

SERFF Tracking #:

MDIC-128937662

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

District of Columbia

Filing Company:

Medico Insurance Company

TOI/Sub-TOI:

H10I Individual Health - Dental/H10I.000 Health Dental

Product Name:

DVH-A18A44_2013Rates

Project Name/Number:

DVH-A18A44_2013Rates/

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

19.000%

Effective Date of Last Rate Revision:

10/01/2012

Filing Method of Last Filing:

SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Medico Insurance Company	27.000%	27.000%	\$1,759	17	\$6,514	27.000%	27.000%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Revised Rates	MI-DVA18	Revised	Previous State Filing Number: Percent Rate Change Request: 27	A18_DC 2013 RtRvsn.pdf,

Current Rates

Medico® Insurance Company
Omaha, Nebraska
MI-DVA18
Gross Premium Code: A18 - Rate Group: A18
Dental/Vision/Hearing

RATE SCHEDULE - District of Columbia
For Forms Issued From 02/23/2009 Through 05/08/2011
\$1,000 Annual Benefit Maximum

Issue Age	Premium
18 - 39	328.44
40 - 59	371.28
60 - 74	414.12
75 - 79	428.40
80 - 84	456.96

AVAILABLE DISCOUNT:
When two or more persons from the same household
are issued policies at the same time,
a 10% discount is applied to the premium rates.

MODAL FACTORS

Direct-Billed
Annual = 1.00
Semi-Annual = 0.52
Quarterly = 0.27
Bi-Monthly = 2/11
Monthly = 1/11

Credit Card
Annual = 1.03
Semi-Annual = 0.515
Quarterly = 0.258
Monthly = 0.086

Automatic Bank Withdrawal
Annual = 1.00
Semi-Annual = 0.52
Quarterly = 3/12
Bi-Monthly = 2/12
Monthly = 1/12

Rates certify to a 50% anticipated loss ratio.

Proposed Rates

Medico® Insurance Company
Omaha, Nebraska
MI-DVA18
Gross Premium Code: A18 - Rate Group: A18
Dental/Vision/Hearing

RATE SCHEDULE - District of Columbia
For Forms Issued From 02/23/2009 Through 05/08/2011
\$1,000 Annual Benefit Maximum

Issue Age	Premium
18 - 39	417.11
40 - 59	471.52
60 - 74	525.93
75 - 79	544.06
80 - 84	580.33

AVAILABLE DISCOUNT:
When two or more persons from the same household
are issued policies at the same time,
a 10% discount is applied to the premium rates.

MODAL FACTORS

Direct-Billed
Annual = 1.00
Semi-Annual = 0.52
Quarterly = 0.27
Bi-Monthly = 2/11
Monthly = 1/11

Credit Card
Annual = 1.03
Semi-Annual = 0.515
Quarterly = 0.258
Monthly = 0.086

Automatic Bank Withdrawal
Annual = 1.00
Semi-Annual = 0.52
Quarterly = 3/12
Bi-Monthly = 2/12
Monthly = 1/12

Rates certify to a 50% anticipated loss ratio.

Medico® Insurance Company
Omaha, Nebraska
MI-DVA18-3
Gross Premium Code: A18 - Rate Group: A18
Dental/Vision/Hearing

RATE SCHEDULE - District of Columbia
For Issues Beginning 05/09/2011
\$1,000 Annual Benefit Maximum

Issue Age	Premium
18 - 39	328.44
40 - 59	371.28
60 - 74	414.12
75 - 79	428.40
80 - 84	456.96

AVAILABLE DISCOUNT:

When two or more persons from the same household are issued policies at the same time, a 10% discount is applied to the premium rates.

MODAL FACTORS

Direct-Billed
Annual = 1.00
Semi-Annual = 0.52
Quarterly = 0.27
Bi-Monthly = 2/11
Monthly = 1/11

Credit Card
Annual = 1.03
Semi-Annual = 0.515
Quarterly = 0.258
Monthly = 0.086

Automatic Bank Withdrawal
Annual = 1.00
Semi-Annual = 0.52
Quarterly = 3/12
Bi-Monthly = 2/12
Monthly = 1/12

Rates certify to a 50% anticipated loss ratio.

MIRSA18-3(DC) 2/13

Medico® Insurance Company
Omaha, Nebraska
MI-DVA18-3
Gross Premium Code: A18 - Rate Group: A18
Dental/Vision/Hearing

RATE SCHEDULE - District of Columbia
For Issues Beginning 05/09/2011
\$1,000 Annual Benefit Maximum

Issue Age	Premium
18 - 39	417.11
40 - 59	471.52
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MIRSA18-3(DC) 2/13

Medico® Insurance Company
 Omaha, Nebraska
 MI-DVA18
 Gross Premium Code: A18 - Rate Group: A18
 Dental/Vision/Hearing

RATE SCHEDULE - District of Columbia
 For Forms Issued From 02/23/2009 Through 05/08/2011
 \$1,500 Annual Benefit Maximum

Issue Age	Premium
18 - 39	443.39
40 - 59	501.22
60 - 74	559.06
75 - 79	578.34
80 - 84	616.89

AVAILABLE DISCOUNT:
 When two or more persons from the same household
 are issued policies at the same time,
 a 10% discount is applied to the premium rates.

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 Annual = 1.00
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 MI-DVA18
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 Dental/Vision/Hearing

RATE SCHEDULE - District of Columbia
 For Forms Issued From 02/23/2009 Through 05/08/2011
 \$1,500 Annual Benefit Maximum

Issue Age	Premium
18 - 39	563.11
40 - 59	636.55
60 - 74	710.00
75 - 79	734.49
80 - 84	783.45

AVAILABLE DISCOUNT:
 When two or more persons from the same household
 are issued policies at the same time,
 a 10% discount is applied to the premium rates.

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 Annual = 1.00
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H10I Individual Health - Dental/H10I.000 Health Dental

Product Name:

DVH-A18A44_2013Rates

Project Name/Number:

DVH-A18A44_2013Rates/

Supporting Document Schedules

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

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

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	DC DC.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	NW_Exhibits_2012q3.pdf
Item Status:	
Status Date:	

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

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
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Company Tracking #:

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Product Name:

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Project Name/Number:

DVH-A18A44_2013Rates/

Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Rate Summary Worksheet
Bypass Reason:	Filing contains excepted benefits
Attachment(s):	
Item Status:	
Status Date:	



MEDICO®
INSURANCE COMPANY

Corporate Office - Omaha, Nebraska
Administrative Services - P.O.Box 10386, Des Moines, Iowa 50306-0386

Customer Service • 1-800-228-6080

March 20, 2013

Mr. William P. White
Government of the District of Columbia
Department of Insurance, Securities, and Banking
810 First Street, N.E., Suite 701
Washington DC 20002

RE: Medico Insurance Company
NAIC Company # 31119
Rate Filing for forms: MI-DVA18

Dear Mr. William White:

Enclosed is a rate filing for the above referenced Dental, Vision, Hearing Form.

We are requesting a rate increase of 27% effective May 1, 2013. Current and Proposed rates have been attached.

We look forward to receiving your notification of approval. If you have any questions or concerns, please do not hesitate to contact me using any of the avenues listed below.

Sincerely,

Arinna M. Roxas

Arinna M. Roxas
Pricing/Valuation Analyst
American Republic Insurance Company
(402) 496-8292 phone
(402) 452-2722 fax
arinna.roxas@americanenterprise.com

Attached

Medico® Insurance Company
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Dental Vision Hearing
District of Columbia

1. Purpose of Filing

The purpose of this filing is to demonstrate that the anticipated lifetime loss ratio of these forms meets the minimum state requirements in light of the included rate increase request. It is not intended for any other purpose.

2. Scope of Filing

This filing applies to Dental Vision Hearing policy form A18. These are individual policy forms that are sold by independent agents. These forms are guaranteed renewable. This rate revision applies to in force and new business. In District of Columbia, there are 17 policies with total gross annualized premium of \$6,514 and average annualized premium of \$383. Nationwide there are 28,148 policies with total gross annualized premium of \$11,514,871 and average annualized premium of \$409. This data is as of September 30, 2012.

3. Benefits

The form provides the following benefits:

After the \$100 policy year deductible is satisfied, the policy pays the following percentages of actual charges, not to exceed reasonable and customary charges, for covered expenses up to the policy year maximum (\$1,000 or \$1,500):

- 60% - First policy year
- 70% - Second policy year
- 80% - Third policy year and after

Covered expenses, subject to the Exceptions and Limitations, are:

- Dental Services, performed by a licensed dentist, including semi-annual examinations and cleanings, x-rays, the cost of fillings, bridges, crowns, dentures and outpatient dental surgery prescribed as medically necessary.
- Visits to a physician for a basic eye examination or eye refraction, including the cost of eyeglasses or contact lenses prescribed by the physician, up to a maximum benefit of \$150 in any one policy year.
- Hearing examinations performed by a physician or audiologist, the purchase of hearing aids prescribed as medically necessary by a physician or audiologist, including the cost of the hearing aid and any necessary repairs.

After the policy has been in force three months, the policy will pay 100% of the cost of one dental cleaning up to a maximum benefit of \$50 per insured each policy year. This benefit is not subject to the deductible; however, it is included in the policy year maximum.

4. Rate Increase Request, Reasons for and Expected Effect on Premiums

This rate increase is being requested due to adverse claim experience. The company is requesting a 27% increase in the premium rates. The rate increase percentage may vary for a particular policy due to the rounding of the premium rates. It is expected that the rate revision will be implemented on the later of May 1, 2013 or following the approval and the necessary time to give the policyholder sufficient notice of a rate change.

Medico® Insurance Company
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Dental Vision Hearing
District of Columbia

5. Rate Justification Standard - Minimum Loss Ratio

This filing demonstrates that both the projected future loss ratio and the anticipated lifetime loss ratio are higher than the minimum loss ratio for this type of form.

6. Rate Increase History

<u>Rerate Effective Date</u>	<u>Rerate Percentage</u>
10/1/2012	19.0%

7. Projection Assumptions

The following assumptions were used:

Interest - An effective annual rate of interest of 4.0% has been assumed for accumulating past experience and discounting projected future experience.

Terminations - Annual termination rates, adjusted for recent experience, have been assumed for projecting the in force into the future.

Morbidity - The expected claims are based on the durational loss ratios approved by each state and weighted together by each state's earned premium. The projected incurred claims were adjusted based on the actual to expected ratios by duration.

Experience Data Credibility - The requested rate increase is based on nationwide experience to enhance credibility. The state's past experience has been provided for reference.

Premium Rate Increase - The requested 27% premium rate revision has been assumed with an effective date of May 1, 2013. For all years thereafter, no annual rate increases have been assumed.

8. Past Experience

The attached exhibits show the past experience through September 30, 2012. The actual to expected ratios by duration show a significantly increasing pattern, which supports the need for the requested rate increase at this time. The accumulated value of nationwide past earned premium is \$16,788,046 and the accumulated value of past incurred claims is \$11,586,210. This results in a loss ratio of 69.0%

9. Projected Future Experience

The future experience has been generated for 25 years using the business in force as of September 30, 2012. Adjustments have been made to the experience as described in the Projection Assumptions section. The present value of future earned premium is \$92,170,894 and the present value of future incurred claims is \$59,547,791. This results in a loss ratio of 64.6%

Medico® Insurance Company
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Dental Vision Hearing
District of Columbia

10. Anticipated Lifetime Loss Ratio

The anticipated lifetime loss ratio is defined as the sum of the present value of past and projected incurred claims divided by the sum the present value of past and future earned premium. These values are summarized below:

<u>Experience Period</u>	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Past Years			68.2%
	\$11,399,663	\$7,771,287	
Projected Future	\$92,170,894	\$59,547,791	64.6%
Anticipated Lifetime	\$103,570,557	\$67,319,078	65.0%

The projected future loss ratio and the anticipated lifetime loss ratio are both greater than the required minimum loss ratio and originally filed loss ratio. This demonstrates that the premium and claims experience meets the minimum loss ratio requirements.

11. Actuarial Certification

I hereby certify that, to the best of my knowledge and judgment: the assumptions presented are expected to develop and are consistent with the company's business plan at the time of the filing; the anticipated lifetime loss ratio and future loss ratio both exceed the applicable ratio; the filed premium rates maintain the proper relationship between policies which had different rating methodologies; the premium rates are reasonable in relationship to benefits; and the filing was prepared based on the current standards as promulgated by the Actuarial Standards Board including Standard No. 8 'Regulatory Filings for Health Plan Entities' and Standard No 23, the 'Data Quality' standard of practice.



Catherine M. Liang, FSA, MAAA
VP and Actuary

March 8, 2013

Medico Insurance Company
Past Experience Exhibit by Issue Year
As of 9/30/2012
Nationwide

Cal Year	Issue Year	Earned Premium	Paid on Inc	Claim Reserve	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2008	<u>2008</u>	<u>49,278</u>	<u>13,726</u>	-	<u>13,726</u>	<u>27.9%</u>	<u>56.9%</u>	<u>0.49</u>
	Total	49,278	13,726	-	13,726	27.9%	56.9%	0.49
2009	2008	309,564	181,886	-	181,886	58.8%	49.7%	1.18
	<u>2009</u>	<u>588,310</u>	<u>199,057</u>	-	<u>199,057</u>	<u>33.8%</u>	<u>57.8%</u>	<u>0.59</u>
	Total	897,874	380,943	-	380,943	42.4%	55.0%	0.77
2010	2008	266,686	258,553	-	258,553	97.0%	44.5%	2.18
	2009	1,202,252	864,957	-	864,957	71.9%	49.2%	1.46
	<u>2010</u>	<u>1,350,591</u>	<u>564,704</u>	<u>882</u>	<u>565,586</u>	<u>41.9%</u>	<u>58.2%</u>	<u>0.72</u>
	Total	2,819,529	1,688,215	882	1,689,097	59.9%	53.1%	1.13
2011	2008	238,509	271,599	693	272,292	114.2%	48.6%	2.35
	2009	1,020,542	959,780	2,646	962,426	94.3%	44.1%	2.14
	2010	2,589,091	2,056,963	7,286	2,064,249	79.7%	49.5%	1.61
	<u>2011</u>	<u>1,879,517</u>	<u>712,937</u>	<u>6,161</u>	<u>719,098</u>	<u>38.3%</u>	<u>57.0%</u>	<u>0.67</u>
	Total	5,727,659	4,001,280	16,786	4,018,066	70.2%	51.0%	1.38
2012	2008	175,909	164,064	18,175	182,239	103.6%	49.6%	2.09
	2009	732,798	645,946	82,324	728,270	99.4%	48.1%	2.06
	2010	1,826,143	1,606,664	172,249	1,778,913	97.4%	44.4%	2.20
	2011	3,058,196	1,852,354	377,511	2,229,865	72.9%	49.5%	1.47
	<u>2012</u>	<u>1,500,660</u>	<u>359,893</u>	<u>223,373</u>	<u>583,266</u>	<u>38.9%</u>	<u>57.1%</u>	<u>0.68</u>
	Total	7,293,706	4,628,921	855,457	5,502,553	75.4%	48.5%	1.56

By Duration

1	5,368,356	1,850,317	230,416	2,080,733	38.8%	57.5%	0.67
2	7,159,103	4,956,160	384,797	5,340,957	74.6%	49.5%	1.51
3	3,113,371	2,824,998	174,895	2,999,893	96.4%	44.3%	2.18
4	971,307	917,546	83,017	1,000,563	103.0%	48.2%	2.14
5	175,909	164,064	18,175	182,239	103.6%	49.6%	2.09

Comparison of Loss Ratios by Duration

Issue Year	Duration					
	1	2	3	4	5	6
2008	27.9%	58.8%	97.0%	114.2%	103.6%	85.6%
2009	33.8%	71.9%	94.3%	99.4%	72.7%	67.1%
2010	41.9%	79.7%	97.4%	87.5%	80.5%	82.5%
2011	38.3%	72.9%	83.3%	81.1%	82.5%	84.3%
2012	38.8%	63.2%	51.9%	56.1%	57.1%	58.3%

Actual loss ratios are in the outlined section, while projected loss ratios follow.

Medico Insurance Company
Illustrative Experience Exhibit - Incurred Basis
As of 9/30/2012
Nationwide - Without Rate Increase

Cal Year (a)	Earned Premium (b)	Paid Claims (c)	Claim Reserves as of 09/30/2012 (d)	Incurred Claims (e) = (c) + (d)	Incurred Loss Ratio (f) = (e) / (b)	Expected Incurred Claims (g)	Expected Loss Ratio (h)	A/E Claims Ratio (i)	Active Life Reserves (j)	Earned Premium Manual Rate Basis (k)	Earned Premium Current Rate Basis (l)	Policy Count (m)
2008	49,278	13,726	-	13,726	27.9%	28,064	56.9%	0.49	-	49,278	49,278	576
2009	897,874	380,943	-	380,943	42.4%	493,925	55.0%	0.77	-	897,874	897,874	4,283
2010	2,819,529	1,688,215	882	1,689,097	59.9%	1,496,857	53.1%	1.13	3,189	2,819,529	2,819,529	10,581
2011	5,727,659	4,001,280	16,786	4,018,066	70.2%	2,919,186	51.0%	1.38	51,094	5,727,659	5,727,659	20,262
YTD3Q12	7,293,706	4,628,921	855,457	5,484,378	75.2%	3,534,753	48.5%	1.55	#####	7,293,706	7,293,706	28,148
10/1/11-9/30/12	9,056,061	5,897,510	861,052	6,758,562	74.6%	6,453,938	71.3%	1.05	#####	9,056,061	9,056,061	28,148
4Q12	3,284,117			3,206,485	97.6%	1,629,887	49.6%	1.97				
2013	9,899,891			7,744,874	78.2%	4,698,188	47.5%	1.65				
2014	8,746,380			6,316,700	72.2%	4,212,841	48.2%	1.50				
2015	7,796,827			5,809,498	74.5%	3,886,717	49.8%	1.49				
2016	7,018,614			5,346,428	76.2%	3,572,355	50.9%	1.50				
2017	6,380,731			4,964,156	77.8%	3,314,592	51.9%	1.50				
2018	5,833,735			4,620,029	79.2%	3,084,451	52.9%	1.50				
2019	5,350,859			4,298,774	80.3%	2,870,197	53.6%	1.50				
2020	4,917,103			3,997,851	81.3%	2,670,086	54.3%	1.50				
2021	4,522,255			3,722,653	82.3%	2,484,928	54.9%	1.50				
2022	4,156,521			3,461,722	83.3%	2,311,121	55.6%	1.50				
2023	3,808,647			3,205,512	84.2%	2,140,951	56.2%	1.50				
2024	3,479,702			2,959,938	85.1%	1,976,417	56.8%	1.50				
2025	3,170,771			2,719,825	85.8%	1,817,079	57.3%	1.50				
2026	2,877,274			2,483,702	86.3%	1,660,194	57.7%	1.50				
2027	2,598,883			2,259,538	86.9%	1,509,942	58.1%	1.50				
2028	2,335,136			2,043,524	87.5%	1,366,419	58.5%	1.50				
2029	2,085,654			1,834,844	88.0%	1,227,638	58.9%	1.49				
2030	1,853,403			1,640,835	88.5%	1,097,799	59.2%	1.49				
2031	1,637,010			1,460,735	89.2%	977,602	59.7%	1.49				
2032	1,435,392			1,290,707	89.9%	863,973	60.2%	1.49				
2033	1,250,624			1,128,966	90.3%	756,225	60.5%	1.49				
2034	1,082,490			976,969	90.3%	655,350	60.5%	1.49				
2035	929,636			842,830	90.7%	565,186	60.8%	1.49				
2036	791,452			726,334	91.8%	486,947	61.5%	1.49				
Past	16,788,046			11,586,210	69.0%	8,472,784	50.5%	1.37				
Future	97,243,106			79,063,429	81.3%	51,837,087	53.3%	1.53				
Lifetime	114,031,152			90,649,639	79.5%	60,309,871	52.9%	1.50				
Interest Adjusted at 4.0%												
Past	11,399,663			7,771,287	68.2%	5,730,568	50.3%	1.36				
Future	74,006,459			59,547,791	80.5%	38,808,824	52.4%	1.53				
Lifetime	85,406,122			67,319,078	78.8%	44,539,391	52.2%	1.51				

Medico Insurance Company
Illustrative Experience Exhibit - Incurred Basis
As of 9/30/2012
Nationwide - With Rate Increase

Cal Year (a)	Earned Premium (b)	Paid Claims (c)	Claim Reserves as of 09/30/2012 (d)	Incurred Claims (e) = (c) + (d)	Incurred Loss Ratio (f) = (e) / (b)	Expected Incurred Claims (g)	Expected Loss Ratio (h)	A/E Claims Ratio (i)	Active Life Reserves (j)	Earned Premium Manual Rate Basis (k)	Earned Premium Current Rate Basis (l)	Policy Count (m)
2008	49,278	13,726	-	13,726	27.9%	28,064	56.9%	0.49	-	49,278	49,278	576
2009	897,874	380,943	-	380,943	42.4%	493,925	55.0%	0.77	-	897,874	897,874	4,283
2010	2,819,529	1,688,215	882	1,689,097	59.9%	1,496,857	53.1%	1.13	3,189	2,819,529	2,819,529	10,581
2011	5,727,659	4,001,280	16,786	4,018,066	70.2%	2,919,186	51.0%	1.38	51,094	5,727,659	5,727,659	20,262
YTD3Q12	7,293,706	4,628,921	855,457	5,484,378	75.2%	3,534,753	48.5%	1.55	#####	7,293,706	7,293,706	28,148
10/1/11-9/30/12	9,056,061	5,897,510	861,052	6,758,562	74.6%	6,453,938	71.3%	1.05	#####	9,056,061	9,056,061	28,148
4Q12	3,284,117			3,206,485	97.6%	1,629,887	49.6%	1.97				
2013	11,610,018			7,744,874	66.7%	4,698,188	47.5%	1.41				
2014	11,107,903			6,316,700	56.9%	4,212,841	48.2%	1.18				
2015	9,901,970			5,809,498	58.7%	3,886,717	49.8%	1.18				
2016	8,913,640			5,346,428	60.0%	3,572,355	50.9%	1.18				
2017	8,103,529			4,964,156	61.3%	3,314,592	51.9%	1.18				
2018	7,408,844			4,620,029	62.4%	3,084,451	52.9%	1.18				
2019	6,795,591			4,298,774	63.3%	2,870,197	53.6%	1.18				
2020	6,244,721			3,997,851	64.0%	2,670,086	54.3%	1.18				
2021	5,743,264			3,722,653	64.8%	2,484,928	54.9%	1.18				
2022	5,278,781			3,461,722	65.6%	2,311,121	55.6%	1.18				
2023	4,836,982			3,205,512	66.3%	2,140,951	56.2%	1.18				
2024	4,419,221			2,959,938	67.0%	1,976,417	56.8%	1.18				
2025	4,026,880			2,719,825	67.5%	1,817,079	57.3%	1.18				
2026	3,654,138			2,483,702	68.0%	1,660,194	57.7%	1.18				
2027	3,300,581			2,259,538	68.5%	1,509,942	58.1%	1.18				
2028	2,965,623			2,043,524	68.9%	1,366,419	58.5%	1.18				
2029	2,648,780			1,834,844	69.3%	1,227,638	58.9%	1.18				
2030	2,353,821			1,640,835	69.7%	1,097,799	59.2%	1.18				
2031	2,079,003			1,460,735	70.3%	977,602	59.7%	1.18				
2032	1,822,947			1,290,707	70.8%	863,973	60.2%	1.18				
2033	1,588,293			1,128,966	71.1%	756,225	60.5%	1.18				
2034	1,374,763			976,969	71.1%	655,350	60.5%	1.17				
2035	1,180,638			842,830	71.4%	565,186	60.8%	1.17				
2036	1,005,143			726,334	72.3%	486,947	61.5%	1.17				
Past	16,788,046			11,586,210	69.0%	8,472,784	50.5%	1.37				
Future	121,649,190			79,063,429	65.0%	51,837,087	53.3%	1.22				
Lifetime	138,437,236			90,649,639	65.5%	60,309,871	52.9%	1.24				
Interest Adjusted at 4.0%												
Past	11,399,663			7,771,287	68.2%	5,730,568	50.3%	1.36				
Future	92,170,894			59,547,791	64.6%	38,808,824	52.4%	1.23				
Lifetime	103,570,557			67,319,078	65.0%	44,539,391	52.2%	1.25				

**Medico Insurance Company
Development of Loss Ratios
Nationwide**

Cal Yr	Earned Premium						Total	Incurred Claims						
	Issue Year	2008	2009	2010	2011	2012		Issue Year	2008	2009	2010	2011	2012	Total
2008		49,278	-	-	-	-	49,278		13,726					13,726
2009		309,564	588,310	-	-	-	897,874		181,886	199,057				380,943
2010		266,686	1,202,252	1,350,591	-	-	2,819,529		258,553	864,957	565,586			1,689,097
2011		238,509	1,020,542	2,589,091	1,879,517	-	5,727,659		272,292	962,426	2,064,249	719,098		4,018,066
2012		175,909	732,798	1,826,143	3,058,196	1,504,991	7,298,037		182,239	728,270	1,778,913	2,229,865	583,266	5,502,553
2012		79,159	329,759	821,764	1,376,188	677,246	3,284,117		78,103	277,393	779,151	1,487,517	584,323	3,206,485
2013		229,344	940,885	2,341,291	3,867,887	2,520,484	9,899,891		196,412	683,947	2,049,555	3,220,933	1,594,026	7,744,874
2014		208,701	845,994	2,073,192	3,420,003	2,198,490	8,746,380		164,998	567,513	1,668,812	2,774,309	1,141,069	6,316,700
2015		190,576	769,850	1,864,105	3,028,382	1,943,914	7,796,827		153,561	528,706	1,537,649	2,498,690	1,090,892	5,809,498
2016		175,019	702,991	1,696,325	2,722,960	1,721,318	7,018,614		143,014	492,159	1,433,050	2,295,820	982,385	5,346,428
2017		160,524	645,605	1,549,005	2,477,879	1,547,718	6,380,731		132,387	458,959	1,333,849	2,136,820	902,141	4,964,156
2018		147,943	592,136	1,422,558	2,262,684	1,408,415	5,833,735		123,698	424,894	1,243,229	1,988,911	839,296	4,620,029
2019		136,315	545,724	1,304,742	2,077,978	1,286,099	5,350,859		115,539	396,605	1,150,901	1,854,471	781,257	4,298,774
2020		124,799	502,835	1,202,476	1,905,881	1,181,113	4,917,103		106,732	370,100	1,074,663	1,717,499	728,858	3,997,851
2021		114,140	460,352	1,107,971	1,756,498	1,083,294	4,522,255		98,907	341,941	1,003,246	1,603,499	675,060	3,722,653
2022		104,286	421,036	1,014,363	1,618,450	998,385	4,156,521		91,159	317,248	926,913	1,496,394	630,007	3,461,722
2023		94,595	384,687	927,731	1,481,715	919,920	3,808,647		83,060	292,423	859,516	1,382,814	587,699	3,205,512
2024		85,758	348,938	847,637	1,355,168	842,200	3,479,702		75,951	266,192	792,221	1,282,453	543,120	2,959,938
2025		77,119	316,341	768,868	1,238,173	770,271	3,170,771		68,886	243,432	721,505	1,182,041	503,961	2,719,825
2026		68,877	284,474	697,041	1,123,111	703,772	2,877,274		61,790	220,806	659,785	1,076,805	464,516	2,483,702
2027		61,427	254,069	626,825	1,018,191	638,371	2,598,883		55,339	197,870	598,432	984,892	423,006	2,259,538
2028		54,357	226,591	559,829	915,624	578,735	2,335,136		49,382	177,408	536,498	893,300	386,936	2,043,524
2029		47,663	200,512	499,281	817,761	520,436	2,085,654		43,844	158,326	480,813	800,897	350,963	1,834,844
2030		41,638	175,819	441,818	729,317	464,812	1,853,403		38,620	140,443	429,077	718,153	314,542	1,640,835
2031		36,091	153,593	387,408	645,378	414,540	1,637,010		33,204	123,726	380,737	640,870	282,197	1,460,735
2032		31,096	133,133	338,433	565,900	366,830	1,435,392		28,608	106,370	335,417	568,476	251,836	1,290,707
2033		26,552	114,706	293,351	494,361	321,655	1,250,624		24,830	91,647	288,391	500,802	223,297	1,128,966
2034		22,299	97,943	252,748	428,508	280,993	1,082,490		21,277	79,559	248,474	430,927	196,731	976,969
2035		18,807	82,257	215,812	369,198	243,562	929,636		18,161	68,122	215,682	371,573	169,293	842,830
2036		15,732	69,376	181,249	315,244	209,850	791,452		15,011	58,098	184,723	322,520	145,982	726,334
2037		13,094	58,030	152,867	264,757	179,183	667,931		12,494	48,063	157,596	276,125	126,718	620,996
2038		10,821	48,300	127,866	223,298	150,487	560,771		10,614	40,004	130,336	235,541	108,450	524,945
2039		8,729	39,915	106,426	186,778	126,921	468,769		8,860	33,961	108,482	195,086	92,484	438,874
2040		7,172	32,198	87,950	155,460	106,164	388,943		7,471	28,338	92,119	162,527	76,634	367,088
2041		5,872	26,455	70,946	128,472	88,363	320,107		4,979	23,884	76,878	137,927	63,845	307,513
2042		4,782	21,661	58,291	103,633	73,023	261,390		3,236	15,916	64,812	115,039	54,168	253,172
2043		3,884	17,639	47,729	85,148	58,904	213,305		3,101	10,351	43,189	96,980	45,171	198,792
2044		2,515	14,327	38,867	69,720	48,398	173,826		2,735	9,918	28,082	65,526	38,073	144,334
2045		2,146	9,277	31,568	56,774	39,628	139,393		2,807	8,734	26,912	43,426	25,744	107,623
2046		1,831	7,915	20,442	46,112	32,270	108,571		2,305	8,960	23,713	41,224	17,084	93,286
2047		1,557	6,756	17,441	29,860	26,210	81,823		1,912	7,359	24,328	35,751	16,210	85,560

**Medico Insurance Company
Development of Loss Ratios
Nationwide**

Cal Yr	Expected Claims						Actual to Expected Claims					
	Issue Year						Issue Year					
	2008	2009	2010	2011	2012	Total	2008	2009	2010	2011	2012	Total
2008	28,064	-	-	-	-	28,064	0.489					0.489
2009	153,803	340,123	-	-	-	493,925	1.183	0.585				0.771
2010	118,701	591,549	786,607	-	-	1,496,857	2.178	1.462	0.719			1.128
2011	115,819	449,666	1,281,958	1,071,743	-	2,919,186	2.351	2.140	1.610	0.671		1.376
2012	87,218	352,744	809,953	1,514,439	857,616	3,621,971	2.089	2.065	2.196	1.472	0.680	1.519
2012	39,248	158,735	364,479	681,498	385,927	1,629,887	1.990	1.748	2.138	2.183	1.514	1.967
2013	116,591	462,319	1,132,536	1,743,115	1,243,627	4,698,188	1.685	1.479	1.810	1.848	1.282	1.648
2014	108,717	425,812	1,023,583	1,666,564	988,165	4,212,841	1.518	1.333	1.630	1.665	1.155	1.499
2015	101,181	396,695	943,132	1,500,996	944,712	3,886,717	1.518	1.333	1.630	1.665	1.155	1.495
2016	94,232	369,273	878,976	1,379,130	850,745	3,572,355	1.518	1.333	1.630	1.665	1.155	1.497
2017	87,230	344,362	818,130	1,283,616	781,253	3,314,592	1.518	1.333	1.630	1.665	1.155	1.498
2018	81,505	318,803	762,547	1,194,766	726,830	3,084,451	1.518	1.333	1.630	1.665	1.155	1.498
2019	76,129	297,577	705,917	1,114,006	676,568	2,870,197	1.518	1.333	1.630	1.665	1.155	1.498
2020	70,326	277,691	659,155	1,031,724	631,190	2,670,086	1.518	1.333	1.630	1.665	1.155	1.497
2021	65,169	256,563	615,351	963,243	584,602	2,484,928	1.518	1.333	1.630	1.665	1.155	1.498
2022	60,065	238,035	568,532	898,904	545,586	2,311,121	1.518	1.333	1.630	1.665	1.155	1.498
2023	54,728	219,408	527,193	830,675	508,947	2,140,951	1.518	1.333	1.630	1.665	1.155	1.497
2024	50,044	199,727	485,917	770,387	470,341	1,976,417	1.518	1.333	1.630	1.665	1.155	1.498
2025	45,389	182,650	442,542	710,068	436,430	1,817,079	1.518	1.333	1.630	1.665	1.155	1.497
2026	40,713	165,674	404,686	646,851	402,270	1,660,194	1.518	1.333	1.630	1.665	1.155	1.496
2027	36,463	148,465	367,054	591,637	366,323	1,509,942	1.518	1.333	1.630	1.665	1.155	1.496
2028	32,538	133,111	329,066	536,617	335,086	1,366,419	1.518	1.333	1.630	1.665	1.155	1.496
2029	28,889	118,794	294,912	481,110	303,934	1,227,638	1.518	1.333	1.630	1.665	1.155	1.495
2030	25,447	105,376	263,179	431,404	272,393	1,097,799	1.518	1.333	1.630	1.665	1.155	1.495
2031	21,878	92,834	233,529	384,979	244,383	977,602	1.518	1.333	1.630	1.665	1.155	1.494
2032	18,850	79,811	205,731	341,491	218,090	863,973	1.518	1.333	1.630	1.665	1.155	1.494
2033	16,361	68,764	176,887	300,838	193,375	756,225	1.518	1.333	1.630	1.665	1.155	1.493
2034	14,020	59,694	152,404	258,863	170,369	655,350	1.518	1.333	1.630	1.665	1.155	1.491
2035	11,966	51,113	132,291	223,209	146,608	565,186	1.518	1.333	1.630	1.665	1.155	1.491
2036	9,891	43,592	113,302	193,742	126,420	486,947	1.518	1.333	1.630	1.665	1.155	1.492
2037	8,233	36,062	96,663	165,872	109,737	416,568	1.518	1.333	1.630	1.665	1.155	1.491
2038	6,993	30,016	79,943	141,493	93,917	352,362	1.518	1.333	1.630	1.665	1.155	1.490
2039	5,838	25,482	66,539	117,191	80,091	295,140	1.518	1.333	1.630	1.665	1.155	1.487
2040	4,923	21,262	56,502	97,632	66,365	246,684	1.518	1.333	1.630	1.665	1.155	1.488
2041	3,281	17,920	47,154	82,855	55,289	206,499	1.518	1.333	1.630	1.665	1.155	1.489
2042	2,132	11,942	39,753	69,106	46,910	169,843	1.518	1.333	1.630	1.665	1.155	1.491
2043	2,043	7,766	26,491	58,257	39,118	133,675	1.518	1.333	1.630	1.665	1.155	1.487
2044	1,802	7,441	17,224	39,362	32,971	98,801	1.518	1.333	1.630	1.665	1.155	1.461
2045	1,849	6,553	16,507	26,087	22,295	73,291	1.518	1.333	1.630	1.665	1.155	1.468
2046	1,519	6,723	14,544	24,764	14,795	62,345	1.518	1.333	1.630	1.665	1.155	1.496
2047	1,260	5,521	14,922	21,476	14,037	57,217	1.518	1.333	1.630	1.665	1.155	1.495

**Medico Insurance Company
Development of Loss Ratios
Nationwide**

Cal Yr	Dur	Mid-Year Dur Loss Ratios					Persistency
		50LR	55LR	60LR	A44AZ	A44FL	
2008	1	56.0%	61.0%	67.0%	37.0%	37.0%	n/a
2009	2	47.5%	52.0%	56.5%	50.0%	50.0%	115.5%
2010	3	42.5%	46.5%	50.5%	61.0%	61.0%	87.2%
2011	4	46.5%	50.5%	55.5%	57.5%	57.5%	88.4%
2012	5	47.5%	51.5%	56.5%	55.0%	55.0%	88.5%
2012	6	48.5%	53.0%	58.0%	53.5%	53.5%	89.9%
2013	7	49.5%	54.5%	59.5%	53.5%	53.5%	91.0%
2014	8	50.5%	55.5%	60.5%	54.5%	54.5%	91.3%
2015	9	51.5%	56.0%	61.5%	55.5%	55.5%	91.8%
2016	10	52.0%	56.5%	62.0%	56.5%	56.5%	91.7%
2017	11	52.5%	57.5%	62.5%	57.5%	57.0%	92.2%
2018	12	53.0%	58.5%	63.5%	58.0%	57.5%	92.1%
2019	13	53.5%	59.0%	64.5%	58.5%	58.5%	91.6%
2020	14	54.5%	59.5%	65.0%	59.5%	59.0%	91.5%
2021	15	55.0%	60.0%	65.5%	60.0%	59.5%	91.4%
2022	16	55.0%	60.5%	66.5%	60.5%	60.5%	90.7%
2023	17	55.5%	61.0%	67.0%	61.5%	61.0%	90.7%
2024	18	56.0%	61.5%	67.5%	62.0%	61.5%	89.9%
2025	19	56.0%	62.0%	68.0%	62.5%	62.0%	89.3%
2026	20	56.5%	62.0%	68.5%	63.5%	62.5%	89.2%
2027	21	57.0%	62.5%	69.0%	64.0%	63.0%	88.5%
2028	22	57.5%	63.5%	69.5%	64.5%	63.5%	87.7%
2029	23	58.0%	64.0%	70.5%	65.0%	64.0%	87.4%
2030	24	57.5%	63.5%	70.5%	65.5%	64.5%	86.7%
2031	25	57.5%	63.5%	70.5%	66.5%	65.5%	86.2%
2032	26	58.5%	64.5%	71.5%	67.5%	66.5%	85.4%
2033	27	59.5%	66.0%	72.5%	68.5%	67.5%	84.0%
2034	28	60.0%	67.0%	73.5%	69.5%	68.0%	84.3%
2035	29	59.5%	66.0%	73.0%	70.5%	69.0%	83.6%
2036	30	59.5%	66.0%	73.0%	71.5%	70.5%	83.2%
2037	31	61.0%	68.0%	75.0%	73.0%	71.5%	82.6%
2038	32	63.0%	70.5%	77.5%	75.0%	73.0%	80.7%
2039	33	64.5%	72.5%	80.0%	77.0%	75.0%	82.2%
2040	34	52.5%	59.0%	65.0%	79.0%	77.5%	81.9%
2041	35	42.0%	47.0%	52.0%	81.5%	80.0%	81.4%
2042	36	49.5%	55.5%	62.0%	85.5%	83.5%	81.2%
2043	37	67.0%	76.0%	84.0%	92.0%	90.0%	64.8%
2044	38	80.5%	91.5%	100.5%	98.0%	95.5%	85.3%
2045	39	77.5%	88.0%	96.0%	102.0%	99.0%	85.4%
2046	40	75.5%	86.0%	93.0%	106.0%	103.0%	85.0%
2047							

**Medico Insurance Company
Development of Loss Ratios
Nationwide**

Cal Yr	50% Loss Ratio States Earned Premium						Expected Claims					
	Issue Year						Issue Year					
	2008	2009	2010	2011	2012	Total	2008	2009	2010	2011	2012	Total
2008	40,348	-	-	-	-	40,348	22,595	-	-	-	-	22,595
2009	161,118	384,746	-	-	-	545,864	76,531	215,458	-	-	-	291,989
2010	134,377	763,103	779,612	-	-	1,677,092	57,110	362,474	436,583	-	-	856,167
2011	117,787	635,170	1,475,048	1,084,574	-	3,312,579	54,771	269,947	700,648	607,361	-	1,632,727
2012	86,051	445,343	1,014,985	1,676,999	893,245	4,116,623	40,874	207,084	431,369	796,575	500,217	1,475,902
2012	38,723	200,404	456,743	754,650	401,960	1,852,480	18,393	93,188	194,116	358,459	225,098	664,156
2013	112,190	571,803	1,301,309	2,121,003	1,495,962	5,602,267	54,412	271,607	605,108	901,426	710,582	1,832,554
2014	102,092	514,135	1,152,297	1,875,400	1,304,852	4,948,777	50,536	249,356	547,341	872,061	554,562	1,719,294
2015	93,226	467,860	1,036,084	1,660,650	1,153,755	4,411,576	47,079	231,591	502,501	788,809	536,496	1,569,980
2016	85,616	427,228	942,831	1,493,169	1,021,640	3,970,484	44,092	215,750	466,701	724,187	485,279	1,450,731
2017	78,525	392,353	860,950	1,358,775	918,605	3,609,207	40,833	202,062	434,780	672,594	445,523	1,350,268
2018	72,370	359,859	790,669	1,240,770	835,925	3,299,593	37,994	187,126	407,195	626,589	413,783	1,258,904
2019	66,683	331,653	725,186	1,139,484	763,328	3,026,334	35,342	174,118	377,097	586,835	385,481	1,173,391
2020	61,049	305,587	668,346	1,045,113	701,016	2,781,112	32,661	161,961	350,882	543,459	361,023	1,088,963
2021	55,835	279,770	615,819	963,197	642,959	2,557,579	30,430	149,677	326,384	505,678	334,338	1,012,169
2022	51,015	255,876	563,791	887,497	592,563	2,350,742	28,058	139,452	301,628	470,373	311,096	939,512
2023	46,274	233,785	515,640	812,516	545,992	2,154,208	25,451	128,582	281,024	434,696	289,376	869,753
2024	41,951	212,060	471,124	743,123	499,864	1,968,122	23,283	116,633	259,118	405,002	267,427	804,036
2025	37,725	192,250	427,343	678,967	457,173	1,793,457	21,126	106,698	235,039	373,432	249,159	736,295
2026	33,693	172,883	387,421	615,871	417,704	1,627,572	18,868	96,815	215,019	338,729	229,737	669,431
2027	30,049	154,405	348,394	558,337	378,887	1,470,073	16,978	86,467	195,101	309,877	208,388	608,423
2028	26,591	137,706	311,157	502,094	343,492	1,321,039	15,157	77,804	174,248	281,172	190,638	548,381
2029	23,316	121,857	277,504	448,429	308,890	1,179,997	13,407	69,458	156,790	251,120	172,979	490,775
2030	20,368	106,850	245,566	399,930	275,876	1,048,590	11,814	61,439	139,972	225,960	154,490	439,185
2031	17,655	93,343	215,325	353,901	246,039	926,262	10,152	54,139	123,812	201,723	139,012	389,826
2032	15,212	80,909	188,104	310,318	217,721	812,264	8,747	46,522	109,100	178,433	124,101	342,802
2033	12,989	69,710	163,047	271,089	190,909	707,744	7,598	40,083	93,752	157,232	109,773	298,665
2034	10,908	59,523	140,479	234,977	166,775	612,663	6,490	34,821	80,776	135,112	96,730	257,199
2035	9,200	49,990	119,950	202,454	144,559	526,154	5,520	29,744	70,171	116,411	83,122	221,846
2036	7,696	42,162	100,740	172,868	124,551	448,016	4,579	25,297	59,940	101,128	71,617	190,944
2037	6,405	35,267	84,965	145,183	106,349	378,168	3,811	20,984	50,979	86,384	62,214	162,157
2038	5,293	29,353	71,069	122,448	89,317	317,481	3,229	17,465	42,286	73,469	53,144	136,449
2039	4,270	24,257	59,152	102,422	75,331	265,432	2,690	14,797	35,196	60,941	45,198	113,624
2040	3,508	19,567	48,883	85,248	63,011	220,218	2,263	12,327	29,819	50,723	37,491	95,132
2041	2,873	16,077	39,432	70,449	52,445	181,276	1,508	10,370	24,842	42,974	31,205	79,694
2042	2,339	13,164	32,399	56,828	43,341	148,071	982	6,911	20,897	35,802	26,438	64,593
2043	1,900	10,720	26,528	46,692	34,961	120,801	940	4,502	13,927	30,116	22,025	49,486
2044	1,230	8,707	21,603	38,232	28,725	98,496	824	4,310	9,073	20,072	18,528	34,279
2045	1,050	5,638	17,546	31,133	23,520	78,886	845	3,777	8,685	13,076	12,348	26,383
2046	896	4,810	11,362	25,286	19,153	61,507	694	3,872	7,612	12,517	8,044	24,696
2047	762	4,106	9,694	16,374	15,556	46,491	575	3,182	7,803	10,971	7,700	22,531

**Medico Insurance Company
Development of Loss Ratios
Nationwide**

Cal Yr	55% Loss Ratio States													
	Earned Premium						Expected Claims							
	Issue Year	2008	2009	2010	2011	2012	Total	Issue Year	2008	2009	2010	2011	2012	Total
2008	8,571	-	-	-	-	-	8,571	5,228	-	-	-	-	-	5,228
2009	146,675	195,384	-	-	-	342,059	76,271	119,184	-	-	-	-	-	195,455
2010	130,628	423,204	542,201	-	-	1,096,033	60,742	220,066	330,743	-	-	-	-	611,551
2011	119,054	372,351	1,069,422	670,043	-	2,230,870	60,122	173,143	556,099	408,726	-	-	-	#####
2012	88,518	277,556	776,267	1,180,138	499,517	2,821,996	45,587	140,166	360,964	613,672	304,705	-	-	#####
2012	39,833	124,900	349,320	531,062	224,783	1,269,898	20,514	63,075	162,434	276,152	137,117	-	-	522,175
2013	115,407	356,371	995,249	1,492,593	836,566	3,796,186	61,165	183,531	502,601	694,056	435,014	-	-	#####
2014	105,019	320,430	881,284	1,319,757	729,694	3,356,185	57,236	169,828	453,861	666,477	339,308	-	-	#####
2015	95,899	291,590	792,404	1,168,633	645,199	2,993,724	53,224	158,916	419,974	601,846	325,825	-	-	#####
2016	88,070	266,266	721,083	1,050,773	571,318	2,697,510	49,319	147,778	392,990	556,910	294,229	-	-	#####
2017	80,776	244,531	658,460	956,197	513,698	2,453,662	45,639	136,937	365,445	521,128	272,260	-	-	#####
2018	74,445	224,279	604,709	873,155	467,463	2,244,050	42,806	126,717	338,637	484,601	254,767	-	-	992,761
2019	68,594	206,700	554,627	801,878	426,865	2,058,664	40,128	118,852	313,364	449,052	236,910	-	-	921,396
2020	62,799	190,455	511,155	735,467	392,020	1,891,896	37,051	111,416	293,914	415,539	219,531	-	-	857,921
2021	57,436	174,364	470,982	677,821	359,553	1,740,156	34,174	102,875	275,525	389,747	203,147	-	-	802,321
2022	52,477	159,472	431,191	624,549	331,371	1,599,061	31,486	94,886	254,403	365,361	190,538	-	-	746,137
2023	47,601	145,705	394,365	571,784	305,328	1,464,782	28,798	87,423	234,647	337,353	178,617	-	-	688,221
2024	43,154	132,164	360,318	522,951	279,532	1,338,119	26,324	79,960	216,191	311,156	164,924	-	-	633,630
2025	38,807	119,818	326,835	477,803	255,658	1,218,920	23,866	73,089	197,735	286,682	152,117	-	-	581,371
2026	34,659	107,748	296,302	433,401	233,587	1,105,697	21,489	66,265	180,744	262,208	140,152	-	-	530,705
2027	30,910	96,232	266,454	392,913	211,880	998,389	19,164	59,664	163,869	239,677	128,187	-	-	482,374
2028	27,353	85,824	237,975	353,333	192,086	896,571	17,096	53,211	147,545	217,300	117,173	-	-	435,151
2029	23,984	75,946	212,237	315,569	172,736	800,473	15,230	47,466	131,587	195,653	106,233	-	-	389,936
2030	20,952	66,593	187,810	281,439	154,274	711,069	13,410	42,287	117,381	174,492	95,650	-	-	347,570
2031	18,161	58,175	164,682	249,047	137,589	627,654	11,532	37,232	104,573	155,654	85,305	-	-	308,992
2032	15,648	50,426	143,863	218,377	121,753	550,067	9,936	32,020	92,072	138,669	76,096	-	-	272,698
2033	13,361	43,446	124,699	190,771	106,760	479,037	8,618	27,588	79,184	122,093	67,792	-	-	237,483
2034	11,221	37,097	107,440	165,358	93,263	414,379	7,406	23,928	68,224	105,002	59,689	-	-	204,560
2035	9,464	31,156	91,739	142,471	80,840	355,669	6,341	20,563	59,171	90,469	51,333	-	-	176,544
2036	7,916	26,277	77,046	121,651	69,651	302,541	5,225	17,606	50,851	78,465	44,228	-	-	152,146
2037	6,589	21,980	64,981	102,168	59,472	255,190	4,349	14,507	43,538	67,431	38,360	-	-	129,824
2038	5,445	18,294	54,354	86,169	49,948	214,210	3,703	12,074	35,874	57,733	32,965	-	-	109,384
2039	4,392	15,118	45,240	72,077	42,126	178,953	3,097	10,280	29,859	47,571	28,224	-	-	90,806
2040	3,609	12,195	37,386	59,991	35,237	148,418	2,616	8,598	25,423	39,594	23,256	-	-	76,231
2041	2,955	10,020	30,158	49,576	29,328	122,037	1,743	7,265	21,261	33,712	19,357	-	-	63,981
2042	2,406	8,204	24,779	39,991	24,237	99,617	1,131	4,841	17,965	28,194	16,481	-	-	52,130
2043	1,954	6,681	20,289	32,858	19,551	81,333	1,085	3,140	11,970	23,822	13,783	-	-	40,017
2044	1,266	5,426	16,522	26,904	16,064	66,182	962	3,012	7,765	15,874	11,646	-	-	27,612
2045	1,080	3,514	13,419	21,909	13,153	53,074	988	2,670	7,448	10,297	7,760	-	-	21,403
2046	922	2,998	8,689	17,794	10,711	41,114	811	2,743	6,604	9,876	5,034	-	-	20,034
2047	784	2,559	7,414	11,523	8,699	30,978	674	2,252	6,784	8,757	4,828	-	-	18,467

**Medico Insurance Company
Development of Loss Ratios
Nationwide**

Cal Yr	60% Loss Ratio States Earned Premium						Expected Claims					
	Issue Year						Issue Year					
	2008	2009	2010	2011	2012	Total	2008	2009	2010	2011	2012	Total
2008	359	-	-	-	-	359	241	-	-	-	-	241
2009	1,771	8,180	-	-	-	9,951	1,001	5,481	-	-	-	6,481
2010	1,681	15,945	28,778	-	-	46,404	849	9,009	19,281	-	-	29,139
2011	1,668	13,021	44,621	31,473	-	90,783	926	6,576	25,211	21,087	-	53,799
2012	1,340	9,899	34,891	56,362	37,230	102,492	757	5,494	17,620	31,845	24,944	55,716
2012	603	4,455	15,701	25,363	16,754	46,121	341	2,472	7,929	14,330	11,225	25,072
2013	1,747	12,710	44,734	71,284	62,351	130,475	1,013	7,181	24,827	35,999	35,228	69,020
2014	1,590	11,428	39,611	63,030	54,386	115,659	946	6,628	22,380	34,982	27,465	64,936
2015	1,452	10,400	35,616	55,813	48,088	103,280	878	6,188	20,657	31,534	26,689	59,258
2016	1,333	9,496	32,411	50,184	42,581	93,424	820	5,745	19,284	29,107	24,059	54,956
2017	1,223	8,721	29,596	45,667	38,287	85,207	758	5,364	17,906	27,172	22,206	51,199
2018	1,127	7,999	27,180	41,701	34,841	78,007	704	4,959	16,716	25,229	20,730	47,608
2019	1,038	7,372	24,929	38,297	31,815	71,636	659	4,607	15,456	23,553	19,248	44,275
2020	951	6,793	22,975	35,125	29,218	65,843	613	4,313	14,359	21,778	17,969	41,063
2021	869	6,219	21,169	32,372	26,798	60,629	565	4,011	13,443	20,232	16,615	38,251
2022	794	5,688	19,381	29,828	24,698	55,691	520	3,697	12,501	18,941	15,436	35,658
2023	721	5,197	17,726	27,308	22,757	50,950	479	3,404	11,522	17,613	14,450	33,018
2024	653	4,714	16,195	24,976	20,834	46,538	438	3,135	10,608	16,234	13,438	30,414
2025	587	4,273	14,690	22,819	19,055	42,370	397	2,863	9,769	14,947	12,386	27,975
2026	525	3,843	13,318	20,699	17,410	38,384	357	2,594	8,923	13,765	11,403	25,638
2027	468	3,432	11,976	18,765	15,792	34,641	321	2,334	8,084	12,573	10,502	23,311
2028	414	3,061	10,696	16,875	14,317	31,046	286	2,097	7,273	11,390	9,592	21,046
2029	363	2,709	9,539	15,071	12,874	27,682	252	1,869	6,535	10,248	8,690	18,904
2030	317	2,375	8,442	13,441	11,498	24,575	224	1,651	5,825	9,207	7,819	16,906
2031	275	2,075	7,402	11,894	10,255	21,646	194	1,463	5,144	8,207	7,025	15,008
2032	237	1,798	6,466	10,429	9,075	18,931	167	1,268	4,559	7,248	6,261	13,242
2033	202	1,550	5,605	9,111	7,957	16,468	145	1,092	3,951	6,423	5,530	11,612
2034	170	1,323	4,829	7,897	6,951	14,219	123	946	3,405	5,568	4,901	10,041
2035	143	1,111	4,123	6,804	6,025	12,182	105	806	2,948	4,797	4,248	8,656
2036	120	937	3,463	5,810	5,191	10,330	87	689	2,511	4,154	3,660	7,441
2037	100	784	2,921	4,879	4,433	8,684	73	572	2,147	3,538	3,169	6,329
2038	82	652	2,443	4,115	3,723	7,293	62	476	1,783	3,025	2,699	5,346
2039	66	539	2,033	3,442	3,140	6,081	52	404	1,484	2,513	2,308	4,453
2040	55	435	1,680	2,865	2,626	5,035	44	337	1,260	2,092	1,917	3,733
2041	45	357	1,356	2,368	2,186	4,125	29	286	1,051	1,776	1,596	3,141
2042	36	293	1,114	1,910	1,806	3,353	19	190	891	1,480	1,355	2,580
2043	30	238	912	1,569	1,457	2,749	18	124	593	1,255	1,129	1,990
2044	19	194	743	1,285	1,197	2,240	16	120	386	835	958	1,357
2045	16	125	603	1,046	980	1,791	16	105	374	544	637	1,040
2046	14	107	391	850	798	1,361	13	107	328	527	415	976
2047	12	91	333	550	648	987	11	88	335	462	402	896

**Medico Insurance Company
Development of Loss Ratios
Nationwide**

A44 wo FL (AZ&NC)												
Cal Yr	Earned Premium					Expected Claims						
	Issue Year					Issue Year						
	2008	2009	2010	2011	2012	Total	2008	2009	2010	2011	2012	Total
2008	-	-	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-	-	-
2011	-	-	-	46,122	-	46,122	-	-	-	17,065	-	17,065
2012	-	-	-	74,384	47,232	121,616	-	-	-	37,192	17,476	37,192
2012	-	-	-	33,473	21,254	54,727	-	-	-	16,736	7,864	16,736
2013	-	-	-	94,078	79,102	173,180	-	-	-	57,388	39,551	57,388
2014	-	-	-	83,184	68,996	152,181	-	-	-	47,831	42,088	47,831
2015	-	-	-	73,659	61,007	134,666	-	-	-	40,512	35,079	40,512
2016	-	-	-	66,230	54,021	120,251	-	-	-	35,433	29,712	35,433
2017	-	-	-	60,269	48,573	108,842	-	-	-	32,244	25,987	32,244
2018	-	-	-	55,035	44,201	99,236	-	-	-	29,994	23,648	29,994
2019	-	-	-	50,542	40,362	90,905	-	-	-	28,051	21,998	28,051
2020	-	-	-	46,356	37,068	83,424	-	-	-	26,191	20,572	26,191
2021	-	-	-	42,723	33,998	76,721	-	-	-	24,566	19,209	24,566
2022	-	-	-	39,365	31,333	70,698	-	-	-	22,832	18,016	22,832
2023	-	-	-	36,040	28,870	64,910	-	-	-	21,083	16,745	21,083
2024	-	-	-	32,962	26,431	59,393	-	-	-	19,612	15,462	19,612
2025	-	-	-	30,116	24,174	54,290	-	-	-	18,070	14,383	18,070
2026	-	-	-	27,317	22,087	49,404	-	-	-	16,527	13,252	16,527
2027	-	-	-	24,765	20,034	44,800	-	-	-	15,231	12,121	15,231
2028	-	-	-	22,271	18,163	40,433	-	-	-	13,808	11,170	13,808
2029	-	-	-	19,890	16,333	36,223	-	-	-	12,431	10,127	12,431
2030	-	-	-	17,739	14,587	32,327	-	-	-	11,264	9,117	11,264
2031	-	-	-	15,697	13,010	28,707	-	-	-	10,046	8,261	10,046
2032	-	-	-	13,764	11,512	25,277	-	-	-	8,878	7,368	8,878
2033	-	-	-	12,024	10,095	22,119	-	-	-	7,816	6,511	7,816
2034	-	-	-	10,423	8,819	19,241	-	-	-	6,827	5,732	6,827
2035	-	-	-	8,980	7,644	16,624	-	-	-	5,972	5,007	5,972
2036	-	-	-	7,668	6,586	14,253	-	-	-	5,176	4,380	5,176
2037	-	-	-	6,440	5,623	12,063	-	-	-	4,411	3,796	4,411
2038	-	-	-	5,431	4,723	10,154	-	-	-	3,775	3,235	3,775
2039	-	-	-	4,543	3,983	8,526	-	-	-	3,203	2,768	3,203
2040	-	-	-	3,781	3,332	7,113	-	-	-	2,704	2,349	2,704
2041	-	-	-	3,125	2,773	5,898	-	-	-	2,281	1,983	2,281
2042	-	-	-	2,521	2,292	4,812	-	-	-	1,890	1,673	1,890
2043	-	-	-	2,071	1,849	3,920	-	-	-	1,595	1,386	1,595
2044	-	-	-	1,696	1,519	3,215	-	-	-	1,340	1,170	1,340
2045	-	-	-	1,381	1,244	2,625	-	-	-	1,125	983	1,125
2046	-	-	-	1,122	1,013	2,134	-	-	-	959	825	959
2047	-	-	-	726	823	1,549	-	-	-	668	703	668

**Medico Insurance Company
Development of Loss Ratios
Nationwide**

Cal Yr	A44 FL Earned Premium						Expected Claims					
	Issue Year					Total	Issue Year					Total
	2008	2009	2010	2011	2012		2008	2009	2010	2011	2012	
2008	-	-	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-	-	-
2011	-	-	-	47,305	-	47,305	-	-	-	17,503	-	17,503
2012	-	-	-	70,313	27,767	98,080	-	-	-	35,157	10,274	35,157
2012	-	-	-	31,641	12,495	44,136	-	-	-	15,820	4,623	15,820
2013	-	-	-	88,929	46,503	135,432	-	-	-	54,247	23,251	54,247
2014	-	-	-	78,632	40,562	119,194	-	-	-	45,213	24,743	45,213
2015	-	-	-	69,628	35,865	105,493	-	-	-	38,295	20,622	38,295
2016	-	-	-	62,605	31,758	94,364	-	-	-	33,494	17,467	33,494
2017	-	-	-	56,971	28,555	85,526	-	-	-	30,479	15,277	30,479
2018	-	-	-	52,023	25,985	78,008	-	-	-	28,352	13,902	28,352
2019	-	-	-	47,776	23,728	71,505	-	-	-	26,516	12,932	26,516
2020	-	-	-	43,819	21,791	65,611	-	-	-	24,758	12,094	24,758
2021	-	-	-	40,385	19,987	60,372	-	-	-	23,019	11,292	23,019
2022	-	-	-	37,211	18,420	55,631	-	-	-	21,396	10,499	21,396
2023	-	-	-	34,067	16,972	51,040	-	-	-	19,929	9,759	19,929
2024	-	-	-	31,158	15,539	46,696	-	-	-	18,383	9,090	18,383
2025	-	-	-	28,468	14,211	42,679	-	-	-	16,938	8,385	16,938
2026	-	-	-	25,822	12,985	38,807	-	-	-	15,622	7,726	15,622
2027	-	-	-	23,410	11,778	35,188	-	-	-	14,280	7,126	14,280
2028	-	-	-	21,052	10,678	31,729	-	-	-	12,947	6,513	12,947
2029	-	-	-	18,802	9,602	28,404	-	-	-	11,657	5,905	11,657
2030	-	-	-	16,768	8,576	25,344	-	-	-	10,480	5,317	10,480
2031	-	-	-	14,838	7,648	22,487	-	-	-	9,348	4,780	9,348
2032	-	-	-	13,011	6,768	19,779	-	-	-	8,262	4,264	8,262
2033	-	-	-	11,366	5,935	17,301	-	-	-	7,274	3,768	7,274
2034	-	-	-	9,852	5,184	15,036	-	-	-	6,355	3,318	6,355
2035	-	-	-	8,488	4,494	12,982	-	-	-	5,560	2,898	5,560
2036	-	-	-	7,248	3,872	11,120	-	-	-	4,820	2,536	4,820
2037	-	-	-	6,087	3,306	9,393	-	-	-	4,109	2,198	4,109
2038	-	-	-	5,134	2,776	7,910	-	-	-	3,491	1,874	3,491
2039	-	-	-	4,294	2,342	6,636	-	-	-	2,963	1,592	2,963
2040	-	-	-	3,574	1,959	5,533	-	-	-	2,520	1,352	2,520
2041	-	-	-	2,954	1,630	4,584	-	-	-	2,112	1,149	2,112
2042	-	-	-	2,383	1,347	3,730	-	-	-	1,739	963	1,739
2043	-	-	-	1,958	1,087	3,044	-	-	-	1,468	793	1,468
2044	-	-	-	1,603	893	2,496	-	-	-	1,242	670	1,242
2045	-	-	-	1,305	731	2,036	-	-	-	1,044	567	1,044
2046	-	-	-	1,060	595	1,656	-	-	-	885	476	885
2047	-	-	-	687	484	1,170	-	-	-	618	404	618