

State: Pennsylvania **Filing Company:** Ability Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home & Home Health Care/LTC05I.001 Qualified
Product Name: 3358 et al
Project Name/Number: /

Filing at a Glance

Company: Ability Insurance Company
Product Name: 3358 et al
State: Pennsylvania
TOI: LTC05I Individual Long Term Care - Nursing Home & Home Health Care
Sub-TOI: LTC05I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 11/03/2015
SERFF Tr Num: MDTP-130311817
SERFF Status: Assigned
State Tr Num: MDTP-130311817
State Status: Received Review in Progress
Co Tr Num: 2015 LTC RATE INCREASE

Implementation: On Approval
Date Requested:
Author(s): Beverly Toomey, Leslie Peters, Dave Krydinski
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:
 Proposed 10% increase on 15 PA policyholders (with lifetime benefit periods) of Ability forms 3358, LT691, LT692, LT694, LT695, and LT201.

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General Information

Project Name: Status of Filing in Domicile:
Project Number: 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: 2.807% Filing Status Changed: 11/03/2015
State Status Changed: 11/04/2015
Deemer Date: Created By: Dave Krydyski
Submitted By: Dave Krydyski Corresponding Filing Tracking Number:

Filing Description:
RE: Long Term Care Insurance
Individual Policy Form Series: 3358, LT201, LT691, LT692, LT694, LT695

We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders when attached to the above base policy forms currently on file with your department.

All of these policy forms are guaranteed renewable long term care policy forms which are no longer being sold. These policy forms were generally sold from 1988 through 2004.

The projected lifetime claims and loss ratios for these forms are well in excess of original expectations, resulting in the requested rate increase. The attached Actuarial Memorandum contains justification for the rate increase as well as the revised premium rates.

We are requesting a 10% increase on policies with a lifetime benefit period and no increase on policies with a non-lifetime benefit period. We notify policyholders 60 days in advance before implementing a rate increase so it is expected that this rate revision will be implemented approximately 75 days following the approval of this increase. Please also note that we have a minimum one year rate guarantee. Thus, the earliest this rate increase would be implemented is one year following the implementation of the prior increase.

Please recall that we originally requested a rate increase of 40% on non-lifetime benefit periods and 80% on lifetime benefit periods in 2013, but we ultimately accepted a level 40% increase in your state. We subsequently requested a rate increase of 35% on lifetime benefit periods in 2014, but we ultimately accepted a level 20% rate increase in your state. This rate increase request is specifically designed to request the portion of the increase that was not approved from the prior filings. We are filing this "catch-up" increase in all states that approved a smaller increase than we requested. To date we have achieved approximately 81% of the financial impact filed nationwide from the 2013 filing and accompanying catch-up filings. Please also note that we have achieved the entire rate increase on approximately 64% of the nationwide inforce policies affected by this filing.

We will provide policyholders with options to downgrade coverage in order to help mitigate the impact of the rate increase, (including individualized options in their notification letter in all cases where the insured is not already on claim, or the policy is already at the lowest benefit period and highest elimination period). We will also provide policyholders with a toll free customer service number and let them know they can call us to discuss additional changes to their policy or ask any other questions they might have. Policyholders who choose to lapse their coverage within 120 days of the effective date of the rate increase will be provided with a contingent benefit upon lapse (nonforfeiture benefit).

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Company and Contact

Filing Contact Information

Beverly Toomey, Actuarial Analyst btoomey@tri-plus.net
 1420 Renaissance Dr., Suite #209 224-217-9038 [Phone]
 Park Ridge, IL 60068 847-626-9630 [FAX]

Filing Company Information

(This filing was made by a third party - medicoinstpf)

Ability Insurance Company	CoCode: 71471	State of Domicile: Nebraska
1515 S. 75th Street	Group Code: 4824	Company Type: Health
Omaha, NE 68124	Group Name:	State ID Number:
(800) 695-5976 ext. 251[Phone]	FEIN Number: 47-0520541	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

MDTP-130311817

State Tracking #:

MDTP-130311817

Company Tracking #:

2015 LTC RATE INCREASE

State: Pennsylvania **Filing Company:** Ability Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home & Home Health Care/LTC05I.001 Qualified
Product Name: 3358 et al
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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 20.000%
Effective Date of Last Rate Revision: 04/15/2015
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):
Ability Insurance Company	2.807%	2.807%	\$4,940	67	\$175,990	10.000%	0.000%

SERFF Tracking #:

MDTP-130311817

State Tracking #:

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2015 LTC RATE INCREASE

State: Pennsylvania**Filing Company:** Ability Insurance Company**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home & Home Health Care/LTC05I.001 Qualified**Product Name:** 3358 et al**Project Name/Number:** /

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA 2015 Rates	3358, LT201, LT691, LT692, LT694, LT695	Revised	Previous State Filing Number: MDTP-129792655 Percent Rate Change Request: 2.807	Rate Sheets 2015 - 3358.pdf, Rate Sheets 2015 - 201.pdf, Rate Sheets 2015 - 691.pdf, Rate Sheets 2015 - 692.pdf, Rate Sheets 2015 - 694.pdf, Rate Sheets 2015 - 695.pdf,

Ability Insurance Company (formerly Medico Life Ins. Co.)

MP-3358
 Gross Premium Code: 3358 - Rate Group: 3358
 LONG TERM CARE
 Base Policy Form 3358
 RATE SCHEDULE - Pennsylvania

UR2048
 Gross Premium Code: 2048 - Rate Group: 3358
 INFLATION SHIELD RIDER
 Base Policy Form 3358
 RATE SCHEDULE - Pennsylvania

First \$40 of Daily Benefit

Issue Age	0Day EP	0Day EP	0Day EP	20Day EP	20Day EP	20Day EP	100Day EP	100Day EP	100Day EP
	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss
18 - 54	400.15	559.14	719.92	337.63	473.40	607.38	262.60	368.00	473.40
55 - 64	702.06	982.52	1,262.98	603.80	844.97	1,086.13	485.90	678.83	873.55
65 - 69	1,073.63	1,502.36	1,931.10	914.64	1,279.06	1,645.27	748.50	1,046.83	1,346.95
70 - 74	1,625.62	2,275.87	2,924.34	1,316.58	1,841.78	2,368.77	1,095.06	1,532.73	1,970.40
75 - 79	2,397.35	3,354.86	4,314.16	1,965.04	2,751.06	3,537.07	1,632.77	2,284.81	2,936.84
80 - 84	2,427.72	3,399.52	4,369.53	2,052.57	2,872.53	3,692.49	1,702.44	2,384.84	3,065.46

Inflation Shield Rider Per \$10 Daily Benefit

Issue Age	0Day EP	0Day EP	0Day EP	20Day EP	20Day EP	20Day EP	100Day EP	100Day EP	100Day EP
	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss
18 - 54	33.94	46.45	60.74	32.16	44.66	58.95	28.58	39.30	50.02
55 - 64	57.16	80.39	103.61	53.59	75.03	96.47	44.66	64.31	82.17
65 - 69	83.96	117.90	150.06	76.82	108.97	139.34	60.74	85.75	110.76
70 - 74	107.18	150.06	192.93	89.32	125.05	162.56	76.82	107.18	139.34
75 - 79	130.41	182.21	234.02	121.48	169.71	217.94	100.04	139.34	180.43

UR2038
 Gross Premium Code: 2038 - Rate Group: 3358
 HOME HEALTH CARE RIDER
 Base Policy Form 3358

Additional \$10 Increments

Issue Age	0Day EP	0Day EP	0Day EP	20Day EP	20Day EP	20Day EP	100Day EP	100Day EP	100Day EP
	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss
18 - 54	96.47	135.77	173.28	80.39	114.33	146.48	62.52	87.53	112.54
55 - 64	169.71	239.38	307.26	146.48	203.65	262.60	116.12	162.56	209.01
65 - 69	260.81	366.21	469.82	221.51	309.05	398.37	180.43	251.88	323.34
70 - 74	398.37	557.36	716.35	321.55	448.39	577.01	266.17	371.57	476.97
75 - 79	591.30	827.10	1,062.91	482.33	675.26	869.98	400.15	559.14	719.92
80 - 84	598.44	837.82	1,077.20	503.76	705.63	907.49	416.23	584.15	750.29

Per \$5 Home Health Care Visit

Issue Age	0Day EP	0Day EP	0Day EP	20Day EP	20Day EP	20Day EP	100Day EP	100Day EP	100Day EP
	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss
18 - 54	50.02	69.67	89.32	37.51	51.81	66.10	14.29	19.65	25.01
55 - 64	55.38	76.82	100.04	41.09	57.16	75.03	16.08	21.44	28.58
65 - 69	69.67	96.47	123.26	48.23	66.10	85.75	17.86	25.01	32.16
70 - 74	78.60	110.76	142.91	58.95	82.17	105.40	21.44	30.37	39.30
75 - 79	87.53	123.26	157.20	64.31	91.11	117.90	23.22	33.94	42.87
80 - 84	94.68	132.19	169.71	66.10	92.89	119.69	25.01	33.94	44.66

UR589R
 Gross Premium Code: 589R - Rate Group: 3358
 HOME HEALTH CARE RIDER
 Base Policy Form 3358

Per \$5 Home Health Care Visit

Issue Age	0Day EP	0Day EP	0Day EP	20Day EP	20Day EP	20Day EP	60Day EP	60Day EP	60Day EP
	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss
18 - 54	58.95	82.17	107.18	51.81	73.24	92.89	37.51	53.59	67.88
55 - 64	66.10	92.89	119.69	58.95	82.17	105.40	42.87	58.95	76.82
65 - 69	82.17	116.12	148.27	71.46	100.04	126.83	51.81	73.24	92.89
70 - 74	94.68	133.98	171.49	80.39	110.76	142.91	58.95	82.17	105.40
75 - 79	105.40	146.48	189.36	92.89	130.41	167.92	67.88	96.47	123.26
80 & OV	178.64	248.31	319.77	148.27	207.22	266.17	112.54	157.20	201.86

Monthly premiums are 1/11 of the annual premium.
 Other modes are multiples of the monthly rate.

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Ability Insurance Company (formerly Medico Life Ins. Co.)

UR275
Gross Premium Code: 275A - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358
RATE SCHEDULE - Pennsylvania

UR204
Gross Premium Code: 204C - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358
RATE SCHEDULE - Pennsylvania

Lifetime Benefit Period
\$10 Long Term Care Coverage

Issue Age	0Day EP	0Day EP	0Day EP	20Day EP	20Day EP	20Day EP	100Day EP	100Day EP	100Day EP
	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss
	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
18 - 54	113.19	157.99	202.79	96.68	134.41	172.14	77.82	110.83	141.48
55 - 64	153.27	216.94	278.25	134.41	186.29	240.52	113.19	157.99	202.79
65 - 69	214.58	301.83	386.72	188.64	264.10	339.56	160.35	226.37	290.04
70 - 74	271.18	379.65	485.76	238.16	334.84	431.52	207.51	290.04	372.57
75 - 79	308.90	433.88	558.86	278.25	389.08	499.91	242.88	339.56	438.60

Lifetime Benefit Period
Inflation Shield Rider Per \$10 Daily Benefit

Issue Age	0Day EP	0Day EP	0Day EP	20Day EP	20Day EP	20Day EP	100Day EP	100Day EP	100Day EP
	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss
	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
18 - 54	49.52	68.38	87.25	42.44	58.95	75.46	35.37	49.52	63.67
55 - 64	63.67	89.61	113.19	56.59	77.82	99.04	47.16	68.38	87.25
65 - 69	70.74	99.04	129.69	63.67	89.61	115.54	56.59	77.82	99.04
70 - 74	70.74	96.68	124.98	63.67	87.25	113.19	54.24	77.82	99.04
75 - 79	58.95	82.53	106.11	54.24	75.46	96.68	47.16	66.03	84.89

UR275
Gross Premium Code: 275B - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

UR204
Gross Premium Code: 204D - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

10 Year Benefit Period
\$10 Long Term Care Coverage

Issue Age	0Day EP	0Day EP	0Day EP	20Day EP	20Day EP	20Day EP	100Day EP	100Day EP	100Day EP
	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss
	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
18 - 54	58.95	82.17	105.40	50.02	71.46	91.11	41.09	58.95	75.03
55 - 64	91.11	126.83	164.35	78.60	110.76	142.91	67.88	94.68	121.48
65 - 69	137.55	192.93	248.31	121.48	169.71	217.94	103.61	146.48	187.57
70 - 74	182.21	255.46	326.91	160.78	225.09	289.40	139.34	196.50	251.88
75 - 79	217.94	305.47	391.22	194.72	273.32	351.92	171.49	239.38	307.26

10 Year Benefit Period
Inflation Shield Rider Per \$10 Daily Benefit

Issue Age	0Day EP	0Day EP	0Day EP	20Day EP	20Day EP	20Day EP	100Day EP	100Day EP	100Day EP
	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss
	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
18 - 54	28.58	39.30	50.02	25.01	33.94	44.66	21.44	28.58	37.51
55 - 64	41.09	57.16	73.24	35.73	50.02	64.31	30.37	42.87	55.38
65 - 69	48.23	67.88	87.53	42.87	60.74	76.82	37.51	53.59	67.88
70 - 74	48.23	67.88	87.53	44.66	60.74	78.60	39.30	53.59	69.67
75 - 79	42.87	58.95	76.82	39.30	53.59	69.67	33.94	48.23	60.74

UR275
Gross Premium Code: 275C - Rate Group: 3358
LONG TERM CARE RIDER
Base Policy Form 3358

UR204
Gross Premium Code: 204E - Rate Group: 3358
INFLATION SHIELD RIDER
Base Policy Form 3358

5 Year Benefit Period
\$10 Long Term Care Coverage

Issue Age	0Day EP	0Day EP	0Day EP	20Day EP	20Day EP	20Day EP	100Day EP	100Day EP	100Day EP
	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss
	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
18 - 54	23.22	33.94	42.87	21.44	28.58	37.51	17.86	25.01	32.16
55 - 64	39.30	55.38	69.67	35.73	50.02	62.52	30.37	41.09	53.59
65 - 69	62.52	87.53	114.33	57.16	80.39	103.61	50.02	69.67	89.32
70 - 74	89.32	125.05	160.78	82.17	114.33	146.48	71.46	100.04	128.62
75 - 79	116.12	164.35	210.80	108.97	151.84	194.72	94.68	132.19	169.71

5 Year Benefit Period
Inflation Shield Rider Per \$10 Daily Benefit

Issue Age	0Day EP	0Day EP	0Day EP	20Day EP	20Day EP	20Day EP	100Day EP	100Day EP	100Day EP
	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss	Std Clss	1Cnd Clss	2Cnd Clss
	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
18 - 54	12.50	16.08	21.44	10.72	14.29	19.65	8.93	12.50	16.08
55 - 64	19.65	26.80	33.94	16.08	23.22	30.37	14.29	21.44	26.80
65 - 69	25.01	33.94	42.87	21.44	30.37	39.30	19.65	26.80	35.73
70 - 74	26.80	37.51	48.23	23.22	33.94	42.87	21.44	30.37	39.30
75 - 79	25.01	35.73	44.66	23.22	32.16	41.09	21.44	28.58	37.51

Monthly premiums are 1/11 of the annual premium.
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Ability Insurance Company (formerly Medico Life Ins. Co.)
UR651
COUPLES BENEFIT RIDER
Base Policy Form 201
Rider Rates per \$1 of Annual Premium
Rate Schedule for the State of PA
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime and Paid Up Pay Options

Issue Age	Factor
18 - 39	0.300
40 - 49	0.300
50 - 54	0.290
55	0.275
56	0.270
57	0.265
58	0.260
59	0.255
60	0.250
61	0.245
62	0.240
63	0.235
64	0.230
65	0.225
66	0.220
67	0.215
68	0.210
69	0.205
70	0.200
71	0.195
72	0.190
73	0.185
74	0.180
75	0.175
76	0.170
77	0.165
78	0.160
79	0.155
80	0.150
81	0.145
82	0.140
83	0.135
84	0.130
85	0.125
86	0.120
87	0.115
88	0.110
89	0.100

The original premium rate per unit at time of issue for this benefit was calculated using the above factor and rounded to the nearest dollar. All subsequent approved rate changes were applied to that original rounded premium rate per unit. Thus, the actual premium rate for this rider may vary slightly from the premium rate that would be calculated using the above factors.

Ability Insurance Company (formerly Medico Life Ins. Co.)
UR652
INFLATION SHIELD RIDER
Base Policy Form 201
Rider Rates per \$1 of Annual Premium
Rate Schedule for the State of PA
All Issues
For Tax Qualified and Non-Tax Qualified - Lifetime Pay Option

Issue Age	Factor
18 - 39	1.500
40 - 49	1.360
50 - 54	1.220
55	1.140
56	1.080
57	1.020
58	0.980
59	0.940
60	0.900
61	0.860
62	0.840
63	0.820
64	0.800
65	0.780
66	0.760
67	0.740
68	0.720
69	0.700
70	0.680
71	0.660
72	0.640
73	0.620
74	0.600
75	0.580
76	0.560
77	0.540
78	0.520
79	0.500
80	0.480
81	0.460
82	0.440
83	0.420
84	0.400
85	0.380
86	0.360
87	0.340
88	0.320
89	0.300

The original premium rate per unit at time of issue for this benefit was calculated using the above factor and rounded to the nearest dollar. All subsequent approved rate changes were applied to that original rounded premium rate per unit. Thus, the actual premium rate for this rider may vary slightly from the premium rate that would be calculated using the above factors.

Ability Insurance Company (formerly Medico Life Ins. Co.)
UR652
INFLATION SHIELD RIDER
Base Policy Form 201
Rider Rates per \$1 of Annual Premium
Rate Schedule for the State of PA
All Issues
For Tax Qualified and Non-Tax Qualified - Paid Up Pay Option

Issue Age	Factor
18 - 39	2.000
40 - 49	1.750
50 - 54	1.500
55	1.400
56	1.300
57	1.200
58	1.150
59	1.120
60	1.090
61	1.060
62	1.030
63	1.000
64	0.980
65	0.960
66	0.940
67	0.920
68	0.900
69	0.880
70	0.860
71	0.840
72	0.820
73	0.800
74	0.780
75	0.760
76	0.740
77	0.720
78	0.700
79	0.680
80	0.650
81	0.620
82	0.590
83	0.550
84	0.510
85	0.470
86	0.430
87	0.390
88	0.350
89	0.300

The original premium rate per unit at time of issue for this benefit was calculated using the above factor and rounded to the nearest dollar. All subsequent approved rate changes were applied to that original rounded premium rate per unit. Thus, the actual premium rate for this rider may vary slightly from the premium rate that would be calculated using the above factors.

Ability Insurance Company (formerly Medico Life Ins. Co.)

UR653

SHORTENED BENEFIT RIDER

Base Policy Form 201

Rider Rates per \$1 of Annual Premium

Rate Schedule for the State of PA

All Issues

For Tax Qualified and Non-Tax Qualified - Lifetime and Paid Up Pay Options

Issue Age	Factor
18 - 39	0.225
40 - 49	0.225
50 - 54	0.225
55	0.225
56	0.225
57	0.225
58	0.225
59	0.225
60	0.225
61	0.225
62	0.225
63	0.225
64	0.225
65	0.225
66	0.225
67	0.225
68	0.225
69	0.225
70	0.225
71	0.225
72	0.225
73	0.225
74	0.225
75	0.225
76	0.225
77	0.225
78	0.225
79	0.225
80	0.225
81	0.225
82	0.225
83	0.225
84	0.225
85	0.225
86	0.225
87	0.225
88	0.225
89	0.225

The original premium rate per unit at time of issue for this benefit was calculated using the above factor and rounded to the nearest dollar. All subsequent approved rate changes were applied to that original rounded premium rate per unit. Thus, the actual premium rate for this rider may vary slightly from the premium rate that would be calculated using the above factors.

Ability Insurance Company (formerly Medico Life Ins. Co.)

UR654

RETURN OF PREMIUM RIDER

Base Policy Form 201

Rider Rates per \$1 of Annual Premium

Rate Schedule for the State of PA

All Issues

For Tax Qualified and Non-Tax Qualified - Lifetime and Paid Up Pay Options

Issue Age	Factor
18 - 39	0.300
40 - 49	0.350
50 - 54	0.400
55	0.410
56	0.420
57	0.430
58	0.440
59	0.450
60	0.460
61	0.470
62	0.480
63	0.490
64	0.500
65	0.520
66	0.540
67	0.560
68	0.580
69	0.600
70	0.620
71	0.640
72	0.660
73	0.680
74	0.700
75	0.720
76	0.740
77	0.760
78	0.780
79	0.800
80	0.820
81	0.840
82	0.860
83	0.880
84	0.900
85	0.920
86	0.940
87	0.960
88	0.980
89	1.000

The original premium rate per unit at time of issue for this benefit was calculated using the above factor and rounded to the nearest dollar. All subsequent approved rate changes were applied to that original rounded premium rate per unit. Thus, the actual premium rate for this rider may vary slightly from the premium rate that would be calculated using the above factors.

Ability Insurance Company (formerly Medico Life Ins. Co.)

UR295

SIMPLE INFLATION RIDER

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Table with 22 columns: Issue Age, BP EP, 2 Years 0 Days, 2 Years 20 Days, 2 Years 90 Days, 2 Years 180 Days, 3 Years 0 Days, 3 Years 20 Days, 3 Years 90 Days, 3 Years 180 Days, 5 Years 0 Days, 5 Years 20 Days, 5 Years 90 Days, 5 Years 180 Days, 10 Years 0 Days, 10 Years 20 Days, 10 Years 90 Days, 10 Years 180 Days, Lifetime 0 Days, Lifetime 20 Days, Lifetime 90 Days, Lifetime 180 Days. Rows represent issue ages from 18 to 84.

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

- Semi-Annual = 0.52
Quarterly = 0.27
Quarterly (Bank Draft) = 0.25
Monthly (Bank Draft) = 1/12th

CLASS FACTORS

- Super Preferred = 0.8125
Preferred = 1.00
Standard = 1.25

AREA FACTORS: Area 1=0.75, Area 2=1.00, Area 3=1.25

RETURN OF PREMIUM RIDER

Base Policy Form 694

Rider Rates per \$1 of Annual Premiums

Rate Schedule for the State of PA

Issue Age	Factor
18 - 29	1.495
30 - 39	1.495
40 - 49	1.495
50 - 59	1.495
60 - 64	1.495
65	1.242
66	1.242
67	1.242
68	1.242
69	1.242
70	1.242
71	1.242
72	1.242
73	1.242
74	1.242
75	0.805
76	0.805
77	0.805
78	0.805
79	0.805
80	0.805
81	0.805
82	0.805
83	0.805
84	0.805
85	0.805
86	0.805
87	0.805
88	0.805
89	0.805

RATE DESCRIPTION

Annual Premium Rates Per Individual
As a factor of policy and other rider premium

The original premium rate per unit at time of issue for this benefit was calculated using the above factor and rounded to the nearest dollar. All subsequent approved rate changes were applied to that original rounded premium rate per unit. Thus, the actual premium rate for this rider may vary slightly from the premium rate that would be calculated using the above factors.

Ability Insurance Company (formerly Medico Life Ins. Co.)
 ML-LT695 and MP-LT695
 LONG TERM CARE POLICY
 Base Policy Form 695
 Premium per \$10 Units Purchased
 Rate Schedule for the State of PA
 All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		6.24	4.68	3.11	7.80	6.24	4.68	9.35	7.80	6.24	10.91	9.35	7.80	14.40	12.34	10.29
19		6.24	4.68	3.11	7.80	6.24	4.68	9.35	7.80	6.24	10.91	9.35	7.80	14.40	12.34	10.29
20		6.24	4.68	3.11	7.80	6.24	4.68	9.35	7.80	6.24	10.91	9.35	7.80	14.40	12.34	10.29
21		6.24	4.68	3.11	7.80	6.24	4.68	9.35	7.80	6.24	10.91	9.35	7.80	14.40	12.34	10.29
22		6.24	4.68	3.11	7.80	6.24	4.68	9.35	7.80	6.24	10.91	9.35	7.80	14.40	12.34	10.29
23		6.24	4.68	3.11	7.80	6.24	4.68	9.35	7.80	6.24	10.91	9.35	7.80	14.40	12.34	10.29
24		6.24	4.68	3.11	7.80	6.24	4.68	9.35	7.80	6.24	10.91	9.35	7.80	14.40	12.34	10.29
25		6.24	4.68	3.11	7.80	6.24	4.68	9.35	7.80	6.24	10.91	9.35	7.80	14.40	12.34	10.29
26		6.24	4.68	3.11	7.80	6.24	4.68	9.35	7.80	6.24	10.91	9.35	7.80	14.40	12.34	10.29
27		6.24	4.68	3.11	7.80	6.24	4.68	9.35	7.80	6.24	10.91	9.35	7.80	14.40	12.34	10.29
28		6.24	4.68	3.11	7.80	6.24	4.68	9.35	7.80	6.24	10.91	9.35	7.80	14.40	12.34	10.29
29		6.24	4.68	3.11	7.80	6.24	4.68	9.35	7.80	6.24	10.91	9.35	7.80	14.40	12.34	10.29
30		10.91	9.35	7.80	14.03	12.48	9.35	17.15	15.59	12.48	20.27	18.70	15.59	28.81	26.76	22.63
31		10.91	9.35	7.80	14.03	12.48	9.35	17.15	15.59	12.48	20.27	18.70	15.59	28.81	26.76	22.63
32		10.91	9.35	7.80	14.03	12.48	9.35	17.15	15.59	12.48	20.27	18.70	15.59	28.81	26.76	22.63
33		10.91	9.35	7.80	14.03	12.48	9.35	17.15	15.59	12.48	20.27	18.70	15.59	28.81	26.76	22.63
34		10.91	9.35	7.80	14.03	12.48	9.35	17.15	15.59	12.48	20.27	18.70	15.59	28.81	26.76	22.63
35		10.91	9.35	7.80	14.03	12.48	9.35	17.15	15.59	12.48	20.27	18.70	15.59	28.81	26.76	22.63
36		10.91	9.35	7.80	14.03	12.48	9.35	17.15	15.59	12.48	20.27	18.70	15.59	28.81	26.76	22.63
37		10.91	9.35	7.80	14.03	12.48	9.35	17.15	15.59	12.48	20.27	18.70	15.59	28.81	26.76	22.63
38		10.91	9.35	7.80	14.03	12.48	9.35	17.15	15.59	12.48	20.27	18.70	15.59	28.81	26.76	22.63
39		10.91	9.35	7.80	14.03	12.48	9.35	17.15	15.59	12.48	20.27	18.70	15.59	28.81	26.76	22.63
40		26.50	23.39	18.70	32.74	29.62	24.94	40.53	37.42	32.74	49.88	45.21	38.98	69.97	63.79	55.56
41		26.50	23.39	18.70	32.74	29.62	24.94	40.53	37.42	32.74	49.88	45.21	38.98	69.97	63.79	55.56
42		26.50	23.39	18.70	32.74	29.62	24.94	40.53	37.42	32.74	49.88	45.21	38.98	69.97	63.79	55.56
43		26.50	23.39	18.70	32.74	29.62	24.94	40.53	37.42	32.74	49.88	45.21	38.98	69.97	63.79	55.56
44		26.50	23.39	18.70	32.74	29.62	24.94	40.53	37.42	32.74	49.88	45.21	38.98	69.97	63.79	55.56
45		26.50	23.39	18.70	32.74	29.62	24.94	40.53	37.42	32.74	49.88	45.21	38.98	69.97	63.79	55.56
46		26.50	23.39	18.70	32.74	29.62	24.94	40.53	37.42	32.74	49.88	45.21	38.98	69.97	63.79	55.56
47		26.50	23.39	18.70	32.74	29.62	24.94	40.53	37.42	32.74	49.88	45.21	38.98	69.97	63.79	55.56
48		26.50	23.39	18.70	32.74	29.62	24.94	40.53	37.42	32.74	49.88	45.21	38.98	69.97	63.79	55.56
49		26.50	23.39	18.70	32.74	29.62	24.94	40.53	37.42	32.74	49.88	45.21	38.98	69.97	63.79	55.56
50		71.71	63.92	53.01	91.99	82.63	70.16	113.81	104.45	91.99	134.08	124.72	109.13	183.16	170.81	150.24
51		71.71	63.92	53.01	91.99	82.63	70.16	113.81	104.45	91.99	134.08	124.72	109.13	183.16	170.81	150.24
52		71.71	63.92	53.01	91.99	82.63	70.16	113.81	104.45	91.99	134.08	124.72	109.13	183.16	170.81	150.24
53		71.71	63.92	53.01	91.99	82.63	70.16	113.81	104.45	91.99	134.08	124.72	109.13	183.16	170.81	150.24
54		71.71	63.92	53.01	91.99	82.63	70.16	113.81	104.45	91.99	134.08	124.72	109.13	183.16	170.81	150.24
55		71.71	63.92	53.01	91.99	82.63	70.16	113.81	104.45	91.99	134.08	124.72	109.13	183.16	170.81	150.24
56		71.71	63.92	53.01	91.99	82.63	70.16	113.81	104.45	91.99	134.08	124.72	109.13	183.16	170.81	150.24
57		71.71	63.92	53.01	91.99	82.63	70.16	113.81	104.45	91.99	134.08	124.72	109.13	183.16	170.81	150.24
58		71.71	63.92	53.01	91.99	82.63	70.16	113.81	104.45	91.99	134.08	124.72	109.13	183.16	170.81	150.24
59		71.71	63.92	53.01	91.99	82.63	70.16	113.81	104.45	91.99	134.08	124.72	109.13	183.16	170.81	150.24
60		127.84	115.37	96.66	163.70	148.11	127.84	204.23	188.64	165.26	236.97	221.38	193.32	318.98	298.40	261.35
61		127.84	115.37	96.66	163.70	148.11	127.84	204.23	188.64	165.26	236.97	221.38	193.32	318.98	298.40	261.35
62		127.84	115.37	96.66	163.70	148.11	127.84	204.23	188.64	165.26	236.97	221.38	193.32	318.98	298.40	261.35
63		127.84	115.37	96.66	163.70	148.11	127.84	204.23	188.64	165.26	236.97	221.38	193.32	318.98	298.40	261.35
64		127.84	115.37	96.66	163.70	148.11	127.84	204.23	188.64	165.26	236.97	221.38	193.32	318.98	298.40	261.35
65		180.85	163.70	138.76	230.74	212.03	182.40	288.42	269.72	235.41	333.64	311.81	274.39	448.64	419.82	368.37
66		202.68	183.97	157.46	258.80	238.54	205.79	324.28	302.46	265.04	374.17	350.78	307.13	500.08	471.27	411.59
67		227.62	205.79	176.18	291.54	268.15	232.30	364.82	341.43	297.77	419.38	392.87	344.55	561.82	526.83	463.03
68		254.13	230.74	197.99	325.84	300.90	260.36	408.46	381.96	335.19	469.27	441.21	386.65	627.67	590.62	516.54
69		283.74	258.80	222.95	366.37	336.75	293.10	458.36	428.74	375.73	525.39	494.21	433.42	701.75	660.59	578.28
70		318.05	289.98	249.45	410.03	377.28	328.96	514.48	481.75	420.94	587.75	553.46	484.86	786.12	740.86	648.25
71		355.47	324.28	279.07	458.36	424.05	367.93	575.29	540.98	472.39	657.91	620.50	544.11	878.73	829.35	726.46
72		397.56	363.26	313.36	514.48	475.51	413.15	645.44	606.47	530.07	737.43	695.33	609.58	983.70	928.12	812.88
73		439.64	402.24	346.10	569.05	526.96	458.36	715.60	673.50	589.32	816.94	771.72	675.07	1,090.70	1,028.97	899.31
74		484.86	444.33	383.52	629.85	584.64	508.24	793.55	746.78	653.24	905.80	855.92	746.78	1,208.00	1,140.10	996.04
75		536.31	492.65	424.05	696.89	647.00	562.81	880.86	827.85	724.95	1,004.02	947.90	827.85	1,337.66	1,263.57	1,103.05
76		592.44	544.11	470.83	771.72	717.16	623.62	975.96	919.83	802.91	1,111.60	1,052.35	918.28	1,481.71	1,401.45	1,222.42
77		653.24	601.79	520.72	854.36	795.11	692.22	1,081.98	1,019.61	891.77	1,231.64	1,166.17	1,016.49	1,640.17	1,553.74	1,352.06
78		718.72	662.59	573.73	943.22	877.74	763.93	1,197.35	1,130.30	985.31	1,364.16	1,290.89	1,124.07	1,815.09	1,718.37	1,494.06
79		792.00	729.64	631.41	1,041.44	969.72	843.44	1,326.74	1,251.91	1,089.77	1,509.16	1,429.64	1,240.99	2,006.48	1,901.53	1,650.46
80		871.51	804.46	695.33	1,150.58	1,072.62	930.74	1,468.61	1,385.99	1,206.70	1,669.73	1,582.43	1,371.96	2,218.46	2,103.20	1,821.27
81		958.81	885.54	765.49	1,270.62	1,184.87	1,027.41	1,626.08	1,535.65	1,334.54	1,847.46	1,750.81	1,515.38	2,455.12	2,327.52	2,012.66
82		1,055.47	975.96	843.44	1,401.58	1,308.04	1,133.42	1,799.13	1,699.35	1,474.85	2,045.46	1,937.89	1,674.41	2,714.42	2,574.47	2,222.57
83		1,149.01	1,063.26	918.28	1,534.10	1,431.20	1,239.44	1,978.42	1,869.29	1,618.29	2,248.13	2,129.65	1,834.99	2,981.95	2,827.60	2,434.54
84		1,251.91	1,159.93	1,000.90	1,677.52	1,566.84	1,353.25	2,173.30	2,054.82	1,775.75	2,469.52	2,341.67	2,011.16	3,276.22	3,105.42	2,665.02

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Preferred	= 1.00
Standard	= 1.25
Select</	

Ability Insurance Company (formerly Medico Life Ins. Co.)

UR274

COMPOUND INFLATION RIDER

Base Policy Form 695

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		4.68	3.11	3.11	4.68	4.68	3.11	6.24	4.68	4.68	7.80	6.24	4.68	10.29	8.23	8.23
19		4.68	3.11	3.11	4.68	4.68	3.11	6.24	4.68	4.68	7.80	6.24	4.68	10.29	8.23	8.23
20		4.68	3.11	3.11	4.68	4.68	3.11	6.24	4.68	4.68	7.80	6.24	4.68	10.29	8.23	8.23
21		4.68	3.11	3.11	4.68	4.68	3.11	6.24	4.68	4.68	7.80	6.24	4.68	10.29	8.23	8.23
22		4.68	3.11	3.11	4.68	4.68	3.11	6.24	4.68	4.68	7.80	6.24	4.68	10.29	8.23	8.23
23		4.68	3.11	3.11	4.68	4.68	3.11	6.24	4.68	4.68	7.80	6.24	4.68	10.29	8.23	8.23
24		4.68	3.11	3.11	4.68	4.68	3.11	6.24	4.68	4.68	7.80	6.24	4.68	10.29	8.23	8.23
25		4.68	3.11	3.11	4.68	4.68	3.11	6.24	4.68	4.68	7.80	6.24	4.68	10.29	8.23	8.23
26		4.68	3.11	3.11	4.68	4.68	3.11	6.24	4.68	4.68	7.80	6.24	4.68	10.29	8.23	8.23
27		4.68	3.11	3.11	4.68	4.68	3.11	6.24	4.68	4.68	7.80	6.24	4.68	10.29	8.23	8.23
28		4.68	3.11	3.11	4.68	4.68	3.11	6.24	4.68	4.68	7.80	6.24	4.68	10.29	8.23	8.23
29		4.68	3.11	3.11	4.68	4.68	3.11	6.24	4.68	4.68	7.80	6.24	4.68	10.29	8.23	8.23
30		9.35	7.80	6.24	12.48	10.91	9.35	15.59	14.03	10.91	18.70	17.15	14.03	26.76	22.63	20.58
31		9.35	7.80	6.24	12.48	10.91	9.35	15.59	14.03	10.91	18.70	17.15	14.03	26.76	22.63	20.58
32		9.35	7.80	6.24	12.48	10.91	9.35	15.59	14.03	10.91	18.70	17.15	14.03	26.76	22.63	20.58
33		9.35	7.80	6.24	12.48	10.91	9.35	15.59	14.03	10.91	18.70	17.15	14.03	26.76	22.63	20.58
34		9.35	7.80	6.24	12.48	10.91	9.35	15.59	14.03	10.91	18.70	17.15	14.03	26.76	22.63	20.58
35		9.35	7.80	6.24	12.48	10.91	9.35	15.59	14.03	10.91	18.70	17.15	14.03	26.76	22.63	20.58
36		9.35	7.80	6.24	12.48	10.91	9.35	15.59	14.03	10.91	18.70	17.15	14.03	26.76	22.63	20.58
37		9.35	7.80	6.24	12.48	10.91	9.35	15.59	14.03	10.91	18.70	17.15	14.03	26.76	22.63	20.58
38		9.35	7.80	6.24	12.48	10.91	9.35	15.59	14.03	10.91	18.70	17.15	14.03	26.76	22.63	20.58
39		9.35	7.80	6.24	12.48	10.91	9.35	15.59	14.03	10.91	18.70	17.15	14.03	26.76	22.63	20.58
40		28.07	23.39	20.27	34.29	31.18	26.50	43.66	38.98	34.29	51.45	48.33	42.09	72.03	67.92	59.68
41		28.07	23.39	20.27	34.29	31.18	26.50	43.66	38.98	34.29	51.45	48.33	42.09	72.03	67.92	59.68
42		28.07	23.39	20.27	34.29	31.18	26.50	43.66	38.98	34.29	51.45	48.33	42.09	72.03	67.92	59.68
43		28.07	23.39	20.27	34.29	31.18	26.50	43.66	38.98	34.29	51.45	48.33	42.09	72.03	67.92	59.68
44		28.07	23.39	20.27	34.29	31.18	26.50	43.66	38.98	34.29	51.45	48.33	42.09	72.03	67.92	59.68
45		28.07	23.39	20.27	34.29	31.18	26.50	43.66	38.98	34.29	51.45	48.33	42.09	72.03	67.92	59.68
46		28.07	23.39	20.27	34.29	31.18	26.50	43.66	38.98	34.29	51.45	48.33	42.09	72.03	67.92	59.68
47		28.07	23.39	20.27	34.29	31.18	26.50	43.66	38.98	34.29	51.45	48.33	42.09	72.03	67.92	59.68
48		28.07	23.39	20.27	34.29	31.18	26.50	43.66	38.98	34.29	51.45	48.33	42.09	72.03	67.92	59.68
49		28.07	23.39	20.27	34.29	31.18	26.50	43.66	38.98	34.29	51.45	48.33	42.09	72.03	67.92	59.68
50		73.27	63.92	54.57	91.99	82.63	71.71	115.37	106.02	91.99	135.63	126.28	110.69	185.21	172.87	152.29
51		73.27	63.92	54.57	91.99	82.63	71.71	115.37	106.02	91.99	135.63	126.28	110.69	185.21	172.87	152.29
52		73.27	63.92	54.57	91.99	82.63	71.71	115.37	106.02	91.99	135.63	126.28	110.69	185.21	172.87	152.29
53		73.27	63.92	54.57	91.99	82.63	71.71	115.37	106.02	91.99	135.63	126.28	110.69	185.21	172.87	152.29
54		73.27	63.92	54.57	91.99	82.63	71.71	115.37	106.02	91.99	135.63	126.28	110.69	185.21	172.87	152.29
55		73.27	63.92	54.57	91.99	82.63	71.71	115.37	106.02	91.99	135.63	126.28	110.69	185.21	172.87	152.29
56		73.27	63.92	54.57	91.99	82.63	71.71	115.37	106.02	91.99	135.63	126.28	110.69	185.21	172.87	152.29
57		73.27	63.92	54.57	91.99	82.63	71.71	115.37	106.02	91.99	135.63	126.28	110.69	185.21	172.87	152.29
58		73.27	63.92	54.57	91.99	82.63	71.71	115.37	106.02	91.99	135.63	126.28	110.69	185.21	172.87	152.29
59		73.27	63.92	54.57	91.99	82.63	71.71	115.37	106.02	91.99	135.63	126.28	110.69	185.21	172.87	152.29
60		110.69	98.22	84.19	140.31	127.84	110.69	176.18	162.14	141.87	204.23	190.20	166.81	275.77	257.24	226.37
61		110.69	98.22	84.19	140.31	127.84	110.69	176.18	162.14	141.87	204.23	190.20	166.81	275.77	257.24	226.37
62		110.69	98.22	84.19	140.31	127.84	110.69	176.18	162.14	141.87	204.23	190.20	166.81	275.77	257.24	226.37
63		110.69	98.22	84.19	140.31	127.84	110.69	176.18	162.14	141.87	204.23	190.20	166.81	275.77	257.24	226.37
64		110.69	98.22	84.19	140.31	127.84	110.69	176.18	162.14	141.87	204.23	190.20	166.81	275.77	257.24	226.37
65		134.08	121.61	102.89	171.49	157.46	135.63	215.15	201.12	174.61	247.89	232.30	204.23	333.38	312.80	273.71
66		143.43	129.40	110.69	183.97	168.38	146.55	230.74	215.15	187.08	265.04	247.89	218.27	356.03	333.38	292.22
67		152.79	138.76	120.04	196.44	180.85	157.46	246.33	230.74	201.12	282.18	265.04	232.30	378.66	356.03	312.80
68		162.14	146.55	126.28	207.36	191.77	165.26	260.36	243.21	213.58	297.77	280.63	246.33	399.24	374.54	329.27
69		169.94	154.35	132.52	218.27	201.12	174.61	274.39	257.24	224.50	314.92	296.22	258.80	419.82	395.12	347.79
70		179.29	163.70	140.31	230.74	213.58	185.53	289.98	271.28	236.97	332.08	311.81	272.83	442.46	417.77	366.32
71		188.64	173.05	148.11	243.21	224.50	194.88	305.57	286.87	251.00	349.23	328.96	288.42	467.14	440.40	384.83
72		199.56	182.40	155.90	257.24	238.54	207.36	322.72	302.46	265.04	367.93	347.67	304.01	491.85	465.09	405.41
73		207.36	190.20	163.70	269.72	249.45	216.71	339.88	318.05	279.07	386.65	364.82	319.60	516.54	487.72	425.99
74		218.27	199.56	173.05	282.18	261.92	227.62	357.02	335.19	293.10	406.91	383.52	335.19	541.24	512.43	446.57
75		227.62	208.91	180.85	296.22	275.95	240.09	374.17	352.34	308.69	427.18	403.79	352.34	567.99	537.12	469.21
76		238.54	219.82	190.20	311.81	289.98	251.00	392.87	371.06	324.28	449.01	424.05	369.49	596.80	565.93	491.85
77		249.45	230.74	199.56	327.40	304.01	265.04	413.15	389.76	339.88	470.83	445.88	388.20	627.67	592.69	516.54
78		260.36	240.09	207.36	342.99	318.05	277.51	434.97	410.03	357.02	494.21	467.71	406.91	658.54	623.56	541.24
79		272.83	251.00	216.71	358.58	333.64	289.98	456.80	430.29	375.73	519.16	492.65	427.18	691.46	654.43	567.99
80		285.31	263.48	227.62	375.73	350.78	304.01	480.19	453.68	394.44	545.66	517.60	449.01	724.39	687.35	594.75
81		297.77	274.39	236.97	394.44	367.93	318.05	503.57	475.51	413.15	573.73	542.55	470.83	761.44	722.33	623.56
82		310.25	286.87	247.89	413.15	385.08	333.64	530.07	500.45	434.97	601.79	570.61	492.65	800.54	757.33	654.43
83		338.31	313.36	271.28	452.12	420.94	364.82	583.08	550.35	477.06	662.59	626.73	540.98	878.73	833.46	716.17
84		367.93	341.43	294.66	494.21	461.47	399.11	640.76	604.91	522.28	728.07	689.09	592.44	965.17	913.73	784.07

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

Semi-Annual	= 0.52
Quarterly	= 0.27
Monthly (Direct Bill)	= 1/11th
Monthly (Bank Draft)	= 1/12th

CLASS FACTORS

Preferred	= 1.00
Standard	= 1.25
Select	= 2.1875

If Rider UR-AB-287 is elected, multiply the above premium by 1.09

State: Pennsylvania **Filing Company:** Ability Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home & Home Health Care/LTC05I.001 Qualified
Product Name: 3358 et al
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Transmittal Form - 2015.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	Not applicable, this is not a new form. Please see the Actuarial Certification on the Rate Increase 2015 memo- Pennsylvania for the rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Rate Increase 2015 memo - Pennsylvania.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable, this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	TPA Auth To File 9_18_15.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable, this is a rate increase filing.
Attachment(s):	
Item Status:	

State: Pennsylvania **Filing Company:** Ability Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home & Home Health Care/LTC05I.001 Qualified
Product Name: 3358 et al
Project Name/Number: /

Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not applicable, this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable, this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable, this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable, this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	PA 2015 Exhibits - PDF
Comments:	
Attachment(s):	PA 2015 Exhibits.pdf
Item Status:	
Status Date:	
Satisfied - Item:	PA 2014 Exhibits - Excel
Comments:	Temp
Attachment(s):	Nationwide Experience Thru 06-30-15.xlsx Nationwide Experience by Issue Year Thru 06-30-15.xlsx Projection - NW - 2015 Rate Increase Filing - Proj Starting 7-1-2015 - Excel.xlsx Projection Comparisons 2010-2015 - Filing - Exper Through 6-30-2015 - Excel.xlsx

SERFF Tracking #:

MDTP-130311817

State Tracking #:

MDTP-130311817

Company Tracking #:

2015 LTC RATE INCREASE

State:

Pennsylvania

Filing Company:

Ability Insurance Company

TOI/Sub-TOI:

LTC05I Individual Long Term Care - Nursing Home & Home Health Care/LTC05I.001 Qualified

Product Name:

3358 et al

Project Name/Number:

/

Item Status:	
Status Date:	

SERFF Tracking #:

MDTP-130311817

State Tracking #:

MDTP-130311817

Company Tracking #:

2015 LTC RATE INCREASE

State:

Pennsylvania

Filing Company:

Ability Insurance Company

TOI/Sub-TOI:

LTC05I Individual Long Term Care - Nursing Home & Home Health Care/LTC05I.001 Qualified

Product Name:

3358 et al

Project Name/Number:

/

Attachment Nationwide Experience Thru 06-30-15.xlsx is not a PDF document and cannot be reproduced here.

Attachment Nationwide Experience by Issue Year Thru 06-30-15.xlsx is not a PDF document and cannot be reproduced here.


Attachment Projection - NW - 2015 Rate Increase Filing - Proj Starting 7-1-2015 - Excel.xlsx is not a PDF document and cannot be reproduced here.

Attachment Projection Comparisons 2010-2015 - Filing - Exper Through 6-30-2015 - Excel.xlsx is not a PDF document and cannot be reproduced here.

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania					
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Ability Insurance Company 222 S. 15 th St., Ste 1202S Omaha, Nebraska 68102	NE	Health	0000	71471	47-0520541	NE
4.	Contact Name & Address	Telephone #		Fax #		E-mail Address	
	Todd Moltumyr 1420 Renaissance Drive Park Ridge, IL 60068	224-217-9037		855-226-2728		tmoltumyr@tri-plus.net	
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	2015 LTC Rate Increase					
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 <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____			
9.	Type of Insurance (TOI)	LTC05I Individual Long Term Care-Nursing Home & Home Care					
10.	Sub-Type of Insurance (Sub-TOI)	LTC05I.001 Qualified					
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 Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input checked="" type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input checked="" type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____					

12.	Filing Submission Date	11/04/2014
13.	Filing Fee (If required)	Amount _____ Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No Check Number _____
14.	Date of Domiciliary Approval	
15.	Filing Description:	
<p>RE: Long Term Care Insurance Individual Policy Form Series: 3358, LT201, LT691, LT692, LT694, LT695</p> <p>We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders when attached to the above base policy forms currently on file with your department.</p> <p>All of these policy forms are guaranteed renewable long term care policy forms which are no longer being sold. These policy forms were generally sold from 1988 through 2004.</p> <p>The projected lifetime claims and loss ratios for these forms are well in excess of original expectations, resulting in the requested rate increase. The attached Actuarial Memorandum contains justification for the rate increase as well as the revised premium rates.</p> <p>We are requesting a 10% increase on policies with a lifetime benefit period and no increase on policies with a non-lifetime benefit period. We notify policyholders 60 days in advance before implementing a rate increase so it is expected that this rate revision will be implemented approximately 75 days following the approval of this increase. Please also note that we have a minimum one year rate guarantee. Thus, the earliest this rate increase would be implemented is one year following the implementation of the prior increase.</p> <p>Please recall that we originally requested a rate increase of 40% on non-lifetime benefit periods and 80% on lifetime benefit periods in 2013, but we ultimately accepted a level 40% increase in your state. We subsequently requested a rate increase of 35% on lifetime benefit periods in 2014, but we ultimately accepted a level 20% rate increase in your state. This rate increase request is specifically designed to request the portion of the increase that was not approved from the prior filings. We are filing this "catch-up" increase in all states that approved a smaller increase than we requested. To date we have achieved approximately 81% of the financial impact filed nationwide from the 2013 filing and accompanying catch-up filings. Please also note that we have achieved the entire rate increase on approximately 64% of the nationwide inforce policies affected by this filing.</p> <p>We will provide policyholders with options to downgrade coverage in order to help mitigate the impact of the rate increase, (including individualized options in their notification letter in all cases where the insured is not already on claim, or the policy is already at the lowest benefit period and highest elimination period). We will also provide policyholders with a toll free customer service number and let them know they can call us to discuss additional changes to their policy or ask any other questions they might have. Policyholders who choose to lapse their coverage within 120 days of the effective date of the rate increase will be provided with a contingent benefit upon lapse (nonforfeiture benefit).</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>Pennsylvania</u>.</p>		
Print Name	<u>Todd Moltumyr</u>	Title <u>Vice President</u>
Signature		Date: <u>11/03/2015</u>

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	None		<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		2015 LTC Rate Increase		
This filing corresponds to form filing company tracking number		3358, et al		
Overall percentage rate indication (when applicable)		2.807%		
Overall percentage rate impact for this filing		2.807%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Individual Long Term Care Policy	3358	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request <u>+0%-10%</u> - ____% <input type="checkbox"/> Other _____	
02	Individual Long Term Care Policy	LT691	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request <u>+0%-10%</u> - ____% <input type="checkbox"/> Other _____	
03	Individual Long Term Care Policy	LT692	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request <u>+0%-10%</u> - ____% <input type="checkbox"/> Other _____	
04	Individual Long Term Care Policy	LT694	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request <u>+0%-10%</u> - ____% <input type="checkbox"/> Other _____	
05	Individual Long Term Care Policy	LT695	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request <u>+0%-10%</u> - ____% <input type="checkbox"/> Other _____	
06	Individual Long Term Care Policy	LT201	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request <u>+0%-10%</u> - ____% <input type="checkbox"/> Other _____	

LH RFA-1

Ability Insurance Company (formerly Medico™ Life Insurance Company)
 Omaha, Nebraska
 Actuarial Memorandum - Individual A&H Rate Filing
 Pennsylvania Long Term Care Policy Forms and Riders
 Pennsylvania

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 the Pennsylvania Long Term Care Policy Forms and Riders as shown in the 'Benefits' section. The forms were marketed by independent agents but are not available for sale anymore. This rate revision applies only to inforce business. We are requesting a 10% increase on policies with a lifetime benefit period and no increase at all on policies with a non-lifetime benefit period. The distribution of inforce business (excluding policies in paid up status) as of 6/30/2015 is as follows:

	Benefit Period	Inforce Policies	Inforce Annual Premium	Avg. Annual Premium (Current Rates)	Avg. Annual Premium (Proposed Rates)
Pennsylvania	Non-Lifetime	52	\$ 126,590	\$2,434	\$2,434
Pennsylvania	Lifetime	15	\$ 49,400	\$3,293	\$3,623
Nationwide	Non-Lifetime	13,755	\$32,220,739	\$2,342	N/A*
Nationwide	Lifetime	15,434	\$51,050,783	\$3,308	N/A*

* The implementation of the rate increase is at different stages in each state so it is not possible to determine the average nationwide proposed premium rate once the remaining increases are approved.

Please note that the variation in each state's average annual premium is impacted by many factors. Examples of such factors - both demographic and policy benefit choices - include average issue age, average daily benefit amount, prevalence of inflation protection, distribution of benefit periods and elimination periods, optional benefits chosen, percentage of policies with marital discounts and underwriting factors, etc.

The data shown in the above paragraph also includes policies which were originally sold by Medico Insurance Company (formerly Mutual Protective Insurance Company). The policy forms in this Actuarial Memorandum were developed and marketed simultaneously by both Ability Insurance Company (formerly Medico Life Insurance Company) and Medico Insurance Company in most states. In 2009 we began the process of novating long term care policyholders from Medico Insurance Company to Ability Insurance Company. Please note that ALL long term care policyholders residing in Pennsylvania that were originally issued Medico Insurance Company policies have now novated to Ability Insurance Company. In states where we have begun the novation process, over 95% of long term care policies that were originally issued by Medico have novated over to Ability. All data and experience exhibits shown in this Actuarial Memorandum include experience from both Ability Insurance Company and Medico Insurance Company policies as we expect the vast majority of Medico issued policies will ultimately novate to Ability Insurance Company.

3. Benefits

These policies and corresponding riders cover Long Term Care expenses and have been grouped for rating purposes.

Policy Form 3358 and Rider Forms UR2038, UR2048, UR275, and UR589R: Developed in the latter part of 1987, Form 3358 provides benefits for Nursing Home Care and Adult Day Care. The policy also has a provision for Waiver of Premium. The policy pays \$20 a day for maximum of 180 days of Adult Day Care. Three riders were optionally available. UR2048 provides inflation protection (Nursing Home Care Only). UR275 deletes the occurrence maximum and increases the lifetime maximum to 5, 10, or unlimited years. UR2038 and UR589R provide Home Health Care benefits.

Policy Form LT691 and Rider Forms UR284 and UR591: Developed in 1991, Form LT691 provides benefits for Nursing Home Care. The policy also has a provision for Waiver of Premium. The policy pays a

Ability Insurance Company (formerly Medico™ Life Insurance Company)
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Pennsylvania Long Term Care Policy Forms and Riders
Pennsylvania

daily benefit for Nursing Home Care. UR284 increases the Nursing Home daily benefit by 5% of the previous year's daily benefit. UR591 provides benefits for Home Health Care and Adult Day Care.

Policy Form LT692: Developed in 1992, Form LT692 provides benefits for Nursing Home Care and Adult Day Care. The policy also has provisions for Waiver of Premium and Survivorship (if both husband and wife have LT692 policies). Additional benefits include bed reservation, alternate plan of care, deferred purchase of inflation coverage, and extended period of reinstatement due to a lapse related to cognitive impairment suffered at time of lapse. The policy pays a daily benefit for Nursing Home Care and Adult Day Care up to 33% of the policy daily benefit.

Policy Form LT694 and Rider Forms UR268C, UR287: Developed in 1996, Form LT694 provides benefits for Nursing Home Care, Alternative Care, Assisted Living Care, and Adult Day Care. The policy also has provisions for Waiver of Premium. Additional benefits include care giver training, bed reservation, extended period of reinstatement due to a lapse related to cognitive impairment suffered at time of lapse, and restoration of benefits. The policy pays a daily benefit for Nursing Home Care, Alternative Care, Assisted Living up to 50% of the policy daily benefit (80% if care coordinator used), and Adult Day Care up to 50% of the policy daily benefit and lifetime maximum. UR268C increases the policy daily benefit by 5% of the previous year's daily benefit. UR287 removes the non-duplication of Medicare benefits.

Policy Form LT695 and Rider Forms UR274 and UR287: Developed in 1995, Form LT695 provides benefits for Nursing Home Care, Home Care (including caregiver training, equipment, and respite care), Community Care (including hospice and adult day care), and additional benefits for using a Care Coordinator (including elimination period waiver, weekly benefit, enhanced Home Care, and Assisted Living Care). The policy also has provisions for Waiver of Premium and Survivorship (if both husband and wife have LT695 policies). Additional benefits include bed reservation, deferred inflation protection, and restoration of benefits for policy lapse due to cognitive impairment or loss of functional capacity. The policy pays a daily benefit for Nursing Home Care, Home Care up to 80% of the policy daily benefit (100% if care coordinator used), and Community Care up to 50% of the policy daily benefit. UR274 increases the policy daily benefit by 5% of the previous year's daily benefit. UR287 removes the non-duplication of Medicare benefits.

Policy Form LT201 and Rider Forms UR650, UR651, UR652, UR653 and UR655: Developed in 2001, Form LT201 provides benefits for Nursing Facility Care, Assisted Living Facility Benefits and Alternative Care (including hospice care, home modifications and other related benefits). The policy also has provisions for Waiver of Premium and a Guaranteed Purchase Option. Additional benefits include bed reservation and restoration of benefits. The policy pays a daily benefit for Nursing Home Care and Assisted Living Facility Benefits. UR650 provides for home health care benefits. UR651 provides for a dual waiver of premium and a surviving spouse benefit. UR652 increases the policy daily benefit and lifetime dollar maximum by 5% of the previous year's daily benefit and lifetime dollar maximum. UR653 provides for a paid up shortened benefit period in lapse situations. UR655 increases the home health care rider daily benefit and lifetime dollar maximum by 5% of the previous year's daily benefit and lifetime dollar maximum.

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

We are requesting a 10% increase on policies with a lifetime benefit period and no increase on policies with a non-lifetime benefit period. We notify policyholders 60 days in advance before implementing a rate increase so it is expected that this rate revision will be implemented approximately 75 days following the approval of this increase. Please also note that we have a minimum one year rate guarantee. Thus, the earliest this rate increase would be implemented is one year following the implementation of the prior increase.

Please recall that we originally requested a rate increase of 40% on non-lifetime benefit periods and 80% on lifetime benefit periods in 2013, but we ultimately accepted a level 40% increase in your state. We subsequently requested a rate increase of 35% on lifetime benefit periods in 2014, but we ultimately accepted a level 20% rate increase in your state. This rate increase request is specifically designed to request the portion of the increase that was not approved from the prior filings. We are filing this "catch-up" increase in all states that approved a smaller increase than we requested. To date we have achieved approximately 81% of the financial impact filed nationwide from the 2013 filing and accompanying catch-up

Ability Insurance Company (formerly Medico™ Life Insurance Company)
Omaha, Nebraska
Actuarial Memorandum - Individual A&H Rate Filing
Pennsylvania Long Term Care Policy Forms and Riders
Pennsylvania

filings. Please also note that we have achieved the entire rate increase on approximately 64% of the nationwide inforce policies affected by this filing.

This rate increase is necessary because projected future morbidity has changed from what was anticipated when the 2010 nationwide rate adjustment was requested. There are several reasons for this change in projected future morbidity:

- The actual 2010-2012 morbidity experience is considerably poorer than projected experience from the 2010 rate increase filing that was submitted in your state.
- New claim cost guidelines were implemented to better reflect future expected experience. These new claim costs are generally higher than the original pricing claim costs.
- Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. From 2010-2012, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines. The projection grades that factor down to about 1.02 over the next 15-20 years.
- Morbidity improvement of 0.5% per year was also assumed in the projection to account for the expectation that individuals will become healthier due to advances in health care.

The larger requested increase on our lifetime benefit period policies is due to inequities between our current premium rates by benefit period and the claims experience on the lifetime benefit plan. Furthermore, the new claim cost guidelines are consistent with the past experience of lifetime benefit period policies vs. non-lifetime benefit period policies.

Please note that we are not attempting to recoup past losses for the poor 2010-2012 experience. This rate increase is solely intended to get experience back in line with what was projected in our 2010 rate increase filing for years 2013 and forward. An exhibit comparing the projection from our 2010 filing with our current projection of future business is attached.

We intend to reduce the potential burden of this rate increase by offering policyholders the option to downgrade their coverage to keep the premium rate more affordable. Most policyholders will receive pre-programmed downgrade offers in the rate increase notification letter that would allow them to reduce their premium rate by choosing to increase their elimination period or decrease their benefit period. Policyholders will also be informed that they may call in to our customer service line to discuss other downgrade options as well if they would like to lower their premium rate. Because there is no increase for non-lifetime benefit period plans, all policyholders who choose to downgrade from a lifetime benefit period will end up paying less than what they pay today. Premium rates for lifetime benefit period plans are roughly 15-20% higher than rates for five year benefit period plans and 25-30% higher than rates for four year benefit period plans. Four and five year benefit periods are still rich plans that provide substantial long term care benefits.

As we have done with recent increases, we will again be providing a contingent non-forfeiture benefit to all policyholders regardless of whether or not their policy covers this benefit. This non-forfeiture benefit would be in the form of a shortened benefit maximum amount/period equal to the amount of premium the policyholder paid in over the lifetime of the policy should the policyholder lapse coverage within 120 days following the effective date of the rate increase. This benefit will not be reduced by prior claims, although the maximum non-forfeiture benefit will be limited to the remaining maximum benefit amount under the policy.

We recognize this is a large increase to request at one time. We believe it is in the policyholder's best interest to know up front how much of an increase is necessary as it allows them to make an informed decision regarding keeping their current level of coverage inforce, downgrading their policy to lower their premium or choosing the non-forfeiture option. Any delay in this filing via staged partial implementation schedules or because of reductions in the proposed rates, would likely magnify the cumulative total rate increase percentage needed over time for this group of policies.

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 required for long term care policy forms.

Ability Insurance Company (formerly Medico™ Life Insurance Company)
 Omaha, Nebraska
 Actuarial Memorandum - Individual A&H Rate Filing
 Pennsylvania Long Term Care Policy Forms and Riders
 Pennsylvania

6. Rate Increase History

Shown below are the approval dates and the percentage of past rate increases in your state:

Date	201*	3358	691	692	694	695
09/14/01		20%	20%	20%	20%	
05/19/03		20%	20%	20%	20%	20%
05/13/05	15%					
06/29/06		10%	20%	20%	20%	20%
12/30/10	16%	16%	16%	16%	16%	16%
01/09/14	40%	40%	40%	40%	40%	40%
01/21/14	20%	20%	20%	20%	20%	20%

* Note that we implemented a new higher premium rate schedule for form LT201 in many states in early 2003. This rate increase was only for policies that were issued under the lower original premium rate schedule.

7. Projection Assumptions

The following assumptions were used in order to generate the present value of future premium and claims and their loss ratio. All assumptions are the same as what was shown in the 2013 filing.

a. Assumptions that are unchanged from the 2010 rate filing:

Interest - An effective annual rate of interest of 4.50% has been assumed for accumulating past experience and discounting projected future experience.

Terminations – The 1994 GAM mortality table along with an annual voluntary termination rate of 1.5% have been assumed for projecting the inforce into the future.

Experience Data Credibility - The requested rate revision is based on nationwide experience since that gives us the maximum credibility.

b. Assumptions that have been revised since the 2010 rate filing:

Claim Cost Guidelines – Morbidity costs were projected based on claim costs from the 2009 Milliman Long Term Care guidelines with adjustments for actual experience.

A/E Adjustments – Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Over 2010-2012, the actual morbidity was approximately 1.21 times higher than indicated by the new claim cost guidelines. The projection grades that factor down to about 1.02 over the next 15-20 years.

Morbidity Improvement – Morbidity improvement of 0.5% per year was assumed in the projection to account for the expectation that individuals will become healthier due to advances in health care.

Premium Rate Increase - The actual effective dates of the rate increase nationwide will vary depending on state approval dates. For projection purposes, the average nationwide requested premium rate revision of 40% on policies with a non-lifetime benefit period and 80% on policies with a lifetime benefit period has been assumed with a beginning effective date of October 1, 2013 and graded in over five quarters. For all years thereafter, no annual rate increases have been assumed.

8. Past Experience

The attached exhibit shows the past experience for the business. The experience is through June 30, 2015 and is based on nationwide experience. The return of premium riders were excluded from the experience. The accumulated value of past earned premium is \$3,069,733,295 and the accumulated value of past incurred claims is \$2,069,270,941. This results in a loss ratio of 67.4%.

9. Projected Future Experience

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The future experience has been projected beginning 7/1/2015. Adjustments have been made to the experience by applying the termination rates and rate increase assumptions as shown in the Projection Assumptions section. The present value of future earned premium is \$642,328,253 and the present value of future incurred claims is \$1,040,772,443. This results in a loss ratio of 162.0%.

This filing combined with the preceding filings that were filed in 2013 and 2014 were intended to return the 2013 and future experience of this block to the level projected in 2010. As shown in the attached exhibit, this rate increase, if approved as assumed would result in the following as compared to the 2010 filing:

Projection Years 2013+	2010 Filing	2013 Projection Without Increase	2013 Projection With Increase	2015 Update to 2013 Projection With Increase*
PV Future EP (in millions)	\$558.9	\$516.2	\$790.4	\$657.3
PV Future Claims (in millions)	\$922.8	\$1,139.2	\$1,157.0	\$1,035.2
PV Future (EP – Claims) (in millions)	-\$363.9	-\$623.1	-\$366.6	-\$377.9

* In addition to the primary projection this requested increase is based on from our original 2013 filing, we are also showing an updated projection based on actual experience in years 2013-2014 and the current inforce policyholder distribution. This updated projection confirms that experience has not improved over the past two years and that entire originally requested increase is necessary and justified.

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:

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Past Years	3,069,733,295	2,069,270,941	67.4%
Projected Future	642,328,253	1,040,772,443	162.0%
Anticipated Lifetime	3,712,061,548	3,110,043,384	83.8%

The projected future loss ratio and the anticipated lifetime loss ratio are both greater than the required minimum loss ratio of 60%. This demonstrates that the premium and claims experience meets the minimum loss ratio requirements.

11. Actuarial Certification

I am a consulting actuary with TriPlus Services, Inc. and retained by Ability Insurance Company to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and 18, "Long-Term Care Insurance."

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of the department of insurance.

In my opinion, the rates have been calculated in a manner that complies with accepted actuarial practices, are uniformly applied to all policies within each issue age rate class, are not excessive or unfairly

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discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction.



Todd Moltumyr, ASA, MAAA
Vice President



ABILITY INSURANCE CO.

PO Box 3735 ♦ Omaha, NE 68103
Phone (402) 939-7974 ♦ Fax (866) 240-2352

September 18, 2015

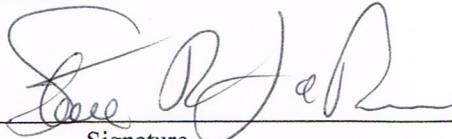
TO: State Insurance Department
RE: Representation Authorization

Name	Action authorized on behalf of the Company
Daniel F. Fallon, Manager, Regulatory Services, TriPlus Services, Inc. TPA	Communications and Regulatory Filings and Certifications with Regulatory Agencies
Noah Rice, AVP Compliance Officer, TriPlus Services, Inc. TPA	Communications and Regulatory Filings and Certifications with Regulatory Agencies
Linda Atwood, Accounting, TriPlus Services, Inc. TPA	Communications and Regulatory Filings and Certifications with Regulatory Agencies
Raymond Nelson, SVP Actuary, TriPlus Services, Inc.	Communications and Regulatory Filings and Certifications with Regulatory Agencies`
Todd Moltumyr, VP Actuary, TriPlus Services, Inc. TPA	Communications and Regulatory Filings and Certifications with Regulatory Agencies
Beverly Toomey, Analyst, TriPlus Services, Inc. TPA	Communications and Regulatory Filings and Certifications with Regulatory Agencies
David Krydinski, Director, TriPlus Services, Inc. TPA	Communications and Regulatory Filings and Certifications with Regulatory Agencies

The above referenced individuals, employed by TriPlus Services, Inc., are hereby authorized to represent Ability Insurance Company (NAIC No. 71471) and perform the above referenced actions as necessary pursuant to the Administrative Services Agreement between TriPlus Services, Inc. and Ability Insurance Company and their successors and assigns dated February 25, 2013.

Signed on Behalf of Ability Insurance Company by its officer:

September 18, 2015
Date


Signature

Stephen R. La Pierre
Typed or Printed Name

Secretary
Title



Nationwide Experience

For Reporting Year: 2015
 As of Reporting Month: June
 Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in this Filing

ROP: Excluded

Provisions: All Provisions

Benefit Period: All years

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in Act/Res	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1988	Total	10,187,101	1,974,100	19.4%	2,721,735	26.7%	20,665,728	10,478,627	199,584	1,774,516	2,721,735	0	0	0	2,350,680	23.1%	84.0%	115.8%
1989	Total	33,660,750	8,661,605	25.7%	7,859,667	23.3%	40,696,455	7,035,705	1,894,078	6,767,527	7,859,667	0	0	14,322	8,494,236	25.2%	102.0%	92.5%
1990	Total	40,246,742	13,947,548	34.7%	14,304,837	35.5%	39,028,707	(1,218,035)	6,691,158	7,256,390	14,304,837	0	0	2,878,591	12,447,741	30.9%	112.0%	114.9%
1991	Total	39,096,660	15,020,663	38.4%	16,572,272	42.4%	38,558,558	(538,102)	11,096,570	3,924,093	16,572,272	0	0	7,448,119	14,842,028	38.0%	101.2%	111.7%
1992	Total	37,568,814	17,152,696	45.7%	16,494,051	43.9%	36,895,732	(673,082)	14,663,961	2,488,735	16,494,051	0	0	10,349,211	18,011,414	47.9%	95.2%	91.6%
1993	Total	34,843,262	20,146,762	57.8%	21,659,836	62.2%	33,631,363	(1,211,899)	17,178,357	2,968,405	21,659,836	0	0	10,088,726	19,336,917	55.5%	104.2%	112.0%
1994	Total	32,387,424	20,737,792	64.0%	21,375,050	66.0%	31,307,272	(1,080,152)	18,046,636	2,691,156	21,375,050	0	0	9,525,270	20,248,949	62.5%	102.4%	105.6%
1995	Total	31,500,141	21,966,357	69.7%	22,076,822	70.1%	31,512,803	12,662	19,362,251	2,604,106	22,076,822	0	0	6,741,918	22,103,392	70.2%	99.4%	99.9%
1996	Total	31,666,995	24,195,183	76.4%	24,789,081	78.3%	31,788,685	121,690	21,087,171	3,108,012	24,789,081	0	0	7,158,841	23,204,717	73.3%	104.3%	106.8%
1997	Total	35,873,730	26,033,742	72.6%	25,988,771	72.4%	37,529,205	1,655,475	22,200,048	3,833,694	25,988,771	0	0	7,985,366	25,182,019	70.2%	103.4%	103.2%
1998	Total	44,372,716	24,743,621	55.8%	28,684,736	64.6%	46,669,110	2,296,394	22,337,894	2,405,727	28,684,736	0	0	11,558,223	23,473,733	52.9%	105.4%	122.2%
1999	Total	53,196,592	23,064,989	43.4%	28,720,563	54.0%	54,491,751	1,295,159	23,811,949	(746,960)	28,720,563	0	0	19,725,089	29,895,773	56.2%	77.2%	96.1%
2000	Total	63,774,884	36,306,926	56.9%	37,919,613	59.5%	66,133,509	2,358,625	26,561,591	9,745,335	37,856,253	63,360	0	22,025,784	34,455,186	54.0%	105.4%	110.1%
2001	Total	80,618,591	40,601,297	50.4%	48,958,501	60.7%	85,601,173	4,982,582	32,004,328	8,596,969	48,915,845	42,656	0	29,499,559	37,108,932	46.0%	109.4%	131.9%
2002	Total	102,778,450	48,495,901	47.2%	56,210,169	54.7%	104,232,165	1,453,715	37,785,890	10,710,011	55,908,911	301,258	0	39,108,467	44,310,979	43.1%	109.4%	126.9%
2003	Total	107,014,148	79,226,250	74.0%	64,277,402	60.1%	107,213,429	199,281	44,000,651	35,225,599	63,632,530	644,872	0	18,834,182	46,554,680	43.5%	170.2%	138.1%
2004	Total	107,600,867	60,064,565	55.8%	66,145,207	61.5%	106,146,779	(1,454,088)	49,642,670	10,421,895	64,254,727	1,890,480	0	41,145,507	45,974,022	42.7%	130.6%	143.9%
2005	Total	101,463,703	61,698,683	60.8%	75,992,172	74.9%	99,510,519	(1,953,184)	53,443,794	8,254,889	73,337,354	2,654,818	0	37,766,837	43,482,744	42.9%	141.9%	174.8%
2006	Total	97,582,643	75,447,444	77.3%	74,651,852	76.5%	96,967,320	(615,323)	56,493,456	18,953,988	73,002,412	1,649,440	0	35,285,748	47,533,383	48.7%	158.7%	157.1%
2007	Total	99,050,846	79,340,487	80.1%	76,208,515	76.9%	98,753,429	(297,417)	64,193,984	15,146,503	72,334,948	3,873,567	0	33,580,080	48,453,839	48.9%	163.7%	157.3%
2008	Total	94,902,170	80,225,749	84.5%	86,919,752	91.6%	92,628,174	(2,273,996)	69,988,652	10,237,097	80,539,244	6,380,508	0	33,169,851	50,707,746	53.4%	158.2%	171.4%
2009	Total	91,776,092	86,591,583	94.4%	93,573,512	102.0%	90,308,793	(1,467,299)	69,511,125	17,080,458	84,438,051	9,135,461	0	29,693,582	50,294,716	54.8%	172.2%	186.1%
2010	Total	82,645,374	102,190,973	123.6%	112,361,297	136.0%	81,838,948	(806,426)	80,429,223	21,761,751	94,378,897	17,982,400	0	24,784,655	54,371,303	65.8%	188.0%	206.7%
2011	Total	82,222,704	108,564,030	132.0%	109,972,799	133.7%	82,191,236	(31,468)	87,515,181	21,048,848	83,844,454	26,128,345	0	21,537,922	55,088,270	67.0%	197.1%	199.6%
2012	Total	78,818,482	116,004,201	147.2%	106,231,877	134.8%	77,595,025	(1,223,457)	96,842,478	19,161,723	70,375,849	35,856,028	0	21,051,854	56,275,858	71.4%	206.1%	188.8%
2013	Total	74,519,157	112,152,753	150.5%	100,948,399	135.5%	73,757,857	(761,300)	102,504,550	9,648,204	50,695,354	49,980,882	272,162	12,867,964	57,119,413	76.7%	196.3%	176.7%
2014	Total	74,942,415	114,948,898	153.4%	95,607,324	127.6%	75,333,077	390,662	105,967,330	8,981,568	24,349,693	67,326,650	3,930,980	2,846,842	57,236,789	76.4%	200.8%	167.0%
2015	Total	36,993,885	62,368,159	168.6%	43,446,555	117.4%	37,539,728	545,842	55,279,762	7,088,396	1,642,541	25,050,089	16,753,925	306,656	28,482,633	77.0%	219.0%	152.5%
Grand	Total	1,801,305,338	1,481,872,957	82.3%	1,480,672,366	82.2%	1,818,526,530	17,221,191	1,210,734,322	271,138,635	1,210,754,485	248,960,814	20,957,067	496,979,166	977,042,092	54.2%	151.7%	151.5%
PV Grand Total		3,069,733,295	2,069,270,941	67.4%	2,069,270,941	67.4%	3,127,340,913			1,799,353,060					1,595,971,507	52.0%	129.7%	129.7%

Nationwide Experience



For Reporting Year: **2015**
 As of Reporting Month: **June**
 Company(s): **Ability Insurance, Medico Insurance**

Base Policy Type(s): **All Forms Included in this Filing**

ROP: **Excluded**

Provisions: **All Provisions**

Benefit Period: **All years**

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActL/Res	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1988	1987	18,561	1,633	8.8%	0	0.0%	36,703	18,142	0	1,633	0	0	0	0	16,785	90.4%	9.7%	0.0%
	1988	10,168,540	1,972,467	19.4%	2,721,735	26.8%	20,629,025	10,460,485	199,584	1,772,883	2,721,735	0	0	0	2,333,895	23.0%	84.5%	116.6%
	Total	10,187,101	1,974,100	19.4%	2,721,735	26.7%	20,665,728	10,478,627	199,584	1,774,516	2,721,735	0	0	0	2,350,680	23.1%	84.0%	115.8%
1989	1987	25,325	36,051	142.4%	20,124	79.5%	23,781	(1,544)	8,598	27,453	20,124	0	0	7,754	16,513	65.2%	218.3%	121.9%
	1988	19,794,115	5,358,963	27.1%	5,266,202	26.6%	16,991,033	(2,803,082)	1,764,251	3,594,712	5,266,202	0	0	6,568	5,380,348	27.2%	99.6%	97.9%
	1989	13,841,310	3,266,591	23.6%	2,573,341	18.6%	23,681,641	9,840,331	121,229	3,145,362	2,573,341	0	0	0	3,097,375	22.4%	105.5%	83.1%
	Total	33,660,750	8,661,605	25.7%	7,859,667	23.3%	40,696,455	7,035,705	1,894,078	6,767,527	7,859,667	0	0	14,322	8,494,236	25.2%	102.0%	92.5%
1990	1987	22,691	(14,238)	-62.7%	2,904	12.8%	17,567	(5,124)	11,093	(25,331)	2,904	0	0	13,844	18,268	80.5%	-77.9%	15.9%
	1988	14,842,438	8,612,336	58.0%	8,384,986	56.5%	13,208,332	(1,634,106)	4,564,992	4,047,344	8,384,986	0	0	2,031,177	5,646,352	38.0%	152.5%	148.5%
	1989	20,383,494	4,459,454	21.9%	5,677,222	27.9%	17,394,986	(2,988,508)	2,099,827	2,359,627	5,677,222	0	0	662,238	5,675,332	27.8%	78.6%	100.0%
	1990	4,998,119	889,996	17.8%	239,724	4.8%	8,407,822	3,409,703	15,246	874,750	239,724	0	0	171,332	1,107,789	22.2%	80.3%	21.6%
	Total	40,246,742	13,947,548	34.7%	14,304,837	35.5%	39,028,707	(1,218,035)	6,691,158	7,256,390	14,304,837	0	0	2,878,591	12,447,741	30.9%	112.0%	114.9%
1991	1987	18,371	3,499	19.0%	2,300	12.5%	15,722	(2,649)	5,155	(1,656)	2,300	0	0	2,527	17,048	92.8%	20.5%	13.5%
	1988	12,287,424	6,829,169	55.6%	7,302,150	59.4%	11,477,446	(809,978)	6,762,953	66,216	7,302,150	0	0	5,161,991	5,884,277	47.9%	116.1%	124.1%
	1989	15,611,377	6,444,082	41.3%	6,643,029	42.6%	14,395,948	(1,215,429)	3,904,355	2,539,727	6,643,029	0	0	2,454,933	6,002,131	38.4%	107.4%	110.7%
	1990	7,676,877	1,324,080	17.2%	2,341,597	30.5%	6,973,940	(702,937)	403,686	920,394	2,341,597	0	0	(171,332)	2,172,463	28.3%	60.9%	107.8%
	1991	3,502,611	419,833	12.0%	283,195	8.1%	5,695,502	2,192,891	20,421	399,412	283,195	0	0	0	766,109	21.9%	54.8%	37.0%
	Total	39,096,660	15,020,663	38.4%	16,572,272	42.4%	38,558,558	(538,102)	11,096,570	3,924,093	16,572,272	0	0	7,448,119	14,842,028	38.0%	101.2%	111.7%
1992	1987	17,097	64,001	374.3%	5,220	30.5%	18,298	1,201	4,240	59,761	5,220	0	0	2,921	10,861	63.5%	589.3%	48.1%
	1988	10,770,012	7,067,139	65.6%	6,487,772	60.2%	10,219,144	(550,868)	7,357,797	(290,658)	6,487,772	0	0	3,725,136	6,342,797	58.9%	111.4%	102.3%
	1989	13,408,154	6,306,588	47.0%	6,888,245	51.4%	12,841,606	(566,548)	5,759,857	546,731	6,888,245	0	0	5,237,227	6,930,417	51.7%	91.0%	99.4%
	1990	6,311,699	2,515,439	39.9%	2,114,711	33.5%	5,920,650	(391,049)	1,273,803	1,241,636	2,114,711	0	0	1,348,430	2,677,598	42.4%	93.9%	79.0%
	1991	5,427,560	1,021,418	18.8%	974,675	18.0%	5,060,638	(366,922)	257,284	764,134	974,675	0	0	32,280	1,685,573	31.1%	60.6%	57.8%
	1992	1,634,292	178,111	10.9%	23,429	1.4%	2,835,396	1,201,104	10,980	167,131	23,429	0	0	3,217	364,168	22.3%	48.9%	6.4%
	Total	37,568,814	17,152,696	45.7%	16,494,051	43.9%	36,895,732	(673,082)	14,663,961	2,488,735	16,494,051	0	0	10,349,211	18,011,414	47.9%	95.2%	91.6%
1990	1987	12,942	(27,022)	-208.8%	28,551	220.6%	11,392	(1,550)	7,515	(34,537)	28,551	0	0	465	9,573	74.0%	-282.3%	298.2%
	1988	9,519,598	7,147,151	75.1%	8,088,970	85.0%	8,969,246	(550,352)	7,426,995	(279,844)	8,088,970	0	0	2,535,341	6,463,662	67.9%	110.6%	125.1%
	1989	11,792,143	8,142,752	69.1%	7,432,499	63.0%	11,187,204	(604,939)	6,992,383	1,150,369	7,432,499	0	0	3,785,646	7,204,095	61.1%	113.0%	103.2%
	1990	5,420,421	3,114,825	57.5%	3,760,308	69.4%	5,133,225	(287,196)	2,107,720	1,007,105	3,760,308	0	0	2,120,580	2,903,036	53.6%	107.3%	129.5%

Nationwide Experience



For Reporting Year: **2015**
 As of Reporting Month: **June**
 Company(s): **Ability Insurance, Medico Insurance**

Base Policy Type(s): **All Forms Included in this Filing**

ROP: **Excluded**

Provisions: **All Provisions**

Benefit Period: **All years**

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1993	1991	4,373,495	1,117,667	25.6%	1,147,955	26.2%	4,073,751	(299,744)	530,835	586,832	1,147,955	0	0	938,005	1,842,038	42.1%	60.7%	62.3%
	1992	2,806,384	605,607	21.6%	946,914	33.7%	2,602,635	(203,749)	111,709	493,898	946,914	0	0	701,387	733,225	26.1%	82.6%	129.1%
	1993	918,279	45,782	5.0%	254,640	27.7%	1,653,910	735,631	1,200	44,582	254,640	0	0	7,302	181,288	19.7%	25.3%	140.5%
	Total	34,843,262	20,146,762	57.8%	21,659,836	62.2%	33,631,363	(1,211,899)	17,178,357	2,968,405	21,659,836	0	0	10,088,726	19,336,917	55.5%	104.2%	112.0%
1994	1987	13,113	11,752	89.6%	1,580	12.0%	12,496	(617)	19,995	(8,243)	1,580	0	0	4,546	10,453	79.7%	112.4%	15.1%
	1988	8,397,986	7,341,562	87.4%	7,472,584	89.0%	7,855,111	(542,875)	6,823,935	517,627	7,472,584	0	0	1,832,188	6,519,527	77.6%	112.6%	114.6%
	1989	10,374,426	7,501,019	72.3%	7,186,900	69.3%	9,858,986	(515,440)	7,248,708	252,311	7,186,900	0	0	2,923,389	7,242,916	69.8%	103.6%	99.2%
	1990	4,808,582	2,923,039	60.8%	2,813,186	58.5%	4,588,581	(220,001)	2,646,285	276,754	2,813,186	0	0	1,651,511	3,027,048	63.0%	96.6%	92.9%
	1991	3,680,860	1,945,933	52.9%	2,737,046	74.4%	3,491,716	(189,144)	936,293	1,009,640	2,737,046	0	0	1,411,250	1,974,180	53.6%	98.6%	138.6%
	1992	2,315,242	650,676	28.1%	949,102	41.0%	2,155,322	(159,920)	341,894	308,782	949,102	0	0	1,119,428	829,322	35.8%	78.5%	114.4%
	1993	1,789,766	325,714	18.2%	214,652	12.0%	1,696,892	(92,874)	29,526	296,188	214,652	0	0	570,874	412,719	23.1%	78.9%	52.0%
	1994	1,007,449	38,097	3.8%	0	0.0%	1,648,168	640,719	0	38,097	0	0	0	12,084	232,784	23.1%	16.4%	0.0%
	Total	32,387,424	20,737,792	64.0%	21,375,050	66.0%	31,307,272	(1,080,152)	18,046,636	2,691,156	21,375,050	0	0	9,525,270	20,248,949	62.5%	102.4%	105.6%
	1995	1987	11,312	(14,765)	-130.5%	(1,240)	-11.0%	11,849	537	2,360	(17,125)	(1,240)	0	0	(6,751)	10,950	96.8%	-134.8%
1988		7,552,633	8,522,218	112.8%	7,849,407	103.9%	7,344,544	(208,089)	7,367,415	1,154,803	7,849,407	0	0	639,720	6,857,467	90.8%	124.3%	114.5%
1989		9,304,315	6,397,059	68.8%	6,611,505	71.1%	9,045,805	(258,510)	6,952,974	(555,915)	6,611,505	0	0	1,481,784	7,603,481	81.7%	84.1%	87.0%
1990		4,406,189	3,201,998	72.7%	3,415,586	77.5%	4,323,154	(83,035)	2,887,835	314,163	3,415,586	0	0	1,075,538	3,303,720	75.0%	96.9%	103.4%
1991		3,274,569	1,911,794	58.4%	1,678,117	51.2%	3,179,243	(95,326)	1,402,721	509,073	1,678,117	0	0	970,010	2,120,268	64.7%	90.2%	79.1%
1992		2,031,248	1,143,697	56.3%	1,206,237	59.4%	1,981,597	(49,651)	543,966	599,731	1,206,237	0	0	873,568	937,818	46.2%	122.0%	128.6%
1993		1,592,358	485,543	30.5%	612,982	38.5%	1,530,003	(62,355)	167,453	318,090	612,982	0	0	1,006,360	472,745	29.7%	102.7%	129.7%
1994		1,872,156	161,862	8.6%	436,811	23.3%	1,819,510	(52,646)	11,560	150,302	436,811	0	0	661,454	476,993	25.5%	33.9%	91.6%
1995		1,455,361	156,951	10.8%	267,418	18.4%	2,277,098	821,737	25,967	130,984	267,418	0	0	40,235	319,950	22.0%	49.1%	83.6%
Total		31,500,141	21,966,357	69.7%	22,076,822	70.1%	31,512,803	12,662	19,362,251	2,604,106	22,076,822	0	0	6,741,918	22,103,392	70.2%	99.4%	99.9%
1996	1987	10,400	(26)	-0.3%	240	2.3%	10,400	0	0	(26)	240	0	0	2,210	10,771	103.6%	-0.2%	2.2%
	1988	6,861,757	7,067,025	103.0%	7,355,255	107.2%	6,463,116	(398,641)	7,561,537	(494,512)	7,355,255	0	0	628,091	6,879,512	100.3%	102.7%	106.9%
	1989	8,387,128	7,069,626	84.3%	6,592,469	78.6%	7,915,193	(471,935)	6,872,934	196,692	6,592,469	0	0	1,114,874	7,610,229	90.7%	92.9%	86.6%
	1990	4,041,152	3,615,334	89.5%	3,734,277	92.4%	3,843,007	(198,145)	3,019,125	596,209	3,734,277	0	0	781,305	3,376,720	83.6%	107.1%	110.6%
	1991	2,979,604	3,046,219	102.2%	3,604,921	121.0%	2,843,820	(135,784)	2,014,735	1,031,484	3,604,921	0	0	805,536	2,170,524	72.8%	140.3%	166.1%
	1992	1,862,422	766,597	41.2%	1,086,298	58.3%	1,763,689	(98,733)	793,666	(27,069)	1,086,298	0	0	741,973	988,184	53.1%	77.6%	109.9%

Nationwide Experience



For Reporting Year: 2015
 As of Reporting Month: June
 Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in this Filing

ROP: Excluded

Provisions: All Provisions

Benefit Period: All years

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1996	1993	1,458,533	913,853	62.7%	803,658	55.1%	1,402,982	(55,551)	531,378	382,475	803,658	0	0	899,621	532,268	36.5%	171.7%	151.0%
	1994	1,681,392	561,666	33.4%	118,193	7.0%	1,634,678	(46,714)	133,452	428,214	118,193	0	0	1,170,762	530,489	31.6%	105.9%	22.3%
	1995	2,603,010	897,283	34.5%	1,182,687	45.4%	2,527,766	(75,244)	156,558	740,725	1,182,687	0	0	1,002,371	661,911	25.4%	135.6%	178.7%
	1996	1,781,597	257,606	14.5%	311,083	17.5%	3,384,034	1,602,437	3,786	253,820	311,083	0	0	12,098	444,109	24.9%	58.0%	70.0%
	Total	31,666,995	24,195,183	76.4%	24,789,081	78.3%	31,788,685	121,690	21,087,171	3,108,012	24,789,081	0	0	7,158,841	23,204,717	73.3%	104.3%	106.8%
1997	1987	10,432	47,359	454.0%	26,642	255.4%	9,308	(1,124)	13,280	34,079	26,642	0	0	1,099	11,799	113.1%	401.4%	225.8%
	1988	6,076,460	7,406,399	121.9%	6,655,958	109.5%	5,716,905	(359,555)	7,500,800	(94,401)	6,655,958	0	0	(308,858)	6,697,880	110.2%	110.6%	99.4%
	1989	7,442,262	7,231,555	97.2%	7,405,264	99.5%	7,101,767	(340,495)	6,952,096	279,459	7,405,264	0	0	216,922	7,467,398	100.3%	96.8%	99.2%
	1990	3,639,480	3,815,871	104.8%	3,907,124	107.4%	3,502,762	(136,718)	3,322,977	492,894	3,907,124	0	0	588,279	3,383,644	93.0%	112.8%	115.5%
	1991	2,700,156	1,999,059	74.0%	2,302,958	85.3%	2,587,224	(112,932)	2,129,299	(130,240)	2,302,958	0	0	1,037,380	2,185,488	80.9%	91.5%	105.4%
	1992	1,677,462	1,133,277	67.6%	598,714	35.7%	1,623,209	(54,253)	835,650	297,627	598,714	0	0	758,453	1,015,782	60.6%	111.6%	58.9%
	1993	1,325,949	890,299	67.1%	1,147,790	86.6%	1,273,866	(52,083)	503,644	386,655	1,147,790	0	0	733,947	573,591	43.3%	155.2%	200.1%
	1994	1,566,274	598,359	38.2%	774,061	49.4%	1,530,830	(35,444)	277,988	320,371	774,061	0	0	1,072,781	597,895	38.2%	100.1%	129.5%
	1995	2,392,023	1,202,691	50.3%	1,708,658	71.4%	2,348,071	(43,952)	460,650	742,041	1,708,658	0	0	1,809,275	752,791	31.5%	159.8%	227.0%
	1996	4,329,241	963,010	22.2%	1,171,924	27.1%	4,119,127	(210,114)	195,201	767,809	1,171,924	0	0	1,765,295	1,171,331	27.1%	82.2%	100.1%
	1997	4,713,991	745,863	15.8%	289,677	6.1%	7,716,136	3,002,145	8,463	737,400	289,677	0	0	310,793	1,324,420	28.1%	56.3%	21.9%
	Total	35,873,730	26,033,742	72.6%	25,988,771	72.4%	37,529,205	1,655,475	22,200,048	3,833,694	25,988,771	0	0	7,985,366	25,182,019	70.2%	103.4%	103.2%
1998	1987	9,243	(19,735)	-213.5%	720	7.8%	6,071	(3,172)	14,322	(34,057)	720	0	0	475	7,631	82.6%	-258.6%	9.4%
	1988	5,476,303	5,263,149	96.1%	6,648,380	121.4%	5,244,690	(231,613)	6,672,746	(1,409,597)	6,648,380	0	0	784,110	5,485,245	100.2%	96.0%	121.2%
	1989	6,749,672	6,884,107	102.0%	7,104,091	105.3%	6,504,777	(244,895)	6,660,423	223,684	7,104,091	0	0	1,514,907	6,351,469	94.1%	108.4%	111.8%
	1990	3,366,942	3,548,342	105.4%	4,040,427	120.0%	3,274,513	(92,429)	3,517,486	30,856	4,040,427	0	0	776,961	2,881,396	85.6%	123.1%	140.2%
	1991	2,512,904	2,079,031	82.7%	2,273,983	90.5%	2,478,879	(34,025)	2,117,488	(38,457)	2,273,983	0	0	623,809	1,941,623	77.3%	107.1%	117.1%
	1992	1,579,911	1,423,065	90.1%	1,690,527	107.0%	1,529,282	(50,629)	895,080	527,985	1,690,527	0	0	648,162	988,890	62.6%	143.9%	171.0%
	1993	1,238,766	1,002,389	80.9%	1,245,651	100.6%	1,200,683	(38,083)	681,765	320,624	1,245,651	0	0	667,241	580,283	46.8%	172.7%	214.7%
	1994	1,491,219	478,517	32.1%	473,478	31.8%	1,453,498	(37,721)	382,144	96,373	473,478	0	0	734,452	585,074	39.2%	81.8%	80.9%
	1995	2,250,103	1,036,725	46.1%	1,167,180	51.9%	2,184,347	(65,756)	681,498	355,227	1,167,180	0	0	1,117,876	699,241	31.1%	148.3%	166.9%
	1996	3,694,552	1,307,761	35.4%	1,002,515	27.1%	3,504,433	(190,119)	439,997	867,764	1,002,515	0	0	2,015,089	993,608	26.9%	131.6%	100.9%
	1997	9,474,415	1,116,930	11.8%	2,278,567	24.0%	9,168,660	(305,755)	248,570	868,360	2,278,567	0	0	2,632,391	1,897,471	20.0%	58.9%	120.1%
	1998	6,528,686	623,340	9.5%	759,215	11.6%	10,119,277	3,590,591	26,375	596,965	759,215	0	0	42,750	1,061,802	16.3%	58.7%	71.5%

Nationwide Experience



For Reporting Year: 2015
 As of Reporting Month: June
 Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in this Filing

ROP: Excluded

Provisions: All Provisions

Benefit Period: All years

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1998	Total	44,372,716	24,743,621	55.8%	28,684,736	64.6%	46,669,110	2,296,394	22,337,894	2,405,727	28,684,736	0	0	11,558,223	23,473,733	52.9%	105.4%	122.2%
	1987	13,975	51,461	368.2%	600	4.3%	18,362	4,387	9,465	41,996	600	0	0	38,964	20,138	144.1%	255.5%	3.0%
	1988	5,300,734	6,488,140	122.4%	6,024,655	113.7%	5,113,762	(186,972)	6,563,051	(74,911)	6,024,655	0	0	1,727,735	6,575,977	124.1%	98.7%	91.6%
	1989	6,483,823	5,556,969	85.7%	6,273,315	96.8%	6,333,252	(150,571)	6,881,637	(1,324,668)	6,273,315	0	0	1,808,630	7,629,449	117.7%	72.8%	82.2%
	1990	3,319,281	3,299,218	99.4%	3,955,702	119.2%	3,226,613	(92,668)	3,604,010	(304,792)	3,955,702	0	0	995,822	3,440,728	103.7%	95.9%	115.0%
	1991	2,538,384	2,562,984	101.0%	2,615,398	103.0%	2,453,693	(84,691)	2,328,896	234,088	2,615,398	0	0	612,059	2,316,500	91.3%	110.6%	112.9%
	1992	1,555,589	600,590	38.6%	1,397,686	89.8%	1,522,110	(33,479)	1,065,135	(464,545)	1,397,686	0	0	860,269	1,156,316	74.3%	51.9%	120.9%
	1993	1,192,333	742,755	62.3%	476,545	40.0%	1,182,410	(9,923)	862,269	(119,514)	476,545	0	0	709,501	658,172	55.2%	112.9%	72.4%
	1994	1,439,258	657,216	45.7%	985,850	68.5%	1,433,746	(5,512)	545,762	111,454	985,850	0	0	958,795	673,314	46.8%	97.6%	146.4%
	1995	1,690,524	(620,507)	-36.7%	1,290,126	76.3%	1,445,541	(244,983)	305,622	(926,129)	1,290,126	0	0	(121,220)	523,576	31.0%	-118.5%	246.4%
	1996	3,269,800	128,314	3.9%	1,139,637	34.9%	3,085,289	(184,511)	510,371	(382,057)	1,139,637	0	0	2,305,279	1,114,952	34.1%	11.5%	102.2%
	1997	8,431,922	2,087,635	24.8%	2,221,836	26.4%	8,250,087	(181,835)	729,531	1,358,104	2,221,836	0	0	5,786,120	2,406,213	28.5%	86.8%	92.3%
	1998	12,197,717	1,107,181	9.1%	1,713,378	14.0%	11,931,160	(266,557)	344,604	762,577	1,713,378	0	0	3,969,278	2,498,842	20.5%	44.3%	68.6%
	1999	5,763,252	403,033	7.0%	625,835	10.9%	8,495,726	2,732,474	61,596	341,437	625,835	0	0	73,857	881,596	15.3%	45.7%	71.0%
1999	Total	53,196,592	23,064,989	43.4%	28,720,563	54.0%	54,491,751	1,295,159	23,811,949	(746,960)	28,720,563	0	0	19,725,089	29,895,773	56.2%	77.2%	96.1%
	1987	13,718	(36,379)	-265.2%	0	0.0%	7,387	(6,331)	6,725	(43,104)	0	0	0	(41,678)	5,019	36.6%	-724.8%	0.0%
	1988	4,838,980	6,768,011	139.9%	7,587,632	156.8%	4,412,075	(426,905)	6,565,188	202,823	7,587,632	0	0	(2,947,118)	5,967,790	123.3%	113.4%	127.1%
	1989	5,956,705	7,019,776	117.8%	7,559,905	126.9%	5,539,242	(417,463)	6,760,285	259,491	7,559,905	0	0	(2,325,325)	7,217,969	121.2%	97.3%	104.7%
	1990	3,095,574	4,080,994	131.8%	2,779,835	89.8%	2,882,743	(212,831)	3,819,537	261,457	2,779,835	0	0	(882,077)	3,277,763	105.9%	124.5%	84.8%
	1991	2,344,536	1,907,931	81.4%	1,611,796	68.7%	2,207,656	(136,880)	2,329,595	(421,664)	1,611,796	0	0	(527,338)	2,191,920	93.5%	87.0%	73.5%
	1992	1,466,564	1,794,268	122.3%	1,789,701	122.0%	1,393,464	(73,100)	1,298,924	495,344	1,789,701	0	0	103,825	1,179,705	80.4%	152.1%	151.7%
	1993	1,141,031	1,166,472	102.2%	1,385,962	121.5%	1,094,569	(46,462)	858,903	307,569	1,385,962	0	0	572,124	723,082	63.4%	161.3%	191.7%
	1994	1,381,687	918,462	66.5%	803,044	58.1%	1,328,329	(53,358)	624,317	294,145	803,044	0	0	647,072	747,547	54.1%	122.9%	107.4%
	1995	1,492,511	2,522,838	169.0%	1,552,968	104.1%	1,658,863	166,352	815,009	1,707,829	1,552,968	0	0	4,662,607	1,279,979	85.8%	197.1%	121.3%
	1996	3,032,487	2,407,542	79.4%	2,747,956	90.6%	3,026,492	(5,995)	1,068,959	1,338,583	2,747,956	0	0	3,881,397	1,520,523	50.1%	158.3%	180.7%
	1997	8,002,443	1,650,074	20.6%	2,877,071	36.0%	7,647,354	(355,089)	1,213,626	436,448	2,877,071	0	0	5,807,901	2,965,504	37.1%	55.6%	97.0%
	1998	11,124,277	3,251,809	29.2%	2,684,452	24.1%	10,742,190	(382,087)	760,280	2,491,529	2,684,452	0	0	7,357,735	3,426,364	30.8%	94.9%	78.3%
	1999	11,473,293	2,060,978	18.0%	3,416,187	29.8%	11,618,712	145,419	402,590	1,658,388	3,352,827	63,360	0	4,706,625	2,564,719	22.4%	80.4%	133.2%
	2000	8,411,078	794,150	9.4%	1,123,104	13.4%	12,574,433	4,163,355	37,653	756,497	1,123,104	0	0	1,010,034	1,387,302	16.5%	57.2%	81.0%

Nationwide Experience



For Reporting Year: **2015**
 As of Reporting Month: **June**
 Company(s): **Ability Insurance, Medico Insurance**

Base Policy Type(s): **All Forms Included in this Filing**

ROP: **Excluded**

Provisions: **All Provisions**

Benefit Period: **All years**

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2000	Total	63,774,884	36,306,926	56.9%	37,919,613	59.5%	66,133,509	2,358,625	26,561,591	9,745,335	37,856,253	63,360	0	22,025,784	34,455,186	54.0%	105.4%	110.1%
	1987	3,950	(23)	-0.6%	0	0.0%	3,534	(416)	0	(23)	0	0	0	(2,601)	4,873	123.4%	-0.5%	0.0%
	1988	3,957,236	5,798,078	146.5%	5,744,080	145.2%	3,843,426	(113,810)	6,520,252	(722,174)	5,744,080	0	0	(687,167)	5,984,509	151.2%	96.9%	96.0%
	1989	4,952,466	5,856,269	118.2%	6,015,022	121.5%	4,800,220	(152,246)	6,818,250	(961,981)	6,015,022	0	0	(800,647)	7,277,256	146.9%	80.5%	82.7%
	1990	2,579,696	3,662,449	142.0%	3,617,313	140.2%	2,542,605	(37,091)	3,912,467	(250,018)	3,617,313	0	0	(140,382)	3,362,259	130.3%	108.9%	107.6%
	1991	2,030,189	2,443,500	120.4%	2,957,869	145.7%	2,004,681	(25,508)	2,383,908	59,592	2,957,869	0	0	197,235	2,353,990	115.9%	103.8%	125.7%
	1992	1,298,801	1,598,091	123.0%	1,522,836	117.2%	1,286,240	(12,561)	1,473,346	124,745	1,522,836	0	0	407,032	1,266,780	97.5%	126.2%	120.2%
	1993	1,068,113	1,274,854	119.4%	1,095,097	102.5%	1,088,287	20,174	990,788	284,066	1,095,097	0	0	576,583	825,722	77.3%	154.4%	132.6%
	1994	1,288,635	1,268,077	98.4%	1,923,831	149.3%	1,298,514	9,879	784,374	483,703	1,923,831	0	0	712,565	843,320	65.4%	150.4%	228.1%
	1995	1,924,050	1,577,871	82.0%	2,334,909	121.4%	1,931,346	7,296	1,287,183	290,688	2,334,909	0	0	792,124	648,033	33.7%	243.5%	360.3%
	1996	3,007,582	2,836,962	94.3%	2,755,468	91.6%	2,967,788	(39,794)	1,867,790	969,172	2,755,468	0	0	1,797,379	1,143,959	38.0%	248.0%	240.9%
	1997	7,185,103	3,066,221	42.7%	4,219,483	58.7%	7,115,484	(69,619)	2,099,387	966,834	4,219,483	0	0	4,775,098	2,925,921	40.7%	104.8%	144.2%
	1998	10,244,861	3,275,452	32.0%	5,469,883	53.4%	10,116,554	(128,307)	1,815,881	1,459,571	5,469,883	0	0	6,567,669	3,707,848	36.2%	88.3%	147.5%
	1999	11,116,976	4,113,655	37.0%	3,571,042	32.1%	11,018,526	(98,450)	1,358,029	2,755,626	3,528,386	42,656	0	7,236,126	2,818,204	25.4%	146.0%	126.7%
	2000	17,685,409	2,655,243	15.0%	4,819,223	27.2%	17,750,734	65,325	602,551	2,052,692	4,819,223	0	0	6,501,187	2,868,880	16.2%	92.6%	168.0%
	2001	12,275,524	1,174,598	9.6%	2,912,445	23.7%	17,833,234	5,557,710	90,122	1,084,476	2,912,445	0	0	1,567,358	1,077,378	8.8%	109.0%	270.3%
2001	Total	80,618,591	40,601,297	50.4%	48,958,501	60.7%	85,601,173	4,982,582	32,004,328	8,596,969	48,915,845	42,656	0	29,499,559	37,108,932	46.0%	109.4%	131.9%
	1987	4,620	119	2.6%	0	0.0%	5,034	414	0	119	0	0	0	906	5,533	119.8%	2.2%	0.0%
	1988	3,847,926	6,326,843	164.4%	6,917,550	179.8%	3,738,167	(109,759)	6,613,021	(286,178)	6,917,550	0	0	(1,138,676)	5,493,486	142.8%	115.2%	125.9%
	1989	4,814,890	6,026,476	125.2%	6,550,415	136.0%	4,715,729	(99,161)	6,457,994	(431,518)	6,550,415	0	0	(1,098,746)	6,669,809	138.5%	90.4%	98.2%
	1990	2,554,571	2,966,529	116.1%	4,008,653	156.9%	2,507,363	(47,208)	3,713,198	(746,669)	4,008,653	0	0	(383,574)	3,084,678	120.8%	96.2%	130.0%
	1991	2,044,824	2,814,522	137.6%	1,836,775	89.8%	2,003,209	(41,615)	2,666,999	147,523	1,836,775	0	0	(55,606)	2,244,159	109.7%	125.4%	81.8%
	1992	1,333,181	1,787,205	134.1%	1,711,170	128.4%	1,333,781	600	1,512,071	275,134	1,711,170	0	0	173,031	1,280,559	96.1%	139.6%	133.6%
	1993	1,125,351	1,268,353	112.7%	2,524,738	224.4%	1,114,937	(10,414)	1,110,818	157,535	2,524,738	0	0	524,917	908,193	80.7%	139.7%	278.0%
	1994	1,348,438	1,665,009	123.5%	1,639,515	121.6%	1,353,123	4,685	1,123,200	541,809	1,639,515	0	0	693,750	929,925	69.0%	179.0%	176.3%
	1995	2,051,210	1,549,776	75.6%	1,973,589	96.2%	2,066,686	15,476	1,501,059	48,717	1,973,589	0	0	1,145,786	1,484,372	72.4%	104.4%	133.0%
	1996	3,009,021	2,271,781	75.5%	2,615,890	86.9%	2,994,192	(14,829)	2,106,984	164,797	2,615,890	0	0	2,186,053	1,730,790	57.5%	131.3%	151.1%
	1997	7,287,793	3,572,680	49.0%	3,599,632	49.4%	7,272,985	(14,808)	2,812,450	760,230	3,599,632	0	0	4,528,769	3,385,921	46.5%	105.5%	106.3%
	1998	10,504,105	4,747,198	45.2%	5,728,719	54.5%	10,448,477	(55,628)	3,247,637	1,499,561	5,728,719	0	0	6,282,478	4,215,256	40.1%	112.6%	135.9%

Nationwide Experience



For Reporting Year: **2015**
 As of Reporting Month: **June**
 Company(s): **Ability Insurance, Medico Insurance**

Base Policy Type(s): **All Forms Included in this Filing**

ROP: **Excluded**

Provisions: **All Provisions**

Benefit Period: **All years**

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActL/Res	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2002	1999	11,220,770	2,684,942	23.9%	4,652,900	41.5%	11,100,786	(119,984)	2,161,507	523,435	4,652,900	0	0	7,221,642	3,647,148	32.5%	73.6%	127.6%
	2000	17,649,106	5,787,475	32.8%	5,824,251	33.0%	17,473,619	(175,487)	1,722,865	4,064,610	5,824,251	0	0	11,603,662	3,974,311	22.5%	145.6%	146.5%
	2001	25,201,118	4,196,679	16.7%	6,161,520	24.4%	25,101,246	(99,872)	1,021,331	3,175,348	5,860,262	301,258	0	8,487,931	4,241,959	16.8%	98.9%	145.3%
	2002	8,781,526	830,314	9.5%	464,850	5.3%	11,002,831	2,221,305	14,756	815,558	464,850	0	0	(1,063,856)	1,014,880	11.6%	81.8%	45.8%
	Total	102,778,450	48,495,901	47.2%	56,210,169	54.7%	104,232,165	1,453,715	37,785,890	10,710,011	55,908,911	301,258	0	39,108,467	44,310,979	43.1%	109.4%	126.9%
2003	1987	5,000	(115)	-2.3%	0	0.0%	6,427	1,427	0	(115)	0	0	0	404	5,845	116.9%	-2.0%	0.0%
	1988	3,677,012	7,159,345	194.7%	5,179,870	140.9%	3,614,662	(62,350)	6,419,404	739,941	5,179,870	0	0	(1,344,811)	5,125,033	139.4%	139.7%	101.1%
	1989	4,691,696	6,587,382	140.4%	4,931,546	105.1%	4,714,808	23,112	6,065,261	522,121	4,931,546	0	0	(1,253,859)	6,331,493	135.0%	104.0%	77.9%
	1990	2,487,495	4,706,927	189.2%	4,116,740	165.5%	2,478,075	(9,420)	3,757,294	949,633	4,116,740	0	0	(517,265)	2,929,034	117.8%	160.7%	140.5%
	1991	2,132,427	3,074,617	144.2%	2,566,991	120.4%	2,116,618	(15,809)	2,471,218	603,399	2,566,991	0	0	(159,303)	2,144,043	100.5%	143.4%	119.7%
	1992	1,374,949	2,483,104	180.6%	1,730,109	125.8%	1,394,377	19,428	1,661,629	821,475	1,730,109	0	0	200,007	1,301,093	94.6%	190.8%	133.0%
	1993	1,162,491	2,376,010	204.4%	2,096,413	180.3%	1,147,342	(15,149)	1,396,191	979,819	2,094,845	1,568	0	(600,896)	988,183	85.0%	240.4%	212.1%
	1994	1,392,191	1,622,597	116.5%	1,961,622	140.9%	1,412,584	20,393	1,173,039	449,558	1,961,622	0	0	(741,070)	1,028,952	73.9%	157.7%	190.6%
	1995	2,174,292	3,650,714	167.9%	2,097,877	96.5%	2,210,212	35,920	1,891,309	1,759,405	2,097,877	0	0	(545,676)	1,645,437	75.7%	221.9%	127.5%
	1996	3,095,052	3,268,013	105.6%	2,752,004	88.9%	3,128,229	33,177	2,254,661	1,013,352	2,752,004	0	0	(545,299)	1,875,680	60.6%	174.2%	146.7%
	1997	7,496,450	7,318,389	97.6%	6,214,774	82.9%	7,605,016	108,566	3,583,099	3,735,290	6,163,508	51,266	0	101,501	3,606,074	48.1%	202.9%	172.3%
	1998	10,752,643	9,091,907	84.6%	7,097,526	66.0%	10,840,060	87,417	4,408,939	4,682,968	6,987,956	109,570	0	660,207	4,486,310	41.7%	202.7%	158.2%
	1999	11,455,705	8,207,001	71.6%	5,914,509	51.6%	11,581,212	125,507	3,026,201	5,180,800	5,705,645	208,864	0	2,423,617	3,890,633	34.0%	210.9%	152.0%
	2000	17,479,960	8,177,395	46.8%	7,182,958	41.1%	17,475,045	(4,915)	3,081,881	5,095,514	7,119,110	63,848	0	5,256,179	4,460,767	25.5%	183.3%	161.0%
	2001	24,569,578	9,573,700	39.0%	7,938,224	32.3%	24,237,822	(331,756)	2,437,710	7,135,990	7,728,468	209,756	0	10,960,266	4,880,225	19.9%	196.2%	162.7%
	2002	12,193,122	1,821,243	14.9%	2,462,358	20.2%	11,924,593	(268,529)	349,800	1,471,443	2,462,358	0	0	5,313,872	1,753,883	14.4%	103.8%	140.4%
	2003	874,085	108,021	12.4%	33,882	3.9%	1,326,347	452,262	23,015	85,006	33,882	0	0	(373,692)	101,995	11.7%	105.9%	33.2%
Total	107,014,148	79,226,250	74.0%	64,277,402	60.1%	107,213,429	199,281	44,000,651	35,225,599	63,632,530	644,872	0	18,834,182	46,554,680	43.5%	170.2%	138.1%	
2003	1987	5,705	1,162	20.4%	1,920	33.7%	5,705	0	0	1,162	1,920	0	0	566	6,647	116.5%	17.5%	28.9%
	1988	3,415,570	6,986,263	204.5%	4,943,042	144.7%	3,200,103	(215,467)	5,976,986	1,009,277	4,943,042	0	0	(1,249,091)	4,717,924	138.1%	148.1%	104.8%
	1989	4,422,957	6,963,647	157.4%	5,457,059	123.4%	4,141,001	(281,956)	5,817,856	1,145,791	5,457,059	0	0	(1,280,721)	5,972,418	135.0%	116.6%	91.4%
	1990	2,369,091	3,631,141	153.3%	2,521,020	106.4%	2,242,747	(126,344)	3,649,641	(18,500)	2,521,020	0	0	(432,788)	2,777,856	117.3%	130.7%	90.8%
	1991	1,974,043	3,193,471	161.8%	1,694,240	85.8%	1,903,457	(70,586)	2,590,551	602,920	1,694,240	0	0	(110,324)	2,090,877	105.9%	152.7%	81.0%
	1992	1,384,634	1,522,225	109.9%	1,903,667	137.5%	1,340,058	(44,576)	1,570,796	(48,571)	1,897,174	6,493	0	208,712	1,334,497	96.4%	114.1%	142.7%

Nationwide Experience



For Reporting Year: **2015**
 As of Reporting Month: **June**
 Company(s): **Ability Insurance, Medico Insurance**

Base Policy Type(s): **All Forms Included in this Filing**

ROP: **Excluded**

Provisions: **All Provisions**

Benefit Period: **All years**

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1993	1,190,508	1,630,198	136.9%	1,320,058	110.9%	1,110,013	(80,495)	1,701,702	(71,504)	1,320,058	0	0	202,746	1,017,891	85.5%	160.2%	129.7%
	1994	1,420,066	1,810,647	127.5%	869,854	61.3%	1,336,589	(83,477)	1,423,887	386,760	869,854	0	0	340,907	1,084,529	76.4%	167.0%	80.2%
	1995	2,232,257	2,653,517	118.9%	3,719,489	166.6%	2,182,817	(49,440)	2,291,044	362,473	3,719,489	0	0	578,942	1,731,853	77.6%	153.2%	214.8%
	1996	3,145,622	2,807,856	89.3%	2,193,638	69.7%	3,098,021	(47,601)	2,395,293	412,563	2,193,638	0	0	1,518,122	1,865,535	59.3%	150.5%	117.6%
	1997	7,666,185	5,248,522	68.5%	5,778,272	75.4%	7,534,734	(131,451)	4,121,850	1,126,672	5,701,371	76,901	0	3,562,434	3,430,800	44.8%	153.0%	168.4%
	1998	10,973,063	6,001,735	54.7%	6,522,238	59.4%	10,814,898	(158,165)	4,865,320	1,136,415	6,327,478	194,760	0	4,754,716	4,257,645	38.8%	141.0%	153.2%
	1999	11,618,078	4,077,564	35.1%	5,846,440	50.3%	11,508,347	(109,731)	3,870,377	207,187	5,773,346	73,094	0	5,287,666	3,767,620	32.4%	108.2%	155.2%
	2000	17,565,606	6,393,948	36.4%	8,263,521	47.0%	17,382,331	(183,275)	4,682,718	1,711,230	8,049,305	214,216	0	8,380,824	4,444,875	25.3%	143.8%	185.9%
	2001	24,232,520	4,751,554	19.6%	10,573,027	43.6%	24,175,551	(56,969)	3,816,906	934,648	9,683,544	889,483	0	11,789,157	5,049,595	20.8%	94.1%	209.4%
	2002	11,578,658	2,282,099	19.7%	4,433,528	38.3%	11,487,043	(91,615)	846,253	1,435,846	3,997,995	435,533	0	7,170,624	2,167,474	18.7%	105.3%	204.5%
	2003	1,616,435	94,775	5.9%	104,194	6.4%	1,521,306	(95,129)	21,490	73,285	104,194	0	0	767,357	188,910	11.7%	50.2%	55.2%
	2004	789,869	14,241	1.8%	0	0.0%	1,162,058	372,189	0	14,241	0	0	0	(344,342)	67,076	8.5%	21.2%	0.0%
2004	Total	107,600,867	60,064,565	55.8%	66,145,207	61.5%	106,146,779	(1,454,088)	49,642,670	10,421,895	64,254,727	1,890,480	0	41,145,507	45,974,022	42.7%	130.6%	143.9%
	1987	3,744	7,800	208.3%	6,288	167.9%	1,789	(1,955)	8,208	(408)	6,288	0	0	(5,902)	4,728	126.3%	165.0%	133.0%
	1988	2,900,774	2,665,940	91.9%	3,924,860	135.3%	2,683,768	(217,006)	5,196,349	(2,530,409)	3,924,860	0	0	(1,321,456)	4,168,564	143.7%	64.0%	94.2%
	1989	3,839,486	4,988,753	129.9%	5,929,665	154.4%	3,611,721	(227,765)	5,720,286	(731,533)	5,929,665	0	0	(1,339,044)	5,443,273	141.8%	91.6%	108.9%
	1990	2,087,393	2,530,892	121.2%	2,901,917	139.0%	2,001,802	(85,591)	3,035,451	(504,559)	2,901,917	0	0	(583,342)	2,579,302	123.6%	98.1%	112.5%
	1991	1,700,625	1,298,531	76.4%	2,601,260	153.0%	1,656,449	(44,176)	2,223,680	(925,149)	2,601,260	0	0	(289,056)	1,942,520	114.2%	66.8%	133.9%
	1992	1,229,455	1,539,068	125.2%	1,117,419	90.9%	1,186,860	(42,595)	1,556,036	(16,968)	1,117,419	0	0	(30,896)	1,270,415	103.3%	121.1%	88.0%
	1993	1,007,544	1,348,537	133.8%	2,067,128	205.2%	1,031,251	23,707	1,509,993	(161,456)	1,961,545	105,583	0	69,296	1,001,439	99.4%	134.7%	206.4%
	1994	1,228,785	1,518,968	123.6%	1,652,128	134.5%	1,243,369	14,584	1,303,023	215,945	1,583,708	68,420	0	213,238	1,089,474	88.7%	139.4%	151.6%
	1995	2,054,508	3,371,032	164.1%	4,412,106	214.8%	1,979,910	(74,598)	2,481,885	889,147	4,187,773	224,333	0	316,061	1,758,832	85.6%	191.7%	250.9%
	1996	2,980,071	3,587,523	120.4%	3,893,498	130.7%	2,902,900	(77,171)	2,786,524	800,999	3,690,502	202,996	0	1,356,770	1,854,858	62.2%	193.4%	209.9%
	1997	7,270,426	5,478,505	75.4%	5,926,158	81.5%	7,135,066	(135,360)	4,450,816	1,027,689	5,872,805	53,353	0	3,042,979	3,172,323	43.6%	172.7%	186.8%
	1998	10,406,294	6,687,479	64.3%	9,006,568	86.5%	10,212,074	(194,220)	5,501,815	1,185,664	8,587,419	419,149	0	3,877,245	3,902,096	37.5%	171.4%	230.8%
	1999	11,085,298	6,418,344	57.9%	4,758,968	42.9%	10,902,844	(182,454)	4,711,109	1,707,235	4,758,968	0	0	4,604,813	3,507,631	31.6%	183.0%	135.7%
	2000	16,779,734	7,635,240	45.5%	9,731,440	58.0%	16,536,713	(243,021)	5,696,624	1,938,616	9,185,347	546,093	0	8,208,089	4,323,102	25.8%	176.6%	225.1%
	2001	23,113,265	9,729,996	42.1%	14,005,714	60.6%	22,836,567	(276,698)	5,602,274	4,127,722	13,177,337	828,377	0	11,531,766	4,972,340	21.5%	195.7%	281.7%
	2002	11,042,600	2,713,630	24.6%	3,803,002	34.4%	10,953,369	(89,231)	1,616,080	1,097,550	3,596,488	206,514	0	6,372,200	2,185,655	19.8%	124.2%	174.0%

Nationwide Experience



For Reporting Year: 2015
 As of Reporting Month: June
 Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in this Filing
 ROP: Excluded
 Provisions: All Provisions
 Benefit Period: All years

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2005	2003	1,426,764	159,820	11.2%	251,657	17.6%	1,405,914	(20,850)	43,077	116,743	251,657	0	0	1,013,501	223,899	15.7%	71.4%	112.4%
	2004	1,300,874	18,597	1.4%	2,397	0.2%	1,222,015	(78,859)	564	18,033	2,397	0	0	728,622	82,268	6.3%	22.6%	2.9%
	2005	6,063	28	0.5%	0	0.0%	6,138	75	0	28	0	0	0	1,953	25	0.4%	112.0%	0.0%
	Total	101,463,703	61,698,683	60.8%	75,992,172	74.9%	99,510,519	(1,953,184)	53,443,794	8,254,889	73,337,354	2,654,818	0	37,766,837	43,482,744	42.9%	141.9%	174.8%
2006	1987	3,947	415	10.5%	0	0.0%	6,075	2,128	0	415	0	0	0	(927)	6,570	166.5%	6.3%	0.0%
	1988	2,457,195	4,793,377	195.1%	3,664,095	149.1%	2,332,552	(124,643)	4,544,771	248,606	3,664,095	0	0	(1,100,908)	3,893,739	158.5%	123.1%	94.1%
	1989	3,372,155	5,227,576	155.0%	4,354,437	129.1%	3,230,684	(141,471)	5,272,102	(44,526)	4,354,437	0	0	(1,268,037)	5,203,223	154.3%	100.5%	83.7%
	1990	1,854,451	3,308,332	178.4%	2,624,564	141.5%	1,801,486	(52,965)	3,126,417	181,915	2,624,564	0	0	(474,855)	2,516,343	135.7%	131.5%	104.3%
	1991	1,528,543	2,012,873	131.7%	1,854,356	121.3%	1,470,081	(58,462)	2,124,166	(111,293)	1,854,356	0	0	(339,356)	1,926,105	126.0%	104.5%	96.3%
	1992	1,130,562	1,606,256	142.1%	1,315,153	116.3%	1,125,555	(5,007)	1,498,595	107,661	1,315,153	0	0	(46,666)	1,324,204	117.1%	121.3%	99.3%
	1993	1,005,488	1,684,956	167.6%	1,382,568	137.5%	997,319	(8,169)	1,515,742	169,214	1,382,568	0	0	171,140	1,096,246	109.0%	153.7%	126.1%
	1994	1,196,447	2,004,916	167.6%	1,674,142	139.9%	1,174,937	(21,510)	1,462,874	542,042	1,674,142	0	0	118,462	1,217,942	101.8%	164.6%	137.5%
	1995	1,916,765	3,888,723	202.9%	2,010,046	104.9%	1,927,479	10,714	2,744,412	1,144,311	2,010,046	0	0	69,300	1,965,603	102.5%	197.8%	102.3%
	1996	2,796,337	2,613,099	93.4%	3,158,082	112.9%	2,701,021	(95,316)	2,811,392	(198,293)	2,841,739	316,343	0	321,459	2,111,481	75.5%	123.8%	149.6%
	1997	7,080,872	6,919,926	97.7%	5,745,072	81.1%	7,063,833	(17,039)	4,956,997	1,962,929	5,745,072	0	0	3,007,878	3,578,798	50.5%	193.4%	160.5%
	1998	9,965,307	8,254,423	82.8%	9,628,636	96.6%	9,923,429	(41,878)	5,907,015	2,347,408	8,997,117	631,519	0	3,575,360	4,295,068	43.1%	192.2%	224.2%
	1999	10,748,580	6,649,379	61.9%	8,509,675	79.2%	10,747,651	(929)	5,053,580	1,595,799	8,435,868	73,807	0	4,789,016	3,959,262	36.8%	167.9%	214.9%
	2000	16,440,341	9,767,846	59.4%	10,975,665	66.8%	16,419,510	(20,831)	6,267,427	3,500,419	10,623,814	351,851	0	8,038,789	5,110,267	31.1%	191.1%	214.8%
	2001	22,511,450	12,325,433	54.8%	13,753,721	61.1%	22,452,849	(58,601)	6,970,865	5,354,568	13,477,801	275,920	0	10,967,928	5,968,109	26.5%	206.5%	230.5%
	2002	11,005,042	3,924,736	35.7%	3,633,995	33.0%	11,059,224	54,182	2,085,092	1,839,644	3,633,995	0	0	5,930,356	2,922,538	26.6%	134.3%	124.3%
	2003	1,363,776	319,643	23.4%	118,874	8.7%	1,352,720	(11,056)	128,122	191,521	118,874	0	0	660,893	272,223	20.0%	117.4%	43.7%
	2004	1,200,517	145,465	12.1%	248,772	20.7%	1,176,122	(24,395)	23,887	121,578	248,772	0	0	863,310	165,368	13.8%	88.0%	150.4%
	2005	4,868	70	1.4%	0	0.0%	4,793	(75)	0	70	0	0	0	2,606	294	6.0%	23.8%	0.0%
	Total	97,582,643	75,447,444	77.3%	74,651,852	76.5%	96,967,320	(615,323)	56,493,456	18,953,988	73,002,412	1,649,440	0	35,285,748	47,533,383	48.7%	158.7%	157.1%
1987	1987	3,928	(127)	-3.2%	0	0.0%	4,120	192	0	(127)	0	0	0	(179)	5,647	143.8%	-2.2%	0.0%
	1988	2,195,146	3,814,097	173.8%	3,821,743	174.1%	2,072,646	(122,500)	4,277,545	(463,448)	3,821,743	0	0	(1,139,873)	3,546,880	161.6%	107.5%	107.7%
	1989	3,014,263	4,213,459	139.8%	3,619,446	120.1%	2,870,265	(143,998)	5,064,739	(851,280)	3,619,446	0	0	(1,346,087)	4,759,618	157.9%	88.5%	76.0%
	1990	1,713,655	2,513,974	146.7%	2,376,052	138.7%	1,646,022	(67,633)	2,935,107	(421,133)	2,376,052	0	0	(659,714)	2,355,447	137.5%	106.7%	100.9%
	1991	1,384,157	1,869,110	135.0%	1,421,320	102.7%	1,315,991	(68,166)	2,127,052	(257,942)	1,421,320	0	0	(468,078)	1,786,469	129.1%	104.6%	79.6%

Nationwide Experience



For Reporting Year: **2015**
 As of Reporting Month: **June**
 Company(s): **Ability Insurance, Medico Insurance**

Base Policy Type(s): **All Forms Included in this Filing**

ROP: **Excluded**

Provisions: **All Provisions**

Benefit Period: **All years**

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1992	1,102,748	1,751,033	158.8%	1,565,990	142.0%	1,068,460	(34,288)	1,741,182	9,851	1,565,990	0	0	(35,523)	1,332,260	120.8%	131.4%	117.5%
	1993	1,006,095	1,865,066	185.4%	1,761,040	175.0%	984,419	(21,676)	1,470,065	395,001	1,761,040	0	0	(40,534)	1,114,261	110.8%	167.4%	158.0%
	1994	1,181,698	1,434,565	121.4%	927,603	78.5%	1,183,999	2,301	1,582,629	(148,064)	927,603	0	0	(11,920)	1,232,195	104.3%	116.4%	75.3%
	1995	1,952,290	2,761,722	141.5%	2,347,543	120.2%	1,950,501	(1,789)	3,021,775	(260,053)	2,112,228	235,315	0	139,384	1,989,353	101.9%	138.8%	118.0%
	1996	2,700,707	2,981,318	110.4%	2,796,936	103.6%	2,709,634	8,927	2,684,127	297,191	2,697,951	98,985	0	848,729	2,180,988	80.8%	136.7%	128.2%
	1997	7,193,075	7,505,024	104.3%	6,521,802	90.7%	7,217,343	24,268	5,783,189	1,721,835	6,211,545	310,257	0	2,876,139	3,713,063	51.6%	202.1%	175.6%
	1998	10,285,749	8,287,764	80.6%	7,413,973	72.1%	10,322,415	36,666	6,652,438	1,635,326	6,899,083	514,890	0	3,946,173	4,398,407	42.8%	188.4%	168.6%
	1999	11,167,011	7,753,866	69.4%	7,447,116	66.7%	11,140,476	(26,535)	6,220,214	1,533,652	7,251,611	195,505	0	4,176,502	4,117,386	36.9%	188.3%	180.9%
	2000	17,263,489	11,243,803	65.1%	11,170,002	64.7%	17,361,971	98,482	7,935,954	3,307,849	10,313,287	856,715	0	7,520,191	5,469,320	31.7%	205.6%	204.2%
	2001	23,446,384	15,151,714	64.6%	14,287,419	60.9%	23,538,125	91,741	9,375,420	5,776,294	13,592,510	694,909	0	10,497,202	6,504,629	27.7%	232.9%	219.7%
	2002	10,960,693	5,972,455	54.5%	8,355,905	76.2%	10,910,569	(50,124)	3,073,626	2,898,829	7,427,923	927,982	0	5,787,958	3,403,960	31.1%	175.5%	245.5%
	2003	1,313,656	143,932	11.0%	359,544	27.4%	1,286,262	(27,394)	148,555	(4,623)	320,535	39,009	0	737,483	332,761	25.3%	43.3%	108.0%
	2004	1,162,036	77,670	6.7%	15,078	1.3%	1,166,145	4,109	100,367	(22,697)	15,078	0	0	749,165	210,772	18.1%	36.9%	7.2%
	2005	4,066	42	1.0%	0	0.0%	4,066	0	0	42	0	0	0	3,062	423	10.4%	9.9%	0.0%
2007	Total	99,050,846	79,340,487	80.1%	76,208,515	76.9%	98,753,429	(297,417)	64,193,984	15,146,503	72,334,948	3,873,567	0	33,580,080	48,453,839	48.9%	163.7%	157.3%
	1987	4,192	97	2.3%	0	0.0%	4,180	(12)	0	97	0	0	0	26	6,053	144.4%	1.6%	0.0%
	1988	1,908,526	2,198,250	115.2%	4,029,627	211.1%	1,750,149	(158,377)	3,727,573	(1,529,323)	3,963,033	66,594	0	(915,331)	3,208,513	168.1%	68.5%	125.6%
	1989	2,584,944	3,556,902	137.6%	4,005,409	155.0%	2,430,086	(154,858)	4,502,047	(945,145)	4,005,409	0	0	(1,380,453)	4,303,940	166.5%	82.6%	93.1%
	1990	1,462,774	3,094,104	211.5%	2,592,738	177.2%	1,361,495	(101,279)	2,998,134	95,970	2,560,298	32,440	0	(535,007)	2,156,105	147.4%	143.5%	120.3%
	1991	1,223,023	1,304,510	106.7%	1,706,457	139.5%	1,159,594	(63,429)	1,969,051	(664,541)	1,644,313	62,144	0	(372,282)	1,658,836	135.6%	78.6%	102.9%
	1992	996,782	1,550,708	155.6%	973,913	97.7%	954,671	(42,111)	1,736,547	(185,839)	973,913	0	0	(72,663)	1,320,367	132.5%	117.4%	73.8%
	1993	946,412	2,105,956	222.5%	1,676,206	177.1%	910,783	(35,629)	1,826,301	279,655	1,676,206	0	0	(11,122)	1,142,605	120.7%	184.3%	146.7%
	1994	1,124,644	1,332,317	118.5%	1,229,900	109.4%	1,086,706	(37,938)	1,548,503	(216,186)	1,229,900	0	0	108,240	1,286,410	114.4%	103.6%	95.6%
	1995	1,852,275	2,828,876	152.7%	3,772,127	203.6%	1,783,071	(69,204)	2,986,048	(157,172)	3,532,767	239,360	0	(115,759)	2,159,618	116.6%	131.0%	174.7%
	1996	2,617,575	3,420,447	130.7%	4,765,080	182.0%	2,526,126	(91,449)	2,720,775	699,672	4,364,977	400,103	0	647,509	2,312,874	88.4%	147.9%	206.0%
	1997	6,972,863	6,609,891	94.8%	7,263,541	104.2%	6,828,268	(144,595)	6,406,196	203,695	6,637,680	625,861	0	2,676,934	3,985,273	57.2%	165.9%	182.3%
	1998	9,738,312	6,371,468	65.4%	7,298,183	74.9%	9,482,611	(255,701)	7,104,330	(732,862)	6,871,123	427,060	0	3,475,471	4,727,333	48.5%	134.8%	154.4%
	1999	10,766,038	6,915,971	64.2%	9,690,126	90.0%	10,592,923	(173,115)	6,479,999	435,972	8,562,223	1,127,903	0	4,319,884	4,484,732	41.7%	154.2%	216.1%
	2000	16,778,775	14,303,556	85.2%	12,837,959	76.5%	16,439,980	(338,795)	9,611,710	4,691,846	11,490,268	1,347,691	0	7,538,545	6,113,397	36.4%	234.0%	210.0%

Nationwide Experience



For Reporting Year: **2015**
 As of Reporting Month: **June**
 Company(s): **Ability Insurance, Medico Insurance**

Base Policy Type(s): **All Forms Included in this Filing**

ROP: **Excluded**

Provisions: **All Provisions**

Benefit Period: **All years**

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2008	2001	22,898,361	17,977,142	78.5%	16,609,590	72.5%	22,461,265	(437,096)	11,760,167	6,216,975	15,267,347	1,342,243	0	10,909,359	7,349,378	32.1%	244.6%	226.0%
	2002	10,613,000	5,649,125	53.2%	7,525,743	70.9%	10,454,668	(158,332)	4,270,301	1,378,824	6,816,634	709,109	0	5,452,621	3,835,110	36.1%	147.3%	196.2%
	2003	1,256,036	675,590	53.8%	511,026	40.7%	1,242,041	(13,995)	287,521	388,069	511,026	0	0	716,733	387,495	30.9%	174.3%	131.9%
	2004	1,154,127	330,797	28.7%	432,126	37.4%	1,156,046	1,919	53,449	277,348	432,126	0	0	723,933	269,151	23.3%	122.9%	160.6%
	2005	3,511	42	1.2%	0	0.0%	3,511	0	0	42	0	0	0	3,213	556	15.8%	7.6%	0.0%
	Total	94,902,170	80,225,749	84.5%	86,919,752	91.6%	92,628,174	(2,273,996)	69,988,652	10,237,097	80,539,244	6,380,508	0	33,169,851	50,707,746	53.4%	158.2%	171.4%
2009	1987	5,228	45,685	873.9%	71,758	1372.6%	5,288	60	4,923	40,762	71,758	0	0	(517)	6,155	117.7%	742.2%	1165.9%
	1988	1,587,687	3,786,217	238.5%	4,275,338	269.3%	1,465,195	(122,492)	3,269,280	516,937	4,231,059	44,279	0	(969,745)	2,587,795	163.0%	146.3%	165.2%
	1989	2,084,169	4,219,719	202.5%	4,892,677	234.8%	1,910,977	(173,192)	3,855,972	363,747	4,889,388	3,289	0	(1,256,000)	3,522,091	169.0%	119.8%	138.9%
	1990	1,208,956	2,283,684	188.9%	2,103,425	174.0%	1,108,507	(100,449)	2,676,946	(393,262)	2,059,355	44,070	0	(586,856)	1,771,366	146.5%	128.9%	118.7%
	1991	1,001,956	847,861	84.6%	2,170,807	216.7%	944,178	(57,778)	1,296,282	(448,421)	1,989,287	181,520	0	(407,545)	1,397,826	139.5%	60.7%	155.3%
	1992	883,781	1,751,410	198.2%	2,147,594	243.0%	835,504	(48,277)	1,526,909	224,501	1,911,156	236,438	0	(412,035)	1,246,175	141.0%	140.5%	172.3%
	1993	836,675	2,516,739	300.8%	2,006,237	239.8%	812,484	(24,191)	1,803,947	712,792	1,746,408	259,829	0	(143,767)	1,083,686	129.5%	232.2%	185.1%
	1994	1,024,744	1,513,661	147.7%	2,325,518	226.9%	983,765	(40,979)	1,305,996	207,665	1,935,810	389,708	0	18,424	1,282,311	125.1%	118.0%	181.4%
	1995	1,632,133	3,076,450	188.5%	3,118,975	191.1%	1,578,504	(53,629)	2,840,760	235,690	3,047,107	71,868	0	(95,909)	2,064,821	126.5%	149.0%	151.1%
	1996	2,505,619	2,467,509	98.5%	5,350,125	213.5%	2,428,982	(76,637)	2,593,212	(125,703)	4,391,767	958,358	0	685,383	2,340,577	93.4%	105.4%	228.6%
	1997	6,598,531	7,361,074	111.6%	6,347,754	96.2%	6,456,086	(142,445)	6,030,635	1,330,439	5,630,945	716,809	0	1,884,658	4,038,777	61.2%	182.3%	157.2%
	1998	9,344,160	10,236,780	109.6%	9,111,073	97.5%	9,292,739	(51,421)	7,188,597	3,048,183	8,443,483	667,590	0	2,917,789	4,913,680	52.6%	208.3%	185.4%
	1999	10,297,658	7,509,087	72.9%	6,057,423	58.8%	10,150,945	(146,713)	6,573,422	935,665	5,686,924	370,499	0	3,719,872	4,677,156	45.4%	160.5%	129.5%
	2000	16,774,681	11,572,225	69.0%	12,754,485	76.0%	16,600,612	(174,069)	10,041,525	1,530,700	11,253,770	1,500,715	0	7,504,196	6,595,304	39.3%	175.5%	193.4%
	2001	22,762,357	19,874,895	87.3%	19,870,026	87.3%	22,602,489	(159,868)	13,385,444	6,489,451	17,049,732	2,820,294	0	10,341,838	7,953,178	34.9%	249.9%	249.8%
	2002	10,862,501	6,645,292	61.2%	9,057,226	83.4%	10,792,615	(69,886)	4,532,009	2,113,283	8,430,754	626,472	0	5,225,164	4,048,781	37.3%	164.1%	223.7%
	2003	1,224,276	440,693	36.0%	1,157,921	94.6%	1,217,265	(7,011)	424,091	16,602	1,056,121	101,800	0	655,736	448,878	36.7%	98.2%	258.0%
	2004	1,137,525	442,551	38.9%	755,150	66.4%	1,119,203	(18,322)	161,175	281,376	613,227	141,923	0	609,473	315,447	27.7%	140.3%	239.4%
	2005	3,455	51	1.5%	0	0.0%	3,455	0	0	51	0	0	0	3,423	712	20.6%	7.2%	0.0%
	Total	91,776,092	86,591,583	94.4%	93,573,512	102.0%	90,308,793	(1,467,299)	69,511,125	17,080,458	84,438,051	9,135,461	0	29,693,582	50,294,716	54.8%	172.2%	186.1%
2010	1987	6,906	21,522	311.6%	6,519	94.4%	5,115	(1,791)	32,374	(10,852)	6,519	0	0	(3,270)	11,362	164.5%	189.4%	57.4%
	1988	1,260,718	3,305,457	262.2%	3,078,453	244.2%	1,224,152	(36,566)	3,667,548	(362,091)	3,076,076	2,377	0	(861,586)	2,200,198	174.5%	150.2%	139.9%
	1989	1,653,762	3,882,581	234.8%	4,356,589	263.4%	1,625,217	(28,545)	4,098,211	(215,630)	4,327,460	29,129	0	(1,012,678)	2,885,918	174.5%	134.5%	151.0%

Nationwide Experience



For Reporting Year: 2015
 As of Reporting Month: June
 Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in this Filing

ROP: Excluded

Provisions: All Provisions

Benefit Period: All years

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1990	957,327	2,358,633	246.4%	3,126,292	326.6%	938,459	(18,868)	2,311,479	47,154	2,962,397	163,895	0	(450,796)	1,507,864	157.5%	156.4%	207.3%
	1991	820,424	2,164,114	263.8%	1,547,193	188.6%	805,099	(15,325)	1,514,657	649,457	1,547,193	0	0	(360,460)	1,206,626	147.1%	179.4%	128.2%
	1992	693,438	709,636	102.3%	931,788	134.4%	682,733	(10,705)	1,433,553	(723,917)	754,267	177,521	0	(273,649)	1,127,098	162.5%	63.0%	82.7%
	1993	707,113	1,278,140	180.8%	1,351,870	191.2%	687,017	(20,096)	1,712,346	(434,206)	1,148,748	203,122	0	(278,836)	1,025,849	145.1%	124.6%	131.8%
	1994	892,675	2,634,599	295.1%	1,686,375	188.9%	880,492	(12,182)	1,868,172	766,428	1,622,301	64,074	0	(150,809)	1,217,695	136.4%	216.4%	138.5%
	1995	1,437,289	4,711,504	327.8%	5,310,920	369.5%	1,408,052	(29,237)	3,204,816	1,506,688	4,567,586	743,334	0	(228,304)	2,056,629	143.1%	229.1%	258.2%
	1996	2,260,124	5,463,755	241.7%	4,695,942	207.8%	2,217,398	(42,726)	3,367,115	2,096,640	3,892,073	803,869	0	266,711	2,664,345	117.9%	205.1%	176.3%
	1997	5,844,192	7,438,012	127.3%	7,876,068	134.8%	5,772,931	(71,260)	6,316,571	1,121,441	6,599,947	1,276,121	0	1,714,988	4,473,757	76.6%	166.3%	176.1%
	1998	8,591,207	12,649,813	147.2%	14,771,296	171.9%	8,532,410	(58,796)	8,662,818	3,986,995	12,149,201	2,622,095	0	2,046,247	5,511,266	64.2%	229.5%	268.0%
	1999	9,323,969	10,258,326	110.0%	10,011,122	107.4%	9,232,051	(91,918)	7,433,011	2,825,315	8,072,138	1,938,984	0	2,852,846	5,319,208	57.0%	192.9%	188.2%
	2000	14,617,965	13,806,350	94.4%	17,242,882	118.0%	14,319,130	(298,835)	10,882,413	2,923,937	13,997,568	3,245,314	0	6,648,195	7,683,181	52.6%	179.7%	224.4%
	2001	20,947,407	17,280,633	82.5%	22,029,152	105.2%	20,830,516	(116,890)	15,561,551	1,719,083	17,764,295	4,264,857	0	8,257,203	9,494,884	45.3%	182.0%	232.0%
	2002	10,447,716	12,506,130	119.7%	12,520,976	119.8%	10,484,840	37,125	7,524,812	4,981,318	10,428,479	2,092,497	0	5,371,648	5,108,039	48.9%	244.8%	245.1%
	2003	1,087,901	1,008,105	92.7%	1,144,428	105.2%	1,089,891	1,991	481,201	526,903	885,250	259,178	0	541,890	482,252	44.3%	209.0%	237.3%
	2004	1,092,341	713,648	65.3%	673,432	61.7%	1,100,055	7,714	356,574	357,075	577,399	96,033	0	701,644	394,903	36.2%	180.7%	170.5%
	2005	2,902	15	0.5%	0	0.0%	3,387	485	0	15	0	0	0	3,670	230	7.9%	6.3%	0.0%
2010	Total	82,645,374	102,190,973	123.6%	112,361,297	136.0%	81,838,948	(806,426)	80,429,223	21,761,751	94,378,897	17,982,400	0	24,784,655	54,371,303	65.8%	188.0%	206.7%
	1987	7,223	77,890	1078.3%	48,351	669.4%	7,494	271	44,919	32,971	48,351	0	0	(5,187)	10,156	140.6%	766.9%	476.1%
	1988	1,121,613	2,628,411	234.3%	2,132,592	190.1%	1,083,500	(38,114)	3,464,288	(835,877)	2,117,417	15,175	0	(747,479)	1,896,764	169.1%	138.6%	112.4%
	1989	1,465,292	3,127,686	213.5%	2,731,564	186.4%	1,420,766	(44,526)	4,214,356	(1,086,670)	2,718,186	13,378	0	(987,081)	2,507,249	171.1%	124.7%	108.9%
	1990	846,986	742,343	87.6%	1,246,143	147.1%	790,389	(56,598)	2,187,194	(1,444,851)	1,205,304	40,839	0	(410,970)	1,284,487	151.7%	57.8%	97.0%
	1991	715,419	2,355,490	329.2%	1,539,957	215.3%	713,952	(1,467)	1,925,017	430,472	1,411,326	128,631	0	(244,591)	1,093,943	152.9%	215.3%	140.8%
	1992	662,017	1,520,780	229.7%	2,699,783	407.8%	664,723	2,706	1,285,638	235,141	1,936,922	762,861	0	(205,263)	1,135,020	171.4%	134.0%	237.9%
	1993	671,380	1,796,077	267.5%	1,828,005	272.3%	677,482	6,102	1,747,097	48,980	1,354,001	474,004	0	(255,221)	987,991	147.2%	181.8%	185.0%
	1994	856,786	1,251,492	146.1%	3,395,021	396.3%	851,751	(5,035)	1,747,727	(496,234)	2,561,878	833,143	0	(315,592)	1,190,163	138.9%	105.2%	285.3%
	1995	1,410,430	4,194,629	297.4%	5,325,208	377.6%	1,406,226	(4,204)	3,764,432	430,197	4,010,408	1,314,800	0	(481,983)	2,024,874	143.6%	207.2%	263.0%
	1996	2,298,639	4,137,282	180.0%	3,876,112	168.6%	2,320,297	21,658	3,680,353	456,929	3,050,660	825,452	0	83,567	2,691,129	117.1%	153.7%	144.0%
	1997	5,741,072	6,924,215	120.6%	7,454,523	129.8%	5,726,241	(14,831)	6,322,805	601,410	5,617,891	1,836,632	0	971,140	4,569,994	79.6%	151.5%	163.1%
	1998	8,629,865	9,055,627	104.9%	8,046,127	93.2%	8,648,181	18,317	9,550,675	(495,048)	6,453,958	1,592,169	0	1,920,582	5,651,735	65.5%	160.2%	142.4%

Nationwide Experience



For Reporting Year: 2015
 As of Reporting Month: June
 Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in this Filing

ROP: Excluded

Provisions: All Provisions

Benefit Period: All years

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio	
2011	1999	9,433,623	11,288,933	119.7%	13,069,587	138.5%	9,492,216	58,593	8,146,535	3,142,398	9,534,941	3,534,646	0	2,879,095	5,470,923	58.0%	206.3%	238.9%	
	2000	14,488,479	18,436,276	127.2%	18,536,165	127.9%	14,587,349	98,870	12,288,337	6,147,939	13,689,946	4,846,219	0	5,073,137	8,104,721	55.9%	227.5%	228.7%	
	2001	20,531,998	26,383,194	128.5%	23,093,142	112.5%	20,359,860	(172,138)	17,241,742	9,141,452	17,300,178	5,792,964	0	8,785,239	10,081,846	49.1%	261.7%	229.1%	
	2002	11,025,404	12,220,525	110.8%	12,769,579	115.8%	11,082,855	57,451	8,839,154	3,381,371	9,187,698	3,581,881	0	4,304,283	5,437,070	49.3%	224.8%	234.9%	
	2003	1,132,056	1,322,142	116.8%	982,611	86.8%	1,151,820	19,765	556,861	765,281	819,367	163,244	0	524,474	511,999	45.2%	258.2%	191.9%	
	2004	1,181,099	1,101,015	93.2%	1,198,327	101.5%	1,203,038	21,938	508,051	592,964	826,020	372,307	0	645,856	437,902	37.1%	251.4%	273.7%	
	2005	3,323	23	0.7%	0	0.0%	3,097	(226)	0	23	0	0	0	0	3,917	302	9.1%	7.5%	0.0%
	Total	82,222,704	108,564,030	132.0%	109,972,799	133.7%	82,191,236	(31,468)	87,515,181	21,048,848	83,844,454	26,128,345	0	21,537,922	55,088,270	67.0%	197.1%	199.6%	
2012	1987	8,016	13,342	166.4%	1,300	16.2%	2,868	(5,148)	44,102	(30,760)	1,300	0	0	(3,758)	7,816	97.5%	170.7%	16.6%	
	1988	957,965	1,900,306	198.4%	2,104,838	219.7%	865,950	(92,015)	2,931,704	(1,031,398)	1,897,652	207,186	0	(675,393)	1,586,601	165.6%	119.8%	132.7%	
	1989	1,336,972	2,658,215	198.8%	2,874,368	215.0%	1,240,003	(96,969)	3,821,824	(1,163,608)	2,659,617	214,751	0	(741,137)	2,186,259	163.5%	121.6%	131.5%	
	1990	675,465	1,259,551	186.5%	1,299,894	192.4%	645,373	(30,093)	1,681,083	(421,532)	1,131,581	168,313	0	(382,180)	1,104,854	163.6%	114.0%	117.7%	
	1991	689,477	1,040,119	150.9%	1,783,488	258.7%	660,074	(29,404)	1,854,079	(813,961)	1,217,384	566,104	0	(331,093)	988,348	143.3%	105.2%	180.5%	
	1992	627,429	1,726,643	275.2%	2,519,445	401.6%	601,177	(26,253)	1,442,722	283,922	1,860,130	659,315	0	(206,785)	1,133,309	180.6%	152.4%	222.3%	
	1993	648,840	1,645,094	253.5%	1,280,317	197.3%	631,960	(16,881)	1,748,522	(103,428)	946,543	333,774	0	(217,405)	1,004,798	154.9%	163.7%	127.4%	
	1994	787,642	2,045,197	259.7%	1,050,250	133.3%	763,770	(23,872)	1,798,840	246,357	865,638	184,612	0	(129,297)	1,178,695	149.6%	173.5%	89.1%	
	1995	1,307,506	4,566,929	349.3%	3,500,617	267.7%	1,255,437	(52,069)	3,843,226	723,703	2,216,782	1,283,835	0	(344,313)	1,962,473	150.1%	232.7%	178.4%	
	1996	2,163,038	4,948,492	228.8%	3,276,835	151.5%	2,094,549	(68,489)	4,320,936	627,556	2,371,384	905,451	0	217,449	2,766,930	127.9%	178.8%	118.4%	
	1997	5,527,394	7,430,131	134.4%	7,883,562	142.6%	5,382,524	(144,870)	7,122,960	307,171	4,858,913	3,024,649	0	1,338,760	4,706,568	85.1%	157.9%	167.5%	
	1998	8,338,136	13,695,497	164.3%	12,977,349	155.6%	8,212,369	(125,767)	10,044,296	3,651,201	8,257,697	4,719,652	0	1,955,444	5,856,931	70.2%	233.8%	221.6%	
	1999	9,214,326	11,513,983	125.0%	10,248,632	111.2%	9,157,033	(57,293)	9,481,578	2,032,406	6,734,336	3,514,296	0	2,699,128	5,751,164	62.4%	200.2%	178.2%	
	2000	14,230,651	20,559,192	144.5%	18,112,073	127.3%	14,104,439	(126,211)	14,766,381	5,792,811	11,449,364	6,662,709	0	5,060,048	8,548,572	60.1%	240.5%	211.9%	
	2001	19,405,083	24,212,029	124.8%	22,025,020	113.5%	19,187,513	(217,570)	20,326,301	3,885,727	13,955,934	8,069,086	0	6,938,668	10,694,375	55.1%	226.4%	205.9%	
	2002	10,534,196	14,036,230	133.2%	13,907,984	132.0%	10,429,396	(104,801)	10,003,348	4,032,882	8,843,929	5,064,055	0	4,693,203	5,765,228	54.7%	243.5%	241.2%	
	2003	1,150,807	1,616,158	140.4%	833,901	72.5%	1,148,085	(2,722)	969,542	646,615	755,340	78,561	0	503,936	555,130	48.2%	291.1%	150.2%	
	2004	1,211,874	1,137,057	93.8%	552,006	45.5%	1,208,791	(3,083)	641,035	496,021	352,327	199,679	0	672,384	477,440	39.4%	238.2%	115.6%	
	2005	3,665	37	1.0%	0	0.0%	3,716	51	0	37	0	0	0	0	4,194	367	10.0%	10.1%	0.0%
	Total	78,818,482	116,004,201	147.2%	106,231,877	134.8%	77,595,025	(1,223,457)	96,842,478	19,161,723	70,375,849	35,856,028	0	21,051,854	56,275,858	71.4%	206.1%	188.8%	
1987	2,560	(33,650)	-1314.4%	0	0.0%	5,120	2,560	1,610	(35,260)	0	0	0	0	(6,618)	3,094	120.8%	-1087.7%	0.0%	

Nationwide Experience



For Reporting Year: **2015**
 As of Reporting Month: **June**
 Company(s): **Ability Insurance, Medico Insurance**

Base Policy Type(s): **All Forms Included in this Filing**

ROP: **Excluded**

Provisions: **All Provisions**

Benefit Period: **All years**

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
	1988	733,202	1,617,241	220.6%	1,002,419	136.7%	700,405	(32,797)	2,287,877	(670,636)	698,496	299,359	4,563	(543,197)	1,350,829	184.2%	119.7%	74.2%
	1989	1,067,931	2,187,827	204.9%	1,769,795	165.7%	1,001,352	(66,578)	2,923,153	(735,326)	1,291,721	471,961	6,113	(764,895)	1,838,283	172.1%	119.0%	96.3%
	1990	543,757	1,530,407	281.5%	1,280,736	235.5%	515,518	(28,238)	1,601,972	(71,565)	908,777	368,372	3,587	(402,978)	959,613	176.5%	159.5%	133.5%
	1991	561,198	1,998,571	356.1%	982,404	175.1%	526,503	(34,696)	1,767,574	230,997	695,966	283,315	3,123	(264,463)	882,868	157.3%	226.4%	111.3%
	1992	539,763	2,408,535	446.2%	863,116	159.9%	516,224	(23,538)	1,795,453	613,081	594,060	264,531	4,525	(459,599)	1,051,372	194.8%	229.1%	82.1%
	1993	564,977	1,498,276	265.2%	1,337,740	236.8%	562,126	(2,851)	1,716,126	(217,850)	737,035	596,505	4,200	(333,130)	979,894	173.4%	152.9%	136.5%
	1994	728,378	2,193,376	301.1%	1,518,551	208.5%	701,455	(26,923)	2,039,752	153,624	868,684	644,774	5,093	(137,824)	1,198,031	164.5%	183.1%	126.8%
	1995	1,169,883	3,814,091	326.0%	3,429,371	293.1%	1,156,434	(13,449)	4,340,194	(526,103)	1,888,997	1,531,660	8,714	(596,956)	1,940,348	165.9%	196.6%	176.7%
	1996	1,979,292	2,472,647	124.9%	1,997,004	100.9%	1,953,504	(25,788)	3,925,519	(1,452,873)	1,233,143	750,279	13,583	(129,995)	2,769,831	139.9%	89.3%	72.1%
	1997	5,140,683	8,525,231	165.8%	10,114,732	196.8%	5,079,700	(60,983)	6,984,253	1,540,979	4,822,097	5,268,279	24,356	653,611	4,842,943	94.2%	176.0%	208.9%
	1998	7,835,021	12,674,896	161.8%	10,357,119	132.2%	7,780,408	(54,613)	11,146,109	1,528,786	5,031,254	5,296,712	29,152	717,811	6,036,088	77.0%	210.0%	171.6%
	1999	8,912,341	10,256,746	115.1%	10,775,213	120.9%	8,844,811	(67,531)	9,798,497	458,249	5,061,548	5,683,290	30,375	1,942,934	6,021,087	67.6%	170.3%	179.0%
	2000	13,709,991	18,949,084	138.2%	18,894,161	137.8%	13,600,467	(109,524)	16,717,893	2,231,191	9,177,815	9,672,024	44,322	3,593,325	8,954,586	65.3%	211.6%	211.0%
	2001	18,499,286	24,876,360	134.5%	21,804,143	117.9%	18,340,830	(158,456)	21,771,527	3,104,833	10,241,101	11,508,170	54,872	5,520,078	11,123,180	60.1%	223.6%	196.0%
	2002	10,196,440	16,719,882	164.0%	13,661,603	134.0%	10,147,838	(48,603)	11,952,659	4,767,224	6,850,851	6,780,947	29,805	3,143,015	6,058,500	59.4%	276.0%	225.5%
	2003	1,131,528	254,315	22.5%	741,027	65.5%	1,121,744	(9,783)	1,075,567	(821,252)	313,483	424,591	2,953	360,917	590,293	52.2%	43.1%	125.5%
	2004	1,195,715	208,890	17.5%	419,263	35.1%	1,192,041	(3,674)	658,815	(449,925)	280,326	136,113	2,824	571,525	518,145	43.3%	40.3%	80.9%
	2005	7,211	28	0.4%	3	0.0%	11,377	4,165	0	28	0	0	3	4,403	428	5.9%	6.5%	0.7%
2013	Total	74,519,157	112,152,753	150.5%	100,948,399	135.5%	73,757,857	(761,300)	102,504,550	9,648,204	50,695,354	49,980,882	272,162	12,867,964	57,119,413	76.7%	196.3%	176.7%
	1987	2,020	(1,123)	-55.6%	0	0.0%	(540)	(2,560)	0	(1,123)	0	0	0	(4,576)	2,543	125.9%	-44.2%	0.0%
	1988	615,670	1,763,279	286.4%	1,533,135	249.0%	591,537	(24,133)	2,022,360	(259,081)	552,941	914,282	65,912	(471,083)	1,154,706	187.6%	152.7%	132.8%
	1989	906,340	1,887,743	208.3%	1,931,254	213.1%	860,455	(45,885)	2,544,494	(656,751)	724,614	1,118,345	88,295	(713,294)	1,567,098	172.9%	120.5%	123.2%
	1990	470,772	1,321,033	280.6%	749,374	159.2%	444,431	(26,341)	1,571,526	(250,493)	307,519	390,048	51,807	(294,611)	826,614	175.6%	159.8%	90.7%
	1991	493,474	1,431,438	290.1%	1,371,930	278.0%	465,767	(27,707)	1,684,773	(253,335)	500,748	826,074	45,108	(337,200)	783,009	158.7%	182.8%	175.2%
	1992	501,654	2,155,620	429.7%	1,716,677	342.2%	517,833	16,179	1,944,328	211,293	550,087	1,101,237	65,353	(298,674)	983,469	196.0%	219.2%	174.6%
	1993	549,818	2,224,830	404.6%	1,765,071	321.0%	545,581	(4,237)	1,619,874	604,956	468,128	1,236,284	60,658	(352,897)	969,264	176.3%	229.5%	182.1%
	1994	667,293	1,261,975	189.1%	1,696,896	254.3%	648,372	(18,922)	1,841,897	(579,922)	572,995	1,050,338	73,563	(360,344)	1,159,032	173.7%	108.9%	146.4%
	1995	1,114,018	3,008,199	270.0%	2,813,973	252.6%	1,123,148	9,130	4,047,863	(1,039,664)	649,874	2,038,235	125,864	(734,748)	1,861,236	167.1%	161.6%	151.2%
	1996	1,881,510	4,122,101	219.1%	3,365,687	178.9%	1,872,031	(9,478)	3,941,829	180,272	884,143	2,285,363	196,181	36,286	2,819,541	149.9%	146.2%	119.4%

Nationwide Experience



For Reporting Year: **2015**
 As of Reporting Month: **June**
 Company(s): **Ability Insurance, Medico Insurance**

Base Policy Type(s): **All Forms Included in this Filing**

ROP: **Excluded**

Provisions: **All Provisions**

Benefit Period: **All years**

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActL/Res	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
2014	1997	5,172,207	9,881,467	191.0%	7,649,184	147.9%	5,191,655	19,448	8,005,072	1,876,395	2,039,258	5,258,145	351,781	303,509	5,002,106	96.7%	197.5%	152.9%
	1998	8,034,657	11,599,706	144.4%	10,076,948	125.4%	8,040,071	5,413	11,152,299	447,407	2,559,301	7,096,585	421,062	(58,688)	6,099,505	75.9%	190.2%	165.2%
	1999	9,107,825	13,634,923	149.7%	10,439,745	114.6%	9,234,881	127,056	10,362,116	3,272,808	2,676,307	7,324,715	438,723	1,106,156	6,209,058	68.2%	219.6%	168.1%
	2000	13,961,677	21,503,591	154.0%	17,790,066	127.4%	14,081,044	119,368	18,204,134	3,299,457	4,036,663	13,113,231	640,172	1,617,436	9,175,482	65.7%	234.4%	193.9%
	2001	18,638,937	22,841,233	122.5%	19,855,818	106.5%	18,790,288	151,351	22,399,174	442,059	4,837,456	14,225,829	792,533	1,808,753	11,352,965	60.9%	201.2%	174.9%
	2002	10,454,469	15,010,235	143.6%	11,184,835	107.0%	10,541,745	87,276	13,179,923	1,830,312	2,638,090	8,116,254	430,491	934,807	6,122,023	58.6%	245.2%	182.7%
	2003	1,145,418	1,020,316	89.1%	1,161,130	101.4%	1,141,332	(4,086)	851,155	169,160	267,661	850,824	42,646	238,255	601,557	52.5%	169.6%	193.0%
	2004	1,220,592	282,303	23.1%	505,560	41.4%	1,236,250	15,658	594,515	(312,212)	83,908	380,861	40,790	422,801	547,080	44.8%	51.6%	92.4%
	2005	4,064	30	0.7%	40	1.0%	7,196	3,132	0	30	0	0	40	4,954	501	12.3%	6.0%	8.0%
	Total	74,942,415	114,948,898	153.4%	95,607,324	127.6%	75,333,077	390,662	105,967,330	8,981,568	24,349,693	67,326,650	3,930,980	2,846,842	57,236,789	76.4%	200.8%	167.0%
2015	1988	293,964	649,470	220.9%	601,608	204.7%	218,461	(75,503)	818,219	(168,750)	19,683	301,007	280,918	(219,205)	503,972	171.4%	128.9%	119.4%
	1989	378,695	684,194	180.7%	712,151	188.1%	393,617	14,922	1,099,114	(414,920)	17,257	318,578	376,316	(371,330)	667,348	176.2%	102.5%	106.7%
	1990	238,603	128,637	53.9%	368,505	154.4%	214,570	(24,033)	690,217	(561,580)	16,962	130,741	220,801	(117,589)	382,404	160.3%	33.6%	96.4%
	1991	224,793	418,771	186.3%	514,518	228.9%	211,258	(13,534)	792,503	(373,733)	8,084	314,182	192,252	(232,262)	343,420	152.8%	121.9%	149.8%
	1992	230,945	1,004,085	434.8%	661,328	286.4%	208,083	(22,862)	1,101,793	(97,708)	33,359	349,435	278,534	(247,920)	476,844	206.5%	210.6%	138.7%
	1993	239,540	275,909	115.2%	598,509	249.9%	219,806	(19,734)	890,957	(615,048)	29,789	310,193	258,527	(317,610)	451,365	188.4%	61.1%	132.6%
	1994	297,114	867,933	292.1%	710,657	239.2%	313,436	16,322	894,853	(26,920)	38,299	358,831	313,527	(321,648)	547,582	184.3%	158.5%	129.8%
	1995	532,194	3,966,589	745.3%	2,001,054	376.0%	577,176	44,982	2,097,188	1,869,401	101,414	1,363,204	536,436	(218,324)	909,403	170.9%	436.2%	220.0%
	1996	934,831	2,743,803	293.5%	1,871,032	200.1%	850,509	(84,321)	2,257,920	485,883	47,589	987,315	836,128	(298,000)	1,418,074	151.7%	193.5%	131.9%
	1997	2,578,996	6,045,860	234.4%	4,323,782	167.7%	2,484,502	(94,494)	4,340,980	1,704,880	178,549	2,645,936	1,499,296	(90,218)	2,533,354	98.2%	238.7%	170.7%
	1998	3,892,229	6,116,061	157.1%	4,847,750	124.5%	3,904,524	12,295	5,766,295	349,766	159,361	2,893,812	1,794,576	(230,964)	3,045,540	78.2%	200.8%	159.2%
	1999	4,549,193	6,128,543	134.7%	4,526,923	99.5%	4,480,596	(68,597)	5,529,846	598,697	195,186	2,461,891	1,869,846	216,509	3,162,602	69.5%	193.8%	143.1%
	2000	6,911,317	11,747,503	170.0%	7,102,144	102.8%	7,048,721	137,403	9,930,164	1,817,339	234,619	4,139,095	2,728,430	117,481	4,636,824	67.1%	253.4%	153.2%
	2001	9,294,986	13,883,391	149.4%	8,457,362	91.0%	9,208,446	(86,540)	11,531,895	2,351,497	305,582	4,773,983	3,377,797	742,946	5,721,670	61.6%	242.6%	147.8%
	2002	5,220,278	6,457,378	123.7%	5,509,492	105.5%	5,977,871	757,593	6,759,754	(302,376)	241,891	3,432,840	1,834,761	1,524,888	3,087,004	59.1%	209.2%	178.5%
	2003	566,709	548,830	96.8%	265,335	46.8%	566,319	(390)	428,647	120,184	0	83,576	181,759	114,328	306,343	54.1%	179.2%	86.6%
	2004	605,931	701,176	115.7%	374,234	61.8%	661,832	55,901	349,417	351,759	14,916	185,470	173,848	252,676	288,593	47.6%	243.0%	129.7%
2005	3,569	27	0.8%	171	4.8%	0	(3,569)	0	27	0	0	171	2,895	291	8.2%	9.2%	58.8%	
Total	36,993,885	62,368,159	168.6%	43,446,555	117.4%	37,539,728	545,842	55,279,762	7,088,396	1,642,541	25,050,089	16,753,925	306,656	28,482,633	77.0%	219.0%	152.5%	

Nationwide Experience



For Reporting Year: 2015
As of Reporting Month: June
Company(s): Ability Insurance, Medico Insurance

Base Policy Type(s): All Forms Included in this Filing
ROP: Excluded
Provisions: All Provisions
Benefit Period: All years

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActL/Res	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
Grand	Total	1,801,305,338	1,481,872,957	82.3%	1,480,672,366	82.2%	1,818,526,530	17,221,191	1,210,734,322	271,138,635	1,210,754,485	248,960,814	20,957,067	496,979,166	977,042,092	54.2%	151.7%	151.5%

Ability/Medico Insurance Companies
Nationwide Experience - All Forms Receiving a Rate Increase - Incurred Claims are Without Changes in Active Life Reserves
Experience Starting July 1, 2015 Forward

Projection Assumptions

Projection Starting Date: 7/1/2015
Rate Increase Beginning Implementation Date: 10/1/2013
Cumulative Nationwide Rate Increase: 40% for Non-Lifetime BP, 80% for Lifetime BP
Lapse/Mortality: 1.5% Voluntary Lapse + 1994 GAM Mortality
Interest Rate: 4.50%
Shock Lapse: 0.00%
Claim Antiselection: 0.00%

Experience Year	Projected Experience (No Increase*)			Projected Experience W/ Rate Increase			
	Earned Premium	Incurred Claims	Loss Ratio	Revised Earned Premium	Incurred Claims	Loss Ratio	Lifetime Cumulative Loss Ratio
7/1/2015-12/31/2015	31,593,531	46,945,456	148.6%	51,826,535	48,152,697	92.9%	82.6%
2016	57,365,818	93,368,640	162.8%	94,753,455	95,630,029	100.9%	83.5%
2017	51,848,918	92,218,033	177.9%	85,640,966	94,317,032	110.1%	84.6%
2018	46,685,950	90,656,659	194.2%	77,113,082	92,592,188	120.1%	85.9%
2019	41,861,569	88,649,649	211.8%	69,144,456	90,421,901	130.8%	87.3%
2020	37,369,667	86,112,033	230.4%	61,724,999	87,721,070	142.1%	88.8%
2021	33,214,144	83,134,293	250.3%	54,861,152	84,584,338	154.2%	90.4%
2022	29,382,095	79,762,178	271.5%	48,531,601	81,059,078	167.0%	92.0%
2023	25,872,319	76,112,924	294.2%	42,734,362	77,265,355	180.8%	93.5%
2024	22,677,571	72,189,421	318.3%	37,457,467	73,206,026	195.4%	95.1%
2025	19,781,403	68,051,327	344.0%	32,673,748	68,941,597	211.0%	96.7%
2026	17,170,607	63,720,913	371.1%	28,361,390	64,494,188	227.4%	98.2%
2027	14,831,733	59,283,198	399.7%	24,498,177	59,949,583	244.7%	99.6%
2028	12,746,825	54,875,013	430.5%	21,054,448	55,445,446	263.3%	100.9%
2029	10,900,017	50,560,528	463.9%	18,004,001	51,045,750	283.5%	102.2%
2030	9,274,364	46,376,358	500.0%	15,318,845	46,786,659	305.4%	103.4%
2031	7,852,043	42,324,401	539.0%	12,969,539	42,669,119	329.0%	104.6%
2032	6,616,046	38,532,156	582.4%	10,927,993	38,820,578	355.2%	105.6%
2033	5,547,697	35,069,910	632.2%	9,163,357	35,310,692	385.3%	106.6%
2034	4,631,434	31,890,205	688.6%	7,649,927	32,090,613	419.5%	107.5%
2035	3,851,683	28,999,549	752.9%	6,361,981	29,165,997	458.4%	108.4%
2036	3,190,990	26,300,370	824.2%	5,270,688	26,437,854	501.6%	109.2%
2037	2,634,145	23,815,869	904.1%	4,350,924	23,928,920	550.0%	109.9%
2038	2,167,156	21,561,303	994.9%	3,579,579	21,653,969	604.9%	110.6%
2039	1,778,880	19,516,291	1097.1%	2,938,249	19,592,073	666.8%	111.2%
2040	1,456,382	17,650,691	1212.0%	2,405,566	17,712,526	736.3%	111.8%
2041	1,189,934	15,929,969	1338.7%	1,965,463	15,980,280	813.1%	112.3%
2042	970,763	14,370,367	1480.3%	1,603,449	14,411,232	898.8%	112.8%
2043	790,771	12,955,224	1638.3%	1,306,149	12,988,363	994.4%	113.2%
2044	643,153	11,666,493	1814.0%	1,062,323	11,693,313	1100.7%	113.6%
2045	522,559	10,490,716	2007.6%	863,132	10,512,387	1217.9%	114.0%
2046	424,247	9,424,343	2221.4%	700,746	9,441,821	1347.4%	114.3%
2047	344,165	8,486,583	2465.8%	568,471	8,500,682	1495.4%	114.6%
2048	279,024	7,661,047	2745.7%	460,875	7,672,421	1664.8%	114.9%
2049	226,029	6,927,460	3064.9%	373,341	6,936,632	1858.0%	115.1%
2050	182,981	6,274,503	3429.0%	302,238	6,281,902	2078.5%	115.4%
2051	148,163	5,686,885	3838.2%	244,728	5,692,861	2326.2%	115.6%
2052	119,946	5,160,235	4302.1%	198,120	5,165,068	2607.0%	115.8%
2053	97,085	4,685,785	4826.5%	160,358	4,689,699	2924.5%	115.9%
2054	78,564	4,255,113	5416.1%	129,768	4,258,282	3281.5%	116.1%
2055	63,561	3,856,048	6066.7%	104,987	3,858,615	3675.3%	116.2%
2056	51,407	3,483,954	6777.2%	84,911	3,486,033	4105.5%	116.3%
2057	41,561	3,144,087	7565.1%	68,647	3,145,770	4582.5%	116.5%
2058	33,583	2,838,832	8453.3%	55,470	2,840,195	5120.3%	116.6%
2059	27,118	2,551,166	9407.5%	44,793	2,552,266	5698.0%	116.7%
2060	21,880	2,283,566	10436.9%	36,140	2,284,453	6321.2%	116.7%
2061	17,634	2,036,062	11546.3%	29,127	2,036,776	6992.8%	116.8%
2062	14,193	1,813,803	12779.5%	23,443	1,814,379	7739.4%	116.9%
7/1/2015 - 2062	508,591,309	1,583,659,608	311.4%	839,703,163	1,605,238,710	191.2%	
Inception - 6/30/2015	1,801,305,338	1,481,872,957	82.3%	1,801,305,338	1,481,872,957	82.3%	
Inception - 2062	2,309,896,647	3,065,532,565	132.7%	2,641,008,501	3,087,111,667	116.9%	
PV 7/1/15 - 2062	389,093,843	1,024,398,668	263.3%	642,328,253	1,040,772,443	162.0%	
PV Inception - 6/30/15	3,069,733,295	2,069,270,941	67.4%	3,069,733,295	2,069,270,941	67.4%	
PV Inception - 2062	3,458,827,137	3,093,669,609	89.4%	3,712,061,548	3,110,043,384	83.8%	

* The projection with no increase assumes no rate increase was approved and implemented nationally from the 2013 rate increase filing and any subsequent catch-up filings. Most states have approved either all or a portion of the increase, but the no increase projection is shown as if no states had approved any of the increase yet. Please note that the actual experience for years 2013-2015 does include the rate increased portion of the premium for both the no increase and with increase projection columns.

Ability/Medico Insurance Companies
Nationwide Experience - All Forms Receiving a Rate Increase - Incurred Claims are WITHOUT Changes in Active Life Reserves

Experience Year	Actual Data		2010 Filing		2013 Filing				2015 Filing	
	Runout		Earned Premium	Incurred Claims	No Rate Increase		With 40% Non-Life, 80% Life Incr.		With 40% Non-Life, 80% Life Incr.	
	Earned Premium	Discounted to Incurred Year			Earned Premium	Incurred Claims	Earned Premium	Incurred Claims	Earned Premium	Incurred Claims
2010	82,645,374	100,744,607	93,487,904	87,735,242						
2011	82,222,704	99,463,334	101,808,362	83,315,780						
2012	78,818,482	97,495,470	92,330,422	79,288,163						
2013	74,519,157	94,499,903	83,794,490	75,280,885	75,756,694	93,279,944	77,681,627	93,420,847	74,519,157	94,499,903
2014	74,942,415	91,959,033	76,127,053	71,806,742	69,327,417	93,829,132	98,349,210	95,765,692	74,942,415	91,959,033
2015	36,993,885	42,971,080	68,953,558	69,271,472	63,187,063	93,890,913	103,653,070	96,305,394	77,587,591	86,820,106
2016			62,243,646	67,532,672	57,365,818	93,368,640	94,753,455	95,630,029	75,773,513	87,945,677
2017			56,003,967	66,090,131	51,848,918	92,218,033	85,640,966	94,317,032	71,358,659	88,018,360
2018			50,213,903	64,751,079	46,685,950	90,656,659	77,113,082	92,592,188	65,546,120	85,786,662
2019			44,856,915	63,505,791	41,861,569	88,649,649	69,144,456	90,421,901	58,772,788	81,470,133
2020			39,926,319	62,381,256	37,369,667	86,112,033	61,724,999	87,721,070	52,466,249	76,799,796
2021			35,402,517	61,303,063	33,214,144	83,134,293	54,861,152	84,584,338	46,631,980	71,896,688
2022			31,269,239	60,137,796	29,382,095	79,762,178	48,531,601	81,059,078	41,251,861	68,900,216
2023			27,509,216	58,801,312	25,872,319	76,112,924	42,734,362	77,265,355	36,324,207	65,675,552
2024			24,101,078	57,221,756	22,677,571	72,189,421	37,457,467	73,206,026	31,838,847	62,225,122
2025			21,022,490	55,397,514	19,781,403	68,051,327	32,673,748	68,941,597	27,772,686	58,600,358
2026			18,256,892	53,356,723	17,170,607	63,720,913	28,361,390	64,494,188	24,107,182	54,820,060
2027			15,780,936	51,126,304	14,831,733	59,283,198	24,498,177	59,949,583	20,823,450	50,957,145
2028			13,577,654	48,744,348	12,746,825	54,875,013	21,054,448	55,445,446	17,896,281	47,128,629
2029			11,625,644	46,250,078	10,900,017	50,560,528	18,004,001	51,045,750	15,303,401	43,388,887
2030			9,905,929	43,669,292	9,274,364	46,376,358	15,318,845	46,786,659	13,021,018	39,768,660
2031			8,402,608	41,051,418	7,852,043	42,324,401	12,969,539	42,669,119	11,024,108	36,268,751
2032			7,094,171	38,420,796	6,616,046	38,532,156	10,927,993	38,820,578	9,288,794	32,997,491
2033			5,962,928	35,843,762	5,547,697	35,069,910	9,163,357	35,310,692	7,788,853	30,014,088
2034			4,990,707	33,356,407	4,631,434	31,890,205	7,649,927	32,090,613	6,502,438	27,277,021
2035			4,160,599	30,976,409	3,851,683	28,999,549	6,361,981	29,165,997	5,407,684	24,791,097
2036			3,456,314	28,705,126	3,190,990	26,300,370	5,270,688	26,437,854	4,480,085	22,472,176
2037			2,862,029	26,549,527	2,634,145	23,815,869	4,350,924	23,928,920	3,698,285	20,339,582
2038			2,363,423	24,533,088	2,167,156	21,561,303	3,579,579	21,653,969	3,042,643	18,405,873
2039			1,946,883	22,647,031	1,778,880	19,516,291	2,938,249	19,592,073	2,497,512	16,653,262
2040			1,600,331	20,880,873	1,456,382	17,650,691	2,405,566	17,712,526	2,044,731	15,055,647
2041			1,313,078	19,239,712	1,189,934	15,929,969	1,965,463	15,980,280	1,670,644	13,583,238
2042			1,075,606	17,706,102	970,763	14,370,367	1,603,449	14,411,232	1,362,931	12,249,547
2043			879,743	16,291,247	790,771	12,955,224	1,306,149	12,988,363	1,110,227	11,040,109
2044			718,645	14,976,049	643,153	11,666,493	1,062,323	11,693,313	902,974	9,939,316
2045			586,387	13,759,681	522,559	10,490,716	863,132	10,512,387	733,662	8,935,529
2046			477,943	12,628,830	424,247	9,424,343	700,746	9,441,821	595,634	8,025,548
2047			389,128	11,591,595	344,165	8,486,583	568,471	8,500,682	483,200	7,225,580
2048			316,542	10,645,323	279,024	7,661,047	460,875	7,672,421	391,744	6,521,558
2049			257,302	9,782,033	226,029	6,927,460	373,341	6,936,632	317,340	5,896,137
2050			208,995	8,988,658	182,981	6,274,503	302,238	6,281,902	256,902	5,339,617
2051			169,659	8,263,563	148,163	5,686,885	244,728	5,692,861	208,019	4,838,932
2052			137,609	7,592,967	119,946	5,160,235	198,120	5,165,068	168,402	4,390,308
2053			111,526	6,972,524	97,085	4,685,785	160,358	4,689,699	136,305	3,986,244
2054			90,295	6,392,603	78,564	4,255,113	129,768	4,258,282	110,303	3,619,540
2055			73,017	5,853,246	63,561	3,856,048	104,987	3,858,615	89,239	3,279,823
2056			58,956	5,342,593	51,407	3,483,954	84,911	3,486,033	72,175	2,963,128
2057			47,515	4,862,108	41,561	3,144,087	68,647	3,145,770	58,350	2,673,904
2058			38,203	4,411,507	33,583	2,838,832	55,470	2,840,195	47,149	2,414,166
2059			30,644	3,996,393	27,118	2,551,166	44,793	2,552,266	38,074	2,169,426
2060					21,880	2,283,566	36,140	2,284,453	30,719	1,941,785
2061					17,634	2,036,062	29,127	2,036,776	24,758	1,731,260
2062					14,193	1,813,803	23,443	1,814,379	12,064	933,695
Total			1,028,018,915	1,819,228,568	685,268,951	1,817,714,141	1,067,560,535	1,842,577,946	890,533,349	1,624,634,368
PV 2013+			558,894,928	922,771,218	516,165,440	1,139,249,900	790,385,437	1,156,961,406	657,344,285	1,035,219,226
Diff in PV Premium - PV Claims for 2013+			-363,876,290		-623,084,460		-366,575,970		-377,874,941	