BU	1.06	Indiana	466	AU	0.68	Kentucky	412	A	0.75
Florida	344	BU	1.06	Indiana	467	AU	0.68	Kentucky	413	A	0.75
Florida	346	CD	1.16	Indiana	468	AU	0.68	Kentucky	414	A	0.75
Florida	347	BU	1.06	Indiana	469	AU	0.68	Kentucky	415	A	0.75
Florida	349	CD	1.16	Indiana	470	AU	0.68	Kentucky	416	C	0.85
Georgia	300	BK	0.93	Indiana	471	AU	0.68	Kentucky	417	C	0.85
Georgia	301	BK	0.93	Indiana	472	AU	0.68	Kentucky	418	C	0.85
Georgia	302	BK	0.93	Indiana	473	AU	0.68	Kentucky	419	A	0.75
Georgia	303	BK	0.93	Indiana	474	AU	0.68	Kentucky	420	A	0.75
Georgia	304	C	0.85	Indiana	475	AU	0.68	Kentucky	421	A	0.75
Georgia	305	C	0.85	Indiana	476	AU	0.68	Kentucky	422	A	0.75
Georgia	306	C	0.85	Indiana	477	AU	0.68	Kentucky	423	A	0.75
Georgia	307	C	0.85	Indiana	478	AU	0.68	Kentucky	424	A	0.75
Georgia	308	BK	0.93	Indiana	479	AU	0.68	Kentucky	425	C	0.85
Georgia	309	BK	0.93	Iowa	500	AT	0.66	Kentucky	426	C	0.85
Georgia	310	C	0.85	Iowa	501	AT	0.66	Kentucky	427	C	0.85
Georgia	311	BK	0.93	Iowa	502	AT	0.66	Louisiana	700	BG	0.88
Georgia	312	C	0.85	Iowa	503	D	0.9	Louisiana	701	BR	1.02
Georgia	313	BK	0.93	Iowa	504	AT	0.66	Louisiana	703	BG	0.88
Georgia	314	BK	0.93	Iowa	505	AT	0.66	Louisiana	704	BR	1.02
Georgia	315	C	0.85	Iowa	506	AT	0.66	Louisiana	705	RR	0.82
Georgia	316	C	0.85	Iowa	507	AW	0.72	Louisiana	706	RR	0.82
Georgia	317	C	0.85	Iowa	508	AT	0.66	Louisiana	707	BG	0.88
Georgia	318	C	0.85	Iowa	509	D	0.9	Louisiana	708	BG	0.88
Georgia	319	C	0.85	Iowa	510	AW	0.72	Louisiana	710	RR	0.82
Georgia	398	C	0.85	Iowa	511	AW	0.72	Louisiana	711	RR	0.82
Georgia	399	BK	0.93	Iowa	512	AT	0.66	Louisiana	712	RR	0.82
Hawaii	967	D	0.90	Iowa	513	AT	0.66	Louisiana	713	RR	0.82
Hawaii	968	D	0.90	Iowa	514	AT	0.66	Louisiana	714	RR	0.82
Idaho	832	W	0.70	Iowa	515	AT	0.66	Maine	039	A	0.75
Idaho	833	W	0.70	Iowa	516	AW	0.72	Maine	040	A	0.75
Idaho	834	W	0.70	Iowa	520	AT	0.66	Maine	041	A	0.75

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Maine	042	A	0.75	Minnesota	567	BC	0.81	Minnesota	55088	BC	0.81
Maine	043	A	0.75	Minnesota	55001	BF	0.87	Minnesota	55089	BC	0.81
Maine	044	A	0.75	Minnesota	55002	BC	0.81	Minnesota	55090	BF	0.87
Maine	045	A	0.75	Minnesota	55003	BF	0.87	Minnesota	55092	BC	0.81
Maine	046	A	0.75	Minnesota	55005	BL	0.94	Minnesota	55101	BL	0.94
Maine	047	A	0.75	Minnesota	55006	BC	0.81	Minnesota	55102	BL	0.94
Maine	048	A	0.75	Minnesota	55007	BC	0.81	Minnesota	55103	BL	0.94
Maine	049	A	0.75	Minnesota	55008	BC	0.81	Minnesota	55104	BL	0.94
Maryland	206	BV	1.07	Minnesota	55009	BC	0.81	Minnesota	55105	BL	0.94
Maryland	207	BV	1.07	Minnesota	55010	BF	0.87	Minnesota	55106	BL	0.94
Maryland	208	BV	1.07	Minnesota	55011	BL	0.94	Minnesota	55107	BL	0.94
Maryland	209	BV	1.07	Minnesota	55012	BC	0.81	Minnesota	55108	BL	0.94
Maryland	210	BV	1.07	Minnesota	55013	BC	0.81	Minnesota	55109	BL	0.94
Maryland	211	BV	1.07	Minnesota	55014	BL	0.94	Minnesota	55110	BL	0.94
Maryland	212	BV	1.07	Minnesota	55016	BF	0.87	Minnesota	55111	BL	0.94
Maryland	214	BV	1.07	Minnesota	55017	BC	0.81	Minnesota	55112	BL	0.94
Maryland	215	BV	1.07	Minnesota	55018	BC	0.81	Minnesota	55113	BL	0.94
Maryland	216	BV	1.07	Minnesota	55019	BC	0.81	Minnesota	55114	BL	0.94
Maryland	217	BV	1.07	Minnesota	55020	BF	0.87	Minnesota	55115	BL	0.94
Maryland	218	BV	1.07	Minnesota	55021	BC	0.81	Minnesota	55116	BL	0.94
Maryland	219	BV	1.07	Minnesota	55024	BF	0.87	Minnesota	55117	BL	0.94
Massachusetts	010	E	0.95	Minnesota	55025	BF	0.87	Minnesota	55118	BF	0.87
Massachusetts	011	E	0.95	Minnesota	55026	BC	0.81	Minnesota	55119	BL	0.94
Massachusetts	012	E	0.95	Minnesota	55027	BC	0.81	Minnesota	55120	BF	0.87
Massachusetts	013	E	0.95	Minnesota	55029	BC	0.81	Minnesota	55121	BF	0.87
Massachusetts	014	E	0.95	Minnesota	55030	BC	0.81	Minnesota	55122	BF	0.87
Massachusetts	015	E	0.95	Minnesota	55031	BF	0.87	Minnesota	55123	BF	0.87
Massachusetts	016	E	0.95	Minnesota	55032	BC	0.81	Minnesota	55124	BF	0.87
Massachusetts	017	E	0.95	Minnesota	55033	BF	0.87	Minnesota	55125	BF	0.87
Massachusetts	018	E	0.95	Minnesota	55036	BC	0.81	Minnesota	55126	BL	0.94
Massachusetts	019	E	0.95	Minnesota	55037	BC	0.81	Minnesota	55127	BL	0.94
Massachusetts	020	E	0.95	Minnesota	55038	BF	0.87	Minnesota	55128	BF	0.87
Massachusetts	021	E	0.95	Minnesota	55040	BC	0.81	Minnesota	55129	BF	0.87
Massachusetts	022	E	0.95	Minnesota	55041	BC	0.81	Minnesota	55130	BL	0.94
Massachusetts	023	E	0.95	Minnesota	55042	BF	0.87	Minnesota	55133	BL	0.94
Massachusetts	024	E	0.95	Minnesota	55043	BF	0.87	Minnesota	55144	BL	0.94
Massachusetts	025	E	0.95	Minnesota	55044	BF	0.87	Minnesota	55145	BL	0.94
Massachusetts	026	E	0.95	Minnesota	55045	BC	0.81	Minnesota	55146	BL	0.94
Massachusetts	027	E	0.95	Minnesota	55046	BC	0.81	Minnesota	55150	BF	0.87
Massachusetts	055	E	0.95	Minnesota	55047	BF	0.87	Minnesota	55155	BL	0.94
Michigan	480	I	1.15	Minnesota	55049	BC	0.81	Minnesota	55161	BL	0.94
Michigan	481	I	1.15	Minnesota	55051	BC	0.81	Minnesota	55164	BL	0.94
Michigan	482	I	1.15	Minnesota	55052	BC	0.81	Minnesota	55165	BL	0.94
Michigan	483	I	1.15	Minnesota	55053	BC	0.81	Minnesota	55166	BL	0.94
Michigan	484	I	1.15	Minnesota	55054	BF	0.87	Minnesota	55168	BL	0.94
Michigan	485	I	1.15	Minnesota	55055	BF	0.87	Minnesota	55169	BL	0.94
Michigan	486	E	0.95	Minnesota	55056	BC	0.81	Minnesota	55170	BL	0.94
Michigan	487	E	0.95	Minnesota	55057	BC	0.81	Minnesota	55171	BL	0.94
Michigan	488	E	0.95	Minnesota	55060	BC	0.81	Minnesota	55172	BL	0.94
Michigan	489	E	0.95	Minnesota	55063	BC	0.81	Minnesota	55175	BL	0.94
Michigan	490	BF	0.87	Minnesota	55065	BF	0.87	Minnesota	55177	BL	0.94
Michigan	491	BF	0.87	Minnesota	55066	BC	0.81	Minnesota	55182	BL	0.94
Michigan	492	E	0.95	Minnesota	55067	BC	0.81	Minnesota	55187	BL	0.94
Michigan	493	BF	0.87	Minnesota	55068	BF	0.87	Minnesota	55188	BL	0.94
Michigan	494	BF	0.87	Minnesota	55069	BC	0.81	Minnesota	55190	BL	0.94
Michigan	495	BF	0.87	Minnesota	55070	BL	0.94	Minnesota	55191	BL	0.94
Michigan	496	BF	0.87	Minnesota	55071	BF	0.87	Minnesota	55199	BL	0.94
Michigan	497	BF	0.87	Minnesota	55072	BC	0.81	Minnesota	55301	BC	0.81
Michigan	498	BF	0.87	Minnesota	55073	BF	0.87	Minnesota	55302	BC	0.81
Michigan	499	BF	0.87	Minnesota	55074	BC	0.81	Minnesota	55303	BL	0.94
Minnesota	556	BC	0.81	Minnesota	55075	BF	0.87	Minnesota	55304	BL	0.94
Minnesota	557	BC	0.81	Minnesota	55076	BF	0.87	Minnesota	55305	BL	0.94
Minnesota	558	BC	0.81	Minnesota	55077	BF	0.87	Minnesota	55306	BF	0.87
Minnesota	559	BC	0.81	Minnesota	55078	BC	0.81	Minnesota	55307	BC	0.81
Minnesota	560	BC	0.81	Minnesota	55079	BC	0.81	Minnesota	55308	BC	0.81
Minnesota	561	BC	0.81	Minnesota	55080	BC	0.81	Minnesota	55309	BC	0.81
Minnesota	562	BC	0.81	Minnesota	55082	BF	0.87	Minnesota	55310	BC	0.81
Minnesota	563	BC	0.81	Minnesota	55083	BF	0.87	Minnesota	55311	BL	0.94
Minnesota	564	BC	0.81	Minnesota	55084	BC	0.81	Minnesota	55312	BC	0.81
Minnesota	565	BC	0.81	Minnesota	55085	BF	0.87	Minnesota	55313	BC	0.81
Minnesota	566	BC	0.81	Minnesota	55087	BC	0.81	Minnesota	55314	BC	0.81

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Minnesota	55315	BF	0.87	Minnesota	55388	BF	0.87	Minnesota	55472	BL	0.94
Minnesota	55316	BL	0.94	Minnesota	55389	BC	0.81	Minnesota	55473	BF	0.87
Minnesota	55317	BF	0.87	Minnesota	55390	BC	0.81	Minnesota	55474	BL	0.94
Minnesota	55318	BF	0.87	Minnesota	55391	BL	0.94	Minnesota	55478	BL	0.94
Minnesota	55319	BC	0.81	Minnesota	55392	BL	0.94	Minnesota	55479	BL	0.94
Minnesota	55320	BC	0.81	Minnesota	55393	BC	0.81	Minnesota	55480	BL	0.94
Minnesota	55321	BC	0.81	Minnesota	55394	BF	0.87	Minnesota	55483	BL	0.94
Minnesota	55322	BF	0.87	Minnesota	55395	BC	0.81	Minnesota	55484	BL	0.94
Minnesota	55323	BL	0.94	Minnesota	55396	BC	0.81	Minnesota	55485	BL	0.94
Minnesota	55324	BC	0.81	Minnesota	55397	BF	0.87	Minnesota	55486	BL	0.94
Minnesota	55325	BC	0.81	Minnesota	55398	BC	0.81	Minnesota	55487	BL	0.94
Minnesota	55327	BL	0.94	Minnesota	55399	BF	0.87	Minnesota	55488	BL	0.94
Minnesota	55328	BC	0.81	Minnesota	55400	BL	0.94	Mississippi	386	A	0.75
Minnesota	55329	BC	0.81	Minnesota	55401	BL	0.94	Mississippi	387	A	0.75
Minnesota	55330	BC	0.81	Minnesota	55402	BL	0.94	Mississippi	388	A	0.75
Minnesota	55331	BL	0.94	Minnesota	55403	BL	0.94	Mississippi	389	A	0.75
Minnesota	55332	BC	0.81	Minnesota	55404	BL	0.94	Mississippi	390	A	0.75
Minnesota	55333	BC	0.81	Minnesota	55405	BL	0.94	Mississippi	391	A	0.75
Minnesota	55334	BC	0.81	Minnesota	55406	BL	0.94	Mississippi	392	A	0.75
Minnesota	55335	BC	0.81	Minnesota	55407	BL	0.94	Mississippi	393	A	0.75
Minnesota	55336	BC	0.81	Minnesota	55408	BL	0.94	Mississippi	394	C	0.85
Minnesota	55337	BF	0.87	Minnesota	55409	BL	0.94	Mississippi	395	C	0.85
Minnesota	55338	BC	0.81	Minnesota	55410	BL	0.94	Mississippi	396	A	0.75
Minnesota	55339	BF	0.87	Minnesota	55411	BL	0.94	Mississippi	397	A	0.75
Minnesota	55340	BL	0.94	Minnesota	55412	BL	0.94	Missouri	630	QQ	0.78
Minnesota	55341	BC	0.81	Minnesota	55413	BL	0.94	Missouri	631	QQ	0.78
Minnesota	55342	BC	0.81	Minnesota	55414	BL	0.94	Missouri	633	QQ	0.78
Minnesota	55343	BL	0.94	Minnesota	55415	BL	0.94	Missouri	634	AU	0.68
Minnesota	55344	BL	0.94	Minnesota	55416	BL	0.94	Missouri	635	AU	0.68
Minnesota	55345	BL	0.94	Minnesota	55417	BL	0.94	Missouri	636	AU	0.68
Minnesota	55346	BL	0.94	Minnesota	55418	BL	0.94	Missouri	637	AU	0.68
Minnesota	55347	BL	0.94	Minnesota	55419	BL	0.94	Missouri	638	AU	0.68
Minnesota	55348	BL	0.94	Minnesota	55420	BL	0.94	Missouri	639	AU	0.68
Minnesota	55349	BC	0.81	Minnesota	55421	BL	0.94	Missouri	640	QQ	0.78
Minnesota	55350	BC	0.81	Minnesota	55422	BL	0.94	Missouri	641	QQ	0.78
Minnesota	55352	BF	0.87	Minnesota	55423	BL	0.94	Missouri	644	AU	0.68
Minnesota	55353	BC	0.81	Minnesota	55424	BL	0.94	Missouri	645	AU	0.68
Minnesota	55354	BC	0.81	Minnesota	55425	BL	0.94	Missouri	646	AU	0.68
Minnesota	55355	BC	0.81	Minnesota	55426	BL	0.94	Missouri	647	AU	0.68
Minnesota	55356	BL	0.94	Minnesota	55427	BL	0.94	Missouri	648	AU	0.68
Minnesota	55357	BL	0.94	Minnesota	55428	BL	0.94	Missouri	649	AU	0.68
Minnesota	55358	BC	0.81	Minnesota	55429	BL	0.94	Missouri	650	AU	0.68
Minnesota	55359	BL	0.94	Minnesota	55430	BL	0.94	Missouri	651	AU	0.68
Minnesota	55360	BF	0.87	Minnesota	55431	BL	0.94	Missouri	652	AU	0.68
Minnesota	55361	BL	0.94	Minnesota	55432	BL	0.94	Missouri	653	AU	0.68
Minnesota	55362	BC	0.81	Minnesota	55433	BL	0.94	Missouri	654	AU	0.68
Minnesota	55363	BC	0.81	Minnesota	55434	BL	0.94	Missouri	655	AU	0.68
Minnesota	55364	BL	0.94	Minnesota	55435	BL	0.94	Missouri	656	AU	0.68
Minnesota	55365	BC	0.81	Minnesota	55436	BL	0.94	Missouri	657	AU	0.68
Minnesota	55366	BC	0.81	Minnesota	55437	BL	0.94	Missouri	658	AU	0.68
Minnesota	55367	BF	0.87	Minnesota	55438	BL	0.94	Montana	590	A	0.75
Minnesota	55368	BF	0.87	Minnesota	55439	BL	0.94	Montana	591	A	0.75
Minnesota	55369	BL	0.94	Minnesota	55440	BL	0.94	Montana	592	A	0.75
Minnesota	55370	BC	0.81	Minnesota	55441	BL	0.94	Montana	593	A	0.75
Minnesota	55371	BC	0.81	Minnesota	55442	BL	0.94	Montana	594	A	0.75
Minnesota	55372	BF	0.87	Minnesota	55443	BL	0.94	Montana	595	A	0.75
Minnesota	55373	BC	0.81	Minnesota	55444	BL	0.94	Montana	596	A	0.75
Minnesota	55374	BL	0.94	Minnesota	55445	BL	0.94	Montana	597	A	0.75
Minnesota	55375	BL	0.94	Minnesota	55446	BL	0.94	Montana	598	A	0.75
Minnesota	55376	BC	0.81	Minnesota	55447	BL	0.94	Montana	599	A	0.75
Minnesota	55377	BC	0.81	Minnesota	55448	BL	0.94	Nebraska	680	N/A	N/A
Minnesota	55378	BF	0.87	Minnesota	55449	BL	0.94	Nebraska	681	RR	0.82
Minnesota	55379	BF	0.87	Minnesota	55450	BL	0.94	Nebraska	683	AV	0.69
Minnesota	55380	BC	0.81	Minnesota	55454	BL	0.94	Nebraska	684	AV	0.69
Minnesota	55381	BC	0.81	Minnesota	55455	BL	0.94	Nebraska	685	AY	0.76
Minnesota	55382	BC	0.81	Minnesota	55458	BL	0.94	Nebraska	686	AV	0.69
Minnesota	55383	BF	0.87	Minnesota	55459	BL	0.94	Nebraska	687	AV	0.69
Minnesota	55384	BL	0.94	Minnesota	55460	BL	0.94	Nebraska	688	AV	0.69
Minnesota	55385	BC	0.81	Minnesota	55467	BL	0.94	Nebraska	689	AV	0.69
Minnesota	55386	BF	0.87	Minnesota	55468	BL	0.94	Nebraska	690	AV	0.69
Minnesota	55387	BF	0.87	Minnesota	55470	BL	0.94	Nebraska	691	AV	0.69

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MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Nebraska	692	AV	0.69	Nevada	89004	SS	0.86	New Jersey	072	E	0.95
Nebraska	693	AV	0.69	Nevada	89005	SS	0.86	New Jersey	073	E	0.95
Nebraska	68001	AY	0.76	Nevada	89006	SS	0.86	New Jersey	074	E	0.95
Nebraska	68002	AY	0.76	Nevada	89007	SS	0.86	New Jersey	075	E	0.95
Nebraska	68003	AY	0.76	Nevada	89008	SS	0.86	New Jersey	076	E	0.95
Nebraska	68004	AY	0.76	Nevada	89009	BU	1.06	New Jersey	077	E	0.95
Nebraska	68005	RR	0.82	Nevada	89010	SS	0.86	New Jersey	078	E	0.95
Nebraska	68007	RR	0.82	Nevada	89011	BU	1.06	New Jersey	079	E	0.95
Nebraska	68008	AY	0.76	Nevada	89012	BU	1.06	New Jersey	080	E	0.95
Nebraska	68009	AY	0.76	Nevada	89013	SS	0.86	New Jersey	081	E	0.95
Nebraska	68010	RR	0.82	Nevada	89014	BU	1.06	New Jersey	082	E	0.95
Nebraska	68014	AY	0.76	Nevada	89015	BU	1.06	New Jersey	083	E	0.95
Nebraska	68015	AY	0.76	Nevada	89016	BU	1.06	New Jersey	084	E	0.95
Nebraska	68016	AY	0.76	Nevada	89017	SS	0.86	New Jersey	085	E	0.95
Nebraska	68017	AY	0.76	Nevada	89018	SS	0.86	New Jersey	086	E	0.95
Nebraska	68018	AY	0.76	Nevada	89019	SS	0.86	New Jersey	087	E	0.95
Nebraska	68019	AY	0.76	Nevada	89020	SS	0.86	New Jersey	088	E	0.95
Nebraska	68020	AY	0.76	Nevada	89021	SS	0.86	New Jersey	089	E	0.95
Nebraska	68022	RR	0.82	Nevada	89022	SS	0.86	New Mexico	870	AY	0.76
Nebraska	68023	AY	0.76	Nevada	89023	SS	0.86	New Mexico	871	BL	0.94
Nebraska	68025	AY	0.76	Nevada	89024	SS	0.86	New Mexico	872	BL	0.94
Nebraska	68026	AY	0.76	Nevada	89025	SS	0.86	New Mexico	873	AY	0.76
Nebraska	68028	RR	0.82	Nevada	89026	SS	0.86	New Mexico	874	AY	0.76
Nebraska	68029	AY	0.76	Nevada	89027	SS	0.86	New Mexico	875	AY	0.76
Nebraska	68030	AY	0.76	Nevada	89028	SS	0.86	New Mexico	877	AY	0.76
Nebraska	68031	AY	0.76	Nevada	89029	SS	0.86	New Mexico	878	AY	0.76
Nebraska	68033	AY	0.76	Nevada	89030	BU	1.06	New Mexico	879	AY	0.76
Nebraska	68034	AY	0.76	Nevada	89031	BU	1.06	New Mexico	880	AY	0.76
Nebraska	68035	RR	0.82	Nevada	89032	BU	1.06	New Mexico	881	AY	0.76
Nebraska	68036	AY	0.76	Nevada	89033	BU	1.06	New Mexico	882	AY	0.76
Nebraska	68037	AY	0.76	Nevada	89034	SS	0.86	New Mexico	883	AY	0.76
Nebraska	68038	AY	0.76	Nevada	89036	BU	1.06	New Mexico	884	AY	0.76
Nebraska	68039	AY	0.76	Nevada	89037	SS	0.86	New York	005	CD	1.16
Nebraska	68040	AY	0.76	Nevada	89039	SS	0.86	New York	100	CD	1.16
Nebraska	68041	AY	0.76	Nevada	89040	SS	0.86	New York	101	CD	1.16
Nebraska	68042	AY	0.76	Nevada	89041	SS	0.86	New York	102	CD	1.16
Nebraska	68044	AY	0.76	Nevada	89042	SS	0.86	New York	103	CD	1.16
Nebraska	68045	AY	0.76	Nevada	89043	SS	0.86	New York	104	CD	1.16
Nebraska	68046	RR	0.82	Nevada	89044	BU	1.06	New York	105	CD	1.16
Nebraska	68047	AY	0.76	Nevada	89045	SS	0.86	New York	106	CD	1.16
Nebraska	68048	AY	0.76	Nevada	89046	SS	0.86	New York	107	CD	1.16
Nebraska	68050	AY	0.76	Nevada	89047	SS	0.86	New York	108	CD	1.16
Nebraska	68054	RR	0.82	Nevada	89048	SS	0.86	New York	110	CD	1.16
Nebraska	68055	AY	0.76	Nevada	89049	SS	0.86	New York	111	CD	1.16
Nebraska	68056	RR	0.82	Nevada	89050	SS	0.86	New York	112	CD	1.16
Nebraska	68057	AY	0.76	Nevada	89052	BU	1.06	New York	113	CD	1.16
Nebraska	68058	AY	0.76	Nevada	89053	BU	1.06	New York	114	CD	1.16
Nebraska	68059	RR	0.82	Nevada	89054	BU	1.06	New York	115	CD	1.16
Nebraska	68061	AY	0.76	Nevada	89060	SS	0.86	New York	116	CD	1.16
Nebraska	68062	AY	0.76	Nevada	89061	SS	0.86	New York	117	CD	1.16
Nebraska	68063	AY	0.76	Nevada	89067	SS	0.86	New York	118	CD	1.16
Nebraska	68064	RR	0.82	Nevada	89070	SS	0.86	New York	119	CD	1.16
Nebraska	68065	AY	0.76	Nevada	89074	BU	1.06	New York	120	BJ	0.92
Nebraska	68066	AY	0.76	Nevada	89077	BU	1.06	New York	121	BJ	0.92
Nebraska	68067	AY	0.76	Nevada	89081	BU	1.06	New York	122	BJ	0.92
Nebraska	68068	AY	0.76	Nevada	89084	BU	1.06	New York	123	BJ	0.92
Nebraska	68069	RR	0.82	Nevada	89085	BU	1.06	New York	124	BJ	0.92
Nebraska	68070	AY	0.76	Nevada	89086	BU	1.06	New York	125	BJ	0.92
Nebraska	68071	AY	0.76	Nevada	89087	BU	1.06	New York	126	BJ	0.92
Nebraska	68072	AY	0.76	New Hampshire	002	W	0.70	New York	127	BJ	0.92
Nebraska	68073	AY	0.76	New Hampshire	030	W	0.70	New York	128	BF	0.87
Nevada	889	BU	1.06	New Hampshire	031	W	0.70	New York	129	BF	0.87
Nevada	891	BU	1.06	New Hampshire	032	W	0.70	New York	130	BF	0.87
Nevada	893	SS	0.86	New Hampshire	033	W	0.70	New York	131	BF	0.87
Nevada	894	SS	0.86	New Hampshire	034	W	0.70	New York	132	BF	0.87
Nevada	895	SS	0.86	New Hampshire	035	W	0.70	New York	133	BF	0.87
Nevada	897	SS	0.86	New Hampshire	036	W	0.70	New York	134	BF	0.87
Nevada	898	SS	0.86	New Hampshire	037	W	0.70	New York	135	BF	0.87
Nevada	89001	SS	0.86	New Hampshire	038	W	0.70	New York	136	BF	0.87
Nevada	89002	BU	1.06	New Jersey	070	E	0.95	New York	137	BF	0.87
Nevada	89003	SS	0.86	New Jersey	071	E	0.95	New York	138	BF	0.87

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
New York	139	BF	0.87	New York	10989	CD	1.16	Oklahoma	733	PP	0.74
New York	140	BJ	0.92	New York	10990	BJ	0.92	Oklahoma	734	SS	0.86
New York	141	BJ	0.92	New York	10992	BJ	0.92	Oklahoma	735	PP	0.74
New York	142	BJ	0.92	New York	10993	CD	1.16	Oklahoma	736	PP	0.74
New York	143	BJ	0.92	New York	10994	CD	1.16	Oklahoma	737	PP	0.74
New York	144	BF	0.87	New York	10995	CD	1.16	Oklahoma	738	PP	0.74
New York	145	BF	0.87	New York	10996	BJ	0.92	Oklahoma	739	PP	0.74
New York	146	BF	0.87	New York	10997	BJ	0.92	Oklahoma	740	PP	0.74
New York	147	BF	0.87	New York	10998	BJ	0.92	Oklahoma	741	PP	0.74
New York	148	BF	0.87	North Carolina	270	A	0.75	Oklahoma	742	PP	0.74
New York	149	BF	0.87	North Carolina	271	A	0.75	Oklahoma	743	PP	0.74
New York	06390	D	0.9	North Carolina	272	A	0.75	Oklahoma	744	PP	0.74
New York	10901	CD	1.16	North Carolina	273	A	0.75	Oklahoma	745	SS	0.86
New York	10910	BJ	0.92	North Carolina	274	A	0.75	Oklahoma	746	PP	0.74
New York	10911	CD	1.16	North Carolina	275	A	0.75	Oklahoma	747	SS	0.86
New York	10912	BJ	0.92	North Carolina	276	A	0.75	Oklahoma	748	PP	0.74
New York	10913	CD	1.16	North Carolina	277	A	0.75	Oklahoma	749	PP	0.74
New York	10914	BJ	0.92	North Carolina	278	A	0.75	Oregon	970	A	0.75
New York	10915	BJ	0.92	North Carolina	279	A	0.75	Oregon	971	A	0.75
New York	10916	BJ	0.92	North Carolina	280	A	0.75	Oregon	972	A	0.75
New York	10917	BJ	0.92	North Carolina	281	A	0.75	Oregon	973	AW	0.72
New York	10918	BJ	0.92	North Carolina	282	A	0.75	Oregon	974	AW	0.72
New York	10919	BJ	0.92	North Carolina	283	A	0.75	Oregon	975	AW	0.72
New York	10920	CD	1.16	North Carolina	284	A	0.75	Oregon	976	AW	0.72
New York	10921	BJ	0.92	North Carolina	285	A	0.75	Oregon	977	AW	0.72
New York	10922	BJ	0.92	North Carolina	286	A	0.75	Oregon	978	AW	0.72
New York	10923	CD	1.16	North Carolina	287	A	0.75	Oregon	979	AW	0.72
New York	10924	BJ	0.92	North Carolina	288	A	0.75	Panama	000	F	1.00
New York	10925	BJ	0.92	North Carolina	289	A	0.75	Pennsylvania	150	BO	0.98
New York	10926	BJ	0.92	North Dakota	580	C	0.85	Pennsylvania	151	BO	0.98
New York	10927	CD	1.16	North Dakota	581	C	0.85	Pennsylvania	152	BO	0.98
New York	10928	BJ	0.92	North Dakota	582	C	0.85	Pennsylvania	153	BO	0.98
New York	10930	BJ	0.92	North Dakota	583	C	0.85	Pennsylvania	154	BO	0.98
New York	10931	CD	1.16	North Dakota	584	C	0.85	Pennsylvania	155	C	0.85
New York	10932	BJ	0.92	North Dakota	585	C	0.85	Pennsylvania	156	BO	0.98
New York	10933	BJ	0.92	North Dakota	586	C	0.85	Pennsylvania	157	C	0.85
New York	10940	BJ	0.92	North Dakota	587	C	0.85	Pennsylvania	158	C	0.85
New York	10941	BJ	0.92	North Dakota	588	C	0.85	Pennsylvania	159	C	0.85
New York	10943	BJ	0.92	Ohio	430	C	0.85	Pennsylvania	160	C	0.85
New York	10949	BJ	0.92	Ohio	431	C	0.85	Pennsylvania	161	C	0.85
New York	10950	BJ	0.92	Ohio	432	C	0.85	Pennsylvania	162	C	0.85
New York	10951	CD	1.16	Ohio	433	C	0.85	Pennsylvania	163	C	0.85
New York	10952	CD	1.16	Ohio	434	C	0.85	Pennsylvania	164	C	0.85
New York	10953	BJ	0.92	Ohio	435	C	0.85	Pennsylvania	165	C	0.85
New York	10954	CD	1.16	Ohio	436	BT	1.04	Pennsylvania	166	C	0.85
New York	10956	CD	1.16	Ohio	437	C	0.85	Pennsylvania	167	C	0.85
New York	10958	BJ	0.92	Ohio	438	C	0.85	Pennsylvania	168	C	0.85
New York	10959	BJ	0.92	Ohio	439	C	0.85	Pennsylvania	169	C	0.85
New York	10960	CD	1.16	Ohio	440	BT	1.04	Pennsylvania	170	C	0.85
New York	10962	CD	1.16	Ohio	441	BT	1.04	Pennsylvania	171	C	0.85
New York	10963	BJ	0.92	Ohio	442	BT	1.04	Pennsylvania	172	C	0.85
New York	10964	CD	1.16	Ohio	443	BT	1.04	Pennsylvania	173	C	0.85
New York	10965	CD	1.16	Ohio	444	BT	1.04	Pennsylvania	174	C	0.85
New York	10968	CD	1.16	Ohio	445	BT	1.04	Pennsylvania	175	C	0.85
New York	10969	BJ	0.92	Ohio	446	C	0.85	Pennsylvania	176	C	0.85
New York	10970	CD	1.16	Ohio	447	C	0.85	Pennsylvania	177	C	0.85
New York	10973	BJ	0.92	Ohio	448	C	0.85	Pennsylvania	178	C	0.85
New York	10974	CD	1.16	Ohio	449	C	0.85	Pennsylvania	179	C	0.85
New York	10975	BJ	0.92	Ohio	450	D	0.90	Pennsylvania	180	C	0.85
New York	10976	CD	1.16	Ohio	451	D	0.90	Pennsylvania	181	C	0.85
New York	10977	CD	1.16	Ohio	452	D	0.90	Pennsylvania	182	C	0.85
New York	10979	BJ	0.92	Ohio	453	D	0.90	Pennsylvania	183	C	0.85
New York	10980	CD	1.16	Ohio	454	D	0.90	Pennsylvania	184	C	0.85
New York	10981	BJ	0.92	Ohio	455	C	0.85	Pennsylvania	185	C	0.85
New York	10982	CD	1.16	Ohio	456	C	0.85	Pennsylvania	186	C	0.85
New York	10983	CD	1.16	Ohio	457	C	0.85	Pennsylvania	187	C	0.85
New York	10984	CD	1.16	Ohio	458	C	0.85	Pennsylvania	188	C	0.85
New York	10985	BJ	0.92	Ohio	459	D	0.90	Pennsylvania	189	CA	1.13
New York	10986	CD	1.16	Oklahoma	730	PP	0.74	Pennsylvania	190	CA	1.13
New York	10987	BJ	0.92	Oklahoma	731	PP	0.74	Pennsylvania	191	CA	1.13
New York	10988	BJ	0.92	Oklahoma	732	PP	0.74	Pennsylvania	192	CA	1.13

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Pennsylvania	193	CA	1.13	Texas	777	BR	1.02	Virginia	22109	C	0.85
Pennsylvania	194	CA	1.13	Texas	778	D	0.90	Virginia	22116	C	0.85
Pennsylvania	195	C	0.85	Texas	779	D	0.90	Virginia	22118	C	0.85
Pennsylvania	196	C	0.85	Texas	780	D	0.90	Virginia	22119	C	0.85
Puerto Rico	006	W	0.70	Texas	781	D	0.90	Virginia	22120	C	0.85
Puerto Rico	007	W	0.70	Texas	782	BR	1.02	Virginia	22121	C	0.85
Puerto Rico	009	W	0.70	Texas	783	D	0.90	Virginia	22122	C	0.85
Rhode Island	028	B	0.80	Texas	784	BR	1.02	Virginia	22124	C	0.85
Rhode Island	029	B	0.80	Texas	785	D	0.90	Virginia	22125	C	0.85
South Carolina	290	AW	0.72	Texas	786	D	0.90	Virginia	22134	C	0.85
South Carolina	291	AW	0.72	Texas	787	D	0.90	Virginia	22135	C	0.85
South Carolina	292	AW	0.72	Texas	788	D	0.90	Virginia	22150	C	0.85
South Carolina	293	AW	0.72	Texas	789	D	0.90	Virginia	22151	C	0.85
South Carolina	294	BA	0.79	Texas	790	D	0.90	Virginia	22152	C	0.85
South Carolina	295	BA	0.79	Texas	791	D	0.90	Virginia	22153	C	0.85
South Carolina	296	AW	0.72	Texas	792	D	0.90	Virginia	22156	C	0.85
South Carolina	297	AW	0.72	Texas	793	BR	1.02	Virginia	22158	C	0.85
South Carolina	298	BA	0.79	Texas	794	BR	1.02	Virginia	22159	C	0.85
South Carolina	299	BA	0.79	Texas	795	D	0.90	Virginia	22160	C	0.85
South Dakota	570	AU	0.68	Texas	796	D	0.90	Virginia	22161	C	0.85
South Dakota	571	AU	0.68	Texas	797	D	0.90	Virginia	22172	C	0.85
South Dakota	572	AU	0.68	Texas	798	D	0.90	Virginia	22180	C	0.85
South Dakota	573	AU	0.68	Texas	799	D	0.90	Virginia	22181	C	0.85
South Dakota	574	AU	0.68	Texas	885	D	0.90	Virginia	22182	C	0.85
South Dakota	575	AU	0.68	Utah	840	W	0.70	Virginia	22183	C	0.85
South Dakota	576	AU	0.68	Utah	841	W	0.70	Virginia	22184	C	0.85
South Dakota	577	AU	0.68	Utah	842	W	0.70	Virginia	22185	C	0.85
Tennessee	370	BE	0.84	Utah	843	W	0.70	Virginia	22191	C	0.85
Tennessee	371	BE	0.84	Utah	844	W	0.70	Virginia	22192	C	0.85
Tennessee	372	BE	0.84	Utah	845	W	0.70	Virginia	22193	C	0.85
Tennessee	373	BE	0.84	Utah	846	W	0.70	Virginia	22194	C	0.85
Tennessee	374	BE	0.84	Utah	847	W	0.70	Virginia	22195	C	0.85
Tennessee	375	BE	0.84	Vermont	050	A	0.75	Virginia	22199	C	0.85
Tennessee	376	BE	0.84	Vermont	051	A	0.75	Virginia	22401	C	0.85
Tennessee	377	BE	0.84	Vermont	052	A	0.75	Virginia	22402	C	0.85
Tennessee	378	BE	0.84	Vermont	053	A	0.75	Virginia	22403	AU	0.68
Tennessee	379	BE	0.84	Vermont	054	A	0.75	Virginia	22404	C	0.85
Tennessee	380	BE	0.84	Vermont	056	A	0.75	Virginia	22405	AU	0.68
Tennessee	381	BE	0.84	Vermont	057	A	0.75	Virginia	22406	AU	0.68
Tennessee	382	BE	0.84	Vermont	058	A	0.75	Virginia	22407	AU	0.68
Tennessee	383	BE	0.84	Vermont	059	A	0.75	Virginia	22408	AU	0.68
Tennessee	384	BE	0.84	Virgin Island	008	A	0.75	Virginia	22412	AU	0.68
Tennessee	385	BE	0.84	Virginia	201	AU	0.68	Virginia	22427	AU	0.68
Texas	733	BR	1.02	Virginia	220	C	0.85	Virginia	22428	AU	0.68
Texas	750	BR	1.02	Virginia	222	C	0.85	Virginia	22430	AU	0.68
Texas	751	BR	1.02	Virginia	223	C	0.85	Virginia	22432	C	0.85
Texas	752	BR	1.02	Virginia	226	AU	0.68	Virginia	22433	AU	0.68
Texas	753	BR	1.02	Virginia	227	AU	0.68	Virginia	22435	C	0.85
Texas	754	D	0.90	Virginia	228	AU	0.68	Virginia	22436	C	0.85
Texas	755	D	0.90	Virginia	229	AU	0.68	Virginia	22437	C	0.85
Texas	756	D	0.90	Virginia	232	C	0.85	Virginia	22438	C	0.85
Texas	757	D	0.90	Virginia	233	C	0.85	Virginia	22442	C	0.85
Texas	758	D	0.90	Virginia	234	C	0.85	Virginia	22443	C	0.85
Texas	759	D	0.90	Virginia	235	C	0.85	Virginia	22446	AU	0.68
Texas	760	BR	1.02	Virginia	236	C	0.85	Virginia	22448	C	0.85
Texas	761	BR	1.02	Virginia	237	C	0.85	Virginia	22451	C	0.85
Texas	762	D	0.90	Virginia	238	AU	0.68	Virginia	22454	C	0.85
Texas	763	D	0.90	Virginia	239	AU	0.68	Virginia	22456	C	0.85
Texas	764	D	0.90	Virginia	240	AU	0.68	Virginia	22460	C	0.85
Texas	765	D	0.90	Virginia	241	AU	0.68	Virginia	22463	AU	0.68
Texas	766	D	0.90	Virginia	242	AU	0.68	Virginia	22469	C	0.85
Texas	767	D	0.90	Virginia	243	AU	0.68	Virginia	22471	AU	0.68
Texas	768	D	0.90	Virginia	244	AU	0.68	Virginia	22472	C	0.85
Texas	769	D	0.90	Virginia	245	AU	0.68	Virginia	22473	C	0.85
Texas	770	CD	1.16	Virginia	246	AU	0.68	Virginia	22476	C	0.85
Texas	771	CD	1.16	Virginia	22101	C	0.85	Virginia	22480	C	0.85
Texas	772	CD	1.16	Virginia	22102	C	0.85	Virginia	22481	C	0.85
Texas	773	CD	1.16	Virginia	22103	C	0.85	Virginia	22482	C	0.85
Texas	774	BR	1.02	Virginia	22106	C	0.85	Virginia	22485	C	0.85
Texas	775	CD	1.16	Virginia	22107	C	0.85	Virginia	22488	C	0.85
Texas	776	BR	1.02	Virginia	22108	C	0.85	Virginia	22501	AU	0.68

NB MOO 2010											
MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT											
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Virginia	22503	C	0.85	Virginia	23055	AU	0.68	Virginia	23160	C	0.85
Virginia	22504	C	0.85	Virginia	23056	C	0.85	Virginia	23161	C	0.85
Virginia	22507	C	0.85	Virginia	23058	C	0.85	Virginia	23162	C	0.85
Virginia	22508	AU	0.68	Virginia	23059	C	0.85	Virginia	23163	C	0.85
Virginia	22509	C	0.85	Virginia	23060	C	0.85	Virginia	23168	C	0.85
Virginia	22511	C	0.85	Virginia	23061	C	0.85	Virginia	23169	C	0.85
Virginia	22513	C	0.85	Virginia	23062	C	0.85	Virginia	23170	AU	0.68
Virginia	22514	AU	0.68	Virginia	23063	C	0.85	Virginia	23173	C	0.85
Virginia	22517	C	0.85	Virginia	23064	C	0.85	Virginia	23175	C	0.85
Virginia	22520	C	0.85	Virginia	23065	C	0.85	Virginia	23176	C	0.85
Virginia	22523	C	0.85	Virginia	23066	C	0.85	Virginia	23177	C	0.85
Virginia	22524	C	0.85	Virginia	23067	C	0.85	Virginia	23178	C	0.85
Virginia	22526	C	0.85	Virginia	23068	C	0.85	Virginia	23180	C	0.85
Virginia	22528	C	0.85	Virginia	23069	C	0.85	Virginia	23181	C	0.85
Virginia	22529	C	0.85	Virginia	23070	C	0.85	Virginia	23183	C	0.85
Virginia	22530	C	0.85	Virginia	23071	C	0.85	Virginia	23184	C	0.85
Virginia	22534	AU	0.68	Virginia	23072	C	0.85	Virginia	23185	C	0.85
Virginia	22535	AU	0.68	Virginia	23075	C	0.85	Virginia	23186	C	0.85
Virginia	22538	AU	0.68	Virginia	23076	C	0.85	Virginia	23187	C	0.85
Virginia	22539	C	0.85	Virginia	23079	C	0.85	Virginia	23188	C	0.85
Virginia	22542	AU	0.68	Virginia	23080	C	0.85	Virginia	23190	C	0.85
Virginia	22544	C	0.85	Virginia	23081	C	0.85	Virginia	23192	C	0.85
Virginia	22545	AU	0.68	Virginia	23083	C	0.85	Washington	980	C	0.85
Virginia	22546	AU	0.68	Virginia	23084	AU	0.68	Washington	981	C	0.85
Virginia	22547	C	0.85	Virginia	23085	C	0.85	Washington	982	C	0.85
Virginia	22548	C	0.85	Virginia	23086	C	0.85	Washington	983	C	0.85
Virginia	22551	AU	0.68	Virginia	23089	C	0.85	Washington	984	C	0.85
Virginia	22552	AU	0.68	Virginia	23090	C	0.85	Washington	985	C	0.85
Virginia	22553	AU	0.68	Virginia	23091	C	0.85	Washington	986	C	0.85
Virginia	22554	AU	0.68	Virginia	23092	C	0.85	Washington	988	C	0.85
Virginia	22555	AU	0.68	Virginia	23093	AU	0.68	Washington	989	C	0.85
Virginia	22556	AU	0.68	Virginia	23101	C	0.85	Washington	990	C	0.85
Virginia	22558	C	0.85	Virginia	23102	C	0.85	Washington	991	C	0.85
Virginia	22560	C	0.85	Virginia	23103	C	0.85	Washington	992	C	0.85
Virginia	22565	AU	0.68	Virginia	23105	C	0.85	Washington	993	C	0.85
Virginia	22567	AU	0.68	Virginia	23106	C	0.85	Washington	994	C	0.85
Virginia	22570	C	0.85	Virginia	23107	C	0.85	West Virginia	247	BE	0.84
Virginia	22572	C	0.85	Virginia	23108	C	0.85	West Virginia	248	BE	0.84
Virginia	22576	C	0.85	Virginia	23109	C	0.85	West Virginia	249	BE	0.84
Virginia	22577	C	0.85	Virginia	23110	C	0.85	West Virginia	250	BE	0.84
Virginia	22578	C	0.85	Virginia	23111	C	0.85	West Virginia	251	BE	0.84
Virginia	22579	C	0.85	Virginia	23112	C	0.85	West Virginia	252	BE	0.84
Virginia	22580	AU	0.68	Virginia	23113	C	0.85	West Virginia	253	BE	0.84
Virginia	22581	C	0.85	Virginia	23114	C	0.85	West Virginia	254	BE	0.84
Virginia	23001	C	0.85	Virginia	23115	C	0.85	West Virginia	255	BE	0.84
Virginia	23002	C	0.85	Virginia	23116	C	0.85	West Virginia	256	BE	0.84
Virginia	23003	C	0.85	Virginia	23117	AU	0.68	West Virginia	257	BE	0.84
Virginia	23004	AU	0.68	Virginia	23119	C	0.85	West Virginia	258	BE	0.84
Virginia	23005	C	0.85	Virginia	23120	C	0.85	West Virginia	259	BE	0.84
Virginia	23009	C	0.85	Virginia	23123	AU	0.68	West Virginia	260	BE	0.84
Virginia	23011	C	0.85	Virginia	23124	C	0.85	West Virginia	261	BE	0.84
Virginia	23014	C	0.85	Virginia	23125	C	0.85	West Virginia	262	BE	0.84
Virginia	23015	C	0.85	Virginia	23126	C	0.85	West Virginia	263	BE	0.84
Virginia	23018	C	0.85	Virginia	23127	C	0.85	West Virginia	264	BE	0.84
Virginia	23021	C	0.85	Virginia	23128	C	0.85	West Virginia	265	BE	0.84
Virginia	23022	AU	0.68	Virginia	23129	C	0.85	West Virginia	266	BE	0.84
Virginia	23023	C	0.85	Virginia	23130	C	0.85	West Virginia	267	BE	0.84
Virginia	23024	AU	0.68	Virginia	23131	C	0.85	West Virginia	268	BE	0.84
Virginia	23025	C	0.85	Virginia	23138	C	0.85	Wisconsin	532	QQ	0.78
Virginia	23027	AU	0.68	Virginia	23139	C	0.85	Wisconsin	534	QQ	0.78
Virginia	23030	C	0.85	Virginia	23140	C	0.85	Wisconsin	535	W	0.70
Virginia	23031	C	0.85	Virginia	23141	C	0.85	Wisconsin	537	W	0.70
Virginia	23032	C	0.85	Virginia	23146	C	0.85	Wisconsin	538	W	0.70
Virginia	23035	C	0.85	Virginia	23147	C	0.85	Wisconsin	539	MM	0.64
Virginia	23038	C	0.85	Virginia	23148	C	0.85	Wisconsin	540	MM	0.64
Virginia	23039	C	0.85	Virginia	23149	C	0.85	Wisconsin	541	MM	0.64
Virginia	23040	AU	0.68	Virginia	23150	C	0.85	Wisconsin	542	MM	0.64
Virginia	23043	C	0.85	Virginia	23153	C	0.85	Wisconsin	543	MM	0.64
Virginia	23045	C	0.85	Virginia	23154	C	0.85	Wisconsin	544	W	0.70
Virginia	23047	C	0.85	Virginia	23155	C	0.85	Wisconsin	545	MM	0.64
Virginia	23050	C	0.85	Virginia	23156	C	0.85	Wisconsin	546	MM	0.64

NB MOO 2010		MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT									
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Cod	Factor	State	Zip Code	Alpha Cod	Factor
Wisconsin	547	MM	0.64	Wisconsin	53081	W	0.70	n	53184	W	0.70
Wisconsin	548	MM	0.64	Wisconsin	53082	W	0.70	n	53185	W	0.70
Wisconsin	549	W	0.70	Wisconsin	53083	W	0.70	n	53186	QQ	0.78
Wisconsin	53001	W	0.70	Wisconsin	53085	W	0.70	n	53187	QQ	0.78
Wisconsin	53002	W	0.70	Wisconsin	53086	W	0.70	n	53188	QQ	0.78
Wisconsin	53003	W	0.70	Wisconsin	53088	W	0.70	n	53189	QQ	0.78
Wisconsin	53004	W	0.70	Wisconsin	53089	QQ	0.78	n	53190	W	0.70
Wisconsin	53005	QQ	0.78	Wisconsin	53090	W	0.70	n	53191	W	0.70
Wisconsin	53006	W	0.70	Wisconsin	53091	W	0.70	n	53192	W	0.70
Wisconsin	53007	QQ	0.78	Wisconsin	53092	QQ	0.78	n	53194	QQ	0.78
Wisconsin	53008	QQ	0.78	Wisconsin	53093	W	0.70	n	53195	W	0.70
Wisconsin	53009	W	0.70	Wisconsin	53094	W	0.70	n	53199	W	0.70
Wisconsin	53010	W	0.70	Wisconsin	53095	W	0.70	Wyoming	820	B	0.80
Wisconsin	53011	W	0.70	Wisconsin	53097	QQ	0.78	Wyoming	821	B	0.80
Wisconsin	53012	QQ	0.78	Wisconsin	53098	W	0.70	Wyoming	822	B	0.80
Wisconsin	53013	W	0.70	Wisconsin	53099	W	0.70	Wyoming	823	B	0.80
Wisconsin	53014	W	0.70	Wisconsin	53101	W	0.70	Wyoming	824	B	0.80
Wisconsin	53015	W	0.70	Wisconsin	53102	QQ	0.78	Wyoming	825	B	0.80
Wisconsin	53016	W	0.70	Wisconsin	53103	W	0.70	Wyoming	826	B	0.80
Wisconsin	53017	QQ	0.78	Wisconsin	53104	QQ	0.78	Wyoming	827	B	0.80
Wisconsin	53018	W	0.70	Wisconsin	53105	W	0.70	Wyoming	828	B	0.80
Wisconsin	53019	W	0.70	Wisconsin	53108	QQ	0.78	Wyoming	829	B	0.80
Wisconsin	53020	W	0.70	Wisconsin	53109	QQ	0.78	Wyoming	830	B	0.80
Wisconsin	53021	W	0.70	Wisconsin	53110	QQ	0.78	Wyoming	831	B	0.80
Wisconsin	53022	QQ	0.78	Wisconsin	53114	W	0.70	Wyoming	834	B	0.80
Wisconsin	53023	W	0.70	Wisconsin	53115	W	0.70				
Wisconsin	53024	QQ	0.78	Wisconsin	53118	W	0.70				
Wisconsin	53026	W	0.70	Wisconsin	53119	W	0.70				
Wisconsin	53027	W	0.70	Wisconsin	53120	W	0.70				
Wisconsin	53029	W	0.70	Wisconsin	53121	W	0.70				
Wisconsin	53031	W	0.70	Wisconsin	53122	QQ	0.78				
Wisconsin	53032	W	0.70	Wisconsin	53125	W	0.70				
Wisconsin	53033	QQ	0.78	Wisconsin	53126	QQ	0.78				
Wisconsin	53034	W	0.70	Wisconsin	53127	W	0.70				
Wisconsin	53035	W	0.70	Wisconsin	53128	W	0.70				
Wisconsin	53036	W	0.70	Wisconsin	53129	QQ	0.78				
Wisconsin	53037	QQ	0.78	Wisconsin	53130	QQ	0.78				
Wisconsin	53038	W	0.70	Wisconsin	53132	QQ	0.78				
Wisconsin	53039	W	0.70	Wisconsin	53137	W	0.70				
Wisconsin	53040	W	0.70	Wisconsin	53138	W	0.70				
Wisconsin	53042	W	0.70	Wisconsin	53139	W	0.70				
Wisconsin	53044	W	0.70	Wisconsin	53140	QQ	0.78				
Wisconsin	53045	QQ	0.78	Wisconsin	53141	QQ	0.78				
Wisconsin	53046	QQ	0.78	Wisconsin	53142	QQ	0.78				
Wisconsin	53047	W	0.70	Wisconsin	53143	QQ	0.78				
Wisconsin	53048	W	0.70	Wisconsin	53144	QQ	0.78				
Wisconsin	53049	W	0.70	Wisconsin	53146	QQ	0.78				
Wisconsin	53050	W	0.70	Wisconsin	53147	W	0.70				
Wisconsin	53051	QQ	0.78	Wisconsin	53148	W	0.70				
Wisconsin	53052	QQ	0.78	Wisconsin	53149	W	0.70				
Wisconsin	53056	W	0.70	Wisconsin	53150	QQ	0.78				
Wisconsin	53057	W	0.70	Wisconsin	53151	QQ	0.78				
Wisconsin	53058	W	0.70	Wisconsin	53152	W	0.70				
Wisconsin	53059	W	0.70	Wisconsin	53153	W	0.70				
Wisconsin	53060	W	0.70	Wisconsin	53154	QQ	0.78				
Wisconsin	53061	W	0.70	Wisconsin	53156	W	0.70				
Wisconsin	53062	W	0.70	Wisconsin	53157	W	0.70				
Wisconsin	53063	W	0.70	Wisconsin	53158	QQ	0.78				
Wisconsin	53064	W	0.70	Wisconsin	53159	QQ	0.78				
Wisconsin	53065	W	0.70	Wisconsin	53167	W	0.70				
Wisconsin	53066	W	0.70	Wisconsin	53168	W	0.70				
Wisconsin	53069	W	0.70	Wisconsin	53170	W	0.70				
Wisconsin	53070	W	0.70	Wisconsin	53171	QQ	0.78				
Wisconsin	53072	QQ	0.78	Wisconsin	53172	QQ	0.78				
Wisconsin	53073	W	0.70	Wisconsin	53176	W	0.70				
Wisconsin	53074	W	0.70	Wisconsin	53177	QQ	0.78				
Wisconsin	53075	W	0.70	Wisconsin	53178	W	0.70				
Wisconsin	53076	QQ	0.78	Wisconsin	53179	W	0.70				
Wisconsin	53078	W	0.70	Wisconsin	53181	W	0.70				
Wisconsin	53079	W	0.70	Wisconsin	53182	QQ	0.78				
Wisconsin	53080	W	0.70	Wisconsin	53183	W	0.70				

State: District of Columbia **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Mutual of Omaha Modernized Medicare Supplement
Project Name/Number: 2014 Modernized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing for Plan N/MoO DCMoD-2014

Supporting Document Schedules

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

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

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	DC mem14 Modernized.pdf Exhibit 1 - Modernized.pdf Exhibit 3 - Rate History.pdf Exhibit 4 - Trend.pdf Exhibit 5 - Proposed Increases.pdf Exhibit 6 - Retention.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	Exhibit 2 - DC Standardized and Modernized Experience.pdf Exhibit 2A - Natl Standardized and Modernized Experience.pdf
Item Status:	
Status Date:	

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

SERFF Tracking #:

MUTA-129475134

State Tracking #:

Company Tracking #:

RICK SCHOMMER

State: District of Columbia **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Mutual of Omaha Modernized Medicare Supplement
Project Name/Number: 2014 Modernized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing for Plan N/MoO DCMoD-2014

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

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

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

MUTUAL of OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600
mutualofomaha.com



February 8, 2013

Government of the District of Columbia
Department of Insurance
Insurance Products Division
810 First Street NE, Suite 601
Washington, DC 20002

NAIC #: 261-71412
FEIN #: 47-0246511

Re: 2013 Modernized Medicare Supplement
Annual Loss Ratio and Rate Adjustment Filing for Policy Forms:

MM20, MM22, MM23, MM24

The enclosed filing has been prepared to demonstrate loss ratio compliance and to request approval for the enclosed rates and area factors. The actuarial memorandum and certification support the requested changes and Exhibit 5 displays the overall rating action. The proposed implementation date is May 1, 2013.

Sincerely,



Rick Schommer
Lead Actuarial Analyst
3 – Re-Rating

Phone: (402) 351-5215
E-mail: rick.schommer@mutualofomaha.com

**MUTUAL OF OMAHA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

DISTRICT OF COLUMBIA

RE: Modernized Medicare Supplement Annual Loss Ratio and Rate Filing

Scope and Purpose of the Filing

This filing has been prepared to demonstrate loss ratio compliance and to request approval for the proposed rate changes outlined in **Exhibit 5**. The proposed increase will be implemented effective **06/01/2014**. A rate revision is needed to bring the expected future lifetime loss ratios in line with the weighted target lifetime loss ratios.

We are also proposing a change in the expense and target loss ratio structure for the policy forms currently issued. An increase in the present value of commissions for new business, which amounts to 1% of the present value of premium, will lead to a mix of business improvement and a 1% reduction in the target loss ratio. This lower target loss ratio will only be realized on new business going forward effective January 1, 2014.

General Description

- Issuer Name:** Mutual of Omaha Insurance Company
- Form Number:** MM20-Plan A, MM22-Plan C, MM23-Plan D, MM24-Plan F.
- Type of Policy:** Modernized Medicare Supplement **individual** coverage
- Benefit Description:** These policy forms provide **benefits which supplement Medicare** and are in compliance with the NAIC guidelines.
- Renewal Provision:** The policy forms in this block are **guaranteed renewable**.
- Marketing Approach:** Both **agent solicited** and **direct mail response** policy forms are included in this filing.
- Underwriting Method:** Policies issued to individuals in the open enrollment period as well as some conversions were **guaranteed issued**. All other policies were **issued selectively**.
- Issue Age Limits:** These policy forms are issued to all individuals age 65+ who are eligible for Medicare. They are also issued to disabled individuals eligible for Medicare in those states where mandated by law.
- Premium Basis:** The premiums for these policies vary by attained age or issue age, gender or unisex, and tobacco/non-tobacco or no tobacco distinction.

**MUTUAL OF OMAHA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

DISTRICT OF COLUMBIA

Actuarial Certification: Certification of a qualified actuary, Amber Rinehart, FSA, MAAA, Product Performance Director is attached.

Target Loss Ratio: The originally filed and target loss ratios for policies is 71.0% for Plan A, 70.5% for Plan C, 69.0% for Plan D, and 70.5% for Plan F. The target loss ratios for policies issued 01/01/2014 and after are 70.0% for Plan A, 69.5% for Plan C, 68.0% for Plan D, and 69.5% for Plan F

Domicile State Approval: A filing is in the process of being submitted.

Open or Closed Block: This is an open block.

Methodology and Assumptions used to Determine the Rates

Methodology

The policy forms included in this filing have only been issued since June, 2010. Due to the lack of credible experience and the fact that these forms were priced from the Mutual of Omaha Individual Standardized Medicare Supp block, the combined Modernized and Standardized Medicare Supp experience was used to demonstrate compliance with minimum loss ratio standards. **Exhibit 2** displays the Mutual of Omaha Modernized and Standardized Medicare Supp experience and the proposed increases are on **Exhibit 5**.

Assumptions

Trend:	Plan A	4.5%
	Plan C	4.5%
	Plan D	4.5%
	Plan F	4.5%

Support for the trend is displayed in **Exhibit 4**.

Persistency: The persistency that was applied to earned premiums to derive future premiums is as follows:

Non-Drug Plans	
1st year -	158%
renewal years -	80%

These persistencies were developed from the historical persistencies experienced by this block.

MUTUAL OF OMAHA INSURANCE COMPANY ACTUARIAL MEMORANDUM

DISTRICT OF COLUMBIA

Selection Pattern:

Year 1	0.93
Year 2+	1.01

Credibility: Credibility factors were developed from the NAIC Refund/Credit Medicare Supplement Credibility Table:

State/Plan Policy Exposures	Credibility Factor
10,000 +	100%
5,000 - 9,999	92%
2,000 - 4,999	88%
1,000 - 1,999	85%
500 - 999	77%
< 500	0%

The lifetime loss ratio projection used for each state/plan shows the weighted average of state and national lifetime loss ratio projections using this credibility table.

Interest: The interest rate used for accumulating past experience and discounting future experience was **4.5%**.

Rate Sheets and Rating Factors

A set of proposed rates and zip code factors is enclosed.

Rate History

A history of **past rate revisions** applicable to policyholders for each form in this state is shown in **Exhibit 3**.

Inforce Counts

Inforce counts since inception for this state and the nation are shown in **Exhibit 1**.

**MUTUAL OF OMAHA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

DISTRICT OF COLUMBIA

Historical & Projected Incurred Claims, Earned Premiums, and Loss Ratios

The state data since inception and future projected is shown in **Exhibit 2** by issue year, incurred year, and plan. This data is being reported according to issue state. The national data since inception and future projected is shown in **Exhibit 2A** by issue year, incurred year, and plan. The experience projections assume trend increases in the future.

Loss Ratio Demonstration

Exhibits 2 and 2A demonstrate that all loss ratio standards are being met:

- 1) The sum of the accumulated past incurred claims and the present value of projected future claims must equal or exceed the applicable ratio times the sum of accumulated past earned premiums and projected future earned premiums. (It is assumed that since these are such young blocks of business that with future issue years of experience the aggregate lifetime loss ratios will be met. It is also assumed that any shortfalls in meeting lifetime loss ratios on past years of issue will be refunded to policyholders through the refund requirements. Thus, it would not be appropriate to factor any shortfalls into future rating.)
- 2) The ratio of the present value of future claims to the present value of future premium equals or exceeds the applicable ratio.
- 3) Policies in force less than three years will generate their applicable lifetime loss ratio in the third policy year.
- 4) Currently targeted loss ratios should not be lower than the anticipated loss ratio originally filed.

Any effort to expedite this filing will be appreciated. Phone calls and E-mails are welcomed.



Rick Schommer
Lead Actuarial Analyst
3 - Re-rating

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E-mail: rick.schommer@mutualofomaha.com

March 27, 2014

**MUTUAL OF OMAHA INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

DISTRICT OF COLUMBIA

ACTUARIAL CERTIFICATION:

I hereby certify that to the best of my knowledge and belief the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves and nonforfeiture benefits, if applicable, comply with all statutes, rules, and regulations of this state, the expected value of each assumption is consistent with the company's business plan at the time of the filing, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory, or unreasonable in relation to benefits provided.



Amber Rinehart, FSA, MAAA
Product Performance Director
Mutual of Omaha Insurance Company

March 27, 2014

MUTUAL OF OMAHA INSURANCE COMPANY
2010 Modernized Medicare Supplement
Inforce Policy Count & Average Annual Premium

State: Dist. Columbia

INFORCE COUNTS BY PLAN

Calendar Year	Plan A		Plan C		Plan D		Plan F		Total All Plans	
	State	National	State	National	State	National	State	National	State	National
2010	0	40	0	154	0	200	12	8,143	12	8,537
2011	0	96	0	312	1	461	42	18,881	43	19,750
2012	1	133	0	260	1	467	50	41,433	52	42,293
* 2013	0	188	2	219	1	419	51	76,266	54	77,092

*2013 PAID PREMIUM	\$ 573	\$ 324,564	\$ 1,662	\$ 597,601	\$ 2,393	\$ 1,131,625	\$ 117,580	\$ 122,155,247	\$ 122,207	\$ 124,209,037
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DC 2013 Average Annual Premium	\$ 1,147		\$ 2,194		\$ 2,393		\$ 2,326		\$ 2,314	
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DC 2013 Average Annual Premium after proposed	\$ 1,204		\$ 2,304		\$ 2,512		\$ 2,443		\$ 2,430	
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* 2013 is estimated based on data through 09/30/2013

Mutual of Omaha Insurance Company
Medicare Supplement
Rate Adjustment History
Dist. Columbia

EXHIBIT 3

PLAN	TYPE	POLICY FORM	ISSUE DATES	IMPLEMENTATION DATES	INCREASE AMOUNT
F	MODERNIZED	MM24	01/13/2010	05/01/2012 05/01/2013	9.00% 8.00%

**MUTUAL OF OMAHA INSURANCE COMPANY
STANDARDIZED AND MODERNIZED MEDICARE SUPPLEMENT
TREND EXHIBIT**

Experience in the 1st calendar year of issue has been excluded

Plan F					
Incurred Year	Incurred Claims	Exposures	Claim Cost	Claim Cost Net of Age and Geographic Changes	Net Claim Cost Trend
2006	273,629,509	202,636	1,350.35	1,235.45	
2007	272,377,525	186,071	1,463.83	1,312.85	6.3%
2008	245,793,812	153,719	1,598.98	1,403.84	6.9%
2009	215,983,393	126,585	1,706.23	1,468.35	4.6%
2010	195,062,658	104,930	1,858.97	1,551.73	5.7%
2011	185,207,581	94,389	1,962.17	1,590.09	2.5%
2012	172,189,224	86,475	1,991.21	1,587.88	-0.1%
2013	195,841,780	96,300	2,033.67	1,691.91	6.6%
Average =					4.6%

Plan A*					
Incurred Year	Incurred Claims	Exposures	Claim Cost	Claim Cost Net of Age and Geographic Changes	Net Claim Cost Trend
2006	189,190,544	202,636	933.65	854.20	
2007	186,500,179	186,071	1,002.30	898.93	5.2%
2008	167,446,286	153,719	1,089.30	956.37	6.4%
2009	146,971,485	126,585	1,161.05	999.18	4.5%
2010	131,141,814	104,930	1,249.80	1,043.24	4.4%
2011	125,693,305	94,389	1,331.65	1,079.14	3.4%
2012	118,033,094	86,475	1,364.94	1,088.47	0.9%
2013	134,812,272	96,300	1,399.93	1,164.66	7.0%
Average =					4.5%

Plan C*					
Incurred Year	Incurred Claims	Exposures	Claim Cost	Claim Cost Net of Age and Geographic Changes	Net Claim Cost Trend
2006	272,071,395	202,636	1,342.66	1,228.42	
2007	270,976,123	186,071	1,456.30	1,306.10	6.3%
2008	244,722,349	153,719	1,592.01	1,397.73	7.0%
2009	215,110,691	126,585	1,699.33	1,462.42	4.6%
2010	194,359,803	104,930	1,852.27	1,546.14	5.7%
2011	184,598,057	94,389	1,955.72	1,584.86	2.5%
2012	171,607,609	86,475	1,984.48	1,582.52	-0.1%
2013	195,278,599	96,300	2,027.82	1,687.04	6.6%
Average =					4.7%

Plan D*					
Incurred Year	Incurred Claims	Exposures	Claim Cost	Claim Cost Net of Age and Geographic Changes	Net Claim Cost Trend
2006	247,447,347	202,636	1,221.14	1,117.24	
2007	246,035,268	186,071	1,322.26	1,185.89	6.1%
2008	223,391,349	153,719	1,453.24	1,275.89	7.6%
2009	197,649,239	126,585	1,561.39	1,343.71	5.3%
2010	177,570,367	104,930	1,692.27	1,412.58	5.1%
2011	168,897,748	94,389	1,789.38	1,450.07	2.7%
2012	159,053,883	86,475	1,839.31	1,466.75	1.2%
2013	179,765,906	96,300	1,866.74	1,553.03	5.9%
Average =					4.8%

The claim cost trends used in the experience projections are shown in the box to the right

Plan A	4.5%
Plan C	4.5%
Plan D	4.5%
Plan F	4.5%
Plan I**	4.5%

*Plan F claim experience was adjusted for benefit differences to calculate claim trends for other non-drug benefit plans.

** Due to the extremely low credibility of Plan I, we are relying on the Plan F experience for Plan I trend assumptions.

**Mutual of Omaha Insurance Company
Medicare Supplement
2014 Proposed Rate Adjustments by Plan**

Dist. Columbia

PLAN	POLICY FORM	OVERALL RATE ADJUSTMENT
MODERNIZED POLICY FORMS		
A	MM20	5.00%
C	MM22	5.00%
D	MM23	5.00%
F	MM24	5.00%

MUTUAL OF OMAHA INSURANCE COMPANY
Standardized Medicare Supplement
Retention Components Expressed as a Percent of Premium

Issues Prior to 01/01/2014

Plan	Target Loss Ratio	Retention Percentage	Commissions and Brokerage	Taxes, License, etc.	General Administrative	Risk Charge
A	71.0%	29.0%	17.5%	2.0%	8.5%	1.0%
C	70.5%	29.5%	15.7%	2.0%	8.5%	3.3%
D	69.0%	31.0%	17.5%	2.0%	8.5%	3.0%
F	70.5%	29.5%	15.7%	2.0%	8.5%	3.3%

Issues 01/01/2014 and After

Plan	Target Loss Ratio	Retention Percentage	Commissions and Brokerage	Taxes, License, etc.	General Administrative	Risk Charge
A	70.0%	30.0%	18.5%	2.0%	8.5%	1.0%
C	69.5%	30.5%	16.7%	2.0%	8.5%	3.3%
D	68.0%	32.0%	18.5%	2.0%	8.5%	3.0%
F	69.5%	30.5%	16.7%	2.0%	8.5%	3.3%

MUTUAL OF OMAHA INSURANCE COMPANY
1990 Standardized and 2010 Modernized Medicare Supplement
Lifetime Loss Ratio Calculation

EXHIBIT 2

State: Dist. Columbia
 Plan: A

Pricing Target Lifetime Loss Ratio: 67.4%
 Interest Rate: 4.5%
 2012 Trend Rate: 4.5%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	
1993	522	0	0	0	0	522	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	65.0%
1994	50	0	0	0	0	50	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	65.0%
1995	86	0	0	0	0	86	460	0	0	0	0	460	532.3%	0.0%	0.0%	0.0%	0.0%	532.3%	65.0%
1996	1,148	0	0	0	0	1,148	385	0	0	0	0	385	33.5%	0.0%	0.0%	0.0%	0.0%	33.5%	65.0%
1997	2,050	0	0	0	0	2,050	1,295	0	0	0	0	1,295	63.2%	0.0%	0.0%	0.0%	0.0%	63.2%	65.0%
1998	2,509	0	0	0	0	2,509	589	0	0	0	0	589	23.5%	0.0%	0.0%	0.0%	0.0%	23.5%	65.0%
1999	3,369	0	0	0	0	3,369	6,206	0	0	0	0	6,206	184.2%	0.0%	0.0%	0.0%	0.0%	184.2%	65.0%
2000	4,537	0	0	0	0	4,537	9,079	0	0	0	0	9,079	200.1%	0.0%	0.0%	0.0%	0.0%	200.1%	65.5%
2001	5,981	0	0	0	0	5,981	10,629	0	0	0	0	10,629	177.7%	0.0%	0.0%	0.0%	0.0%	177.7%	65.8%
2002	6,648	0	0	0	0	6,648	2,658	0	0	0	0	2,658	40.0%	0.0%	0.0%	0.0%	0.0%	40.0%	66.1%
2003	6,847	0	0	0	0	6,847	1,465	0	0	0	0	1,465	21.4%	0.0%	0.0%	0.0%	0.0%	21.4%	66.0%
2004	7,752	0	0	0	0	7,752	3,042	0	0	0	0	3,042	39.2%	0.0%	0.0%	0.0%	0.0%	39.2%	66.0%
2005	8,345	0	0	0	0	8,345	1,043	0	0	0	0	1,043	12.5%	0.0%	0.0%	0.0%	0.0%	12.5%	66.0%
2006	8,020	0	0	0	0	8,020	2,425	0	0	0	0	2,425	30.2%	0.0%	0.0%	0.0%	0.0%	30.2%	66.4%
2007	8,161	0	0	0	0	8,161	1,918	0	0	0	0	1,918	23.5%	0.0%	0.0%	0.0%	0.0%	23.5%	66.5%
2008	8,502	0	0	0	0	8,502	1,846	0	0	0	0	1,846	21.7%	0.0%	0.0%	0.0%	0.0%	21.7%	66.4%
2009	9,132	0	0	0	0	9,132	3,420	0	0	0	0	3,420	37.5%	0.0%	0.0%	0.0%	0.0%	37.5%	68.2%
2010	7,354	0	0	0	0	7,354	4,937	0	0	0	0	4,937	67.1%	0.0%	0.0%	0.0%	0.0%	67.1%	68.4%
2011	5,042	0	0	0	0	5,042	809	0	0	0	0	809	16.0%	0.0%	0.0%	0.0%	0.0%	16.0%	71.0%
2012	5,356	0	0	1,050	0	6,406	1,074	0	0	308	0	1,381	20.0%	0.0%	0.0%	29.3%	0.0%	21.6%	71.0%
2013	5,470	0	0	714	0	6,185	1,565	0	0	162	0	1,727	28.6%	0.0%	0.0%	22.7%	0.0%	27.9%	71.0%
2014	4,463	0	0	592	0	5,056	1,335	0	0	141	0	1,475	29.9%	0.0%	0.0%	23.7%	0.0%	29.2%	71.0%
2015	3,706	0	0	500	0	4,205	1,137	0	0	122	0	1,258	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2016	3,153	0	0	432	0	3,585	967	0	0	105	0	1,072	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2017	2,683	0	0	372	0	3,055	823	0	0	91	0	913	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2018	2,282	0	0	320	0	2,602	700	0	0	78	0	778	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2019	1,940	0	0	275	0	2,215	595	0	0	67	0	662	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2020	1,650	0	0	235	0	1,886	506	0	0	57	0	564	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2021	1,403	0	0	200	0	1,604	430	0	0	49	0	479	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2022	1,193	0	0	170	0	1,364	366	0	0	42	0	408	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2023	1,015	0	0	145	0	1,160	311	0	0	35	0	347	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2024	863	0	0	123	0	986	265	0	0	30	0	295	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2025	734	0	0	105	0	838	225	0	0	26	0	251	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2026	624	0	0	89	0	713	191	0	0	22	0	213	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2027	530	0	0	76	0	606	163	0	0	18	0	181	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2028	451	0	0	64	0	515	138	0	0	16	0	154	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2029	383	0	0	55	0	438	118	0	0	13	0	131	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2030	326	0	0	47	0	373	100	0	0	11	0	111	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2031	277	0	0	40	0	317	85	0	0	10	0	95	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2032	236	0	0	34	0	269	72	0	0	8	0	81	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%
2033	200	0	0	29	0	229	61	0	0	7	0	68	30.7%	0.0%	0.0%	24.4%	0.0%	29.9%	71.0%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						DC PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total				
Accumulated Value	153,558	0	0	1,852	0	155,410	87,065	0	0	495	0	87,560	56.3%	65.4%	65.4%	66.8%
Present Value	22,637	0	0	3,128	0	25,766	6,910	0	0	758	0	7,668	29.8%	80.1%	80.1%	71.0%
Lifetime Value	176,195	0	0	4,980	0	181,176	93,975	0	0	1,253	0	95,228	52.6%	66.8%	66.8%	67.4%
Lifetime Loss Ratio							53.3%	0.0%	0.0%	25.2%	0.0%	52.6%				

PROPOSED RATE ADJUSTMENT: 5.0%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						DC PLAN A Total	Credibility Weighted		
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total				
Accumulated Value	153,558	0	0	1,852	0	155,410	87,065	0	0	495	0	87,560	56.3%	65.4%	65.4%	
Present Value	23,642	0	0	3,268	0	26,909	6,910	0	0	758	0	7,668	28.5%	76.7%	76.7%	
Lifetime Value	177,200	0	0	5,120	0	182,319	93,975	0	0	1,253	0	95,228	52.2%	67.1%	67.1%	
Lifetime Loss Ratio							53.0%	0.0%	0.0%	24.5%	0.0%	52.2%				

MUTUAL OF OMAHA INSURANCE COMPANY
1990 Standardized and 2010 Modernized Medicare Supplement
Lifetime Loss Ratio Calculation

EXHIBIT 2

State: Dist. Columbia
 Plan: C

Pricing Target Lifetime Loss Ratio: 66.5%
 Interest Rate: 4.5%
 2012 Trend Rate: 4.5%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	
1993	3,852	0	0	0	0	3,852	3,632	0	0	0	0	3,632	94.3%	0.0%	0.0%	0.0%	0.0%	94.3%	65.0%
1994	3,274	0	0	0	0	3,274	875	0	0	0	0	875	26.7%	0.0%	0.0%	0.0%	0.0%	26.7%	65.0%
1995	2,029	0	0	0	0	2,029	1,574	0	0	0	0	1,574	77.6%	0.0%	0.0%	0.0%	0.0%	77.6%	65.0%
1996	2,511	0	0	0	0	2,511	2,334	0	0	0	0	2,334	92.9%	0.0%	0.0%	0.0%	0.0%	92.9%	65.0%
1997	6,218	0	0	0	0	6,218	1,693	0	0	0	0	1,693	27.2%	0.0%	0.0%	0.0%	0.0%	27.2%	65.0%
1998	4,537	0	0	0	0	4,537	832	0	0	0	0	832	18.3%	0.0%	0.0%	0.0%	0.0%	18.3%	65.0%
1999	5,773	0	0	0	0	5,773	3,629	0	0	0	0	3,629	62.9%	0.0%	0.0%	0.0%	0.0%	62.9%	65.5%
2000	5,756	0	0	0	0	5,756	1,029	0	0	0	0	1,029	17.9%	0.0%	0.0%	0.0%	0.0%	17.9%	66.1%
2001	6,700	0	0	0	0	6,700	5,095	0	0	0	0	5,095	76.0%	0.0%	0.0%	0.0%	0.0%	76.0%	66.2%
2002	7,889	0	0	0	0	7,889	3,132	0	0	0	0	3,132	39.7%	0.0%	0.0%	0.0%	0.0%	39.7%	66.2%
2003	8,893	0	0	0	0	8,893	1,841	0	0	0	0	1,841	20.7%	0.0%	0.0%	0.0%	0.0%	20.7%	66.1%
2004	9,243	0	0	0	0	9,243	2,460	0	0	0	0	2,460	26.6%	0.0%	0.0%	0.0%	0.0%	26.6%	66.1%
2005	9,384	0	0	0	0	9,384	1,913	0	0	0	0	1,913	20.4%	0.0%	0.0%	0.0%	0.0%	20.4%	66.2%
2006	9,422	0	0	0	0	9,422	7,448	0	0	0	0	7,448	79.0%	0.0%	0.0%	0.0%	0.0%	79.0%	66.2%
2007	8,060	0	0	0	0	8,060	1,821	0	0	0	0	1,821	22.6%	0.0%	0.0%	0.0%	0.0%	22.6%	66.2%
2008	6,529	0	0	0	0	6,529	5,287	0	0	0	0	5,287	81.0%	0.0%	0.0%	0.0%	0.0%	81.0%	66.7%
2009	5,062	0	0	0	0	5,062	2,723	0	0	0	0	2,723	53.8%	0.0%	0.0%	0.0%	0.0%	53.8%	66.8%
2010	5,266	0	0	0	0	5,266	5,400	0	0	0	0	5,400	102.5%	0.0%	0.0%	0.0%	0.0%	102.5%	67.3%
2011	5,354	0	1,113	0	0	6,468	1,604	0	612	0	0	2,216	29.9%	0.0%	55.0%	0.0%	0.0%	34.3%	68.1%
2012	5,394	0	0	0	0	5,394	2,094	0	0	0	0	2,094	38.8%	0.0%	0.0%	0.0%	0.0%	38.8%	67.6%
2013	5,425	0	0	0	1,662	7,087	5,777	0	0	0	382	6,159	106.5%	0.0%	0.0%	0.0%	23.0%	86.9%	68.3%
2014	4,426	0	0	0	2,733	7,160	4,926	0	0	0	712	5,638	111.3%	0.0%	0.0%	0.0%	26.1%	78.7%	68.7%
2015	3,675	0	0	0	2,309	5,983	4,195	0	0	0	617	4,812	114.2%	0.0%	0.0%	0.0%	26.7%	80.4%	68.7%
2016	3,127	0	0	0	1,998	5,125	3,570	0	0	0	534	4,104	114.2%	0.0%	0.0%	0.0%	26.7%	80.1%	68.7%
2017	2,660	0	0	0	1,726	4,387	3,037	0	0	0	461	3,498	114.2%	0.0%	0.0%	0.0%	26.7%	79.7%	68.8%
2018	2,263	0	0	0	1,488	3,751	2,583	0	0	0	398	2,981	114.2%	0.0%	0.0%	0.0%	26.7%	79.5%	68.8%
2019	1,924	0	0	0	1,280	3,205	2,197	0	0	0	342	2,539	114.2%	0.0%	0.0%	0.0%	26.7%	79.2%	68.8%
2020	1,637	0	0	0	1,099	2,736	1,868	0	0	0	294	2,162	114.2%	0.0%	0.0%	0.0%	26.7%	79.0%	68.8%
2021	1,392	0	0	0	941	2,333	1,589	0	0	0	252	1,840	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%
2022	1,183	0	0	0	801	1,984	1,351	0	0	0	214	1,565	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%
2023	1,006	0	0	0	681	1,688	1,149	0	0	0	182	1,331	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%
2024	856	0	0	0	579	1,435	977	0	0	0	155	1,132	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%
2025	727	0	0	0	493	1,220	830	0	0	0	132	962	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%
2026	619	0	0	0	419	1,038	706	0	0	0	112	818	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%
2027	526	0	0	0	356	882	600	0	0	0	95	696	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%
2028	447	0	0	0	303	750	511	0	0	0	81	591	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%
2029	380	0	0	0	258	638	434	0	0	0	69	503	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%
2030	323	0	0	0	219	542	369	0	0	0	59	428	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%
2031	275	0	0	0	186	461	314	0	0	0	50	364	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%
2032	234	0	0	0	158	392	267	0	0	0	42	309	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%
2033	199	0	0	0	135	333	227	0	0	0	36	263	114.2%	0.0%	0.0%	0.0%	26.7%	78.9%	68.8%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						DC PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total				
Accumulated Value	200,842	0	1,243	0	1,699	203,784	98,934	0	683	0	390	100,007	49.1%	71.3%	71.3%	66.1%
Present Value	22,449	0	0	0	14,542	36,991	25,502	0	0	0	3,869	29,371	79.4%	73.1%	73.1%	68.8%
Lifetime Value	223,292	0	1,243	0	16,241	240,775	124,436	0	683	0	4,259	129,378	53.7%	71.4%	71.4%	66.5%
Lifetime Loss Ratio							55.7%	0.0%	55.0%	0.0%	26.2%	53.7%				

PROPOSED RATE ADJUSTMENT: 5.0%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						DC PLAN C Total	Credibility Weighted		
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total				
Accumulated Value	200,842	0	1,243	0	1,699	203,784	98,934	0	683	0	390	100,007	49.1%	71.3%		
Present Value	23,445	0	0	0	15,191	38,636	25,502	0	0	0	3,869	29,371	76.0%	69.9%		
Lifetime Value	224,287	0	1,243	0	16,890	242,420	124,436	0	683	0	4,259	129,378	53.4%	71.1%		
Lifetime Loss Ratio							55.5%	0.0%	55.0%	0.0%	25.2%	53.4%				

MUTUAL OF OMAHA INSURANCE COMPANY
1990 Standardized and 2010 Modernized Medicare Supplement
Lifetime Loss Ratio Calculation

EXHIBIT 2

State: Dist. Columbia
 Plan: D

Pricing Target Lifetime Loss Ratio: 68.2%
 Interest Rate: 4.5%
 2012 Trend Rate: 4.5%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	
1993	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	2,392	0	0	0	0	2,392	2,370	0	0	0	0	2,370	99.1%	0.0%	0.0%	0.0%	0.0%	99.1%	66.0%
2000	2,820	0	0	0	0	2,820	224	0	0	0	0	224	7.9%	0.0%	0.0%	0.0%	0.0%	7.9%	67.7%
2001	3,513	0	0	0	0	3,513	767	0	0	0	0	767	21.8%	0.0%	0.0%	0.0%	0.0%	21.8%	67.7%
2002	2,713	0	0	0	0	2,713	3,162	0	0	0	0	3,162	116.6%	0.0%	0.0%	0.0%	0.0%	116.6%	67.7%
2003	4,619	0	0	0	0	4,619	2,583	0	0	0	0	2,583	55.9%	0.0%	0.0%	0.0%	0.0%	55.9%	67.7%
2004	5,219	0	0	0	0	5,219	1,397	0	0	0	0	1,397	26.8%	0.0%	0.0%	0.0%	0.0%	26.8%	67.7%
2005	5,375	0	0	0	0	5,375	1,631	0	0	0	0	1,631	30.3%	0.0%	0.0%	0.0%	0.0%	30.3%	67.7%
2006	5,502	0	0	0	0	5,502	1,299	0	0	0	0	1,299	23.6%	0.0%	0.0%	0.0%	0.0%	23.6%	67.7%
2007	5,176	0	0	0	0	5,176	5,146	0	0	0	0	5,146	99.4%	0.0%	0.0%	0.0%	0.0%	99.4%	67.7%
2008	2,005	0	0	0	0	2,005	1,088	0	0	0	0	1,088	54.3%	0.0%	0.0%	0.0%	0.0%	54.3%	67.7%
2009	2,947	0	0	0	0	2,947	881	0	0	0	0	881	29.9%	0.0%	0.0%	0.0%	0.0%	29.9%	69.0%
2010	3,998	0	0	0	0	3,998	415	0	0	0	0	415	10.4%	0.0%	0.0%	0.0%	0.0%	10.4%	69.0%
2011	2,350	0	1,281	0	0	3,631	722	0	541	0	0	1,263	30.7%	0.0%	42.2%	0.0%	0.0%	34.8%	69.0%
2012	2,378	0	2,325	0	0	4,702	392	0	1,318	0	0	1,710	16.5%	0.0%	56.7%	0.0%	0.0%	36.4%	69.0%
2013	2,378	0	2,393	0	0	4,770	684	0	310	0	0	995	28.8%	0.0%	13.0%	0.0%	0.0%	20.9%	69.0%
2014	1,940	0	1,969	0	0	3,909	583	0	267	0	0	850	30.1%	0.0%	13.6%	0.0%	0.0%	21.8%	69.0%
2015	1,611	0	1,649	0	0	3,259	497	0	229	0	0	726	30.9%	0.0%	13.9%	0.0%	0.0%	22.3%	69.0%
2016	1,371	0	1,414	0	0	2,784	423	0	197	0	0	619	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2017	1,166	0	1,210	0	0	2,376	360	0	168	0	0	528	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2018	992	0	1,034	0	0	2,026	306	0	144	0	0	450	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2019	843	0	882	0	0	1,726	260	0	123	0	0	383	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2020	717	0	751	0	0	1,468	221	0	104	0	0	326	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2021	610	0	638	0	0	1,248	188	0	89	0	0	277	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2022	519	0	543	0	0	1,062	160	0	75	0	0	236	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2023	441	0	462	0	0	903	136	0	64	0	0	200	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2024	375	0	393	0	0	768	116	0	55	0	0	170	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2025	319	0	334	0	0	653	98	0	46	0	0	145	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2026	271	0	284	0	0	555	84	0	39	0	0	123	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2027	231	0	241	0	0	472	71	0	34	0	0	105	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2028	196	0	205	0	0	401	60	0	29	0	0	89	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2029	167	0	174	0	0	341	51	0	24	0	0	76	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2030	142	0	148	0	0	290	44	0	21	0	0	64	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2031	121	0	126	0	0	247	37	0	18	0	0	55	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2032	102	0	107	0	0	210	32	0	15	0	0	47	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%
2033	87	0	91	0	0	178	27	0	13	0	0	40	30.9%	0.0%	13.9%	0.0%	0.0%	22.2%	69.0%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						DC PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total				
Accumulated Value	76,252	0	6,359	0	0	82,611	33,589	0	2,329	0	0	35,917	43.5%	68.9%	68.9%	68.0%
Present Value	9,839	0	10,173	0	0	20,011	3,021	0	1,408	0	0	4,428	22.1%	73.3%	73.3%	69.0%
Lifetime Value	86,091	0	16,532	0	0	102,623	36,610	0	3,736	0	0	40,346	39.3%	69.3%	69.3%	68.2%
Lifetime Loss Ratio							42.5%	0.0%	22.6%	0.0%	0.0%	39.3%				

PROPOSED RATE ADJUSTMENT: 5.0%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						DC PLAN D Total	Credibility Weighted		
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total				
Accumulated Value	76,252	0	6,359	0	0	82,611	33,589	0	2,329	0	0	35,917	43.5%	68.9%		
Present Value	10,275	0	10,625	0	0	20,900	3,021	0	1,408	0	0	4,428	21.2%	70.2%		
Lifetime Value	86,527	0	16,984	0	0	103,511	36,610	0	3,736	0	0	40,346	39.0%	69.1%		
Lifetime Loss Ratio							42.3%	0.0%	22.0%	0.0%	0.0%	39.0%				

MUTUAL OF OMAHA INSURANCE COMPANY
 1990 Standardized and 2010 Modernized Medicare Supplement
 Lifetime Loss Ratio Calculation

State: Dist. Columbia
 Plan: F

Pricing Target Lifetime Loss Ratio: 69.3%
 Interest Rate: 4.5%
 2012 Trend Rate: 4.5%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	
1993	2,603	0	0	0	0	2,603	219	0	0	0	0	219	8.4%	0.0%	0.0%	0.0%	0.0%	8.4%	66.8%
1994	3,765	0	0	0	0	3,765	1,091	0	0	0	0	1,091	29.0%	0.0%	0.0%	0.0%	0.0%	29.0%	66.8%
1995	4,230	0	0	0	0	4,230	3,777	0	0	0	0	3,777	89.3%	0.0%	0.0%	0.0%	0.0%	89.3%	66.8%
1996	8,890	0	0	0	0	8,890	4,072	0	0	0	0	4,072	45.8%	0.0%	0.0%	0.0%	0.0%	45.8%	66.8%
1997	13,435	0	0	0	0	13,435	9,867	0	0	0	0	9,867	73.4%	0.0%	0.0%	0.0%	0.0%	73.4%	66.8%
1998	23,218	0	0	0	0	23,218	13,416	0	0	0	0	13,416	57.8%	0.0%	0.0%	0.0%	0.0%	57.8%	66.1%
1999	28,581	0	0	0	0	28,581	13,775	0	0	0	0	13,775	48.2%	0.0%	0.0%	0.0%	0.0%	48.2%	66.2%
2000	31,493	0	0	0	0	31,493	14,706	0	0	0	0	14,706	46.7%	0.0%	0.0%	0.0%	0.0%	46.7%	66.4%
2001	36,395	0	0	0	0	36,395	15,381	0	0	0	0	15,381	42.3%	0.0%	0.0%	0.0%	0.0%	42.3%	67.3%
2002	47,363	0	0	0	0	47,363	17,482	0	0	0	0	17,482	36.9%	0.0%	0.0%	0.0%	0.0%	36.9%	67.8%
2003	67,874	0	0	0	0	67,874	30,380	0	0	0	0	30,380	44.8%	0.0%	0.0%	0.0%	0.0%	44.8%	68.5%
2004	75,109	0	0	0	0	75,109	54,523	0	0	0	0	54,523	72.6%	0.0%	0.0%	0.0%	0.0%	72.6%	68.9%
2005	79,872	0	0	0	0	79,872	47,576	0	0	0	0	47,576	59.6%	0.0%	0.0%	0.0%	0.0%	59.6%	68.9%
2006	89,410	0	0	0	0	89,410	64,393	0	0	0	0	64,393	72.0%	0.0%	0.0%	0.0%	0.0%	72.0%	69.2%
2007	90,895	0	0	0	0	90,895	68,270	0	0	0	0	68,270	75.1%	0.0%	0.0%	0.0%	0.0%	75.1%	69.1%
2008	109,580	0	0	0	0	109,580	53,051	0	0	0	0	53,051	48.4%	0.0%	0.0%	0.0%	0.0%	48.4%	69.3%
2009	142,625	0	0	0	0	142,625	73,158	0	0	0	0	73,158	51.3%	0.0%	0.0%	0.0%	0.0%	51.3%	69.2%
2010	151,759	20,037	0	0	0	171,796	90,207	19,346	0	0	0	109,554	59.4%	96.6%	0.0%	0.0%	0.0%	63.8%	69.5%
2011	143,108	36,990	40,883	0	0	220,981	132,957	33,637	18,448	0	0	185,042	92.9%	90.9%	45.1%	0.0%	0.0%	83.7%	69.8%
2012	113,632	38,312	61,365	23,057	0	236,366	98,748	23,645	42,290	8,952	0	173,636	86.9%	61.7%	68.9%	38.8%	0.0%	73.5%	69.9%
2013	96,463	36,581	50,667	32,078	11,126	226,916	76,788	28,659	38,473	18,567	11,099	173,585	79.6%	78.3%	75.9%	57.9%	98.8%	76.5%	70.0%
2014	81,965	31,373	43,428	27,695	19,055	203,515	65,472	24,663	33,090	16,085	20,714	160,025	79.9%	78.6%	76.2%	58.1%	108.7%	78.6%	70.1%
2015	68,049	26,276	36,359	23,370	16,094	170,148	55,758	21,189	28,418	13,923	17,946	137,235	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2016	57,907	22,536	31,177	20,192	13,928	145,740	47,448	18,173	24,368	12,030	15,531	117,550	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2017	49,263	19,298	26,685	17,407	12,034	124,686	40,365	15,562	20,857	10,371	13,419	100,573	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2018	41,900	16,496	22,806	14,973	10,375	106,550	34,332	13,303	17,825	8,920	11,569	85,949	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2019	35,635	14,033	19,462	12,853	8,925	90,908	29,198	11,317	15,212	7,657	9,952	73,336	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2020	30,306	11,937	16,555	11,008	7,661	77,468	24,832	9,626	12,939	6,558	8,543	62,499	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2021	25,771	10,151	14,081	9,370	6,562	65,936	21,117	8,186	11,006	5,583	7,317	53,208	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2022	21,913	8,632	11,974	7,971	5,583	56,074	17,955	6,961	9,359	4,749	6,225	45,250	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2023	18,633	7,340	10,182	6,779	4,749	47,683	15,267	5,919	7,958	4,039	5,296	38,479	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2024	15,843	6,241	8,657	5,765	4,039	40,546	12,982	5,033	6,767	3,435	4,504	32,720	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2025	13,472	5,307	7,361	4,902	3,435	34,476	11,038	4,279	5,754	2,920	3,830	27,822	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2026	11,455	4,512	6,259	4,168	2,921	29,315	9,386	3,639	4,892	2,483	3,257	23,657	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2027	9,740	3,837	5,322	3,544	2,483	24,927	7,981	3,094	4,160	2,112	2,769	20,115	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2028	8,282	3,262	4,525	3,014	2,112	21,195	6,786	2,631	3,537	1,795	2,355	17,104	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2029	7,042	2,774	3,848	2,562	1,795	18,022	5,770	2,237	3,008	1,527	2,002	14,544	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2030	5,988	2,359	3,272	2,179	1,527	15,324	4,906	1,902	2,557	1,298	1,702	12,366	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2031	5,091	2,006	2,782	1,853	1,298	13,030	4,172	1,617	2,174	1,104	1,448	10,515	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2032	4,329	1,705	2,366	1,575	1,104	11,079	3,547	1,375	1,849	939	1,231	8,941	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%
2033	3,681	1,450	2,011	1,339	939	9,421	3,016	1,169	1,572	798	1,047	7,602	81.9%	80.6%	78.2%	59.6%	111.5%	80.7%	70.1%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						DC PLAN F Total	National PLAN F (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total				
Accumulated Value	1,825,641	142,988	162,987	57,423	11,374	2,200,412	1,150,859	114,674	105,100	28,543	11,346	1,410,522	64.1%	68.0%	68.0%	69.0%
Present Value	415,706	162,015	224,349	146,310	101,372	1,049,753	338,972	130,028	174,516	86,763	112,517	842,796	80.3%	77.7%	77.7%	70.1%
Lifetime Value	2,241,347	305,003	387,336	203,733	112,746	3,250,165	1,489,831	244,702	279,616	115,306	123,863	2,253,318	69.3%	69.8%	69.8%	69.3%
Lifetime Loss Ratio							66.5%	80.2%	72.2%	56.6%	109.9%	69.3%				

PROPOSED RATE ADJUSTMENT: 5.0%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						DC PLAN F Total	Credibility Weighted		
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total				
Accumulated Value	1,825,641	142,988	162,987	57,423	11,374	2,200,412	1,150,859	114,674	105,100	28,543	11,346	1,410,522	64.1%		68.0%	
Present Value	434,149	169,219	234,325	152,834	105,896	1,096,423	338,972	130,028	174,516	86,763	112,517	842,796	76.9%		74.4%	
Lifetime Value	2,259,790	312,207	397,312	210,257	117,270	3,296,835	1,489,831	244,702	279,616	115,306	123,863	2,253,318	68.3%		70.2%	
Lifetime Loss Ratio							65.9%	78.4%	70.4%	54.8%	105.6%	68.3%				

MUTUAL OF OMAHA INSURANCE COMPANY
1990 Standardized and 2010 Modernized Medicare Supplement
Lifetime Loss Ratio Calculation

EXHIBIT 2

State: Dist. Columbia
 Plan: I

Pricing Target Lifetime Loss Ratio: 65.0%
 Interest Rate: 4.5%
 2012 Trend Rate: 4.5%
 Credibility Factor: 0.000

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO						TARGET LOSS RATIO
	Issue Year						Issue Year						Issue Year						
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	
1993	4,383	0	0	0	0	4,383	3,751	0	0	0	0	3,751	85.6%	0.0%	0.0%	0.0%	0.0%	85.6%	65.0%
1994	3,729	0	0	0	0	3,729	3,134	0	0	0	0	3,134	84.0%	0.0%	0.0%	0.0%	0.0%	84.0%	65.0%
1995	5,276	0	0	0	0	5,276	2,858	0	0	0	0	2,858	54.2%	0.0%	0.0%	0.0%	0.0%	54.2%	65.0%
1996	3,701	0	0	0	0	3,701	2,456	0	0	0	0	2,456	66.4%	0.0%	0.0%	0.0%	0.0%	66.4%	65.0%
1997	3,677	0	0	0	0	3,677	3,229	0	0	0	0	3,229	87.8%	0.0%	0.0%	0.0%	0.0%	87.8%	65.0%
1998	5,315	0	0	0	0	5,315	2,413	0	0	0	0	2,413	45.4%	0.0%	0.0%	0.0%	0.0%	45.4%	65.0%
1999	3,469	0	0	0	0	3,469	2,325	0	0	0	0	2,325	67.0%	0.0%	0.0%	0.0%	0.0%	67.0%	65.0%
2000	4,047	0	0	0	0	4,047	2,654	0	0	0	0	2,654	65.6%	0.0%	0.0%	0.0%	0.0%	65.6%	65.0%
2001	4,663	0	0	0	0	4,663	3,655	0	0	0	0	3,655	78.4%	0.0%	0.0%	0.0%	0.0%	78.4%	65.0%
2002	5,615	0	0	0	0	5,615	3,148	0	0	0	0	3,148	56.1%	0.0%	0.0%	0.0%	0.0%	56.1%	65.0%
2003	2,694	0	0	0	0	2,694	121	0	0	0	0	121	4.5%	0.0%	0.0%	0.0%	0.0%	4.5%	65.0%
2004	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2018	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2019	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2020	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2021	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2022	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2023	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2024	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2025	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2026	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2027	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2028	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2029	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2030	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2031	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2032	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2033	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						DC PLAN I Total	National PLAN I (From Exhibit 2A)	Credibility Weighted	Target Loss Ratio
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total				
Accumulated Value	98,394	0	0	0	0	98,394	61,914	0	0	0	0	61,914	62.9%	67.1%	67.1%	65.0%
Present Value	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	58.2%	58.2%	0.0%
Lifetime Value	98,394	0	0	0	0	98,394	61,914	0	0	0	0	61,914	62.9%	67.0%	67.0%	65.0%
Lifetime Loss Ratio							62.9%	0.0%	0.0%	0.0%	0.0%	62.9%				

PROPOSED RATE ADJUSTMENT: 0.0%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						DC PLAN I Total	Credibility Weighted	
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total			
Accumulated Value	98,394	0	0	0	0	98,394	61,914	0	0	0	0	61,914	62.9%	67.1%	
Present Value	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	
Lifetime Value	98,394	0	0	0	0	98,394	61,914	0	0	0	0	61,914	62.9%	67.0%	
Lifetime Loss Ratio							62.9%	0.0%	0.0%	0.0%	0.0%	62.9%			

MUTUAL OF OMAHA INSURANCE COMPANY
1990 Standardized and 2010 Modernized Medicare Supplement
Lifetime Loss Ratio Calculation

EXHIBIT 2

State: Dist. Columbia
 Plans: A, C, D, F, I

Pricing Target Lifetime Loss Ratio: 68.9%
 Interest Rate: 4.5%
 2012 Trend Rate: 4.5%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total
1993	11,359	0	0	0	0	11,359	7,602	0	0	0	0	7,602	66.9%	0.0%	0.0%	0.0%	0.0%	66.9%
1994	10,818	0	0	0	0	10,818	5,100	0	0	0	0	5,100	47.1%	0.0%	0.0%	0.0%	0.0%	47.1%
1995	11,621	0	0	0	0	11,621	8,670	0	0	0	0	8,670	74.6%	0.0%	0.0%	0.0%	0.0%	74.6%
1996	16,250	0	0	0	0	16,250	9,246	0	0	0	0	9,246	56.9%	0.0%	0.0%	0.0%	0.0%	56.9%
1997	25,379	0	0	0	0	25,379	16,084	0	0	0	0	16,084	63.4%	0.0%	0.0%	0.0%	0.0%	63.4%
1998	35,579	0	0	0	0	35,579	17,250	0	0	0	0	17,250	48.5%	0.0%	0.0%	0.0%	0.0%	48.5%
1999	43,583	0	0	0	0	43,583	28,304	0	0	0	0	28,304	64.9%	0.0%	0.0%	0.0%	0.0%	64.9%
2000	48,653	0	0	0	0	48,653	27,692	0	0	0	0	27,692	56.9%	0.0%	0.0%	0.0%	0.0%	56.9%
2001	57,251	0	0	0	0	57,251	35,526	0	0	0	0	35,526	62.1%	0.0%	0.0%	0.0%	0.0%	62.1%
2002	70,228	0	0	0	0	70,228	29,582	0	0	0	0	29,582	42.1%	0.0%	0.0%	0.0%	0.0%	42.1%
2003	90,926	0	0	0	0	90,926	36,390	0	0	0	0	36,390	40.0%	0.0%	0.0%	0.0%	0.0%	40.0%
2004	97,323	0	0	0	0	97,323	61,423	0	0	0	0	61,423	63.1%	0.0%	0.0%	0.0%	0.0%	63.1%
2005	102,976	0	0	0	0	102,976	52,163	0	0	0	0	52,163	50.7%	0.0%	0.0%	0.0%	0.0%	50.7%
2006	112,354	0	0	0	0	112,354	75,565	0	0	0	0	75,565	67.3%	0.0%	0.0%	0.0%	0.0%	67.3%
2007	112,292	0	0	0	0	112,292	77,156	0	0	0	0	77,156	68.7%	0.0%	0.0%	0.0%	0.0%	68.7%
2008	126,615	0	0	0	0	126,615	61,272	0	0	0	0	61,272	48.4%	0.0%	0.0%	0.0%	0.0%	48.4%
2009	159,766	0	0	0	0	159,766	80,182	0	0	0	0	80,182	50.2%	0.0%	0.0%	0.0%	0.0%	50.2%
2010	168,378	20,037	0	0	0	188,414	100,958	19,346	0	0	0	120,305	60.0%	96.6%	0.0%	0.0%	0.0%	63.9%
2011	155,855	36,990	43,277	0	0	236,122	136,092	33,637	19,601	0	0	189,330	87.3%	90.9%	45.3%	0.0%	0.0%	80.2%
2012	126,760	38,312	63,690	24,108	0	252,868	102,309	23,645	43,608	9,260	0	178,821	80.7%	61.7%	68.5%	38.4%	0.0%	70.7%
2013	109,736	36,581	53,060	32,792	12,788	244,957	84,815	28,659	38,783	18,729	11,480	182,466	77.3%	78.3%	73.1%	57.1%	89.8%	74.5%
2014	92,795	31,373	45,397	28,287	21,789	219,640	72,316	24,663	33,357	16,226	21,427	167,988	77.9%	78.6%	73.5%	57.4%	98.3%	76.5%
2015	77,040	26,276	38,008	23,869	18,402	183,596	61,587	21,189	28,647	14,045	18,563	144,032	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2016	65,558	22,536	32,591	20,623	15,926	157,235	52,408	18,173	24,565	12,135	16,065	123,346	79.9%	80.6%	75.4%	58.8%	100.9%	78.4%
2017	55,771	19,298	27,895	17,779	13,760	134,503	44,584	15,562	21,025	10,461	13,880	105,513	79.9%	80.6%	75.4%	58.8%	100.9%	78.4%
2018	47,436	16,496	23,840	15,293	11,863	114,928	37,921	13,303	17,969	8,998	11,967	90,158	79.9%	80.6%	75.4%	58.8%	100.9%	78.4%
2019	40,343	14,033	20,345	13,127	10,205	98,054	32,251	11,317	15,334	7,724	10,295	76,920	79.9%	80.6%	75.4%	58.8%	100.9%	78.4%
2020	34,310	11,937	17,306	11,243	8,760	83,557	27,428	9,626	13,044	6,616	8,837	65,551	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2021	29,177	10,151	14,719	9,571	7,503	71,121	23,324	8,186	11,094	5,631	7,569	55,804	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2022	24,809	8,632	12,517	8,142	6,384	60,483	19,832	6,961	9,434	4,791	6,439	47,458	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2023	21,095	7,340	10,643	6,924	5,431	51,433	16,863	5,919	8,022	4,074	5,478	40,357	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2024	17,937	6,241	9,050	5,888	4,619	43,735	14,339	5,033	6,821	3,465	4,659	34,317	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2025	15,252	5,307	7,695	5,007	3,928	37,188	12,192	4,279	5,800	2,946	3,962	29,180	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2026	12,968	4,512	6,543	4,257	3,340	31,621	10,367	3,639	4,932	2,505	3,369	24,811	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2027	11,027	3,837	5,564	3,620	2,940	26,887	8,815	3,094	4,193	2,130	2,864	21,097	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2028	9,376	3,262	4,731	3,078	2,414	22,862	7,495	2,631	3,566	1,811	2,436	17,939	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2029	7,972	2,774	4,022	2,617	2,053	19,439	6,373	2,237	3,032	1,540	2,071	15,253	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2030	6,779	2,359	3,420	2,225	1,746	16,529	5,419	1,902	2,578	1,309	1,761	12,970	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2031	5,764	2,066	2,908	1,892	1,484	14,055	4,608	1,617	2,192	1,113	1,497	11,028	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2032	4,901	1,705	2,473	1,609	1,262	11,951	3,918	1,375	1,864	947	1,273	9,377	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%
2033	4,167	1,450	2,103	1,368	1,073	10,162	3,332	1,169	1,585	805	1,083	7,973	79.9%	80.6%	75.4%	58.8%	100.9%	78.5%

BEFORE RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			Credibility Weighted		
	Issue Year						Issue Year						DC Total	Weighted Standard				
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total						
Accumulated Value	2,354,687	142,988	170,589	59,275	13,073	2,740,611	1,432,361	114,674	108,112	29,038	11,736	1,695,920	61.9%	69.1%	69.1%			
Present Value	470,632	162,015	234,521	149,439	115,914	1,132,520	374,405	130,028	175,923	87,521	116,386	884,263	78.1%	79.5%	79.5%			
Lifetime Value	2,825,319	305,003	405,110	208,713	128,987	3,873,132	1,806,765	244,702	284,035	116,559	128,122	2,580,183	66.6%	72.4%	72.4%			
Lifetime Loss Ratio													63.9%	80.2%	70.1%	55.8%	99.3%	66.6%

PROPOSED RATE ADJUSTMENT: 5.0%

AFTER RATE ADJUSTMENT

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			Credibility Weighted		
	Issue Year						Issue Year						DC Total	Weighted Standard				
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total						
Accumulated Value	2,354,687	142,988	170,589	59,275	13,073	2,740,611	1,432,361	114,674	108,112	29,038	11,736	1,695,920	61.9%	69.1%	69.1%			
Present Value	491,511	169,219	244,950	156,102	121,087	1,182,868	374,405	130,028	175,923	87,521	116,386	884,263	74.8%	76.2%	76.2%			
Lifetime Value	2,846,198	312,207	415,538	215,377	134,160	3,923,479	1,806,765	244,702	284,035	116,559	128,122	2,580,183	65.8%	71.3%	71.3%			
Lifetime Loss Ratio													63.5%	78.4%	68.4%	54.1%	95.5%	65.8%

MUTUAL OF OMAHA INSURANCE COMPANY
1990 Standardized and 2010 Modernized Medicare Supplement
Lifetime Loss Ratio Calculation

EXHIBIT 2A

State: NATIONAL
 Plan: A

Pricing Target Lifetime Loss Ratio: 66.5%
 Interest Rate: 4.5%
 2012 Trend Rate: 4.5%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total
1993	836,890	0	0	0	0	836,890	379,587	0	0	0	0	379,587	45.4%	0.0%	0.0%	0.0%	0.0%	45.4%
1994	1,431,387	0	0	0	0	1,431,387	936,816	0	0	0	0	936,816	65.4%	0.0%	0.0%	0.0%	0.0%	65.4%
1995	1,537,907	0	0	0	0	1,537,907	1,359,476	0	0	0	0	1,359,476	88.4%	0.0%	0.0%	0.0%	0.0%	88.4%
1996	1,908,356	0	0	0	0	1,908,356	1,653,334	0	0	0	0	1,653,334	86.6%	0.0%	0.0%	0.0%	0.0%	86.6%
1997	2,254,471	0	0	0	0	2,254,471	1,742,523	0	0	0	0	1,742,523	77.3%	0.0%	0.0%	0.0%	0.0%	77.3%
1998	2,427,636	0	0	0	0	2,427,636	1,817,452	0	0	0	0	1,817,452	74.9%	0.0%	0.0%	0.0%	0.0%	74.9%
1999	2,803,031	0	0	0	0	2,803,031	2,080,143	0	0	0	0	2,080,143	74.2%	0.0%	0.0%	0.0%	0.0%	74.2%
2000	3,468,529	0	0	0	0	3,468,529	2,243,909	0	0	0	0	2,243,909	64.7%	0.0%	0.0%	0.0%	0.0%	64.7%
2001	4,740,604	0	0	0	0	4,740,604	3,010,617	0	0	0	0	3,010,617	63.5%	0.0%	0.0%	0.0%	0.0%	63.5%
2002	5,824,755	0	0	0	0	5,824,755	3,468,295	0	0	0	0	3,468,295	59.5%	0.0%	0.0%	0.0%	0.0%	59.5%
2003	6,465,865	0	0	0	0	6,465,865	3,484,582	0	0	0	0	3,484,582	53.9%	0.0%	0.0%	0.0%	0.0%	53.9%
2004	6,672,585	0	0	0	0	6,672,585	3,980,226	0	0	0	0	3,980,226	59.7%	0.0%	0.0%	0.0%	0.0%	59.7%
2005	6,323,235	0	0	0	0	6,323,235	3,884,643	0	0	0	0	3,884,643	61.4%	0.0%	0.0%	0.0%	0.0%	61.4%
2006	5,705,888	0	0	0	0	5,705,888	3,467,361	0	0	0	0	3,467,361	60.8%	0.0%	0.0%	0.0%	0.0%	60.8%
2007	5,044,296	0	0	0	0	5,044,296	3,280,133	0	0	0	0	3,280,133	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%
2008	4,586,391	0	0	0	0	4,586,391	3,190,530	0	0	0	0	3,190,530	69.6%	0.0%	0.0%	0.0%	0.0%	69.6%
2009	4,131,253	0	0	0	0	4,131,253	2,638,914	0	0	0	0	2,638,914	63.9%	0.0%	0.0%	0.0%	0.0%	63.9%
2010	3,725,603	168,807	0	0	0	3,894,410	2,381,577	290,021	0	0	0	2,671,598	63.9%	171.8%	0.0%	0.0%	0.0%	68.6%
2011	3,187,609	159,633	84,520	0	0	3,431,763	1,934,797	307,790	83,970	0	0	2,326,557	60.7%	192.8%	99.3%	0.0%	0.0%	67.8%
2012	2,793,654	130,097	107,625	70,051	0	3,101,428	1,581,750	349,985	146,708	92,065	0	2,170,507	56.6%	269.0%	136.3%	131.4%	0.0%	70.0%
2013	2,402,381	84,118	89,857	107,585	84,439	2,768,382	1,511,593	100,758	112,000	168,323	149,175	2,041,849	62.9%	119.8%	124.6%	156.5%	176.7%	73.8%
2014	2,053,174	69,878	75,471	91,020	141,713	2,431,257	1,288,839	86,710	96,328	145,826	278,419	1,896,123	62.8%	124.1%	127.6%	160.2%	196.5%	78.0%
2015	1,704,593	58,527	63,187	76,806	119,687	2,022,799	1,097,618	74,498	82,729	126,226	241,208	1,622,279	64.4%	127.3%	130.9%	164.3%	201.5%	80.2%
2016	1,450,548	50,196	54,182	66,361	103,580	1,724,866	934,034	63,893	70,939	109,060	208,748	1,386,674	64.4%	127.3%	130.9%	164.3%	201.5%	80.4%
2017	1,234,001	42,984	46,374	57,208	89,494	1,470,061	794,595	54,713	60,716	94,019	180,359	1,184,403	64.4%	127.3%	130.9%	164.3%	201.5%	80.6%
2018	1,049,575	36,743	39,633	49,208	77,159	1,252,318	675,840	46,769	51,891	80,871	155,500	1,010,871	64.4%	127.3%	130.9%	164.3%	201.5%	80.7%
2019	892,625	31,258	33,823	42,241	66,375	1,066,321	574,777	39,787	44,283	69,420	133,768	862,035	64.4%	127.3%	130.9%	164.3%	201.5%	80.8%
2020	759,144	26,589	28,771	36,178	56,977	907,658	488,826	33,844	37,669	59,457	114,827	734,623	64.4%	127.3%	130.9%	164.3%	201.5%	80.9%
2021	645,560	22,610	24,471	30,796	48,800	772,236	415,688	28,780	32,039	50,611	98,347	625,465	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%
2022	548,917	19,227	20,809	26,198	41,519	656,671	353,458	24,474	27,245	43,055	83,674	531,906	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%
2023	466,742	16,349	17,694	22,281	35,320	558,386	300,543	20,810	23,166	36,617	71,182	452,319	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%
2024	396,868	13,901	15,045	18,947	30,039	474,801	255,551	17,695	19,698	31,138	60,538	384,620	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%
2025	337,455	11,820	12,793	16,111	25,544	403,724	217,294	15,046	16,749	26,477	51,480	327,046	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%
2026	286,937	10,051	10,878	13,699	21,720	343,284	184,764	12,793	14,242	22,513	43,773	278,086	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%
2027	243,981	8,546	9,249	11,648	18,469	291,893	157,104	10,878	12,110	19,143	37,220	236,455	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%
2028	207,456	7,267	7,865	9,904	15,704	248,195	133,585	9,250	10,297	16,277	31,648	201,057	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%
2029	176,399	6,179	6,687	8,422	13,353	211,040	113,587	7,865	8,755	13,840	26,910	170,958	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%
2030	149,991	5,254	5,686	7,161	11,354	179,446	96,582	6,688	7,445	11,768	22,882	145,364	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%
2031	127,537	4,467	4,835	6,089	9,654	152,582	82,123	5,686	6,330	10,007	19,456	123,603	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%
2032	108,444	3,799	4,111	5,177	8,209	129,740	69,829	4,835	5,383	8,509	16,544	105,099	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%
2033	92,210	3,230	3,496	4,402	6,980	110,317	59,375	4,111	4,577	7,235	14,067	89,365	64.4%	127.3%	130.9%	164.3%	201.5%	81.0%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN A Total	National PLAN A (From Exhibit 2A)	Credibility Weighted
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total			
Accumulated Value	121,050,320	600,093	301,180	184,812	86,318	122,222,724	78,040,039	1,158,793	364,952	270,417	152,494	79,986,695	65.4%	65.4%	65.4%
Present Value	10,413,212	360,867	389,888	480,855	753,898	12,398,719	6,672,742	457,151	508,038	786,582	1,512,330	9,936,843	80.1%	80.1%	80.1%
Lifetime Value	131,463,531	960,960	691,068	665,667	840,216	134,621,443	84,712,781	1,615,944	872,990	1,056,999	1,664,824	89,923,538	66.8%	66.8%	66.8%
Lifetime Loss Ratio							64.4%	168.2%	126.3%	158.8%	198.1%	66.8%			

MUTUAL OF OMAHA INSURANCE COMPANY
1990 Standardized and 2010 Modernized Medicare Supplement
Lifetime Loss Ratio Calculation

EXHIBIT 2A

State: NATIONAL
 Plan: C

Pricing Target Lifetime Loss Ratio: 67.4%
 Interest Rate: 4.5%
 2012 Trend Rate: 4.5%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total
1993	4,860,205	0	0	0	0	4,860,205	2,612,032	0	0	0	0	2,612,032	53.7%	0.0%	0.0%	0.0%	0.0%	53.7%
1994	9,278,073	0	0	0	0	9,278,073	6,053,255	0	0	0	0	6,053,255	65.2%	0.0%	0.0%	0.0%	0.0%	65.2%
1995	12,715,402	0	0	0	0	12,715,402	10,045,857	0	0	0	0	10,045,857	79.0%	0.0%	0.0%	0.0%	0.0%	79.0%
1996	20,480,201	0	0	0	0	20,480,201	16,156,338	0	0	0	0	16,156,338	78.9%	0.0%	0.0%	0.0%	0.0%	78.9%
1997	27,010,525	0	0	0	0	27,010,525	20,594,046	0	0	0	0	20,594,046	76.2%	0.0%	0.0%	0.0%	0.0%	76.2%
1998	29,290,739	0	0	0	0	29,290,739	21,156,057	0	0	0	0	21,156,057	72.2%	0.0%	0.0%	0.0%	0.0%	72.2%
1999	28,125,284	0	0	0	0	28,125,284	20,147,697	0	0	0	0	20,147,697	71.6%	0.0%	0.0%	0.0%	0.0%	71.6%
2000	26,730,190	0	0	0	0	26,730,190	19,228,385	0	0	0	0	19,228,385	71.9%	0.0%	0.0%	0.0%	0.0%	71.9%
2001	27,379,834	0	0	0	0	27,379,834	19,395,570	0	0	0	0	19,395,570	70.8%	0.0%	0.0%	0.0%	0.0%	70.8%
2002	27,660,915	0	0	0	0	27,660,915	19,040,880	0	0	0	0	19,040,880	68.8%	0.0%	0.0%	0.0%	0.0%	68.8%
2003	27,524,863	0	0	0	0	27,524,863	18,222,898	0	0	0	0	18,222,898	66.2%	0.0%	0.0%	0.0%	0.0%	66.2%
2004	26,559,245	0	0	0	0	26,559,245	18,486,500	0	0	0	0	18,486,500	69.6%	0.0%	0.0%	0.0%	0.0%	69.6%
2005	25,555,515	0	0	0	0	25,555,515	18,368,815	0	0	0	0	18,368,815	71.9%	0.0%	0.0%	0.0%	0.0%	71.9%
2006	26,444,748	0	0	0	0	26,444,748	19,384,083	0	0	0	0	19,384,083	73.3%	0.0%	0.0%	0.0%	0.0%	73.3%
2007	28,024,259	0	0	0	0	28,024,259	20,194,710	0	0	0	0	20,194,710	72.1%	0.0%	0.0%	0.0%	0.0%	72.1%
2008	26,561,621	0	0	0	0	26,561,621	18,984,531	0	0	0	0	18,984,531	71.5%	0.0%	0.0%	0.0%	0.0%	71.5%
2009	23,870,643	0	0	0	0	23,870,643	16,213,302	0	0	0	0	16,213,302	67.9%	0.0%	0.0%	0.0%	0.0%	67.9%
2010	21,579,241	524,929	0	0	0	22,104,170	14,918,667	723,593	0	0	0	15,642,260	69.1%	137.8%	0.0%	0.0%	0.0%	70.8%
2011	18,845,183	706,951	315,020	0	0	19,867,154	918,806	307,332	0	0	0	13,604,088	65.7%	130.0%	97.6%	0.0%	0.0%	68.5%
2012	16,628,906	537,559	383,236	88,105	0	17,637,807	11,224,192	570,865	368,852	85,905	0	12,249,814	67.5%	106.2%	96.2%	97.5%	0.0%	69.5%
2013	14,667,406	390,945	295,062	99,799	27,918	15,481,130	10,140,187	323,198	245,141	94,975	19,883	10,823,384	69.1%	82.7%	83.1%	95.2%	71.2%	69.9%
2014	12,217,585	331,817	252,693	86,092	47,776	12,935,963	8,645,893	278,137	210,840	82,281	37,110	9,254,261	70.8%	83.8%	83.4%	95.6%	77.7%	71.5%
2015	10,143,325	277,466	210,878	72,412	40,219	10,744,300	7,363,129	238,964	181,074	71,222	32,150	7,886,539	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2016	8,631,608	237,969	180,825	62,564	34,807	9,147,773	6,265,761	204,948	155,268	61,536	27,824	6,715,337	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2017	7,343,027	203,776	154,767	53,935	30,073	7,785,579	5,330,368	175,500	132,894	53,049	24,040	5,715,850	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2018	6,245,585	174,190	132,271	46,393	25,928	6,624,367	4,533,725	150,019	113,577	45,631	20,726	4,863,678	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2019	5,311,638	148,186	112,878	39,824	22,305	5,634,831	3,855,765	127,623	96,925	39,170	17,830	4,137,312	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2020	4,517,350	126,051	96,018	34,109	19,146	4,792,674	3,279,184	108,560	82,447	33,548	15,305	3,519,045	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2021	3,841,461	107,191	81,668	29,034	16,398	4,075,752	2,788,550	92,317	70,125	28,557	13,109	2,992,658	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2022	3,266,377	91,153	69,448	24,699	13,952	3,465,630	2,371,092	78,505	59,633	24,294	11,153	2,544,676	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2023	2,777,386	77,507	59,052	21,006	11,869	2,946,820	2,016,129	66,752	50,706	20,661	9,488	2,163,736	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2024	2,361,599	65,904	50,211	17,863	10,094	2,505,672	1,714,306	56,759	43,115	17,570	8,069	1,839,818	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2025	2,008,057	56,038	42,695	15,189	8,584	2,130,563	1,457,667	48,262	36,660	14,939	6,862	1,564,390	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2026	1,707,442	47,649	36,303	12,915	7,299	1,811,608	1,239,447	41,037	31,172	12,703	5,834	1,330,194	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2027	1,451,831	40,516	30,868	10,982	6,206	1,540,402	1,053,897	34,894	26,506	10,801	4,961	1,131,058	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2028	1,234,485	34,450	26,247	9,338	5,277	1,309,797	896,124	29,670	22,538	9,184	4,218	961,734	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2029	1,049,677	29,293	22,318	7,940	4,487	1,113,715	761,970	25,228	19,164	7,809	3,587	817,758	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2030	892,536	24,908	18,977	6,751	3,815	946,987	647,900	21,451	16,295	6,640	3,050	695,336	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2031	758,919	21,179	16,136	5,740	3,244	805,219	550,906	18,240	13,855	5,646	2,593	591,241	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2032	645,306	18,008	13,720	4,881	2,758	684,674	468,433	15,509	11,781	4,801	2,205	502,730	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%
2033	548,701	15,312	11,666	4,150	2,346	582,175	398,307	13,188	10,017	4,082	1,875	427,469	72.6%	86.1%	85.9%	98.4%	79.9%	73.4%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN C Total	National PLAN C (From Exhibit 2A)	Credibility Weighted
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total			
Accumulated Value	756,215,289	2,375,443	1,062,685	196,138	28,540	759,878,095	537,559,925	2,810,019	987,705	188,857	20,326	541,566,832	71.3%	71.3%	71.3%
Present Value	61,964,697	1,711,324	1,301,994	453,618	253,489	65,685,123	44,762,613	1,466,387	1,111,973	443,822	201,575	47,986,371	73.1%	73.1%	73.1%
Lifetime Value	818,179,986	4,086,767	2,364,680	649,756	282,029	825,563,218	582,322,538	4,276,405	2,099,678	632,679	221,901	71.4%	71.4%	71.4%	
Lifetime Loss Ratio							71.2%	104.6%	88.8%	97.4%	78.7%	71.4%			

MUTUAL OF OMAHA INSURANCE COMPANY
1990 Standardized and 2010 Modernized Medicare Supplement
Lifetime Loss Ratio Calculation

EXHIBIT 2A

State: NATIONAL
 Plan: D

Pricing Target Lifetime Loss Ratio: 67.5%
 Interest Rate: 4.5%
 2012 Trend Rate: 4.5%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total
1993	117,517	0	0	0	0	117,517	47,926	0	0	0	0	47,926	40.8%	0.0%	0.0%	0.0%	0.0%	40.8%
1994	472,866	0	0	0	0	472,866	258,726	0	0	0	0	258,726	54.7%	0.0%	0.0%	0.0%	0.0%	54.7%
1995	1,108,336	0	0	0	0	1,108,336	723,027	0	0	0	0	723,027	65.2%	0.0%	0.0%	0.0%	0.0%	65.2%
1996	1,866,151	0	0	0	0	1,866,151	1,423,550	0	0	0	0	1,423,550	76.3%	0.0%	0.0%	0.0%	0.0%	76.3%
1997	4,194,597	0	0	0	0	4,194,597	2,731,057	0	0	0	0	2,731,057	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%
1998	9,389,276	0	0	0	0	9,389,276	6,087,486	0	0	0	0	6,087,486	64.8%	0.0%	0.0%	0.0%	0.0%	64.8%
1999	17,641,338	0	0	0	0	17,641,338	11,554,163	0	0	0	0	11,554,163	65.5%	0.0%	0.0%	0.0%	0.0%	65.5%
2000	23,680,438	0	0	0	0	23,680,438	16,182,204	0	0	0	0	16,182,204	68.3%	0.0%	0.0%	0.0%	0.0%	68.3%
2001	32,445,034	0	0	0	0	32,445,034	21,985,129	0	0	0	0	21,985,129	67.8%	0.0%	0.0%	0.0%	0.0%	67.8%
2002	41,032,201	0	0	0	0	41,032,201	26,707,875	0	0	0	0	26,707,875	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%
2003	54,127,065	0	0	0	0	54,127,065	35,278,900	0	0	0	0	35,278,900	65.2%	0.0%	0.0%	0.0%	0.0%	65.2%
2004	53,896,962	0	0	0	0	53,896,962	36,835,632	0	0	0	0	36,835,632	68.3%	0.0%	0.0%	0.0%	0.0%	68.3%
2005	48,599,671	0	0	0	0	48,599,671	33,904,744	0	0	0	0	33,904,744	69.8%	0.0%	0.0%	0.0%	0.0%	69.8%
2006	44,506,428	0	0	0	0	44,506,428	31,509,045	0	0	0	0	31,509,045	70.8%	0.0%	0.0%	0.0%	0.0%	70.8%
2007	40,229,197	0	0	0	0	40,229,197	28,971,840	0	0	0	0	28,971,840	72.0%	0.0%	0.0%	0.0%	0.0%	72.0%
2008	36,281,548	0	0	0	0	36,281,548	26,542,451	0	0	0	0	26,542,451	73.2%	0.0%	0.0%	0.0%	0.0%	73.2%
2009	33,380,517	0	0	0	0	33,380,517	24,244,401	0	0	0	0	24,244,401	72.6%	0.0%	0.0%	0.0%	0.0%	72.6%
2010	29,941,540	1,110,190	0	0	0	31,051,730	20,879,424	1,007,258	0	0	0	21,886,682	69.7%	90.7%	0.0%	0.0%	0.0%	70.5%
2011	25,083,479	1,404,113	458,774	0	0	26,946,366	17,725,667	1,135,980	421,797	0	0	19,283,438	70.7%	80.9%	91.9%	0.0%	0.0%	71.6%
2012	21,622,146	1,105,677	606,130	329,984	0	23,663,936	15,216,867	899,354	416,600	264,719	0	16,797,539	70.4%	81.3%	68.7%	80.2%	0.0%	71.0%
2013	18,440,765	805,570	452,111	340,706	125,648	20,164,800	12,737,103	634,466	255,008	307,195	154,690	14,088,463	69.1%	78.8%	56.4%	90.2%	123.1%	69.9%
2014	15,402,030	682,921	389,030	295,305	216,038	16,985,324	10,860,118	546,008	219,327	266,137	288,713	12,180,303	70.5%	80.0%	56.4%	90.1%	133.6%	71.7%
2015	12,787,126	571,489	324,654	248,382	181,868	14,113,517	9,248,837	469,106	188,363	230,367	250,126	10,386,799	72.3%	82.1%	58.0%	92.7%	137.5%	73.6%
2016	10,881,389	490,139	278,386	214,603	157,393	12,021,910	7,870,431	402,330	161,518	199,039	216,466	8,849,784	72.3%	82.1%	58.0%	92.7%	137.5%	73.6%
2017	9,256,945	419,713	238,269	185,006	135,989	10,235,922	6,695,483	344,521	138,243	171,588	187,028	7,536,862	72.3%	82.1%	58.0%	92.7%	137.5%	73.6%
2018	7,873,462	358,775	203,635	159,135	117,245	8,712,251	5,694,819	294,500	118,148	147,593	161,249	6,416,309	72.3%	82.1%	58.0%	92.7%	137.5%	73.6%
2019	6,696,086	305,215	173,780	136,602	100,859	7,412,542	4,843,231	250,535	100,827	126,695	138,713	5,460,001	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2020	5,694,772	259,625	147,823	116,997	86,578	6,305,795	4,118,988	213,113	85,766	108,512	119,072	4,645,451	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2021	4,842,716	220,779	125,730	99,590	74,153	5,362,968	3,502,702	181,227	72,948	92,367	101,983	3,951,227	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2022	4,117,740	187,746	106,918	84,722	63,089	4,560,215	2,978,332	154,112	62,033	78,578	86,767	3,359,822	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2023	3,501,296	159,640	90,912	72,053	53,670	3,877,572	2,532,463	131,040	52,747	66,827	73,814	2,856,891	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2024	2,977,137	135,741	77,302	61,273	45,645	3,297,097	2,153,342	111,423	44,850	56,829	62,776	2,429,220	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2025	2,531,446	115,420	65,730	52,100	38,815	2,803,511	1,830,977	94,743	38,136	48,321	53,383	2,065,560	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2026	2,152,478	98,141	55,890	44,300	33,005	2,383,813	1,556,872	80,559	32,427	41,087	45,392	1,756,337	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2027	1,830,242	83,449	47,523	37,668	28,064	2,026,946	1,323,801	68,499	27,572	34,936	38,596	1,493,405	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2028	1,556,247	70,956	40,408	32,029	23,862	1,723,503	1,125,622	58,244	23,445	29,706	32,818	1,269,836	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2029	1,323,270	60,334	34,359	27,234	20,290	1,465,487	957,112	49,525	19,935	25,259	27,905	1,079,736	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2030	1,125,171	51,302	29,215	23,157	17,253	1,246,097	813,828	42,111	16,951	21,478	23,728	918,095	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2031	956,728	43,622	24,842	19,690	14,670	1,059,551	691,994	35,807	14,413	18,262	20,176	780,652	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2032	813,501	37,091	21,123	16,743	12,474	900,932	588,400	30,446	12,255	15,528	17,155	663,785	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%
2033	691,717	31,538	17,961	14,236	10,606	766,058	500,314	25,888	10,421	13,204	14,587	564,413	72.3%	82.1%	58.0%	92.7%	137.5%	73.7%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN D Total	National PLAN D (From Exhibit 2A)	Credibility Weighted
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total			
Accumulated Value	781,610,836	4,867,188	1,621,815	700,794	128,444	788,929,077	537,253,827	4,052,472	1,176,580	596,818	158,132	543,237,829	68.9%	68.9%	68.9%
Present Value	78,115,447	3,524,266	2,004,463	1,555,972	1,146,257	86,346,405	56,226,381	2,878,644	1,156,734	1,435,538	1,568,244	63,265,540	73.3%	73.3%	73.3%
Lifetime Value	859,726,283	8,391,455	3,626,277	2,256,766	1,274,701	875,275,482	593,480,209	6,931,116	2,333,314	2,032,355	1,726,376	606,503,370	69.3%	69.3%	69.3%
Lifetime Loss Ratio							69.0%	82.6%	64.3%	90.1%	135.4%	69.3%			

MUTUAL OF OMAHA INSURANCE COMPANY
1990 Standardized and 2010 Modernized Medicare Supplement
Lifetime Loss Ratio Calculation

State: NATIONAL
 Plan: F

Pricing Target Lifetime Loss Ratio: 69.3%
 Interest Rate: 4.5%
 2012 Trend Rate: 4.5%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total
1993	17,405,521	0	0	0	0	17,405,521	9,014,599	0	0	0	0	9,014,599	51.8%	0.0%	0.0%	0.0%	0.0%	51.8%
1994	27,505,834	0	0	0	0	27,505,834	16,671,035	0	0	0	0	16,671,035	60.6%	0.0%	0.0%	0.0%	0.0%	60.6%
1995	37,180,762	0	0	0	0	37,180,762	26,138,374	0	0	0	0	26,138,374	70.3%	0.0%	0.0%	0.0%	0.0%	70.3%
1996	62,070,343	0	0	0	0	62,070,343	45,086,929	0	0	0	0	45,086,929	72.6%	0.0%	0.0%	0.0%	0.0%	72.6%
1997	91,631,230	0	0	0	0	91,631,230	65,342,576	0	0	0	0	65,342,576	71.3%	0.0%	0.0%	0.0%	0.0%	71.3%
1998	112,620,673	0	0	0	0	112,620,673	78,185,912	0	0	0	0	78,185,912	69.4%	0.0%	0.0%	0.0%	0.0%	69.4%
1999	129,344,436	0	0	0	0	129,344,436	89,073,205	0	0	0	0	89,073,205	68.9%	0.0%	0.0%	0.0%	0.0%	68.9%
2000	158,688,924	0	0	0	0	158,688,924	111,771,103	0	0	0	0	111,771,103	70.4%	0.0%	0.0%	0.0%	0.0%	70.4%
2001	218,286,611	0	0	0	0	218,286,611	150,193,067	0	0	0	0	150,193,067	68.8%	0.0%	0.0%	0.0%	0.0%	68.8%
2002	281,400,943	0	0	0	0	281,400,943	185,325,250	0	0	0	0	185,325,250	65.9%	0.0%	0.0%	0.0%	0.0%	65.9%
2003	338,726,416	0	0	0	0	338,726,416	220,087,505	0	0	0	0	220,087,505	65.0%	0.0%	0.0%	0.0%	0.0%	65.0%
2004	373,732,625	0	0	0	0	373,732,625	255,652,900	0	0	0	0	255,652,900	68.4%	0.0%	0.0%	0.0%	0.0%	68.4%
2005	392,263,731	0	0	0	0	392,263,731	279,912,445	0	0	0	0	279,912,445	71.4%	0.0%	0.0%	0.0%	0.0%	71.4%
2006	416,331,859	0	0	0	0	416,331,859	294,286,367	0	0	0	0	294,286,367	70.7%	0.0%	0.0%	0.0%	0.0%	70.7%
2007	407,389,991	0	0	0	0	407,389,991	282,626,349	0	0	0	0	282,626,349	69.4%	0.0%	0.0%	0.0%	0.0%	69.4%
2008	372,116,456	0	0	0	0	372,116,456	249,426,805	0	0	0	0	249,426,805	67.0%	0.0%	0.0%	0.0%	0.0%	67.0%
2009	336,568,958	0	0	0	0	336,568,958	219,220,968	0	0	0	0	219,220,968	65.1%	0.0%	0.0%	0.0%	0.0%	65.1%
2010	299,302,373	14,515,132	0	0	0	313,817,505	195,758,874	12,378,576	0	0	0	208,137,450	65.4%	85.3%	0.0%	0.0%	0.0%	66.3%
2011	258,700,480	24,865,541	21,597,336	0	0	305,163,357	164,451,127	20,756,454	17,298,290	0	0	202,505,871	63.6%	83.5%	80.1%	0.0%	0.0%	66.4%
2012	228,267,578	20,426,239	22,821,965	20,616,288	0	292,132,070	139,494,588	16,405,454	16,289,172	15,036,184	0	187,225,408	61.1%	80.3%	71.4%	72.9%	0.0%	64.1%
2013	200,935,964	15,395,964	17,067,325	53,788,313	39,375,243	326,562,809	129,275,215	11,625,859	11,693,420	43,247,286	33,968,437	229,810,218	64.3%	75.5%	68.5%	80.4%	86.3%	70.4%
2014	164,345,055	12,946,047	14,516,997	46,084,385	66,922,374	304,814,858	110,224,754	10,004,963	10,057,239	37,467,148	63,398,559	231,152,664	67.1%	77.3%	69.3%	81.3%	94.7%	75.8%
2015	136,443,108	10,821,713	12,114,745	38,761,640	56,337,429	254,478,635	93,871,060	8,595,836	8,637,386	32,431,353	54,925,139	198,460,775	68.8%	79.4%	71.3%	83.7%	97.5%	78.0%
2016	116,108,227	9,281,268	10,388,214	33,490,290	48,755,944	218,023,943	79,880,930	7,372,239	7,406,431	28,020,884	47,533,709	170,214,194	68.8%	79.4%	71.3%	83.7%	97.5%	78.1%
2017	98,774,848	7,947,687	8,891,239	28,871,416	42,125,428	186,610,619	67,955,794	6,312,958	6,339,141	24,156,333	41,069,410	145,833,635	68.8%	79.4%	71.3%	83.7%	97.5%	78.1%
2018	84,012,592	6,793,763	7,598,834	24,834,049	36,319,145	159,558,382	57,799,556	5,396,379	5,417,701	20,778,321	35,408,682	124,800,639	68.8%	79.4%	71.3%	83.7%	97.5%	78.2%
2019	71,449,584	5,779,546	6,484,760	21,317,667	31,243,327	136,274,883	49,156,372	4,590,773	4,623,405	17,836,211	30,460,106	106,666,867	68.8%	79.4%	71.3%	83.7%	97.5%	78.3%
2020	60,765,213	4,916,255	5,516,131	18,258,198	26,819,422	116,275,219	41,805,666	3,905,050	3,932,807	15,276,393	26,147,101	91,067,017	68.8%	79.4%	71.3%	83.7%	97.5%	78.3%
2021	51,673,473	4,180,681	4,691,725	15,541,656	22,970,352	99,057,888	35,550,669	3,320,773	3,345,035	13,003,498	22,394,522	77,614,496	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%
2022	43,937,727	3,555,164	3,989,746	13,221,498	19,543,111	84,247,246	30,228,577	2,823,916	2,844,548	11,062,253	19,053,196	66,012,491	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%
2023	37,360,056	3,022,941	3,392,463	11,244,392	16,625,590	71,645,442	25,703,226	2,401,164	2,418,707	9,408,035	16,208,813	56,139,944	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%
2024	31,767,091	2,570,393	2,884,597	9,561,997	14,139,446	60,923,524	21,855,340	2,041,699	2,056,616	8,000,397	13,784,993	47,739,044	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%
2025	27,011,418	2,185,594	2,452,760	8,130,524	12,023,891	51,804,187	18,583,500	1,736,047	1,748,731	6,802,702	11,722,471	40,593,452	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%
2026	22,967,690	1,858,401	2,085,571	6,913,349	10,223,862	44,048,872	15,801,468	1,476,154	1,486,939	5,784,308	9,967,566	34,516,433	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%
2027	19,529,326	1,580,190	1,773,352	5,878,390	8,693,304	37,454,562	13,435,919	1,255,167	1,264,337	4,918,371	8,475,377	29,349,171	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%
2028	16,605,700	1,343,629	1,507,873	4,998,369	7,391,879	31,847,449	11,424,502	1,067,263	1,075,060	4,182,070	7,206,576	24,955,471	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%
2029	14,119,753	1,142,482	1,282,138	4,250,091	6,285,282	27,079,746	9,714,204	907,489	914,119	3,555,995	6,127,720	21,219,527	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%
2030	12,005,964	971,447	1,090,196	3,613,834	5,344,347	23,025,789	8,259,945	771,634	777,272	3,023,647	5,210,373	18,042,871	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%
2031	10,208,618	826,017	926,989	3,072,827	4,544,275	19,578,727	7,023,395	656,117	660,911	2,570,994	4,430,357	15,341,774	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%
2032	8,680,343	702,359	788,215	2,612,811	3,863,977	16,647,705	5,971,962	557,893	561,969	2,186,105	3,767,113	13,045,043	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%
2033	7,380,858	597,213	670,215	2,221,662	3,285,523	14,155,471	5,077,933	474,374	477,840	1,858,835	3,203,160	11,092,142	68.8%	79.4%	71.3%	83.7%	97.5%	78.4%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO		
	Issue Year						Issue Year						PLAN F Total	National PLAN F (From Exhibit 2A)	Credibility Weighted
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total			
Accumulated Value	6,895,743,934	82,249,768	65,936,414	77,008,661	40,251,437	7,161,190,214	4,660,209,585	67,021,053	48,665,112	60,272,102	34,724,317	4,870,892,171	68.0%	68.0%	68.0%
Present Value	833,519,173	66,749,483	74,798,344	242,819,744	355,077,966	1,572,964,710	570,669,603	52,747,833	53,042,092	202,096,778	344,370,735	1,222,927,042	77.7%	77.7%	77.7%
Lifetime Value	7,729,263,106	148,999,251	140,734,759	319,828,404	395,329,403	8,734,154,924	5,230,879,188	119,768,886	101,707,205	262,368,881	379,095,052	6,093,819,212	69.8%	69.8%	69.8%
Lifetime Loss Ratio								67.7%	80.4%	72.3%	82.0%	95.9%	69.8%		

MUTUAL OF OMAHA INSURANCE COMPANY
1990 Standardized and 2010 Modernized Medicare Supplement
Lifetime Loss Ratio Calculation

EXHIBIT 2A

State: NATIONAL
 Plan: I

Pricing Target Lifetime Loss Ratio: 65.5%
 Interest Rate: 4.5%
 2012 Trend Rate: 4.5%

Incurred Year	EARNED PREMIUM						INCURRED CLAIMS						INCURRED LOSS RATIO					
	Issue Year						Issue Year						Issue Year					
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total
1993	3,831,100	0	0	0	0	3,831,100	2,768,223	0	0	0	0	2,768,223	72.3%	0.0%	0.0%	0.0%	0.0%	72.3%
1994	5,388,206	0	0	0	0	5,388,206	3,940,494	0	0	0	0	3,940,494	73.1%	0.0%	0.0%	0.0%	0.0%	73.1%
1995	5,718,044	0	0	0	0	5,718,044	4,342,794	0	0	0	0	4,342,794	75.9%	0.0%	0.0%	0.0%	0.0%	75.9%
1996	5,802,399	0	0	0	0	5,802,399	4,388,973	0	0	0	0	4,388,973	75.6%	0.0%	0.0%	0.0%	0.0%	75.6%
1997	5,606,520	0	0	0	0	5,606,520	3,803,589	0	0	0	0	3,803,589	67.8%	0.0%	0.0%	0.0%	0.0%	67.8%
1998	4,943,578	0	0	0	0	4,943,578	3,327,799	0	0	0	0	3,327,799	67.3%	0.0%	0.0%	0.0%	0.0%	67.3%
1999	4,469,148	0	0	0	0	4,469,148	2,859,115	0	0	0	0	2,859,115	64.0%	0.0%	0.0%	0.0%	0.0%	64.0%
2000	3,923,556	0	0	0	0	3,923,556	2,517,149	0	0	0	0	2,517,149	64.2%	0.0%	0.0%	0.0%	0.0%	64.2%
2001	3,466,564	0	0	0	0	3,466,564	2,056,503	0	0	0	0	2,056,503	59.3%	0.0%	0.0%	0.0%	0.0%	59.3%
2002	3,078,141	0	0	0	0	3,078,141	1,836,073	0	0	0	0	1,836,073	59.6%	0.0%	0.0%	0.0%	0.0%	59.6%
2003	2,769,795	0	0	0	0	2,769,795	1,528,490	0	0	0	0	1,528,490	55.2%	0.0%	0.0%	0.0%	0.0%	55.2%
2004	2,485,714	0	0	0	0	2,485,714	1,431,148	0	0	0	0	1,431,148	57.6%	0.0%	0.0%	0.0%	0.0%	57.6%
2005	2,240,064	0	0	0	0	2,240,064	1,368,330	0	0	0	0	1,368,330	61.1%	0.0%	0.0%	0.0%	0.0%	61.1%
2006	1,710,606	0	0	0	0	1,710,606	1,040,885	0	0	0	0	1,040,885	60.8%	0.0%	0.0%	0.0%	0.0%	60.8%
2007	1,371,473	0	0	0	0	1,371,473	832,997	0	0	0	0	832,997	60.7%	0.0%	0.0%	0.0%	0.0%	60.7%
2008	1,083,861	0	0	0	0	1,083,861	594,979	0	0	0	0	594,979	54.9%	0.0%	0.0%	0.0%	0.0%	54.9%
2009	948,348	0	0	0	0	948,348	540,383	0	0	0	0	540,383	57.0%	0.0%	0.0%	0.0%	0.0%	57.0%
2010	798,103	0	0	0	0	798,103	435,563	0	0	0	0	435,563	54.6%	0.0%	0.0%	0.0%	0.0%	54.6%
2011	678,434	0	0	0	0	678,434	421,583	0	0	0	0	421,583	62.1%	0.0%	0.0%	0.0%	0.0%	62.1%
2012	616,262	0	0	0	0	616,262	328,022	0	0	0	0	328,022	53.2%	0.0%	0.0%	0.0%	0.0%	53.2%
2013	515,781	0	0	0	0	515,781	293,439	0	0	0	0	293,439	56.9%	0.0%	0.0%	0.0%	0.0%	56.9%
2014	410,849	0	0	0	0	410,849	234,560	0	0	0	0	234,560	57.1%	0.0%	0.0%	0.0%	0.0%	57.1%
2015	319,778	0	0	0	0	319,778	187,274	0	0	0	0	187,274	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2016	255,112	0	0	0	0	255,112	149,403	0	0	0	0	149,403	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2017	203,463	0	0	0	0	203,463	119,156	0	0	0	0	119,156	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2018	162,239	0	0	0	0	162,239	95,013	0	0	0	0	95,013	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2019	129,355	0	0	0	0	129,355	75,755	0	0	0	0	75,755	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2020	103,136	0	0	0	0	103,136	60,400	0	0	0	0	60,400	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2021	82,223	0	0	0	0	82,223	48,153	0	0	0	0	48,153	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2022	65,544	0	0	0	0	65,544	38,385	0	0	0	0	38,385	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2023	52,249	0	0	0	0	52,249	30,599	0	0	0	0	30,599	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2024	41,650	0	0	0	0	41,650	24,392	0	0	0	0	24,392	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2025	33,201	0	0	0	0	33,201	19,444	0	0	0	0	19,444	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2026	26,467	0	0	0	0	26,467	15,500	0	0	0	0	15,500	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2027	21,098	0	0	0	0	21,098	12,356	0	0	0	0	12,356	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2028	16,818	0	0	0	0	16,818	9,849	0	0	0	0	9,849	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2029	13,407	0	0	0	0	13,407	7,851	0	0	0	0	7,851	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2030	10,687	0	0	0	0	10,687	6,259	0	0	0	0	6,259	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2031	8,519	0	0	0	0	8,519	4,989	0	0	0	0	4,989	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2032	6,791	0	0	0	0	6,791	3,977	0	0	0	0	3,977	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%
2033	5,414	0	0	0	0	5,414	3,170	0	0	0	0	3,170	58.6%	0.0%	0.0%	0.0%	0.0%	58.6%

	EARNED PREMIUM						INCURRED CLAIMS						LOSS RATIO			
	Issue Year						Issue Year						PLAN I Total	National PLAN I (From Exhibit 2A)	Credibility Weighted	
	2009 & Prior	2010	2011	2012	2013	Total	2009 & Prior	2010	2011	2012	2013	Total				
Accumulated Value	119,126,304	0	0	0	0	119,126,304	79,931,015	0	0	0	0	0	79,931,015	67.1%	67.1%	67.1%
Present Value	1,658,115	0	0	0	0	1,658,115	965,137	0	0	0	0	0	965,137	58.2%	58.2%	58.2%
Lifetime Value	120,784,419	0	0	0	0	120,784,419	80,896,152	0	0	0	0	0	80,896,152	67.0%	67.0%	67.0%
Lifetime Loss Ratio							67.0%	0.0%	0.0%	0.0%	0.0%	67.0%				