Filing at a Glance

Company:	MedAmerica Insurance Company
Product Name:	Long-Term Care
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	04/23/2014
SERFF Tr Num:	MILL-129378416
SERFF Status:	Assigned
State Tr Num:	MILL-129378416
State Status:	Received Review in Progress
Co Tr Num:	SIMPLICITY
Implementation Date Requested:	On Approval
Author(s):	Stephanie Moench, Travis Reisch, Shawn Stender, Nora Evans
Reviewer(s):	Jim Laverty (AH) (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 16% increase on 441 policyholders of forms SPL-336 & FSPL-336 .

State: *Pennsylvania* **Filing Company:** *MedAmerica Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *Simplicity Follow-Up Rate Increase/145MAI01-60.03*

General Information

Project Name: Simplicity Follow-Up Rate Increase
Project Number: 145MAI01-60.03
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 16%

Deemer Date:
Submitted By: Travis Reisch

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Pennsylvania is the state of domicile. This filing is a follow-up to a prior increase that was approved in Pennsylvania on June 4, 2013.

Market Type: Individual
Individual Market Type:
Filing Status Changed: 04/23/2014
State Status Changed: 04/28/2014
Created By: Hania Pokora
Corresponding Filing Tracking Number:

Filing Description:

These are existing individual policy forms that provide comprehensive long-term care coverage on a cash basis. Riders that convert the coverage to either facility only or community care only may have been available at issue. Policies were issued in Pennsylvania from April 1, 2004 to October 1, 2007 and are no longer being marketed in any jurisdiction.

MedAmerica Insurance Company (MedAmerica) is requesting the approval of a premium rate increase on these forms, including all associated riders. The primary reason why these forms are in need of a premium rate increase is due to a combination of higher persistency and lower interest than expected in pricing. The company is requesting a premium rate increase that varies by issue age. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds. The rate increase ranges from 0% to 33.3% and averages 16.0% in Pennsylvania.

As noted in the attached actuarial memorandum, one prior rate increase has been approved and implemented on these forms. The original request was for a rate increase that varied by issue age and ranged from 0% to 60%. In June 2013, the Department approved a reduced increase that capped the original request at 20% within any one issue age band. This increase was implemented by the company on each contract's next premium payment date beginning in August 2013. The original request was determined in such a way that the company was shouldering the majority of the rate increase needed to restore these forms to their original pricing expectation and was not attempting to recoup past losses or lost revenue. Therefore, this current increase request is being sought in order to achieve a cumulative rate increase equal to the original request.

Similar to the prior increase, MedAmerica will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, MedAmerica will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

Company and Contact

Filing Contact Information

Missy Gordon, FSA, MAAA, Principal and Consulting Actuary missy.gordon@milliman.com

State: *Pennsylvania* **Filing Company:** *MedAmerica Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *Simplicity Follow-Up Rate Increase/145MAI01-60.03*

8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437-3830

952-820-2478 [Phone]
952-897-5301 [FAX]

Filing Company Information

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

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647
(800) 544-0327 ext. [Phone]

CoCode: 69515
Group Code: 1186
Group Name: Lifetime HealthCare Group
FEIN Number: 34-0977231

State of Domicile: Pennsylvania
Company Type: Life/Accident/Health
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *Pennsylvania* **Filing Company:** *MedAmerica Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *Simplicity Follow-Up Rate Increase/145MAI01-60.03*

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 19.000%
Effective Date of Last Rate Revision: 08/30/2013
Filing Method of Last Filing: Review and Approval

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):
MedAmerica Insurance Company	%	16.000%	$159,167	441	$836,611	33.300%	0.000%

State: *Pennsylvania* **Filing Company:** *MedAmerica Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *Simplicity Follow-Up Rate Increase/145MAI01-60.03*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Non-Franchise Rate Tables	SPL-336	Revised	Previous State Filing Number: MILL-128811591 Percent Rate Change Request: 16	PA_MedAmerica_Current Simplicity Premium Rates_20140423.pdf, PA_MedAmerica_Proposed Simplicity Premium Rates_20140423.pdf,
2		Franchise Rate Tables	FSPL-336	Revised	Previous State Filing Number: MILL-128811591 Percent Rate Change Request: 16	PA_MedAmerica_Current Franchise Simplicity Premium Rates_20140423.pdf, PA_MedAmerica_Proposed Franchise Simplicity Premium Rates_20140423.pdf,

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES SPL-336
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Compound – No Maximum Rider
Form Number: CMP
Individual Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	32.00	44.00	53.00	62.00	73.00	103.00
30	35.00	47.00	56.00	65.00	77.00	108.00
31	35.00	48.00	58.00	66.00	80.00	112.00
32	36.00	49.00	60.00	70.00	82.00	115.00
33	38.00	52.00	61.00	71.00	84.00	119.00
34	38.00	53.00	65.00	73.00	86.00	122.00
35	40.00	54.00	66.00	74.00	89.00	126.00
36	41.00	55.00	67.00	78.00	91.00	130.00
37	42.00	56.00	70.00	80.00	95.00	133.00
38	43.00	60.00	71.00	83.00	97.00	138.00
39	46.00	61.00	73.00	85.00	101.00	140.00
40	46.00	62.00	76.00	86.00	104.00	145.00
41	47.00	64.00	78.00	89.00	106.00	150.00
42	49.00	66.00	80.00	92.00	110.00	154.00
43	50.00	68.00	83.00	94.00	113.00	157.00
44	52.00	70.00	84.00	97.00	115.00	162.00
45	53.00	72.00	88.00	100.00	119.00	168.00
46	54.00	73.00	89.00	102.00	122.00	172.00
47	56.00	76.00	92.00	104.00	126.00	176.00
48	58.00	78.00	95.00	108.00	128.00	181.00
49	59.00	79.00	97.00	112.00	133.00	187.00
50	60.00	82.00	100.00	114.00	137.00	192.00
51	61.00	84.00	103.00	118.00	139.00	197.00
52	64.00	86.00	106.00	121.00	144.00	203.00
53	66.00	89.00	108.00	124.00	148.00	208.00
54	67.00	91.00	110.00	127.00	151.00	214.00
55	70.00	96.00	116.00	132.00	158.00	223.00
56	72.00	97.00	119.00	137.00	163.00	229.00
57	73.00	101.00	122.00	139.00	168.00	236.00
58	76.00	103.00	126.00	143.00	172.00	244.00
59	77.00	106.00	130.00	148.00	178.00	250.00
60	83.00	112.00	138.00	157.00	190.00	266.00
61	86.00	118.00	144.00	164.00	198.00	280.00
62	90.00	122.00	149.00	172.00	206.00	293.00
63	94.00	127.00	156.00	180.00	215.00	305.00
64	97.00	133.00	162.00	186.00	224.00	317.00
65	101.00	138.00	169.00	194.00	233.00	334.00
66	103.00	143.00	175.00	200.00	242.00	347.00
67	107.00	148.00	181.00	209.00	253.00	362.00
68	110.00	152.00	187.00	216.00	262.00	377.00
69	113.00	157.00	193.00	223.00	272.00	392.00
70	111.00	151.00	189.00	217.00	264.00	383.00
71	113.00	156.00	194.00	225.00	273.00	398.00
72	115.00	160.00	199.00	232.00	283.00	412.00
73	118.00	164.00	203.00	237.00	290.00	426.00
74	120.00	167.00	208.00	243.00	298.00	441.00
75	123.00	173.00	218.00	255.00	318.00	480.00
76	123.00	174.00	220.00	259.00	324.00	492.00
77	123.00	175.00	221.00	261.00	328.00	502.00
78	122.00	174.00	221.00	262.00	332.00	513.00
79	120.00	174.00	221.00	264.00	335.00	523.00
80	120.00	175.00	225.00	269.00	N/A	N/A
81	118.00	172.00	223.00	268.00	N/A	N/A
82	114.00	168.00	220.00	265.00	N/A	N/A
83	110.00	163.00	214.00	261.00	N/A	N/A
84	104.00	157.00	208.00	254.00	N/A	N/A
85	100.00	154.00	209.00	260.00	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES SPL-336
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Compound – 2 X Maximum Rider
Form Number: CMP2X
Individual Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	4.00	4.00	5.00	7.00	7.00	12.00
30	4.00	5.00	6.00	7.00	7.00	12.00
31	4.00	5.00	6.00	7.00	8.00	12.00
32	4.00	5.00	7.00	8.00	10.00	13.00
33	5.00	6.00	7.00	8.00	10.00	14.00
34	4.00	6.00	8.00	8.00	11.00	16.00
35	5.00	7.00	8.00	8.00	11.00	17.00
36	5.00	7.00	8.00	11.00	12.00	18.00
37	6.00	7.00	10.00	11.00	13.00	19.00
38	6.00	8.00	10.00	12.00	14.00	20.00
39	7.00	10.00	11.00	13.00	16.00	22.00
40	7.00	10.00	11.00	13.00	17.00	23.00
41	7.00	11.00	12.00	14.00	18.00	25.00
42	8.00	11.00	13.00	16.00	19.00	28.00
43	10.00	12.00	14.00	17.00	20.00	29.00
44	10.00	13.00	16.00	18.00	22.00	31.00
45	11.00	14.00	17.00	19.00	23.00	34.00
46	11.00	14.00	18.00	20.00	25.00	36.00
47	12.00	17.00	20.00	22.00	28.00	38.00
48	13.00	18.00	22.00	24.00	29.00	42.00
49	13.00	18.00	24.00	26.00	31.00	46.00
50	16.00	19.00	24.00	28.00	34.00	48.00
51	16.00	22.00	26.00	31.00	36.00	52.00
52	18.00	23.00	29.00	34.00	38.00	55.00
53	19.00	25.00	30.00	35.00	41.00	59.00
54	20.00	28.00	32.00	38.00	44.00	64.00
55	22.00	30.00	36.00	41.00	49.00	70.00
56	24.00	32.00	38.00	44.00	53.00	74.00
57	25.00	35.00	42.00	48.00	58.00	82.00
58	28.00	37.00	46.00	52.00	61.00	88.00
59	30.00	41.00	49.00	56.00	67.00	94.00
60	34.00	44.00	55.00	62.00	74.00	104.00
61	37.00	50.00	60.00	68.00	82.00	115.00
62	40.00	54.00	65.00	76.00	89.00	126.00
63	44.00	59.00	72.00	83.00	97.00	138.00
64	48.00	65.00	78.00	89.00	107.00	150.00
65	53.00	72.00	86.00	100.00	118.00	170.00
66	56.00	78.00	94.00	107.00	128.00	185.00
67	61.00	84.00	102.00	118.00	140.00	203.00
68	66.00	90.00	110.00	127.00	152.00	222.00
69	71.00	97.00	120.00	138.00	167.00	242.00
70	72.00	98.00	122.00	139.00	170.00	247.00
71	77.00	105.00	131.00	150.00	182.00	268.00
72	81.00	113.00	139.00	162.00	197.00	290.00
73	87.00	120.00	148.00	173.00	210.00	313.00
74	92.00	127.00	157.00	183.00	225.00	337.00
75	97.00	136.00	171.00	201.00	249.00	382.00
76	101.00	142.00	179.00	210.00	263.00	406.00
77	104.00	147.00	186.00	219.00	276.00	428.00
78	106.00	151.00	192.00	227.00	288.00	450.00
79	107.00	154.00	197.00	235.00	298.00	470.00
80	109.00	159.00	205.00	245.00	N/A	N/A
81	109.00	160.00	207.00	249.00	N/A	N/A
82	107.00	158.00	207.00	250.00	N/A	N/A
83	105.00	156.00	205.00	250.00	N/A	N/A
84	101.00	152.00	201.00	246.00	N/A	N/A
85	98.00	150.00	204.00	255.00	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES SPL-336
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Simple Benefit Increase Rider
Form Number: SBIR
Individual Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	7.00	10.00	13.00	17.00	19.00	30.00
30	8.00	11.00	14.00	17.00	19.00	31.00
31	8.00	12.00	14.00	17.00	22.00	32.00
32	10.00	12.00	16.00	19.00	23.00	35.00
33	10.00	13.00	17.00	19.00	24.00	37.00
34	10.00	14.00	18.00	20.00	25.00	38.00
35	11.00	16.00	19.00	22.00	26.00	41.00
36	11.00	16.00	19.00	23.00	28.00	44.00
37	12.00	17.00	20.00	25.00	29.00	46.00
38	12.00	18.00	22.00	26.00	31.00	49.00
39	14.00	19.00	23.00	28.00	34.00	50.00
40	14.00	20.00	24.00	28.00	36.00	53.00
41	14.00	20.00	25.00	30.00	37.00	58.00
42	17.00	22.00	28.00	32.00	40.00	60.00
43	17.00	23.00	29.00	32.00	41.00	62.00
44	18.00	25.00	30.00	36.00	43.00	66.00
45	19.00	26.00	32.00	37.00	46.00	70.00
46	20.00	28.00	34.00	38.00	48.00	73.00
47	22.00	29.00	36.00	41.00	50.00	77.00
48	23.00	30.00	38.00	43.00	53.00	80.00
49	23.00	31.00	40.00	46.00	56.00	85.00
50	24.00	34.00	41.00	48.00	59.00	90.00
51	25.00	35.00	44.00	52.00	61.00	94.00
52	28.00	37.00	46.00	54.00	65.00	100.00
53	29.00	40.00	48.00	55.00	68.00	103.00
54	30.00	41.00	50.00	59.00	72.00	109.00
55	31.00	44.00	54.00	62.00	77.00	116.00
56	34.00	46.00	56.00	66.00	80.00	122.00
57	35.00	49.00	60.00	70.00	85.00	128.00
58	36.00	50.00	64.00	73.00	89.00	136.00
59	38.00	54.00	66.00	77.00	94.00	142.00
60	42.00	58.00	72.00	84.00	102.00	154.00
61	44.00	62.00	77.00	89.00	109.00	164.00
62	48.00	66.00	82.00	95.00	116.00	175.00
63	50.00	70.00	86.00	101.00	122.00	186.00
64	53.00	74.00	92.00	107.00	131.00	197.00
65	56.00	79.00	98.00	114.00	139.00	212.00
66	59.00	84.00	103.00	120.00	148.00	226.00
67	62.00	88.00	109.00	128.00	157.00	239.00
68	66.00	92.00	115.00	136.00	167.00	253.00
69	68.00	97.00	121.00	142.00	176.00	269.00
70	69.00	96.00	121.00	140.00	175.00	268.00
71	71.00	99.00	127.00	148.00	183.00	281.00
72	73.00	104.00	132.00	155.00	193.00	297.00
73	77.00	108.00	137.00	162.00	202.00	312.00
74	79.00	113.00	141.00	168.00	211.00	328.00
75	82.00	118.00	151.00	180.00	229.00	365.00
76	84.00	121.00	155.00	185.00	237.00	380.00
77	85.00	123.00	159.00	189.00	244.00	394.00
78	85.00	124.00	161.00	193.00	251.00	408.00
79	85.00	125.00	163.00	197.00	257.00	422.00
80	86.00	128.00	168.00	204.00	N/A	N/A
81	85.00	128.00	168.00	206.00	N/A	N/A
82	83.00	125.00	168.00	206.00	N/A	N/A
83	80.00	123.00	165.00	204.00	N/A	N/A
84	77.00	119.00	161.00	201.00	N/A	N/A
85	74.00	117.00	164.00	209.00	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES SPL-336
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Indexing: None
Individual Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	8	11	12	12	14	18
30	8	11	12	13	16	19
31	10	11	13	14	16	20
32	10	12	13	14	17	22
33	10	12	14	16	18	23
34	11	13	14	17	19	24
35	11	13	16	18	20	25
36	12	14	17	18	22	26
37	12	16	18	19	23	29
38	13	16	19	20	24	30
39	13	17	20	22	25	32
40	14	18	22	24	26	35
41	16	19	23	25	29	36
42	16	20	24	26	30	38
43	17	22	25	29	32	42
44	18	23	28	30	35	44
45	19	24	29	32	37	47
46	20	26	31	35	40	50
47	22	28	32	37	42	54
48	23	30	35	40	46	58
49	25	32	37	42	48	61
50	26	35	41	46	52	66
51	29	37	43	48	56	71
52	30	40	47	52	60	76
53	32	42	50	56	65	82
54	35	46	54	60	70	88
55	38	49	59	66	76	96
56	41	54	64	71	82	103
57	44	58	68	77	88	110
58	48	62	73	83	95	119
59	52	67	79	89	102	128
60	58	76	89	100	114	144
61	62	82	97	109	125	156
62	68	90	107	119	137	170
63	74	98	116	130	150	186
64	82	107	127	143	163	204
65	91	120	143	160	185	229
66	101	132	157	176	203	252
67	110	145	173	193	222	276
68	121	160	190	212	245	304
69	133	175	209	234	269	334
70	137	182	216	243	279	346
71	150	200	237	267	307	381
72	165	219	261	293	338	418
73	181	241	287	322	372	460
74	198	263	315	354	408	504
75	231	309	370	417	483	600
76	252	337	404	456	528	656
77	274	367	441	498	577	717
78	298	400	481	543	629	781
79	324	435	524	591	686	850
80	362	487	587	664	N/A	N/A
81	393	530	640	724	N/A	N/A
82	427	577	696	788	N/A	N/A
83	462	625	756	856	N/A	N/A
84	499	676	818	927	N/A	N/A
85	592	808	982	1,116	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES SPL-336
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Compound – No Maximum Rider
Form Number: CMP
Individual Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	43.00	59.00	70.00	83.00	98.00	138.00
30	46.00	62.00	75.00	86.00	102.00	144.00
31	46.00	64.00	77.00	88.00	107.00	149.00
32	48.00	66.00	80.00	93.00	109.00	154.00
33	51.00	69.00	82.00	94.00	112.00	158.00
34	51.00	70.00	86.00	98.00	115.00	163.00
35	53.00	72.00	88.00	99.00	118.00	168.00
36	54.00	74.00	90.00	104.00	122.00	173.00
37	56.00	75.00	93.00	107.00	126.00	178.00
38	58.00	80.00	94.00	110.00	130.00	184.00
39	61.00	82.00	98.00	114.00	134.00	187.00
40	59.00	81.00	98.00	112.00	136.00	189.00
41	61.00	83.00	101.00	115.00	137.00	195.00
42	64.00	86.00	105.00	120.00	144.00	200.00
43	66.00	89.00	108.00	122.00	147.00	204.00
44	67.00	90.00	109.00	126.00	150.00	211.00
45	66.00	90.00	110.00	125.00	149.00	210.00
46	68.00	92.00	111.00	128.00	153.00	215.00
47	71.00	95.00	116.00	131.00	158.00	221.00
48	72.00	98.00	119.00	135.00	161.00	227.00
49	74.00	99.00	122.00	140.00	167.00	234.00
50	73.00	99.00	121.00	139.00	166.00	234.00
51	74.00	102.00	126.00	143.00	169.00	239.00
52	77.00	105.00	128.00	147.00	175.00	247.00
53	80.00	108.00	131.00	150.00	180.00	253.00
54	82.00	111.00	134.00	155.00	184.00	260.00
55	80.00	110.00	134.00	152.00	182.00	257.00
56	83.00	112.00	137.00	157.00	188.00	264.00
57	84.00	116.00	141.00	160.00	193.00	272.00
58	87.00	119.00	145.00	164.00	197.00	280.00
59	88.00	121.00	149.00	170.00	204.00	287.00
60	89.00	120.00	148.00	169.00	204.00	286.00
61	93.00	126.00	155.00	177.00	213.00	301.00
62	97.00	132.00	160.00	184.00	222.00	315.00
63	101.00	137.00	168.00	194.00	231.00	328.00
64	104.00	143.00	174.00	200.00	241.00	341.00
65	101.00	138.00	169.00	194.00	233.00	334.00
66	103.00	143.00	175.00	200.00	242.00	347.00
67	107.00	148.00	181.00	209.00	253.00	362.00
68	110.00	152.00	187.00	216.00	262.00	377.00
69	113.00	157.00	193.00	223.00	272.00	392.00
70	111.00	151.00	189.00	217.00	264.00	383.00
71	113.00	156.00	194.00	225.00	273.00	398.00
72	115.00	160.00	199.00	232.00	283.00	412.00
73	118.00	164.00	203.00	237.00	290.00	426.00
74	120.00	167.00	208.00	243.00	298.00	441.00
75	123.00	173.00	218.00	255.00	318.00	480.00
76	123.00	174.00	220.00	259.00	324.00	492.00
77	123.00	175.00	221.00	261.00	328.00	502.00
78	122.00	174.00	221.00	262.00	332.00	513.00
79	120.00	174.00	221.00	264.00	335.00	523.00
80	120.00	175.00	225.00	269.00	N/A	N/A
81	118.00	172.00	223.00	268.00	N/A	N/A
82	114.00	168.00	220.00	265.00	N/A	N/A
83	110.00	163.00	214.00	261.00	N/A	N/A
84	104.00	157.00	208.00	254.00	N/A	N/A
85	100.00	154.00	209.00	260.00	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES SPL-336
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Compound – 2 X Maximum Rider
Form Number: CMP2X
Individual Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	5.00	5.00	6.00	10.00	10.00	16.00
30	5.00	6.00	8.00	10.00	10.00	16.00
31	5.00	6.00	8.00	10.00	11.00	16.00
32	5.00	6.00	10.00	11.00	13.00	18.00
33	6.00	8.00	10.00	11.00	13.00	19.00
34	5.00	8.00	11.00	11.00	14.00	21.00
35	6.00	10.00	11.00	11.00	14.00	22.00
36	6.00	10.00	11.00	14.00	16.00	24.00
37	8.00	10.00	13.00	14.00	18.00	26.00
38	8.00	11.00	13.00	16.00	19.00	27.00
39	10.00	13.00	14.00	18.00	21.00	29.00
40	9.00	12.00	14.00	17.00	22.00	30.00
41	9.00	14.00	16.00	19.00	23.00	33.00
42	11.00	14.00	17.00	20.00	25.00	36.00
43	12.00	16.00	19.00	22.00	27.00	37.00
44	12.00	17.00	20.00	23.00	28.00	41.00
45	14.00	18.00	21.00	24.00	29.00	42.00
46	14.00	18.00	23.00	26.00	32.00	45.00
47	15.00	21.00	26.00	27.00	35.00	48.00
48	17.00	23.00	27.00	30.00	36.00	53.00
49	17.00	23.00	30.00	33.00	39.00	57.00
50	19.00	23.00	29.00	34.00	41.00	58.00
51	19.00	26.00	32.00	38.00	44.00	63.00
52	22.00	28.00	35.00	41.00	47.00	67.00
53	23.00	31.00	37.00	42.00	50.00	72.00
54	25.00	34.00	39.00	47.00	54.00	77.00
55	25.00	35.00	41.00	47.00	57.00	80.00
56	28.00	37.00	44.00	51.00	61.00	86.00
57	29.00	40.00	48.00	55.00	66.00	94.00
58	32.00	43.00	52.00	59.00	70.00	101.00
59	35.00	47.00	57.00	65.00	77.00	108.00
60	36.00	48.00	59.00	67.00	80.00	112.00
61	40.00	54.00	65.00	74.00	88.00	124.00
62	43.00	58.00	70.00	81.00	95.00	135.00
63	48.00	63.00	77.00	89.00	104.00	148.00
64	52.00	70.00	84.00	95.00	115.00	161.00
65	53.00	72.00	86.00	100.00	118.00	170.00
66	56.00	78.00	94.00	107.00	128.00	185.00
67	61.00	84.00	102.00	118.00	140.00	203.00
68	66.00	90.00	110.00	127.00	152.00	222.00
69	71.00	97.00	120.00	138.00	167.00	242.00
70	72.00	98.00	122.00	139.00	170.00	247.00
71	77.00	105.00	131.00	150.00	182.00	268.00
72	81.00	113.00	139.00	162.00	197.00	290.00
73	87.00	120.00	148.00	173.00	210.00	313.00
74	92.00	127.00	157.00	183.00	225.00	337.00
75	97.00	136.00	171.00	201.00	249.00	382.00
76	101.00	142.00	179.00	210.00	263.00	406.00
77	104.00	147.00	186.00	219.00	276.00	428.00
78	106.00	151.00	192.00	227.00	288.00	450.00
79	107.00	154.00	197.00	235.00	298.00	470.00
80	109.00	159.00	205.00	245.00	N/A	N/A
81	109.00	160.00	207.00	249.00	N/A	N/A
82	107.00	158.00	207.00	250.00	N/A	N/A
83	105.00	156.00	205.00	250.00	N/A	N/A
84	101.00	152.00	201.00	246.00	N/A	N/A
85	98.00	150.00	204.00	255.00	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES SPL-336
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Simple Benefit Increase Rider
Form Number: SBIR
Individual Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	10.00	13.00	18.00	22.00	26.00	40.00
30	11.00	14.00	19.00	22.00	26.00	42.00
31	11.00	16.00	19.00	22.00	29.00	43.00
32	13.00	16.00	21.00	26.00	30.00	46.00
33	13.00	18.00	22.00	26.00	32.00	50.00
34	13.00	19.00	24.00	27.00	34.00	51.00
35	14.00	21.00	26.00	29.00	35.00	54.00
36	14.00	21.00	26.00	30.00	37.00	59.00
37	16.00	22.00	27.00	34.00	38.00	61.00
38	16.00	24.00	29.00	35.00	42.00	66.00
39	19.00	26.00	30.00	37.00	45.00	67.00
40	19.00	27.00	31.00	36.00	47.00	69.00
41	19.00	27.00	33.00	39.00	48.00	75.00
42	22.00	28.00	36.00	42.00	51.00	78.00
43	22.00	30.00	37.00	42.00	53.00	81.00
44	23.00	33.00	39.00	47.00	56.00	86.00
45	24.00	33.00	41.00	47.00	57.00	87.00
46	26.00	35.00	42.00	48.00	60.00	92.00
47	27.00	36.00	45.00	51.00	63.00	96.00
48	29.00	38.00	48.00	54.00	66.00	101.00
49	29.00	39.00	50.00	57.00	71.00	107.00
50	29.00	41.00	50.00	58.00	72.00	110.00
51	31.00	42.00	54.00	63.00	74.00	114.00
52	34.00	45.00	55.00	66.00	79.00	121.00
53	35.00	48.00	58.00	67.00	83.00	126.00
54	37.00	50.00	61.00	72.00	88.00	133.00
55	36.00	51.00	62.00	72.00	88.00	134.00
56	39.00	52.00	65.00	76.00	92.00	141.00
57	40.00	57.00	69.00	80.00	98.00	148.00
58	41.00	58.00	73.00	84.00	102.00	156.00
59	44.00	62.00	76.00	88.00	108.00	163.00
60	45.00	62.00	77.00	90.00	110.00	165.00
61	48.00	67.00	83.00	95.00	117.00	177.00
62	52.00	71.00	88.00	102.00	125.00	188.00
63	54.00	75.00	93.00	108.00	132.00	200.00
64	57.00	80.00	99.00	115.00	141.00	212.00
65	56.00	79.00	98.00	114.00	139.00	212.00
66	59.00	84.00	103.00	120.00	148.00	226.00
67	62.00	88.00	109.00	128.00	157.00	239.00
68	66.00	92.00	115.00	136.00	167.00	253.00
69	68.00	97.00	121.00	142.00	176.00	269.00
70	69.00	96.00	121.00	140.00	175.00	268.00
71	71.00	99.00	127.00	148.00	183.00	281.00
72	73.00	104.00	132.00	155.00	193.00	297.00
73	77.00	108.00	137.00	162.00	202.00	312.00
74	79.00	113.00	141.00	168.00	211.00	328.00
75	82.00	118.00	151.00	180.00	229.00	365.00
76	84.00	121.00	155.00	185.00	237.00	380.00
77	85.00	123.00	159.00	189.00	244.00	394.00
78	85.00	124.00	161.00	193.00	251.00	408.00
79	85.00	125.00	163.00	197.00	257.00	422.00
80	86.00	128.00	168.00	204.00	N/A	N/A
81	85.00	128.00	168.00	206.00	N/A	N/A
82	83.00	125.00	168.00	206.00	N/A	N/A
83	80.00	123.00	165.00	204.00	N/A	N/A
84	77.00	119.00	161.00	201.00	N/A	N/A
85	74.00	117.00	164.00	209.00	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES SPL-336
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Indexing: None
Individual Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	11	14	16	16	19	24
30	11	14	16	18	21	26
31	13	14	18	19	21	27
32	13	16	18	19	22	29
33	13	16	19	21	24	30
34	14	18	19	22	26	32
35	14	18	21	24	27	34
36	16	19	22	24	29	35
37	16	21	24	26	30	38
38	18	21	26	27	32	40
39	18	22	27	29	34	43
40	19	23	28	31	34	45
41	20	25	30	33	37	47
42	20	27	31	34	39	50
43	22	28	33	37	42	55
44	23	30	36	39	45	58
45	24	30	36	41	47	59
46	26	33	39	44	50	63
47	27	35	41	47	53	68
48	29	38	44	50	57	72
49	32	41	47	53	60	77
50	32	42	50	55	63	80
51	35	45	53	58	69	86
52	37	48	57	63	73	92
53	39	51	61	69	79	99
54	42	55	66	73	85	107
55	44	57	68	76	87	110
56	47	62	73	81	94	119
57	51	66	79	88	101	127
58	55	72	84	95	109	137
59	59	77	91	102	117	148
60	62	81	95	107	123	155
61	67	88	104	117	134	168
62	74	97	115	128	147	183
63	80	106	125	139	161	200
64	88	115	137	154	175	219
65	91	120	143	160	185	229
66	101	132	157	176	203	252
67	110	145	173	193	222	276
68	121	160	190	212	245	304
69	133	175	209	234	269	334
70	137	182	216	243	279	346
71	150	200	237	267	307	381
72	165	219	261	293	338	418
73	181	241	287	322	372	460
74	198	263	315	354	408	504
75	231	309	370	417	483	600
76	252	337	404	456	528	656
77	274	367	441	498	577	717
78	298	400	481	543	629	781
79	324	435	524	591	686	850
80	362	487	587	664	N/A	N/A
81	393	530	640	724	N/A	N/A
82	427	577	696	788	N/A	N/A
83	462	625	756	856	N/A	N/A
84	499	676	818	927	N/A	N/A
85	592	808	982	1,116	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES FSPL-336
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Compound – No Maximum Rider
Form Number: CMP
Franchise Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	29.20	40.00	47.50	56.20	65.90	92.90
30	31.30	42.10	50.80	58.30	69.10	97.20
31	31.30	43.20	51.80	59.40	72.40	100.40
32	32.40	44.30	54.00	62.60	73.40	103.70
33	34.60	46.40	55.10	63.70	75.60	106.90
34	34.60	47.50	58.30	65.90	77.80	110.20
35	35.60	48.60	59.40	67.00	79.90	113.40
36	36.70	49.70	60.50	70.20	82.10	116.60
37	37.80	50.80	62.60	72.40	85.30	119.90
38	38.90	54.00	63.70	74.50	87.50	124.20
39	41.00	55.10	65.90	76.70	90.70	126.40
40	41.00	56.20	68.00	77.80	94.00	130.70
41	42.10	57.20	70.20	79.90	95.00	135.00
42	44.30	59.40	72.40	83.20	99.40	138.20
43	45.40	61.60	74.50	84.20	101.50	141.50
44	46.40	62.60	75.60	87.50	103.70	145.80
45	47.50	64.80	78.80	89.60	106.90	151.20
46	48.60	65.90	79.90	91.80	110.20	154.40
47	50.80	68.00	83.20	94.00	113.40	158.80
48	51.80	70.20	85.30	97.20	115.60	163.10
49	52.90	71.30	87.50	100.40	119.90	168.50
50	54.00	73.40	89.60	102.60	123.10	172.80
51	55.10	75.60	92.90	105.80	125.30	177.10
52	57.20	77.80	95.00	109.10	129.60	182.50
53	59.40	79.90	97.20	111.20	132.80	186.80
54	60.50	82.10	99.40	114.50	136.10	192.20
55	62.60	86.40	104.80	118.80	142.60	200.90
56	64.80	87.50	106.90	123.10	146.90	206.30
57	65.90	90.70	110.20	125.30	151.20	212.80
58	68.00	92.90	113.40	128.50	154.40	219.20
59	69.10	95.00	116.60	132.80	159.80	224.60
60	74.50	100.40	124.20	141.50	170.60	239.80
61	77.80	105.80	129.60	148.00	178.20	251.60
62	81.00	110.20	133.90	154.40	185.80	263.50
63	84.20	114.50	140.40	162.00	193.30	274.30
64	87.50	119.90	145.80	167.40	202.00	285.10
65	90.70	124.20	152.30	175.00	209.50	300.20
66	92.90	128.50	157.70	180.40	218.20	312.10
67	96.10	132.80	163.10	187.90	227.90	326.20
68	99.40	137.20	168.50	194.40	235.40	339.10
69	101.50	141.50	173.90	200.90	245.20	353.20
70	99.70	136.30	169.80	195.30	238.00	344.80
71	101.70	140.30	174.90	202.40	246.10	358.00
72	103.70	144.40	179.00	208.50	254.30	371.20
73	105.80	147.50	183.10	213.60	261.40	383.40
74	107.80	150.50	187.10	218.70	268.50	396.60
75	110.70	155.70	196.20	229.50	286.20	432.00
76	110.70	156.60	198.00	233.10	291.60	442.80
77	110.70	157.50	198.90	234.90	295.20	451.80
78	109.80	156.60	198.90	235.80	298.80	461.70
79	108.00	156.60	198.90	237.60	301.50	470.70
80	108.00	157.50	202.50	242.10	N/A	N/A
81	106.20	154.80	200.70	241.20	N/A	N/A
82	102.60	151.20	198.00	238.50	N/A	N/A
83	99.00	146.70	192.60	234.90	N/A	N/A
84	93.60	141.30	187.20	228.60	N/A	N/A
85	90.00	138.60	188.10	234.00	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES FSPL-336
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Compound – 2 X Maximum Rider
Form Number: CMP2X
Franchise Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	3.20	3.20	4.30	6.50	6.50	10.80
30	3.20	4.30	5.40	6.50	6.50	10.80
31	3.20	4.30	5.40	6.50	7.60	10.80
32	3.20	4.30	6.50	7.60	8.60	11.90
33	4.30	5.40	6.50	7.60	8.60	13.00
34	3.20	5.40	7.60	7.60	9.70	14.00
35	4.30	6.50	7.60	7.60	9.70	15.10
36	4.30	6.50	7.60	9.70	10.80	16.20
37	5.40	6.50	8.60	9.70	11.90	17.30
38	5.40	7.60	8.60	10.80	13.00	18.40
39	6.50	8.60	9.70	11.90	14.00	19.40
40	6.50	8.60	9.70	11.90	15.10	20.50
41	6.50	9.70	10.80	13.00	16.20	22.70
42	7.60	9.70	11.90	14.00	17.30	24.80
43	8.60	10.80	13.00	15.10	18.40	25.90
44	8.60	11.90	14.00	16.20	19.40	28.10
45	9.70	13.00	15.10	17.30	20.50	30.20
46	9.70	13.00	16.20	18.40	22.70	32.40
47	10.80	15.10	18.40	19.40	24.80	34.60
48	11.90	16.20	19.40	21.60	25.90	37.80
49	11.90	16.20	21.60	23.80	28.10	41.00
50	14.00	17.30	21.60	24.80	30.20	43.20
51	14.00	19.40	23.80	28.10	32.40	46.40
52	16.20	20.50	25.90	30.20	34.60	49.70
53	17.30	22.70	27.00	31.30	36.70	52.90
54	18.40	24.80	29.20	34.60	40.00	57.20
55	19.40	27.00	32.40	36.70	44.30	62.60
56	21.60	29.20	34.60	40.00	47.50	67.00
57	22.70	31.30	37.80	43.20	51.80	73.40
58	24.80	33.50	41.00	46.40	55.10	78.80
59	27.00	36.70	44.30	50.80	60.50	84.20
60	30.20	40.00	49.70	56.20	67.00	94.00
61	33.50	45.40	54.00	61.60	73.40	103.70
62	35.60	48.60	58.30	68.00	79.90	113.40
63	40.00	52.90	64.80	74.50	87.50	124.20
64	43.20	58.30	70.20	79.90	96.10	135.00
65	47.50	64.80	77.80	89.60	105.80	153.40
66	50.80	70.20	84.20	96.10	115.60	166.30
67	55.10	75.60	91.80	105.80	126.40	182.50
68	59.40	81.00	99.40	114.50	137.20	199.80
69	63.70	87.50	108.00	124.20	150.10	218.20
70	65.10	88.50	109.80	125.10	152.60	222.70
71	69.20	94.60	118.00	135.30	163.70	241.00
72	73.20	101.70	125.10	145.40	177.00	261.40
73	78.30	107.80	133.20	155.60	189.20	281.70
74	82.40	113.90	141.40	164.80	202.40	303.10
75	87.30	122.40	153.90	180.90	224.10	343.80
76	90.90	127.80	161.10	189.00	236.70	365.40
77	93.60	132.30	167.40	197.10	248.40	385.20
78	95.40	135.90	172.80	204.30	259.20	405.00
79	96.30	138.60	177.30	211.50	268.20	423.00
80	98.10	143.10	184.50	220.50	N/A	N/A
81	98.10	144.00	186.30	224.10	N/A	N/A
82	96.30	142.20	186.30	225.00	N/A	N/A
83	94.50	140.40	184.50	225.00	N/A	N/A
84	90.90	136.80	180.90	221.40	N/A	N/A
85	88.20	135.00	183.60	229.50	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES FSPL-336
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Simple Benefit Increase Rider
Form Number: SBIR
Franchise Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	6.50	8.60	11.90	15.10	17.30	27.00
30	7.60	9.70	13.00	15.10	17.30	28.10
31	7.60	10.80	13.00	15.10	19.40	29.20
32	8.60	10.80	14.00	17.30	20.50	31.30
33	8.60	11.90	15.10	17.30	21.60	33.50
34	8.60	13.00	16.20	18.40	22.70	34.60
35	9.70	14.00	17.30	19.40	23.80	36.70
36	9.70	14.00	17.30	20.50	24.80	40.00
37	10.80	15.10	18.40	22.70	25.90	41.00
38	10.80	16.20	19.40	23.80	28.10	44.30
39	13.00	17.30	20.50	24.80	30.20	45.40
40	13.00	18.40	21.60	24.80	32.40	47.50
41	13.00	18.40	22.70	27.00	33.50	51.80
42	15.10	19.40	24.80	29.20	35.60	54.00
43	15.10	20.50	25.90	29.20	36.70	56.20
44	16.20	22.70	27.00	32.40	38.90	59.40
45	17.30	23.80	29.20	33.50	41.00	62.60
46	18.40	24.80	30.20	34.60	43.20	65.90
47	19.40	25.90	32.40	36.70	45.40	69.10
48	20.50	27.00	34.60	38.90	47.50	72.40
49	20.50	28.10	35.60	41.00	50.80	76.70
50	21.60	30.20	36.70	43.20	52.90	81.00
51	22.70	31.30	40.00	46.40	55.10	84.20
52	24.80	33.50	41.00	48.60	58.30	89.60
53	25.90	35.60	43.20	49.70	61.60	92.90
54	27.00	36.70	45.40	52.90	64.80	98.30
55	28.10	40.00	48.60	56.20	69.10	104.80
56	30.20	41.00	50.80	59.40	72.40	110.20
57	31.30	44.30	54.00	62.60	76.70	115.60
58	32.40	45.40	57.20	65.90	79.90	122.00
59	34.60	48.60	59.40	69.10	84.20	127.40
60	37.80	51.80	64.80	75.60	91.80	138.20
61	40.00	56.20	69.10	79.90	98.30	148.00
62	43.20	59.40	73.40	85.30	104.80	157.70
63	45.40	62.60	77.80	90.70	110.20	167.40
64	47.50	67.00	83.20	96.10	117.70	177.10
65	50.80	71.30	88.60	102.60	125.30	191.20
66	52.90	75.60	92.90	108.00	132.80	203.00
67	56.20	78.80	98.30	115.60	141.50	214.90
68	59.40	83.20	103.70	122.00	150.10	227.90
69	61.60	87.50	109.10	127.40	158.80	241.90
70	62.00	86.40	108.80	126.10	157.60	241.00
71	64.10	89.50	113.90	133.20	164.80	253.20
72	66.10	93.60	119.00	139.30	173.90	267.50
73	69.20	97.60	123.10	145.40	182.00	280.70
74	71.20	101.70	127.10	151.50	190.20	294.90
75	73.80	106.20	135.90	162.00	206.10	328.50
76	75.60	108.90	139.50	166.50	213.30	342.00
77	76.50	110.70	143.10	170.10	219.60	354.60
78	76.50	111.60	144.90	173.70	225.90	367.20
79	76.50	112.50	146.70	177.30	231.30	379.80
80	77.40	115.20	151.20	183.60	N/A	N/A
81	76.50	115.20	151.20	185.40	N/A	N/A
82	74.70	112.50	151.20	185.40	N/A	N/A
83	72.00	110.70	148.50	183.60	N/A	N/A
84	69.30	107.10	144.90	180.90	N/A	N/A
85	66.60	105.30	147.60	188.10	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES FSPL-336
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Indexing: None
Franchise Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	7	10	11	12	13	16
30	7	10	11	12	14	17
31	8	10	12	13	14	18
32	8	11	12	13	16	19
33	8	11	13	14	17	20
34	10	12	13	16	17	22
35	10	12	14	17	18	23
36	11	13	16	17	19	24
37	11	14	17	17	20	26
38	12	14	17	18	22	28
39	12	16	18	19	23	29
40	13	17	19	22	24	31
41	14	17	20	23	26	32
42	14	18	22	24	28	35
43	16	19	23	26	29	38
44	17	20	25	28	31	40
45	17	22	26	29	34	42
46	18	24	28	31	36	46
47	19	25	29	34	38	49
48	20	28	31	36	41	52
49	23	29	34	38	43	55
50	24	31	37	41	47	60
51	26	34	38	43	50	64
52	28	36	42	47	54	68
53	29	38	46	50	59	73
54	31	41	49	54	62	79
55	35	44	53	60	68	86
56	37	49	58	64	73	92
57	40	52	61	70	79	100
58	43	56	66	74	85	107
59	47	60	71	80	92	115
60	52	68	80	90	103	130
61	56	73	88	98	113	140
62	61	82	96	107	124	154
63	67	89	104	116	136	168
64	73	96	114	128	146	184
65	82	108	128	144	167	206
66	91	119	142	158	182	227
67	100	131	156	174	200	248
68	109	144	170	191	221	274
69	120	157	188	211	242	300
70	123	164	194	219	251	311
71	136	180	214	240	277	342
72	148	198	235	263	304	376
73	163	217	259	290	334	414
74	179	237	284	319	367	453
75	208	278	333	375	435	540
76	227	303	364	410	475	590
77	247	330	397	448	519	645
78	268	360	433	489	566	703
79	292	392	472	532	617	765
80	326	438	528	598	N/A	N/A
81	354	477	576	652	N/A	N/A
82	384	519	626	709	N/A	N/A
83	416	563	680	770	N/A	N/A
84	449	608	736	834	N/A	N/A
85	533	727	884	1,004	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES FSPL-336
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Compound – No Maximum Rider
Form Number: CMP
Franchise Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	38.90	53.30	63.40	74.90	87.80	123.80
30	41.80	56.20	67.70	77.80	92.20	129.60
31	41.80	57.60	69.10	79.20	96.50	133.90
32	43.20	59.00	72.00	83.50	97.90	138.20
33	46.10	61.90	73.40	85.00	100.80	142.60
34	46.10	63.40	77.80	87.80	103.70	146.90
35	47.50	64.80	79.20	89.30	106.60	151.20
36	49.00	66.20	80.60	93.60	109.40	155.50
37	50.40	67.70	83.50	96.50	113.80	159.80
38	51.80	72.00	85.00	99.40	116.60	165.60
39	54.70	73.40	87.80	102.20	121.00	168.50
40	53.40	73.00	88.50	101.10	122.10	169.90
41	54.80	74.40	91.30	103.90	123.60	175.50
42	57.60	77.20	94.10	108.10	129.20	179.70
43	59.00	80.00	96.90	109.50	132.00	183.90
44	60.40	81.40	98.30	113.70	134.80	189.50
45	59.40	81.00	98.60	112.10	133.70	189.00
46	60.80	82.40	99.90	114.80	137.70	193.10
47	63.50	85.10	104.00	117.50	141.80	198.50
48	64.80	87.80	106.70	121.50	144.50	203.90
49	66.20	89.10	109.40	125.60	149.90	210.60
50	65.70	89.40	109.10	124.80	149.80	210.20
51	67.00	92.00	113.00	128.80	152.40	215.50
52	69.60	94.60	115.60	132.70	157.70	222.10
53	72.30	97.20	118.30	135.30	161.60	227.30
54	73.60	99.90	120.90	139.30	165.60	233.90
55	72.00	99.40	120.50	136.60	163.90	231.00
56	74.50	100.60	123.00	141.60	168.90	237.20
57	75.80	104.30	126.70	144.10	173.90	244.70
58	78.20	106.80	130.40	147.80	177.60	252.10
59	79.50	109.30	134.10	152.80	183.80	258.30
60	80.10	108.00	133.50	152.10	183.40	257.70
61	83.60	113.80	139.30	159.10	191.60	270.50
62	87.10	118.40	144.00	166.00	199.70	283.30
63	90.60	123.10	150.90	174.20	207.80	294.90
64	94.00	128.90	156.70	180.00	217.10	306.50
65	90.70	124.20	152.30	175.00	209.50	300.20
66	92.90	128.50	157.70	180.40	218.20	312.10
67	96.10	132.80	163.10	187.90	227.90	326.20
68	99.40	137.20	168.50	194.40	235.40	339.10
69	101.50	141.50	173.90	200.90	245.20	353.20
70	99.70	136.30	169.80	195.30	238.00	344.80
71	101.70	140.30	174.90	202.40	246.10	358.00
72	103.70	144.40	179.00	208.50	254.30	371.20
73	105.80	147.50	183.10	213.60	261.40	383.40
74	107.80	150.50	187.10	218.70	268.50	396.60
75	110.70	155.70	196.20	229.50	286.20	432.00
76	110.70	156.60	198.00	233.10	291.60	442.80
77	110.70	157.50	198.90	234.90	295.20	451.80
78	109.80	156.60	198.90	235.80	298.80	461.70
79	108.00	156.60	198.90	237.60	301.50	470.70
80	108.00	157.50	202.50	242.10	N/A	N/A
81	106.20	154.80	200.70	241.20	N/A	N/A
82	102.60	151.20	198.00	238.50	N/A	N/A
83	99.00	146.70	192.60	234.90	N/A	N/A
84	93.60	141.30	187.20	228.60	N/A	N/A
85	90.00	138.60	188.10	234.00	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES FSPL-336
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Compound – 2 X Maximum Rider
Form Number: CMP2X
Franchise Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	4.30	4.30	5.80	8.60	8.60	14.40
30	4.30	5.80	7.20	8.60	8.60	14.40
31	4.30	5.80	7.20	8.60	10.10	14.40
32	4.30	5.80	8.60	10.10	11.50	15.80
33	5.80	7.20	8.60	10.10	11.50	17.30
34	4.30	7.20	10.10	10.10	13.00	18.70
35	5.80	8.60	10.10	10.10	13.00	20.20
36	5.80	8.60	10.10	13.00	14.40	21.60
37	7.20	8.60	11.50	13.00	15.80	23.00
38	7.20	10.10	11.50	14.40	17.30	24.50
39	8.60	11.50	13.00	15.80	18.70	25.90
40	8.40	11.20	12.60	15.40	19.70	26.70
41	8.40	12.60	14.00	16.80	21.10	29.50
42	9.80	12.60	15.40	18.30	22.50	32.30
43	11.20	14.00	16.80	19.70	23.90	33.70
44	11.20	15.40	18.30	21.10	25.30	36.50
45	12.20	16.20	18.90	21.60	25.70	37.80
46	12.20	16.20	20.30	23.00	28.40	40.50
47	13.50	18.90	23.00	24.30	31.10	43.20
48	14.90	20.30	24.30	27.00	32.40	47.30
49	14.90	20.30	27.00	29.70	35.10	51.30
50	17.10	21.00	26.30	30.20	36.80	52.60
51	17.10	23.70	28.90	34.20	39.40	56.50
52	19.70	25.00	31.50	36.80	42.00	60.40
53	21.00	27.60	32.90	38.10	44.70	64.40
54	22.30	30.20	35.50	42.00	48.60	69.60
55	22.40	31.10	37.30	42.20	50.90	72.00
56	24.80	33.50	39.70	46.00	54.60	77.00
57	26.10	36.00	43.50	49.70	59.60	84.50
58	28.60	38.50	47.20	53.40	63.30	90.70
59	31.10	42.20	50.90	58.40	69.60	96.90
60	32.50	43.00	53.40	60.40	72.00	101.00
61	36.00	48.80	58.10	66.20	78.90	111.50
62	38.30	52.20	62.70	73.10	85.90	121.90
63	43.00	56.90	69.70	80.10	94.00	133.50
64	46.40	62.70	75.50	85.90	103.30	145.10
65	47.50	64.80	77.80	89.60	105.80	153.40
66	50.80	70.20	84.20	96.10	115.60	166.30
67	55.10	75.60	91.80	105.80	126.40	182.50
68	59.40	81.00	99.40	114.50	137.20	199.80
69	63.70	87.50	108.00	124.20	150.10	218.20
70	65.10	88.50	109.80	125.10	152.60	222.70
71	69.20	94.60	118.00	135.30	163.70	241.00
72	73.20	101.70	125.10	145.40	177.00	261.40
73	78.30	107.80	133.20	155.60	189.20	281.70
74	82.40	113.90	141.40	164.80	202.40	303.10
75	87.30	122.40	153.90	180.90	224.10	343.80
76	90.90	127.80	161.10	189.00	236.70	365.40
77	93.60	132.30	167.40	197.10	248.40	385.20
78	95.40	135.90	172.80	204.30	259.20	405.00
79	96.30	138.60	177.30	211.50	268.20	423.00
80	98.10	143.10	184.50	220.50	N/A	N/A
81	98.10	144.00	186.30	224.10	N/A	N/A
82	96.30	142.20	186.30	225.00	N/A	N/A
83	94.50	140.40	184.50	225.00	N/A	N/A
84	90.90	136.80	180.90	221.40	N/A	N/A
85	88.20	135.00	183.60	229.50	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES FSPL-336
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Simple Benefit Increase Rider
Form Number: SBIR
Franchise Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	8.60	11.50	15.80	20.20	23.00	36.00
30	10.10	13.00	17.30	20.20	23.00	37.40
31	10.10	14.40	17.30	20.20	25.90	38.90
32	11.50	14.40	18.70	23.00	27.40	41.80
33	11.50	15.80	20.20	23.00	28.80	44.60
34	11.50	17.30	21.60	24.50	30.20	46.10
35	13.00	18.70	23.00	25.90	31.70	49.00
36	13.00	18.70	23.00	27.40	33.10	53.30
37	14.40	20.20	24.50	30.20	34.60	54.70
38	14.40	21.60	25.90	31.70	37.40	59.00
39	17.30	23.00	27.40	33.10	40.30	60.50
40	16.80	23.90	28.10	32.30	42.10	61.80
41	16.80	23.90	29.50	35.10	43.50	67.40
42	19.70	25.30	32.30	37.90	46.30	70.20
43	19.70	26.70	33.70	37.90	47.70	73.00
44	21.10	29.50	35.10	42.10	50.50	77.20
45	21.60	29.70	36.50	41.90	51.30	78.30
46	23.00	31.10	37.80	43.20	54.00	82.40
47	24.30	32.40	40.50	45.90	56.70	86.40
48	25.70	33.80	43.20	48.60	59.40	90.50
49	25.70	35.10	44.60	51.30	63.50	95.90
50	26.30	36.80	44.70	52.60	64.40	98.60
51	27.60	38.10	48.60	56.50	67.00	102.50
52	30.20	40.70	49.90	59.10	71.00	109.10
53	31.50	43.40	52.60	60.40	74.90	113.00
54	32.90	44.70	55.20	64.40	78.80	119.60
55	32.30	46.00	55.90	64.60	79.50	120.50
56	34.80	47.20	58.40	68.30	83.20	126.70
57	36.00	50.90	62.10	72.00	88.20	132.90
58	37.30	52.20	65.80	75.80	91.90	140.30
59	39.70	55.90	68.30	79.50	96.90	146.60
60	40.60	55.70	69.70	81.30	98.70	148.60
61	43.00	60.40	74.30	85.90	105.70	159.10
62	46.40	63.90	78.90	91.70	112.60	169.50
63	48.80	67.30	83.60	97.50	118.40	180.00
64	51.10	72.00	89.40	103.30	126.50	190.40
65	50.80	71.30	88.60	102.60	125.30	191.20
66	52.90	75.60	92.90	108.00	132.80	203.00
67	56.20	78.80	98.30	115.60	141.50	214.90
68	59.40	83.20	103.70	122.00	150.10	227.90
69	61.60	87.50	109.10	127.40	158.80	241.90
70	62.00	86.40	108.80	126.10	157.60	241.00
71	64.10	89.50	113.90	133.20	164.80	253.20
72	66.10	93.60	119.00	139.30	173.90	267.50
73	69.20	97.60	123.10	145.40	182.00	280.70
74	71.20	101.70	127.10	151.50	190.20	294.90
75	73.80	106.20	135.90	162.00	206.10	328.50
76	75.60	108.90	139.50	166.50	213.30	342.00
77	76.50	110.70	143.10	170.10	219.60	354.60
78	76.50	111.60	144.90	173.70	225.90	367.20
79	76.50	112.50	146.70	177.30	231.30	379.80
80	77.40	115.20	151.20	183.60	N/A	N/A
81	76.50	115.20	151.20	185.40	N/A	N/A
82	74.70	112.50	151.20	185.40	N/A	N/A
83	72.00	110.70	148.50	183.60	N/A	N/A
84	69.30	107.10	144.90	180.90	N/A	N/A
85	66.60	105.30	147.60	188.10	N/A	N/A

MEDAMERICA INSURANCE COMPANY
165 COURT STREET, ROCHESTER, NEW YORK 14647
POLICY SERIES FSPL-336
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Indexing: None
Franchise Rates
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	10	13	14	16	18	21
30	10	13	14	16	19	22
31	11	13	16	18	19	24
32	11	14	16	18	21	26
33	11	14	18	19	22	27
34	13	16	18	21	22	29
35	13	16	19	22	24	30
36	14	18	21	22	26	32
37	14	19	22	22	27	35
38	16	19	22	24	29	37
39	16	21	24	26	30	38
40	17	22	25	28	31	41
41	19	22	27	30	34	42
42	19	23	28	31	36	45
43	20	25	30	34	37	50
44	22	27	33	36	41	51
45	21	27	33	36	42	53
46	23	30	35	39	45	57
47	24	32	36	42	48	62
48	26	35	39	45	51	65
49	29	36	42	48	54	69
50	29	38	45	50	57	73
51	32	41	47	53	61	77
52	34	44	51	57	66	83
53	35	47	55	61	72	89
54	38	50	60	66	76	96
55	40	51	61	69	79	99
56	43	57	66	73	84	106
57	46	59	70	80	91	115
58	50	65	76	86	98	123
59	54	69	81	92	106	132
60	55	74	86	97	111	139
61	61	79	94	106	121	151
62	66	88	103	115	133	165
63	72	95	112	125	146	181
64	79	103	123	138	157	197
65	82	108	128	144	167	206
66	91	119	142	158	182	227
67	100	131	156	174	200	248
68	109	144	170	191	221	274
69	120	157	188	211	242	300
70	123	164	194	219	251	311
71	136	180	214	240	277	342
72	148	198	235	263	304	376
73	163	217	259	290	334	414
74	179	237	284	319	367	453
75	208	278	333	375	435	540
76	227	303	364	410	475	590
77	247	330	397	448	519	645
78	268	360	433	489	566	703
79	292	392	472	532	617	765
80	326	438	528	598	N/A	N/A
81	354	477	576	652	N/A	N/A
82	384	519	626	709	N/A	N/A
83	416	563	680	770	N/A	N/A
84	449	608	736	834	N/A	N/A
85	533	727	884	1,004	N/A	N/A

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: Simplicity Follow-Up Rate Increase/145MAI01-60.03

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_MedAmerica_CovLtr_Simplicity_RS_20140423.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_MedAmerica_ActMemo_Simplicity_RS_20140423.pdf PA_MedAmerica_Supplement_Simplicity_RS_20140423.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	Authorization to file_MedAmerica_20140110.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as there are no insert pages.
Attachment(s):	
Item Status:	

State: Pennsylvania
Filing Company: MedAmerica Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: Simplicity Follow-Up Rate Increase/145MAI01-60.03

Status Date:	

Satisfied - Item:	Rate Table (A&H)
Comments:	The rate tables are attached to the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Numerical Data in Excel
Comments:	
Attachment(s):	PA_MedAmerica_Supplement Attachments_20140423.xls
Item Status:	
Status Date:	

State:	Pennsylvania	**Filing Company:**	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Simplicity Follow-Up Rate Increase/145MAI01-60.03		

Attachment PA_MedAmerica_Supplement Attachments_20140423.xls is not a PDF document and cannot be reproduced here.

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April 23, 2014

Honorable Michael F. Consedine
Commissioner of Insurance
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

Via SERFF

RE: MedAmerica Insurance Company (MedAmerica)
Company NAIC # 69515
SERFF Tracking # MILL-129378416

Tax-Qualified Long-Term Care Policy Form	SPL-336
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL-336

Dear Commissioner Consedine:

The referenced rate filing is being submitted on behalf of MedAmerica for your review.

These are existing individual policy forms that provide comprehensive long-term care coverage on a cash basis. Riders that convert the coverage to either facility only or community care only may have been available at issue. Policies were issued in Pennsylvania from April 1, 2004 to October 1, 2007 and are no longer being marketed in any jurisdiction.

MedAmerica is requesting the approval of a premium rate increase on the above-listed forms, including all associated riders. The primary reason why these forms are in need of a premium rate increase is due to a combination of higher persistency and lower interest than expected in pricing. The company is requesting a premium rate increase that varies by issue age as shown in the table below. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds.

This work product was prepared to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

Issue Ages	Prior Approved Increase	Current Requested Increase	Cumulative Increase
<40	20%	33.3%	60%
40-44	20	30.0	56
45-49	20	25.0	50
50-54	20	21.7	46
55-59	20	15.0	38
60-64	20	7.5	29
65-69	20	0.0	20
70-74	13	0.0	13
75+	0	0.0	0

As noted in the attached actuarial memorandum, one prior rate increase has been approved and implemented on these forms. The original request was for a rate increase that varied by issue age and ranged from 0% to 60%. In June 2013, the Department approved a reduced increase that capped the original request at 20% within any one issue age band. This increase was implemented by the company on each contract's next premium payment date beginning in August 2013. The original request was determined in such a way that the company was shouldering the majority of the rate increase needed to restore these forms to their original pricing expectation and was not attempting to recoup past losses or lost revenue. Therefore, this current increase request is being sought in order to achieve a cumulative rate increase equal to the original request.

Similar to the prior increase, MedAmerica will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, MedAmerica will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

The following electronic items are included with this submission:

- cover letter
- letter from MedAmerica authorizing us to submit this filing on their behalf
- actuarial memorandum
- a supplement to the actuarial memorandum
- Microsoft Excel spreadsheet containing all numerical data
- current and proposed premium rate schedules

No filing fee is required for this submission.

This work product was prepared to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

The contact person for this filing is:

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2478
missy.gordon@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Missy Gordon

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

MAG/tcr

Enclosures

This work product was prepared to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Simplicity Actuarial Memorandum

April 23, 2014

Product	Number
Tax-Qualified Long-Term Care Policy Form	SPL-336
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL-336

These policy forms were issued in Pennsylvania by MedAmerica Insurance Company (MedAmerica) from April 2004 through October 2007 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase for the above-listed products meets the minimum requirements of your jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms that provide comprehensive coverage on a cash basis. Riders that convert the coverage to either facility only or community care only may have been available at issue. They have benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided when certain benefits are being paid. A monthly benefit, benefit period, and elimination period were selected at issue.

At issue, the insured may have had the option to choose one of three riders providing inflation protection: simple inflation, compound inflation with no maximum, or compound inflation with a maximum of two times the original benefit amount. The simple inflation option provides for benefit levels that increase on each anniversary date by 5% of the daily benefit amount chosen at issue for as long as the policy is in force. The compound inflation option with no maximum provides for benefit levels that increase on each anniversary date by 5% compounded annually for as long as the policy is in force. The compound inflation option with a maximum of two times the original benefit amount provides for benefit levels that increase on each anniversary date by 5% compounded annually while the policy is in force, but limits the increase to two times the original benefit amount. The increasing benefits apply even when the insured is in claim status.

The available choices for benefit period, elimination period, and inflation option are shown in Section 20.

At issue, the insured may have had the option of selecting additional riders that provide the following types of coverage: restoration of benefits, return of premium, shortened benefit period, shared care, shared waiver, or survivorship benefit.

The insured may have had the option to select one of the following premium payment options: lifetime, 10-year, paid up at age 65, reduced premiums at attained age 65, or reduced premiums at attained age 70.

A contingent benefit upon lapse (CBUL) will be available to all insureds.

3. Renewability

These policies are guaranteed renewable for life.

4. Applicability

As these policy forms are no longer being sold in any jurisdiction, this filing is applicable to in-force policies only. The premium changes will apply to the base forms as well as all applicable options and riders.

5. Actuarial Assumptions

a. Morbidity reflects the original pricing claim costs, which include underwriting selection and 1% morbidity improvement for 20 durations, adjusted to an all-lives exposure base, along with the durational adjustment factors shown in the following table.

Durational Morbidity Adjustment Factors

Duration	Factor	Duration	Factor
1	1.50	8	0.95
2	1.35	9	0.95
3	1.20	10	0.95
4	1.10	11	0.96
5	1.00	12	0.97
6	0.95	13	0.98
7	0.95	14	0.99
		15+	1.00

b. Lapse Rates vary by duration, issue age, and premium payment option. The lifetime-pay lapse rates are shown in the following table.

Lifetime-Pay Lapse Rates

Duration	Issue Age			
	<40	40-49	50-59	60+
1	17.0%	9.5%	5.5%	5.5%
2	15.5	9.0	5.0	4.5
3	11.5	5.5	4.0	4.0
4	7.0	4.5	3.0	3.0
5	6.0	4.0	3.0	2.5
6	3.5	2.0	2.0	2.0
7	2.5	1.5	1.5	1.5
8+	1.5	1.5	1.5	1.5

The lapse rates in the above table were adjusted for the limited-pay options based on the following criteria:

- For the ten-pay option, a reduction of 60% of the above lapse rates is assumed for durations one through four, a reduction of 70% of the above lapse rates is assumed for durations five through eight, and 0% lapse thereafter.
- For the paid up at age 65 option, a reduction of 50% of the above lapse rates is assumed until age 55, a reduction of 75% of the above lapse rates is assumed for ages 55 to 59, and 0% lapse thereafter.
- For the reduced after age 65 and reduced after age 70 payment options, a reduction of 50% of the above lapse rates is assumed until age 60 or 65, respectively, and a reduction of 75% of the above lapse rates thereafter.

c. Mortality Rates reflect the 1994 Group Annuitant Mortality (GAM) Static Table with gender-specific durational factors. The assumed durational factors reflect the impact of both mortality selection and improvement and are shown in the following table.

Durational Mortality Adjustment Factors

Duration	Male	Female	Duration	Male	Female
1	25%	25%	11	61%	64%
2	35	35	12	64	67
3	42	44	13	67	70
4	44	46	14	70	73
5	46	48	15	72	77
6	48	50	16	75	80
7	50	52	17	78	83
8	52	54	18	81	86
9	55	57	19	83	90
10	58	60	20+	86	93

d. Policyholder Behavior Due to the Rate Increase. At the time of a rate increase, policyholders have the option to elect a CBUL or reduced benefit options (RBO). Adverse selection is assumed relative to CBUL elections.

Based on the cumulative rate increase level, 5.0% of in-force lifetime-pay policies are assumed to elect CBUL. No CBUL elections are assumed for limited-pay policies. Policyholders who elect a CBUL are modeled as a lapse (i.e., the CBUL benefit is not modeled), which results in a slightly lower lifetime loss ratio than if the CBUL benefit had been modeled. We assume an increase in morbidity for adverse selection due to the rate increase based on the percentage of policies that elect CBUL. For lifetime-pay policies, this increase in morbidity is 1.5% for the cumulative rate increase level.

Based on the cumulative rate increase level, 5.0% of in-force policyholders (regardless of payment option) are assumed to elect RBO. The reduction in premiums and benefits due to the impact of RBO election varies based on the level

of the rate increase, and averages about 1.5% across all issue ages for the cumulative rate increase level.

e. Interest Rate of 5.25% is used for accumulating and discounting earned premiums and incurred claims in the calculation of cumulative loss ratios. This rate represents MedAmerica's best-estimate of its long-term investment earnings rate and is consistent with historical experience since 2004. The company's average investment income yield earned on reserves from 2004 to 2012 is approximately 5.3%.

   The current assumption is also supported going forward based on the 2012 cash flow testing memorandum where MedAmerica's portfolio rate as of September 30, 2012 was 5.6%, the new money rate was 4.8%, and the average net investment earnings rate over a 60-year projection is approximately 5.0%.

f. Expenses have not been explicitly projected. Originally filed expense assumptions are assumed to remain appropriate, except that reductions are made to the renewal commission rates so that the total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

The above assumptions are based on the experience of MedAmerica and its affinity partners that issued the same products, industry experience, and judgment. These assumptions are based on the nationwide experience through 2012 of the particular policy forms in this filing and other similar policy forms where appropriate. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions used in this filing are considered best-estimate and do not reflect moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

The company is currently marketing one long-term care product, FlexCare, in Pennsylvania. FlexCare is a federally tax-qualified, individually underwritten policy form that provides comprehensive coverage on a reimbursement basis. A comparison to the FlexCare product is not considered applicable as FlexCare is a reimbursement, versus cash, product.

6. Marketing Method

These policy forms were marketed in Pennsylvania by agents and brokers of MedAmerica.

7. Underwriting Description

These policies were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, prescription screen, telephone interview, and/or face-to-face

assessment. Employer sponsored groups were eligible for reduced underwriting for actively at work employees age 65 and less.

8. Premiums

Premiums are unisex and payable for life unless the insured selected a limited premium payment option. The premiums may vary by issue age, benefit period, initial monthly benefit, community care level, elimination period, inflation option, premium payment option, medical underwriting, marital discounts, employer sponsored/multi-life discounts, and the selection of any riders.

9. Issue Age Range

Issue ages are from 18 to 85.

10. Area Factors

Area factors are not used for these products.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on the in-force count as of December 31, 2012 of MedAmerica and its affinity partners) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.0000*AP	44%
Semi-Annual	0.5150*AP	6
Quarterly	0.2600*AP	19
Monthly	0.0900*AP	31
Bi-Weekly	0.0415*AP	0

12. Reserves

Active life reserves and reserves for the election of a CBUL have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2012 have been discounted to the incurral date of each respective claim and included in historical incurred claims. A best estimate of the incurred but not reported (IBNR) reserve balance as of December 31, 2012 has been allocated to the 2012 calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Actual to Expected Experience

Exhibit I provides a comparison of (a) actual and projected experience using current assumptions and (b) expected experience using original pricing assumptions. Included are calendar year earned premiums, incurred claims, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios. Exhibit II provides the same information as Exhibit I, but split by issue age based on the groupings in the rate increase request. Values in Exhibits I and II are shown both before and after the follow-up request to achieve the cumulative rate increases by issue age band shown in Section 17 below.

Actual experience is provided from inception through 2012 and then projected on a seriatim basis for 60 years using the current best-estimate assumptions described above in Section 5. The projected experience reflects nationwide rate increases approved on the Simplicity forms between December 2012 and February 2014, which average 14% across all issue ages and jurisdictions. The after increase projected experience reflects the additional increase needed to achieve the cumulative increase on a seriatim basis.

Expected experience was projected on a seriatim basis from issue using the original pricing assumptions and the actual mix of policies sold.

Exhibit III provides a comparison of the current and original pricing assumptions.

The experience in Exhibits I and II reflects pooled nationwide experience of MedAmerica and its affinity partners, across the above-referenced forms and similar nationwide forms. Pooling MedAmerica's experience with its affinity partners' is considered appropriate because the products issued by each affinity partner are identical to those included in this filing, the marketing and distribution employed by each affinity partner is similar to that of MedAmerica, and because the same company (MedAmerica) administers and manages the entire block (including underwriting and claims handling). MedAmerica has 50% to 100% of the risk of the affinity partner forms via reinsurance arrangements with each affinity partner.

15. History of Previous Rate Revisions

In Pennsylvania, one prior rate increase has been approved and implemented on these forms. The original request was for a rate increase that varied by issue age and ranged from 0% to 60%. In June 2013, the Department approved a reduced increase that capped the original request at 20% within any one issue age band. This increase was implemented by the company on each contract's next premium payment date beginning in August 2013.

As part of this rate increase process, an increase has been or is expected to be requested in all jurisdictions. In certain jurisdictions, the requested rate increase may be limited due to regulatory restrictions.

Of the 45 jurisdictions in which a rate increase request has been submitted thus far, 33 have reached a decision regarding the request. Of these 33 jurisdictions, 18 have approved the full rate increase request, five preferred to phase-in the increase but do not allow for pre-approval, and ten approved a portion of the original request. The average amount approved to date is 29% across these 33 jurisdictions. In any jurisdictions where the full rate increase request has not been approved, as well as the five jurisdictions that do not allow for pre-approval, MedAmerica anticipates submitting additional rate increase filings until the full amount of the original request is achieved.

16. Analysis Performed to Consider a Rate Increase

This rate increase request is a follow-up to a 2012 rate increase request. At the time of the 2012 request, an analysis of the business was performed, as described below, which confirmed that a rate increase could be considered.

These products were priced such that the premium rates were sufficient to cover any of seven moderately adverse scenarios. The following table provides the lifetime loss ratio using the original pricing assumptions (shown in Exhibit III), the seven moderately adverse scenarios defined in original pricing, and the actual mix of policies sold.

Moderately Adverse Scenario	Loss Ratio
A. Gender mix of up to 100% female for unmarried policyholders	Not Tested
B. Claims experience up to 20% in excess of expectation	69%
C. Voluntary lapse as low as 10% of the rates assumed in pricing	77
D. Discount rates as low as 160 basis points less than assumed in pricing	77
E. No morbidity improvement	69
F. Mortality rates as low as 75% of the 1983 GAM Tables	70
G. Any combination of the preceding scenarios such that the total proportion is 100%	Not Tested

We did not test scenario A due to data limitations (e.g., seriatim claim costs are gender-specific versus unisex), but this scenario is believed to not be the most adverse. Scenario G was also excluded as a combination of any of the scenarios is not expected to be more adverse than the most adverse scenario.

As these products were priced to cover any of the above scenarios, the most adverse scenario defines the threshold that must be crossed before the company may consider a rate increase, which is 77%. The analysis performed at the time of the 2012 rate increase request confirmed that the lifetime loss ratio using current assumptions

exceeded this threshold, indicating that experience has been more than moderately adverse and so a rate increase could be considered.

The adverse experience is due to a combination of higher persistency and lower interest. Exhibit IV provides a comparison of actual and projected nationwide experience to that expected in pricing with respect to morbidity, mortality, lapse, and interest. These experience and projections are the same as those underlying the analysis performed for the 2012 rate increase request (i.e., based on experience through 2011).

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company originally requested a rate increase that varied by issue age and ranged from 0% to 60%. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds. The original request was determined in such a way that the company is sharing in the cost of the rate increase with consumers and is not attempting to recoup past losses or lost revenue.

The current request, which varies by issue age as shown in the table below, is being sought in order to achieve a cumulative rate increase equal to the original request.

Issue Ages	Prior Approved Increase	Current Requested Increase	Cumulative Increase
<40	20%	33.3%	60%
40-44	20	30.0	56
45-49	20	25.0	50
50-54	20	21.7	46
55-59	20	15.0	38
60-64	20	7.5	29
65-69	20	0.0	20
70-74	13	0.0	13
75+	0	0.0	0
All Ages[1]	19	16.0	38

[1] Based on the distribution of MedAmerica business in force in Pennsylvania as of December 31, 2012.

Company management has indicated that if the cumulative rate increase shown in the above table is approved, no future premium rate increases are anticipated unless experience deteriorates beyond an 85% lifetime loss ratio. This is equivalent to defining moderately adverse experience (MAE) as a 14% increase in the *future* (2013+) loss ratio due to any combination of deterioration in the experience from that expected using the current best-estimate assumptions described in Section 5.

The cumulative rate increase in the table above was determined by targeting a future A:E ratio of 1.0. Adjustments to the rate increase levels were made as needed to ensure that

the base rate schedules are monotonically non-decreasing by issue age. As can be seen in the after increase projections in Exhibits I and II, the future A:E ratio is greater than or equal to 1.0.

The current and proposed rate schedules are enclosed with this filing. The rates implemented may vary slightly due to rounding algorithms.

As described above, MedAmerica is currently marketing one long-term care product, FlexCare, in Pennsylvania. As FlexCare is a reimbursement, versus cash, product, the company believes these rates are not comparable due to benefit differences. Therefore, the required statement that the renewal premium rate schedules are not greater than the new business premium rate schedules is not considered applicable by the company.

Exhibit V provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The future projected incurred claims were increased by 14% from the best-estimate projections in Exhibit I to reflect assumptions that include moderately adverse conditions. A 14% increase in future incurred claims was determined as one scenario that results in a lifetime loss ratio of 85% (which is MedAmerica's threshold for MAE as described above). It is among many possible alternative adverse experience scenarios, but considered one of the simplest since it involves only one assumption shift.

Present and accumulated values in Exhibit V are determined at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 4.0% to 4.5% depending on the year of issue and averages 4.1%.

18. Average Annual Premium in Pennsylvania (Annualized Premium Based on December 31, 2012 In-Force)

Issue Ages	In-Force Insured Count	Before Increase Premium[1]	After Cumulative Increase Premium
<40	48	$1,387	$1,850
40-44	41	1,722	2,238
45-49	63	1,797	2,247
50-54	112	1,980	2,409
55-59	78	2,333	2,683
60-64	53	3,055	3,285
65-69	26	3,349	3,349
70-74	16	4,487	4,487
75+	4	5,115	5,115
All Ages	441	2,257	2,618

[1] Before increase premiums reflect the prior rate increases by issue age band approved in Pennsylvania in June 2013.

19. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.

20. MedAmerica and Affinity Partners Nationwide Distribution of Business as of December 31, 2012 (based on in-force insured count)

Issue Ages	Percent Distribution
<40	9%
40-44	8
45-49	13
50-54	20
55-59	23
60-64	16
65-69	7
70-74	3
75+	1

MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Simplicity Actuarial Memorandum

April 23, 2014

Elimination Period	Percent Distribution
30-Day	22%
60-Day	13
90-Day	64
180-Day	1

Benefit Period	Percent Distribution
2-Year	10%
3-Year	30
4-Year	18
5-Year	22
7-Year	11
Lifetime	9

Inflation Option	Percent Distribution
None	24%
Simple for Life	26
Compound for Life	18
Compound with 2X Maximum	32

Premium Payment Option	Percent Distribution
Ten-Pay	11%
Pay to Age 65	3
Reduced at Age 70	<1
Reduced at Age 65	<1
Lifetime-Pay	86

Coverage Type	Percent Distribution
Facility Only	4%
Comprehensive	94
Home Health Only	2

21. Number of Insureds and Annualized Premium

Based on the in-force count as of December 31, 2012 of MedAmerica in this jurisdiction and MedAmerica and its affinity partners nationwide, the number of insureds and annualized premium that will be affected by this increase are:

Jurisdiction	Number of Insureds	Annualized Premium[1]
Pennsylvania	441	$836,611
Nationwide	19,934	$36,035,424

[1] Annualized premiums do not reflect any prior rate increases approved in Pennsylvania or nationwide as the company did not implement any approved rate increases prior to December 31, 2012.

MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Simplicity Actuarial Memorandum

April 23, 2014

22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by MedAmerica 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 Plan Entities" 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 are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction. If the requested premium rate schedule increase is implemented and the underlying assumptions, with moderately adverse conditions reflected, are realized, no further premium rate schedule increases are anticipated.

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.

I have relied on data and information provided by MedAmerica to develop this memorandum, including but not limited to management's view of when a rate change may be considered, underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or independently verified the data and information provided, but have reviewed it for reasonableness.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

Date: April 23, 2014

Exhibit I
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
All Issue Ages Combined

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.35% Interest	Actual-to-Expected Ratio
Historical Experience	2004	1,943,122	299,130	15%	3,075	1,904,363	37,223	2%	3,046	15%	2%	8.25
	2005	11,101,095	702,604	6%	8,648	10,877,620	221,904	2%	8,464	8%	2%	3.97
	2006	21,656,678	125,885	1%	16,054	20,856,975	503,952	2%	15,506	3%	2%	1.54
	2007	32,617,515	1,047,832	3%	20,852	30,921,465	904,511	3%	20,048	3%	2%	1.32
	2008	37,140,505	2,552,569	7%	21,432	34,586,706	1,343,136	4%	20,406	4%	3%	1.54
	2009	36,670,926	1,636,155	4%	20,623	33,909,182	1,856,330	5%	19,828	4%	3%	1.28
	2010	35,900,578	2,735,894	8%	20,168	33,135,384	2,473,767	7%	19,360	5%	4%	1.21
	2011	35,563,631	4,652,905	13%	19,809	32,530,246	3,188,923	10%	19,038	6%	5%	1.26
	2012	35,587,112	3,654,090	10%	19,934	32,254,046	3,940,277	12%	18,945	7%	6%	1.16
Projected Future Experience (60 Years)	2013	35,913,056	5,342,517	15%	19,355	31,896,654	4,684,292	15%	18,378	8%	7%	1.14
	2014	37,101,724	6,187,152	17%	18,712	30,624,808	5,415,424	18%	17,846	8%	8%	1.12
	2015	35,632,819	7,104,149	20%	18,288	28,175,875	6,155,741	22%	17,330	9%	8%	1.10
	2016	32,675,374	8,188,537	25%	17,896	25,475,706	6,955,049	27%	16,819	10%	9%	1.09
	2017	29,314,379	9,432,210	32%	17,497	22,589,581	7,826,344	35%	16,309	11%	11%	1.09
	2018	27,111,550	10,853,731	40%	17,089	20,627,065	8,789,038	43%	15,798	13%	12%	1.09
	2019	25,997,166	12,423,409	48%	16,669	19,527,230	9,829,754	50%	15,286	14%	13%	1.09
	2020	24,906,410	14,009,058	56%	16,234	18,496,081	10,864,107	59%	14,771	15%	14%	1.10
	2021	23,931,249	15,645,493	65%	15,782	17,574,448	11,920,914	68%	14,253	17%	15%	1.10
	2022	22,882,459	17,338,545	76%	15,312	16,611,339	13,022,896	78%	13,734	18%	17%	1.11
	2023	21,819,927	19,193,012	88%	14,825	15,645,981	14,245,354	91%	13,213	20%	18%	1.12
	2024	20,821,213	21,245,655	102%	14,321	14,781,764	15,608,533	106%	12,690	22%	19%	1.13
	2025	19,808,167	23,450,801	118%	13,802	13,934,100	17,077,226	123%	12,167	24%	21%	1.14
	2026	18,796,811	25,835,272	137%	13,272	13,107,621	18,666,110	142%	11,644	25%	22%	1.15
	2027	17,791,234	28,414,020	160%	12,735	12,302,947	20,378,618	166%	11,121	27%	24%	1.16
	2028	16,776,468	31,193,759	186%	12,192	11,507,070	22,216,265	193%	10,600	29%	25%	1.17
	2029	15,773,871	34,158,787	217%	11,646	10,727,389	24,161,269	225%	10,082	31%	27%	1.18
	2030	14,796,660	37,254,373	252%	11,097	9,977,197	26,173,995	262%	9,567	34%	28%	1.19
	2031	13,826,379	40,430,877	292%	10,547	9,246,600	28,224,160	305%	9,058	36%	30%	1.20
	2032	12,884,747	43,642,736	339%	9,998	8,547,547	30,277,869	354%	8,555	38%	31%	1.21
	2033	11,967,955	46,832,792	391%	9,451	7,877,817	32,298,572	410%	8,060	41%	33%	1.23
	2034	11,063,717	49,968,741	452%	8,909	7,227,538	34,269,057	474%	7,575	43%	35%	1.24
	2035	10,196,076	52,954,179	519%	8,372	6,610,991	36,127,522	546%	7,099	45%	36%	1.25
	2036	9,359,380	55,702,576	595%	7,843	6,022,853	37,826,550	628%	6,636	48%	38%	1.26
	2037	8,551,764	58,193,916	680%	7,324	5,464,379	39,353,968	720%	6,186	50%	39%	1.28
	2038	7,776,064	60,375,414	776%	6,816	4,935,345	40,675,257	824%	5,750	53%	41%	1.29
	2039	7,044,679	62,182,392	883%	6,322	4,443,925	41,755,615	940%	5,330	55%	42%	1.30
	2040	6,352,783	63,550,581	1,000%	5,844	3,984,522	42,564,923	1,068%	4,926	57%	44%	1.31
	2041	5,702,588	64,406,566	1,129%	5,382	3,559,118	43,062,768	1,210%	4,539	60%	45%	1.32
	2042	5,093,810	64,759,668	1,271%	4,939	3,163,357	43,251,467	1,367%	4,171	62%	46%	1.33
	2043	4,528,648	64,613,596	1,427%	4,517	2,801,820	43,126,510	1,539%	3,821	64%	48%	1.34
	2044	4,006,710	63,978,798	1,597%	4,116	2,471,364	42,702,818	1,728%	3,490	66%	49%	1.35
	2045	3,528,011	62,871,235	1,782%	3,737	2,171,125	41,997,167	1,934%	3,178	67%	50%	1.36
	2046	3,092,050	61,324,902	1,983%	3,381	1,899,308	41,025,086	2,160%	2,886	69%	51%	1.36
	2047	2,696,475	59,407,611	2,203%	3,048	1,654,905	39,822,399	2,406%	2,613	71%	51%	1.37
	2048	2,341,581	57,160,153	2,441%	2,738	1,436,243	38,421,850	2,675%	2,360	72%	52%	1.38
	2049	2,023,817	54,647,544	2,700%	2,452	1,241,504	36,856,446	2,969%	2,125	73%	53%	1.38
	2050	1,742,618	51,939,713	2,981%	2,189	1,069,691	35,168,089	3,288%	1,908	74%	54%	1.39
	2051	1,493,919	49,104,386	3,287%	1,948	918,622	33,395,559	3,635%	1,709	75%	54%	1.39
	2052	1,276,094	46,179,548	3,619%	1,728	786,443	31,559,869	4,013%	1,527	76%	55%	1.40
	2053-2057	3,994,896	187,082,886	4,683%	6,009	2,489,026	130,090,365	5,227%	5,422	80%	56%	1.41
	2058-2062	1,667,818	120,946,915	7,252%	3,038	1,073,966	87,554,906	8,152%	2,855	81%	57%	1.42
	2063-2067	655,384	70,182,965	10,709%	1,424	441,125	53,530,576	12,135%	1,387	82%	58%	1.42
	2068-2072	242,520	37,488,698	15,458%	610	169,239	30,160,133	17,821%	605	82%	58%	1.43
								History		7%	6%	1.16
								Future		147%	119%	1.24
								Lifetime		82%	58%	1.43

Exhibit I
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Cumulative Average 37% Requested Increase
Individual Simplicity Policy Forms
All Issue Ages Combined

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.35% Interest	Actual-to-Expected Ratio
Historical Experience	2004	1,943,122	299,130	15%	3,075	1,904,363	37,223	2%	3,046	15%	2%	8.25
	2005	11,101,095	702,604	6%	8,648	10,877,620	221,904	2%	8,464	8%	2%	3.97
	2006	21,656,678	125,885	1%	16,054	20,856,975	503,952	2%	15,506	3%	2%	1.54
	2007	32,617,515	1,047,832	3%	20,852	30,921,465	904,511	3%	20,048	3%	2%	1.32
	2008	37,140,505	2,552,569	7%	21,432	34,586,706	1,343,136	4%	20,406	4%	3%	1.54
	2009	36,670,926	1,636,155	4%	20,623	33,909,182	1,856,330	5%	19,828	4%	3%	1.28
	2010	35,900,578	2,735,894	8%	20,168	33,135,384	2,473,767	7%	19,360	5%	4%	1.21
	2011	35,563,631	4,652,905	13%	19,809	32,530,246	3,188,923	10%	19,038	6%	5%	1.26
	2012	35,587,112	3,654,090	10%	19,934	32,254,046	3,940,277	12%	18,945	7%	6%	1.16
Projected Future Experience (60 Years)	2013	35,913,056	5,342,517	15%	19,355	31,896,654	4,684,292	15%	18,378	8%	7%	1.14
	2014	38,940,650	6,143,232	16%	18,409	30,624,808	5,415,424	18%	17,846	8%	8%	1.11
	2015	40,037,430	6,983,477	17%	17,894	28,175,875	6,155,741	22%	17,330	9%	8%	1.08
	2016	38,033,241	8,011,173	21%	17,486	25,475,706	6,955,049	27%	16,819	10%	9%	1.06
	2017	34,131,869	9,223,427	27%	17,098	22,589,581	7,826,344	35%	16,309	11%	11%	1.04
	2018	31,532,011	10,611,535	34%	16,700	20,627,065	8,789,038	43%	15,798	12%	12%	1.04
	2019	30,242,657	12,144,229	40%	16,291	19,527,230	9,829,754	50%	15,286	13%	13%	1.03
	2020	28,984,454	13,692,047	47%	15,866	18,496,081	10,864,107	59%	14,771	15%	14%	1.03
	2021	27,867,127	15,289,129	55%	15,425	17,574,448	11,920,914	68%	14,253	16%	15%	1.04
	2022	26,654,300	16,940,736	64%	14,968	16,611,339	13,022,896	78%	13,734	17%	17%	1.04
	2023	25,416,883	18,750,117	74%	14,493	15,645,981	14,245,354	91%	13,213	19%	18%	1.05
	2024	24,282,359	20,752,882	85%	14,001	14,781,764	15,608,533	106%	12,690	20%	19%	1.05
	2025	23,130,788	22,904,307	99%	13,495	13,934,100	17,077,226	123%	12,167	22%	21%	1.06
	2026	21,975,167	25,230,935	115%	12,978	13,107,621	18,666,110	142%	11,644	24%	22%	1.06
	2027	20,828,810	27,747,421	133%	12,454	12,302,947	20,378,618	166%	11,121	25%	24%	1.07
	2028	19,670,420	30,460,598	155%	11,924	11,507,070	22,216,265	193%	10,600	27%	25%	1.08
	2029	18,522,103	33,354,901	180%	11,391	10,727,389	24,161,269	225%	10,082	29%	27%	1.09
	2030	17,403,200	36,376,784	209%	10,856	9,977,197	26,173,995	262%	9,567	31%	28%	1.10
	2031	16,290,317	39,478,100	242%	10,319	9,246,600	28,224,160	305%	9,058	33%	30%	1.11
	2032	15,208,943	42,614,486	280%	9,783	8,547,547	30,277,869	354%	8,555	35%	31%	1.11
	2033	14,154,584	45,729,938	323%	9,249	7,877,817	32,298,572	410%	8,060	37%	33%	1.12
	2034	13,110,672	48,792,741	372%	8,719	7,227,538	34,269,057	474%	7,575	39%	35%	1.13
	2035	12,106,769	51,708,917	427%	8,195	6,610,991	36,127,522	546%	7,099	42%	36%	1.15
	2036	11,137,239	54,394,444	488%	7,679	6,022,853	37,826,550	628%	6,636	44%	38%	1.16
	2037	10,197,516	56,829,761	557%	7,171	5,464,379	39,353,968	720%	6,186	46%	39%	1.17
	2038	9,291,887	58,962,665	635%	6,675	4,935,345	40,675,257	824%	5,750	48%	41%	1.18
	2039	8,437,119	60,730,115	720%	6,193	4,443,925	41,755,615	940%	5,330	50%	42%	1.19
	2040	7,626,466	62,069,725	814%	5,725	3,984,522	42,564,923	1,068%	4,926	52%	44%	1.20
	2041	6,862,846	62,909,819	917%	5,274	3,559,118	43,062,768	1,210%	4,539	54%	45%	1.20
	2042	6,145,187	63,258,994	1,029%	4,841	3,163,357	43,251,467	1,367%	4,171	56%	46%	1.21
	2043	5,476,872	63,120,803	1,152%	4,427	2,801,820	43,126,510	1,539%	3,821	58%	48%	1.22
	2044	4,857,723	62,505,342	1,287%	4,035	2,471,364	42,702,818	1,728%	3,490	60%	49%	1.23
	2045	4,288,154	61,428,735	1,433%	3,664	2,171,125	41,997,167	1,934%	3,178	61%	50%	1.24
	2046	3,767,833	59,924,100	1,590%	3,315	1,899,308	41,025,086	2,160%	2,886	63%	51%	1.24
	2047	3,294,470	58,056,497	1,762%	2,989	1,654,905	39,822,399	2,406%	2,613	64%	51%	1.25
	2048	2,868,147	55,866,145	1,948%	2,686	1,436,243	38,421,850	2,675%	2,360	66%	52%	1.26
	2049	2,485,168	53,416,628	2,149%	2,406	1,241,504	36,856,446	2,969%	2,125	67%	53%	1.26
	2050	2,145,158	50,776,155	2,367%	2,148	1,069,691	35,168,089	3,288%	1,908	68%	54%	1.27
	2051	1,843,595	48,010,827	2,604%	1,912	918,622	33,395,559	3,635%	1,709	69%	54%	1.27
	2052	1,578,553	45,156,986	2,861%	1,696	786,443	31,559,869	4,013%	1,527	70%	55%	1.27
	2053-2057	4,971,017	183,003,653	3,681%	5,901	2,489,026	130,090,365	5,227%	5,422	73%	56%	1.29
	2058-2062	2,092,836	118,369,583	5,656%	2,985	1,073,966	87,554,906	8,152%	2,855	74%	57%	1.29
	2063-2067	825,366	68,719,136	8,326%	1,400	441,125	53,530,576	12,135%	1,387	75%	58%	1.30
	2068-2072	305,025	36,725,813	12,040%	600	169,239	30,160,133	17,821%	605	75%	58%	1.30
								History		7%	6%	1.16
								Future		126%	119%	1.06
								Lifetime		75%	58%	1.30

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages < 40

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.47% Interest	Actual-to-Expected Ratio
Historical Experience	2004	87,902	285,494	325%	217	90,167	507	1%	219	325%	1%	578.10
	2005	497,123	0	0%	718	504,896	3,843	1%	735	51%	1%	69.87
	2006	1,025,004	0	0%	1,832	1,040,987	9,814	1%	1,907	19%	1%	22.31
	2007	1,577,337	52,996	3%	2,317	1,610,772	18,926	1%	2,580	12%	1%	11.54
	2008	1,752,707	0	0%	2,362	1,846,859	28,595	2%	2,736	8%	1%	6.51
	2009	1,595,037	0	0%	2,140	1,819,324	39,363	2%	2,680	6%	1%	4.23
	2010	1,513,565	0	0%	2,010	1,780,841	52,409	3%	2,624	5%	2%	2.95
	2011	1,471,391	0	0%	1,861	1,758,299	68,132	4%	2,588	4%	2%	2.16
	2012	1,425,463	56,573	4%	1,828	1,743,400	84,865	5%	2,557	4%	2%	1.83
Projected Future Experience (60 Years)	2013	1,423,002	77,933	5%	1,765	1,721,202	101,241	6%	2,504	4%	3%	1.64
	2014	1,527,775	89,154	6%	1,707	1,648,130	116,545	7%	2,456	5%	3%	1.49
	2015	1,419,554	99,964	7%	1,677	1,459,616	130,350	9%	2,409	5%	3%	1.38
	2016	1,240,346	112,633	9%	1,653	1,277,857	145,368	11%	2,364	5%	4%	1.30
	2017	1,070,923	126,404	12%	1,630	1,129,979	160,715	14%	2,320	5%	4%	1.25
	2018	940,257	141,325	15%	1,608	1,019,687	176,805	17%	2,276	6%	5%	1.21
	2019	917,405	157,233	17%	1,587	987,187	193,554	20%	2,233	6%	5%	1.18
	2020	902,658	171,283	19%	1,565	966,172	208,583	22%	2,191	6%	5%	1.16
	2021	887,497	185,337	21%	1,544	944,663	223,368	24%	2,149	7%	6%	1.14
	2022	872,951	198,399	23%	1,523	923,927	236,867	26%	2,108	7%	6%	1.13
	2023	858,533	211,598	25%	1,502	903,476	251,493	28%	2,067	8%	7%	1.12
	2024	844,841	227,917	27%	1,481	883,971	269,249	30%	2,026	8%	7%	1.11
	2025	831,194	247,156	30%	1,460	864,663	290,166	34%	1,986	8%	8%	1.11
	2026	817,540	269,158	33%	1,439	845,550	314,104	37%	1,946	9%	8%	1.10
	2027	803,891	294,697	37%	1,417	826,638	341,858	41%	1,906	9%	8%	1.10
	2028	790,247	324,122	41%	1,396	807,935	373,922	46%	1,867	10%	9%	1.10
	2029	776,588	357,916	46%	1,375	789,432	410,597	52%	1,829	10%	9%	1.10
	2030	762,475	396,622	52%	1,353	770,834	452,374	59%	1,790	11%	10%	1.10
	2031	745,394	439,051	59%	1,331	749,629	498,142	66%	1,752	11%	10%	1.10
	2032	726,262	485,257	67%	1,309	725,638	547,798	75%	1,713	12%	11%	1.10
	2033	706,062	535,539	76%	1,287	702,298	601,834	86%	1,675	12%	11%	1.10
	2034	676,302	591,562	87%	1,263	672,796	661,850	98%	1,637	13%	12%	1.11
	2035	654,602	656,189	100%	1,240	647,727	730,654	113%	1,598	14%	12%	1.11
	2036	632,800	729,651	115%	1,216	620,661	808,361	130%	1,560	14%	13%	1.12
	2037	608,014	813,285	134%	1,191	593,062	896,633	151%	1,521	15%	13%	1.12
	2038	580,897	908,492	156%	1,166	564,143	996,610	177%	1,481	16%	14%	1.13
	2039	561,456	1,020,389	182%	1,141	541,430	1,113,118	206%	1,441	17%	15%	1.14
	2040	542,658	1,157,148	213%	1,114	518,899	1,253,820	242%	1,400	18%	15%	1.15
	2041	524,955	1,325,696	253%	1,087	498,382	1,424,915	286%	1,359	19%	16%	1.16
	2042	506,669	1,533,644	303%	1,060	475,672	1,634,091	344%	1,317	20%	17%	1.17
	2043	489,124	1,788,172	366%	1,031	455,755	1,886,701	414%	1,274	21%	18%	1.18
	2044	471,554	2,093,185	444%	1,002	436,135	2,186,083	501%	1,230	23%	19%	1.19
	2045	454,055	2,450,616	540%	971	416,837	2,531,949	607%	1,185	24%	20%	1.21
	2046	436,716	2,850,999	653%	940	397,193	2,916,252	734%	1,139	26%	21%	1.22
	2047	418,266	3,295,012	788%	908	377,533	3,335,428	883%	1,091	28%	23%	1.24
	2048	400,497	3,786,122	945%	875	357,691	3,791,991	1,060%	1,043	30%	24%	1.26
	2049	381,752	4,328,428	1,134%	840	337,498	4,285,304	1,270%	994	32%	25%	1.28
	2050	363,655	4,925,271	1,354%	805	317,726	4,818,380	1,517%	945	35%	27%	1.30
	2051	344,648	5,569,299	1,616%	768	298,040	5,382,380	1,806%	894	37%	28%	1.32
	2052	325,763	6,252,760	1,919%	731	278,466	5,970,799	2,144%	843	40%	30%	1.34
	2053-2057	1,339,463	42,177,762	3,149%	3,071	1,109,728	38,820,058	3,498%	3,455	57%	39%	1.46
	2058-2062	872,144	54,825,377	6,286%	2,080	688,145	48,324,001	7,022%	2,252	73%	47%	1.56
	2063-2067	477,527	49,424,574	10,350%	1,199	364,472	42,848,742	11,756%	1,264	85%	53%	1.62
	2068-2072	215,581	33,023,506	15,318%	576	159,983	28,485,641	17,805%	591	91%	55%	1.65
								History		4%	2%	1.83
								Future		166%	111%	1.49
								Lifetime		91%	55%	1.65

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 60% Increase
Individual Simplicity Policy Forms
Issue Ages < 40

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.47% Interest	Actual-to-Expected Ratio
Historical Experience	2004	87,902	285,494	325%	217	90,167	507	1%	219	325%	1%	578.10
	2005	497,123	0	0%	718	504,896	3,843	1%	735	51%	1%	69.87
	2006	1,025,004	0	0%	1,832	1,040,987	9,814	1%	1,907	19%	1%	22.31
	2007	1,577,337	52,996	3%	2,317	1,610,772	18,926	1%	2,580	12%	1%	11.54
	2008	1,752,707	0	0%	2,362	1,846,859	28,595	2%	2,736	8%	1%	6.51
	2009	1,595,037	0	0%	2,140	1,819,324	39,363	2%	2,680	6%	1%	4.23
	2010	1,513,565	0	0%	2,010	1,780,841	52,409	3%	2,624	5%	2%	2.95
	2011	1,471,391	0	0%	1,861	1,758,299	68,132	4%	2,588	4%	2%	2.16
	2012	1,425,463	56,573	4%	1,828	1,743,400	84,865	5%	2,557	4%	2%	1.83
Projected Future Experience (60 Years)	2013	1,423,002	77,933	5%	1,765	1,721,202	101,241	6%	2,504	4%	3%	1.64
	2014	1,646,609	88,337	5%	1,682	1,648,130	116,545	7%	2,456	4%	3%	1.48
	2015	1,686,982	97,908	6%	1,645	1,459,616	130,350	9%	2,409	5%	3%	1.35
	2016	1,555,991	109,840	7%	1,619	1,277,857	145,368	11%	2,364	5%	4%	1.25
	2017	1,352,852	123,254	9%	1,597	1,129,979	160,715	14%	2,320	5%	4%	1.19
	2018	1,197,369	137,813	12%	1,576	1,019,687	176,805	17%	2,276	5%	5%	1.14
	2019	1,168,360	153,338	13%	1,555	987,187	193,554	20%	2,233	6%	5%	1.10
	2020	1,149,585	167,058	15%	1,534	966,172	208,583	22%	2,191	6%	5%	1.07
	2021	1,129,939	180,801	16%	1,513	944,663	223,368	24%	2,149	6%	6%	1.05
	2022	1,111,234	193,568	17%	1,493	923,927	236,867	26%	2,108	7%	6%	1.04
	2023	1,092,710	206,448	19%	1,472	903,476	251,493	28%	2,067	7%	7%	1.02
	2024	1,075,314	222,386	21%	1,452	883,971	269,249	30%	2,026	7%	7%	1.01
	2025	1,057,976	241,182	23%	1,431	864,663	290,166	34%	1,986	8%	8%	1.00
	2026	1,040,632	262,682	25%	1,410	845,550	314,104	37%	1,946	8%	8%	0.99
	2027	1,023,290	287,636	28%	1,390	826,638	341,858	41%	1,906	8%	8%	0.99
	2028	1,005,960	316,384	31%	1,369	807,935	373,922	46%	1,867	9%	9%	0.98
	2029	988,611	349,403	35%	1,348	789,432	410,597	52%	1,829	9%	9%	0.98
	2030	970,695	387,231	40%	1,327	770,834	452,374	59%	1,790	9%	10%	0.98
	2031	948,991	428,695	45%	1,306	749,629	498,142	66%	1,752	10%	10%	0.98
	2032	924,492	473,854	51%	1,284	725,638	547,798	75%	1,713	10%	11%	0.98
	2033	898,529	522,997	58%	1,262	702,298	601,834	86%	1,675	11%	11%	0.98
	2034	860,025	577,758	67%	1,239	672,796	661,850	98%	1,637	11%	12%	0.98
	2035	831,227	640,953	77%	1,216	647,727	730,654	113%	1,598	12%	12%	0.99
	2036	803,260	712,791	89%	1,193	620,661	808,361	130%	1,560	13%	13%	0.99
	2037	770,536	794,586	103%	1,169	593,062	896,633	151%	1,521	13%	13%	0.99
	2038	734,697	887,708	121%	1,144	564,143	996,610	177%	1,481	14%	14%	1.00
	2039	709,552	997,174	141%	1,119	541,430	1,113,118	206%	1,441	15%	15%	1.00
	2040	685,583	1,130,996	165%	1,093	518,899	1,253,820	242%	1,400	16%	15%	1.01
	2041	663,419	1,295,943	195%	1,067	498,382	1,424,915	286%	1,359	17%	16%	1.02
	2042	640,101	1,499,492	234%	1,040	475,672	1,634,091	344%	1,317	18%	17%	1.03
	2043	617,699	1,748,634	283%	1,012	455,755	1,886,701	414%	1,274	19%	18%	1.04
	2044	595,297	2,047,202	344%	983	436,135	2,186,083	501%	1,230	20%	19%	1.05
	2045	573,096	2,397,096	418%	954	416,837	2,531,949	607%	1,185	21%	20%	1.06
	2046	551,157	2,789,068	506%	923	397,193	2,916,252	734%	1,139	23%	21%	1.07
	2047	528,161	3,223,796	610%	891	377,533	3,335,428	883%	1,091	24%	23%	1.09
	2048	505,674	3,704,724	733%	859	357,691	3,791,991	1,060%	1,043	26%	24%	1.10
	2049	481,973	4,235,828	879%	825	337,498	4,285,304	1,270%	994	28%	25%	1.12
	2050	459,039	4,820,482	1,050%	790	317,726	4,818,380	1,517%	945	31%	27%	1.14
	2051	435,110	5,451,414	1,253%	755	298,040	5,382,380	1,806%	894	33%	28%	1.16
	2052	411,232	6,121,081	1,488%	718	278,466	5,970,799	2,144%	843	35%	30%	1.18
	2053-2057	1,690,623	41,300,954	2,443%	3,016	1,109,728	38,820,058	3,498%	3,455	50%	39%	1.28
	2058-2062	1,099,353	53,702,979	4,885%	2,044	688,145	48,324,001	7,022%	2,252	64%	47%	1.36
	2063-2067	600,737	48,425,459	8,061%	1,179	364,472	42,848,742	11,756%	1,264	75%	53%	1.42
	2068-2072	270,476	32,364,454	11,966%	566	159,983	28,485,641	17,805%	591	80%	55%	1.45
								History		4%	2%	1.83
								Future		133%	111%	1.19
								Lifetime		80%	55%	1.45

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 40 - 44

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.44% Interest	Actual-to-Expected Ratio
Historical Experience	2004	78,313	0	0%	198	80,880	628	1%	198	0%	1%	0.00
	2005	651,072	0	0%	607	655,787	5,387	1%	603	0%	1%	0.00
	2006	1,172,017	0	0%	1,290	1,164,696	12,497	1%	1,277	0%	1%	0.00
	2007	1,846,932	0	0%	1,762	1,802,955	23,460	1%	1,731	0%	1%	0.00
	2008	2,142,789	0	0%	1,803	2,078,567	35,412	2%	1,788	0%	1%	0.00
	2009	2,095,457	0	0%	1,731	2,040,647	49,970	2%	1,743	0%	2%	0.00
	2010	2,049,980	28,562	1%	1,658	2,008,300	67,700	3%	1,704	0%	2%	0.13
	2011	2,008,480	0	0%	1,614	1,978,634	88,943	4%	1,678	0%	2%	0.10
	2012	2,014,826	26,975	1%	1,614	1,981,470	111,526	6%	1,674	0%	3%	0.13
Projected Future Experience (60 Years)	2013	2,057,435	128,370	6%	1,576	1,989,774	134,087	7%	1,638	1%	3%	0.32
	2014	2,204,239	148,222	7%	1,534	1,928,546	155,671	8%	1,605	2%	3%	0.44
	2015	1,962,880	164,778	8%	1,509	1,663,142	172,896	10%	1,574	2%	4%	0.52
	2016	1,763,585	185,958	11%	1,488	1,486,736	193,103	13%	1,543	3%	4%	0.59
	2017	1,532,099	208,006	14%	1,467	1,284,571	212,957	17%	1,513	3%	5%	0.64
	2018	1,357,295	231,910	17%	1,447	1,138,348	233,781	21%	1,483	4%	5%	0.68
	2019	1,330,300	258,133	19%	1,426	1,105,599	256,462	23%	1,454	4%	6%	0.72
	2020	1,299,099	284,274	22%	1,406	1,073,156	279,273	26%	1,424	5%	6%	0.75
	2021	1,276,206	313,619	25%	1,386	1,047,506	305,002	29%	1,395	5%	7%	0.77
	2022	1,240,739	344,403	28%	1,365	1,009,248	332,204	33%	1,366	6%	7%	0.80
	2023	1,200,507	378,057	31%	1,344	966,801	362,774	38%	1,337	6%	8%	0.82
	2024	1,179,518	417,073	35%	1,322	944,030	398,304	42%	1,309	7%	8%	0.84
	2025	1,157,639	460,929	40%	1,300	921,171	437,881	48%	1,280	8%	9%	0.86
	2026	1,124,033	508,143	45%	1,277	889,603	480,742	54%	1,252	8%	10%	0.87
	2027	1,086,811	560,588	52%	1,254	855,425	528,048	62%	1,223	9%	10%	0.89
	2028	1,026,789	618,752	60%	1,230	806,955	580,250	72%	1,195	10%	11%	0.90
	2029	962,373	684,148	71%	1,205	750,830	638,624	85%	1,165	11%	11%	0.92
	2030	915,861	759,503	83%	1,180	707,469	705,123	100%	1,135	11%	12%	0.93
	2031	868,092	846,457	98%	1,153	667,213	782,055	117%	1,105	12%	13%	0.95
	2032	834,380	949,252	114%	1,126	638,098	872,095	137%	1,074	13%	14%	0.96
	2033	807,568	1,068,969	132%	1,099	613,809	976,361	159%	1,042	14%	14%	0.98
	2034	777,634	1,213,138	156%	1,070	587,405	1,100,513	187%	1,010	15%	15%	0.99
	2035	750,461	1,392,030	185%	1,041	562,787	1,252,785	223%	976	16%	16%	1.01
	2036	725,428	1,616,731	223%	1,011	539,635	1,442,876	267%	942	17%	17%	1.02
	2037	700,586	1,901,450	271%	981	516,562	1,681,365	325%	906	19%	18%	1.04
	2038	675,317	2,256,325	334%	949	493,178	1,976,040	401%	870	20%	19%	1.06
	2039	649,517	2,678,725	412%	916	469,447	2,323,039	495%	832	22%	21%	1.08
	2040	623,134	3,165,386	508%	882	445,380	2,715,591	610%	793	24%	22%	1.10
	2041	596,130	3,698,494	620%	847	421,004	3,137,222	745%	754	27%	24%	1.12
	2042	568,479	4,269,845	751%	810	396,373	3,577,493	903%	713	29%	25%	1.15
	2043	540,183	4,879,792	903%	773	371,563	4,033,248	1,085%	671	32%	27%	1.17
	2044	511,271	5,530,211	1,082%	734	346,674	4,505,751	1,300%	629	35%	29%	1.19
	2045	481,808	6,232,390	1,294%	694	321,829	5,000,872	1,554%	587	38%	31%	1.22
	2046	451,892	6,976,289	1,544%	652	297,169	5,512,942	1,855%	544	41%	33%	1.24
	2047	421,652	7,764,504	1,841%	611	272,843	6,039,132	2,213%	502	44%	35%	1.27
	2048	391,229	8,579,383	2,193%	568	249,007	6,566,435	2,637%	460	48%	37%	1.29
	2049	360,776	9,380,386	2,600%	525	225,812	7,068,221	3,130%	419	52%	39%	1.32
	2050	330,443	10,142,321	3,069%	482	203,394	7,523,215	3,699%	378	56%	42%	1.35
	2051	300,391	10,802,682	3,596%	439	181,876	7,895,142	4,341%	340	60%	44%	1.37
	2052	270,796	11,312,178	4,177%	396	161,362	8,151,823	5,052%	302	64%	46%	1.39
	2053-2057	942,047	56,811,049	6,031%	1,380	539,917	39,464,812	7,309%	1,016	81%	54%	1.49
	2058-2062	404,000	37,808,843	9,359%	587	216,378	24,693,163	11,412%	405	90%	58%	1.54
	2063-2067	118,951	14,666,650	12,330%	169	56,556	8,395,742	14,845%	102	93%	59%	1.56
	2068-2072	22,151	3,766,765	17,005%	30	8,005	1,495,768	18,685%	13	93%	59%	1.56
								History		0%	3%	0.13
								Future		169%	123%	1.37
								Lifetime		93%	59%	1.56

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 56% Increase
Individual Simplicity Policy Forms
Issue Ages 40 - 44

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.44% Interest	Actual-to-Expected Ratio
Historical Experience	2004	78,313	0	0%	198	80,880	628	1%	198	0%	1%	0.00
	2005	651,072	0	0%	607	655,787	5,387	1%	603	0%	1%	0.00
	2006	1,172,017	0	0%	1,290	1,164,696	12,497	1%	1,277	0%	1%	0.00
	2007	1,846,932	0	0%	1,762	1,802,955	23,460	1%	1,731	0%	1%	0.00
	2008	2,142,789	0	0%	1,803	2,078,567	35,412	2%	1,788	0%	1%	0.00
	2009	2,095,457	0	0%	1,731	2,040,647	49,970	2%	1,743	0%	2%	0.00
	2010	2,049,980	28,562	1%	1,658	2,008,300	67,700	3%	1,704	0%	2%	0.13
	2011	2,008,480	0	0%	1,614	1,978,634	88,943	4%	1,678	0%	2%	0.10
	2012	2,014,826	26,975	1%	1,614	1,981,470	111,526	6%	1,674	0%	3%	0.13
Projected Future Experience (60 Years)	2013	2,057,435	128,370	6%	1,576	1,989,774	134,087	7%	1,638	1%	3%	0.32
	2014	2,381,533	146,930	6%	1,511	1,928,546	155,671	8%	1,605	2%	3%	0.44
	2015	2,383,781	161,370	7%	1,480	1,663,142	172,896	10%	1,574	2%	4%	0.51
	2016	2,241,305	181,409	8%	1,457	1,486,736	193,103	13%	1,543	2%	4%	0.56
	2017	1,946,052	202,897	10%	1,437	1,284,571	212,957	17%	1,513	3%	5%	0.60
	2018	1,722,137	226,234	13%	1,417	1,138,348	233,781	21%	1,483	3%	5%	0.63
	2019	1,687,076	251,831	15%	1,398	1,105,599	256,462	23%	1,454	4%	6%	0.66
	2020	1,647,679	277,346	17%	1,378	1,073,156	279,273	26%	1,424	4%	6%	0.68
	2021	1,618,689	306,002	19%	1,358	1,047,506	305,002	29%	1,395	5%	7%	0.70
	2022	1,569,997	336,061	21%	1,337	1,009,248	332,204	33%	1,366	5%	7%	0.72
	2023	1,514,065	368,929	24%	1,317	966,801	362,774	38%	1,337	6%	8%	0.74
	2024	1,487,678	407,038	27%	1,296	944,030	398,304	42%	1,309	6%	8%	0.75
	2025	1,460,041	449,872	31%	1,274	921,171	437,881	48%	1,280	7%	9%	0.77
	2026	1,415,128	495,995	35%	1,252	889,603	480,742	54%	1,252	7%	10%	0.78
	2027	1,366,182	547,229	40%	1,229	855,425	528,048	62%	1,223	8%	10%	0.79
	2028	1,291,711	604,059	47%	1,206	806,955	580,250	72%	1,195	9%	11%	0.80
	2029	1,208,790	667,952	55%	1,182	750,830	638,624	85%	1,165	9%	11%	0.81
	2030	1,149,528	741,579	65%	1,157	707,469	705,123	100%	1,135	10%	12%	0.83
	2031	1,089,974	826,556	76%	1,131	667,213	782,055	117%	1,105	11%	13%	0.84
	2032	1,047,344	927,018	89%	1,105	638,098	872,095	137%	1,074	12%	14%	0.85
	2033	1,013,619	1,044,045	103%	1,078	613,809	976,361	159%	1,042	12%	14%	0.86
	2034	976,405	1,184,968	121%	1,050	587,405	1,100,513	187%	1,010	13%	15%	0.87
	2035	942,328	1,359,866	144%	1,021	562,787	1,252,785	223%	976	14%	16%	0.89
	2036	910,963	1,579,577	173%	992	539,635	1,442,876	267%	942	15%	17%	0.90
	2037	879,797	1,858,016	211%	962	516,562	1,681,365	325%	906	17%	18%	0.91
	2038	848,092	2,205,122	260%	931	493,178	1,976,040	401%	870	18%	19%	0.93
	2039	815,721	2,618,330	321%	899	469,447	2,323,039	495%	832	20%	21%	0.95
	2040	782,621	3,094,442	395%	866	445,380	2,715,591	610%	793	21%	22%	0.97
	2041	748,743	3,616,084	483%	831	421,004	3,137,222	745%	754	23%	24%	0.98
	2042	714,056	4,175,153	585%	795	396,373	3,577,493	903%	713	25%	25%	1.00
	2043	678,560	4,772,072	703%	758	371,563	4,033,248	1,085%	671	28%	27%	1.03
	2044	642,293	5,408,687	842%	720	346,674	4,505,751	1,300%	629	30%	29%	1.05
	2045	605,337	6,096,020	1,007%	681	321,829	5,000,872	1,554%	587	33%	31%	1.07
	2046	567,812	6,824,366	1,202%	641	297,169	5,512,942	1,855%	544	36%	33%	1.09
	2047	529,879	7,596,161	1,434%	599	272,843	6,039,132	2,213%	502	39%	35%	1.11
	2048	491,716	8,394,299	1,707%	558	249,007	6,566,435	2,637%	460	42%	37%	1.13
	2049	453,510	9,178,979	2,024%	516	225,812	7,068,221	3,130%	419	45%	39%	1.16
	2050	415,453	9,925,426	2,389%	473	203,394	7,523,215	3,699%	378	49%	42%	1.18
	2051	377,745	10,572,587	2,799%	431	181,876	7,895,142	4,341%	340	52%	44%	1.20
	2052	340,608	11,071,990	3,251%	389	161,362	8,151,823	5,052%	302	56%	46%	1.22
	2053-2057	1,186,001	55,611,125	4,689%	1,355	539,917	39,464,812	7,309%	1,016	71%	54%	1.30
	2058-2062	510,122	37,002,820	7,254%	577	216,378	24,693,163	11,412%	405	79%	58%	1.35
	2063-2067	151,087	14,343,793	9,494%	166	56,556	8,395,742	14,845%	102	81%	59%	1.36
	2068-2072	28,453	3,680,282	12,935%	29	8,005	1,495,768	18,685%	13	81%	59%	1.37
								History		0%	3%	0.13
								Future		136%	123%	1.10
								Lifetime		81%	59%	1.37

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 45 - 49

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.43% Interest	Actual-to-Expected Ratio
Historical Experience	2004	171,973	0	0%	346	169,246	1,513	1%	343	0%	1%	0.00
	2005	1,025,530	0	0%	952	1,016,040	10,357	1%	948	0%	1%	0.00
	2006	2,067,719	0	0%	2,019	2,034,600	25,033	1%	1,981	0%	1%	0.00
	2007	3,343,282	89,030	3%	2,702	3,260,924	48,139	1%	2,652	1%	1%	1.00
	2008	3,807,038	95,053	2%	2,783	3,688,582	73,133	2%	2,734	2%	2%	1.12
	2009	3,740,773	33,673	1%	2,670	3,645,987	103,752	3%	2,652	2%	2%	0.82
	2010	3,648,636	109,148	3%	2,596	3,590,966	140,965	4%	2,594	2%	2%	0.80
	2011	3,586,041	582,258	16%	2,530	3,546,188	185,355	5%	2,554	4%	3%	1.47
	2012	3,576,805	66,212	2%	2,544	3,533,703	231,519	7%	2,558	4%	3%	1.17
Projected Future Experience (60 Years)	2013	3,641,997	271,723	7%	2,482	3,546,624	276,458	8%	2,500	4%	4%	1.13
	2014	3,829,850	313,363	8%	2,414	3,428,942	320,747	9%	2,446	4%	4%	1.09
	2015	3,707,976	357,760	10%	2,373	3,168,687	365,403	12%	2,394	5%	5%	1.07
	2016	3,355,272	410,950	12%	2,338	2,846,011	414,948	15%	2,344	5%	5%	1.05
	2017	2,888,995	469,681	16%	2,303	2,458,411	467,389	19%	2,294	6%	6%	1.04
	2018	2,645,857	535,959	20%	2,268	2,238,728	524,520	23%	2,245	7%	6%	1.03
	2019	2,579,409	609,756	24%	2,233	2,160,437	587,097	27%	2,196	7%	7%	1.03
	2020	2,506,395	682,627	27%	2,197	2,085,608	649,807	31%	2,148	8%	8%	1.03
	2021	2,431,315	756,876	31%	2,160	2,011,839	713,594	35%	2,100	9%	8%	1.03
	2022	2,324,855	828,512	36%	2,122	1,910,450	775,775	41%	2,051	9%	9%	1.04
	2023	2,195,206	903,844	41%	2,082	1,777,899	841,640	47%	2,002	10%	10%	1.04
	2024	2,079,778	991,727	48%	2,041	1,674,117	918,163	55%	1,952	11%	10%	1.04
	2025	1,971,259	1,091,968	55%	1,997	1,580,075	1,005,507	64%	1,901	12%	11%	1.05
	2026	1,885,338	1,211,288	64%	1,953	1,503,118	1,109,425	74%	1,849	12%	12%	1.05
	2027	1,811,000	1,352,636	75%	1,906	1,436,496	1,232,282	86%	1,796	13%	13%	1.06
	2028	1,748,171	1,520,187	87%	1,859	1,378,637	1,376,774	100%	1,742	14%	13%	1.07
	2029	1,695,600	1,725,130	102%	1,811	1,328,110	1,551,551	117%	1,687	15%	14%	1.07
	2030	1,641,363	1,978,082	121%	1,761	1,275,872	1,765,231	138%	1,630	16%	15%	1.08
	2031	1,585,273	2,297,754	145%	1,710	1,222,016	2,033,156	166%	1,571	18%	16%	1.09
	2032	1,529,191	2,699,429	177%	1,657	1,168,518	2,367,136	203%	1,511	19%	17%	1.10
	2033	1,471,582	3,196,849	217%	1,603	1,114,030	2,776,937	249%	1,449	21%	19%	1.12
	2034	1,415,322	3,790,393	268%	1,546	1,060,599	3,261,365	308%	1,385	23%	20%	1.13
	2035	1,357,787	4,469,114	329%	1,488	1,006,389	3,808,358	378%	1,320	25%	22%	1.15
	2036	1,298,887	5,210,622	401%	1,428	951,468	4,393,342	462%	1,253	27%	23%	1.16
	2037	1,238,566	6,007,590	485%	1,366	895,953	5,005,900	559%	1,184	29%	25%	1.18
	2038	1,176,827	6,854,051	582%	1,302	840,019	5,638,514	671%	1,115	32%	27%	1.20
	2039	1,113,735	7,763,573	697%	1,235	783,897	6,298,970	804%	1,044	35%	29%	1.22
	2040	1,049,436	8,736,762	833%	1,167	727,863	6,987,490	960%	972	38%	31%	1.23
	2041	984,151	9,769,533	993%	1,097	672,233	7,699,520	1,145%	901	41%	33%	1.25
	2042	918,165	10,857,338	1,183%	1,026	617,345	8,428,136	1,365%	830	45%	35%	1.27
	2043	851,795	11,971,910	1,405%	953	563,543	9,150,241	1,624%	760	49%	38%	1.30
	2044	785,361	13,078,940	1,665%	881	511,160	9,845,166	1,926%	691	52%	40%	1.32
	2045	719,187	14,113,830	1,962%	808	460,503	10,471,328	2,274%	624	56%	42%	1.34
	2046	653,618	15,011,099	2,297%	735	411,843	10,978,456	2,666%	559	60%	44%	1.36
	2047	589,049	15,712,851	2,667%	663	365,417	11,334,314	3,102%	497	64%	47%	1.38
	2048	525,948	16,165,201	3,074%	592	321,433	11,513,062	3,582%	437	68%	49%	1.40
	2049	464,848	16,310,286	3,509%	523	280,080	11,480,173	4,099%	381	72%	51%	1.42
	2050	406,327	16,110,442	3,965%	457	241,526	11,216,850	4,644%	329	75%	52%	1.43
	2051	350,966	15,550,706	4,431%	394	205,912	10,713,948	5,203%	280	78%	54%	1.45
	2052	299,304	14,649,218	4,894%	335	173,346	9,987,117	5,761%	236	81%	56%	1.46
	2053-2057	876,795	52,597,819	5,999%	975	488,551	34,629,920	7,088%	659	90%	60%	1.51
	2058-2062	257,845	20,452,460	7,932%	280	126,760	11,884,436	9,376%	165	93%	61%	1.52
	2063-2067	47,817	5,194,993	10,864%	50	17,570	2,117,227	12,050%	21	93%	61%	1.53
	2068-2072	4,500	676,814	15,040%	4	1,168	172,463	14,765%	1	93%	61%	1.53
								History		4%	3%	1.17
								Future		166%	124%	1.34
								Lifetime		93%	61%	1.53

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 50% Increase
Individual Simplicity Policy Forms
Issue Ages 45 - 49

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.43% Interest	Actual-to-Expected Ratio
Historical Experience	2004	171,973	0	0%	346	169,246	1,513	1%	343	0%	1%	0.00
	2005	1,025,530	0	0%	952	1,016,040	10,357	1%	948	0%	1%	0.00
	2006	2,067,719	0	0%	2,019	2,034,600	25,033	1%	1,981	0%	1%	0.00
	2007	3,343,282	89,030	3%	2,702	3,260,924	48,139	1%	2,652	1%	1%	1.00
	2008	3,807,038	95,053	2%	2,783	3,688,582	73,133	2%	2,734	2%	2%	1.12
	2009	3,740,773	33,673	1%	2,670	3,645,987	103,752	3%	2,652	2%	2%	0.82
	2010	3,648,636	109,148	3%	2,596	3,590,966	140,965	4%	2,594	2%	2%	0.80
	2011	3,586,041	582,258	16%	2,530	3,546,188	185,355	5%	2,554	4%	3%	1.47
	2012	3,576,805	66,212	2%	2,544	3,533,703	231,519	7%	2,558	4%	3%	1.17
Projected Future Experience (60 Years)	2013	3,641,997	271,723	7%	2,482	3,546,624	276,458	8%	2,500	4%	4%	1.13
	2014	4,107,362	310,750	8%	2,378	3,428,942	320,747	9%	2,446	4%	4%	1.09
	2015	4,399,369	350,546	8%	2,327	3,168,687	365,403	12%	2,394	5%	5%	1.04
	2016	4,157,755	400,812	10%	2,289	2,846,011	414,948	15%	2,344	5%	5%	1.00
	2017	3,591,640	457,988	13%	2,255	2,458,411	467,389	19%	2,294	6%	6%	0.98
	2018	3,290,807	522,638	16%	2,222	2,238,728	524,520	23%	2,245	6%	6%	0.97
	2019	3,207,412	594,633	19%	2,187	2,160,437	587,097	27%	2,196	7%	7%	0.96
	2020	3,112,305	665,747	21%	2,152	2,085,608	649,807	31%	2,148	7%	8%	0.95
	2021	3,016,806	738,218	24%	2,116	2,011,839	713,594	35%	2,100	8%	8%	0.95
	2022	2,879,627	808,116	28%	2,079	1,910,450	775,775	41%	2,051	8%	9%	0.94
	2023	2,708,335	881,607	33%	2,040	1,777,899	841,640	47%	2,002	9%	10%	0.94
	2024	2,567,628	967,362	38%	1,999	1,674,117	918,163	55%	1,952	10%	10%	0.94
	2025	2,436,005	1,065,163	44%	1,957	1,580,075	1,005,507	64%	1,901	10%	11%	0.95
	2026	2,328,243	1,181,616	51%	1,913	1,503,118	1,109,425	74%	1,849	11%	12%	0.95
	2027	2,237,124	1,319,602	59%	1,868	1,436,496	1,232,282	86%	1,796	12%	13%	0.95
	2028	2,158,908	1,483,169	69%	1,822	1,378,637	1,376,774	100%	1,742	13%	13%	0.96
	2029	2,094,018	1,683,246	80%	1,775	1,328,110	1,551,551	117%	1,687	14%	14%	0.96
	2030	2,026,620	1,930,176	95%	1,726	1,275,872	1,765,231	138%	1,630	15%	15%	0.97
	2031	1,956,692	2,242,292	115%	1,676	1,222,016	2,033,156	166%	1,571	16%	16%	0.97
	2032	1,887,420	2,634,522	140%	1,624	1,168,518	2,367,136	203%	1,511	17%	17%	0.98
	2033	1,816,555	3,120,329	172%	1,571	1,114,030	2,776,937	249%	1,449	18%	19%	0.99
	2034	1,747,128	3,700,081	212%	1,516	1,060,599	3,261,365	308%	1,385	20%	20%	1.00
	2035	1,676,129	4,363,202	260%	1,459	1,006,389	3,808,358	378%	1,320	22%	22%	1.02
	2036	1,603,447	5,087,799	317%	1,401	951,468	4,393,342	462%	1,253	24%	23%	1.03
	2037	1,529,016	5,866,618	384%	1,340	895,953	5,005,900	559%	1,184	26%	25%	1.04
	2038	1,452,836	6,693,760	461%	1,277	840,019	5,638,514	671%	1,115	28%	27%	1.06
	2039	1,374,990	7,582,597	551%	1,212	783,897	6,298,970	804%	1,044	31%	29%	1.08
	2040	1,295,655	8,533,784	659%	1,145	727,863	6,987,490	960%	972	34%	31%	1.09
	2041	1,215,106	9,543,448	785%	1,076	672,233	7,699,520	1,145%	901	37%	33%	1.11
	2042	1,133,693	10,607,168	936%	1,006	617,345	8,428,136	1,365%	830	40%	35%	1.13
	2043	1,051,803	11,697,215	1,112%	936	563,543	9,150,241	1,624%	760	43%	38%	1.15
	2044	969,832	12,780,047	1,318%	864	511,160	9,845,166	1,926%	691	46%	40%	1.16
	2045	888,179	13,792,858	1,553%	793	460,503	10,471,328	2,274%	624	50%	42%	1.18
	2046	807,272	14,671,546	1,817%	721	411,843	10,978,456	2,666%	559	53%	44%	1.20
	2047	727,599	15,358,874	2,111%	650	365,417	11,334,314	3,102%	497	57%	47%	1.22
	2048	649,737	15,802,221	2,432%	581	321,433	11,513,062	3,582%	437	60%	49%	1.23
	2049	574,345	15,945,379	2,776%	513	280,080	11,480,173	4,099%	381	63%	51%	1.25
	2050	502,137	15,751,420	3,137%	448	241,526	11,216,850	4,644%	329	66%	52%	1.27
	2051	433,824	15,205,301	3,505%	387	205,912	10,713,948	5,203%	280	69%	54%	1.28
	2052	370,072	14,324,410	3,871%	329	173,346	9,987,117	5,761%	236	72%	56%	1.29
	2053-2057	1,085,309	51,429,970	4,739%	957	488,551	34,629,920	7,088%	659	80%	60%	1.33
	2058-2062	320,291	19,992,002	6,242%	274	126,760	11,884,436	9,376%	165	82%	61%	1.34
	2063-2067	59,803	5,076,042	8,488%	49	17,570	2,117,227	12,050%	21	82%	61%	1.35
	2068-2072	5,723	660,349	11,538%	4	1,168	172,463	14,765%	1	82%	61%	1.35
								History		4%	3%	1.17
								Future		136%	124%	1.09
								Lifetime		82%	61%	1.35

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 50 - 54

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.46% Interest	Actual-to-Expected Ratio
Historical Experience	2004	337,473	0	0%	556	330,128	3,516	1%	547	0%	1%	0.00
	2005	1,871,620	612,297	33%	1,577	1,832,437	20,560	1%	1,540	27%	1%	24.71
	2006	3,886,717	0	0%	3,135	3,753,778	52,453	1%	3,011	10%	1%	8.03
	2007	6,269,020	29,571	0%	4,197	6,003,828	101,837	2%	3,988	6%	1%	3.72
	2008	7,275,654	148,300	2%	4,359	6,830,594	155,773	2%	4,050	4%	2%	2.45
	2009	7,237,193	31,229	0%	4,205	6,696,848	219,926	3%	3,942	3%	2%	1.58
	2010	7,099,462	113,229	2%	4,151	6,569,584	302,027	5%	3,857	3%	3%	1.17
	2011	7,034,858	476,494	7%	4,098	6,446,234	404,037	6%	3,778	4%	3%	1.16
	2012	7,000,988	502,745	7%	4,096	6,358,740	516,875	8%	3,744	4%	4%	1.09
Projected Future Experience (60 Years)	2013	7,053,949	670,398	10%	3,998	6,288,348	631,713	10%	3,652	5%	4%	1.07
	2014	7,453,667	787,227	11%	3,885	6,101,662	745,830	12%	3,565	5%	5%	1.05
	2015	7,166,899	907,063	13%	3,814	5,627,197	857,844	15%	3,481	6%	6%	1.03
	2016	6,512,856	1,042,776	16%	3,749	5,082,661	974,616	19%	3,399	6%	6%	1.02
	2017	5,689,206	1,188,281	21%	3,684	4,408,431	1,093,354	25%	3,316	7%	7%	1.01
	2018	5,201,155	1,348,542	26%	3,616	3,985,410	1,220,331	31%	3,233	8%	8%	1.01
	2019	4,919,517	1,522,507	31%	3,547	3,737,150	1,355,935	36%	3,149	9%	9%	1.01
	2020	4,677,851	1,698,548	36%	3,474	3,530,206	1,492,229	42%	3,064	10%	10%	1.02
	2021	4,493,078	1,877,787	42%	3,399	3,367,112	1,630,787	48%	2,977	11%	10%	1.02
	2022	4,298,216	2,066,917	48%	3,321	3,195,441	1,779,715	56%	2,889	12%	11%	1.03
	2023	4,157,650	2,291,753	55%	3,239	3,066,907	1,959,452	64%	2,799	13%	12%	1.03
	2024	4,035,007	2,570,734	64%	3,154	2,952,772	2,181,273	74%	2,706	14%	13%	1.04
	2025	3,908,271	2,914,381	75%	3,066	2,835,868	2,453,595	87%	2,612	15%	14%	1.05
	2026	3,781,360	3,349,022	89%	2,975	2,720,069	2,795,658	103%	2,515	16%	15%	1.06
	2027	3,653,651	3,902,705	107%	2,881	2,604,473	3,228,062	124%	2,415	17%	16%	1.07
	2028	3,523,144	4,602,822	131%	2,784	2,487,090	3,768,576	152%	2,314	19%	18%	1.08
	2029	3,389,749	5,447,135	161%	2,684	2,367,896	4,409,951	186%	2,209	21%	19%	1.09
	2030	3,253,244	6,424,924	197%	2,581	2,246,937	5,139,205	229%	2,102	23%	21%	1.10
	2031	3,113,427	7,501,916	241%	2,475	2,124,357	5,925,319	279%	1,993	25%	22%	1.12
	2032	2,970,173	8,659,827	292%	2,365	2,000,416	6,749,534	337%	1,881	27%	24%	1.13
	2033	2,823,479	9,890,250	350%	2,251	1,875,505	7,600,763	405%	1,767	30%	26%	1.15
	2034	2,673,483	11,201,082	419%	2,134	1,750,136	8,479,286	484%	1,653	33%	28%	1.17
	2035	2,520,500	12,597,198	500%	2,014	1,624,931	9,385,264	578%	1,537	36%	30%	1.19
	2036	2,365,039	14,078,131	595%	1,892	1,500,597	10,316,559	687%	1,422	39%	32%	1.21
	2037	2,207,765	15,630,884	708%	1,767	1,377,895	11,262,109	817%	1,308	42%	35%	1.23
	2038	2,049,430	17,233,763	841%	1,641	1,257,600	12,203,266	970%	1,195	46%	37%	1.25
	2039	1,890,806	18,825,124	996%	1,515	1,140,467	13,095,769	1,148%	1,085	50%	39%	1.27
	2040	1,732,676	20,321,226	1,173%	1,388	1,027,192	13,890,948	1,352%	978	53%	41%	1.29
	2041	1,575,862	21,616,744	1,372%	1,261	918,392	14,527,650	1,582%	875	57%	44%	1.31
	2042	1,421,287	22,625,489	1,592%	1,137	814,606	14,957,876	1,836%	776	61%	46%	1.33
	2043	1,270,035	23,285,580	1,833%	1,014	716,305	15,154,647	2,116%	682	65%	48%	1.35
	2044	1,123,364	23,506,780	2,093%	896	623,908	15,069,986	2,415%	594	68%	50%	1.37
	2045	982,661	23,211,105	2,362%	782	537,787	14,669,850	2,728%	511	72%	52%	1.38
	2046	849,342	22,390,909	2,636%	674	458,254	13,962,401	3,047%	435	75%	53%	1.40
	2047	724,742	21,077,362	2,908%	573	385,557	12,970,452	3,364%	365	77%	55%	1.41
	2048	610,016	19,334,509	3,170%	480	319,879	11,740,393	3,670%	302	80%	56%	1.43
	2049	506,058	17,290,733	3,417%	397	261,322	10,350,326	3,961%	246	82%	57%	1.44
	2050	413,444	15,070,575	3,645%	323	209,895	8,877,549	4,230%	196	83%	58%	1.45
	2051	332,398	12,835,759	3,862%	258	165,487	7,422,006	4,485%	154	85%	58%	1.45
	2052	262,789	10,693,419	4,069%	203	127,858	6,047,906	4,730%	118	86%	59%	1.46
	2053-2057	623,423	28,559,530	4,581%	472	279,219	14,757,776	5,285%	252	88%	60%	1.48
	2058-2062	114,419	7,020,084	6,135%	83	37,740	2,476,911	6,563%	31	89%	60%	1.48
	2063-2067	10,475	873,081	8,335%	7	2,327	161,091	6,923%	1	89%	60%	1.48
	2068-2072	288	21,614	7,511%	0	83	6,262	7,509%	0	89%	60%	1.48
								History		4%	4%	1.09
								Future		158%	125%	1.27
								Lifetime		89%	60%	1.48

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 46% Increase
Individual Simplicity Policy Forms
Issue Ages 50 - 54

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.46% Interest	Actual-to-Expected Ratio
Historical Experience	2004	337,473	0	0%	556	330,128	3,516	1%	547	0%	1%	0.00
	2005	1,871,620	612,297	33%	1,577	1,832,437	20,560	1%	1,540	27%	1%	24.71
	2006	3,886,717	0	0%	3,135	3,753,778	52,453	1%	3,011	10%	1%	8.03
	2007	6,269,020	29,571	0%	4,197	6,003,828	101,837	2%	3,988	6%	1%	3.72
	2008	7,275,654	148,300	2%	4,359	6,830,594	155,773	2%	4,050	4%	2%	2.45
	2009	7,237,193	31,229	0%	4,205	6,696,848	219,926	3%	3,942	3%	2%	1.58
	2010	7,099,462	113,229	2%	4,151	6,569,584	302,027	5%	3,857	3%	3%	1.17
	2011	7,034,858	476,494	7%	4,098	6,446,234	404,037	6%	3,778	4%	3%	1.16
	2012	7,000,988	502,745	7%	4,096	6,358,740	516,875	8%	3,744	4%	4%	1.09
Projected Future Experience (60 Years)	2013	7,053,949	670,398	10%	3,998	6,288,348	631,713	10%	3,652	5%	4%	1.07
	2014	7,888,083	781,048	10%	3,827	6,101,662	745,830	12%	3,565	5%	5%	1.04
	2015	8,256,494	889,584	11%	3,736	5,627,197	857,844	15%	3,481	6%	6%	1.01
	2016	7,882,678	1,017,709	13%	3,668	5,082,661	974,616	19%	3,399	6%	6%	0.98
	2017	6,908,550	1,159,350	17%	3,604	4,408,431	1,093,354	25%	3,316	7%	7%	0.96
	2018	6,295,633	1,315,728	21%	3,538	3,985,410	1,220,331	31%	3,233	8%	8%	0.96
	2019	5,951,890	1,485,501	25%	3,471	3,737,150	1,355,935	36%	3,149	8%	9%	0.95
	2020	5,656,883	1,657,295	29%	3,400	3,530,206	1,492,229	42%	3,064	9%	10%	0.95
	2021	5,432,979	1,832,230	34%	3,326	3,367,112	1,630,787	48%	2,977	10%	10%	0.95
	2022	5,196,294	2,016,720	39%	3,250	3,195,441	1,779,715	56%	2,889	11%	11%	0.95
	2023	5,024,949	2,236,155	45%	3,170	3,066,907	1,959,452	64%	2,799	12%	12%	0.95
	2024	4,876,684	2,508,438	51%	3,087	2,952,772	2,181,273	74%	2,706	13%	13%	0.95
	2025	4,722,450	2,843,863	60%	3,001	2,835,868	2,453,595	87%	2,612	14%	14%	0.96
	2026	4,568,713	3,268,162	72%	2,912	2,720,069	2,795,658	103%	2,515	15%	15%	0.96
	2027	4,414,517	3,808,754	86%	2,820	2,604,473	3,228,062	124%	2,415	16%	16%	0.97
	2028	4,256,934	4,492,445	106%	2,726	2,487,090	3,768,576	152%	2,314	17%	18%	0.98
	2029	4,095,854	5,317,054	130%	2,628	2,367,896	4,409,951	186%	2,209	19%	19%	0.99
	2030	3,931,008	6,272,180	160%	2,527	2,246,937	5,139,205	229%	2,102	21%	21%	1.00
	2031	3,762,158	7,324,278	195%	2,423	2,124,357	5,925,319	279%	1,993	22%	22%	1.01
	2032	3,589,156	8,455,441	236%	2,316	2,000,416	6,749,534	337%	1,881	25%	24%	1.02
	2033	3,411,999	9,657,486	283%	2,205	1,875,505	7,600,763	405%	1,767	27%	26%	1.04
	2034	3,230,858	10,938,129	339%	2,090	1,750,136	8,479,286	484%	1,653	29%	28%	1.05
	2035	3,046,110	12,302,209	404%	1,973	1,624,931	9,385,264	578%	1,537	32%	30%	1.07
	2036	2,858,369	13,749,349	481%	1,853	1,500,597	10,316,559	687%	1,422	35%	32%	1.08
	2037	2,668,436	15,266,894	572%	1,731	1,377,895	11,262,109	817%	1,308	38%	35%	1.10
	2038	2,477,211	16,833,671	680%	1,608	1,257,600	12,203,266	970%	1,195	41%	37%	1.12
	2039	2,285,628	18,389,416	805%	1,484	1,140,467	13,095,769	1,148%	1,085	44%	39%	1.13
	2040	2,094,629	19,852,496	948%	1,360	1,027,192	13,890,948	1,352%	978	48%	41%	1.15
	2041	1,905,207	21,119,777	1,109%	1,236	918,392	14,527,650	1,582%	875	51%	44%	1.17
	2042	1,718,483	22,106,647	1,286%	1,114	814,606	14,957,876	1,836%	776	55%	46%	1.19
	2043	1,535,769	22,752,943	1,482%	994	716,305	15,154,647	2,116%	682	58%	48%	1.21
	2044	1,358,587	22,970,279	1,691%	878	623,908	15,069,986	2,415%	594	61%	50%	1.22
	2045	1,188,610	22,682,463	1,908%	766	537,787	14,669,850	2,728%	511	64%	52%	1.24
	2046	1,027,547	21,881,958	2,130%	660	458,254	13,962,401	3,047%	435	67%	53%	1.25
	2047	877,007	20,598,737	2,349%	561	385,557	12,970,452	3,364%	365	69%	55%	1.26
	2048	738,380	18,895,576	2,559%	471	319,879	11,740,393	3,670%	302	71%	56%	1.28
	2049	612,746	16,897,966	2,758%	389	261,322	10,350,326	3,961%	246	73%	57%	1.28
	2050	500,798	14,727,693	2,941%	316	209,895	8,877,549	4,230%	196	75%	58%	1.29
	2051	402,807	12,543,160	3,114%	253	165,487	7,422,006	4,485%	154	76%	58%	1.30
	2052	318,616	10,449,051	3,280%	199	127,858	6,047,906	4,730%	118	77%	59%	1.31
	2053-2057	757,141	27,900,612	3,685%	463	279,219	14,757,776	5,285%	252	79%	60%	1.32
	2058-2062	139,696	6,854,932	4,907%	81	37,740	2,476,911	6,563%	31	80%	60%	1.33
	2063-2067	12,961	851,200	6,567%	6	2,327	161,091	6,923%	1	80%	60%	1.33
	2068-2072	372	20,728	5,568%	0	83	6,262	7,509%	0	80%	60%	1.33
								History		4%	4%	1.09
								Future		132%	125%	1.06
								Lifetime		80%	60%	1.33

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 55 - 59

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.44% Interest	Actual-to-Expected Ratio
Historical Experience	2004	456,553	13,636	3%	688	446,505	5,682	1%	679	3%	1%	2.35
	2005	2,477,117	43,847	2%	1,950	2,415,919	33,590	1%	1,894	2%	1%	1.44
	2006	5,214,979	35,662	1%	3,547	4,996,538	86,054	2%	3,369	1%	2%	0.73
	2007	7,959,540	34,002	0%	4,644	7,487,609	161,606	2%	4,311	1%	2%	0.44
	2008	9,143,904	502,164	5%	4,794	8,383,970	246,695	3%	4,331	2%	2%	1.09
	2009	9,128,065	159,350	2%	4,670	8,223,988	351,491	4%	4,199	2%	3%	0.84
	2010	9,004,123	637,061	7%	4,612	8,064,860	486,026	6%	4,105	3%	3%	0.96
	2011	8,974,760	1,193,779	13%	4,579	7,915,155	648,590	8%	4,033	5%	4%	1.18
	2012	8,972,525	601,049	7%	4,643	7,811,752	819,951	10%	4,024	5%	5%	1.05
Projected Future Experience (60 Years)	2013	9,059,492	1,104,631	12%	4,515	7,738,736	986,769	13%	3,903	6%	5%	1.04
	2014	9,374,523	1,281,764	14%	4,367	7,453,968	1,150,152	15%	3,789	6%	6%	1.03
	2015	9,026,724	1,469,416	16%	4,268	6,875,032	1,313,231	19%	3,677	7%	7%	1.02
	2016	8,209,425	1,692,515	21%	4,176	6,171,395	1,490,091	24%	3,566	8%	8%	1.01
	2017	7,310,482	1,949,574	27%	4,082	5,437,105	1,685,063	31%	3,453	9%	9%	1.01
	2018	6,791,497	2,250,825	33%	3,986	4,998,822	1,907,242	38%	3,340	10%	10%	1.02
	2019	6,544,844	2,602,054	40%	3,886	4,762,744	2,160,920	45%	3,224	11%	11%	1.02
	2020	6,299,537	2,985,596	47%	3,782	4,534,825	2,434,726	54%	3,106	13%	12%	1.03
	2021	6,102,863	3,425,220	56%	3,674	4,342,986	2,747,181	63%	2,986	14%	13%	1.04
	2022	5,904,959	3,945,773	67%	3,561	4,152,948	3,120,864	75%	2,863	15%	15%	1.05
	2023	5,695,299	4,595,984	81%	3,443	3,956,527	3,588,414	91%	2,737	17%	16%	1.06
	2024	5,485,978	5,387,834	98%	3,319	3,765,391	4,153,272	110%	2,609	19%	17%	1.08
	2025	5,268,091	6,288,939	119%	3,189	3,571,616	4,787,142	134%	2,479	21%	19%	1.09
	2026	5,042,187	7,279,150	144%	3,055	3,375,428	5,471,529	162%	2,346	23%	21%	1.10
	2027	4,809,246	8,350,563	174%	2,915	3,177,233	6,195,194	195%	2,211	25%	22%	1.12
	2028	4,570,194	9,498,760	208%	2,772	2,977,641	6,947,861	233%	2,074	28%	24%	1.13
	2029	4,325,634	10,727,060	248%	2,624	2,777,463	7,727,502	278%	1,937	30%	26%	1.15
	2030	4,076,197	12,036,094	295%	2,474	2,577,684	8,531,923	331%	1,799	33%	28%	1.17
	2031	3,822,806	13,423,870	351%	2,320	2,379,432	9,359,225	393%	1,662	36%	31%	1.18
	2032	3,566,640	14,871,046	417%	2,164	2,183,923	10,194,828	467%	1,526	39%	33%	1.20
	2033	3,309,019	16,347,796	494%	2,008	1,992,408	11,015,621	553%	1,393	43%	35%	1.22
	2034	3,051,266	17,814,763	584%	1,850	1,806,100	11,798,062	653%	1,263	46%	37%	1.24
	2035	2,794,674	19,173,036	686%	1,693	1,626,120	12,482,061	768%	1,137	50%	40%	1.26
	2036	2,540,582	20,326,735	800%	1,538	1,453,458	13,019,117	896%	1,016	53%	42%	1.28
	2037	2,290,479	21,215,447	926%	1,384	1,288,966	13,380,102	1,038%	900	57%	44%	1.29
	2038	2,046,093	21,767,258	1,064%	1,234	1,133,376	13,524,937	1,193%	791	60%	46%	1.31
	2039	1,809,419	21,907,770	1,211%	1,089	987,330	13,423,060	1,360%	688	64%	48%	1.33
	2040	1,582,640	21,577,577	1,363%	950	851,374	13,051,902	1,533%	592	67%	50%	1.35
	2041	1,367,977	20,755,726	1,517%	818	725,961	12,407,698	1,709%	504	70%	51%	1.36
	2042	1,167,519	19,486,191	1,669%	696	611,435	11,519,882	1,884%	423	72%	53%	1.37
	2043	983,063	17,830,137	1,814%	583	508,022	10,418,687	2,051%	350	75%	54%	1.38
	2044	815,999	15,900,778	1,949%	482	415,835	9,175,424	2,207%	285	76%	55%	1.39
	2045	667,206	13,839,134	2,074%	392	334,845	7,875,399	2,352%	228	78%	56%	1.40
	2046	537,008	11,769,168	2,192%	314	264,842	6,589,972	2,488%	179	79%	56%	1.41
	2047	425,160	9,791,116	2,303%	247	205,429	5,377,242	2,618%	138	80%	57%	1.41
	2048	330,894	7,970,968	2,409%	191	156,010	4,272,592	2,739%	104	81%	57%	1.42
	2049	252,991	6,360,750	2,514%	145	115,796	3,305,653	2,855%	76	82%	57%	1.42
	2050	189,894	4,984,851	2,625%	108	83,842	2,489,885	2,970%	54	82%	58%	1.42
	2051	139,832	3,845,984	2,750%	79	59,101	1,827,252	3,092%	38	82%	58%	1.43
	2052	100,942	2,927,291	2,900%	56	40,479	1,306,328	3,227%	25	83%	58%	1.43
	2053-2057	190,462	6,405,788	3,363%	103	65,279	2,287,450	3,504%	38	83%	58%	1.43
	2058-2062	18,514	814,956	4,402%	9	4,665	169,017	3,623%	2	83%	58%	1.43
	2063-2067	615	23,668	3,849%	0	200	7,775	3,891%	0	83%	58%	1.43
	2068-2072	0	0	0%	0	0	0	0%	0	83%	58%	1.43
								History		5%	5%	1.05
								Future		147%	121%	1.22
								Lifetime		83%	58%	1.43

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 38% Increase
Individual Simplicity Policy Forms
Issue Ages 55 - 59

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.44% Interest	Actual-to-Expected Ratio
Historical Experience	2004	456,553	13,636	3%	688	446,505	5,682	1%	679	3%	1%	2.35
	2005	2,477,117	43,847	2%	1,950	2,415,919	33,590	1%	1,894	2%	1%	1.44
	2006	5,214,979	35,662	1%	3,547	4,996,538	86,054	2%	3,369	1%	2%	0.73
	2007	7,959,540	34,002	0%	4,644	7,487,609	161,606	2%	4,311	1%	2%	0.44
	2008	9,143,904	502,164	5%	4,794	8,383,970	246,695	3%	4,331	2%	2%	1.09
	2009	9,128,065	159,350	2%	4,670	8,223,988	351,491	4%	4,199	2%	3%	0.84
	2010	9,004,123	637,061	7%	4,612	8,064,860	486,026	6%	4,105	3%	3%	0.96
	2011	8,974,760	1,193,779	13%	4,579	7,915,155	648,590	8%	4,033	5%	4%	1.18
	2012	8,972,525	601,049	7%	4,643	7,811,752	819,951	10%	4,024	5%	5%	1.05
Projected Future Experience (60 Years)	2013	9,059,492	1,104,631	12%	4,515	7,738,736	986,769	13%	3,903	6%	5%	1.04
	2014	9,838,335	1,271,925	13%	4,294	7,453,968	1,150,152	15%	3,789	6%	6%	1.02
	2015	10,129,890	1,442,065	14%	4,172	6,875,032	1,313,231	19%	3,677	7%	7%	1.00
	2016	9,572,757	1,652,313	17%	4,075	6,171,395	1,490,091	24%	3,566	8%	8%	0.98
	2017	8,543,319	1,902,493	22%	3,984	5,437,105	1,685,063	31%	3,453	9%	9%	0.97
	2018	7,939,860	2,196,434	28%	3,890	4,998,822	1,907,242	38%	3,340	10%	10%	0.97
	2019	7,647,540	2,539,223	33%	3,793	4,762,744	2,160,920	45%	3,224	11%	11%	0.97
	2020	7,361,913	2,913,548	40%	3,692	4,534,825	2,434,726	54%	3,106	12%	12%	0.97
	2021	7,131,017	3,342,621	47%	3,586	4,342,986	2,747,181	63%	2,986	13%	13%	0.98
	2022	6,899,148	3,850,679	56%	3,476	4,152,948	3,120,864	75%	2,863	14%	15%	0.98
	2023	6,652,779	4,485,553	67%	3,361	3,956,527	3,588,414	91%	2,737	16%	16%	0.99
	2024	6,408,513	5,258,745	82%	3,240	3,765,391	4,153,272	110%	2,609	17%	17%	1.00
	2025	6,154,269	6,138,642	100%	3,114	3,571,616	4,787,142	134%	2,479	19%	19%	1.01
	2026	5,890,688	7,105,596	121%	2,982	3,375,428	5,471,529	162%	2,346	21%	21%	1.02
	2027	5,618,893	8,151,913	145%	2,846	3,177,233	6,195,194	195%	2,211	23%	22%	1.03
	2028	5,339,955	9,273,270	174%	2,706	2,977,641	6,947,861	233%	2,074	25%	24%	1.04
	2029	5,054,574	10,472,874	207%	2,562	2,777,463	7,727,502	278%	1,937	28%	26%	1.05
	2030	4,763,484	11,751,411	247%	2,415	2,577,684	8,531,923	331%	1,799	30%	28%	1.07
	2031	4,467,758	13,106,963	293%	2,266	2,379,432	9,359,225	393%	1,662	33%	31%	1.08
	2032	4,168,774	14,520,711	348%	2,114	2,183,923	10,194,828	467%	1,526	36%	33%	1.10
	2033	3,868,077	15,963,486	413%	1,961	1,992,408	11,015,621	553%	1,393	39%	35%	1.11
	2034	3,567,213	17,396,906	488%	1,807	1,806,100	11,798,062	653%	1,263	42%	37%	1.13
	2035	3,267,685	18,724,137	573%	1,654	1,626,120	12,482,061	768%	1,137	45%	40%	1.15
	2036	2,971,053	19,851,563	668%	1,502	1,453,458	13,019,117	896%	1,016	49%	42%	1.16
	2037	2,679,053	20,720,210	773%	1,352	1,288,966	13,380,102	1,038%	900	52%	44%	1.18
	2038	2,393,705	21,259,626	888%	1,205	1,133,376	13,524,937	1,193%	791	55%	46%	1.20
	2039	2,117,333	21,397,123	1,011%	1,064	987,330	13,423,060	1,360%	688	58%	48%	1.21
	2040	1,852,482	21,074,615	1,138%	928	851,374	13,051,902	1,533%	592	61%	50%	1.22
	2041	1,601,743	20,271,569	1,266%	799	725,961	12,407,698	1,709%	504	63%	51%	1.24
	2042	1,367,548	19,031,118	1,392%	680	611,435	11,519,882	1,884%	423	66%	53%	1.25
	2043	1,151,994	17,412,800	1,512%	570	508,022	10,418,687	2,051%	350	68%	54%	1.26
	2044	956,702	15,527,330	1,623%	471	415,835	9,175,424	2,207%	285	69%	55%	1.27
	2045	782,704	13,512,741	1,726%	383	334,845	7,875,399	2,352%	228	71%	56%	1.27
	2046	630,381	11,490,169	1,823%	306	264,842	6,589,972	2,488%	179	72%	56%	1.28
	2047	499,459	9,557,662	1,914%	241	205,429	5,377,242	2,618%	138	73%	57%	1.29
	2048	389,049	7,779,695	2,000%	186	156,010	4,272,592	2,739%	104	74%	57%	1.29
	2049	297,742	6,207,055	2,085%	141	115,796	3,305,653	2,855%	76	74%	57%	1.29
	2050	223,728	4,863,493	2,174%	105	83,842	2,489,885	2,970%	54	75%	58%	1.30
	2051	164,948	3,751,688	2,274%	77	59,101	1,827,252	3,092%	38	75%	58%	1.30
	2052	119,238	2,855,040	2,394%	55	40,479	1,306,328	3,227%	25	75%	58%	1.30
	2053-2057	225,884	6,245,081	2,765%	101	65,279	2,287,450	3,504%	38	75%	58%	1.30
	2058-2062	22,313	792,606	3,552%	9	4,665	169,017	3,623%	2	76%	58%	1.30
	2063-2067	777	22,642	2,913%	0	200	7,775	3,891%	0	76%	58%	1.30
	2068-2072	0	0	0%	0	0	0	0%	0	76%	58%	1.30
								History		5%	5%	1.05
								Future		127%	121%	1.05
								Lifetime		76%	58%	1.30

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 60 - 64

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.09% Interest	Actual-to-Expected Ratio
Historical Experience	2004	356,707	0	0%	528	348,418	4,993	1%	522	0%	1%	0.00
	2005	2,113,151	0	0%	1,517	2,059,097	32,909	2%	1,464	0%	2%	0.00
	2006	4,134,235	46,862	1%	2,412	3,955,441	80,313	2%	2,268	1%	2%	0.38
	2007	6,025,600	406,749	7%	3,073	5,661,017	147,297	3%	2,837	3%	2%	1.59
	2008	6,917,380	509,000	7%	3,170	6,352,439	222,564	4%	2,860	5%	3%	1.83
	2009	6,862,647	524,402	8%	3,095	6,225,116	314,627	5%	2,770	5%	3%	1.72
	2010	6,745,106	504,307	7%	3,073	6,070,734	432,173	7%	2,706	6%	4%	1.51
	2011	6,677,132	484,797	7%	3,046	5,956,603	573,800	10%	2,658	6%	5%	1.30
	2012	6,721,763	365,011	5%	3,100	5,922,010	726,590	12%	2,654	6%	6%	1.08
Projected Future Experience (60 Years)	2013	6,802,874	985,046	14%	3,000	5,861,088	881,385	15%	2,552	7%	6%	1.06
	2014	6,933,690	1,164,108	17%	2,887	5,612,242	1,041,412	19%	2,455	8%	7%	1.05
	2015	6,755,046	1,374,537	20%	2,807	5,251,500	1,217,082	23%	2,359	9%	8%	1.04
	2016	6,307,053	1,637,708	26%	2,730	4,805,968	1,417,701	29%	2,263	10%	10%	1.03
	2017	5,873,678	1,972,293	34%	2,651	4,408,204	1,665,448	38%	2,165	11%	11%	1.03
	2018	5,524,417	2,394,479	43%	2,570	4,080,497	1,969,301	48%	2,067	13%	12%	1.04
	2019	5,317,631	2,898,986	55%	2,484	3,866,369	2,323,512	60%	1,966	14%	14%	1.04
	2020	5,103,704	3,434,664	67%	2,394	3,648,791	2,688,509	74%	1,864	16%	15%	1.05
	2021	4,902,755	3,986,319	81%	2,299	3,446,003	3,054,016	89%	1,761	18%	17%	1.07
	2022	4,691,792	4,554,252	97%	2,200	3,240,654	3,421,910	106%	1,656	21%	19%	1.08
	2023	4,451,039	5,149,610	116%	2,095	3,016,541	3,797,634	126%	1,551	23%	21%	1.09
	2024	4,224,041	5,780,906	137%	1,985	2,813,714	4,183,954	149%	1,445	25%	23%	1.10
	2025	3,987,696	6,440,004	161%	1,870	2,611,362	4,574,778	175%	1,339	28%	25%	1.12
	2026	3,744,132	7,136,392	191%	1,753	2,410,615	4,975,952	206%	1,234	31%	27%	1.13
	2027	3,495,964	7,872,391	225%	1,633	2,212,702	5,385,674	243%	1,131	34%	29%	1.15
	2028	3,245,602	8,638,526	266%	1,513	2,018,888	5,797,764	287%	1,030	37%	32%	1.16
	2029	2,994,798	9,408,620	314%	1,393	1,830,408	6,193,781	338%	932	40%	34%	1.18
	2030	2,744,935	10,124,405	369%	1,273	1,648,405	6,539,892	397%	837	43%	36%	1.19
	2031	2,497,397	10,744,966	430%	1,155	1,473,895	6,815,194	462%	747	46%	38%	1.21
	2032	2,253,725	11,230,941	498%	1,039	1,307,752	6,996,697	535%	660	49%	40%	1.22
	2033	2,015,665	11,536,130	572%	925	1,150,715	7,065,544	614%	579	52%	42%	1.24
	2034	1,785,125	11,624,707	651%	816	1,003,409	7,007,620	698%	503	55%	44%	1.25
	2035	1,564,135	11,464,585	733%	711	866,352	6,809,261	786%	432	58%	46%	1.26
	2036	1,354,783	11,049,249	816%	612	739,959	6,473,223	875%	367	61%	47%	1.28
	2037	1,159,047	10,404,510	898%	521	624,536	6,015,159	963%	308	63%	49%	1.29
	2038	978,650	9,558,100	977%	437	520,279	5,454,476	1,048%	255	65%	50%	1.30
	2039	814,932	8,561,592	1,051%	361	427,260	4,821,370	1,128%	208	67%	51%	1.31
	2040	668,762	7,482,961	1,119%	294	345,418	4,153,131	1,202%	167	68%	52%	1.31
	2041	540,490	6,389,951	1,182%	236	274,529	3,489,216	1,271%	131	69%	52%	1.32
	2042	429,929	5,343,650	1,243%	186	214,187	2,863,246	1,337%	101	70%	53%	1.32
	2043	336,392	4,377,387	1,301%	144	163,797	2,292,691	1,400%	76	71%	53%	1.33
	2044	258,756	3,515,950	1,359%	110	122,591	1,790,342	1,460%	56	71%	54%	1.33
	2045	195,561	2,770,300	1,417%	82	89,648	1,361,720	1,519%	41	72%	54%	1.33
	2046	145,130	2,147,723	1,480%	60	63,948	1,010,043	1,579%	28	72%	54%	1.34
	2047	105,690	1,642,896	1,554%	43	44,423	731,556	1,647%	19	72%	54%	1.34
	2048	75,481	1,239,921	1,643%	31	30,010	516,559	1,721%	13	72%	54%	1.34
	2049	52,835	922,514	1,746%	21	19,695	354,361	1,799%	8	72%	54%	1.34
	2050	36,217	674,797	1,863%	14	12,554	234,937	1,871%	5	73%	54%	1.34
	2051	24,234	483,361	1,995%	9	7,778	150,605	1,936%	3	73%	54%	1.34
	2052	15,737	336,318	2,137%	6	4,693	93,443	1,991%	2	73%	54%	1.34
	2053-2057	21,943	521,805	2,378%	8	6,093	127,582	2,094%	2	73%	54%	1.34
	2058-2062	896	25,195	2,813%	0	278	7,378	2,657%	0	73%	54%	1.34
	2063-2067	0	0	0%	0	0	0	0%	0	73%	54%	1.34
	2068-2072	0	0	0%	0	0	0	0%	0	73%	54%	1.34
								History		6%	6%	1.08
								Future		129%	111%	1.17
								Lifetime		73%	54%	1.34

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 29% Increase
Individual Simplicity Policy Forms
Issue Ages 60 - 64

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.09% Interest	Actual-to-Expected Ratio
Historical Experience	2004	356,707	0	0%	528	348,418	4,993	1%	522	0%	1%	0.00
	2005	2,113,151	0	0%	1,517	2,059,097	32,909	2%	1,464	0%	2%	0.00
	2006	4,134,235	46,862	1%	2,412	3,955,441	80,313	2%	2,268	1%	2%	0.38
	2007	6,025,600	406,749	7%	3,073	5,661,017	147,297	3%	2,837	3%	2%	1.59
	2008	6,917,380	509,000	7%	3,170	6,352,439	222,564	4%	2,860	5%	3%	1.83
	2009	6,862,647	524,402	8%	3,095	6,225,116	314,627	5%	2,770	5%	3%	1.72
	2010	6,745,106	504,307	7%	3,073	6,070,734	432,173	7%	2,706	6%	4%	1.51
	2011	6,677,132	484,797	7%	3,046	5,956,603	573,800	10%	2,658	6%	5%	1.30
	2012	6,721,763	365,011	5%	3,100	5,922,010	726,590	12%	2,654	6%	6%	1.08
Projected Future Experience (60 Years)	2013	6,802,874	985,046	14%	3,000	5,861,088	881,385	15%	2,552	7%	6%	1.06
	2014	7,200,809	1,154,631	16%	2,833	5,612,242	1,041,412	19%	2,455	8%	7%	1.04
	2015	7,351,708	1,348,523	18%	2,738	5,251,500	1,217,082	23%	2,359	9%	8%	1.02
	2016	7,041,481	1,599,012	23%	2,659	4,805,968	1,417,701	29%	2,263	10%	10%	1.01
	2017	6,562,712	1,925,024	29%	2,582	4,408,204	1,665,448	38%	2,165	11%	11%	1.00
	2018	6,171,907	2,337,130	38%	2,503	4,080,497	1,969,301	48%	2,067	12%	12%	1.00
	2019	5,942,092	2,829,736	48%	2,419	3,866,369	2,323,512	60%	1,966	14%	14%	1.00
	2020	5,702,116	3,352,762	59%	2,332	3,648,791	2,688,509	74%	1,864	16%	15%	1.00
	2021	5,477,738	3,891,295	71%	2,240	3,446,003	3,054,016	89%	1,761	17%	17%	1.01
	2022	5,241,920	4,445,676	85%	2,143	3,240,654	3,421,910	106%	1,656	19%	19%	1.02
	2023	4,969,771	5,026,861	101%	2,040	3,016,541	3,797,634	126%	1,551	22%	21%	1.03
	2024	4,716,838	5,643,116	120%	1,933	2,813,714	4,183,954	149%	1,445	24%	23%	1.04
	2025	4,453,489	6,286,422	141%	1,822	2,611,362	4,574,778	175%	1,339	26%	25%	1.05
	2026	4,182,085	6,966,190	167%	1,707	2,410,615	4,975,952	206%	1,234	29%	27%	1.06
	2027	3,905,516	7,684,729	197%	1,591	2,212,702	5,385,674	243%	1,131	32%	29%	1.07
	2028	3,626,452	8,432,843	233%	1,474	2,018,888	5,797,764	287%	1,030	34%	32%	1.09
	2029	3,346,837	9,184,901	274%	1,357	1,830,408	6,193,781	338%	932	37%	34%	1.10
	2030	3,068,210	9,883,790	322%	1,240	1,648,405	6,539,892	397%	837	40%	36%	1.11
	2031	2,792,114	10,489,700	376%	1,125	1,473,895	6,815,194	462%	747	43%	38%	1.13
	2032	2,520,277	10,964,378	435%	1,012	1,307,752	6,996,697	535%	660	46%	40%	1.14
	2033	2,254,655	11,262,448	500%	901	1,150,715	7,065,544	614%	579	49%	42%	1.15
	2034	1,997,376	11,348,666	568%	794	1,003,409	7,007,620	698%	503	51%	44%	1.17
	2035	1,750,706	11,191,871	639%	692	866,352	6,809,261	786%	432	54%	46%	1.18
	2036	1,516,967	10,785,990	711%	596	739,959	6,473,223	875%	367	56%	47%	1.19
	2037	1,298,367	10,156,227	782%	507	624,536	6,015,159	963%	308	58%	49%	1.20
	2038	1,096,828	9,329,281	851%	425	520,279	5,454,476	1,048%	255	60%	50%	1.21
	2039	913,848	8,355,565	914%	352	427,260	4,821,370	1,128%	208	62%	51%	1.21
	2040	750,404	7,301,746	973%	286	345,418	4,153,131	1,202%	167	63%	52%	1.22
	2041	606,894	6,234,228	1,027%	229	274,529	3,489,216	1,271%	131	64%	52%	1.23
	2042	483,123	5,212,508	1,079%	181	214,187	2,863,246	1,337%	101	65%	53%	1.23
	2043	378,337	4,269,069	1,128%	140	163,797	2,292,691	1,400%	76	66%	53%	1.24
	2044	291,297	3,428,165	1,177%	107	122,591	1,790,342	1,460%	56	66%	54%	1.24
	2045	220,387	2,700,473	1,225%	80	89,648	1,361,720	1,519%	41	67%	54%	1.24
	2046	163,744	2,093,104	1,278%	59	63,948	1,010,043	1,579%	28	67%	54%	1.24
	2047	119,399	1,600,788	1,341%	42	44,423	731,556	1,647%	19	67%	54%	1.24
	2048	85,393	1,207,921	1,415%	30	30,010	516,559	1,721%	13	67%	54%	1.25
	2049	59,867	898,522	1,501%	21	19,695	354,361	1,799%	8	67%	54%	1.25
	2050	41,107	657,115	1,599%	14	12,554	234,937	1,871%	5	67%	54%	1.25
	2051	27,559	470,612	1,708%	9	7,778	150,605	1,936%	3	68%	54%	1.25
	2052	17,938	327,354	1,825%	6	4,693	93,443	1,991%	2	68%	54%	1.25
	2053-2057	25,204	507,145	2,012%	8	6,093	127,582	2,094%	2	68%	54%	1.25
	2058-2062	1,060	24,245	2,287%	0	278	7,378	2,657%	0	68%	54%	1.25
	2063-2067	0	0	0%	0	0	0	0%	0	68%	54%	1.25
	2068-2072	0	0	0%	0	0	0	0%	0	68%	54%	1.25
								History		6%	6%	1.08
								Future		115%	111%	1.04
								Lifetime		68%	54%	1.25

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 65 - 69

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 5.53% Interest	Actual-to-Expected Ratio
Historical Experience	2004	232,675	0	0%	328	225,520	4,225	2%	324	0%	2%	0.00
	2005	1,330,334	0	0%	829	1,283,681	28,149	2%	802	0%	2%	0.00
	2006	2,296,116	20,317	1%	1,157	2,171,553	68,739	3%	1,077	1%	3%	0.19
	2007	3,201,690	290,824	9%	1,396	2,937,721	128,591	4%	1,267	4%	3%	1.24
	2008	3,561,267	658,558	18%	1,411	3,182,668	204,684	6%	1,248	9%	4%	2.01
	2009	3,553,430	259,887	7%	1,382	3,122,334	299,093	10%	1,211	8%	5%	1.53
	2010	3,472,526	422,589	12%	1,357	3,020,211	410,662	14%	1,174	9%	7%	1.32
	2011	3,479,478	754,769	22%	1,375	2,972,567	527,894	18%	1,164	11%	8%	1.31
	2012	3,538,798	1,114,445	31%	1,399	2,978,006	650,580	22%	1,162	13%	10%	1.36
Projected Future Experience (60 Years)	2013	3,569,864	945,801	26%	1,345	2,918,229	781,327	27%	1,102	15%	11%	1.29
	2014	3,559,566	1,123,121	32%	1,284	2,766,665	921,920	33%	1,045	16%	13%	1.23
	2015	3,477,658	1,332,650	38%	1,239	2,588,345	1,072,552	41%	990	18%	15%	1.19
	2016	3,315,304	1,581,063	48%	1,194	2,413,594	1,239,121	51%	934	20%	17%	1.17
	2017	3,109,967	1,857,791	60%	1,147	2,210,002	1,411,734	64%	878	22%	19%	1.15
	2018	2,941,194	2,155,863	73%	1,098	2,040,622	1,584,879	78%	821	25%	21%	1.15
	2019	2,803,889	2,462,606	88%	1,047	1,899,866	1,751,898	92%	765	27%	24%	1.14
	2020	2,661,424	2,752,989	103%	993	1,760,582	1,899,735	108%	708	30%	26%	1.14
	2021	2,512,133	3,045,058	121%	936	1,622,340	2,039,811	126%	652	33%	28%	1.15
	2022	2,354,572	3,328,582	141%	877	1,484,664	2,170,950	146%	597	36%	31%	1.16
	2023	2,197,595	3,610,851	164%	816	1,354,807	2,298,450	170%	543	39%	33%	1.16
	2024	2,035,746	3,880,635	191%	753	1,228,556	2,415,290	197%	491	42%	36%	1.17
	2025	1,870,748	4,114,633	220%	689	1,106,673	2,508,367	227%	441	45%	38%	1.18
	2026	1,704,847	4,312,613	253%	625	989,840	2,579,016	261%	393	48%	40%	1.19
	2027	1,540,218	4,460,148	290%	562	878,649	2,618,757	298%	347	51%	42%	1.20
	2028	1,378,770	4,539,884	329%	501	773,599	2,621,022	339%	304	54%	44%	1.21
	2029	1,222,085	4,539,562	371%	441	675,097	2,581,577	382%	264	56%	46%	1.22
	2030	1,071,632	4,447,396	415%	385	583,473	2,493,268	427%	227	59%	48%	1.22
	2031	928,886	4,264,333	459%	331	498,984	2,359,310	473%	193	61%	50%	1.23
	2032	795,297	3,996,527	503%	282	421,815	2,184,826	518%	162	63%	51%	1.24
	2033	672,141	3,651,392	543%	236	352,080	1,973,168	560%	134	65%	52%	1.24
	2034	560,351	3,253,867	581%	195	289,814	1,738,266	600%	109	67%	53%	1.25
	2035	460,498	2,829,883	615%	159	234,958	1,492,209	635%	88	68%	54%	1.25
	2036	372,806	2,406,379	645%	128	187,354	1,250,284	667%	69	69%	55%	1.26
	2037	297,145	2,005,065	675%	101	146,736	1,024,286	698%	53	70%	56%	1.26
	2038	233,049	1,636,713	702%	78	112,718	819,263	727%	40	71%	56%	1.26
	2039	179,759	1,307,480	727%	60	84,800	637,768	752%	30	71%	56%	1.27
	2040	136,290	1,024,765	752%	45	62,389	483,782	775%	22	72%	56%	1.27
	2041	101,513	790,950	779%	33	44,819	358,322	799%	15	72%	57%	1.27
	2042	74,234	602,458	812%	24	31,392	259,244	826%	10	72%	57%	1.27
	2043	53,267	452,887	850%	17	21,411	183,142	855%	7	72%	57%	1.27
	2044	37,484	335,269	894%	12	14,209	125,663	884%	4	72%	57%	1.27
	2045	25,844	243,717	943%	8	9,175	83,376	909%	3	72%	57%	1.27
	2046	17,398	173,235	996%	5	5,768	53,411	926%	2	72%	57%	1.27
	2047	11,392	120,788	1,060%	3	3,537	33,315	942%	1	72%	57%	1.27
	2048	7,231	82,286	1,138%	2	2,124	20,260	954%	1	72%	57%	1.27
	2049	4,411	53,441	1,212%	1	1,254	12,090	964%	0	72%	57%	1.27
	2050	2,562	30,874	1,205%	1	731	7,092	971%	0	72%	57%	1.27
	2051	1,422	16,362	1,151%	0	420	4,149	988%	0	72%	57%	1.27
	2052	757	8,304	1,097%	0	236	2,433	1,030%	0	72%	57%	1.27
	2053-2057	764	9,134	1,196%	0	240	2,768	1,155%	0	72%	57%	1.27
	2058-2062	0	0	0%	0	0	0	0%	0	72%	57%	1.27
	2063-2067	0	0	0%	0	0	0	0%	0	72%	57%	1.27
	2068-2072	0	0	0%	0	0	0	0%	0	72%	57%	1.27
								History		13%	10%	1.36
								Future		127%	115%	1.11
								Lifetime		72%	57%	1.27

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 20% Increase
Individual Simplicity Policy Forms
Issue Ages 65 - 69

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 5.53% Interest	Actual-to-Expected Ratio
Historical Experience	2004	232,675	0	0%	328	225,520	4,225	2%	324	0%	2%	0.00
	2005	1,330,334	0	0%	829	1,283,681	28,149	2%	802	0%	2%	0.00
	2006	2,296,116	20,317	1%	1,157	2,171,553	68,739	3%	1,077	1%	3%	0.19
	2007	3,201,690	290,824	9%	1,396	2,937,721	128,591	4%	1,267	4%	3%	1.24
	2008	3,561,267	658,558	18%	1,411	3,182,668	204,684	6%	1,248	9%	4%	2.01
	2009	3,553,430	259,887	7%	1,382	3,122,334	299,093	10%	1,211	8%	5%	1.53
	2010	3,472,526	422,589	12%	1,357	3,020,211	410,662	14%	1,174	9%	7%	1.32
	2011	3,479,478	754,769	22%	1,375	2,972,567	527,894	18%	1,164	11%	8%	1.31
	2012	3,538,798	1,114,445	31%	1,399	2,978,006	650,580	22%	1,162	13%	10%	1.36
Projected Future Experience (60 Years)	2013	3,569,864	945,801	26%	1,345	2,918,229	781,327	27%	1,102	15%	11%	1.29
	2014	3,637,894	1,115,404	31%	1,259	2,766,665	921,920	33%	1,045	16%	13%	1.23
	2015	3,664,539	1,310,819	36%	1,208	2,588,345	1,072,552	41%	990	18%	15%	1.18
	2016	3,553,790	1,547,456	44%	1,163	2,413,594	1,239,121	51%	934	20%	17%	1.15
	2017	3,335,061	1,817,699	55%	1,117	2,210,002	1,411,734	64%	878	22%	19%	1.13
	2018	3,155,397	2,109,260	67%	1,069	2,040,622	1,584,879	78%	821	24%	21%	1.12
	2019	3,008,119	2,409,286	80%	1,019	1,899,866	1,751,898	92%	765	26%	24%	1.11
	2020	2,855,372	2,693,171	94%	967	1,760,582	1,899,735	108%	708	29%	26%	1.11
	2021	2,694,943	2,978,726	111%	911	1,622,340	2,039,811	126%	652	31%	28%	1.11
	2022	2,525,427	3,255,715	129%	854	1,484,664	2,170,950	146%	597	34%	31%	1.11
	2023	2,357,290	3,531,466	150%	794	1,354,807	2,298,450	170%	543	37%	33%	1.12
	2024	2,183,929	3,795,059	174%	733	1,228,556	2,415,290	197%	491	40%	36%	1.12
	2025	2,007,188	4,023,668	200%	671	1,106,673	2,508,367	227%	441	43%	38%	1.13
	2026	1,829,468	4,217,013	231%	608	989,840	2,579,016	261%	393	46%	40%	1.14
	2027	1,653,092	4,360,918	264%	547	878,649	2,618,757	298%	347	48%	42%	1.15
	2028	1,480,098	4,438,603	300%	487	773,599	2,621,022	339%	304	51%	44%	1.15
	2029	1,312,178	4,437,963	338%	430	675,097	2,581,577	382%	264	54%	46%	1.16
	2030	1,150,908	4,347,423	378%	375	583,473	2,493,268	427%	227	56%	48%	1.17
	2031	997,868	4,168,023	418%	322	498,984	2,359,310	473%	193	59%	50%	1.17
	2032	854,617	3,905,744	457%	274	421,815	2,184,826	518%	162	61%	51%	1.18
	2033	722,525	3,567,877	494%	230	352,080	1,973,168	560%	134	62%	52%	1.19
	2034	602,597	3,178,829	528%	190	289,814	1,738,266	600%	109	64%	53%	1.19
	2035	495,442	2,763,928	558%	155	234,958	1,492,209	635%	88	65%	54%	1.20
	2036	401,305	2,349,651	586%	124	187,354	1,250,284	667%	69	66%	55%	1.20
	2037	320,049	1,957,195	612%	98	146,736	1,024,286	698%	53	67%	56%	1.20
	2038	251,179	1,597,086	636%	76	112,718	819,263	727%	40	67%	56%	1.20
	2039	193,889	1,275,381	658%	58	84,800	637,768	752%	30	68%	56%	1.21
	2040	147,127	999,244	679%	43	62,389	483,782	775%	22	68%	56%	1.21
	2041	109,687	770,978	703%	32	44,819	358,322	799%	15	68%	57%	1.21
	2042	80,295	587,037	731%	23	31,392	259,244	826%	10	69%	57%	1.21
	2043	57,682	441,158	765%	16	21,411	183,142	855%	7	69%	57%	1.21
	2044	40,643	326,491	803%	11	14,209	125,663	884%	4	69%	57%	1.21
	2045	28,061	237,269	846%	8	9,175	83,376	909%	3	69%	57%	1.21
	2046	18,919	168,605	891%	5	5,768	53,411	926%	2	69%	57%	1.21
	2047	12,411	117,517	947%	3	3,537	33,315	942%	1	69%	57%	1.21
	2048	7,895	80,017	1,014%	2	2,124	20,260	954%	1	69%	57%	1.21
	2049	4,829	51,932	1,075%	1	1,254	12,090	964%	0	69%	57%	1.21
	2050	2,815	29,968	1,064%	1	731	7,092	971%	0	69%	57%	1.21
	2051	1,571	15,842	1,008%	0	420	4,149	988%	0	69%	57%	1.21
	2052	842	8,003	950%	0	236	2,433	1,030%	0	69%	57%	1.21
	2053-2057	856	8,766	1,024%	0	240	2,768	1,155%	0	69%	57%	1.21
	2058-2062	0	0	0%	0	0	0	0%	0	69%	57%	1.21
	2063-2067	0	0	0%	0	0	0	0%	0	69%	57%	1.21
	2068-2072	0	0	0%	0	0	0	0%	0	69%	57%	1.21
								History		13%	10%	1.36
								Future		117%	115%	1.02
								Lifetime		69%	57%	1.21

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 70 - 74

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 4.96% Interest	Actual-to-Expected Ratio
Historical Experience	2004	130,638	0	0%	158	125,961	6,256	5%	155	0%	5%	0.00
	2005	759,803	0	0%	400	727,631	37,600	5%	380	0%	5%	0.00
	2006	1,309,821	13,539	1%	526	1,216,154	81,099	7%	485	1%	6%	0.10
	2007	1,670,249	131,419	8%	598	1,508,722	133,449	9%	534	4%	7%	0.50
	2008	1,767,508	633,573	36%	592	1,556,747	191,751	12%	518	13%	9%	1.52
	2009	1,750,254	144,212	8%	582	1,517,392	255,454	17%	499	12%	10%	1.16
	2010	1,706,269	823,516	48%	567	1,451,489	327,801	23%	474	18%	12%	1.47
	2011	1,677,004	838,097	50%	564	1,400,867	408,726	29%	466	22%	14%	1.55
	2012	1,710,164	600,983	35%	571	1,394,342	492,257	35%	458	24%	17%	1.43
Projected Future Experience (60 Years)	2013	1,692,349	731,758	43%	544	1,338,421	572,154	43%	425	26%	19%	1.35
	2014	1,646,240	832,302	51%	513	1,244,073	640,002	51%	395	28%	21%	1.29
	2015	1,584,660	938,799	59%	488	1,151,099	703,314	61%	365	30%	24%	1.26
	2016	1,481,421	1,055,976	71%	463	1,046,611	762,365	73%	335	32%	26%	1.23
	2017	1,390,851	1,183,785	85%	437	951,387	821,111	86%	307	35%	29%	1.21
	2018	1,304,063	1,318,521	101%	410	863,764	877,114	102%	279	38%	31%	1.21
	2019	1,220,790	1,446,051	118%	382	783,800	923,460	118%	251	41%	34%	1.20
	2020	1,134,390	1,553,863	137%	353	706,502	956,724	135%	225	44%	36%	1.20
	2021	1,045,134	1,639,461	157%	323	632,293	977,725	155%	201	47%	39%	1.20
	2022	953,575	1,691,982	177%	293	561,552	981,593	175%	177	50%	41%	1.21
	2023	860,510	1,712,011	199%	262	494,603	969,222	196%	155	53%	43%	1.21
	2024	767,084	1,692,636	221%	231	431,718	939,067	218%	134	55%	45%	1.22
	2025	675,040	1,640,291	243%	202	373,126	894,883	240%	115	58%	47%	1.22
	2026	586,378	1,558,536	266%	174	319,019	837,809	263%	97	60%	49%	1.23
	2027	502,769	1,446,819	288%	147	269,550	767,178	285%	82	62%	50%	1.23
	2028	425,384	1,310,661	308%	124	224,818	686,166	305%	67	64%	52%	1.23
	2029	354,936	1,158,498	326%	102	184,864	598,764	324%	55	65%	53%	1.24
	2030	291,849	1,001,445	343%	83	149,670	510,370	341%	44	66%	53%	1.24
	2031	236,318	846,988	358%	66	119,152	424,935	357%	34	67%	54%	1.24
	2032	188,352	701,579	372%	52	93,152	345,740	371%	27	68%	55%	1.24
	2033	147,728	569,785	386%	41	71,422	274,902	385%	20	68%	55%	1.25
	2034	113,971	452,913	397%	31	53,634	212,899	397%	15	69%	55%	1.25
	2035	86,446	353,527	409%	23	39,393	160,809	408%	11	69%	55%	1.25
	2036	64,431	272,150	422%	17	28,261	118,800	420%	8	69%	56%	1.25
	2037	47,166	206,765	438%	12	19,782	85,860	434%	5	70%	56%	1.25
	2038	33,896	154,723	456%	9	13,501	60,546	448%	3	70%	56%	1.25
	2039	23,903	113,893	476%	6	8,983	41,533	462%	2	70%	56%	1.25
	2040	16,519	82,421	499%	4	5,829	27,663	475%	1	70%	56%	1.25
	2041	11,132	58,080	522%	3	3,695	17,866	484%	1	70%	56%	1.25
	2042	7,326	40,274	550%	2	2,293	11,290	492%	1	70%	56%	1.25
	2043	4,685	27,316	583%	1	1,397	7,042	504%	0	70%	56%	1.25
	2044	2,864	17,442	609%	1	838	4,343	518%	0	70%	56%	1.25
	2045	1,664	10,039	603%	0	497	2,651	534%	0	70%	56%	1.25
	2046	941	5,461	580%	0	290	1,606	555%	0	70%	56%	1.25
	2047	524	3,080	588%	0	164	961	585%	0	70%	56%	1.25
	2048	286	1,762	616%	0	89	557	626%	0	70%	56%	1.25
	2049	147	1,007	686%	0	46	318	695%	0	70%	56%	1.25
	2050	77	581	760%	0	23	181	771%	0	70%	56%	1.25
	2051	28	232	816%	0	9	78	857%	0	70%	56%	1.25
	2052	7	59	910%	0	2	21	934%	0	70%	56%	1.25
	2053-2057	0	0	0%	0	0	0	0%	0	70%	56%	1.25
	2058-2062	0	0	0%	0	0	0	0%	0	70%	56%	1.25
	2063-2067	0	0	0%	0	0	0	0%	0	70%	56%	1.25
	2068-2072	0	0	0%	0	0	0	0%	0	70%	56%	1.25
								History		24%	17%	1.43
								Future		122%	113%	1.09
								Lifetime		70%	56%	1.25

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 13% Increase
Individual Simplicity Policy Forms
Issue Ages 70 - 74

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 4.96% Interest	Actual-to-Expected Ratio
Historical Experience	2004	130,638	0	0%	158	125,961	6,256	5%	155	0%	5%	0.00
	2005	759,803	0	0%	400	727,631	37,600	5%	380	0%	5%	0.00
	2006	1,309,821	13,539	1%	526	1,216,154	81,099	7%	485	1%	6%	0.10
	2007	1,670,249	131,419	8%	598	1,508,722	133,449	9%	534	4%	7%	0.50
	2008	1,767,508	633,573	36%	592	1,556,747	191,751	12%	518	13%	9%	1.52
	2009	1,750,254	144,212	8%	582	1,517,392	255,454	17%	499	12%	10%	1.16
	2010	1,706,269	823,516	48%	567	1,451,489	327,801	23%	474	18%	12%	1.47
	2011	1,677,004	838,097	50%	564	1,400,867	408,726	29%	466	22%	14%	1.55
	2012	1,710,164	600,983	35%	571	1,394,342	492,257	35%	458	24%	17%	1.43
Projected Future Experience (60 Years)	2013	1,692,349	731,758	43%	544	1,338,421	572,154	43%	425	26%	19%	1.35
	2014	1,667,853	826,317	50%	503	1,244,073	640,002	51%	395	28%	21%	1.29
	2015	1,633,245	923,479	57%	476	1,151,099	703,314	61%	365	30%	24%	1.25
	2016	1,537,370	1,033,665	67%	451	1,046,611	762,365	73%	335	32%	26%	1.22
	2017	1,443,506	1,158,328	80%	425	951,387	821,111	86%	307	35%	29%	1.20
	2018	1,353,086	1,289,990	95%	399	863,764	877,114	102%	279	37%	31%	1.19
	2019	1,266,787	1,414,601	112%	372	783,800	923,460	118%	251	40%	34%	1.18
	2020	1,177,248	1,519,905	129%	343	706,502	956,724	135%	225	43%	36%	1.18
	2021	1,084,746	1,603,421	148%	314	632,293	977,725	155%	201	46%	39%	1.18
	2022	989,853	1,654,475	167%	285	561,552	981,593	175%	177	49%	41%	1.18
	2023	893,396	1,673,793	187%	255	494,603	969,222	196%	155	51%	43%	1.18
	2024	796,556	1,654,545	208%	225	431,718	939,067	218%	134	54%	45%	1.19
	2025	701,141	1,602,995	229%	196	373,126	894,883	240%	115	56%	47%	1.19
	2026	609,216	1,522,710	250%	169	319,019	837,809	263%	97	58%	49%	1.19
	2027	522,511	1,413,166	270%	143	269,550	767,178	285%	82	60%	50%	1.20
	2028	442,235	1,279,782	289%	120	224,818	686,166	305%	67	62%	52%	1.20
	2029	369,132	1,130,790	306%	99	184,864	598,764	324%	55	63%	53%	1.20
	2030	303,642	977,094	322%	81	149,670	510,370	341%	44	64%	53%	1.20
	2031	245,973	826,054	336%	64	119,152	424,935	357%	34	65%	54%	1.21
	2032	196,138	683,940	349%	51	93,152	345,740	371%	27	66%	55%	1.21
	2033	153,913	555,188	361%	39	71,422	274,902	385%	20	66%	55%	1.21
	2034	118,809	441,088	371%	30	53,634	212,899	397%	15	67%	55%	1.21
	2035	90,170	344,133	382%	22	39,393	160,809	408%	11	67%	55%	1.21
	2036	67,251	264,796	394%	17	28,261	118,800	420%	8	67%	56%	1.21
	2037	49,265	201,095	408%	12	19,782	85,860	434%	5	68%	56%	1.21
	2038	35,432	150,421	425%	8	13,501	60,546	448%	3	68%	56%	1.21
	2039	25,007	110,683	443%	6	8,983	41,533	462%	2	68%	56%	1.21
	2040	17,297	80,066	463%	4	5,829	27,663	475%	1	68%	56%	1.21
	2041	11,668	56,400	483%	3	3,695	17,866	484%	1	68%	56%	1.21
	2042	7,687	39,092	509%	2	2,293	11,290	492%	1	68%	56%	1.21
	2043	4,923	26,498	538%	1	1,397	7,042	504%	0	68%	56%	1.21
	2044	3,015	16,896	560%	1	838	4,343	518%	0	68%	56%	1.22
	2045	1,756	9,711	553%	0	497	2,651	534%	0	68%	56%	1.22
	2046	996	5,264	528%	0	290	1,606	555%	0	68%	56%	1.22
	2047	556	2,961	533%	0	164	961	585%	0	68%	56%	1.22
	2048	304	1,692	557%	0	89	557	626%	0	68%	56%	1.22
	2049	156	966	620%	0	46	318	695%	0	68%	56%	1.22
	2050	81	558	685%	0	23	181	771%	0	68%	56%	1.22
	2051	30	223	737%	0	9	78	857%	0	68%	56%	1.22
	2052	7	57	818%	0	2	21	934%	0	68%	56%	1.22
	2053-2057	0	0	0%	0	0	0	0%	0	68%	56%	1.22
	2058-2062	0	0	0%	0	0	0	0%	0	68%	56%	1.22
	2063-2067	0	0	0%	0	0	0	0%	0	68%	56%	1.22
	2068-2072	0	0	0%	0	0	0	0%	0	68%	56%	1.22
								History		24%	17%	1.43
								Future		116%	113%	1.03
								Lifetime		68%	56%	1.22

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 75 +

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 4.60% Interest	Actual-to-Expected Ratio
Historical Experience	2004	90,888	0	0%	56	87,539	9,903	11%	59	0%	11%	0.00
	2005	375,345	46,461	12%	98	382,132	49,509	13%	99	10%	13%	0.78
	2006	550,070	9,506	2%	136	523,227	87,951	17%	130	6%	15%	0.38
	2007	723,864	13,241	2%	163	647,917	141,206	22%	148	4%	17%	0.23
	2008	772,258	5,922	1%	158	666,280	184,531	28%	141	3%	20%	0.16
	2009	708,070	483,403	68%	148	617,546	222,654	36%	131	16%	23%	0.69
	2010	660,911	97,482	15%	144	578,400	254,003	44%	123	16%	26%	0.61
	2011	654,486	322,711	49%	142	555,699	283,445	51%	119	20%	29%	0.69
	2012	625,781	320,096	51%	139	530,624	306,115	58%	114	23%	32%	0.72
Projected Future Experience (60 Years)	2013	612,093	426,856	70%	131	494,232	319,159	65%	102	27%	35%	0.78
	2014	572,174	447,890	78%	122	440,580	323,146	73%	91	31%	37%	0.83
	2015	531,422	459,182	86%	113	391,257	323,070	83%	81	34%	40%	0.86
	2016	490,113	468,958	96%	104	344,873	317,736	92%	72	37%	42%	0.89
	2017	448,178	476,395	106%	95	301,492	308,571	102%	63	40%	44%	0.91
	2018	405,814	476,307	117%	86	261,187	295,066	113%	54	43%	46%	0.93
	2019	363,381	466,082	128%	77	224,077	276,917	124%	47	45%	47%	0.95
	2020	321,352	445,215	139%	68	190,240	254,521	134%	39	47%	49%	0.96
	2021	280,270	415,816	148%	60	159,707	229,430	144%	33	49%	50%	0.98
	2022	240,798	379,726	158%	51	132,456	203,020	153%	27	51%	51%	0.99
	2023	203,587	339,305	167%	43	108,419	176,275	163%	22	52%	52%	1.00
	2024	169,220	296,193	175%	36	87,496	149,962	171%	18	53%	53%	1.00
	2025	138,229	252,499	183%	29	69,545	124,906	180%	14	54%	54%	1.01
	2026	110,996	210,970	190%	23	54,380	101,875	187%	11	55%	54%	1.02
	2027	87,684	173,474	198%	18	41,782	81,565	195%	8	56%	54%	1.02
	2028	68,167	140,043	205%	14	31,506	63,930	203%	6	56%	55%	1.02
	2029	52,108	110,719	212%	11	23,288	48,921	210%	5	56%	55%	1.02
	2030	39,104	85,901	220%	8	16,852	36,610	217%	3	57%	55%	1.03
	2031	28,788	65,541	228%	6	11,922	26,824	225%	2	57%	55%	1.03
	2032	20,726	48,878	236%	4	8,235	19,215	233%	2	57%	55%	1.03
	2033	14,712	36,082	245%	3	5,549	13,442	242%	1	57%	55%	1.03
	2034	10,262	26,316	256%	2	3,645	9,197	252%	1	57%	55%	1.03
	2035	6,972	18,618	267%	1	2,335	6,121	262%	0	57%	55%	1.03
	2036	4,624	12,928	280%	1	1,459	3,987	273%	0	57%	55%	1.03
	2037	2,996	8,919	298%	1	888	2,552	287%	0	57%	55%	1.03
	2038	1,905	5,990	314%	0	530	1,605	303%	0	57%	55%	1.03
	2039	1,151	3,845	334%	0	310	988	318%	0	57%	55%	1.03
	2040	668	2,335	350%	0	178	596	334%	0	57%	55%	1.03
	2041	379	1,392	367%	0	102	358	353%	0	57%	55%	1.03
	2042	202	779	385%	0	55	209	379%	0	57%	55%	1.03
	2043	104	414	397%	0	27	111	411%	0	57%	55%	1.03
	2044	56	244	433%	0	13	60	466%	0	57%	55%	1.03
	2045	24	104	440%	0	5	23	450%	0	57%	55%	1.03
	2046	5	19	396%	0	1	3	336%	0	57%	55%	1.03
	2047	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2048	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2049	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2050	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2051	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2052	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2053-2057	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2058-2062	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2063-2067	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2068-2072	0	0	0%	0	0	0	0%	0	57%	55%	1.03
								History		23%	32%	0.72
								Future		112%	102%	1.09
								Lifetime		57%	55%	1.03

Exhibit II
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 0% Increase
Individual Simplicity Policy Forms
Issue Ages 75 +

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 4.60% Interest	Actual-to-Expected Ratio
Historical Experience	2004	90,888	0	0%	56	87,539	9,903	11%	59	0%	11%	0.00
	2005	375,345	46,461	12%	98	382,132	49,509	13%	99	10%	13%	0.78
	2006	550,070	9,506	2%	136	523,227	87,951	17%	130	6%	15%	0.38
	2007	723,864	13,241	2%	163	647,917	141,206	22%	148	4%	17%	0.23
	2008	772,258	5,922	1%	158	666,280	184,531	28%	141	3%	20%	0.16
	2009	708,070	483,403	68%	148	617,546	222,654	36%	131	16%	23%	0.69
	2010	660,911	97,482	15%	144	578,400	254,003	44%	123	16%	26%	0.61
	2011	654,486	322,711	49%	142	555,699	283,445	51%	119	20%	29%	0.69
	2012	625,781	320,096	51%	139	530,624	306,115	58%	114	23%	32%	0.72
Projected Future Experience (60 Years)	2013	612,093	426,856	70%	131	494,232	319,159	65%	102	27%	35%	0.78
	2014	572,174	447,890	78%	122	440,580	323,146	73%	91	31%	37%	0.83
	2015	531,422	459,182	86%	113	391,257	323,070	83%	81	34%	40%	0.86
	2016	490,113	468,958	96%	104	344,873	317,736	92%	72	37%	42%	0.89
	2017	448,178	476,395	106%	95	301,492	308,571	102%	63	40%	44%	0.91
	2018	405,814	476,307	117%	86	261,187	295,066	113%	54	43%	46%	0.93
	2019	363,381	466,082	128%	77	224,077	276,917	124%	47	45%	47%	0.95
	2020	321,352	445,215	139%	68	190,240	254,521	134%	39	47%	49%	0.96
	2021	280,270	415,816	148%	60	159,707	229,430	144%	33	49%	50%	0.98
	2022	240,798	379,726	158%	51	132,456	203,020	153%	27	51%	51%	0.99
	2023	203,587	339,305	167%	43	108,419	176,275	163%	22	52%	52%	1.00
	2024	169,220	296,193	175%	36	87,496	149,962	171%	18	53%	53%	1.00
	2025	138,229	252,499	183%	29	69,545	124,906	180%	14	54%	54%	1.01
	2026	110,996	210,970	190%	23	54,380	101,875	187%	11	55%	54%	1.02
	2027	87,684	173,474	198%	18	41,782	81,565	195%	8	56%	54%	1.02
	2028	68,167	140,043	205%	14	31,506	63,930	203%	6	56%	55%	1.02
	2029	52,108	110,719	212%	11	23,288	48,921	210%	5	56%	55%	1.02
	2030	39,104	85,901	220%	8	16,852	36,610	217%	3	57%	55%	1.03
	2031	28,788	65,541	228%	6	11,922	26,824	225%	2	57%	55%	1.03
	2032	20,726	48,878	236%	4	8,235	19,215	233%	2	57%	55%	1.03
	2033	14,712	36,082	245%	3	5,549	13,442	242%	1	57%	55%	1.03
	2034	10,262	26,316	256%	2	3,645	9,197	252%	1	57%	55%	1.03
	2035	6,972	18,618	267%	1	2,335	6,121	262%	0	57%	55%	1.03
	2036	4,624	12,928	280%	1	1,459	3,987	273%	0	57%	55%	1.03
	2037	2,996	8,919	298%	1	888	2,552	287%	0	57%	55%	1.03
	2038	1,905	5,990	314%	0	530	1,605	303%	0	57%	55%	1.03
	2039	1,151	3,845	334%	0	310	988	318%	0	57%	55%	1.03
	2040	668	2,335	350%	0	178	596	334%	0	57%	55%	1.03
	2041	379	1,392	367%	0	102	358	353%	0	57%	55%	1.03
	2042	202	779	385%	0	55	209	379%	0	57%	55%	1.03
	2043	104	414	397%	0	27	111	411%	0	57%	55%	1.03
	2044	56	244	433%	0	13	60	466%	0	57%	55%	1.03
	2045	24	104	440%	0	5	23	450%	0	57%	55%	1.03
	2046	5	19	396%	0	1	3	336%	0	57%	55%	1.03
	2047	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2048	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2049	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2050	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2051	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2052	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2053-2057	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2058-2062	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2063-2067	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2068-2072	0	0	0%	0	0	0	0%	0	57%	55%	1.03
								History		23%	32%	0.72
								Future		112%	102%	1.09
								Lifetime		57%	55%	1.03

Exhibit III
MedAmerica and Affinity Partners
Comparison of Current and Original Pricing Assumptions
Individual Simplicity Policy Forms

Current Assumptions	Original Pricing Assumptions
Mortality	
1994 Group Annuitant Mortality (GAM) Table adjusted by gender using durational factors which reflect the impact of both mortality selection and improvement. The durational adjustment factors were developed for MedAmerica Insurance Company (MAPA); MAPA's two sister companies, MedAmerica Insurance Company of Florida (MAFL) and MedAmerica Insurance Company of New York (MANY) (MAPA, MAFL, and MANY collectively referred to as MedAmerica); and MedAmerica's affinity partners based on historical experience from inception through December 31, 2012 on all policy forms priced beginning in 1998, except the recently priced FlexCare policy form.	1983 GAM Table without selection was assumed in all jurisdictions except for in California where the 1994 GAM Table was used.

	Durational Factor	
Duration	**Male**	**Female**
1	25%	25%
2	35%	35%
3	42%	44%
4	44%	46%
5	46%	48%
6	48%	50%
7	50%	52%
8	52%	54%
9	55%	57%
10	58%	60%

	Durational Factor	
Duration	**Male**	**Female**
11	61%	64%
12	64%	67%
13	67%	70%
14	70%	73%
15	72%	77%
16	75%	80%
17	78%	83%
18	81%	86%
19	83%	90%
20+	86%	93%

Exhibit III
MedAmerica and Affinity Partners
Comparison of Current and Original Pricing Assumptions
Individual Simplicity Policy Forms

Lapse Rates

Current Assumptions

Lapse rates vary by duration, premium payment option, and issue age, and were developed based on historical experience for Simplicity and Simplicity ii policies issued by MedAmerica and its affinity partners from inception through December 31, 2012.

Lifetime-Pay Lapse Rates				
	Issue Age Band			
Duration	**<40**	**40-49**	**50-59**	**60+**
1	17.00%	9.50%	5.50%	5.50%
2	15.50%	9.00%	5.00%	4.50%
3	11.50%	5.50%	4.00%	4.00%
4	7.00%	4.50%	3.00%	3.00%
5	6.00%	4.00%	3.00%	2.50%
6	3.50%	2.00%	2.00%	2.00%
7	2.50%	1.50%	1.50%	1.50%
8+	1.50%	1.50%	1.50%	1.50%

For the 10-pay option, a reduction of 60% of these lapse rates was assumed for durations 1 to 4, a reduction of 70% of these lapse rates was assumed for durations 5 to 8, and 0% lapse thereafter. For the paid up at 65 option, a reduction of 50% of these lapse rates was assumed until age 55, a reduction of 75% of these lapse rates for ages 55 to 59, and 0% lapse thereafter. For the reduced after 65 and reduced after 70 pay options, a reduction of 50% of these lapse rates was assumed until age 60 or 65, respectively, and a reduction of 75% of these lapse rates after the reduction of premiums.

Original Pricing Assumptions

Lapse rates vary by duration, premium payment option, and issue age.

Lapse Rates for Lifetime Payment Option						
	Issue Age					
Duration	**<60**	**60-64**	**65-69**	**70-74**	**75-79**	**80+**
1	10.0%	11.0%	12.0%	12.0%	12.0%	12.0%
2	7.0%	7.0%	7.0%	6.0%	4.0%	2.0%
3	5.0%	4.0%	3.0%	3.0%	3.0%	2.0%
4	3.0%	3.0%	2.0%	2.0%	2.0%	2.0%
5	3.0%	2.0%	2.0%	2.0%	2.0%	2.0%
6+	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%

For the 10-year payment option, a reduction of 50% of these lapse rates was assumed for durations 1 to 5, and 0% lapse thereafter. For the paid up at age 65 option, a reduction of 50% of these lapse rates was assumed until age 60, and 0% lapse thereafter. For the reduced after age 65 and reduced after age 70 payment options, a reduction of 50% of these lapse rates was assumed until age 60 or 65, respectively, and a reduction of 75% of these lapse rates was assumed after the reduction of premiums.

Exhibit III
MedAmerica and Affinity Partners
Comparison of Current and Original Pricing Assumptions
Individual Simplicity Policy Forms

Current Assumptions	Original Pricing Assumptions
Morbidity	
Expected claim costs are the original pricing claim costs, which include underwriting selection and 1% morbidity improvement for 20 durations, adjusted to an all-lives exposure base, along with the durational adjustment factors. The durational adjustment factors were developed based on a comparison of actual and expected historical incurred claims for Simplicity policies issued by MedAmerica and its affinity partners from inception through December 31, 2012.	Original pricing expected nursing home and home health care incidence rates and continuance tables were taken from the 2002 *Milliman Long-Term Care Guidelines (LTCGs)*, adjusted for MedAmerica's available experience at the time this rate schedule was developed relative to the 2002 *LTCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, medical underwriting, and the eligibility standards. Morbidity improvement of 1% was assumed for 20 years.

Duration	Factor
1	1.50
2	1.35
3	1.20
4	1.10
5	1.00
6	0.95
7	0.95
8	0.95

Duration	Factor
9	0.95
10	0.95
11	0.96
12	0.97
13	0.98
14	0.99
15+	1.00

Interest Rate	
5.25%	In all jurisdictions except California, 6.5% was assumed for issue ages less than 60, decreasing by 12.5 basis points for each age over 59 and less than 75. For example, at issue age 65 the assumed rate was 5.75%. For issue ages 75 and over, 4.5% was assumed. In California, 5.25% was assumed for all issue ages.

Exhibit IV
MedAmerica and Affinity Partners
Combined Nationwide Experience
Impact on the Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions
Individual Simplicity Policy Forms

The following table provides the isolated impact of each changed assumption (current versus original pricing) on the projected lifetime loss ratio when actual historical experience is reflected and only the projection assumptions vary. All the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (i.e., 47%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (i.e., 41% = 0% + 14% + 6% + 21%).

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio
Original Pricing Assumptions	58%	N/A
Historical Experience & Projections with Original Pricing Assumptions	59%	N/A
Historical Experience & Projections with Original Pricing Assumptions except for Current:		
Morbidity	59%	0%
Mortality	68%	14%
Lapse	63%	6%
Interest	72%	21%
Historical Experience & Projections with All Current Assumptions	88%	47%

Exhibit V
Demonstration that the Requested Cumulative Rate Increase Passes the 58%/85% Loss Ratio Minimum
MedAmerica and Affinity Partners' Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms

1	Accumulated value of initial earned premium	288,773,701	x	58%	=	167,488,747
2a	Accumulated value of earned premium	288,773,701				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	0	x	85%	=	0
3	Present value of future projected initial earned premium	332,163,183	x	58%	=	192,654,646
4a	Present value of future projected premium	436,719,019				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	104,555,835	x	85%	=	88,872,460
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**449,015,853**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					19,624,227
6b	Present value of future projected incurred claims without the inclusion of active life reserves					729,366,129
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**748,990,357**
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 4.0% to 4.5%.
The accumulated value of initial earned premium is equal to the accumulated value of earned premium as the company did not implement any approved rate increases prior to December 31, 2012.
The future projected incurred claims (item 6b) were increased by 14% to reflect assumptions with moderately adverse experience.

Appendix A
Development and Justification of Current Assumptions

The assumptions for mortality, voluntary lapse, and morbidity were developed by Milliman based on historical experience. Where actual experience had low credibility or did not exist, industry experience was also used. The experience used to develop these assumptions includes historical experience through December 31, 2012 of MedAmerica Insurance Company (MAPA); MAPA's two sister companies, MedAmerica Insurance Company of Florida (MAFL) and MedAmerica Insurance Company of New York (MANY) (MAPA, MAFL, and MANY collectively referred to as MedAmerica); and MedAmerica's affinity partners that issued the same products. The methodology used to develop these assumptions is provided below.

Persistency

Mortality Durational Factors

The experience used to develop the mortality assumption includes historical experience of MedAmerica and its affinity partners from inception through December 31, 2012 for all policy forms priced beginning in 1998 (Premier and later policy forms), except for the recently priced FlexCare policy form.

Exhibit A-1 provides exposure, actual and expected mortality rates, actual-to-expected (A:E) ratios, credibility percent, and smoothed mortality durational factors by gender.

Actual deaths were assigned to the duration in which they occurred, or the preceding duration if the death was on the policy anniversary date. The number of expected deaths by duration was calculated by multiplying a mortality rate by the exposure. The exposure base reflects a full year of exposure for each death and the length of time a covered life is exposed to the risk of death during the year for each life that does not die. The mortality table for determining the expected number of deaths is 1994 Group Annuitant Mortality (GAM) Static. (The 1994 GAM Static table has mortality rates that are 93% of the 1994 GAM Basic table.) The ratio of actual deaths to expected deaths was then calculated.

Considering the level of credibility, the A:E ratios were pegged for durational bands and then interpolated to develop smoothed factors for the first 20 durations. The smoothed factors were determined such that the first two bands of quinquennial durations (1-5 and 6-10) reproduced actual experience (i.e., smoothed and unsmoothed A:Es for the band are the same) since these bands were fully, or near fully, credible. An ultimate level of 86% and 93% of 1994 GAM Static was assumed in durations 20 and later for males and females, respectively. This ultimate level reflects a mortality improvement assumption of 1.0% for males and 0.5% for females for 15 years based on the Society of Actuaries (SOA) June 2011 study, *Global Mortality Improvement Experience and Projection Techniques*.

The SOA June 2011 study provides best-estimate improvement assumptions for the period 2011 to 2025 by gender and attained age, for individual annuitants and the general population. For individual annuitants, the average annual improvement rates for males and females are approximately 1.5% and 1.0%, respectively. These rates were about 25 basis points higher than that for the general population. Based on this study, a reasonable range for mortality improvement is 0.0% to 1.5% for males and 0.0% to 1.0% for females for 10 to 20 years.

A description of the assumed credibility measure is described at the end of this appendix.

Appendix A
Development and Justification of Current Assumptions

Voluntary Lapse Rates

The experience used to develop the lapse assumption is the combined historical experience on Simplicity and Simplicity ii individual policies issued by MedAmerica and its affinity partners from inception through December 31, 2012.

Exhibit A-2a provides exposure, actual total termination rates, expected mortality rates, derived lapse rates, derived lapse credibility percent, all ages lapse rates from Exhibit A-2b, credibility-weighted lapse rates, and smoothed lapse rates for individual lifetime-pay policies by issue age band.

Exhibit A-2b provides exposure, actual total termination rates, expected mortality rates, derived lapse rates, derived lapse credibility percent, and smoothed lapse rates for individual lifetime-pay policies for all issue ages combined. These smoothed lapse rates are used in Exhibit A-2a for credibility weighting in the development of the individual lapse assumption by issue age band.

The credibility-weighted lapse rates in Exhibit A-2a were developed as the weighted average of the derived lapse rates and the all ages lapse rates from Exhibit A-2b. The credibility percentage and its complement are used as weights. In general, the smoothed lapse rates were selected in such a way that the combined duration smoothed lapse rates were close to the credibility-weighted lapse rates (see the rows at the bottom of the exhibit).

The algorithm for the limited-pay options is similar to that used in original pricing. The smoothed lapse rates are a scalar of the lifetime-pay lapse rates. While only 14% of the Simplicity individual policies in-force have a limited-pay option and thus the impact of these assumptions on the projections is assumed to be immaterial, the following describes how the scalars were developed.

- For the 10-pay option, the scalars were developed from a comparison of the lifetime-pay derived lapse rates to the 10-pay derived lapse rates based on MedAmerica and its affinity partners' experience on all products combined. Exhibit A-2c provides similar information as Exhibit A-2b for the 10-pay option, but also shows the derived lifetime-pay lapse rates, ratio of the derived 10-pay lapse rates to the derived lifetime-pay lapse rates, and the smoothed ratios.
- For the paid up at attained age 65, reduced premiums at attained age 65, and reduced premiums at attained age 70 payment options, the scalars by attained age were selected based on those developed for the 20-pay option. The average issue age for the paid up at age 65 payment option is approximately 45, which results in an average payment term of approximately 20 durations. For the two reduced-pay options, only 11 policies were issued across all companies and so the experience is not credible. The scalars for the 20-pay option were developed from a comparison of the lifetime-pay derived lapse rates to the 20-pay derived lapse rates based on MedAmerica and its affinity partners' experience on all products combined. Exhibit A-2d provides the same information as Exhibit A-2c for the 20-pay option.
- The smoothed ratios were chosen primarily based on the banded durational credibility-weighted ratios at the bottom of Exhibits A-2c and A-2d.

The actual total termination rates were calculated by duration as follows:

$$\text{Annualized Total Termination Rate} = \frac{\text{Number of Lives Terminated during the Year}}{\text{Number of Lives Exposed during the Year}}.$$

A termination was assigned to the duration in which it occurred, or the preceding duration, if the termination was on the anniversary date. Each termination contributes 1.0 to the numerator and a full year to the denominator. For lives that do not terminate, the number of lives exposed to termination is based on the length of time a covered life is exposed to the risk of termination during the year. This calculation logic is identical to that used in the LTC Insurance Persistency Experience reports sponsored by LIMRA International and the Society of Actuaries LTC Experience Committee.

The expected mortality rate assumes 1994 GAM Static with the durational factors shown in Exhibit A-1. The derived lapse rate is then calculated according to the following formula:

$$\text{Derived Lapse Rate} = 1 - \frac{1 - \text{Total Termination Rate}}{1 - \text{Expected Mortality Rate}}.$$

The derived lapse rate implicitly includes any decrements due to benefit expiry.

A description of the assumed credibility measure is described at the end of this appendix.

Morbidity

Claim Costs

The original pricing claim costs are the basis of the morbidity assumption and were provided by MedAmerica on a seriatim basis. They were developed from the Milliman 2002 *Long-Term Care Guidelines (LTCGs)* and include adjustments for underwriting selection, marital wear-off, medical underwriting, the original monthly benefit amounts purchased, and any inflation of the benefit amount. Embedded in the original pricing claim costs is a morbidity improvement assumption of 1% per year for 20 years.

A downward adjustment was made to the original pricing claim costs to convert them from a non-institutional to an all-lives exposure base for use in the projection model.

Morbidity Improvement

The embedded level of morbidity improvement results in an ultimate level of the original pricing claim costs of 82% for both males and females. This assumption is reasonable based on Eric Stallard's improvement studies that were presented at the 2004 SOA Spring Meeting (*Morbidity Improvement and Its Impact on LTC Pricing and Valuation, Record, Vol. 30, No. 1*) and the 2011 Intercompany Long-Term Care Insurance (ILTCI) Conference (these results provided a progress update and are expected to be published).

Stallard's 2004 presentation reported that population morbidity improved 1.6% per year over the period 1984 to 1999. Stallard's 2011 presentation reported population annual morbidity improvement of 1.9% for unisex, 2.3% for males, and 1.6% for females over the period 1984 to 2004. Both of Stallard's studies use population data, so it is uncertain how well his findings will translate to an insured population. The SOA June 2011 study suggests that an annuitant cohort has more mortality improvement over the general population, so it is possible that this could be true for morbidity as well. Based on these studies, a reasonable range for morbidity improvement is between 0.0% to 2.3% for males and 0.0% to 1.6% for females for 10 to 20 years.

Durational Morbidity Adjustment

The durational morbidity adjustment factors were developed based on a comparison of actual and expected historical incurred claims, to the extent credible. The historical experience includes

Appendix A
Development and Justification of Current Assumptions

Simplicity policies issued by MedAmerica and its affinity partners from inception through December 31, 2012.

Exhibit A-3 provides durational actual and expected incurred claims, raw A:E ratios, credibility percent, credibility-weighted with 1.00 A:E ratios, and the smoothed A:E ratios.

The actual experience reflects the nationwide experience of MedAmerica and its affinity partners who issued Simplicity policies. Actual incurred claims were developed from the seriatim paid claims and claim reserves provided by MedAmerica.

The expected incurred claims were calculated from the original pricing claim costs (adjusted to reflect an all-lives exposure base and medical underwriting adjustments) applied to the actual historical exposure.

The raw A:E ratios were credibility-weighted with 1.00 and then smoothed. The smoothed durational adjustment factors were selected such that the smoothed factors for the combined durations at the bottom of the exhibit reproduced actual experience (i.e., smoothed and raw A:Es for the band are the same).

The early duration smoothed adjustment factors were chosen to reproduce actual history, to the extent possible, so that the transition from historical to projected incurred claims was smooth. Considering the favorable experience after duration 5, the smoothed A:E factors for durations 6 through 9 (the end of the historical durational experience) were set at 0.95. The factors were then graded to 1.00 considering the following.

- The original pricing claim costs reflect morbidity improvement which lasts for 20 years. Therefore, the ultimate level of improvement has not yet been reached in the experience period.
- The favorable historical experience primarily reflects the select period.
- Updated industry experience suggests that the claim costs and selection factors from the 2002 *LTCGs* may be low.

A description of the assumed credibility measure is described at the end of this appendix.

Rate Increase Dependent Assumptions

At the time of a rate increase, policyholders have options to elect a contingent benefit upon lapse (CBUL) or reduced benefit options (RBO). Adverse selection is assumed relative to CBUL elections. The development of these rate increase dependent assumptions is described in this section.

Contingent Benefit Upon Lapse Election

The CBUL election assumption for lifetime-pay certificates was developed from actual CBUL election rates based on the combined experience of MedAmerica and its affinity partners following a prior rate increase on different blocks of business that offered coverage on a reimbursement basis. Approximately 8% of policyholders elected a CBUL following a flat 39% rate increase approved on the policy forms underlying the experience.

We assume a CBUL election rate of 5% for the Simplicity nationwide average rate increase of 37% across all issue ages. We assume the election rate for Simplicity may be lower than that experienced by other blocks because Simplicity is a cash, rather than reimbursement, product and

so the policyholders may be less sensitive to the rate increase as they originally opted to purchase a policy with richer coverage.

No CBUL elections are assumed for limited-pay policies.

Reduced Benefit Options

The percentage reduction to premium and benefits due to RBO elections was derived from the actual RBO election rates based on the combined experience of MedAmerica and its affinity partners following a prior rate increase on this and similar blocks of business. Based on an average 39% rate increase for the policy forms underlying the experience, approximately 5% to 6% of policyholders elected RBO. We assume that those electing RBO will reduce their benefits so that premiums after the increase are equivalent to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent percent reduction in claims. Based on the nationwide average rate increase of 37% on the Simplicity policy forms, we assume 5% of policyholders will elect RBO, resulting in an impact on premiums and claims due to RBO elections of approximately 1.5%. The reduction to premium and claims was determined as follows:

Reduction to premium and claims due to the election of RBO
= 1 – (Average premium level after the rate increase with RBO election / Premium level after the full rate increase without any RBO election), where

Average premium level after the rate increase with RBO election
= weighted average premium level of those assumed to elect RBO with those assumed to accept the full rate increase

Adverse Selection

The 1.5% increase to morbidity due to adverse selection was developed from the following formula and actuarial judgment. We assume that at the time of the rate increase, policyholders that elect a CBUL will be selective in that their relative morbidity is 25% lower than that of the remaining pool.

PoolMorb = AdvSelMorb x (1 – CBUL) + [(1 – 25%) x AdvSelMorb] x CBUL, where

PoolMorb =	morbidity of the pool before the rate increase = 1.0
AdvSelMorb =	adverse morbidity of the remaining pool after the rate increase due to selective lapses
CBUL =	percentage of policies that elect CBUL

Solving the above for the adverse selection component results in the following formula:

Adverse Selection = 1 / (1 – 25% x CBUL)
1.015 ~ 1 / (1 – 25% x 5%)

Credibility

The methodology employed to develop the assumptions considers actual historical experience and its associated credibility. The credibility percentage for each assumption was determined as (Number of Events / Credibility Threshold)$^{1/2}$, with events defined as deaths, derived voluntary lapses, or claims. Table A-1 shows the credibility threshold, the associated confidence interval, and assumed margin for error for each assumption.

Appendix A
Development and Justification of Current Assumptions

Table A-1
Credibility Measure for Each Assumption

Assumption	Credibility Threshold	Margin for Error (+/-)	Confidence Interval
Mortality	481	7.5%	90%
Voluntary Lapse	481	7.5%	90%
Morbidity	271	10.0%	90%

The credibility threshold for each assumption varies based on the level of frequency associated with each event and the potential range around the true underlying assumption. A lower threshold was chosen for morbidity due to the low frequency of long-term care claims, while a higher threshold was chosen for the mortality and lapse assumptions due to the higher frequency of these events. For morbidity, a wider margin for error was assumed as there may be a greater potential range around the true underlying assumption.

Exhibit A-1
MedAmerica and Affinity Partners
Actual-to-Expected (A:E) Mortality Experience from Inception through 2012
Premier and Later Policy Forms

Male						
Duration	Mortality Exposure	Actual Mortality Rate	Expected Mortality Rate	Mortality A:E	Credibility Percent	Smoothed Selection
1	35,882	0.2%	0.7%	24%	36%	25%
2	31,635	0.4%	0.8%	42%	48%	35%
3	28,415	0.4%	1.0%	46%	51%	42%
4	25,986	0.4%	1.1%	40%	48%	44%
5	23,608	0.5%	1.2%	42%	50%	46%
6	19,972	0.6%	1.4%	39%	48%	48%
7	15,012	0.9%	1.8%	49%	52%	50%
8	11,451	1.1%	2.1%	55%	52%	52%
9	8,679	1.4%	2.4%	60%	51%	55%
10	6,145	1.8%	2.7%	66%	48%	58%
11	3,500	1.9%	3.3%	59%	38%	61%
12	1,651	3.1%	4.2%	74%	33%	64%
13	925	3.0%	4.7%	65%	24%	67%
14	615	1.6%	4.8%	34%	14%	70%
15	48	0.0%	5.3%	0%	0%	72%
16	1	0.0%	9.0%	0%	0%	75%
17	0	N/A	N/A	N/A	N/A	78%
18	0	N/A	N/A	N/A	N/A	81%
19	0	N/A	N/A	N/A	N/A	83%
20+	0	N/A	N/A	N/A	N/A	86%
1-5	145,526	0.4%	0.9%	39%	100%	39%
6-10	61,259	1.0%	1.9%	52%	100%	52%
11-15	6,738	2.3%	3.8%	61%	57%	64%
16-20	1	0.0%	9.0%	0%	0%	75%
All	213,525	0.6%	1.3%	46%	100%	46%

Exhibit A-1
MedAmerica and Affinity Partners
Actual-to-Expected (A:E) Mortality Experience from Inception through 2012
Premier and Later Policy Forms

Female						
Duration	Mortality Exposure	Actual Mortality Rate	Expected Mortality Rate	Mortality A:E	Credibility Percent	Smoothed Selection
1	46,508	0.1%	0.4%	26%	33%	25%
2	40,727	0.2%	0.5%	39%	41%	35%
3	36,685	0.3%	0.6%	44%	44%	44%
4	33,693	0.3%	0.7%	46%	46%	46%
5	30,751	0.3%	0.8%	42%	45%	48%
6	26,694	0.5%	0.9%	54%	51%	50%
7	21,394	0.5%	1.1%	50%	48%	52%
8	16,800	0.6%	1.3%	45%	44%	54%
9	13,075	0.9%	1.5%	65%	51%	57%
10	9,225	1.0%	1.7%	59%	43%	60%
11	5,431	1.4%	2.1%	65%	39%	64%
12	2,902	1.9%	2.5%	73%	34%	67%
13	1,686	1.7%	2.9%	58%	24%	70%
14	1,169	1.5%	3.0%	48%	19%	73%
15	100	0.0%	3.2%	0%	0%	77%
16	1	0.0%	6.8%	0%	0%	80%
17	1	0.0%	7.5%	0%	0%	83%
18	0	N/A	N/A	N/A	N/A	86%
19	0	N/A	N/A	N/A	N/A	90%
20+	0	N/A	N/A	N/A	N/A	93%
1-5	188,364	0.2%	0.6%	40%	94%	40%
6-10	87,187	0.6%	1.2%	54%	100%	54%
11-15	11,287	1.5%	2.4%	63%	60%	67%
16-20	2	0.0%	7.1%	0%	0%	81%
All	286,840	0.4%	0.8%	49%	100%	49%

Exhibit A-2a
MedAmerica and Affinity Partners
Derived Lifetime-Pay Lapse Experience from Inception through 2012
Simplicity and Simplicity ii Policy Forms Combined
Lifetime-Pay Policies

Issue Ages < 40								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	6,379	17.1%	0.0%	17.0%	100%	8.5%	17.0%	17.0%
2	4,580	15.7%	0.0%	15.7%	100%	7.0%	15.7%	15.5%
3	3,240	12.1%	0.0%	12.1%	90%	5.0%	11.4%	11.5%
4	2,359	8.8%	0.0%	8.7%	65%	4.0%	7.1%	7.0%
5	1,746	8.1%	0.0%	8.0%	54%	3.0%	5.7%	6.0%
6	1,126	6.1%	0.0%	6.1%	38%	2.0%	3.5%	3.5%
7	569	4.9%	0.0%	4.9%	24%	1.5%	2.3%	2.5%
8	191	1.0%	0.1%	1.0%	6%	1.5%	1.5%	1.5%
9	24	0.0%	0.1%	-0.1%	0%	1.5%	1.5%	1.5%
1-3	14,199	15.5%	0.0%	15.5%	100%	7.2%	15.3%	15.3%
4-6	5,231	8.0%	0.0%	7.9%	93%	3.2%	5.9%	5.9%
7+	784	3.8%	0.0%	3.8%	25%	1.5%	2.1%	2.2%
All	20,214	13.1%	0.0%	13.1%	100%	6.0%	12.4%	12.3%

Issue Ages 40 - 49								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	7,727	9.4%	0.0%	9.4%	100%	8.5%	9.4%	9.5%
2	6,235	8.8%	0.0%	8.8%	100%	7.0%	8.8%	9.0%
3	5,053	5.8%	0.1%	5.8%	78%	5.0%	5.6%	5.5%
4	4,234	5.1%	0.1%	5.0%	66%	4.0%	4.7%	4.5%
5	3,482	4.9%	0.1%	4.8%	59%	3.0%	4.1%	4.0%
6	2,533	2.4%	0.1%	2.3%	35%	2.0%	2.1%	2.0%
7	1,406	2.4%	0.1%	2.3%	26%	1.5%	1.7%	1.5%
8	608	1.6%	0.1%	1.5%	14%	1.5%	1.5%	1.5%
9	87	1.1%	0.2%	1.0%	4%	1.5%	1.5%	1.5%
1-3	19,015	8.3%	0.0%	8.2%	100%	7.1%	8.2%	8.3%
4-6	10,249	4.4%	0.1%	4.3%	95%	3.2%	3.8%	3.7%
7+	2,102	2.1%	0.1%	2.0%	30%	1.5%	1.6%	1.5%
All	31,366	6.6%	0.1%	6.5%	100%	5.4%	6.3%	6.3%

Exhibit A-2a
MedAmerica and Affinity Partners
Derived Lifetime-Pay Lapse Experience from Inception through 2012
Simplicity and Simplicity ii Policy Forms Combined
Lifetime-Pay Policies

Issue Ages 50 - 59								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	14,154	5.6%	0.1%	5.5%	100%	8.5%	5.5%	5.5%
2	12,063	5.0%	0.1%	4.9%	100%	7.0%	4.9%	5.0%
3	10,460	3.9%	0.2%	3.7%	90%	5.0%	3.9%	4.0%
4	9,131	3.0%	0.2%	2.8%	73%	4.0%	3.1%	3.0%
5	7,847	2.9%	0.3%	2.6%	66%	3.0%	2.8%	3.0%
6	5,975	2.4%	0.3%	2.1%	52%	2.0%	2.1%	2.0%
7	3,592	1.3%	0.4%	1.0%	27%	1.5%	1.4%	1.5%
8	1,599	1.3%	0.4%	0.8%	16%	1.5%	1.4%	1.5%
9	283	0.7%	0.5%	0.2%	3%	1.5%	1.5%	1.5%
1-3	36,677	4.9%	0.1%	4.8%	100%	7.0%	4.8%	4.9%
4-6	22,953	2.8%	0.2%	2.6%	100%	3.1%	2.7%	2.7%
7+	5,474	1.3%	0.4%	0.9%	32%	1.5%	1.4%	1.5%
All	65,103	3.9%	0.2%	3.7%	100%	5.2%	3.8%	3.9%

Issue Ages 60 +								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	9,088	5.9%	0.3%	5.6%	100%	8.5%	5.6%	5.5%
2	7,672	4.6%	0.5%	4.1%	81%	7.0%	4.7%	4.5%
3	6,649	3.5%	0.6%	2.9%	63%	5.0%	3.7%	4.0%
4	5,939	3.0%	0.7%	2.3%	54%	4.0%	3.1%	3.0%
5	5,168	2.1%	0.9%	1.2%	36%	3.0%	2.4%	2.5%
6	4,117	2.3%	1.0%	1.3%	33%	2.0%	1.8%	2.0%
7	2,878	2.5%	1.2%	1.3%	28%	1.5%	1.4%	1.5%
8	1,537	1.5%	1.4%	0.1%	6%	1.5%	1.4%	1.5%
9	273	0.7%	1.7%	-0.9%	0%	1.5%	1.5%	1.5%
1-3	23,409	4.8%	0.5%	4.3%	100%	7.0%	4.7%	4.7%
4-6	15,224	2.5%	0.8%	1.7%	73%	3.1%	2.5%	2.6%
7+	4,688	2.0%	1.3%	0.8%	27%	1.5%	1.4%	1.5%
All	43,321	3.7%	0.7%	3.0%	100%	5.0%	3.6%	3.6%

Exhibit A-2b
MedAmerica and Affinity Partners
Derived Lifetime-Pay Lapse Experience from Inception through 2012
Simplicity and Simplicity ii Policy Forms Combined
Lifetime-Pay Policies

All Issue Ages						
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	Smoothed Lapse Rates
1	37,348	8.4%	0.1%	8.3%	100%	8.5%
2	30,550	7.3%	0.2%	7.1%	100%	7.0%
3	25,402	5.2%	0.3%	5.0%	100%	5.0%
4	21,663	4.1%	0.3%	3.8%	100%	4.0%
5	18,242	3.5%	0.4%	3.2%	100%	3.0%
6	13,752	2.7%	0.5%	2.2%	80%	2.0%
7	8,445	2.1%	0.6%	1.6%	52%	1.5%
8	3,935	1.4%	0.7%	0.7%	23%	1.5%
9	668	0.7%	0.9%	-0.2%	0%	1.5%
1-3	93,300	7.2%	0.2%	7.0%	100%	7.1%
4-6	53,657	3.5%	0.4%	3.2%	100%	3.1%
7+	13,048	1.8%	0.7%	1.2%	57%	1.5%
All	160,005	5.5%	0.3%	5.3%	100%	5.3%

Exhibit A-2c
MedAmerica and Affinity Partners
Derived 10-Pay Lapse Experience from Inception through 2012
All Products

Duration	Total Exposures	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	Derived Lifetime-Pay Lapse Rates	Ratio to Lifetime-Pay Lapse Rate	Smoothed Ratio to Lifetime-Pay Lapse
1	9,788	3.5%	0.1%	3.4%	83%	9.3%	37%	40.0%
2	9,214	2.9%	0.2%	2.7%	72%	6.2%	43%	40.0%
3	8,719	2.0%	0.2%	1.7%	56%	4.3%	41%	40.0%
4	8,376	1.3%	0.3%	1.0%	42%	3.1%	33%	40.0%
5	8,020	1.1%	0.3%	0.8%	36%	2.5%	31%	30.0%
6	7,224	1.1%	0.4%	0.6%	31%	1.9%	33%	30.0%
7	6,293	1.0%	0.5%	0.5%	26%	1.8%	30%	30.0%
8	5,530	1.0%	0.6%	0.4%	22%	1.4%	31%	30.0%
9	4,737	0.9%	0.8%	0.1%	10%	1.3%	8%	0.0%
10	3,929	1.1%	0.9%	0.2%	11%	1.2%	13%	0.0%
11	2,821	0.9%	1.2%	-0.3%	0%	1.5%	-21%	0.0%
12	2,034	1.2%	1.5%	-0.3%	0%	1.5%	-21%	0.0%
13	1,602	1.0%	1.8%	-0.8%	0%	1.5%	-57%	0.0%
14	1,228	1.5%	2.2%	-0.6%	0%	1.0%	-61%	0.0%
15	779	3.1%	2.5%	0.6%	9%	1.7%	32%	0.0%
1 - 4	36,097	2.5%	0.2%	2.3%	100%	6.1%	38%	40.0%
5 - 8	27,067	1.1%	0.5%	0.6%	59%	2.0%	31%	30.0%
1 - 8	63,164	1.9%	0.3%	1.6%	100%	4.5%	35%	35.7%
9 - 15	17,131	1.1%	1.2%	-0.1%	0%	1.4%	-9%	0.0%
1 - 15	80,295	1.7%	0.5%	1.2%	100%	3.9%	31%	28.1%

Exhibit A-2d
MedAmerica and Affinity Partners
Derived 20-Pay Lapse Experience from Inception through 2012
All Products

Duration	Total Exposures	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	Derived Lifetime-Pay Lapse Rates	Ratio to Lifetime-Pay Lapse Rate	Smoothed Ratio to Lifetime-Pay Lapse
1	2,343	2.7%	0.1%	2.7%	36%	9.3%	29%	50.0%
2	2,277	4.0%	0.1%	3.9%	43%	6.2%	62%	50.0%
3	2,184	3.2%	0.1%	3.1%	37%	4.3%	72%	50.0%
4	2,110	2.8%	0.1%	2.7%	34%	3.1%	85%	50.0%
5	2,029	1.6%	0.1%	1.4%	25%	2.5%	57%	50.0%
6	1,714	1.9%	0.2%	1.7%	25%	1.9%	88%	50.0%
7	1,589	0.9%	0.2%	0.7%	15%	1.8%	38%	50.0%
8	1,458	1.2%	0.3%	1.0%	17%	1.4%	72%	50.0%
9	1,329	0.3%	0.3%	0.0%	2%	1.3%	1%	25.0%
10	825	0.5%	0.4%	0.1%	4%	1.2%	9%	25.0%
11	334	0.9%	0.7%	0.2%	4%	1.5%	15%	25.0%
12	248	1.6%	0.8%	0.8%	6%	1.5%	51%	25.0%
13	193	1.6%	1.0%	0.6%	5%	1.5%	37%	25.0%
14	162	1.2%	1.1%	0.1%	2%	1.0%	10%	25.0%
15	150	0.7%	1.3%	-0.6%	0%	1.7%	-34%	25.0%
16	141	4.2%	1.5%	2.8%	9%	1.9%	148%	0.0%
17	128	0.0%	1.7%	-1.7%	0%	2.0%	-83%	0.0%
18	120	3.3%	1.8%	1.5%	6%	1.9%	79%	0.0%
19	107	1.9%	1.9%	0.0%	0%	2.9%	0%	0.0%
20	98	2.0%	2.1%	-0.1%	0%	1.4%	-7%	0.0%
1 - 4	8,914	3.2%	0.1%	3.1%	76%	6.1%	51%	50.0%
5 - 8	6,789	1.4%	0.2%	1.2%	42%	2.0%	62%	50.0%
1 - 8	15,704	2.4%	0.1%	2.3%	86%	4.5%	51%	50.0%
9 - 15	3,243	0.6%	0.5%	0.1%	9%	1.4%	9%	25.0%
1 - 15	18,946	2.1%	0.2%	1.9%	87%	3.9%	49%	45.7%
16 +	792	2.1%	2.0%	0.2%	5%	1.9%	9%	0.0%

Exhibit A-3
MedAmerica and Affinity Partners
Durational Actual-to-Expected (A:E) Adjustments
Incurred Claim Experience from Inception through 2012
Simplicity Policy Forms

Duration	Actual Incurred Claims	Expected Incurred Claims	Raw A:E	Credibility Percent	Credibility Weighted With 1.00 A:E	Smoothed Adjustment
1	1,503,368	690,753	2.18	24%	1.28	1.50
2	339,621	1,103,471	0.31	26%	0.82	1.35
3	2,447,447	1,596,198	1.53	37%	1.20	1.20
4	2,100,500	2,123,057	0.99	34%	1.00	1.10
5	3,288,324	2,902,286	1.13	40%	1.05	1.00
6	3,417,835	3,320,523	1.03	37%	1.01	0.95
7	2,304,576	2,779,450	0.83	33%	0.94	0.95
8	1,660,390	1,697,699	0.98	24%	0.99	0.95
9	345,005	354,235	0.97	14%	1.00	0.95
10	0	0	0.00	0%	1.00	0.95
11	0	0	0.00	0%	1.00	0.96
12	0	0	0.00	0%	1.00	0.97
13	0	0	0.00	0%	1.00	0.98
14	0	0	0.00	0%	1.00	0.99
15+	0	0	0.00	0%	1.00	1.00
1-5	9,679,260	8,415,767	1.15	74%	1.11	1.15
6+	7,727,806	8,151,908	0.95	57%	0.97	0.95
All	17,407,066	16,567,674	1.05	93%	1.05	1.05

MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Supplement to the Simplicity Actuarial Memorandum

April 23, 2014

Product	Number
Tax-Qualified Long-Term Care Policy Form	SPL-336
Tax-Qualified Franchise Long-Term Policy Form	FSPL-336

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Chapter 18 Section 3803(c) and (e), and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Chapter 18 Section 3803

(c) and (e): We believe that we comply with these subsections of the regulation by submitting these rates before they are being used.

3. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for a new policy form.

89.83 (c): Revision of Current Rates

(*1):* This rate increase filing complies with loss ratio requirements (i.e., the 58%/85% test), as specified in Reg. 89a.118.(c)(2).

(*2):* Section 2 of the actuarial memorandum provides a description of benefits. A copy of the affected policy forms may be provided upon request.

(2)(i): The primary reason why these forms are in need of a premium rate increase is due to a combination of higher persistency and lower interest than expected in pricing. The company is requesting a premium rate increase that varies by issue age as shown in Table 1 below. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds.

MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Supplement to the Simplicity Actuarial Memorandum

April 23, 2014

Table 1
Rate Increases by Issue Age

Issue Ages	Prior Approved Increase	Current Requested Increase	Cumulative Increase
<40	20%	33.3%	60%
40-44	20	30.0	56
45-49	20	25.0	50
50-54	20	21.7	46
55-59	20	15.0	38
60-64	20	7.5	29
65-69	20	0.0	20
70-74	13	0.0	13
75+	0	0.0	0
All Ages[1]	19	16.0	38

[1] Based on the distribution of MedAmerica business in force in Pennsylvania as of December 31, 2012.

The current rate increase request is a follow-up to a prior rate increase request on these policy forms. The original request was for a rate increase that varied by issue age and ranged from 0% to 60%. The original request was determined in such a way that the company was shouldering the majority of the rate increase needed to restore these forms to their original pricing expectation and was not attempting to recoup past losses or lost revenue. Therefore, this current increase request is being sought in order to achieve a cumulative rate increase equal to the original request.

The current rate schedules along with the proposed rate schedules are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those shown due to rounding algorithms.

Attachment 1 to this supplement provides a comparison of (a) actual and projected experience using current assumptions and (b) expected experience using original pricing assumptions. Included are calendar year earned premiums, incurred claims, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios. This attachment is identical to Exhibit I of the actuarial memorandum. Attachment 2 to this supplement provides nationwide experience showing written premium, paid claims, and cumulative loss ratios. Values in Attachments 1 and 2 are shown both before and after the follow-up request to achieve the cumulative rate increases by issue age band shown in Table 1 above.

Attachments 3 and 4 to this supplement provide similar information as Attachments 1 and 2, respectively, for Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(A): There has been one rate increase approved on these policy forms in Pennsylvania. In June 2013, the Department approved a rate increase that varied by

issue age from 0% to 20%, and averaged 19% across all issue ages in Pennsylvania. This increase was implemented by the company on each contract's next premium payment date beginning in August 2013.

(2)(ii)(B): Table 2 shows the original pricing commission scales by issue age and duration for lifetime-pay policies. The actual commission scales will differ slightly from those that appear in Table 2 as the company adjusts renewal commission rates so that the total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

Table 2
Commission Scales by Issue Age and Duration
Policy Forms: SPL-336, FSPL-336

Issue Age	Duration 1	Durations 2-10	Durations 11+
< 65	40-90%	5-15%	0-15%
65 +	30-80%	5-15%	0-15%

Commissions for limited-pay policies are reduced to levels that are approximately equivalent to the above commissions for lifetime-pay policies, on a present value basis, based on original pricing assumptions.

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Attachment 5 to this supplement provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Attachment 5 to this supplement provides a breakdown of historical incurred claims and active life reserve balance, including a description of the calculation basis, for both nationwide and Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachment 6 to this supplement provides a comparison of (a) actual and projected experience on a durational basis using current assumptions and (b) expected experience using original pricing assumptions. Included are policy year earned premiums, incurred claims, durational loss ratios, cumulative loss ratios, and the ratio of A:E loss ratios. Values in Attachment 6 are shown both before and after the follow-up request to achieve the cumulative rate increases by issue age band shown in Table 1 above. The number of durations shown was chosen to capture the number of durations underlying Attachment 1.

Attachment 7 to this supplement provides similar information to Attachment 6 for Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We understand that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

89.83 (d): We believe the proposed rate tables provided with this filing comply with this subsection.

Attachment 1
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
All Issue Ages Combined

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.35% Interest	Actual-to-Expected Ratio
Historical Experience	2004	1,943,122	299,130	15%	3,075	1,904,363	37,223	2%	3,046	15%	2%	8.25
	2005	11,101,095	702,604	6%	8,648	10,877,620	221,904	2%	8,464	8%	2%	3.97
	2006	21,656,678	125,885	1%	16,054	20,856,975	503,952	2%	15,506	3%	2%	1.54
	2007	32,617,515	1,047,832	3%	20,852	30,921,465	904,511	3%	20,048	3%	2%	1.32
	2008	37,140,505	2,552,569	7%	21,432	34,586,706	1,343,136	4%	20,406	4%	3%	1.54
	2009	36,670,926	1,636,155	4%	20,623	33,909,182	1,856,330	5%	19,828	4%	3%	1.28
	2010	35,900,578	2,735,894	8%	20,168	33,135,384	2,473,767	7%	19,360	5%	4%	1.21
	2011	35,563,631	4,652,905	13%	19,809	32,530,246	3,188,923	10%	19,038	6%	5%	1.26
	2012	35,587,112	3,654,090	10%	19,934	32,254,046	3,940,277	12%	18,945	7%	6%	1.16
Projected Future Experience (60 Years)	2013	35,913,056	5,342,517	15%	19,355	31,896,654	4,684,292	15%	18,378	8%	7%	1.14
	2014	37,101,724	6,187,152	17%	18,712	30,624,808	5,415,424	18%	17,846	8%	8%	1.12
	2015	35,632,819	7,104,149	20%	18,288	28,175,875	6,155,741	22%	17,330	9%	8%	1.10
	2016	32,675,374	8,188,537	25%	17,896	25,475,706	6,955,049	27%	16,819	10%	9%	1.09
	2017	29,314,379	9,432,210	32%	17,497	22,589,581	7,826,344	35%	16,309	11%	11%	1.09
	2018	27,111,550	10,853,731	40%	17,089	20,627,065	8,789,038	43%	15,798	13%	12%	1.09
	2019	25,997,166	12,423,409	48%	16,669	19,527,230	9,829,754	50%	15,286	14%	13%	1.09
	2020	24,906,410	14,009,058	56%	16,234	18,496,081	10,864,107	59%	14,771	15%	14%	1.10
	2021	23,931,249	15,645,493	65%	15,782	17,574,448	11,920,914	68%	14,253	17%	15%	1.10
	2022	22,882,459	17,338,545	76%	15,312	16,611,339	13,022,896	78%	13,734	18%	17%	1.11
	2023	21,819,927	19,193,012	88%	14,825	15,645,981	14,245,354	91%	13,213	20%	18%	1.12
	2024	20,821,213	21,245,655	102%	14,321	14,781,764	15,608,533	106%	12,690	22%	19%	1.13
	2025	19,808,167	23,450,801	118%	13,802	13,934,100	17,077,226	123%	12,167	24%	21%	1.14
	2026	18,796,811	25,835,272	137%	13,272	13,107,621	18,666,110	142%	11,644	25%	22%	1.15
	2027	17,791,234	28,414,020	160%	12,735	12,302,947	20,378,618	166%	11,121	27%	24%	1.16
	2028	16,776,468	31,193,759	186%	12,192	11,507,070	22,216,265	193%	10,600	29%	25%	1.17
	2029	15,773,871	34,158,787	217%	11,646	10,727,389	24,161,269	225%	10,082	31%	27%	1.18
	2030	14,796,660	37,254,373	252%	11,097	9,977,197	26,173,995	262%	9,567	34%	28%	1.19
	2031	13,826,379	40,430,877	292%	10,547	9,246,600	28,224,160	305%	9,058	36%	30%	1.20
	2032	12,884,747	43,642,736	339%	9,998	8,547,547	30,277,869	354%	8,555	38%	31%	1.21
	2033	11,967,955	46,832,792	391%	9,451	7,877,817	32,298,572	410%	8,060	41%	33%	1.23
	2034	11,063,717	49,968,741	452%	8,909	7,227,538	34,269,057	474%	7,575	43%	35%	1.24
	2035	10,196,076	52,954,179	519%	8,372	6,610,991	36,127,522	546%	7,099	45%	36%	1.25
	2036	9,359,380	55,702,576	595%	7,843	6,022,853	37,826,550	628%	6,636	48%	38%	1.26
	2037	8,551,764	58,193,916	680%	7,324	5,464,379	39,353,968	720%	6,186	50%	39%	1.28
	2038	7,776,064	60,375,414	776%	6,816	4,935,345	40,675,257	824%	5,750	53%	41%	1.29
	2039	7,044,679	62,182,392	883%	6,322	4,443,925	41,755,615	940%	5,330	55%	42%	1.30
	2040	6,352,783	63,550,581	1,000%	5,844	3,984,522	42,564,923	1,068%	4,926	57%	44%	1.31
	2041	5,702,588	64,406,566	1,129%	5,382	3,559,118	43,062,768	1,210%	4,539	60%	45%	1.32
	2042	5,093,810	64,759,668	1,271%	4,939	3,163,357	43,251,467	1,367%	4,171	62%	46%	1.33
	2043	4,528,648	64,613,596	1,427%	4,517	2,801,820	43,126,510	1,539%	3,821	64%	48%	1.34
	2044	4,006,710	63,978,798	1,597%	4,116	2,471,364	42,702,818	1,728%	3,490	66%	49%	1.35
	2045	3,528,011	62,871,235	1,782%	3,737	2,171,125	41,997,167	1,934%	3,178	67%	50%	1.36
	2046	3,092,050	61,324,902	1,983%	3,381	1,899,308	41,025,086	2,160%	2,886	69%	51%	1.36
	2047	2,696,475	59,407,611	2,203%	3,048	1,654,905	39,822,399	2,406%	2,613	71%	51%	1.37
	2048	2,341,581	57,160,153	2,441%	2,738	1,436,243	38,421,850	2,675%	2,360	72%	52%	1.38
	2049	2,023,817	54,647,544	2,700%	2,452	1,241,504	36,856,446	2,969%	2,125	73%	53%	1.38
	2050	1,742,618	51,939,713	2,981%	2,189	1,069,691	35,168,089	3,288%	1,908	74%	54%	1.39
	2051	1,493,919	49,104,386	3,287%	1,948	918,622	33,395,559	3,635%	1,709	75%	54%	1.39
	2052	1,276,094	46,179,548	3,619%	1,728	786,443	31,559,869	4,013%	1,527	76%	55%	1.40
	2053-2057	3,994,896	187,082,886	4,683%	6,009	2,489,026	130,090,365	5,227%	5,422	80%	56%	1.41
	2058-2062	1,667,818	120,946,915	7,252%	3,038	1,073,966	87,554,906	8,152%	2,855	81%	57%	1.42
	2063-2067	655,384	70,182,965	10,709%	1,424	441,125	53,530,576	12,135%	1,387	82%	58%	1.42
	2068-2072	242,520	37,488,698	15,458%	610	169,239	30,160,133	17,821%	605	82%	58%	1.43
								History		7%	6%	1.16
								Future		147%	119%	1.24
								Lifetime		82%	58%	1.43

Attachment 1
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Cumulative Average 37% Requested Increase
Individual Simplicity Policy Forms
All Issue Ages Combined

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.35% Interest	Actual-to-Expected Ratio
Historical Experience	2004	1,943,122	299,130	15%	3,075	1,904,363	37,223	2%	3,046	15%	2%	8.25
	2005	11,101,095	702,604	6%	8,648	10,877,620	221,904	2%	8,464	8%	2%	3.97
	2006	21,656,678	125,885	1%	16,054	20,856,975	503,952	2%	15,506	3%	2%	1.54
	2007	32,617,515	1,047,832	3%	20,852	30,921,465	904,511	3%	20,048	3%	2%	1.32
	2008	37,140,505	2,552,569	7%	21,432	34,586,706	1,343,136	4%	20,406	4%	3%	1.54
	2009	36,670,926	1,636,155	4%	20,623	33,909,182	1,856,330	5%	19,828	4%	3%	1.28
	2010	35,900,578	2,735,894	8%	20,168	33,135,384	2,473,767	7%	19,360	5%	4%	1.21
	2011	35,563,631	4,652,905	13%	19,809	32,530,246	3,188,923	10%	19,038	6%	5%	1.26
	2012	35,587,112	3,654,090	10%	19,934	32,254,046	3,940,277	12%	18,945	7%	6%	1.16
Projected Future Experience (60 Years)	2013	35,913,056	5,342,517	15%	19,355	31,896,654	4,684,292	15%	18,378	8%	7%	1.14
	2014	38,940,650	6,143,232	16%	18,409	30,624,808	5,415,424	18%	17,846	8%	8%	1.11
	2015	40,037,430	6,983,477	17%	17,894	28,175,875	6,155,741	22%	17,330	9%	8%	1.08
	2016	38,033,241	8,011,173	21%	17,486	25,475,706	6,955,049	27%	16,819	10%	9%	1.06
	2017	34,131,869	9,223,427	27%	17,098	22,589,581	7,826,344	35%	16,309	11%	11%	1.04
	2018	31,532,011	10,611,535	34%	16,700	20,627,065	8,789,038	43%	15,798	12%	12%	1.04
	2019	30,242,657	12,144,229	40%	16,291	19,527,230	9,829,754	50%	15,286	13%	13%	1.03
	2020	28,984,454	13,692,047	47%	15,866	18,496,081	10,864,107	59%	14,771	15%	14%	1.03
	2021	27,867,127	15,289,129	55%	15,425	17,574,448	11,920,914	68%	14,253	16%	15%	1.04
	2022	26,654,300	16,940,736	64%	14,968	16,611,339	13,022,896	78%	13,734	17%	17%	1.04
	2023	25,416,883	18,750,117	74%	14,493	15,645,981	14,245,354	91%	13,213	19%	18%	1.05
	2024	24,282,359	20,752,882	85%	14,001	14,781,764	15,608,533	106%	12,690	20%	19%	1.05
	2025	23,130,788	22,904,307	99%	13,495	13,934,100	17,077,226	123%	12,167	22%	21%	1.06
	2026	21,975,167	25,230,935	115%	12,978	13,107,621	18,666,110	142%	11,644	24%	22%	1.06
	2027	20,828,810	27,747,421	133%	12,454	12,302,947	20,378,618	166%	11,121	25%	24%	1.07
	2028	19,670,420	30,460,598	155%	11,924	11,507,070	22,216,265	193%	10,600	27%	25%	1.08
	2029	18,522,103	33,354,901	180%	11,391	10,727,389	24,161,269	225%	10,082	29%	27%	1.09
	2030	17,403,200	36,376,784	209%	10,856	9,977,197	26,173,995	262%	9,567	31%	28%	1.10
	2031	16,290,317	39,478,100	242%	10,319	9,246,600	28,224,160	305%	9,058	33%	30%	1.11
	2032	15,208,943	42,614,486	280%	9,783	8,547,547	30,277,869	354%	8,555	35%	31%	1.11
	2033	14,154,584	45,729,938	323%	9,249	7,877,817	32,298,572	410%	8,060	37%	33%	1.12
	2034	13,110,672	48,792,741	372%	8,719	7,227,538	34,269,057	474%	7,575	39%	35%	1.13
	2035	12,106,769	51,708,917	427%	8,195	6,610,991	36,127,522	546%	7,099	42%	36%	1.15
	2036	11,137,239	54,394,444	488%	7,679	6,022,853	37,826,550	628%	6,636	44%	38%	1.16
	2037	10,197,516	56,829,761	557%	7,171	5,464,379	39,353,968	720%	6,186	46%	39%	1.17
	2038	9,291,887	58,962,665	635%	6,675	4,935,345	40,675,257	824%	5,750	48%	41%	1.18
	2039	8,437,119	60,730,115	720%	6,193	4,443,925	41,755,615	940%	5,330	50%	42%	1.19
	2040	7,626,466	62,069,725	814%	5,725	3,984,522	42,564,923	1,068%	4,926	52%	44%	1.20
	2041	6,862,846	62,909,819	917%	5,274	3,559,118	43,062,768	1,210%	4,539	54%	45%	1.20
	2042	6,145,187	63,258,994	1,029%	4,841	3,163,357	43,251,467	1,367%	4,171	56%	46%	1.21
	2043	5,476,872	63,120,803	1,152%	4,427	2,801,820	43,126,510	1,539%	3,821	58%	48%	1.22
	2044	4,857,723	62,505,342	1,287%	4,035	2,471,364	42,702,818	1,728%	3,490	60%	49%	1.23
	2045	4,288,154	61,428,735	1,433%	3,664	2,171,125	41,997,167	1,934%	3,178	61%	50%	1.24
	2046	3,767,833	59,924,100	1,590%	3,315	1,899,308	41,025,086	2,160%	2,886	63%	51%	1.24
	2047	3,294,470	58,056,497	1,762%	2,989	1,654,905	39,822,399	2,406%	2,613	64%	51%	1.25
	2048	2,868,147	55,866,145	1,948%	2,686	1,436,243	38,421,850	2,675%	2,360	66%	52%	1.26
	2049	2,485,168	53,416,628	2,149%	2,406	1,241,504	36,856,446	2,969%	2,125	67%	53%	1.26
	2050	2,145,158	50,776,155	2,367%	2,148	1,069,691	35,168,089	3,288%	1,908	68%	54%	1.27
	2051	1,843,595	48,010,827	2,604%	1,912	918,622	33,395,559	3,635%	1,709	69%	54%	1.27
	2052	1,578,553	45,156,986	2,861%	1,696	786,443	31,559,869	4,013%	1,527	70%	55%	1.27
	2053-2057	4,971,017	183,003,653	3,681%	5,901	2,489,026	130,090,365	5,227%	5,422	73%	56%	1.29
	2058-2062	2,092,836	118,369,583	5,656%	2,985	1,073,966	87,554,906	8,152%	2,855	74%	57%	1.29
	2063-2067	825,366	68,719,136	8,326%	1,400	441,125	53,530,576	12,135%	1,387	75%	58%	1.30
	2068-2072	305,025	36,725,813	12,040%	600	169,239	30,160,133	17,821%	605	75%	58%	1.30
								History		7%	6%	1.16
								Future		126%	119%	1.06
								Lifetime		75%	58%	1.30

Attachment 2
MedAmerica and Affinity Partners
Combined Nationwide Written Premium and Paid Claim Experience and Projections
with Prior Approved Increases
Individual Simplicity Policy Forms
All Issue Ages Combined

		Loss Ratio Demonstration			
		Without Interest			Cumulative
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Loss Ratio w/ Interest
Historical Experience	2004	4,520,244	41,559	1%	1%
	2005	13,893,124	142,647	1%	1%
	2006	24,624,601	293,826	1%	1%
	2007	34,777,967	423,227	1%	1%
	2008	37,254,092	748,075	2%	1%
	2009	36,500,450	1,351,700	4%	2%
	2010	35,814,703	1,696,107	5%	2%
	2011	35,522,693	2,441,705	7%	3%
	2012	35,944,526	3,461,732	10%	4%
Projected Future Experience (60 Years)	2013	36,172,390	3,692,182	10%	4%
	2014	36,725,968	4,641,536	13%	5%
	2015	34,773,210	5,498,581	16%	6%
	2016	31,667,589	6,503,634	21%	7%
	2017	28,288,377	7,530,851	27%	8%
	2018	26,765,692	8,597,976	32%	9%
	2019	25,651,935	9,856,426	38%	10%
	2020	24,629,215	11,305,558	46%	11%
	2021	23,638,471	12,851,307	54%	12%
	2022	22,531,526	14,463,307	64%	14%
	2023	21,536,342	16,241,294	75%	15%
	2024	20,538,494	18,095,495	88%	16%
	2025	19,521,629	20,071,367	103%	18%
	2026	18,516,841	22,205,228	120%	20%
	2027	17,509,718	24,526,150	140%	21%
	2028	16,489,523	27,039,653	164%	23%
	2029	15,499,194	29,745,734	192%	25%
	2030	14,521,547	32,631,498	225%	27%
	2031	13,559,844	35,672,724	263%	29%
	2032	12,626,027	38,838,374	308%	31%
	2033	11,715,742	42,088,829	359%	33%
	2034	10,819,524	45,385,014	419%	35%
	2035	9,961,422	48,671,461	489%	37%
	2036	9,133,642	51,881,836	568%	40%
	2037	8,335,050	54,959,344	659%	42%
	2038	7,572,653	57,847,976	764%	44%
	2039	6,852,938	60,488,114	883%	46%
	2040	6,172,659	62,817,135	1,018%	49%
	2041	5,534,610	64,768,550	1,170%	51%
	2042	4,938,134	66,294,492	1,343%	53%
	2043	4,385,315	67,360,433	1,536%	55%
	2044	3,875,635	67,944,140	1,753%	57%
	2045	3,408,923	68,035,234	1,996%	59%
	2046	2,984,676	67,637,050	2,266%	61%
	2047	2,600,276	66,771,545	2,568%	63%
	2048	2,256,027	65,468,273	2,902%	64%
	2049	1,948,295	63,767,028	3,273%	66%
	2050	1,676,368	61,717,442	3,682%	67%
	2051	1,436,183	59,377,034	4,134%	68%
	2052	1,226,062	56,799,468	4,633%	69%
	2053-2057	3,834,573	240,682,679	6,277%	74%
	2058-2062	1,599,988	167,361,466	10,460%	76%
	2063-2067	629,219	104,523,055	16,612%	77%
	2068-2072	233,201	59,472,756	25,503%	77%

History	4%
Future	145%
Lifetime	77%

Attachment 2
MedAmerica and Affinity Partners
Combined Nationwide Written Premium and Paid Claim Experience and Projections
with Cumulative Average 37% Requested Increase
Individual Simplicity Policy Forms
All Issue Ages Combined

		Loss Ratio Demonstration			
		Without Interest			Cumulative
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Loss Ratio w/ Interest
Historical Experience	2004	4,520,244	41,559	1%	1%
	2005	13,893,124	142,647	1%	1%
	2006	24,624,601	293,826	1%	1%
	2007	34,777,967	423,227	1%	1%
	2008	37,254,092	748,075	2%	1%
	2009	36,500,450	1,351,700	4%	2%
	2010	35,814,703	1,696,107	5%	2%
	2011	35,522,693	2,441,705	7%	3%
	2012	35,944,526	3,461,732	10%	4%
Projected Future Experience (60 Years)	2013	36,172,465	3,692,182	10%	4%
	2014	39,695,119	4,630,677	12%	5%
	2015	39,651,790	5,458,718	14%	6%
	2016	36,899,648	6,423,793	17%	7%
	2017	32,920,133	7,410,680	23%	8%
	2018	31,125,590	8,438,011	27%	8%
	2019	29,844,904	9,656,315	32%	9%
	2020	28,666,486	11,065,377	39%	10%
	2021	27,529,331	12,571,382	46%	12%
	2022	26,234,057	14,142,615	54%	13%
	2023	25,094,809	15,877,752	63%	14%
	2024	23,961,260	17,686,051	74%	15%
	2025	22,804,232	19,612,344	86%	17%
	2026	21,656,652	21,692,654	100%	18%
	2027	20,507,757	23,956,296	117%	20%
	2028	19,341,043	26,408,823	137%	21%
	2029	18,207,376	29,049,803	160%	23%
	2030	17,087,465	31,866,390	186%	25%
	2031	15,983,547	34,835,027	218%	26%
	2032	14,910,587	37,925,467	254%	28%
	2033	13,863,303	41,099,042	296%	30%
	2034	12,827,431	44,317,571	345%	32%
	2035	11,834,229	47,526,903	402%	34%
	2036	10,873,790	50,662,398	466%	36%
	2037	9,943,757	53,668,707	540%	38%
	2038	9,052,911	56,491,054	624%	40%
	2039	8,211,287	59,071,166	719%	42%
	2040	7,413,505	61,347,942	828%	44%
	2041	6,663,372	63,256,515	949%	47%
	2042	5,959,724	64,750,055	1,086%	48%
	2043	5,305,354	65,794,746	1,240%	50%
	2044	4,700,252	66,368,777	1,412%	52%
	2045	4,144,499	66,462,078	1,604%	54%
	2046	3,637,788	66,077,943	1,816%	56%
	2047	3,177,478	65,237,563	2,053%	57%
	2048	2,763,651	63,969,669	2,315%	59%
	2049	2,392,534	62,313,049	2,604%	60%
	2050	2,063,550	60,316,102	2,923%	61%
	2051	1,772,171	58,034,939	3,275%	62%
	2052	1,516,401	55,521,732	3,661%	63%
	2053-2057	4,769,604	235,344,925	4,934%	67%
	2058-2062	2,006,033	163,735,489	8,162%	69%
	2063-2067	791,435	102,305,162	12,927%	70%
	2068-2072	292,848	58,237,717	19,887%	70%

History	4%
Future	124%
Lifetime	70%

Attachment 3
MedAmerica
Actual-to-Expected Experience by Calendar Year
Pennsylvania-Specific Experience with Prior Approved Increase
Policy Forms: SPL-336, FSPL-336
All Issue Ages Combined

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.42% Interest	Actual-to-Expected Ratio
Historical Experience	2004	69,229	0	0%	77	67,091	904	1%	75	0%	1%	0.00
	2005	340,117	0	0%	232	325,338	5,213	2%	222	0%	2%	0.00
	2006	687,487	0	0%	449	661,381	13,675	2%	423	0%	2%	0.00
	2007	890,941	4,150	0%	539	846,350	23,943	3%	500	0%	2%	0.09
	2008	922,003	0	0%	516	857,486	34,831	4%	470	0%	3%	0.05
	2009	899,178	0	0%	496	816,144	47,746	6%	449	0%	3%	0.03
	2010	882,139	50,044	6%	479	785,920	63,569	8%	434	1%	4%	0.26
	2011	868,370	10,364	1%	458	761,990	80,916	11%	422	1%	5%	0.22
	2012	846,457	31,192	4%	441	740,957	98,673	13%	411	1%	6%	0.24
Projected Future Experience (60 Years)	2013	835,026	143,773	17%	429	721,096	116,060	16%	401	3%	7%	0.43
	2014	904,941	163,500	18%	415	696,518	133,241	19%	390	4%	8%	0.56
	2015	836,813	187,378	22%	407	617,027	151,327	25%	380	6%	9%	0.65
	2016	686,069	208,230	30%	399	492,762	163,041	33%	369	7%	10%	0.72
	2017	632,112	238,530	38%	390	444,967	182,831	41%	358	8%	11%	0.77
	2018	608,967	272,438	45%	382	419,936	204,659	49%	348	10%	12%	0.82
	2019	587,244	309,332	53%	373	400,857	228,228	57%	337	11%	13%	0.86
	2020	565,905	345,734	61%	363	382,576	251,102	66%	326	13%	14%	0.90
	2021	541,651	382,368	71%	353	362,737	274,087	76%	316	14%	15%	0.93
	2022	517,932	419,264	81%	343	342,000	297,937	87%	305	16%	17%	0.95
	2023	494,166	459,446	93%	333	323,793	324,439	100%	294	18%	18%	0.98
	2024	467,972	501,494	107%	322	304,539	352,720	116%	283	19%	19%	1.00
	2025	442,528	547,493	124%	311	286,248	383,910	134%	272	21%	21%	1.02
	2026	419,185	597,396	143%	299	269,656	417,970	155%	261	23%	22%	1.04
	2027	396,153	652,825	165%	288	253,472	455,654	180%	250	25%	23%	1.06
	2028	373,434	714,155	191%	276	237,628	497,215	209%	239	27%	25%	1.07
	2029	351,106	779,853	222%	265	222,160	541,471	244%	228	29%	26%	1.09
	2030	329,216	850,962	258%	253	207,104	588,849	284%	217	31%	28%	1.10
	2031	307,816	925,775	301%	241	192,494	638,073	331%	207	33%	29%	1.12
	2032	286,949	1,004,272	350%	230	178,364	688,841	386%	196	35%	31%	1.14
	2033	266,664	1,083,372	406%	218	164,752	739,449	449%	185	37%	32%	1.15
	2034	247,003	1,162,254	471%	206	151,686	789,973	521%	175	40%	34%	1.17
	2035	227,992	1,243,520	545%	195	139,181	841,218	604%	165	42%	36%	1.18
	2036	209,689	1,324,708	632%	183	127,261	891,354	700%	154	44%	37%	1.20
	2037	190,674	1,404,035	736%	172	115,006	938,925	816%	145	47%	39%	1.21
	2038	172,479	1,479,780	858%	161	103,399	984,512	952%	135	49%	40%	1.23
	2039	156,555	1,547,874	989%	150	93,359	1,025,207	1,098%	126	52%	42%	1.24
	2040	141,474	1,609,565	1,138%	140	83,957	1,061,168	1,264%	116	54%	43%	1.26
	2041	127,266	1,664,310	1,308%	129	75,195	1,092,306	1,453%	108	57%	45%	1.27
	2042	113,938	1,709,109	1,500%	120	67,072	1,116,568	1,665%	99	59%	46%	1.28
	2043	101,516	1,738,123	1,712%	110	59,581	1,132,081	1,900%	91	61%	47%	1.30
	2044	89,994	1,751,913	1,947%	101	52,707	1,140,097	2,163%	84	63%	48%	1.31
	2045	79,377	1,754,861	2,211%	92	46,348	1,140,339	2,460%	76	65%	50%	1.32
	2046	69,666	1,742,902	2,502%	84	40,595	1,132,042	2,789%	69	67%	51%	1.33
	2047	60,839	1,711,772	2,814%	76	35,368	1,113,083	3,147%	63	69%	52%	1.34
	2048	52,863	1,661,518	3,143%	68	30,695	1,084,129	3,532%	57	71%	53%	1.35
	2049	45,711	1,599,228	3,499%	61	26,583	1,049,441	3,948%	51	72%	53%	1.36
	2050	39,354	1,531,649	3,892%	55	22,935	1,009,088	4,400%	46	74%	54%	1.36
	2051	33,733	1,455,996	4,316%	49	19,717	962,841	4,883%	41	75%	55%	1.37
	2052	28,803	1,371,558	4,762%	43	16,893	911,380	5,395%	37	76%	55%	1.38
	2053-2057	90,235	5,609,121	6,216%	149	53,483	3,766,526	7,042%	128	80%	58%	1.40
	2058-2062	38,295	3,722,740	9,721%	72	23,093	2,482,340	10,749%	65	82%	59%	1.41
	2063-2067	15,661	2,215,011	14,144%	30	9,551	1,429,312	14,964%	29	83%	59%	1.41
	2068-2072	5,833	1,165,621	19,983%	10	3,610	735,083	20,364%	12	84%	59%	1.42
								History		1%	6%	0.24
								Future		165%	136%	1.21
								Lifetime		84%	59%	1.42

Attachment 3
MedAmerica
Actual-to-Expected Experience by Calendar Year
Pennsylvania-Specific Experience with Cumulative Average 38% Requested Increase
Policy Forms: SPL-336, FSPL-336
All Issue Ages Combined

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.42% Interest	Actual-to-Expected Ratio
Historical Experience	2004	69,229	0	0%	77	67,091	904	1%	75	0%	1%	0.00
	2005	340,117	0	0%	232	325,338	5,213	2%	222	0%	2%	0.00
	2006	687,487	0	0%	449	661,381	13,675	2%	423	0%	2%	0.00
	2007	890,941	4,150	0%	539	846,350	23,943	3%	500	0%	2%	0.09
	2008	922,003	0	0%	516	857,486	34,831	4%	470	0%	3%	0.05
	2009	899,178	0	0%	496	816,144	47,746	6%	449	0%	3%	0.03
	2010	882,139	50,044	6%	479	785,920	63,569	8%	434	1%	4%	0.26
	2011	868,370	10,364	1%	458	761,990	80,916	11%	422	1%	5%	0.22
	2012	846,457	31,192	4%	441	740,957	98,673	13%	411	1%	6%	0.24
Projected Future Experience (60 Years)	2013	835,026	143,773	17%	429	721,096	116,060	16%	401	3%	7%	0.43
	2014	911,240	163,368	18%	413	696,518	133,241	19%	390	4%	8%	0.56
	2015	917,742	185,684	20%	400	617,027	151,327	25%	380	5%	9%	0.64
	2016	768,279	205,821	27%	392	492,762	163,041	33%	369	7%	10%	0.70
	2017	705,246	235,715	33%	384	444,967	182,831	41%	358	8%	11%	0.75
	2018	679,750	269,149	40%	375	419,936	204,659	49%	348	9%	12%	0.80
	2019	656,104	305,499	47%	366	400,857	228,228	57%	337	11%	13%	0.83
	2020	633,023	341,313	54%	357	382,576	251,102	66%	326	12%	14%	0.86
	2021	606,518	377,333	62%	347	362,737	274,087	76%	316	14%	15%	0.89
	2022	580,744	413,580	71%	337	342,000	297,937	87%	305	15%	17%	0.91
	2023	554,938	453,000	82%	327	323,793	324,439	100%	294	17%	18%	0.94
	2024	526,189	494,186	94%	316	304,539	352,720	116%	283	18%	19%	0.95
	2025	498,391	539,199	108%	305	286,248	383,910	134%	272	20%	21%	0.97
	2026	473,169	587,994	124%	294	269,656	417,970	155%	261	22%	22%	0.99
	2027	448,257	642,142	143%	283	253,472	455,654	180%	250	23%	23%	1.00
	2028	423,624	702,030	166%	271	237,628	497,215	209%	239	25%	25%	1.02
	2029	399,351	766,160	192%	260	222,160	541,471	244%	228	27%	26%	1.03
	2030	375,485	835,558	223%	248	207,104	588,849	284%	217	29%	28%	1.04
	2031	352,078	908,560	258%	237	192,494	638,073	331%	207	31%	29%	1.06
	2032	329,176	985,147	299%	226	178,364	688,841	386%	196	33%	31%	1.07
	2033	306,834	1,062,327	346%	214	164,752	739,449	449%	185	35%	32%	1.09
	2034	285,097	1,139,306	400%	203	151,686	789,973	521%	175	37%	34%	1.10
	2035	263,996	1,218,657	462%	191	139,181	841,218	604%	165	40%	36%	1.11
	2036	243,598	1,297,997	533%	180	127,261	891,354	700%	154	42%	37%	1.13
	2037	222,020	1,375,555	620%	169	115,006	938,925	816%	145	44%	39%	1.14
	2038	201,289	1,449,656	720%	158	103,399	984,512	952%	135	46%	40%	1.15
	2039	183,318	1,516,314	827%	148	93,359	1,025,207	1,098%	126	49%	42%	1.17
	2040	166,225	1,576,757	949%	137	83,957	1,061,168	1,264%	116	51%	43%	1.18
	2041	150,050	1,630,482	1,087%	127	75,195	1,092,306	1,453%	108	53%	45%	1.19
	2042	134,810	1,674,525	1,242%	118	67,072	1,116,568	1,665%	99	55%	46%	1.20
	2043	120,541	1,703,152	1,413%	108	59,581	1,132,081	1,900%	91	57%	47%	1.21
	2044	107,248	1,716,938	1,601%	99	52,707	1,140,097	2,163%	84	59%	48%	1.22
	2045	94,945	1,720,102	1,812%	91	46,348	1,140,339	2,460%	76	61%	50%	1.23
	2046	83,639	1,708,693	2,043%	82	40,595	1,132,042	2,789%	69	63%	51%	1.24
	2047	73,317	1,678,512	2,289%	75	35,368	1,113,083	3,147%	63	65%	52%	1.25
	2048	63,950	1,629,560	2,548%	67	30,695	1,084,129	3,532%	57	66%	53%	1.26
	2049	55,513	1,568,815	2,826%	60	26,583	1,049,441	3,948%	51	68%	53%	1.27
	2050	47,979	1,502,850	3,132%	54	22,935	1,009,088	4,400%	46	69%	54%	1.28
	2051	41,290	1,428,927	3,461%	48	19,717	962,841	4,883%	41	70%	55%	1.28
	2052	35,395	1,346,355	3,804%	43	16,893	911,380	5,395%	37	71%	55%	1.29
	2053-2057	112,063	5,508,132	4,915%	147	53,483	3,766,526	7,042%	128	75%	58%	1.31
	2058-2062	48,404	3,654,287	7,550%	71	23,093	2,482,340	10,749%	65	77%	59%	1.32
	2063-2067	20,026	2,169,684	10,834%	29	9,551	1,429,312	14,964%	29	78%	59%	1.32
	2068-2072	7,497	1,138,813	15,191%	10	3,610	735,083	20,364%	12	78%	59%	1.33
								History		1%	6%	0.24
								Future		147%	136%	1.08
								Lifetime		78%	59%	1.33

Attachment 4
MedAmerica
Pennyslvania-Specific Written Premium and Paid Claim Experience and Projections
with Prior Approved Increase
Policy Forms: SPL-336, FSPL-336
All Issue Ages Combined

		Loss Ratio Demonstration			
		Without Interest			Cumulative
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Loss Ratio w/ Interest
Historical Experience	2004	117,007	0	0%	0%
	2005	413,686	0	0%	0%
	2006	792,119	0	0%	0%
	2007	915,881	4,198	0%	0%
	2008	913,990	0	0%	0%
	2009	898,495	0	0%	0%
	2010	880,262	13,186	1%	0%
	2011	866,624	36,822	4%	1%
	2012	841,339	13,258	2%	1%
Projected Future Experience (60 Years)	2013	846,321	43,432	5%	1%
	2014	912,048	79,290	9%	2%
	2015	790,468	113,368	14%	3%
	2016	659,897	143,992	22%	4%
	2017	623,261	176,218	28%	5%
	2018	603,176	208,662	35%	6%
	2019	580,451	241,102	42%	7%
	2020	559,827	275,760	49%	8%
	2021	534,808	312,627	58%	10%
	2022	511,486	350,465	69%	11%
	2023	487,001	389,622	80%	12%
	2024	460,934	431,808	94%	14%
	2025	435,605	475,455	109%	15%
	2026	412,465	521,378	126%	17%
	2027	389,554	570,599	146%	19%
	2028	366,992	624,468	170%	20%
	2029	344,830	683,012	198%	22%
	2030	323,121	746,533	231%	24%
	2031	301,913	814,806	270%	26%
	2032	281,249	887,628	316%	28%
	2033	261,180	964,048	369%	30%
	2034	241,736	1,043,088	431%	32%
	2035	222,944	1,124,588	504%	34%
	2036	204,878	1,207,930	590%	36%
	2037	184,660	1,292,144	700%	39%
	2038	168,161	1,376,012	818%	41%
	2039	152,479	1,457,597	956%	43%
	2040	137,647	1,535,569	1,116%	45%
	2041	123,683	1,608,777	1,301%	48%
	2042	110,600	1,675,653	1,515%	50%
	2043	98,422	1,733,499	1,761%	52%
	2044	87,138	1,780,229	2,043%	54%
	2045	76,761	1,815,388	2,365%	57%
	2046	67,286	1,837,825	2,731%	59%
	2047	58,680	1,845,497	3,145%	61%
	2048	50,917	1,836,748	3,607%	62%
	2049	43,972	1,812,167	4,121%	64%
	2050	37,807	1,774,066	4,692%	66%
	2051	32,368	1,723,754	5,326%	67%
	2052	27,607	1,662,069	6,021%	69%
	2053-2057	86,269	7,162,047	8,302%	74%
	2058-2062	36,479	5,111,617	14,013%	77%
	2063-2067	14,873	3,280,363	22,056%	78%
	2068-2072	5,510	1,888,279	34,269%	79%

History	1%
Future	159%
Lifetime	79%

Attachment 4
MedAmerica
Pennyslvania-Specific Written Premium and Paid Claim Experience and Projections
with Cumulative Average 38% Requested Increase
Policy Forms: SPL-336, FSPL-336
All Issue Ages Combined

		Loss Ratio Demonstration			
		Without Interest			Cumulative
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Loss Ratio w/ Interest
Historical Experience	2004	117,007	0	0%	0%
	2005	413,686	0	0%	0%
	2006	792,119	0	0%	0%
	2007	915,881	4,198	0%	0%
	2008	913,990	0	0%	0%
	2009	898,495	0	0%	0%
	2010	880,262	13,186	1%	0%
	2011	866,624	36,822	4%	1%
	2012	841,339	13,258	2%	1%
Projected Future Experience (60 Years)	2013	846,322	43,432	5%	1%
	2014	933,863	79,257	8%	2%
	2015	880,572	112,920	13%	3%
	2016	737,027	142,999	19%	4%
	2017	695,293	174,674	25%	5%
	2018	673,549	206,574	31%	6%
	2019	648,725	238,448	37%	7%
	2020	626,537	272,524	43%	8%
	2021	599,137	308,806	52%	9%
	2022	573,866	346,032	60%	11%
	2023	547,193	384,519	70%	12%
	2024	518,614	425,964	82%	13%
	2025	490,958	468,785	95%	15%
	2026	465,966	513,773	110%	16%
	2027	441,165	561,938	127%	18%
	2028	416,683	614,623	148%	19%
	2029	392,568	671,849	171%	21%
	2030	368,874	733,909	199%	23%
	2031	345,651	800,584	232%	24%
	2032	322,945	871,680	270%	26%
	2033	300,815	946,274	315%	28%
	2034	279,291	1,023,418	366%	30%
	2035	258,407	1,102,971	427%	32%
	2036	238,244	1,184,344	497%	34%
	2037	215,004	1,266,597	589%	36%
	2038	196,440	1,348,546	686%	38%
	2039	178,719	1,428,299	799%	40%
	2040	161,885	1,504,561	929%	43%
	2041	145,967	1,576,214	1,080%	45%
	2042	130,987	1,641,724	1,253%	47%
	2043	116,980	1,698,449	1,452%	49%
	2044	103,945	1,744,348	1,678%	51%
	2045	91,904	1,778,962	1,936%	53%
	2046	80,858	1,801,159	2,228%	55%
	2047	70,782	1,808,927	2,556%	57%
	2048	61,654	1,800,625	2,921%	58%
	2049	53,452	1,776,824	3,324%	60%
	2050	46,138	1,739,775	3,771%	61%
	2051	39,657	1,690,747	4,263%	63%
	2052	33,958	1,630,553	4,802%	64%
	2053-2057	107,236	7,029,656	6,555%	69%
	2058-2062	46,141	5,018,571	10,877%	72%
	2063-2067	19,025	3,217,349	16,911%	73%
	2068-2072	7,082	1,848,275	26,096%	73%

History	1%
Future	142%
Lifetime	73%

Attachment 5
MedAmerica and Affinity Partners
Breakdown of Historical Incurred Claims and Reserve Balances at December 31, 2012
Individual Simplicity Policy Forms

Combined Nationwide Experience

Incurred Year	Discounted to the Year of Incurral					Year-End Active Life Reserve[3]
	Incurred Claims[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve[2]	
2004	299,130	299,130	0		0	
2005	702,604	702,604	0		0	
2006	125,885	125,885	0		0	
2007	1,047,832	864,819	183,013		183,013	
2008	2,552,569	2,008,135	544,435		544,435	
2009	1,636,155	1,428,672	207,483		207,483	
2010	2,735,894	1,970,433	765,460		765,460	
2011	4,652,905	1,868,648	2,784,258		2,784,258	
2012	3,654,090	671,658	1,854,319	1,128,113	2,982,432	238,737,652

MedAmerica Pennsylvania-Specific Experience

Incurred Year	Discounted to the Year of Incurral					Year-End Active Life Reserve[3]
	Incurred Claims[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve[2]	
2004	0	0	0		0	
2005	0	0	0		0	
2006	0	0	0		0	
2007	4,150	4,150	0		0	
2008	0	0	0		0	
2009	0	0	0		0	
2010	50,044	50,044	0		0	
2011	10,364	10,364	0		0	
2012	31,192	0	0	31,192	31,192	6,657,258

[1] Incurred claims are the sum of paid claims, disabled life reserve, and incurred but not reported (IBNR) reserve.
[2] Claim reserve is the sum of disabled life reserve and IBNR reserve.
[3] Active life reserve is defined as interpolated terminal reserves plus unearned premium reserves.

Attachment 6
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Policy Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
All Issue Ages Combined

	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
Policy Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.35% Interest	Actual-to-Expected Ratio
1	43,852,699	1,520,060	3%	24,555	43,282,685	686,951	2%	23,561	3%	2%	2.18
2	41,608,749	399,086	1%	23,022	39,293,834	1,058,303	3%	21,908	2%	2%	1.08
3	39,885,756	2,559,632	6%	21,928	36,832,888	1,517,022	4%	20,829	4%	3%	1.31
4	38,483,352	2,270,651	6%	21,080	35,216,215	2,010,137	6%	20,128	4%	3%	1.21
5	37,310,337	3,579,754	10%	20,369	34,018,771	2,785,947	8%	19,465	5%	4%	1.20
6	36,472,479	4,282,045	12%	19,843	32,938,726	3,632,363	11%	18,967	6%	5%	1.17
7	36,226,119	4,621,229	13%	19,371	32,051,539	4,447,866	14%	18,467	7%	6%	1.11
8	36,610,845	5,847,651	16%	18,914	31,158,692	5,118,164	16%	17,967	8%	7%	1.09
9	36,985,687	6,729,093	18%	18,492	30,259,873	5,880,990	19%	17,465	8%	8%	1.08
10	37,053,489	7,679,496	21%	18,066	29,354,599	6,682,873	23%	16,962	9%	9%	1.06
11	27,709,509	8,746,334	32%	17,664	21,394,696	7,382,625	35%	16,457	11%	10%	1.06
12	26,937,669	10,073,656	37%	17,266	20,489,267	8,311,936	41%	15,949	12%	11%	1.06
13	26,039,091	11,597,636	45%	16,854	19,559,084	9,325,353	48%	15,439	13%	12%	1.06
14	25,102,576	13,322,247	53%	16,426	18,630,464	10,469,437	56%	14,927	14%	13%	1.07
15	24,175,041	15,064,978	62%	15,983	17,737,174	11,656,403	66%	14,412	16%	15%	1.07
16	23,184,108	16,520,627	71%	15,522	16,818,390	12,433,646	74%	13,895	17%	16%	1.08
17	22,196,838	18,293,737	82%	15,043	15,915,092	13,654,987	86%	13,375	19%	17%	1.09
18	21,202,630	20,307,112	96%	14,545	15,039,619	14,991,903	100%	12,854	21%	19%	1.10
19	20,201,310	22,463,557	111%	14,029	14,197,018	16,424,807	116%	12,331	22%	20%	1.11
20	19,186,931	24,735,893	129%	13,496	13,365,331	17,937,934	134%	11,807	24%	22%	1.12
21	18,142,359	27,175,029	150%	12,955	12,532,885	19,532,852	156%	11,284	26%	23%	1.13
22	17,110,348	29,920,809	175%	12,410	11,723,406	21,388,314	182%	10,761	28%	25%	1.14
23	16,107,472	32,872,641	204%	11,861	10,941,949	23,343,896	213%	10,241	30%	26%	1.16
24	15,092,041	35,957,912	238%	11,308	10,168,356	25,362,719	249%	9,724	32%	28%	1.17
25	14,112,880	39,143,812	277%	10,755	9,424,161	27,416,299	291%	9,211	35%	29%	1.18
26	13,157,977	42,424,703	322%	10,201	8,713,978	29,542,016	339%	8,704	37%	31%	1.19
27	12,220,812	45,689,905	374%	9,649	8,026,109	31,605,293	394%	8,205	39%	33%	1.21
28	11,306,952	48,921,816	433%	9,101	7,365,715	33,649,168	457%	7,714	42%	34%	1.22
29	10,426,136	52,037,943	499%	8,557	6,737,763	35,596,222	528%	7,233	44%	36%	1.23
30	9,576,920	54,947,292	574%	8,021	6,138,118	37,388,398	609%	6,764	47%	37%	1.24
31	8,756,009	57,618,914	658%	7,493	5,572,176	39,033,616	701%	6,307	49%	39%	1.26
32	7,966,775	59,974,230	753%	6,977	5,033,808	40,458,999	804%	5,865	51%	40%	1.27
33	7,219,336	61,983,710	859%	6,474	4,533,351	41,677,724	919%	5,438	54%	42%	1.28
34	6,509,155	63,568,156	977%	5,986	4,062,820	42,624,028	1,049%	5,028	56%	43%	1.29
35	5,841,717	64,642,896	1,107%	5,515	3,626,274	43,242,859	1,192%	4,634	58%	45%	1.31
36	5,219,025	65,209,856	1,249%	5,063	3,224,121	43,562,712	1,351%	4,259	61%	46%	1.32
37	4,638,449	65,253,599	1,407%	4,630	2,851,900	43,560,508	1,527%	3,903	63%	47%	1.33
38	4,102,648	64,796,152	1,579%	4,219	2,514,305	43,259,906	1,721%	3,565	65%	48%	1.34
39	3,610,777	63,833,970	1,768%	3,831	2,207,238	42,638,914	1,932%	3,247	66%	49%	1.35
40	3,162,401	62,396,476	1,973%	3,465	1,929,573	41,717,353	2,162%	2,949	68%	50%	1.36
41	2,757,266	60,570,429	2,197%	3,124	1,680,243	40,574,241	2,415%	2,670	70%	51%	1.36
42	2,392,212	58,398,054	2,441%	2,806	1,456,748	39,214,969	2,692%	2,411	71%	52%	1.37
43	2,066,460	55,943,241	2,707%	2,512	1,258,770	37,678,761	2,993%	2,170	73%	53%	1.38
44	1,776,934	53,254,479	2,997%	2,241	1,083,001	35,989,189	3,323%	1,948	74%	53%	1.38
45	1,522,088	50,385,574	3,310%	1,993	928,586	34,186,222	3,682%	1,744	75%	54%	1.39
46	1,298,598	47,433,398	3,653%	1,767	793,826	32,327,070	4,072%	1,558	76%	54%	1.39
47	1,103,737	44,432,749	4,026%	1,562	676,902	30,428,236	4,495%	1,387	77%	55%	1.40
48	935,233	41,420,837	4,429%	1,376	575,616	28,517,298	4,954%	1,232	77%	55%	1.40
49	789,946	38,437,302	4,866%	1,209	488,502	26,623,111	5,450%	1,091	78%	56%	1.40
50	665,278	35,504,026	5,337%	1,059	413,704	24,754,277	5,984%	964	79%	56%	1.41
51-55	2,014,705	136,988,193	6,799%	3,559	1,277,904	97,813,734	7,654%	3,317	81%	57%	1.42
56-60	796,131	81,428,816	10,228%	1,680	529,148	61,257,268	11,577%	1,633	82%	57%	1.42
61-65	295,719	44,852,291	15,167%	721	205,456	35,679,635	17,366%	722	82%	58%	1.42
66-70	101,351	21,787,631	21,497%	272	71,379	17,887,844	25,060%	274	82%	58%	1.42
Total	833,221,060	2,009,821,317	241%	546,823	656,321,751	1,405,943,295	214%	495,322	82%	58%	1.42

Attachment 6
MedAmerica and Affinity Partners
Actual-to-Expected Experience by Policy Year
Combined Nationwide Experience with Cumulative Average 37% Requested Increase
Individual Simplicity Policy Forms
All Issue Ages Combined

	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
Policy Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.35% Interest	Actual-to-Expected Ratio
1	43,852,699	1,520,060	3%	24,555	43,282,685	686,951	2%	23,561	3%	2%	2.18
2	41,651,515	398,808	1%	23,012	39,293,834	1,058,303	3%	21,908	2%	2%	1.08
3	40,109,778	2,557,841	6%	21,906	36,832,888	1,517,022	4%	20,829	4%	3%	1.30
4	38,822,462	2,267,021	6%	21,051	35,216,215	2,010,137	6%	20,128	4%	3%	1.21
5	37,733,925	3,574,065	9%	20,335	34,018,771	2,785,947	8%	19,465	5%	4%	1.20
6	37,024,996	4,272,597	12%	19,797	32,938,726	3,632,363	11%	18,967	6%	5%	1.16
7	37,185,238	4,602,930	12%	19,284	32,051,539	4,447,866	14%	18,467	7%	6%	1.10
8	38,447,279	5,809,007	15%	18,735	31,158,692	5,118,164	16%	17,967	7%	7%	1.08
9	40,178,059	6,652,733	17%	18,216	30,259,873	5,880,990	19%	17,465	8%	8%	1.05
10	41,647,445	7,550,026	18%	17,705	29,354,599	6,682,873	23%	16,962	9%	9%	1.03
11	31,663,227	8,565,860	27%	17,274	21,394,696	7,382,625	35%	16,457	10%	10%	1.02
12	31,180,038	9,847,538	32%	16,874	20,489,267	8,311,936	41%	15,949	11%	11%	1.01
13	30,216,616	11,332,512	38%	16,472	19,559,084	9,325,353	48%	15,439	12%	12%	1.01
14	29,141,149	13,015,648	45%	16,055	18,630,464	10,469,437	56%	14,927	14%	13%	1.01
15	28,089,477	14,716,171	52%	15,623	17,737,174	11,656,403	66%	14,412	15%	15%	1.01
16	26,957,299	16,135,487	60%	15,173	16,818,390	12,433,646	74%	13,895	16%	16%	1.01
17	25,828,300	17,864,972	69%	14,706	15,915,092	13,654,987	86%	13,375	18%	17%	1.02
18	24,696,428	19,829,066	80%	14,221	15,039,619	14,991,903	100%	12,854	19%	19%	1.02
19	23,559,348	21,932,730	93%	13,717	14,197,018	16,424,807	116%	12,331	21%	20%	1.03
20	22,408,126	24,149,549	108%	13,198	13,365,331	17,937,934	134%	11,807	22%	22%	1.04
21	21,216,694	26,529,307	125%	12,670	12,532,885	19,532,852	156%	11,284	24%	23%	1.05
22	20,035,518	29,208,824	146%	12,138	11,723,406	21,388,314	182%	10,761	26%	25%	1.05
23	18,888,614	32,089,740	170%	11,602	10,941,949	23,343,896	213%	10,241	28%	26%	1.06
24	17,725,810	35,101,237	198%	11,064	10,168,356	25,362,719	249%	9,724	30%	28%	1.07
25	16,604,781	38,211,390	230%	10,523	9,424,161	27,416,299	291%	9,211	32%	29%	1.08
26	15,509,261	41,414,703	267%	9,983	8,713,978	29,542,016	339%	8,704	34%	31%	1.09
27	14,431,860	44,603,292	309%	9,444	8,026,109	31,605,293	394%	8,205	36%	33%	1.10
28	13,377,032	47,759,789	357%	8,909	7,365,715	33,649,168	457%	7,714	38%	34%	1.11
29	12,360,818	50,803,805	411%	8,378	6,737,763	35,596,222	528%	7,233	40%	36%	1.12
30	11,378,170	53,646,543	471%	7,854	6,138,118	37,388,398	609%	6,764	42%	37%	1.14
31	10,425,674	56,258,109	540%	7,339	5,572,176	39,033,616	701%	6,307	45%	39%	1.15
32	9,505,934	58,561,928	616%	6,835	5,033,808	40,458,999	804%	5,865	47%	40%	1.16
33	8,633,215	60,528,483	701%	6,343	4,533,351	41,677,724	919%	5,438	49%	42%	1.17
34	7,801,324	62,080,488	796%	5,866	4,062,820	42,624,028	1,049%	5,028	51%	43%	1.18
35	7,018,751	63,135,321	900%	5,405	3,626,274	43,242,859	1,192%	4,634	53%	45%	1.19
36	6,285,911	63,694,980	1,013%	4,963	3,224,121	43,562,712	1,351%	4,259	55%	46%	1.20
37	5,600,281	63,744,179	1,138%	4,540	2,851,900	43,560,508	1,527%	3,903	57%	47%	1.21
38	4,965,542	63,303,347	1,275%	4,138	2,514,305	43,259,906	1,721%	3,565	59%	48%	1.22
39	4,380,939	62,369,700	1,424%	3,757	2,207,238	42,638,914	1,932%	3,247	60%	49%	1.23
40	3,846,873	60,971,972	1,585%	3,400	1,929,573	41,717,353	2,162%	2,949	62%	50%	1.23
41	3,362,566	59,194,781	1,760%	3,065	1,680,243	40,574,241	2,415%	2,670	63%	51%	1.24
42	2,924,593	57,079,289	1,952%	2,754	1,456,748	39,214,969	2,692%	2,411	65%	52%	1.25
43	2,532,559	54,686,855	2,159%	2,465	1,258,770	37,678,761	2,993%	2,170	66%	53%	1.25
44	2,183,035	52,065,439	2,385%	2,200	1,083,001	35,989,189	3,323%	1,948	67%	53%	1.26
45	1,874,437	49,267,959	2,628%	1,957	928,586	34,186,222	3,682%	1,744	68%	54%	1.26
46	1,602,973	46,388,671	2,894%	1,735	793,826	32,327,070	4,072%	1,558	69%	54%	1.27
47	1,365,558	43,461,407	3,183%	1,534	676,902	30,428,236	4,495%	1,387	70%	55%	1.27
48	1,159,552	40,521,822	3,495%	1,352	575,616	28,517,298	4,954%	1,232	70%	55%	1.27
49	981,401	37,608,988	3,832%	1,188	488,502	26,623,111	5,450%	1,091	71%	56%	1.28
50	828,088	34,744,517	4,196%	1,041	413,704	24,754,277	5,984%	964	72%	56%	1.28
51-55	2,518,154	134,113,291	5,326%	3,498	1,277,904	97,813,734	7,654%	3,317	73%	57%	1.29
56-60	999,619	79,765,972	7,980%	1,652	529,148	61,257,268	11,577%	1,633	74%	57%	1.29
61-65	371,088	43,955,848	11,845%	709	205,456	35,679,635	17,366%	722	75%	58%	1.29
66-70	126,519	21,364,356	16,886%	267	71,379	17,887,844	25,060%	274	75%	58%	1.29
Total	923,216,546	1,964,830,951	213%	538,480	656,321,751	1,405,943,295	214%	495,322	75%	58%	1.29

Attachment 7
MedAmerica
Actual-to-Expected Experience by Policy Year
Pennsylvania-Specific Experience with Prior Approved Increase
Policy Forms: SPL-336, FSPL-336
All Issue Ages Combined

	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
Policy Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.42% Interest	Actual-to-Expected Ratio
1	997,079	0	0%	549	991,927	15,141	2%	517	0%	2%	0.00
2	963,071	0	0%	520	902,916	23,274	3%	482	0%	2%	0.00
3	920,520	4,150	0%	504	848,077	33,402	4%	458	0%	3%	0.05
4	901,379	0	0%	490	811,831	44,613	5%	443	0%	3%	0.03
5	889,052	51,271	6%	472	785,049	61,831	8%	429	1%	4%	0.27
6	864,146	12,376	1%	450	760,916	80,506	11%	419	1%	5%	0.23
7	851,233	59,227	7%	439	741,520	99,311	13%	408	2%	6%	0.31
8	862,029	104,709	12%	427	721,953	114,586	16%	398	3%	7%	0.42
9	891,222	154,868	17%	417	702,206	132,197	19%	388	4%	8%	0.54
10	904,588	185,294	20%	407	682,287	150,230	22%	377	5%	9%	0.63
11	645,508	205,165	32%	399	456,900	160,210	35%	367	7%	10%	0.70
12	629,457	235,426	37%	390	439,052	180,370	41%	356	8%	11%	0.75
13	609,072	269,134	44%	381	420,304	201,916	48%	346	9%	12%	0.80
14	587,196	307,033	52%	372	401,087	226,750	57%	335	11%	13%	0.84
15	566,844	344,400	61%	363	383,405	251,423	66%	325	13%	14%	0.88
16	540,637	375,575	69%	353	360,241	267,290	74%	314	14%	16%	0.91
17	518,952	412,270	79%	343	342,837	292,615	85%	303	16%	17%	0.93
18	494,284	453,290	92%	332	323,978	319,809	99%	292	17%	18%	0.96
19	468,416	496,701	106%	321	304,934	348,898	114%	281	19%	19%	0.98
20	443,220	541,942	122%	310	286,855	379,530	132%	270	21%	21%	1.00
21	419,888	590,535	141%	299	270,304	411,708	152%	260	22%	22%	1.02
22	396,776	646,557	163%	287	254,050	450,271	177%	249	24%	23%	1.04
23	373,987	708,338	189%	276	238,128	491,957	207%	238	26%	25%	1.06
24	351,572	775,094	220%	264	222,575	537,114	241%	227	28%	26%	1.07
25	329,582	845,433	257%	252	207,430	583,116	281%	216	30%	28%	1.09
26	308,067	921,280	299%	241	192,731	633,978	329%	205	32%	29%	1.11
27	287,080	999,728	348%	229	178,513	684,687	384%	194	35%	31%	1.12
28	266,670	1,079,601	405%	217	164,827	736,384	447%	184	37%	32%	1.14
29	246,880	1,160,116	470%	206	151,681	788,483	520%	173	39%	34%	1.16
30	227,751	1,240,356	545%	194	139,101	839,376	603%	163	42%	36%	1.17
31	209,344	1,322,159	632%	183	127,110	891,412	701%	153	44%	37%	1.19
32	188,772	1,402,485	743%	171	113,865	941,700	827%	143	47%	39%	1.20
33	171,935	1,478,515	860%	160	103,135	987,918	958%	134	49%	40%	1.22
34	155,924	1,547,304	992%	150	93,041	1,029,783	1,107%	124	52%	42%	1.23
35	140,770	1,609,713	1,144%	139	83,590	1,066,660	1,276%	115	54%	43%	1.25
36	126,500	1,666,916	1,318%	129	74,786	1,099,975	1,471%	107	56%	45%	1.26
37	113,123	1,712,868	1,514%	119	66,625	1,126,245	1,690%	98	59%	46%	1.28
38	100,649	1,743,003	1,732%	109	59,101	1,142,104	1,932%	90	61%	47%	1.29
39	89,104	1,759,583	1,975%	100	52,200	1,150,337	2,204%	83	63%	48%	1.30
40	78,479	1,763,980	2,248%	91	45,760	1,151,580	2,517%	76	65%	50%	1.32
41	68,766	1,755,312	2,553%	83	40,055	1,145,073	2,859%	69	67%	51%	1.33
42	59,940	1,727,209	2,882%	75	34,756	1,127,923	3,245%	62	69%	52%	1.34
43	51,978	1,679,739	3,232%	68	30,147	1,098,339	3,643%	56	71%	53%	1.35
44	44,846	1,621,662	3,616%	61	26,041	1,062,879	4,081%	51	72%	53%	1.35
45	38,504	1,554,802	4,038%	55	22,404	1,021,094	4,558%	46	74%	54%	1.36
46	32,910	1,479,997	4,497%	49	19,201	973,706	5,071%	41	75%	55%	1.37
47	28,008	1,399,301	4,996%	43	16,397	923,501	5,632%	36	76%	55%	1.38
48	23,745	1,313,556	5,532%	38	13,956	868,746	6,225%	32	77%	56%	1.38
49	20,060	1,228,583	6,124%	34	11,842	813,599	6,870%	28	78%	56%	1.39
50	16,895	1,145,561	6,781%	29	10,021	760,332	7,587%	25	79%	57%	1.39
51-55	51,243	4,518,723	8,818%	97	30,845	2,995,778	9,712%	85	82%	58%	1.41
56-60	20,514	2,754,741	13,429%	43	12,698	1,804,651	14,212%	40	83%	59%	1.42
61-65	7,638	1,471,605	19,266%	16	4,845	953,566	19,681%	17	84%	59%	1.42
66-70	2,416	614,408	25,430%	5	1,576	418,576	26,560%	6	84%	59%	1.42
Total	19,598,223	53,451,592	273%	12,754	14,781,614	36,096,454	244%	11,336	84%	59%	1.42

Attachment 7
MedAmerica
Actual-to-Expected Experience by Policy Year
Pennsylvania-Specific Experience with Cumulative Average 38% Requested Increase
Policy Forms: SPL-336, FSPL-336
All Issue Ages Combined

	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
Policy Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.42% Interest	Actual-to-Expected Ratio
1	997,079	0	0%	549	991,927	15,141	2%	517	0%	2%	0.00
2	963,071	0	0%	520	902,916	23,274	3%	482	0%	2%	0.00
3	920,520	4,150	0%	504	848,077	33,402	4%	458	0%	3%	0.05
4	901,379	0	0%	490	811,831	44,613	5%	443	0%	3%	0.03
5	889,052	51,271	6%	472	785,049	61,831	8%	429	1%	4%	0.27
6	864,146	12,376	1%	450	760,916	80,506	11%	419	1%	5%	0.23
7	852,173	59,216	7%	439	741,520	99,311	13%	408	2%	6%	0.31
8	869,946	104,581	12%	426	721,953	114,586	16%	398	3%	7%	0.42
9	925,905	154,255	17%	413	702,206	132,197	19%	388	4%	8%	0.53
10	978,283	183,840	19%	402	682,287	150,230	22%	377	5%	9%	0.62
11	710,715	203,013	29%	392	456,900	160,210	35%	367	7%	10%	0.68
12	699,856	232,665	33%	383	439,052	180,370	41%	356	8%	11%	0.73
13	679,565	265,833	39%	375	420,304	201,916	48%	346	9%	12%	0.78
14	655,718	303,170	46%	366	401,087	226,750	57%	335	11%	13%	0.81
15	633,815	339,962	54%	357	383,405	251,423	66%	325	12%	14%	0.84
16	604,942	370,616	61%	347	360,241	267,290	74%	314	14%	16%	0.87
17	581,617	406,658	70%	337	342,837	292,615	85%	303	15%	17%	0.89
18	554,690	446,899	81%	327	323,978	319,809	99%	292	17%	18%	0.92
19	526,351	489,439	93%	316	304,934	348,898	114%	281	18%	19%	0.93
20	498,888	533,710	107%	305	286,855	379,530	132%	270	20%	21%	0.95
21	473,709	581,209	123%	294	270,304	411,708	152%	260	21%	22%	0.97
22	448,714	635,960	142%	282	254,050	450,271	177%	249	23%	23%	0.99
23	424,012	696,306	164%	271	238,128	491,957	207%	238	25%	25%	1.00
24	399,652	761,486	191%	259	222,575	537,114	241%	227	27%	26%	1.02
25	375,683	830,138	221%	248	207,430	583,116	281%	216	29%	28%	1.03
26	352,158	904,155	257%	236	192,731	633,978	329%	205	31%	29%	1.04
27	329,134	980,716	298%	225	178,513	684,687	384%	194	33%	31%	1.06
28	306,664	1,058,649	345%	214	164,827	736,384	447%	184	35%	32%	1.07
29	284,795	1,137,209	399%	202	151,681	788,483	520%	173	37%	34%	1.09
30	263,574	1,215,537	461%	191	139,101	839,376	603%	163	39%	36%	1.10
31	243,072	1,295,453	533%	180	127,110	891,412	701%	153	41%	37%	1.12
32	219,470	1,373,979	626%	169	113,865	941,700	827%	143	44%	39%	1.13
33	200,561	1,448,349	722%	158	103,135	987,918	958%	134	46%	40%	1.14
34	182,501	1,515,667	830%	147	93,041	1,029,783	1,107%	124	48%	42%	1.16
35	165,332	1,576,793	954%	137	83,590	1,066,660	1,276%	115	51%	43%	1.17
36	149,091	1,632,911	1,095%	127	74,786	1,099,975	1,471%	107	53%	45%	1.18
37	133,798	1,678,077	1,254%	117	66,625	1,126,245	1,690%	98	55%	46%	1.20
38	119,475	1,707,795	1,429%	108	59,101	1,142,104	1,932%	90	57%	47%	1.21
39	106,156	1,724,261	1,624%	99	52,200	1,150,337	2,204%	83	59%	48%	1.22
40	93,843	1,728,841	1,842%	90	45,760	1,151,580	2,517%	76	61%	50%	1.23
41	82,535	1,720,651	2,085%	82	40,055	1,145,073	2,859%	69	63%	51%	1.24
42	72,213	1,693,439	2,345%	74	34,756	1,127,923	3,245%	62	65%	52%	1.25
43	62,860	1,647,233	2,620%	67	30,147	1,098,339	3,643%	56	66%	53%	1.26
44	54,445	1,590,615	2,921%	60	26,041	1,062,879	4,081%	51	68%	53%	1.27
45	46,929	1,525,373	3,250%	54	22,404	1,021,094	4,558%	46	69%	54%	1.27
46	40,269	1,452,319	3,607%	48	19,201	973,706	5,071%	41	70%	55%	1.28
47	34,407	1,373,430	3,992%	43	16,397	923,501	5,632%	36	71%	55%	1.29
48	29,286	1,289,533	4,403%	38	13,956	868,746	6,225%	32	72%	56%	1.29
49	24,839	1,206,334	4,857%	33	11,842	813,599	6,870%	28	73%	56%	1.30
50	21,001	1,124,963	5,357%	29	10,021	760,332	7,587%	25	74%	57%	1.30
51-55	64,315	4,437,531	6,900%	96	30,845	2,995,778	9,712%	85	76%	58%	1.32
56-60	26,121	2,701,910	10,344%	42	12,698	1,804,651	14,212%	40	78%	59%	1.32
61-65	9,801	1,440,067	14,693%	16	4,845	953,566	19,681%	17	78%	59%	1.33
66-70	3,108	599,993	19,304%	5	1,576	418,576	26,560%	6	78%	59%	1.33
Total	21,151,234	52,448,536	248%	12,606	14,781,614	36,096,454	244%	11,336	78%	59%	1.33

MEDAmerica
INSURANCE COMPANY
An Excellus Company

Letter of Authorization

To: Department of Insurance

MedAmerica Insurance Company ("MedAmerica") has entered into a service agreement with Milliman, Inc. ("Milliman") effective November 1, 2007, that includes long-term care rate filing services on our behalf. The agreement provides, in part, that Milliman is responsible for preparing and filing for approval with state insurance departments MedAmerica's long-term care rate increase filings. Milliman is also authorized to receive, on MedAmerica's behalf, written and oral communication from each state department of insurance for the purpose of completing the rate increase filing process.

Please accept this letter of authorization for the purpose stated above. Should you have any questions regarding the above, please forward your comments to:

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647

Bill Naylon

Bill Naylon, President
MedAmerica Insurance Company

1/9/2014
Date