

SERFF Tracking Number: AEGC-128021344 State: District of Columbia
 Filing Company: Monumental Life Insurance Company State Tracking Number:
 Company Tracking Number: 1670
 TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.015 Multi-Plan
 Product Name: 2012 Annual Monumental Life Insurance Standard Individual Medicare Supplement Rate Filing
 Project Name/Number: Medicare Supplement Rates/55i

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 7.000%
Effective Date of Last Rate Revision: 12/01/2010
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Monumental Life Insurance Company	2.800%	2.800%	\$312	2	\$11,152	4.200%	0.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	EXHIBIT A	MS4000IPM-A	Revised	Previous State Filing Number: Percent Rate Change Request: 4.200	exhibita_p.pdf
	EXHIBIT A	MS4000IPM-C	Revised	Previous State Filing Number: Percent Rate Change Request: 4.200	
	EXHIBIT A	MS4000IPM-J	Revised	Previous State Filing Number: Percent Rate Change Request:	

Exhibit A
Monumental Life Insurance Company
Policy Form Series: MS4000IPM

Mass Marketed Standard Individual Medicare Supplement
Premium Rates Issued Prior To 03/01/1996
District of Columbia

Current Monthly Premium Rates

Attained Age	Plan A	Plan C	Plan D
65	181	343	335
66	190	361	354
67	203	390	382
68	211	410	401
69	222	431	416
70	233	455	440
71	245	471	461
72	256	499	486
73	265	506	499
74	271	533	516
75	280	544	533
76	286	548	544
77	294	559	546
78	295	566	553
79	295	574	559
80 & Up	301	583	563

Proposed Rate Change

	Plan A	Plan C
All Ages	4.2%	4.2%

Proposed Monthly Premium Rates

Attained Age	Plan A	Plan C
65	188	357
66	198	377
67	212	406
68	220	428
69	231	449
70	243	475
71	255	490
72	267	520
73	277	528
74	282	555
75	292	567
76	298	571
77	306	582
78	308	590
79	308	598
80 & Up	314	608

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	12.000	6.000	3.000	1.000	0.960

Exhibit A
Monumental Life Insurance Company
Policy Form Series: MS4000IPM

Mass Marketed Standard Individual Medicare Supplement
Premium Rates Issued Prior To 03/01/1996
District of Columbia

Current Monthly Premium Rates

Attained Age	Plan J ND
65	413
66	437
67	464
68	489
69	517
70	540
71	564
72	586
73	616
74	638
75	654
76	662
77	674
78	691
79 & Up	695

Proposed Rate Change

	Plan J ND
All Ages	0.0%

Proposed Monthly Premium Rates

Attained Age	Plan J ND
65	413
66	437
67	464
68	489
69	517
70	540
71	564
72	586
73	616
74	638
75	654
76	662
77	674
78	691
79 & Up	695

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	12.000	6.000	3.000	1.000	0.960

Exhibit A
Monumental Life Insurance Company
Policy Form Series: MS4000IPM

Mass Marketed Standard Individual Medicare Supplement
Premium Rates Issued After 03/01/1996
District of Columbia

Current Monthly Premium Rates

Attained Age	Plan A	Plan C	Plan D
65	162	312	305
66	181	341	331
67	190	356	346
68	203	390	382
69	213	410	401
70	222	433	420
71	235	461	450
72	263	499	491
73	280	533	518
74	286	548	544
75	295	566	553
76	305	583	563
77	312	604	589
78	324	614	604
79	331	632	614
80 & Up	341	644	632

Proposed Rate Change

	Plan A	Plan C
All Ages	4.2%	4.2%

Proposed Monthly Premium Rates

Attained Age	Plan A	Plan C
65	169	326
66	188	355
67	198	371
68	212	406
69	222	428
70	231	451
71	245	480
72	275	520
73	292	555
74	298	571
75	308	590
76	318	608
77	326	630
78	337	639
79	345	659
80 & Up	355	671

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	12.000	6.000	3.000	1.000	0.960

Exhibit A
Monumental Life Insurance Company
Policy Form Series: MS4000IPM

Mass Marketed Standard Individual Medicare Supplement
Premium Rates Issued After 03/01/1996
District of Columbia

Current Monthly Premium Rates

Attained Age	Plan J ND
65	377
66	409
67	435
68	468
69	489
70	519
71	552
72	599
73	639
74	664
75	691
76	703
77	719
78	739
79	762
80 & Up	771

Proposed Rate Change

	Plan J ND
All Ages	0.0%

Proposed Monthly Premium Rates

Attained Age	Plan J ND
65	377
66	409
67	435
68	468
69	489
70	519
71	552
72	599
73	639
74	664
75	691
76	703
77	719
78	739
79	762
80 & Up	771

	Annual	Semi-Annual	Quarterly	Monthly	Auto-Monthly
Modal Factors	12.000	6.000	3.000	1.000	0.960

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Product Name: 2012 Annual Monumental Life Insurance Standard Individual Medicare Supplement Rate Filing
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Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Actuarial Justification

Comments:

Attachment:

actmemo_w supporting docs.pdf

Item Status: **Status Date:**

Satisfied - Item: Life, Accident & Health, Annuity,
Credit Transmittal Document

Comments:

Attachment:

uniform_transmittal.pdf

Item Status: **Status Date:**

Satisfied - Item: Loss analysis EXCEL Spreadsheet

Comments:

Attachment:

ML Std Ind Projection for DC 2011-09.xls

Monumental Life Insurance Company
Standard Individual Medicare Supplement
2012 Annual Rate Filing
District of Columbia

Other

These policy forms represent a closed block of business.

Modal Factors:

Mode	Factor
Annual	12.000
Semi-Annual	6.000
Quarterly	3.000
Monthly	1.000
Auto-Monthly	0.960

Rate Methodology / Assumptions

To determine the rates proposed for this year's filing, we assumed a trend rate of 4.2% for the non-drug plans, and a trend rate of 3.8% for the drug plans. We then examined our experience using our most current data, claims paid and premiums collected through September 30, 2011, as of October 31, 2011.

The most recent two incurred months are omitted, as this data is not yet credible. Actual loss ratios for the most recent calendar year were compared to expected loss ratios for that period and actual loss ratios inception to date were compared to expected loss ratios on that basis.

Other Assumptions

Compensation: For insureds issued prior to June 1, 1995, a maximum of 17% level as a percent of original premium. For insureds issued June 1, 1995 and later a maximum of 7% level as a percent of original premium.

Lapse Rates: All Years 10.0%

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

Interest: Assumed rate of 5.0%

Expense: Maintenance - 9.5%

Monumental Life Insurance Company
Standard Individual Medicare Supplement
2012 Annual Rate Filing
District of Columbia

Rates and Rating Factors

Please refer to Exhibit A for both the current and proposed rate schedules. This rate revision would be effective the first day of the month following 60 days from the effective date of the approval.

Rate History

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

Approval Date	Plan A	Plan C	Plan J ND
2/1/1994	10.20%	8.20%	0.00%
4/1/1995	-10.10%	-10.90%	0.00%
1/1/1996	0.00%	0.00%	0.00%
2/1/1997	0.00%	4.90%	0.00%
8/1/1998	0.00%	10.00%	0.00%
9/20/1999	6.70%	6.70%	0.00%
8/7/2000	29.00%	29.00%	0.00%
10/5/2001	33.00%	33.00%	0.00%
12/19/2002	33.00%	33.00%	0.00%
8/1/2004	33.00%	33.00%	0.00%
8/25/2005	6.20%	6.20%	0.00%
10/31/2006	6.10%	6.10%	6.10%
9/6/2007	6.70%	6.70%	6.80%
3/31/2009	10.00%	10.00%	10.00%
8/25/2010	7.00%	7.00%	7.00%

Estimated Average Annual Premium Rate/In Force Policy Counts

The estimated new business average premium and the total number of lives covered, for your state, as well as the nationwide number of lives covered, as of October 31, 2011 is as follows:

Form Number	Plan Name	Average Annual Premium	State Number of Lives	Nationwide Number of Lives
MS4000IPM-A	Plan A	3,239	1	124
MS4000IPM-C	Plan C	6,194	1	237
MS4000IPM-J (ND)	Plan J ND	7,152	0	59
Total Lives			2	420

Historical Earned Premium and Incurred Claims

Historical earned premium and incurred claims, along with expected earned premium and incurred claims are presented in the enclosed Projection Exhibit. Durational experience is presented in the enclosed Actual to Expected Analysis.

Monumental Life Insurance Company
Standard Individual Medicare Supplement
2012 Annual Rate Filing
District of Columbia

Loss Ratio Projection

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

Since there are a total of 2 insureds in your state, claim experience is not credible. As a result, our experience adjustments are based on nationwide experience.

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

Actuarial Certification

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

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



Stephen Baloga, A.S.A., M.A.A.A.
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Nationwide Experience Projection
Monumental Life Insurance Company -Pre-MIPPA
Individual, Standardized Medicare Supplement
Plans A - G

Assumptions:	2012	2013	2014+
Requested Rate Increase:	4.20%	4.00%	2.00%
Aging Factor:	2.00%	2.00%	2.00%
Premium Trend Rate:	6.28%	6.08%	4.04%

Claims Trend Increase:	4.20%	4.00%	2.00%
Aging Factor:	2.00%	2.00%	2.00%
Claims Trend Factor:	6.28%	6.08%	4.04%

Current Rate Level Factors	2010	2011
CRL Premium Factor:	3.51%	0.05%

CRL Claims Trend Increase:	4.20%	0.00%
CRL Claims Adverse Selection:	0.00%	0.00%
(Total) CRL Claims Factor:	4.20%	0.00%

	2012	2013	2014+
Lapse Rate:	10.00%	10.00%	10.00%
Additional Lapse Due to Increase:	0.00%	0.00%	0.00%
Adverse Selection Due to Increase:	0.00%	0.00%	0.00%

Interest rate:	5.00%
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Past Experience			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	15,117	17,141	113.4%
1993	501,127	258,819	51.6%
1994	1,199,977	685,766	57.1%
1995	1,782,508	987,170	55.4%
1996	2,947,385	1,880,683	63.8%
1997	3,331,477	2,362,849	70.9%
1998	3,833,278	3,437,641	89.7%
1999	5,570,890	5,282,812	94.8%
2000	8,298,774	9,193,196	110.8%
2001	10,122,013	13,995,230	138.3%
2002	7,950,133	13,098,496	164.8%
2003	7,484,956	9,751,959	130.3%
2004	6,829,806	7,852,794	115.0%
2005	5,975,785	6,767,140	113.2%
2006	5,104,681	5,015,436	98.3%
2007	4,433,365	3,880,561	87.5%
2008	3,903,328	3,089,501	79.2%
2009	3,449,761	2,667,236	77.3%
2010	3,056,010	2,396,704	78.4%
2011	2,003,316	1,535,587	76.7%
Total	87,793,687	94,156,722	107.2%
Total w/interest	134,971,401	144,004,161	106.7%

2011 data through September

Projected 10/1/2011-12/31/2011			
	654,122	506,210	77.4%

Experience restated at the current rate level (CRL)			
2010	3,163,324	2,497,365	78.9%
2011	2,658,506	2,041,796	76.8%

For projecting the 2012 experience, a 25.0% weight is applied to the Year 2010, and a 75.0% weight is applied to the Year 2011.

Projected	Without Rate Increase		
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2012	2,556,364	2,062,037	80.7%
2013	2,440,612	1,968,668	80.7%
2014	2,285,291	1,843,382	80.7%
2015	2,139,856	1,726,069	80.7%
2016	2,003,675	1,616,222	80.7%
2017	1,876,161	1,513,366	80.7%
2018	1,756,762	1,417,055	80.7%
2019	1,644,962	1,326,874	80.7%
2020	1,540,277	1,242,431	80.7%
2021	1,442,253	1,163,363	80.7%

Projection Totals			
Nondiscounted	19,686,214	15,879,466	80.7%
Discounted	15,593,045	12,577,798	80.7%

Lifetime Totals			
Nondiscounted	108,134,023	110,542,399	102.2%
Discounted	151,218,568	157,088,169	103.9%

With Rate Increase			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
	2,637,036	2,062,037	78.2%
	2,542,808	1,968,668	77.4%
	2,380,983	1,843,382	77.4%
	2,229,458	1,726,069	77.4%
	2,087,575	1,616,222	77.4%
	1,954,722	1,513,366	77.4%
	1,830,323	1,417,055	77.4%
	1,713,841	1,326,874	77.4%
	1,604,773	1,242,431	77.4%
	1,502,645	1,163,363	77.4%

Nondiscounted	20,484,164	15,879,466	77.5%
Discounted	16,220,857	12,577,798	77.5%

Nondiscounted	108,931,973	110,542,399	101.5%
Discounted	151,846,380	157,088,169	103.5%

Nationwide
 Monumental Life Insurance Company
 Standardized Individual Medicare Supplement
 Actual to Expected Analysis

Plans A - G

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1992	1992	15,117	17,141	113.4%	64.0%	177.2%
	Total	15,117	17,141	113.4%	64.0%	177.2%
1993	1992	76,586	56,637	74.0%	68.0%	108.8%
	1993	424,541	202,183	47.6%	64.0%	74.4%
	Total	501,127	258,819	51.6%	64.6%	79.9%
1994	1992	89,933	41,139	45.7%	75.0%	61.0%
	1993	709,424	358,217	50.5%	68.0%	74.3%
	1994	400,620	286,411	71.5%	64.0%	111.7%
	Total	1,199,977	685,766	57.1%	67.2%	85.1%
1995	1992	77,018	48,632	63.1%	79.0%	79.9%
	1993	568,633	251,217	44.2%	75.0%	58.9%
	1994	537,918	306,919	57.1%	68.0%	83.9%
	1995	598,939	380,402	63.5%	64.0%	99.2%
	Total	1,782,508	987,170	55.4%	69.4%	79.8%
1996	1992	63,278	32,640	51.6%	80.0%	64.5%
	1993	461,644	282,182	61.1%	79.0%	77.4%
	1994	435,446	315,062	72.4%	75.0%	96.5%
	1995	991,342	660,908	66.7%	68.0%	98.0%
	1996	995,675	589,891	59.2%	64.0%	92.6%
	Total	2,947,385	1,880,683	63.8%	69.7%	91.6%
1997	1992	59,589	53,550	89.9%	82.0%	109.6%
	1993	432,850	353,137	81.6%	80.0%	102.0%
	1994	392,858	267,696	68.1%	79.0%	86.3%
	1995	798,713	544,714	68.2%	75.0%	90.9%
	1996	1,311,017	912,364	69.6%	68.0%	102.3%
	1997	336,450	231,388	68.8%	64.0%	107.5%
	Total	3,331,477	2,362,849	70.9%	72.4%	98.0%
1998	1992	56,781	63,001	111.0%	84.0%	132.1%
	1993	396,283	250,241	63.1%	82.0%	77.0%
	1994	365,051	250,822	68.7%	80.0%	85.9%
	1995	719,986	577,727	80.2%	79.0%	101.6%
	1996	1,247,863	860,038	68.9%	75.0%	91.9%
	1997	609,401	413,604	67.9%	68.0%	99.8%
	1998	437,914	1,022,208	233.4%	64.0%	364.7%
	Total	3,833,278	3,437,641	89.7%	74.7%	120.0%
1999	1992	47,091	48,297	102.6%	87.0%	117.9%
	1993	377,826	257,480	68.1%	84.0%	81.1%
	1994	346,013	227,318	65.7%	82.0%	80.1%
	1995	640,995	501,597	78.3%	80.0%	97.8%
	1996	1,123,972	777,950	69.2%	79.0%	87.6%
	1997	567,056	441,351	77.8%	75.0%	103.8%
	1998	748,412	927,216	123.9%	68.0%	182.2%
	1999	1,719,525	2,101,604	122.2%	64.0%	191.0%
	Total	5,570,890	5,282,812	94.8%	73.2%	129.6%
2000	1992	41,036	34,058	83.0%	88.0%	94.3%
	1993	373,535	256,390	68.6%	87.0%	78.9%
	1994	343,968	216,187	62.9%	84.0%	74.8%
	1995	611,328	414,581	67.8%	82.0%	82.7%
	1996	1,126,524	807,848	71.7%	80.0%	89.6%
	1997	562,584	423,082	75.2%	79.0%	95.2%
	1998	736,746	829,949	112.7%	75.0%	150.2%
	1999	2,689,746	3,897,408	144.9%	68.0%	213.1%
	2000	1,813,307	2,313,693	127.6%	64.0%	199.4%
	Total	8,298,774	9,193,196	110.8%	72.8%	152.2%

Nationwide
 Monumental Life Insurance Company
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 Actual to Expected Analysis

Plans A - G

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2001	1992	35,002	26,121	74.6%	88.0%	84.8%
	1993	387,619	270,514	69.8%	88.0%	79.3%
	1994	333,335	197,611	59.3%	87.0%	68.1%
	1995	596,095	392,989	65.9%	84.0%	78.5%
	1996	1,079,377	719,022	66.6%	82.0%	81.2%
	1997	543,976	352,785	64.9%	80.0%	81.1%
	1998	702,099	699,377	99.6%	79.0%	126.1%
	1999	2,499,363	3,105,825	124.3%	75.0%	165.7%
	2000	2,500,350	5,433,516	217.3%	68.0%	319.6%
	2001	1,444,797	2,797,471	193.6%	64.1%	301.9%
	Total	10,122,013	13,995,230	138.3%	74.5%	185.6%
2002	1992	12,587	12,290	97.6%	88.0%	111.0%
	1993	213,721	137,327	64.3%	88.0%	73.0%
	1994	100,768	62,514	62.0%	88.0%	70.5%
	1995	392,441	251,396	64.1%	87.0%	73.6%
	1996	779,379	486,069	62.4%	84.0%	74.2%
	1997	179,903	147,267	81.9%	82.0%	99.8%
	1998	405,167	442,967	109.3%	80.0%	136.7%
	1999	2,112,535	2,454,041	116.2%	79.0%	147.0%
	2000	2,056,256	4,840,838	235.4%	75.0%	313.9%
	2001	1,676,615	4,256,830	253.9%	68.1%	373.1%
2002	20,762	6,956	33.5%	64.0%	52.4%	
	Total	7,950,133	13,098,496	164.8%	77.0%	214.0%
2003	1992	13,123	3,851	29.3%	88.0%	33.3%
	1993	193,887	96,919	50.0%	88.0%	56.8%
	1994	138,127	47,050	34.1%	88.0%	38.7%
	1995	365,066	191,340	52.4%	88.0%	59.6%
	1996	830,502	427,392	51.5%	87.0%	59.2%
	1997	207,583	122,271	58.9%	84.0%	70.1%
	1998	408,903	322,562	78.9%	82.0%	96.2%
	1999	1,784,582	1,807,538	101.3%	80.0%	126.6%
	2000	1,910,154	3,403,294	178.2%	79.0%	225.5%
	2001	1,608,946	3,324,178	206.6%	74.9%	275.7%
2002	16,121	5,573	34.6%	68.0%	50.8%	
2003	7,962	-7	-0.1%	64.0%	-0.1%	
	Total	7,484,956	9,751,959	130.3%	80.4%	162.1%
2004	1992	16,625	7,912	47.6%	88.0%	54.1%
	1993	194,633	83,454	42.9%	88.0%	48.7%
	1994	133,932	39,675	29.6%	88.0%	33.7%
	1995	333,171	161,050	48.3%	88.0%	54.9%
	1996	786,358	376,922	47.9%	88.0%	54.5%
	1997	192,975	118,546	61.4%	87.0%	70.6%
	1998	366,341	245,525	67.0%	84.0%	79.8%
	1999	1,587,830	1,443,943	90.9%	82.0%	110.9%
	2000	1,732,096	2,814,609	162.5%	80.0%	203.1%
	2001	1,474,492	2,557,153	173.4%	78.9%	219.9%
2002	9,510	2,408	25.3%	75.0%	33.8%	
2003	1,845	0	0.0%	68.0%	0.0%	
2004	0	1,595	0.0%	0.0%	0.0%	
	Total	6,829,806	7,852,794	115.0%	82.3%	139.6%

Nationwide
 Monumental Life Insurance Company
 Standardized Individual Medicare Supplement
 Actual to Expected Analysis

Plans A - G

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected	
2005	1992	15,610	8,019	51.4%	88.0%	58.4%	
	1993	166,277	37,758	22.7%	88.0%	25.8%	
	1994	130,749	55,074	42.1%	88.0%	47.9%	
	1995	316,189	139,729	44.2%	88.0%	50.2%	
	1996	711,488	335,777	47.2%	88.0%	53.6%	
	1997	164,801	87,215	52.9%	88.0%	60.1%	
	1998	323,840	241,407	74.5%	87.0%	85.7%	
	1999	1,320,188	999,981	75.7%	84.0%	90.2%	
	2000	1,531,069	2,271,431	148.4%	82.0%	180.9%	
	2001	1,287,466	2,583,454	200.7%	79.9%	251.2%	
	2002	5,691	2,562	45.0%	79.0%	57.0%	
	2003	2,417	214	8.8%	75.0%	11.8%	
	2004	0	10	0.0%	0.0%	0.0%	
	2005	0	4,507	0.0%	0.0%	0.0%	
	Total	5,975,785	6,767,140	113.2%	83.8%	135.2%	
2006	1992	22,178	3,434	15.5%	88.0%	17.6%	
	1993	143,086	33,706	23.6%	88.3%	26.7%	
	1994	109,508	34,214	31.2%	88.1%	35.5%	
	1995	246,211	110,087	44.7%	88.3%	50.6%	
	1996	626,592	278,743	44.5%	88.0%	50.6%	
	1997	141,512	53,077	37.5%	88.0%	42.6%	
	1998	268,069	151,821	56.6%	88.0%	64.4%	
	1999	1,119,997	806,298	72.0%	86.7%	83.0%	
	2000	1,311,966	1,832,526	139.7%	83.9%	166.5%	
	2001	1,107,883	1,705,923	154.0%	81.9%	188.0%	
	2002	7,271	847	11.7%	80.0%	14.6%	
	2003	408	0	0.0%	79.0%	0.0%	
	2005	0	4,761	0.0%	0.0%	0.0%	
		Total	5,104,681	5,015,436	98.3%	85.3%	115.1%
2007	1992	1,016	0	0.0%	88.0%	0.0%	
	1993	131,413	36,045	27.4%	88.5%	31.0%	
	1994	97,240	31,772	32.7%	88.1%	37.1%	
	1995	184,403	103,967	56.4%	88.6%	63.7%	
	1996	583,951	233,294	40.0%	88.3%	45.3%	
	1997	127,932	52,454	41.0%	88.0%	46.6%	
	1998	239,749	105,996	44.2%	88.0%	50.2%	
	1999	1,002,554	708,382	70.7%	87.8%	80.5%	
	2000	1,095,985	1,358,383	123.9%	86.9%	142.6%	
	2001	960,879	1,238,874	128.9%	83.9%	153.6%	
	2002	8,243	8,454	102.6%	82.0%	125.1%	
	2005	0	2,942	0.0%	0.0%	0.0%	
		Total	4,433,365	3,880,561	87.5%	86.9%	100.8%
	2008	1992	0	0	0.0%	0.0%	0.0%
1993		128,086	37,493	29.3%	88.5%	33.1%	
1994		94,439	25,513	27.0%	88.1%	30.7%	
1995		150,974	58,196	38.5%	89.0%	43.3%	
1996		542,505	219,958	40.5%	88.6%	45.8%	
1997		109,432	62,486	57.1%	88.0%	64.9%	
1998		223,125	87,497	39.2%	88.0%	44.6%	
1999		887,136	575,264	64.8%	87.9%	73.8%	
2000		896,178	1,053,780	117.6%	87.9%	133.8%	
2001		866,015	968,391	111.8%	86.9%	128.6%	
2002		5,437	485	8.9%	84.0%	10.6%	
2005		0	438	0.0%	0.0%	0.0%	
		Total	3,903,328	3,089,501	79.2%	87.9%	90.1%

Nationwide
 Monumental Life Insurance Company
 Standardized Individual Medicare Supplement
 Actual to Expected Analysis

Plans A - G

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2009	1992	0	0	0.0%	0.0%	0.0%
	1993	110,801	46,418	41.9%	88.4%	47.4%
	1994	90,313	18,124	20.1%	88.2%	22.8%
	1995	122,040	65,548	53.7%	89.1%	60.2%
	1996	475,392	179,277	37.7%	88.9%	42.4%
	1997	105,654	45,862	43.4%	88.1%	49.3%
	1998	191,159	80,624	42.2%	88.0%	47.9%
	1999	747,220	536,639	71.8%	88.0%	81.6%
	2000	813,522	845,828	104.0%	87.9%	118.2%
	2001	788,487	848,449	107.6%	88.0%	122.3%
	2002	5,173	466	9.0%	87.0%	10.3%
	2005	0	0	0.0%	0.0%	0.0%
	Total	3,449,761	2,667,236	77.3%	88.2%	87.7%
2010	1992	0	0	0.0%	0.0%	0.0%
	1993	92,112	39,896	43.3%	88.0%	49.2%
	1994	72,419	21,155	29.2%	88.3%	33.1%
	1995	92,961	38,364	41.3%	89.2%	46.3%
	1996	457,168	197,820	43.3%	89.1%	48.6%
	1997	98,614	52,802	53.5%	88.1%	60.8%
	1998	156,927	85,995	54.8%	88.0%	62.2%
	1999	618,305	373,443	60.4%	88.0%	68.6%
	2000	743,111	845,375	113.8%	88.0%	129.3%
	2001	718,712	741,577	103.2%	88.0%	117.3%
	2002	5,680	277	4.9%	88.0%	5.5%
	2005	0	0	0.0%	0.0%	0.0%
	Total	3,056,010	2,396,704	78.4%	88.2%	88.9%
Through 9/30/11	1992	0	0	0.0%	0.0%	0.0%
	1993	52,285	17,556	33.6%	88.0%	38.2%
	1994	50,477	10,250	20.3%	88.3%	23.0%
	1995	57,069	41,696	73.1%	89.3%	81.8%
	1996	302,837	163,672	54.0%	89.5%	60.4%
	1997	70,861	21,124	29.8%	88.1%	33.8%
	1998	96,480	35,082	36.4%	88.1%	41.3%
	1999	428,024	324,925	75.9%	88.0%	86.2%
	2000	482,547	461,231	95.6%	88.0%	108.6%
	2001	458,159	459,812	100.4%	88.0%	114.0%
	2002	4,576	239	5.2%	88.0%	5.9%
	2005	0	0	0.0%	0.0%	0.0%
	Total	2,003,316	1,535,587	76.7%	88.3%	86.8%
Plan Total		87,793,687	94,156,722	107.2%	78.9%	135.9%

Nationwide Experience Projection
 Monumental Life Insurance Company -Pre-MIPPA
 Individual, Standardized Medicare Supplement
 Plans H - J

Assumptions:	2012	2013	2014+
Requested Rate Increase:	0.00%	4.00%	2.00%
Aging Factor:	2.00%	2.00%	2.00%
Premium Trend Rate:	2.00%	6.08%	4.04%

Claims Trend Increase:	3.80%	4.00%	2.00%
Aging Factor:	2.00%	2.00%	2.00%
Claims Trend Factor:	5.88%	6.08%	4.04%

Current Rate Level Factors	2010	2011
CRL Premium Factor:	-1.09%	0.05%

CRL Claims Trend Increase:	3.80%	0.00%
CRL Claims Adverse Selection:	0.00%	0.00%
(Total) CRL Claims Factor:	3.80%	0.00%

	2012	2013	2014+
Lapse Rate:	10.00%	10.00%	10.00%
Additional Lapse Due to Increase:	0.00%	0.00%	0.00%
Adverse Selection Due to Increase:	0.00%	0.00%	0.00%

Interest rate:	5.00%
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Past Experience			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	573	0	0.0%
1993	45,834	26,276	57.3%
1994	106,570	64,447	60.5%
1995	166,953	114,627	68.7%
1996	552,114	397,915	72.1%
1997	862,603	601,729	69.8%
1998	1,121,992	849,158	75.7%
1999	1,675,463	1,604,876	95.8%
2000	2,818,821	2,971,708	105.4%
2001	3,618,460	3,891,499	107.5%
2002	3,894,686	3,547,652	91.1%
2003	3,833,915	2,912,436	76.0%
2004	3,542,679	2,458,812	69.4%
2005	3,164,107	2,107,867	66.6%
2006	2,269,920	1,604,666	70.7%
2007	1,949,602	1,435,004	73.6%
2008	1,754,008	1,135,305	64.7%
2009	1,538,693	1,007,658	65.5%
2010	1,356,188	953,872	70.3%
2011	927,105	511,860	55.2%

2011 data through September

Total	35,200,286	28,197,366	80.1%
Total w/interest	51,692,247	42,206,589	81.6%

Projected 10/1/2011-12/31/2011			
	302,713	168,574	55.7%

Experience restated at the current rate level (CRL)			
2010	1,341,420	990,119	73.8%
2011	1,230,314	680,434	55.3%

For projecting the 2012 experience, a 25.0% weight is applied to the Year 2010, and a 75.0% weight is applied to the Year 2011.

Projected	Without Rate Increase		
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2012	1,154,927	722,148	62.5%
2013	1,102,632	689,449	62.5%
2014	1,032,461	645,573	62.5%
2015	966,755	604,488	62.5%
2016	905,231	566,019	62.5%
2017	847,622	529,997	62.5%
2018	793,679	496,268	62.5%
2019	743,169	464,686	62.5%
2020	695,874	435,113	62.5%
2021	651,589	407,423	62.5%

With Rate Increase			
Earned Premium	Incurred Claims	Loss Ratio	
1,154,927	722,148	62.5%	
1,102,632	689,449	62.5%	
1,032,461	645,573	62.5%	
966,755	604,488	62.5%	
905,231	566,019	62.5%	
847,622	529,997	62.5%	
793,679	496,268	62.5%	
743,169	464,686	62.5%	
695,874	435,113	62.5%	
651,589	407,423	62.5%	

Projection Totals			
Nondiscounted	8,893,939	5,561,164	62.5%
Discounted	7,044,706	4,404,884	62.5%

8,893,939	5,561,164	62.5%
7,044,706	4,404,884	62.5%

Lifetime Totals			
Nondiscounted	44,396,937	33,927,104	76.4%
Discounted	59,039,666	46,780,046	79.2%

44,396,937	33,927,104	76.4%
59,039,666	46,780,046	79.2%

Nationwide
 Monumental Life Insurance Company
 Standardized Individual Medicare Supplement
 Actual to Expected Analysis

Plans H - J

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1992	1992	573	0	0.0%	64.0%	0.0%
	Total	573	0	0.0%	64.0%	0.0%
1993	1992	240	79	32.9%	68.0%	48.4%
	1993	45,594	26,197	57.5%	64.0%	89.8%
	Total	45,834	26,276	57.3%	64.0%	89.5%
1994	1992	0	0	0.0%	0.0%	0.0%
	1993	70,921	43,230	61.0%	68.0%	89.6%
	1994	35,649	21,216	59.5%	64.0%	93.0%
	Total	106,570	64,447	60.5%	66.7%	90.7%
1995	1992	0	0	0.0%	0.0%	0.0%
	1993	57,716	30,177	52.3%	75.0%	69.7%
	1994	60,465	48,718	80.6%	68.0%	118.5%
	1995	48,772	35,732	73.3%	64.0%	114.5%
	Total	166,953	114,627	68.7%	69.3%	99.1%
1996	1992	0	10	0.0%	0.0%	0.0%
	1993	42,019	37,920	90.2%	79.0%	114.2%
	1994	49,391	29,555	59.8%	75.0%	79.8%
	1995	73,491	57,110	77.7%	68.0%	114.3%
	1996	387,213	273,321	70.6%	64.0%	110.3%
	Total	552,114	397,915	72.1%	66.7%	108.1%
1997	1992	0	30	0.0%	0.0%	0.0%
	1993	34,121	25,431	74.5%	80.0%	93.2%
	1994	46,624	28,328	60.8%	79.0%	76.9%
	1995	71,578	75,138	105.0%	75.0%	140.0%
	1996	594,830	400,292	67.3%	68.0%	99.0%
	1997	115,450	72,510	62.8%	64.0%	98.1%
	Total	862,603	601,729	69.8%	69.1%	100.9%
1998	1992	0	0	0.0%	0.0%	0.0%
	1993	33,369	25,534	76.5%	82.0%	93.3%
	1994	42,937	36,704	85.5%	80.0%	106.9%
	1995	62,800	59,457	94.7%	79.0%	119.8%
	1996	586,848	412,440	70.3%	75.0%	93.7%
	1997	225,857	170,326	75.4%	68.0%	110.9%
	1998	170,181	144,697	85.0%	64.0%	132.9%
	Total	1,121,992	849,158	75.7%	72.5%	104.3%
1999	1992	0	323	0.0%	0.0%	0.0%
	1993	27,410	41,533	151.5%	84.0%	180.4%
	1994	40,619	41,628	102.5%	82.0%	125.0%
	1995	53,151	41,496	78.1%	80.0%	97.6%
	1996	501,687	409,384	81.6%	79.0%	103.3%
	1997	206,091	217,170	105.4%	75.0%	140.5%
	1998	288,808	268,481	93.0%	68.0%	136.7%
	1999	557,697	584,860	104.9%	64.0%	163.9%
	Total	1,675,463	1,604,876	95.8%	71.8%	133.4%
2000	1992	0	2,487	0.0%	0.0%	0.0%
	1993	26,146	40,013	153.0%	87.0%	175.9%
	1994	36,490	29,213	80.1%	84.0%	95.3%
	1995	52,936	38,476	72.7%	82.0%	88.6%
	1996	474,465	384,819	81.1%	80.0%	101.4%
	1997	197,434	171,751	87.0%	79.0%	110.1%
	1998	261,123	288,048	110.3%	75.0%	147.1%
	1999	1,033,383	1,193,894	115.5%	68.0%	169.9%
	2000	736,844	823,008	111.7%	64.0%	174.5%
	Total	2,818,821	2,971,708	105.4%	71.0%	148.4%

Nationwide
 Monumental Life Insurance Company
 Standardized Individual Medicare Supplement
 Actual to Expected Analysis

Plans H - J

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2001	1992	0	1,904	0.0%	0.0%	0.0%
	1993	29,210	45,802	156.8%	88.0%	178.2%
	1994	35,138	15,672	44.6%	87.0%	51.3%
	1995	56,659	27,309	48.2%	84.0%	57.4%
	1996	420,396	289,732	68.9%	82.0%	84.0%
	1997	170,585	146,864	86.1%	80.0%	107.6%
	1998	242,954	255,055	105.0%	79.0%	132.9%
	1999	830,555	1,048,856	126.3%	75.0%	168.4%
	2000	1,089,959	1,351,160	124.0%	68.0%	182.3%
	2001	743,006	709,144	95.4%	64.2%	148.7%
	Total	3,618,460	3,891,499	107.5%	72.3%	148.6%
2002	1992	0	0	0.0%	0.0%	0.0%
	1993	35,879	36,060	100.5%	88.0%	114.2%
	1994	34,726	21,235	61.2%	88.0%	69.5%
	1995	44,844	32,708	72.9%	87.0%	83.8%
	1996	419,760	263,377	62.7%	84.0%	74.7%
	1997	160,145	117,421	73.3%	82.0%	89.4%
	1998	258,183	247,272	95.8%	80.0%	119.7%
	1999	847,740	864,673	102.0%	79.0%	129.1%
	2000	1,149,216	1,085,469	94.5%	75.0%	125.9%
	2001	938,401	871,773	92.9%	68.1%	136.4%
	2002	5,792	7,663	132.3%	64.0%	206.7%
		Total	3,894,686	3,547,652	91.1%	76.2%
2003	1992	0	0	0.0%	0.0%	0.0%
	1993	24,819	20,841	84.0%	88.0%	95.4%
	1994	34,810	20,041	57.6%	88.0%	65.4%
	1995	45,065	17,444	38.7%	88.0%	44.0%
	1996	454,751	265,596	58.4%	87.0%	67.1%
	1997	145,097	85,038	58.6%	84.0%	69.8%
	1998	273,917	203,041	74.1%	82.0%	90.4%
	1999	814,269	755,914	92.8%	80.0%	116.0%
	2000	1,097,213	852,128	77.7%	79.0%	98.3%
	2001	939,577	686,205	73.0%	74.8%	97.6%
	2002	4,396	6,187	140.7%	68.0%	207.0%
	2003	0	0	0.0%	0.0%	0.0%
		Total	3,833,915	2,912,436	76.0%	79.8%
2004	1993	16,816	6,329	37.6%	88.0%	42.8%
	1994	24,853	20,866	84.0%	88.0%	95.4%
	1995	40,754	15,920	39.1%	88.0%	44.4%
	1996	462,813	252,344	54.5%	88.0%	62.0%
	1997	138,465	64,869	46.8%	87.0%	53.8%
	1998	260,145	170,165	65.4%	84.0%	77.9%
	1999	762,848	629,866	82.6%	82.0%	100.7%
	2000	966,574	697,636	72.2%	80.0%	90.2%
	2001	864,421	594,165	68.7%	78.8%	87.3%
	2002	4,988	6,651	133.3%	75.0%	177.8%
		Total	3,542,679	2,458,812	69.4%	81.9%

Nationwide
 Monumental Life Insurance Company
 Standardized Individual Medicare Supplement
 Actual to Expected Analysis

Plans H - J

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2005	1993	17,315	6,999	40.4%	88.0%	45.9%
	1994	30,178	9,004	29.8%	88.0%	33.9%
	1995	40,338	15,296	37.9%	88.0%	43.1%
	1996	441,745	238,191	53.9%	88.0%	61.3%
	1997	134,732	65,177	48.4%	88.0%	55.0%
	1998	238,222	179,350	75.3%	87.0%	86.5%
	1999	705,685	474,298	67.2%	84.0%	80.0%
	2000	819,926	570,119	69.5%	82.0%	84.8%
	2001	730,182	533,877	73.1%	79.9%	91.6%
	2002	5,783	14,653	253.4%	79.0%	320.7%
	2003	0	200	0.0%	0.0%	0.0%
	2005	0	703	0.0%	0.0%	0.0%
	Total	3,164,107	2,107,867	66.6%	83.6%	79.7%
2006	1993	15,719	7,293	46.4%	88.0%	52.7%
	1994	21,942	26,756	121.9%	88.0%	138.6%
	1995	39,271	19,780	50.4%	88.4%	57.0%
	1996	349,973	179,117	51.2%	88.0%	58.2%
	1997	97,183	43,853	45.1%	88.0%	51.3%
	1998	159,515	142,917	89.6%	88.0%	101.8%
	1999	520,470	321,243	61.7%	86.6%	71.3%
	2000	560,424	462,117	82.5%	84.0%	98.2%
	2001	503,306	398,727	79.2%	81.9%	96.7%
	2002	2,117	2,811	132.8%	80.0%	166.0%
	2005	0	53	0.0%	0.0%	0.0%
		Total	2,269,920	1,604,666	70.7%	85.3%
2007	1993	13,552	6,240	46.0%	88.0%	52.3%
	1994	14,469	2,129	14.7%	88.0%	16.7%
	1995	29,766	6,867	23.1%	89.2%	25.9%
	1996	302,233	154,974	51.3%	88.1%	58.2%
	1997	86,346	25,297	29.3%	88.0%	33.3%
	1998	145,926	104,303	71.5%	88.0%	81.2%
	1999	469,903	370,821	78.9%	87.7%	90.0%
	2000	465,380	428,828	92.1%	87.0%	105.9%
	2001	422,027	335,546	79.5%	83.9%	94.7%
		Total	1,949,602	1,435,004	73.6%	86.8%
2008	1993	9,929	2,840	28.6%	88.0%	32.5%
	1994	14,850	1,434	9.7%	88.0%	11.0%
	1995	23,252	1,598	6.9%	90.3%	7.6%
	1996	291,024	120,614	41.4%	88.2%	47.0%
	1997	82,041	44,269	54.0%	88.0%	61.3%
	1998	147,153	68,393	46.5%	88.0%	52.8%
	1999	378,229	272,801	72.1%	87.9%	82.0%
	2000	398,656	361,433	90.7%	88.0%	103.0%
	2001	408,873	261,923	64.1%	86.9%	73.7%
		Total	1,754,008	1,135,305	64.7%	87.8%
2009	1993	10,617	3,046	28.7%	88.0%	32.6%
	1994	15,483	2,320	15.0%	88.0%	17.0%
	1995	22,956	3,885	16.9%	91.1%	18.6%
	1996	262,592	99,730	38.0%	88.3%	43.0%
	1997	78,101	35,390	45.3%	88.0%	51.5%
	1998	144,676	61,965	42.8%	88.0%	48.7%
	1999	309,548	300,791	97.2%	88.0%	110.4%
	2000	325,392	265,748	81.7%	88.0%	92.8%
	2001	369,327	234,783	63.6%	87.9%	72.3%
		Total	1,538,693	1,007,658	65.5%	88.1%

Nationwide
 Monumental Life Insurance Company
 Standardized Individual Medicare Supplement
 Actual to Expected Analysis

Plans H - J

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2010	1993	10,740	2,108	19.6%	88.0%	22.3%
	1994	15,483	573	3.7%	88.0%	4.2%
	1995	17,507	1,955	11.2%	90.4%	12.3%
	1996	210,315	129,001	61.3%	88.3%	69.4%
	1997	68,336	36,068	52.8%	88.0%	60.0%
	1998	136,013	47,678	35.1%	88.0%	39.8%
	1999	284,721	211,599	74.3%	88.0%	84.5%
	2000	300,226	240,052	80.0%	88.0%	90.9%
	2001	312,847	284,840	91.0%	88.0%	103.5%
		Total	1,356,188	953,872	70.3%	88.1%
Through 9/30/11	1993	8,070	681	8.4%	88.0%	9.6%
	1994	11,760	4,294	36.5%	88.0%	41.5%
	1995	9,892	2,416	24.4%	91.8%	26.6%
	1996	137,632	89,251	64.8%	88.2%	73.5%
	1997	44,556	14,929	33.5%	88.0%	38.1%
	1998	97,249	31,239	32.1%	88.0%	36.5%
	1999	200,876	96,871	48.2%	88.0%	54.8%
	2000	203,375	131,418	64.6%	88.0%	73.4%
	2001	213,695	140,759	65.9%	88.0%	74.9%
		Total	927,105	511,860	55.2%	88.1%
Plan Total		35,200,286	28,197,366	80.1%	79.3%	101.0%

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	District of Columbia					
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Monumental Life Insurance Company 100 Light Street Baltimore, MD 21202-1098	Iowa	Accident & Health	468	66281	52-0419790	
4.	Contact Name & Address	Telephone #	Fax #	E-mail Address			
	Teri Schaffer Actuarial Administrative Supervisor 100 Light Street Baltimore, MD 21202-1098	800-233-4624 ext. 5236	410-209-5910	msapprovals@aegonusa.com			
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
6.	Company Tracking Number	1670					
7.	<input checked="" type="checkbox"/> New Submission	<input type="checkbox"/> Resubmission	Previous file # _____				
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small [] Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____					
9.	Type of Insurance	MS05I Individual Medicare Supplement - Standard Plans					
10.	Product Coding Matrix Filing Code	<u>MS05I</u>					
11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <input type="checkbox"/> Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ <u>SUPPORTING DOCUMENTATION</u> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____					
12.	Filing Submission Date	January 31, 2012					

13.	Filing Fee (If required)	Amount	\$ 0.00	Check Date	
		Retaliatory	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number	
14.	Date of Domiciliary Approval	The rates for this policy form in our domiciliary state of Iowa are pending			
15.	Filing Description:				
	<p>2012 Annual Rate Filing for Standard Mass Marketed Medicare Supplement Policies: Monumental Life Insurance Company</p> <p><u>POLICY FORM #(s):</u></p> <p>MS4000IPM-A MS4000IPM-C MS4000IPM-J</p>				
16.	Certification (If required)				
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>District of Columbia</u>.</p>					
Print Name:		Stephen Baloga, A.S.A., M.A.A.A.		Title: Assistant Vice President and Actuary	
Signature:				Date: January 31, 2012	

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		1670		
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		2.8%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum Memorandum, rates, actual to expected analysis, loss ratio projections	MS4000IPM-A MS4000IPM-C MS4000IPM-J	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>2.8%</u> <input type="checkbox"/> Other _____	
02	Life, Accident & Health Transmittal Document Pages 1 thru 3	MS4000IPM-A MS4000IPM-C MS4000IPM-J	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>2.8%</u> <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% ___% <input type="checkbox"/> Other _____	

LH FFA-1

SERFF Tracking Number: AEGC-128021344 *State:* District of Columbia
Filing Company: Monumental Life Insurance Company *State Tracking Number:*
Company Tracking Number: 1670
TOI: MS051 Individual Medicare Supplement - *Sub-TOI:* MS051.015 Multi-Plan
Standard Plans
Product Name: 2012 Annual Monumental Life Insurance Standard Individual Medicare Supplement Rate Filing
Project Name/Number: Medicare Supplement Rates/55i

Attachment "ML Std Ind Projection for DC 2011-09.xls" is not a PDF document and cannot be reproduced here.