

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Filing at a Glance

Company: Ability Insurance Company  
 Product Name: LT692, LT694  
 State: Virginia  
 TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care  
 Sub-TOI: LTC05I.001 Qualified  
 Filing Type: Rate  
 Date Submitted: 02/28/2022  
 SERFF Tr Num: TRIP-133170781  
 SERFF Status: Closed-Approved  
 State Tr Num: TRIP-133170781  
 State Status: Approved  
 Co Tr Num: 2021 LTC RATE INCREASE - ABILITY  
  
 Effective: On Approval  
 Date Requested:  
 Author(s): Beverly Toomey, Dave Krydinski  
 Reviewer(s): Bobby Toone (primary)  
 Disposition Date: 06/21/2023  
 Disposition Status: Approved  
 Effective Date:

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## General Information

|  |   |
|--|---|
| Project Name:                            | Status of Filing in Domicile:   |
| Project Number:                          | Date Approved in Domicile:  |
| Requested Filing Mode: Review & Approval | Domicile Status Comments:   |
| Explanation for Combination/Other:       | Market Type: Individual   |
| Submission Type: New Submission          | Individual Market Type:   |
| Overall Rate Impact: 50.4%               | Filing Status Changed: 06/21/2023   |
|  | State Status Changed: 06/21/2023  |
| Deemer Date: 07/20/2023                  | Created By: Beverly Toomey  |
| Submitted By: Beverly Toomey             | Corresponding Filing Tracking Number:   |
|  | State TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care |

Filing Description:

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC051 Individual Long Term Care - Nursing Home and Home Health Care/LTC051.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

RE: Long Term Care Insurance  
Individual Policy Form Series: LT692, LT694

The Company is filing revised premium rates for your consideration and approval on the above captioned LTC policy forms on file with your department. This request is being filed nationwide. The rate increase is necessary because projected future morbidity and terminations have changed from what was anticipated when the most recent nationwide rate adjustment was requested starting in 2017.

This request was filed with and has been reviewed by the Multistate Actuarial LTCI Rate Review Team (MSA Team) prior to submission in individual states. The MSA has recommended the requested nationwide rate increase as well as additional increases in states where less than the full amount of historical increase requests have been granted. The MSA shared their advisory report with states in November 2021.

The Company is requesting an increase to the current premium rates that varies by issue age and benefit period, averaging 52.4% nationwide based on the current inforce. The increase will be larger for policies at younger issue ages and for policies with a lifetime (unlimited) benefit period.

Additionally, the Company is requesting supplementary "catch-up" increases in states where less than the full requested nationwide rate level has been implemented from prior historical rate requests. These requests will be intended to bring the prevailing rates in all states up to an equivalent rate level.

On the Rate/Rule Schedule of this SERFF filing, we have included materials supporting the requested increase including:  
-Actuarial Memorandum  
-Attachments to accompany the Actuarial Memorandum  
-Authorizations from the companies to submit this filing on their behalf

The Company Rate Information and Overall Rate Information provided on the Rate/Rule Schedule tab of the filing illustrates the inforce policy counts and inforce annual premium as of 12/31/2020 along with the average increase request in your state including any catch-up increase if applicable. Further details of the proposed increase, including the catch-up increase amounts by state, are included within the attached exhibits.

Policyholders will be provided opportunities to mitigate the effects of the increase, including options to reduce benefits and lower premium. We will also provide a contingent non-forfeiture benefit to all policyholders regardless of whether or not their policy covers this benefit upon lapse.

## Company and Contact

### Filing Contact Information

Beverly Toomey, Actuarial Analyst  
2800 South River Road  
Suite 405  
Des Plaines, IL 60018

BToomey@TriPlusServices.com  
224-217-9038 [Phone]

SERFF Tracking #: TRIP-133170781

State Tracking #: TRIP-133170781

Company Tracking #: 2021 LTC RATE INCREASE -  
ABILITY

State: Virginia

Filing Company: Ability Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: LT692, LT694

Project Name/Number: /

### Filing Company Information

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

Ability Insurance Company

CoCode: 71471

State of Domicile: Nebraska

9394 West Dodge Road

Group Code:

Company Type: Life and

Suite 150

Group Name:

Health

Omaha, NE 68114

FEIN Number: 47-0520541

State ID Number: 71471

(000) 000-0000 ext. [Phone]



State: Virginia

Filing Company: Ability Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: LT692, LT694

Project Name/Number: /

## Filing Fees

### State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Correspondence Summary

### Dispositions

| Status   | Created By  | Created On | Date Submitted |
|----------|-------------|------------|----------------|
| Approved | Bobby Toone | 06/21/2023 | 06/21/2023     |

### Objection Letters and Response Letters

#### Objection Letters

| Status                               | Created By  | Created On | Date Submitted |
|--------------------------------------|-------------|------------|----------------|
| Info has been requested from company | Bobby Toone | 06/20/2023 | 06/20/2023     |
| Info has been requested from company | Bobby Toone | 06/16/2023 | 06/16/2023     |
| Info has been requested from company | Bobby Toone | 06/16/2023 | 06/16/2023     |
| Info has been requested from company | Bobby Toone | 06/14/2023 | 06/14/2023     |
| Info has been requested from company | Bobby Toone | 05/30/2023 | 05/30/2023     |
| Info has been requested from company | Bobby Toone | 03/28/2023 | 03/28/2023     |
| Info has been requested from company | Bobby Toone | 03/21/2023 | 03/21/2023     |
| Info has been requested from company | Bobby Toone | 01/13/2023 | 01/13/2023     |
| Info has been requested from company | Bobby Toone | 01/04/2023 | 01/04/2023     |
| Info has been requested from company | Bobby Toone | 12/20/2022 | 12/20/2022     |

#### Response Letters

| Responded By   | Created On | Date Submitted |
|----------------|------------|----------------|
| Beverly Toomey | 06/20/2023 | 06/20/2023     |
| Beverly Toomey | 06/19/2023 | 06/19/2023     |
| Beverly Toomey | 06/19/2023 | 06/19/2023     |
| Beverly Toomey | 06/15/2023 | 06/15/2023     |
| Beverly Toomey | 06/09/2023 | 06/09/2023     |
| Beverly Toomey | 03/31/2023 | 03/31/2023     |
| Beverly Toomey | 03/27/2023 | 03/27/2023     |
| Beverly Toomey | 01/16/2023 | 01/16/2023     |
| Beverly Toomey | 01/04/2023 | 01/04/2023     |
| Dave Krydinski | 12/20/2022 | 12/20/2022     |

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

### Objection Letters and Response Letters

#### Objection Letters

| Status                               | Created By  | Created On | Date Submitted |
|--------------------------------------|-------------|------------|----------------|
| Info has been requested from company | Bobby Toone | 12/20/2022 | 12/20/2022     |
| Info has been requested from company | Bobby Toone | 11/16/2022 | 11/16/2022     |
| Info has been requested from company | Bobby Toone | 10/05/2022 | 10/05/2022     |
| Info has been requested from company | Bobby Toone | 09/27/2022 | 09/27/2022     |
| Info has been requested from company | Bobby Toone | 09/27/2022 | 09/27/2022     |
| Info has been requested from company | Bobby Toone | 08/16/2022 | 08/16/2022     |
| Info has been requested from company | Bobby Toone | 07/01/2022 | 07/01/2022     |
| Info has been requested from company | Bobby Toone | 06/15/2022 | 06/15/2022     |
| Info has been requested from company | Bobby Toone | 05/12/2022 | 05/12/2022     |
| Info has been requested from company | Bobby Toone | 03/28/2022 | 03/28/2022     |
| Info has been requested from company | Bobby Toone | 03/02/2022 | 03/02/2022     |

#### Response Letters

| Responded By   | Created On | Date Submitted |
|----------------|------------|----------------|
| Dave Krydyski  | 12/20/2022 | 12/20/2022     |
| Beverly Toomey | 11/17/2022 | 11/17/2022     |
| Beverly Toomey | 10/05/2022 | 10/05/2022     |
| Beverly Toomey | 09/28/2022 | 09/28/2022     |
| Beverly Toomey | 09/28/2022 | 09/28/2022     |
| Beverly Toomey | 09/01/2022 | 09/01/2022     |
| Dave Krydyski  | 07/29/2022 | 07/29/2022     |
| Beverly Toomey | 06/16/2022 | 06/16/2022     |
| Dave Krydyski  | 06/10/2022 | 06/10/2022     |
| Beverly Toomey | 04/27/2022 | 04/27/2022     |
| Beverly Toomey | 03/02/2022 | 03/02/2022     |

#### Filing Notes

| Subject                | Note Type        | Created By     | Created On | Date Submitted |
|------------------------|------------------|----------------|------------|----------------|
| Post Submission Update | Note To Reviewer | Beverly Toomey | 06/15/2023 | 06/15/2023     |

State: Virginia Filing Company: Ability Insurance Company  
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
Product Name: LT692, LT694  
Project Name/Number: /

**Filing Notes**

| Subject                        | Note Type     | Created By  | Created On | Date Submitted |
|--------------------------------|---------------|-------------|------------|----------------|
| Actuary Opinion & Final Report | Reviewer Note | Bobby Toone | 10/19/2022 |                |
| RRS                            | Reviewer Note | Bobby Toone | 10/05/2022 |                |

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Disposition

Disposition Date: 06/21/2023

Effective Date:

Status: Approved

Comment:

| Company Name:             | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---------------------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Ability Insurance Company | 50.400%                     | 50.400%                | \$139,265                                | 89  | \$276,463                         | 83.200%                         | 15.000%                         |

| Schedule                      | Schedule Item                                 | Schedule Item Status    | Public Access |
|-------------------------------|---|-------------------------|---------------|
| Rate (revised)                | VA 2021 Rates - MP-LT692                      | Approved                | Yes           |
| Rate (revised)                | VA 2021 Rates - MP-LT694/ML-LT694             | Approved                | Yes           |
| Rate                          | VA 2021 Rates - MP-LT692                      | Withdrawn               | No            |
| Rate                          | VA 2021 Rates - MP-LT692                      | Withdrawn               | No            |
| Rate                          | VA 2021 Rates - MP-LT694/ML-LT694             | Withdrawn               | No            |
| Rate                          | VA 2021 Rates - MP-LT694/ML-LT694             | Withdrawn               | No            |
| Supporting Document           | Certification of Compliance/Readability       | Received & Acknowledged | Yes           |
| Supporting Document           | Product Checklist                             | Received & Acknowledged | Yes           |
| Supporting Document (revised) | L&H Actuarial Memorandum                      | Received & Acknowledged | Yes           |
| Supporting Document           | L&H Actuarial Memorandum                      | Withdrawn               | No            |
| Supporting Document           | L&H Actuarial Memorandum                      | Withdrawn               | No            |
| Supporting Document (revised) | Long Term Care Insurance Rate Request Summary | Received & Acknowledged | Yes           |
| Supporting Document           | Long Term Care Insurance Rate Request Summary | Withdrawn               | No            |
| Supporting Document           | Long Term Care Insurance Rate Request Summary | Withdrawn               | No            |
| Supporting Document           | Experience Exhibits 2021 and Attachment       | Received & Acknowledged | Yes           |
| Supporting Document (revised) | Third Party Authorization Letter              | Received & Acknowledged | Yes           |
| Supporting Document           | Third Party Authorization Letter              | Withdrawn               | No            |
| Supporting Document (revised) | Objection Response 03-02-2022                 | Received & Acknowledged | Yes           |
| Supporting Document           | Objection Response 04-27-2022                 | Received & Acknowledged | Yes           |

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

| Schedule                             | Schedule Item  | Schedule Item Status    | Public Access |
|--------------------------------------|--|-------------------------|---------------|
| <b>Supporting Document (revised)</b> | Objection Response 06-10-2022                        | Received & Acknowledged | Yes           |
| <b>Supporting Document</b>           | Objection Response 7-29-2022                         | Received & Acknowledged | Yes           |
| <b>Supporting Document</b>           | Objection Response 9-01-2022                         | Received & Acknowledged | Yes           |
| <b>Supporting Document</b>           | Objection Response 9-28-2022 - 9-27-2022 Objection 1 | Received & Acknowledged | Yes           |
| <b>Supporting Document</b>           | Objection Response 9-28-2022 - 9-27-2022 Objection 2 | Received & Acknowledged | Yes           |
| <b>Supporting Document</b>           | Objection Response 11-17-2022                        | Received & Acknowledged | Yes           |
| <b>Supporting Document</b>           | Objection Response 01-16-2023                        | Received & Acknowledged | Yes           |
| <b>Supporting Document</b>           | Objection Response 03-27-2023                        | Received & Acknowledged | Yes           |
| <b>Supporting Document</b>           | Objection Response 03-31-2023                        | Received & Acknowledged | Yes           |
| <b>Supporting Document</b>           | L&H Actuarial Memorandum                             | Withdrawn               | No            |
| <b>Supporting Document</b>           | Long Term Care Insurance Rate Request Summary        | Withdrawn               | No            |
| <b>Supporting Document</b>           | Long Term Care Insurance Rate Request Summary        | Withdrawn               | No            |
| <b>Supporting Document</b>           | Objection Response 03-02-2022                        | Withdrawn               | No            |
| <b>Supporting Document</b>           | Objection Response 06-10-2022                        | Withdrawn               | No            |
| <b>Supporting Document</b>           | Objection Response 06-09-2023                        | Received & Acknowledged | Yes           |
| <b>Supporting Document</b>           | Objection Response 06-15-2023                        | Received & Acknowledged | Yes           |
| <b>Supporting Document</b>           | Objection Response 06-19-2023                        | Received & Acknowledged | Yes           |
| <b>Supporting Document</b>           | Objection Response 06-20-2023                        | Received & Acknowledged | Yes           |

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 06/20/2023                           |
| Submitted Date          | 06/20/2023                           |
| Respond By Date         | 06/21/2023                           |

Dear Beverly Toomey,

### **Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### **Objection 1**

- Experience Exhibits 2021 and Attachment (Supporting Document)

Comments: Please revise the exhibits listed below to reflect the revised rate increase:

1. Nationwide Exhibits 2021.pdf
2. VA Experience.pdf
3. Attachment L - Avg Prem Before and After Increase.pdf

### **Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond by Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

**State:** Virginia  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

**Filing Company:** Ability Insurance Company

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 06/16/2023                           |
| Submitted Date          | 06/16/2023                           |
| Respond By Date         | 06/23/2023                           |

Dear Beverly Toomey,

### Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### Objection 1

- Objection Response 03-02-2022 (Supporting Document)

Comments: Please revise the following forms to include the new Davies Life & Health logo:

Sample Rate Increase Letter - Ability Form RI-17-VA-BAO - Updated 12-21-17.pdf

Sample Rate Increase Letter - Ability Form RI-17-VA-CBUL - Updated 12-21-17.pdf

Sample Rate Increase Letter - Ability Form RI-17-VA-FAQ - Updated 7-23-20.pdf

### Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond by Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone



**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 06/16/2023                           |
| Submitted Date          | 06/16/2023                           |
| Respond By Date         | 06/23/2023                           |

Dear Beverly Toomey,

**Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### Objection 1

- Third Party Authorization Letter (Supporting Document)

Comments: As Davies Life and Health is now the third-party administrator for these filings, please provide a new authorization letter showing the change.

**Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond by Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

State: Virginia

Filing Company: Ability Insurance Company

TOI/Sub-TOI: LTC051 Individual Long Term Care - Nursing Home and Home Health Care/LTC051.001 Qualified

Product Name: LT692, LT694

Project Name/Number: /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 06/14/2023                           |
| Submitted Date          | 06/14/2023                           |
| Respond By Date         | 06/21/2023                           |

Dear Beverly Toomey,

### Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### Objection 1

- VA 2021 Rates - MP-LT692, [MP-LT692, UR295, UR295C, UR592] (Rate)

- VA 2021 Rates - MP-LT694/ML-LT694, [MP-LT694, ML-LT694, UR268, UR273, UR-AB-287] (Rate)

Comments: 1. Per our conversation on 6/14/2023, please revise the rates so that both companies are requesting an increase of 52.4%.

2. Please revise the Company Rate Information section of the Rate/Rule Schedule to reflect the revised requested rate increase.

3. Please revise the Actuarial Memorandum, the Long-Term Care Insurance Rate Request Summary, and all other exhibits to reflect the revised rate request.

### Objection 2

- Objection Response 03-02-2022 (Supporting Document)

Comments: 1. Please attach revised "John/Jane Doe" versions of each form to reflect the revisions made.

2. Please attach a revised copy of the Statement of Variability to reflect any changes to the forms.

### Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond by Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

SERFF Tracking #: TRIP-133170781

State Tracking #: TRIP-133170781

Company Tracking #: 2021 LTC RATE INCREASE -  
ABILITY

---

State: Virginia

Filing Company: Ability Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: LT692, LT694

Project Name/Number: /

Sincerely,

Bobby Toone

State: Virginia

Filing Company: Ability Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: LT692, LT694

Project Name/Number: /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 05/30/2023                           |
| Submitted Date          | 05/30/2023                           |
| Respond By Date         | 06/29/2023                           |

Dear Beverly Toomey,

**Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

**Objection 1**

Comments: 1. Thank you for your responses on this filing. The Bureau has revised its original recommendation and will approve an average increase of 52.4% spread out over 3 years, without adjusting for the time value of money. If this is acceptable to the company, please submit revised rate sheets showing the increase over 3 years; a revised Actuarial Memorandum including all exhibits; and a revised LTC Rate Request Summary.

2. In order to allow for the multi-year implementation, the policyholder notifications will need to be revised to show variability that allows for this type of increase. As the letter in TRIP-131145217 has previously been approved, the simplest way will be to re-open that filing and revise the existing letter. The revision will need to show the total increase as well as a breakdown of each separate increase amount and when it will be implemented. When you are ready to make the revisions, reach out to the Bureau and we will re-open the filing.

**Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond by Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 03/28/2023                           |
| Submitted Date          | 03/28/2023                           |
| Respond By Date         | 04/27/2023                           |

Dear Beverly Toomey,

**Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### Objection 1

- Objection Response 03-02-2022 (Supporting Document)

Comments: My apologies for not getting this to you earlier. Please replace the Sample Rate Increase Forms with versions completed in "John Doe" fashion, with no variability in the forms. The forms should appear exactly as they would when sent to a policyholder.

**Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond by Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 03/21/2023                           |
| Submitted Date          | 03/21/2023                           |
| Respond By Date         | 04/20/2023                           |

Dear Beverly Toomey,

### Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### Objection 1

- VA 2021 Rates - MP-LT692, [MP-LT692, UR295, UR295C, UR592] (Rate)
- VA 2021 Rates - MP-LT694/ML-LT694, [MP-LT694, ML-LT694, UR268, UR273, UR-AB-287] (Rate)

Comments: Based on regulatory and non-regulatory considerations, we are recommending a 31.5% average increase for this block of policies.

If you accept this recommendation, please respond by revising the Rate/Rule Schedule, the Actuarial Memorandum, the LTC Rate Request Summary, and all exhibits to coincide with the revised request.

If you wish to discuss, please contact me at Bobby.Toone@scc.virginia.gov, and we can arrange a time to meet.

### Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond by Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 01/13/2023                           |
| Submitted Date          | 01/13/2023                           |
| Respond By Date         | 02/12/2023                           |

Dear Beverly Toomey,

### **Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### **Objection 1**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Thank you for allowing us to speak with you today. We will continue to look at the MSA review of both blocks of business and present our findings to the Commissioner. In the meantime, as we discussed in the meeting, please provide a breakdown of how the increase will be implemented, based on benefit level and age.

### **Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

State: Virginia

Filing Company: Ability Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: LT692, LT694

Project Name/Number: /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 01/04/2023                           |
| Submitted Date          | 01/04/2023                           |
| Respond By Date         | 02/03/2023                           |

Dear Beverly Toomey,

**Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

**Objection 1**

- VA 2021 Rates - MP-LT692, [MP-LT692, UR295, UR295C, UR592] (Rate)

- VA 2021 Rates - MP-LT694/ML-LT694, [MP-LT694, ML-LT694, UR268, UR273, UR-AB-287] (Rate)

Comments: Due to an issue with our reporting system, we would appreciate it if, in this current filing and subsequent filings, you would please revise the Company Rate Information section of the Rate/Rule Schedule to include only the data pertinent to this company alone. All the data in the Actuarial Memorandum and any exhibits can remain blended. We just need this section to reflect Ability only.

**Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Bobby Toone



**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 12/20/2022                           |
| Submitted Date          | 12/20/2022                           |
| Respond By Date         | 01/19/2023                           |

Dear Beverly Toomey,

**Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

**Objection 1**

- Experience Exhibits 2021 and Attachment (Supporting Document)

Comments: Thank you for the prompt response. We are looking for the total number of Ability policies nationwide, not just Virginia.

**Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 12/20/2022                           |
| Submitted Date          | 12/20/2022                           |
| Respond By Date         | 01/19/2023                           |

Dear Beverly Toomey,

**Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### Objection 1

- Experience Exhibits 2021 and Attachment (Supporting Document)

Comments: Please provide the nationwide number of inforce policies for Ability only.

**Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 11/16/2022                           |
| Submitted Date          | 11/16/2022                           |
| Respond By Date         | 12/16/2022                           |

Dear Beverly Toomey,

### **Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### **Objection 1**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide an exhibit showing how the increase will be spread among policyholders.

Provide the average age of policyholders both at issue, and currently.

### **Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 10/05/2022                           |
| Submitted Date          | 10/05/2022                           |
| Respond By Date         | 11/04/2022                           |

Dear Beverly Toomey,

**Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

**Objection 1**

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please attach to this form, in plain language a person with little to no insurance experience can understand, a narrative outlining the main drivers for the requested rate revision.

**Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 09/27/2022                           |
| Submitted Date          | 09/27/2022                           |
| Respond By Date         | 10/27/2022                           |

Dear Beverly Toomey,

**Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### Objection 1

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please provide the average rate increase requested and number of Virginia policy holders impacted in the Long-Term Care Rate Request Summary Part 1 for Ability Insurance Company only.

**Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 09/27/2022                           |
| Submitted Date          | 09/27/2022                           |
| Respond By Date         | 10/27/2022                           |

Dear Beverly Toomey,

**Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

**Objection 1**

Comments: Please specify if the company has had an NAIC or Compact rate review on these policy forms in the last 12 months. If so, please send us a copy of the review or provide SERFF access.

**Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC051 Individual Long Term Care - Nursing Home and Home Health Care/LTC051.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 08/16/2022                           |
| Submitted Date          | 08/16/2022                           |
| Respond By Date         | 09/15/2022                           |

Dear Beverly Toomey,

### **Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### **Objection 1**

- Objection Response 04-27-2022 (Supporting Document)

Comments: Please revise attachment G such that the prospective premium test is calculated based on the formula for Prospective PV approach outlined by the NAIC1 and limited to active, premium-paying policyholders nationwide for policy forms LT692 and LT694 only, and also for all policy forms. Please confirm whether the any catch-up provisions have been included for the prospective premium test such that the requested 15% catch up rate increase in Virginia.

### **Objection 2**

- Objection Response 04-27-2022 (Supporting Document)

Comments: Please provide cumulative approved (prior to the proposed rate increase and similar to attachment Q Historical rate level summary as previously provided in response to objection 5 dated March 28,2022) and newly requested rate increase estimates nationwide and in Virginia, broken down for policyholders with non-lifetime and lifetime benefit period types. Please state the catch-up increase amounts in Virginia and nationwide if all newly requested rate increases were approved.

### **Objection 3**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please confirm that combined experience for Ability Insurance Company and Medico Insurance Company related to policy forms LT692 and LT694 will be utilized for future rate increase requests.

### **Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

SERFF Tracking #: TRIP-133170781

State Tracking #: TRIP-133170781

Company Tracking #: 2021 LTC RATE INCREASE -  
ABILITY

---

State: Virginia

Filing Company: Ability Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: LT692, LT694

Project Name/Number: /

Thank you for your courtesy and consideration in this matter.

Sincerely,

Bobby Toone



**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC051 Individual Long Term Care - Nursing Home and Home Health Care/LTC051.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 07/01/2022                           |
| Submitted Date          | 07/01/2022                           |
| Respond By Date         | 07/31/2022                           |

Dear Beverly Toomey,

### Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide supporting documentation for the 60-80 test based on nationwide experience both for all forms included in the rate filing nationwide and separately for only those policy forms subject to this rate filing in Virginia (e.g., LT692 and LT694). Please ensure to treat waiver of premium benefits as a reduction to premium rather than a claims expense in the experience projections. In addition, nationwide premiums should be restated to reflect the requested and approved rate levels in Virginia.

### Objection 2

- Experience Exhibits 2021 and Attachment (Supporting Document)

Comments: 1. Regarding attachment D we would like to request the following:

a. Please revise the nationwide earned premium and loss ratios for historical experience to reflect the Virginia specific approved rate levels.

b. Please provide two sets of attachment D: revised for all forms included nationwide and a second version only for policy forms subject to this rate filing in Virginia (e.g., LT692 and LT694) on nationwide basis.

2. Regarding attachment H we would like to request the following:

a. Please revise the nationwide earned premium and loss ratios for historical experience to reflect the Virginia specific approved rate levels.

b. Please revise the nationwide earned premium and loss ratios for future periods to reflect the Virginia specific requested rate increase (74.2%).

c. Please provide two sets of attachment H: revised for all forms included nationwide and a second version only for policy forms subject to this rate filing in Virginia (e.g., LT692 and LT694) on nationwide basis.

3. Regarding attachment O we would like to request the following:

a. Please revise the calculation of the present value in row 78 where the formula utilizes

---

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

the interest rate 4.5% in cell E12.

b. Please provide two sets of attachment O: revised for all forms included nationwide and a second version only for policy forms subject to this rate filing in Virginia (e.g., LT692 and LT694) on nationwide basis.

c. Please provide the lifetime loss ratio since inception where historical experience is restated to reflect Virginia specific approved rate level as calculated in revised attachment D, and future experience reflects proposed Virginia rate levels.

**Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 06/15/2022                           |
| Submitted Date          | 06/15/2022                           |
| Respond By Date         | 06/16/2022                           |

Dear Beverly Toomey,

### **Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### **Objection 1**

- Objection Response 06-10-2022 (Supporting Document)

Comments: The Excel attachments in this response will not open when using Microsoft Edge, although the attachments in the previous response (4/27/2022) worked fine. Please re-attach so that we are able to use Microsoft Edge as Internet Explorer is no longer supported.

### **Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 05/12/2022                           |
| Submitted Date          | 05/12/2022                           |
| Respond By Date         | 06/11/2022                           |

Dear Beverly Toomey,

### Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: Has any assumption that adverse selection will result due to the implementation of the rate increase been considered? Similarly, please state whether the experience projections reflect the impact of policyholders reducing benefit levels to reduce or eliminate the impact of the requested premium increase. If so, please justify the assumption reflected in the experience projections. Please include quantitative support where applicable.

### Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please justify the shock lapse assumption reflected in the actuarial memorandum. Please include quantitative support.

### Objection 3

- Experience Exhibits 2021 and Attachment (Supporting Document)

Comments: Regarding the lapse rates shown in Attachment J:

a. Please confirm that the data in Attachment J is based on nationwide experience for only the policy forms that are the subject of this filing in Virginia (e.g., LT692 and LT694). If not, please provide Attachment J with experience for only these policy forms.

b. Please explain if shock lapses associated with previously implemented rate increases have been removed from the historical experience.

### Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: An increase in deaths (due to COVID19) and an increase in voluntary lapses (due to the current economic environment) would be expected to result in fewer insured lives, which would be expected to reduce claim liabilities going forward. Please provide any emerging experience pertaining to the actual number of deaths and voluntary lapses in 2020 and 2021 relative to the expected assumptions associated with this filing.

### Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please confirm that all present and accumulated values used to determine rate increases use the maximum valuation interest rate for contract reserves as specified in 38.2]1371 of the Code of Virginia.

### Objection 6

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide quantitative support for lowering the morbidity improvement from 1.0% to 0.75%.

#### **Objection 7**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please explain what A/E factors are assumed for durations 37+ in the experience projections policy forms LT692 and LT694.

#### **Objection 8**

- Experience Exhibits 2021 and Attachment (Supporting Document)

- Objection Response 04-27-2022 (Supporting Document)

Comments: Please provide nationwide and Virginia specific experience projections as shown in attachments D, E, G, H, N, S, R and T but only for policy forms subject to this rate filing in Virginia (e.g. LT692 and LT694). Please ensure to treat waiver of premium benefits as a reduction to premium instead of a claims expense in the experience projections.

#### **Objection 9**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the nationwide policy reserves for policy forms subject to this rate filing in Virginia (e.g. LT692 and LT694), as of December 31, 2020, calculated at the interest rate used to discount and accumulate cash flows in the experience projections.

#### **Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Bobby Toone

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 03/28/2022                           |
| Submitted Date          | 03/28/2022                           |
| Respond By Date         | 04/27/2022                           |

Dear Beverly Toomey,

### **Introduction:**

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### **Objection 1**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Without including any specific policyholder information, please provide an exhibit that shows a breakdown of how the increase will be applied.

### **Objection 2**

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please provide exhibits, in Excel with working formulas, showing the allowable increase using both the Prospective Present Value (Texas) Approach and the Blended If-Knew/Make-up (Minnesota) Approach.

2) Please provide Excel versions of all other exhibits, with working formulas.

### **Objection 3**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please advise if the actuarial assumptions associated with the rate increase request are consistent with the assumptions utilized in the most recent asset adequacy testing. If not, please provide full details on any changes to the original assumptions and explain the reason for the change.

### **Objection 4**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium rate had been charged since the forms introduction.

### **Objection 5**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a list as to which states the company has requested rate increases on this block of business and the status of all rate requests, both approved and pending. In addition, provide the nationwide cumulative average of all approved rate increases as of the most recent date.

### **Objection 6**

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please state the lifetime loss ratio anticipated in the original filing.

2) Please provide a loss ratio projection (both historical and projected) which reflects all the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies issued rather than the originally assumed mix of business.

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

**Objection 7**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Were any margins for moderately adverse conditions included in the most recent approved rate filing. Provide an explanation if no margin for moderately adverse conditions were included.

**Objection 8**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please advise if the experience exhibits include information for paid-up policies. If not, please provide updated exhibits.

**Conclusion:**

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone

State: Virginia

Filing Company: Ability Insurance Company

TOI/Sub-TOI: LTC051 Individual Long Term Care - Nursing Home and Home Health Care/LTC051.001 Qualified

Product Name: LT692, LT694

Project Name/Number: /

## Objection Letter

|                         |                                      |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date   | 03/02/2022                           |
| Submitted Date          | 03/02/2022                           |
| Respond By Date         | 04/01/2022                           |

Dear Beverly Toomey,

### Introduction:

The Bureau has completed a preliminary review of this filing and have the following concerns and/or requests. A more detailed and thorough review will be performed once these concerns are addressed.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

### Objection 1

Comments: Virginia Regulation 14VAC5-200-75 D requires that an insurer shall provide notice of an upcoming rate increase to all policyholders/certificateholder's at least 75 days prior to the implementation of the increase.

1. Please submit a letter in compliance with the above regulation, along with any accompanying forms to the Forms Schedule for review;
2. If a letter has previously been approved, submit those documents to Supporting Documentation along with the SERFF tracking number showing when these documents were submitted and approved.

### Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial memorandum states these policies were sold between 1991 and 2004. Please state how many policies were sold on or after October 1, 2003. Any policies sold after this date are considered post-stability policies and fall under regulation 14VAC5-200-153.

### Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Sincerely,  
Bobby Toone



---

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

---

|                        |                    |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date   | 06/20/2023         |
| Submitted Date         | 06/20/2023         |

---

Dear Bobby Toone,

### **Introduction:**

### **Response 1**

#### **Comments:**

Please see our response on the Supporting Documentation Tab.

### **Related Objection 1**

Applies To:

- Experience Exhibits 2021 and Attachment (Supporting Document)

Comments: Please revise the exhibits listed below to reflect the revised rate increase:

1. Nationwide Exhibits 2021.pdf
2. VA Experience.pdf
3. Attachment L - Avg Prem Before and After Increase.pdf

### **Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

State:

Virginia

Filing Company:

Ability Insurance Company

TOI/Sub-TOI:

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

Product Name:

LT692, LT694

Project Name/Number:

/

**Supporting Document Schedule Item Changes**

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Objection Response 06-20-2023   |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <p>Response to VA objection Ability_Medico 20230620_20230620.pdf</p> <p>Attachment A-VA revised.pdf</p> <p>Attachment A-VA revised.xlsx</p> <p>Attachment F-VA revised - Nationwide Projected Experience starting 1-1-21.pdf</p> <p>Attachment F-VA revised - Nationwide Projected Experience starting 1-1-21.xlsx</p> <p>Attachment F-VA revised VA Rate Level - Nationwide Projected Experience starting 1-1-21.pdf</p> <p>Attachment F-VA revised VA Rate Level - Nationwide Projected Experience starting 1-1-21.xlsx</p> <p>Attachment H-VA revised - Nationwide Experience and Projection by BP.pdf</p> <p>Attachment H-VA revised - Nationwide Experience and Projection by BP.xlsx</p> <p>Attachment L-VA revised - Avg Prem Before and After Increase.pdf</p> <p>Attachment L-VA revised - Avg Prem Before and After Increase.xlsx</p> |

**Conclusion:**

Sincerely,

Beverly Toomey

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/19/2023  
Submitted Date 06/19/2023

Dear Bobby Toone,

### **Introduction:**

### **Response 1**

#### **Comments:**

Please see our 6-19-2023 response.

### **Related Objection 1**

Applies To:

- Objection Response 03-02-2022 (Supporting Document)

Comments: Please revise the following forms to include the new Davies Life & Health logo:

Sample Rate Increase Letter - Ability Form RI-17-VA-BAO - Updated 12-21-17.pdf

Sample Rate Increase Letter - Ability Form RI-17-VA-CBUL - Updated 12-21-17.pdf

Sample Rate Increase Letter - Ability Form RI-17-VA-FAQ - Updated 7-23-20.pdf

### **Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### **Conclusion:**

Sincerely,  
Beverly Toomey

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 06/19/2023  
 Submitted Date 06/19/2023

Dear Bobby Toone,

### Introduction:

### Response 1

#### Comments:

Please see our response the Supporting Documentation Tab.

### Related Objection 1

Applies To:

- Third Party Authorization Letter (Supporting Document)

Comments: As Davies Life and Health is now the third-party administrator for these filings, please provide a new authorization letter showing the change.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | Third Party Authorization Letter               |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Ability Authorization Letter December 2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | Third Party Authorization Letter               |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Ability Authorization November 2021.pdf        |

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

**Supporting Document Schedule Item Changes**

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Third Party Authorization Letter               |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Ability Authorization Letter December 2022.pdf |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Third Party Authorization Letter</i>        |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>Ability Authorization November 2021.pdf</i> |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 06-19-2023  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20230616_20230619.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-BAO - Updated 6-14-23 - John Doe Version.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-CBUL - Updated 6-14-23 - John Doe Version.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-FAQ - Updated 6-14-2023 - John Doe Version.pdf |

**Conclusion:**

Sincerely,  
 Beverly Toomey

State: Virginia Filing Company: Ability Insurance Company  
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
Product Name: LT692, LT694  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/15/2023  
Submitted Date 06/15/2023

Dear Bobby Toone,

### Introduction:

### Response 1

#### Comments:

Please see our response on the Supporting Documentation Tab.

### Related Objection 1

Applies To:

- VA 2021 Rates - MP-LT692, [MP-LT692, UR295, UR295C, UR592] (Rate)
- VA 2021 Rates - MP-LT694/ML-LT694, [MP-LT694, ML-LT694, UR268, UR273, UR-AB-287] (Rate)

Comments: 1. Per our conversation on 6/14/2023, please revise the rates so that both companies are requesting an increase of 52.4%.

2. Please revise the Company Rate Information section of the Rate/Rule Schedule to reflect the revised requested rate increase.

3. Please revise the Actuarial Memorandum, the Long-Term Care Insurance Rate Request Summary, and all other exhibits to reflect the revised rate request.

### Changed Items:

No Form Schedule items changed.

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Rate/Rule Schedule Item Changes |                                   |   |             |   |  |                                  |
|---------------------------------|-----------------------------------|---|-------------|---|--|----------------------------------|
| Item No.                        | Document Name                     | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information   | Attachments  | Date Submitted                   |
| 1                               | VA 2021 Rates - MP-LT692          | MP-LT692, UR295, UR295C, UR592                | Revised     | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 50.4 | Rate Sheets 2021 - 692 - Ability - step 1.pdf, Rate Sheets 2021 - 692 - Ability - step 2.pdf, Rate Sheets 2021 - 692 - Ability - step 3.pdf, | 06/15/2023<br>By: Beverly Toomey |
| <i>Previous Version</i>         |                                   |   |             |   |  |                                  |
| 1                               | VA 2021 Rates - MP-LT692          | MP-LT692, UR295, UR295C, UR592                | Revised     | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 52.3 | Rate Sheets 2021 - 692 - Ability - step 1.pdf, Rate Sheets 2021 - 692 - Ability - step 2.pdf, Rate Sheets 2021 - 692 - Ability - step 3.pdf, | 06/09/2023<br>By: Beverly Toomey |
| <i>Previous Version</i>         |                                   |   |             |   |  |                                  |
| 1                               | VA 2021 Rates - MP-LT692          | MP-LT692, UR295, UR295C, UR592                | Revised     | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 78.4 | Rate Sheets 2021- 692 - Ability.pdf,   | 02/28/2022<br>By: Beverly Toomey |
| 2                               | VA 2021 Rates - MP-LT694/ML-LT694 | MP-LT694, ML-LT694, UR268, UR273, UR-AB-287   | Revised     | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 50.4 | Rate Sheets 2021 - 694 - Ability - step 1.pdf, Rate Sheets 2021 - 694 - Ability - step 2.pdf, Rate Sheets 2021 - 694 - Ability - step 3.pdf, | 06/15/2023<br>By: Beverly Toomey |
| <i>Previous Version</i>         |                                   |   |             |   |  |                                  |
| 2                               | VA 2021 Rates - MP-LT694/ML-LT694 | MP-LT694, ML-LT694, UR268, UR273, UR-AB-287   | Revised     | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 52.3 | Rate Sheets 2021 - 694 - Ability - step 1.pdf, Rate Sheets 2021 - 694 - Ability - step 2.pdf, Rate Sheets 2021 - 694 - Ability - step 3.pdf, | 06/09/2023<br>By: Beverly Toomey |

State: Virginia      Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Rate/Rule Schedule Item Changes |                                   |   |         |   |                                       |                                  |
|---------------------------------|-----------------------------------|---|---------|---|---------------------------------------|----------------------------------|
| Previous Version                |                                   |   |         |   |                                       |                                  |
| 2                               | VA 2021 Rates - MP-LT694/ML-LT694 | MP-LT694, ML-LT694, UR268, UR273, UR-AB-287 | Revised | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 78.4 | Rate Sheets 2021 - 694 - Ability.pdf, | 02/28/2022<br>By: Beverly Toomey |

| Supporting Document Schedule Item Changes |  |
|---|--|
| Satisfied - Item:                         | L&H Actuarial Memorandum                                   |
| Comments:                                 |  |
| Attachment(s):                            | Rate Increase 2022 Memo - Virginia - Updated 6-14-2023.pdf |
| Previous Version                          |  |
| Satisfied - Item:                         | L&H Actuarial Memorandum                                   |
| Comments:                                 |  |
| Attachment(s):                            | Rate Increase 2022 Memo - Virginia - Updated 6-9-2023.pdf  |
| Previous Version                          |  |
| Satisfied - Item:                         | L&H Actuarial Memorandum                                   |
| Comments:                                 |  |
| Attachment(s):                            | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| Previous Version                          |  |
| Satisfied - Item:                         | L&H Actuarial Memorandum                                   |
| Comments:                                 |  |
| Attachment(s):                            | Rate Increase 2022 Memo - Virginia.pdf                     |



State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

**Supporting Document Schedule Item Changes**

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | L&H Actuarial Memorandum  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Rate Increase 2022 Memo - Virginia - Updated 6-14-2023.pdf        |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>L&amp;H Actuarial Memorandum</i>                               |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Increase 2022 Memo - Virginia - Updated 6-9-2023.pdf</i>  |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>L&amp;H Actuarial Memorandum</i>                               |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf</i> |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>L&amp;H Actuarial Memorandum</i>                               |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Increase 2022 Memo - Virginia.pdf</i>                     |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary                  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary Revised - Ability.pdf        |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary Revised - Ability.pdf</i> |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary Revised - Ability.pdf</i> |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary - Ability Only.pdf</i>    |
| <i>Previous Version</i>  |  |

**State:** Virginia      **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary - Ability.pdf</i> |

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

**Supporting Document Schedule Item Changes**

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | L&H Actuarial Memorandum  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Rate Increase 2022 Memo - Virginia - Updated 6-14-2023.pdf        |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>L&amp;H Actuarial Memorandum</i>                               |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Increase 2022 Memo - Virginia - Updated 6-9-2023.pdf</i>  |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>L&amp;H Actuarial Memorandum</i>                               |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf</i> |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>L&amp;H Actuarial Memorandum</i>                               |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Increase 2022 Memo - Virginia.pdf</i>                     |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary                  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary Revised - Ability.pdf        |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary Revised - Ability.pdf</i> |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary Revised - Ability.pdf</i> |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary - Ability Only.pdf</i>    |
| <i>Previous Version</i>  |  |

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

|                   |   |
|-------------------|---|
| Satisfied - Item: | Long Term Care Insurance Rate Request Summary   |
| Comments:         |   |
| Attachment(s):    | LTC Rate Request Increase Summary - Ability.pdf |

|                   |  |
|-------------------|--|
| Satisfied - Item: | Objection Response 06-15-2023  |
| Comments:         |  |
| Attachment(s):    | Response to VA objection Ability_Medico 20230614_20230615.pdf<br>Attachment A-VA.pdf<br>Attachment A-VA.xlsx<br>Sample Rate Increase Letter - Ability Form RI-17-VA - Updated 6-14-23 - John Doe Version.pdf<br>Statement of Variability - Ability Form RI-17-VA - Updated 6-14-2023.pdf |

**Response 2**

**Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 2**

Applies To:

- Objection Response 03-02-2022 (Supporting Document)

Comments: 1. Please attach revised "John/Jane Doe" versions of each form to reflect the revisions made.

2. Please attach a revised copy of the Statement of Variability to reflect any changes to the forms.

**Changed Items:**

No Form Schedule items changed.

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Rate/Rule Schedule Item Changes |                                   |   |             |   |  |                                  |
|---------------------------------|-----------------------------------|---|-------------|---|--|----------------------------------|
| Item No.                        | Document Name                     | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information   | Attachments  | Date Submitted                   |
| 1                               | VA 2021 Rates - MP-LT692          | MP-LT692, UR295, UR295C, UR592                | Revised     | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 50.4 | Rate Sheets 2021 - 692 - Ability - step 1.pdf, Rate Sheets 2021 - 692 - Ability - step 2.pdf, Rate Sheets 2021 - 692 - Ability - step 3.pdf, | 06/15/2023<br>By: Beverly Toomey |
| <i>Previous Version</i>         |                                   |   |             |   |  |                                  |
| 1                               | VA 2021 Rates - MP-LT692          | MP-LT692, UR295, UR295C, UR592                | Revised     | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 52.3 | Rate Sheets 2021 - 692 - Ability - step 1.pdf, Rate Sheets 2021 - 692 - Ability - step 2.pdf, Rate Sheets 2021 - 692 - Ability - step 3.pdf, | 06/09/2023<br>By: Beverly Toomey |
| <i>Previous Version</i>         |                                   |   |             |   |  |                                  |
| 1                               | VA 2021 Rates - MP-LT692          | MP-LT692, UR295, UR295C, UR592                | Revised     | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 78.4 | Rate Sheets 2021- 692 - Ability.pdf,   | 02/28/2022<br>By: Beverly Toomey |
| 2                               | VA 2021 Rates - MP-LT694/ML-LT694 | MP-LT694, ML-LT694, UR268, UR273, UR-AB-287   | Revised     | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 50.4 | Rate Sheets 2021 - 694 - Ability - step 1.pdf, Rate Sheets 2021 - 694 - Ability - step 2.pdf, Rate Sheets 2021 - 694 - Ability - step 3.pdf, | 06/15/2023<br>By: Beverly Toomey |
| <i>Previous Version</i>         |                                   |   |             |   |  |                                  |
| 2                               | VA 2021 Rates - MP-LT694/ML-LT694 | MP-LT694, ML-LT694, UR268, UR273, UR-AB-287   | Revised     | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 52.3 | Rate Sheets 2021 - 694 - Ability - step 1.pdf, Rate Sheets 2021 - 694 - Ability - step 2.pdf, Rate Sheets 2021 - 694 - Ability - step 3.pdf, | 06/09/2023<br>By: Beverly Toomey |

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Rate/Rule Schedule Item Changes |                                   |   |         |   |                                       |                                  |
|---------------------------------|-----------------------------------|---|---------|---|---------------------------------------|----------------------------------|
| Previous Version                |                                   |   |         |   |                                       |                                  |
| 2                               | VA 2021 Rates - MP-LT694/ML-LT694 | MP-LT694, ML-LT694, UR268, UR273, UR-AB-287 | Revised | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 78.4 | Rate Sheets 2021 - 694 - Ability.pdf, | 02/28/2022<br>By: Beverly Toomey |

| Supporting Document Schedule Item Changes |  |
|---|--|
| Satisfied - Item:                         | L&H Actuarial Memorandum                                   |
| Comments:                                 |  |
| Attachment(s):                            | Rate Increase 2022 Memo - Virginia - Updated 6-14-2023.pdf |
| Previous Version                          |  |
| Satisfied - Item:                         | L&H Actuarial Memorandum                                   |
| Comments:                                 |  |
| Attachment(s):                            | Rate Increase 2022 Memo - Virginia - Updated 6-9-2023.pdf  |
| Previous Version                          |  |
| Satisfied - Item:                         | L&H Actuarial Memorandum                                   |
| Comments:                                 |  |
| Attachment(s):                            | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| Previous Version                          |  |
| Satisfied - Item:                         | L&H Actuarial Memorandum                                   |
| Comments:                                 |  |
| Attachment(s):                            | Rate Increase 2022 Memo - Virginia.pdf                     |

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 6-14-2023.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 6-9-2023.pdf  |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary           |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary Revised - Ability.pdf |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary           |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary Revised - Ability.pdf |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary           |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary Revised - Ability.pdf |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary           |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary - Ability Only.pdf    |
| <i>Previous Version</i>  |   |

**State:** Virginia      **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary - Ability.pdf</i> |



State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 6-14-2023.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 6-9-2023.pdf  |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary           |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary Revised - Ability.pdf |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary           |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary Revised - Ability.pdf |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary           |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary Revised - Ability.pdf |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary           |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary - Ability Only.pdf    |
| <i>Previous Version</i>  |   |

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary   |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary - Ability.pdf |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 06-15-2023  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20230614_20230615.pdf<br>Attachment A-VA.pdf<br>Attachment A-VA.xlsx<br>Sample Rate Increase Letter - Ability Form RI-17-VA - Updated 6-14-23 - John Doe Version.pdf<br>Statement of Variability - Ability Form RI-17-VA - Updated 6-14-2023.pdf |

**Conclusion:**

Sincerely,  
 Beverly Toomey

---

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

---

|                        |                    |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date   | 06/09/2023         |
| Submitted Date         | 06/09/2023         |

---

Dear Bobby Toone,

### **Introduction:**

### **Response 1**

#### **Comments:**

Please see our response on the Supporting Documentation Tab. Revised Rate Sheets are attached on the Rate/Rule Schedule Tab. A Post Submission updated is being submitted with the revised Company Rate Information on the Rate/Rule Schedule Tab.

### **Related Objection 1**

Comments: 1. Thank you for your responses on this filing. The Bureau has revised its original recommendation and will approve an average increase of 52.4% spread out over 3 years, without adjusting for the time value of money. If this is acceptable to the company, please submit revised rate sheets showing the increase over 3 years; a revised Actuarial Memorandum including all exhibits; and a revised LTC Rate Request Summary.

2. In order to allow for the multi-year implementation, the policyholder notifications will need to be revised to show variability that allows for this type of increase. As the letter in TRIP-131145217 has previously been approved, the simplest way will be to re-open that filing and revise the existing letter. The revision will need to show the total increase as well as a breakdown of each separate increase amount and when it will be implemented. When you are ready to make the revisions, reach out to the Bureau and we will re-open the filing.

### **Changed Items:**

No Form Schedule items changed.

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

| Rate/Rule Schedule Item Changes |                                   |  |             |   |  |                                  |
|---------------------------------|-----------------------------------|--|-------------|---|--|----------------------------------|
| Item No.                        | Document Name                     | Affected Form Numbers<br>(Separated with commas) | Rate Action | Rate Action Information   | Attachments  | Date Submitted                   |
| 1                               | VA 2021 Rates - MP-LT692          | MP-LT692, UR295, UR295C, UR592                   | Revised     | Previous State Filing Number:<br>TRIP-131145217<br>Percent Rate Change Request:<br>52.3 | Rate Sheets 2021 - 692 - Ability - step 1.pdf, Rate Sheets 2021 - 692 - Ability - step 2.pdf, Rate Sheets 2021 - 692 - Ability - step 3.pdf, | 06/09/2023<br>By: Beverly Toomey |
| <i>Previous Version</i>         |                                   |  |             |   |  |                                  |
| 1                               | VA 2021 Rates - MP-LT692          | MP-LT692, UR295, UR295C, UR592                   | Revised     | Previous State Filing Number:<br>TRIP-131145217<br>Percent Rate Change Request:<br>78.4 | Rate Sheets 2021 - 692 - Ability.pdf,  | 02/28/2022<br>By: Beverly Toomey |
| 2                               | VA 2021 Rates - MP-LT694/ML-LT694 | MP-LT694, ML-LT694, UR268, UR273, UR-AB-287      | Revised     | Previous State Filing Number:<br>TRIP-131145217<br>Percent Rate Change Request:<br>52.3 | Rate Sheets 2021 - 694 - Ability - step 1.pdf, Rate Sheets 2021 - 694 - Ability - step 2.pdf, Rate Sheets 2021 - 694 - Ability - step 3.pdf, | 06/09/2023<br>By: Beverly Toomey |
| <i>Previous Version</i>         |                                   |  |             |   |  |                                  |
| 2                               | VA 2021 Rates - MP-LT694/ML-LT694 | MP-LT694, ML-LT694, UR268, UR273, UR-AB-287      | Revised     | Previous State Filing Number:<br>TRIP-131145217<br>Percent Rate Change Request:<br>78.4 | Rate Sheets 2021 - 694 - Ability.pdf,  | 02/28/2022<br>By: Beverly Toomey |

**State:** Virginia      **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

| Supporting Document Schedule Item Changes |   |
|---|---|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum  |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 6-9-2023.pdf         |
| <i>Previous Version</i>                   |   |
| <b>Satisfied - Item:</b>                  | <i>L&amp;H Actuarial Memorandum</i>                               |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | <i>Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf</i> |
| <i>Previous Version</i>                   |   |
| <b>Satisfied - Item:</b>                  | <i>L&amp;H Actuarial Memorandum</i>                               |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | <i>Rate Increase 2022 Memo - Virginia.pdf</i>                     |

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

### Supporting Document Schedule Item Changes

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | L&H Actuarial Memorandum  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Rate Increase 2022 Memo - Virginia - Updated 6-9-2023.pdf         |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>L&amp;H Actuarial Memorandum</i>                               |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf</i> |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>L&amp;H Actuarial Memorandum</i>                               |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Increase 2022 Memo - Virginia.pdf</i>                     |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary                  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary Revised - Ability.pdf        |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary Revised - Ability.pdf</i> |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary - Ability Only.pdf</i>    |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary - Ability.pdf</i>         |

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

**Supporting Document Schedule Item Changes**

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | L&H Actuarial Memorandum  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Rate Increase 2022 Memo - Virginia - Updated 6-9-2023.pdf         |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>L&amp;H Actuarial Memorandum</i>                               |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf</i> |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>L&amp;H Actuarial Memorandum</i>                               |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Increase 2022 Memo - Virginia.pdf</i>                     |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary                  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary Revised - Ability.pdf        |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary Revised - Ability.pdf</i> |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary - Ability Only.pdf</i>    |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Long Term Care Insurance Rate Request Summary</i>           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>LTC Rate Request Increase Summary - Ability.pdf</i>         |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Objection Response 06-09-2023                                 |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20230530_20230609.pdf |

**State:** Virginia      **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

|   |
|---|
| Attachment A-VA.pdf<br>Attachment A-VA.xlsx |
|---|

**Conclusion:**

Sincerely,  
Beverly Toomey



SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

**Filing Company:** Ability Insurance Company

## Response Letter

|                        |                    |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date   | 03/31/2023         |
| Submitted Date         | 03/31/2023         |

Dear Bobby Toone,

### **Introduction:**

### **Response 1**

#### **Comments:**

Please see our response and the Revised Sample Rate Increase Letter on the Supporting Documentation Tab.

### **Related Objection 1**

Applies To:

- Objection Response 03-02-2022 (Supporting Document)

Comments: My apologies for not getting this to you earlier. Please replace the Sample Rate Increase Forms with versions completed in "John Doe" fashion, with no variability in the forms. The forms should appear exactly as they would when sent to a policyholder.

### **Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

**Supporting Document Schedule Item Changes**

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 03-02-2022  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220302_20220302.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-BAO - Updated 12-21-17.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-CBUL - Updated 12-21-17.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-FAQ - Updated 7-23-20.pdf<br>Statement of Variability - Ability Form RI-17-VA.pdf<br>Statement of Variability - Ability Form RI-17-VA-FAQ.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA - John Doe Version.pdf  |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Objection Response 03-02-2022</i>   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>Response to VA objection Ability_Medico 20220302_20220302.pdf</i><br><i>Sample Rate Increase Letter - Ability Form RI-17-VA - Updated 9-3-20.pdf</i><br><i>Sample Rate Increase Letter - Ability Form RI-17-VA-BAO - Updated 12-21-17.pdf</i><br><i>Sample Rate Increase Letter - Ability Form RI-17-VA-CBUL - Updated 12-21-17.pdf</i><br><i>Sample Rate Increase Letter - Ability Form RI-17-VA-FAQ - Updated 7-23-20.pdf</i><br><i>Statement of Variability - Ability Form RI-17-VA.pdf</i><br><i>Statement of Variability - Ability Form RI-17-VA-FAQ.pdf</i> |

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | Objection Response 03-02-2022  |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Response to VA objection Ability_Medico 20220302_20220302.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-BAO - Updated 12-21-17.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-CBUL - Updated 12-21-17.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-FAQ - Updated 7-23-20.pdf<br>Statement of Variability - Ability Form RI-17-VA.pdf<br>Statement of Variability - Ability Form RI-17-VA-FAQ.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA - John Doe Version.pdf  |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | <i>Objection Response 03-02-2022</i>   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | <i>Response to VA objection Ability_Medico 20220302_20220302.pdf</i><br><i>Sample Rate Increase Letter - Ability Form RI-17-VA - Updated 9-3-20.pdf</i><br><i>Sample Rate Increase Letter - Ability Form RI-17-VA-BAO - Updated 12-21-17.pdf</i><br><i>Sample Rate Increase Letter - Ability Form RI-17-VA-CBUL - Updated 12-21-17.pdf</i><br><i>Sample Rate Increase Letter - Ability Form RI-17-VA-FAQ - Updated 7-23-20.pdf</i><br><i>Statement of Variability - Ability Form RI-17-VA.pdf</i><br><i>Statement of Variability - Ability Form RI-17-VA-FAQ.pdf</i> |
| <b>Satisfied - Item:</b>                  | Objection Response 03-31-2023  |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Response to VA objection Ability_Medico 20230328_20230331.pdf  |

**Conclusion:**

Sincerely,  
Beverly Toomey

**State:** Virginia      **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

Response Letter Status      Submitted to State  
 Response Letter Date      03/27/2023  
 Submitted Date      03/27/2023

Dear Bobby Toone,

**Introduction:**

**Response 1**

**Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 1**

Applies To:

- VA 2021 Rates - MP-LT692, [MP-LT692, UR295, UR295C, UR592] (Rate)
- VA 2021 Rates - MP-LT694/ML-LT694, [MP-LT694, ML-LT694, UR268, UR273, UR-AB-287] (Rate)

Comments: Based on regulatory and non-regulatory considerations, we are recommending a 31.5% average increase for this block of policies.

If you accept this recommendation, please respond by revising the Rate/Rule Schedule, the Actuarial Memorandum, the LTC Rate Request Summary, and all exhibits to coincide with the revised request.

If you wish to discuss, please contact me at Bobby.Toone@scc.virginia.gov, and we can arrange a time to meet.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |   |
|---|---|
| <b>Satisfied - Item:</b>                  | Objection Response 03-27-2023                                 |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | Response to VA objection Ability_Medico 20230321_20230327.pdf |

**Conclusion:**

**SERFF Tracking #:**

TRIP-133170781

**State Tracking #:**

TRIP-133170781

**Company Tracking #:**

2021 LTC RATE INCREASE - ABILITY

---

**State:**

Virginia

**Filing Company:**

Ability Insurance Company

**TOI/Sub-TOI:**

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

**Product Name:**

LT692, LT694

**Project Name/Number:**

/

Sincerely,

Beverly Toomey

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 01/16/2023  
 Submitted Date 01/16/2023

Dear Bobby Toone,

### Introduction:

### Response 1

#### Comments:

Please see our response on the Supporting Documentation Tab.

### Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Thank you for allowing us to speak with you today. We will continue to look at the MSA review of both blocks of business and present our findings to the Commissioner. In the meantime, as we discussed in the meeting, please provide a breakdown of how the increase will be implemented, based on benefit level and age.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Supporting Document Schedule Item Changes

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 01-16-2023  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20230113_20230113.pdf<br>Attachment A - Proposed 2021 Nationwide Rate Increase.pdf<br>Attachment B - Catch-up Rate Increases by State.pdf<br>Calculation of Average Increases - Virginia and Nationwide.xlsx |

### Conclusion:

Sincerely,  
 Beverly Toomey

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 01/04/2023  
Submitted Date 01/04/2023

Dear Bobby Toone,

### **Introduction:**

### **Response 1**

#### **Comments:**

As requested, we have revised the Company Rate Information section on the Rate/Rule Schedule Tab to reflect Ability data only. We have submitted a Post-Submission update to reflect the change. Thanks.

### **Related Objection 1**

Applies To:

- VA 2021 Rates - MP-LT692, [MP-LT692, UR295, UR295C, UR592] (Rate)
- VA 2021 Rates - MP-LT694/ML-LT694, [MP-LT694, ML-LT694, UR268, UR273, UR-AB-287] (Rate)

Comments: Due to an issue with our reporting system, we would appreciate it if, in this current filing and subsequent filings, you would please revise the Company Rate Information section of the Rate/Rule Schedule to include only the data pertinent to this company alone. All the data in the Actuarial Memorandum and any exhibits can remain blended. We just need this section to reflect Ability only.

### **Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### **Conclusion:**

Sincerely,  
Beverly Toomey

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 12/20/2022  
Submitted Date 12/20/2022

---

Dear Bobby Toone,

### **Introduction:**

### **Response 1**

#### **Comments:**

I apologize for the confusion. The total nationwide inforce premium paying policy count affected by this filing by company as of 12/31/2020 is as follows:

Ability insurance Company - 16,297

Medico Insurance Company - 663

Thank you.

### **Related Objection 1**

Applies To:

- Experience Exhibits 2021 and Attachment (Supporting Document)

Comments: Thank you for the prompt response. We are looking for the total number of Ability policies nationwide, not just Virginia.

### **Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### **Conclusion:**

Sincerely,  
Dave Krydynski



**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

|                        |                    |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date   | 12/20/2022         |
| Submitted Date         | 12/20/2022         |

Dear Bobby Toone,

### **Introduction:**

### **Response 1**

#### **Comments:**

This same information was requested in the 9/27/2022 objection. As is shown in the revised Long-Term Care Rate Request Summary Part 1 posted in response to that objection, there are 89 premium paying policyholders inforce in Virginia as of 12/31/2020 for Ability Insurance Company only.

### **Related Objection 1**

Applies To:

- Experience Exhibits 2021 and Attachment (Supporting Document)

Comments: Please provide the nationwide number of inforce policies for Ability only.

### **Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### **Conclusion:**

Sincerely,

Dave Krydyski

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

|                        |                    |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date   | 11/17/2022         |
| Submitted Date         | 11/17/2022         |

Dear Bobby Toone,

### Introduction:

### Response 1

#### Comments:

Please see our response on the Supporting Documentation Tab.

### Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide an exhibit showing how the increase will be spread among policyholders.

Provide the average age of policyholders both at issue, and currently.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Supporting Document Schedule Item Changes

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Objection Response 11-17-2022   |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20221116_20221117.pdf<br>Attachment A-VA - Proposed 2021 Virginia Rate Increase.pdf |

### Conclusion:

Sincerely,  
Beverly Toomey

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

**Filing Company:** Ability Insurance Company

## Response Letter

|                        |                    |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date   | 10/05/2022         |
| Submitted Date         | 10/05/2022         |

Dear Bobby Toone,

### **Introduction:**

### **Response 1**

#### **Comments:**

Please see the attached revised LTC Rate Request Summary.

### **Related Objection 1**

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please attach to this form, in plain language a person with little to no insurance experience can understand, a narrative outlining the main drivers for the requested rate revision.

### **Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia      Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Supporting Document Schedule Item Changes |   |
|---|---|
| <b>Satisfied - Item:</b>                  | Long Term Care Insurance Rate Request Summary               |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | LTC Rate Request Increase Summary Revised - Ability.pdf     |
| <i>Previous Version</i>                   |   |
| <b>Satisfied - Item:</b>                  | <i>Long Term Care Insurance Rate Request Summary</i>        |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | <i>LTC Rate Request Increase Summary - Ability Only.pdf</i> |
| <i>Previous Version</i>                   |   |
| <b>Satisfied - Item:</b>                  | <i>Long Term Care Insurance Rate Request Summary</i>        |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | <i>LTC Rate Request Increase Summary - Ability.pdf</i>      |

**Conclusion:**

Sincerely,  
 Beverly Toomey

State: Virginia Filing Company: Ability Insurance Company  
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
Product Name: LT692, LT694  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 09/28/2022  
Submitted Date 09/28/2022

Dear Bobby Toone,

### Introduction:

### Response 1

#### Comments:

Please see our response on the Supporting Documentation Tab.

### Related Objection 1

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please provide the average rate increase requested and number of Virginia policy holders impacted in the Long-Term Care Rate Request Summary Part 1 for Ability Insurance Company only.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |   |
|---|---|
| Satisfied - Item:                         | Objection Response 9-28-2022 - 9-27-2022 Objection 2            |
| Comments:                                 |   |
| Attachment(s):                            | Response to VA objection Ability_Medico 20220927_20220928-2.pdf |

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

| Supporting Document Schedule Item Changes |   |
|---|---|
| <b>Satisfied - Item:</b>                  | Objection Response 9-28-2022 - 9-27-2022 Objection 2            |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | Response to VA objection Ability_Medico 20220927_20220928-2.pdf |
| <b>Satisfied - Item:</b>                  | Long Term Care Insurance Rate Request Summary                   |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | LTC Rate Request Increase Summary - Ability Only.pdf            |
| <i>Previous Version</i>                   |   |
| <b>Satisfied - Item:</b>                  | <i>Long Term Care Insurance Rate Request Summary</i>            |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | <i>LTC Rate Request Increase Summary - Ability.pdf</i>          |

**Conclusion:**

Sincerely,  
Beverly Toomey

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 09/28/2022  
 Submitted Date 09/28/2022

Dear Bobby Toone,

**Introduction:**

**Response 1**

**Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 1**

Comments: Please specify if the company has had an NAIC or Compact rate review on these policy forms in the last 12 months. If so, please send us a copy of the review or provide SERFF access.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | Objection Response 9-28-2022 - 9-27-2022 Objection 1   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Response to VA objection Ability_Medico 20220927_20220928-1.pdf<br>Multi-State LTC Advisory Report - Ability - FINAL - 111921 - POTENTIALLY PUBLIC.pdf |

**Conclusion:**

Sincerely,  
Beverly Toomey

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 09/01/2022  
 Submitted Date 09/01/2022

Dear Bobby Toone,

### Introduction:

### Response 1

#### Comments:

Please see our response on the Supporting Documentation Tab.

### Related Objection 1

Applies To:

- Objection Response 04-27-2022 (Supporting Document)

**Comments:** Please revise attachment G such that the prospective premium test is calculated based on the formula for Prospective PV approach outlined by the NAIC1 and limited to active, premium-paying policyholders nationwide for policy forms LT692 and LT694 only, and also for all policy forms. Please confirm whether the any catch-up provisions have been included for the prospective premium test such that the requested 15% catch up rate increase in Virginia.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Supporting Document Schedule Item Changes

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Objection Response 9-01-2022  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220816_20220901.pdf<br>Attachment G-2022 - Projected Experience PPV Method Demonstration.xlsx<br>Attachment Q-BP - Historical Rate Level Summary by BP.xlsx |

### Response 2

#### Comments:

Please see our response on the Supporting Documentation Tab.



**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

### Related Objection 2

Applies To:

- Objection Response 04-27-2022 (Supporting Document)

Comments: Please provide cumulative approved (prior to the proposed rate increase and similar to attachment Q Historical rate level summary as previously provided in response to objection 5 dated March 28,2022) and newly requested rate increase estimates nationwide and in Virginia, broken down for policyholders with non-lifetime and lifetime benefit period types. Please state the catch-up increase amounts in Virginia and nationwide if all newly requested rate increases were approved.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |   |
|---|---|
| <b>Satisfied - Item:</b>                  | Objection Response 9-01-2022  |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | Response to VA objection Ability_Medico 20220816_20220901.pdf<br>Attachment G-2022 - Projected Experience PPV Method Demonstration.xlsx<br>Attachment Q-BP - Historical Rate Level Summary by BP.xlsx |

### Response 3

**Comments:**

Please see our response on the Supporting Documentation Tab.

### Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please confirm that combined experience for Ability Insurance Company and Medico Insurance Company related to policy forms LT692 and LT694 will be utilized for future rate increase requests.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

State:

Virginia

Filing Company:

Ability Insurance Company

TOI/Sub-TOI:

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

Product Name:

LT692, LT694

Project Name/Number:

/

**Supporting Document Schedule Item Changes**

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Objection Response 9-01-2022  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220816_20220901.pdf<br>Attachment G-2022 - Projected Experience PPV Method Demonstration.xlsx<br>Attachment Q-BP - Historical Rate Level Summary by BP.xlsx |

**Conclusion:**

Sincerely,

Beverly Toomey

---

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

---

|                        |                    |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date   | 07/29/2022         |
| Submitted Date         | 07/29/2022         |

---

Dear Bobby Toone,

### **Introduction:**

### **Response 1**

#### **Comments:**

*Please see our response on the Supporting Documentation Tab.*

### **Related Objection 1**

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide supporting documentation for the 60-80 test based on nationwide experience both for all forms included in the rate filing nationwide and separately for only those policy forms subject to this rate filing in Virginia (e.g., LT692 and LT694). Please ensure to treat waiver of premium benefits as a reduction to premium rather than a claims expense in the experience projections. In addition, nationwide premiums should be restated to reflect the requested and approved rate levels in Virginia.*

### **Changed Items:**

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

State:

Virginia

Filing Company:

Ability Insurance Company

TOI/Sub-TOI:

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

Product Name:

LT692, LT694

Project Name/Number:

/

**Supporting Document Schedule Item Changes**

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Objection Response 7-29-2022  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220701_20220729.pdf<br>Attachment D-VA Rate Level - 692 694 - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment D-VA Rate Level - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment F-VA Rate Level - 692 694 - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment F-VA Rate Level - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment O - 692 694 - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment U - Calculation of 60-80 Test 692-694.xlsx<br>Attachment U - Calculation of 60-80 Test All Forms.xlsx |

**Response 2**

**Comments:**

*Please see our response on the Supporting Documentation Tab.*

**Related Objection 2**

*Applies To:*

*- Experience Exhibits 2021 and Attachment (Supporting Document)*

---

|                             |   |                        |                           |
|-----------------------------|---|------------------------|---------------------------|
| <b>State:</b>               | Virginia  | <b>Filing Company:</b> | Ability Insurance Company |
| <b>TOI/Sub-TOI:</b>         | LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified |                        |                           |
| <b>Product Name:</b>        | LT692, LT694  |                        |                           |
| <b>Project Name/Number:</b> | /   |                        |                           |

Comments: 1. Regarding attachment D we would like to request the following:

a. Please revise the nationwide earned premium and loss ratios for historical experience to reflect the Virginia specific approved rate levels.

b. Please provide two sets of attachment D: revised for all forms included nationwide and a second version only for policy forms subject to this rate filing in Virginia (e.g., LT692 and LT694) on nationwide basis.

2. Regarding attachment H we would like to request the following:

a. Please revise the nationwide earned premium and loss ratios for historical experience to reflect the Virginia specific approved rate levels.

b. Please revise the nationwide earned premium and loss ratios for future periods to reflect the Virginia specific requested rate increase (74.2%).

c. Please provide two sets of attachment H: revised for all forms included nationwide and a second version only for policy forms subject to this rate filing in Virginia (e.g., LT692 and LT694) on nationwide basis.

3. Regarding attachment O we would like to request the following:

a. Please revise the calculation of the present value in row 78 where the formula utilizes the interest rate 4.5% in cell E12.

b. Please provide two sets of attachment O: revised for all forms included nationwide and a second version only for policy forms subject to this rate filing in Virginia (e.g., LT692 and LT694) on nationwide basis.

c. Please provide the lifetime loss ratio since inception where historical experience is restated to reflect Virginia specific approved rate level as calculated in revised attachment D, and future experience reflects proposed Virginia rate levels.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

State:

Virginia

Filing Company:

Ability Insurance Company

TOI/Sub-TOI:

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

Product Name:

LT692, LT694

Project Name/Number:

/

**Supporting Document Schedule Item Changes**

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 7-29-2022   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <p>Response to VA objection Ability_Medico 20220701_20220729.pdf</p> <p>Attachment D-VA Rate Level - 692 694 - Nationwide Experience Thru 12-31-20.xlsx</p> <p>Attachment D-VA Rate Level - Nationwide Experience Thru 12-31-20.xlsx</p> <p>Attachment F-VA Rate Level - 692 694 - Nationwide Projected Experience starting 1-1-21.xlsx</p> <p>Attachment F-VA Rate Level - Nationwide Projected Experience starting 1-1-21.xlsx</p> <p>Attachment O - 692 694 - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx</p> <p>Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx</p> <p>Attachment U - Calculation of 60-80 Test 692-694.xlsx</p> <p>Attachment U - Calculation of 60-80 Test All Forms.xlsx</p> |

**Conclusion:**

Sincerely,

Dave Krydynski

State: Virginia Filing Company: Ability Insurance Company  
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
Product Name: LT692, LT694  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/16/2022  
Submitted Date 06/16/2022

Dear Bobby Toone,

### Introduction:

### Response 1

#### Comments:

As requested, I have reattached the Excel files. I apologize for any inconvenience. Thank you.

### Related Objection 1

Applies To:

- Objection Response 06-10-2022 (Supporting Document)

Comments: The Excel attachments in this response will not open when using Microsoft Edge, although the attachments in the previous response (4/27/2022) worked fine. Please re-attach so that we are able to use Microsoft Edge as Internet Explorer is no longer supported.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

**Supporting Document Schedule Item Changes**

**Satisfied - Item:** Objection Response 06-10-2022

**Comments:**

**Attachment(s):**

Response to VA objection Ability\_Medico 20220512\_20220610.pdf  
 Attachment D - 692 694 - Nationwide Experience Thru 12-31-20.xlsx  
 Attachment D-VA - 692 694 - Virginia Experience Thru 12-31-20.xlsx  
 Attachment E - 692 694 - Nationwide Experience by Issue Year Thru 12-31-20.xlsx  
 Attachment E-VA - 692 694 - Virginia Experience by Issue Year Thru 12-31-20.xlsx  
 Attachment G - 692 694 - Projected Experience PPV Method Demonstration.xlsx  
 Attachment J - 692 694 - Lapse Study 2017-2019 - Forms 692-694.xlsx  
 Attachment G-VA - 692 694 - Projected Experience PPV Method Demonstration.xlsx  
 Attachment H - 692 694 - Nationwide Experience and Projection by BP.xlsx  
 Attachment H-VA - 692 694 - Virginia Experience and Projection by BP.xlsx  
 Attachment R-VA - 692 694 - Estimated Original Pricing Assumption Projection.xlsx  
 Attachment N - 692 694 - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx  
 Attachment N-VA - 692 694 - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx  
 Attachment R - 692 694 - Estimated Original Pricing Assumption Projection.xlsx  
 Attachment S - 692 694 - Projected Experience Blended If-Knew Make-up Approach.xlsx  
 Attachment S-VA - 692 694 - Projected Experience Blended If-Knew Make-up Approach.xlsx  
 Attachment T - 692 694 - Nationwide Experience and Projection by Payment Status.xlsx  
 Attachment T-VA - 692 694 - Nationwide Experience and Projection by Payment Status.xlsx  
 Attachment J - 692 694 - Lapse Study 2020-2021 - Forms 692-694.xlsx

*Previous Version*

**Satisfied - Item:** *Objection Response 06-10-2022*

**Comments:**

**Attachment(s):**

*Attachment G - 692, 694 - Projected Experience PPV Method Demonstration.xlsx*  
*Attachment G-VA - 692, 694 - Projected Experience PPV Method Demonstration.xlsx*  
*Attachment H - 692, 694 - Nationwide Experience and Projection by BP.xlsx*  
*Attachment H-VA - 692, 694 - Virginia Experience and Projection by BP.xlsx*  
*Attachment T - 692, 694 - Nationwide Experience and Projection by Payment Status.xlsx*  
*Response to VA objection Ability\_Medico 20220512\_20220610.pdf*  
*Attachment D - 692, 694 - Nationwide Experience Thru 12-31-20.xlsx*  
*Attachment D-VA - 692, 694 - Virginia Experience Thru 12-31-20.xlsx*  
*Attachment E - 692, 694 - Nationwide Experience by Issue Year Thru 12-31-20.xlsx*  
*Attachment E-VA - 692, 694 - Virginia Experience by Issue Year Thru 12-31-20.xlsx*  
*Attachment J - 692, 694 - Lapse Study 2017-2019 - Forms 692-694.xlsx*  
*Attachment J - 692, 694 - Lapse Study 2020-2021 - Forms 692-694.xlsx*  
*Attachment N - 692, 694 - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx*  
*Attachment N-VA - 692, 694 - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx*  
*Attachment S-VA - 692, 694 - Projected Experience Blended If-Knew Make-up Approach.xlsx*  
*Attachment R - 692, 694 - Estimated Original Pricing Assumption Projection.xlsx*  
*Attachment R-VA - 692, 694 - Estimated Original Pricing Assumption Projection.xlsx*  
*Attachment S - 692, 694 - Projected Experience Blended If-Knew Make-up Approach.xlsx*  
*Attachment T-VA - 692, 694 - Nationwide Experience and Projection by Payment Status.xlsx*



**SERFF Tracking #:**

TRIP-133170781

**State Tracking #:**

TRIP-133170781

**Company Tracking #:**

2021 LTC RATE INCREASE - ABILITY

---

**State:**

Virginia

**Filing Company:**

Ability Insurance Company

**TOI/Sub-TOI:**

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

**Product Name:**

LT692, LT694

**Project Name/Number:**

/

**Conclusion:**

Sincerely,

Beverly Toomey

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

**Filing Company:** Ability Insurance Company

## Response Letter

|                        |                    |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date   | 06/10/2022         |
| Submitted Date         | 06/10/2022         |

Dear Bobby Toone,

### **Introduction:**

### **Response 1**

#### **Comments:**

Please see our response on the Supporting Documentation Tab.

### **Related Objection 1**

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

**Comments:** Has any assumption that adverse selection will result due to the implementation of the rate increase been considered? Similarly, please state whether the experience projections reflect the impact of policyholders reducing benefit levels to reduce or eliminate the impact of the requested premium increase. If so, please justify the assumption reflected in the experience projections. Please include quantitative support where applicable.

### **Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

### Supporting Document Schedule Item Changes

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Objection Response 06-10-2022   |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Attachment G - 692, 694 - Projected Experience PPV Method Demonstration.xlsx<br>Attachment G-VA - 692, 694 - Projected Experience PPV Method Demonstration.xlsx<br>Attachment H - 692, 694 - Nationwide Experience and Projection by BP.xlsx<br>Attachment H-VA - 692, 694 - Virginia Experience and Projection by BP.xlsx<br>Attachment T - 692, 694 - Nationwide Experience and Projection by Payment Status.xlsx<br>Response to VA objection Ability_Medico 20220512_20220610.pdf<br>Attachment D - 692, 694 - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment D-VA - 692, 694 - Virginia Experience Thru 12-31-20.xlsx<br>Attachment E - 692, 694 - Nationwide Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment E-VA - 692, 694 - Virginia Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment J - 692, 694 - Lapse Study 2017-2019 - Forms 692-694.xlsx<br>Attachment J - 692, 694 - Lapse Study 2020-2021 - Forms 692-694.xlsx<br>Attachment N - 692, 694 - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment N-VA - 692, 694 - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment S-VA - 692, 694 - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment R - 692, 694 - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment R-VA - 692, 694 - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment S - 692, 694 - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment T-VA - 692, 694 - Nationwide Experience and Projection by Payment Status.xlsx |

### Response 2

#### Comments:

Please see our response on the Supporting Documentation Tab.

### Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please justify the shock lapse assumption reflected in the actuarial memorandum. Please include quantitative support.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Response 3

---

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

**Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 3**

Applies To:

- Experience Exhibits 2021 and Attachment (Supporting Document)

Comments: Regarding the lapse rates shown in Attachment J:

a. Please confirm that the data in Attachment J is based on nationwide experience for only the policy forms that are the subject of this filing in Virginia (e.g., LT692 and LT694). If not, please provide Attachment J with experience for only these policy forms.

b. Please explain if shock lapses associated with previously implemented rate increases have been removed from the historical experience.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

**Response 4****Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 4**

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: An increase in deaths (due to COVID19) and an increase in voluntary lapses (due to the current economic environment) would be expected to result in fewer insured lives, which would be expected to reduce claim liabilities going forward. Please provide any emerging experience pertaining to the actual number of deaths and voluntary lapses in 2020 and 2021 relative to the expected assumptions associated with this filing.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

---

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

No Supporting Documents changed.

### Response 5

#### Comments:

Please see our response on the Supporting Documentation Tab.

### Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please confirm that all present and accumulated values used to determine rate increases use the maximum valuation interest rate for contract reserves as specified in 38.2]1371 of the Code of Virginia.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Response 6

#### Comments:

Please see our response on the Supporting Documentation Tab.

### Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide quantitative support for lowering the morbidity improvement from 1.0% to 0.75%.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Response 7

#### Comments:

---

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

Please see our response on the Supporting Documentation Tab.

### **Related Objection 7**

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please explain what A/E factors are assumed for durations 37+ in the experience projections policy forms LT692 and LT694.

### **Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### **Response 8**

**Comments:**

Please see our response on the Supporting Documentation Tab.

### **Related Objection 8**

Applies To:

- Experience Exhibits 2021 and Attachment (Supporting Document)

- Objection Response 04-27-2022 (Supporting Document)

Comments: Please provide nationwide and Virginia specific experience projections as shown in attachments D, E, G, H, N, S, R and T but only for policy forms subject to this rate filing in Virginia (e.g. LT692 and LT694). Please ensure to treat waiver of premium benefits as a reduction to premium instead of a claims expense in the experience projections.

### **Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### **Response 9**

**Comments:**

Please see our response on the Supporting Documentation Tab.

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

**Filing Company:** Ability Insurance Company

### **Related Objection 9**

*Applies To:*

- L&H Actuarial Memorandum (Supporting Document)

*Comments: Please provide the nationwide policy reserves for policy forms subject to this rate filing in Virginia (e.g. LT692 and LT694), as of December 31, 2020, calculated at the interest rate used to discount and accumulate cash flows in the experience projections.*

### **Changed Items:**

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

### **Conclusion:**

*Sincerely,  
Dave Krydynski*

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 04/27/2022  
 Submitted Date 04/27/2022

Dear Bobby Toone,

### Introduction:

### Response 1

#### Comments:

Please see our response on the Supporting Documentation Tab.

### Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Without including any specific policyholder information, please provide an exhibit that shows a breakdown of how the increase will be applied.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Supporting Document Schedule Item Changes

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Rate Increase 2022 Memo - Virginia.pdf                     |



State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 04-27-2022  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220328_20220427.pdf<br>Attachment A - Proposed 2021 Nationwide Rate Increase.xlsx<br>Attachment B - Catch-up Rate Increases by State.xlsx<br>Attachment C - Inforce Policies and Premium as of 12-31-2021.xlsx<br>Attachment D - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment E - Nationwide Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment F - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment G - Projected Experience PPV Method Demonstration.xlsx<br>Attachment H - Nationwide Experience and Projection by BP.xlsx<br>Attachment I - Claim Cost Study and AE Factors.xlsx<br>Attachment J - Lapse Study 2017-2019.xlsx<br>Attachment M - Virginia Experience.xlsx<br>Attachment N - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment K - Rate Comparison.xlsx<br>Attachment L - Avg Prem Before and After Increase.xlsx<br>Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment S - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment P - Status of Filings by State 4-27-2022.xlsx<br>Attachment Q - Historical Rate Level Summary.xlsx<br>Attachment R - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment T - Nationwide Experience and Projection by Payment Status.xlsx |

**Response 2**

**Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 2**

Applies To:

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please provide exhibits, in Excel with working formulas, showing the allowable increase using both the Prospective Present Value (Texas) Approach and the Blended If-Knew/Make-up (Minnesota) Approach.

2) Please provide Excel versions of all other exhibits, with working formulas.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 04-27-2022  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220328_20220427.pdf<br>Attachment A - Proposed 2021 Nationwide Rate Increase.xlsx<br>Attachment B - Catch-up Rate Increases by State.xlsx<br>Attachment C - Inforce Policies and Premium as of 12-31-2021.xlsx<br>Attachment D - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment E - Nationwide Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment F - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment G - Projected Experience PPV Method Demonstration.xlsx<br>Attachment H - Nationwide Experience and Projection by BP.xlsx<br>Attachment I - Claim Cost Study and AE Factors.xlsx<br>Attachment J - Lapse Study 2017-2019.xlsx<br>Attachment M - Virginia Experience.xlsx<br>Attachment N - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment K - Rate Comparison.xlsx<br>Attachment L - Avg Prem Before and After Increase.xlsx<br>Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment S - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment P - Status of Filings by State 4-27-2022.xlsx<br>Attachment Q - Historical Rate Level Summary.xlsx<br>Attachment R - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment T - Nationwide Experience and Projection by Payment Status.xlsx |

**Response 3**

**Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 3**

Applies To:

**State:** Virginia      **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please advise if the actuarial assumptions associated with the rate increase request are consistent with the assumptions utilized in the most recent asset adequacy testing. If not, please provide full details on any changes to the original assumptions and explain the reason for the change.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | <i>L&amp;H Actuarial Memorandum</i>                        |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | <i>Rate Increase 2022 Memo - Virginia.pdf</i>              |

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 04-27-2022  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220328_20220427.pdf<br>Attachment A - Proposed 2021 Nationwide Rate Increase.xlsx<br>Attachment B - Catch-up Rate Increases by State.xlsx<br>Attachment C - Inforce Policies and Premium as of 12-31-2021.xlsx<br>Attachment D - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment E - Nationwide Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment F - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment G - Projected Experience PPV Method Demonstration.xlsx<br>Attachment H - Nationwide Experience and Projection by BP.xlsx<br>Attachment I - Claim Cost Study and AE Factors.xlsx<br>Attachment J - Lapse Study 2017-2019.xlsx<br>Attachment M - Virginia Experience.xlsx<br>Attachment N - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment K - Rate Comparison.xlsx<br>Attachment L - Avg Prem Before and After Increase.xlsx<br>Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment S - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment P - Status of Filings by State 4-27-2022.xlsx<br>Attachment Q - Historical Rate Level Summary.xlsx<br>Attachment R - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment T - Nationwide Experience and Projection by Payment Status.xlsx |

**Response 4**

**Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 4**

Applies To:

**State:** Virginia      **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

- L&H Actuarial Memorandum (Supporting Document)

Comments: Provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium rate had been charged since the forms introduction.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 04-27-2022  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220328_20220427.pdf<br>Attachment A - Proposed 2021 Nationwide Rate Increase.xlsx<br>Attachment B - Catch-up Rate Increases by State.xlsx<br>Attachment C - Inforce Policies and Premium as of 12-31-2021.xlsx<br>Attachment D - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment E - Nationwide Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment F - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment G - Projected Experience PPV Method Demonstration.xlsx<br>Attachment H - Nationwide Experience and Projection by BP.xlsx<br>Attachment I - Claim Cost Study and AE Factors.xlsx<br>Attachment J - Lapse Study 2017-2019.xlsx<br>Attachment M - Virginia Experience.xlsx<br>Attachment N - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment K - Rate Comparison.xlsx<br>Attachment L - Avg Prem Before and After Increase.xlsx<br>Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment S - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment P - Status of Filings by State 4-27-2022.xlsx<br>Attachment Q - Historical Rate Level Summary.xlsx<br>Attachment R - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment T - Nationwide Experience and Projection by Payment Status.xlsx |

**Response 5**

**Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 5**

Applies To:

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a list as to which states the company has requested rate increases on this block of business and the status of all rate requests, both approved and pending. In addition, provide the nationwide cumulative average of all approved rate increases as of the most recent date.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |



State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 04-27-2022  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220328_20220427.pdf<br>Attachment A - Proposed 2021 Nationwide Rate Increase.xlsx<br>Attachment B - Catch-up Rate Increases by State.xlsx<br>Attachment C - Inforce Policies and Premium as of 12-31-2021.xlsx<br>Attachment D - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment E - Nationwide Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment F - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment G - Projected Experience PPV Method Demonstration.xlsx<br>Attachment H - Nationwide Experience and Projection by BP.xlsx<br>Attachment I - Claim Cost Study and AE Factors.xlsx<br>Attachment J - Lapse Study 2017-2019.xlsx<br>Attachment M - Virginia Experience.xlsx<br>Attachment N - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment K - Rate Comparison.xlsx<br>Attachment L - Avg Prem Before and After Increase.xlsx<br>Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment S - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment P - Status of Filings by State 4-27-2022.xlsx<br>Attachment Q - Historical Rate Level Summary.xlsx<br>Attachment R - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment T - Nationwide Experience and Projection by Payment Status.xlsx |

**Response 6**

**Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 6**

Applies To:

**State:** Virginia      **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please state the lifetime loss ratio anticipated in the original filing.

2) Please provide a loss ratio projection (both historical and projected) which reflects all the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies issued rather than the originally assumed mix of business.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | <i>L&amp;H Actuarial Memorandum</i>                        |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | <i>Rate Increase 2022 Memo - Virginia.pdf</i>              |

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 04-27-2022  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220328_20220427.pdf<br>Attachment A - Proposed 2021 Nationwide Rate Increase.xlsx<br>Attachment B - Catch-up Rate Increases by State.xlsx<br>Attachment C - Inforce Policies and Premium as of 12-31-2021.xlsx<br>Attachment D - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment E - Nationwide Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment F - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment G - Projected Experience PPV Method Demonstration.xlsx<br>Attachment H - Nationwide Experience and Projection by BP.xlsx<br>Attachment I - Claim Cost Study and AE Factors.xlsx<br>Attachment J - Lapse Study 2017-2019.xlsx<br>Attachment M - Virginia Experience.xlsx<br>Attachment N - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment K - Rate Comparison.xlsx<br>Attachment L - Avg Prem Before and After Increase.xlsx<br>Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment S - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment P - Status of Filings by State 4-27-2022.xlsx<br>Attachment Q - Historical Rate Level Summary.xlsx<br>Attachment R - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment T - Nationwide Experience and Projection by Payment Status.xlsx |

**Response 7**

**Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 7**

Applies To:

**State:** Virginia      **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

- L&H Actuarial Memorandum (Supporting Document)

Comments: Were any margins for moderately adverse conditions included in the most recent approved rate filing. Provide an explanation if no margin for moderately adverse conditions were included.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 04-27-2022  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220328_20220427.pdf<br>Attachment A - Proposed 2021 Nationwide Rate Increase.xlsx<br>Attachment B - Catch-up Rate Increases by State.xlsx<br>Attachment C - Inforce Policies and Premium as of 12-31-2021.xlsx<br>Attachment D - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment E - Nationwide Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment F - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment G - Projected Experience PPV Method Demonstration.xlsx<br>Attachment H - Nationwide Experience and Projection by BP.xlsx<br>Attachment I - Claim Cost Study and AE Factors.xlsx<br>Attachment J - Lapse Study 2017-2019.xlsx<br>Attachment M - Virginia Experience.xlsx<br>Attachment N - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment K - Rate Comparison.xlsx<br>Attachment L - Avg Prem Before and After Increase.xlsx<br>Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment S - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment P - Status of Filings by State 4-27-2022.xlsx<br>Attachment Q - Historical Rate Level Summary.xlsx<br>Attachment R - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment T - Nationwide Experience and Projection by Payment Status.xlsx |

**Response 8**

**Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 8**

Applies To:

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please advise if the experience exhibits include information for paid-up policies. If not, please provide updated exhibits.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | Rate Increase 2022 Memo - Virginia.pdf                     |

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

**Filing Company:** Ability Insurance Company

**Supporting Document Schedule Item Changes**

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Rate Increase 2022 Memo - Virginia - Updated 4-27-2022.pdf |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>L&amp;H Actuarial Memorandum</i>                        |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>Rate Increase 2022 Memo - Virginia.pdf</i>              |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 04-27-2022  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220328_20220427.pdf<br>Attachment A - Proposed 2021 Nationwide Rate Increase.xlsx<br>Attachment B - Catch-up Rate Increases by State.xlsx<br>Attachment C - Inforce Policies and Premium as of 12-31-2021.xlsx<br>Attachment D - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment E - Nationwide Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment F - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment G - Projected Experience PPV Method Demonstration.xlsx<br>Attachment H - Nationwide Experience and Projection by BP.xlsx<br>Attachment I - Claim Cost Study and AE Factors.xlsx<br>Attachment J - Lapse Study 2017-2019.xlsx<br>Attachment M - Virginia Experience.xlsx<br>Attachment N - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment K - Rate Comparison.xlsx<br>Attachment L - Avg Prem Before and After Increase.xlsx<br>Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment S - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment P - Status of Filings by State 4-27-2022.xlsx<br>Attachment Q - Historical Rate Level Summary.xlsx<br>Attachment R - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment T - Nationwide Experience and Projection by Payment Status.xlsx |

**Conclusion:**

Sincerely,  
Beverly Toomey

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 03/02/2022  
 Submitted Date 03/02/2022

Dear Bobby Toone,

### Introduction:

### Response 1

#### Comments:

Please see our response on the Supporting Documentation Tab.

### Related Objection 1

Comments: Virginia Regulation 14VAC5-200-75 D requires that an insurer shall provide notice of an upcoming rate increase to all policyholders/certificateholder's at least 75 days prior to the implementation of the increase.

1. Please submit a letter in compliance with the above regulation, along with any accompanying forms to the Forms Schedule for review;
2. If a letter has previously been approved, submit those documents to Supporting Documentation along with the SERFF tracking number showing when these documents were submitted and approved.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |   |
|---|---|
| <b>Satisfied - Item:</b>                  | Objection Response 03-02-2022   |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | Response to VA objection Ability_Medico 20220302_20220302.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA - Updated 9-3-20.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-BAO - Updated 12-21-17.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-CBUL - Updated 12-21-17.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-FAQ - Updated 7-23-20.pdf<br>Statement of Variability - Ability Form RI-17-VA.pdf<br>Statement of Variability - Ability Form RI-17-VA-FAQ.pdf |



SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

**Response 2**

**Comments:**

Please see our response on the Supporting Documentation Tab.

**Related Objection 2**

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial memorandum states these policies were sold between 1991 and 2004. Please state how many policies were sold on or after October 1, 2003. Any policies sold after this date are considered post-stability policies and fall under regulation 14VAC5-200-153.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| Supporting Document Schedule Item Changes |   |
|---|---|
| <b>Satisfied - Item:</b>                  | Objection Response 03-02-2022   |
| <b>Comments:</b>                          |   |
| <b>Attachment(s):</b>                     | Response to VA objection Ability_Medico 20220302_20220302.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA - Updated 9-3-20.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-BAO - Updated 12-21-17.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-CBUL - Updated 12-21-17.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-FAQ - Updated 7-23-20.pdf<br>Statement of Variability - Ability Form RI-17-VA.pdf<br>Statement of Variability - Ability Form RI-17-VA-FAQ.pdf |

**Conclusion:**

Sincerely,  
Beverly Toomey

State: Virginia

Filing Company: Ability Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: LT692, LT694

Project Name/Number: /

## Note To Reviewer

**Created By:**

Beverly Toomey on 06/15/2023 05:11 PM

**Last Edited By:**

Bobby Toone

**Submitted On:**

06/16/2023 08:26 AM

**Subject:**

Post Submission Update

**Comments:**

There is a Post Submission currently pending on this filing so I was unable to update the information on the Rate/Rule Schedule Tab. Please disallow the Post Submission update so that I can submit the revised information. Thank you.

State: Virginia

Filing Company: Ability Insurance Company

TOI/Sub-TOI: LTC051 Individual Long Term Care - Nursing Home and Home Health Care/LTC051.001 Qualified

Product Name: LT692, LT694

Project Name/Number: /

## Reviewer Note

**Created By:**

Bobby Toone on 10/19/2022 08:10 AM

**Last Edited By:**

Bobby Toone

**Submitted On:**

06/20/2023 10:26 AM

**Subject:**

Actuary Opinion & Final Report

**Comments:**

Rec'd final report from OW - 10/14/2022

Recommends approval

Mr. Booby Toone  
Senior Insurance Market Examiner  
Life and Health Rates Division  
State Corporation Commission, Bureau of Insurance  
Richmond, VA 23218

October 14, 2022

**Ability Insurance Company – Long-Term Care Filing**  
**State Tracking #: TRIP-133170781**

Dear Mr. Toone:

At your request, we have reviewed the above captioned long-term care rate filing submitted by Ability Insurance Company (the Company or Ability). The purpose of this letter is to provide you with our analysis and opinion with respect to the rate increase requested by the Company. This letter is not intended for any other purposes.

## OPINION

Based on the information provided, we believe this filing satisfies the loss ratio requirements of 14VAC5-200-150.

## OTHER REGULATORY CONSIDERATIONS

In addition to evaluating this filing for compliance with 14VAC5-200-150, we compared the requested rate increase to the maximum rate increase under various approaches, as requested by the Bureau. The maximum average rate increase allowed under each approach is summarized in the table below:

|  |  |  |
|--|--|--|
| Proposed Increase Under 14VAC5-200-150               | 77.6%  |  |
| <b>Other Rate Increase Tests</b>                     | <b>Experience based<br/>on policy forms<br/>692 &amp; 694 only</b> | <b>Experience<br/>based on all<br/>forms</b> |
| Present Value of Future Loss                         | 110.8%   | 138.9%                                       |
| Prospective Present Value (Without Catch-Up Request) | 46.4%  | 56.4%  |
| If-Knew/Makeup                                       | 31.5%  | 31.1%  |
| State Equity   | N/A  | 47.3%  |

## BACKGROUND

The Company is requesting an average rate increase of 52.4% nationwide and a 77.6% increase in Virginia, including a 15% catch-up increase for a closed block of individual long-term care policies (i.e.,

LT692, LT694, and rider forms UR268C and UR287) providing comprehensive long-term care benefits to insureds. The requested rate increase would generally be larger for policies at younger issue ages and for policies with a lifetime benefit period, ranging from 32.3% to 118.5% in Virginia. These policies were originally issued between 1991 and 2004 in Virginia with no policies sold on or after 10/1/2003. As of 12/31/2021, there were 89 active policies that would be impacted by the proposed rate increase.

According to the Actuarial Memorandum, a series of rate increases have been previously approved in Virginia which are summarized below.

| <b>Date</b> | <b>Policy Form 692<br/>Medico/Ability</b> | <b>Policy Form 694<br/>Medico/Ability</b> |
|-------------|---|---|
| 5/7/2002    | 20% / NA                                  | 20% / 0%                                  |
| 9/2/2004    | 20% / NA                                  | 20% / 20%                                 |
| 7/10/2006   | 20% / NA                                  | 20% / 0%                                  |
| 4/21/2011   | 31.8%                                     | 31.8%                                     |
| 9/30/2014   | 40.5% – 81.6%                             | 40.5% - 81.6%                             |
| 9/11/2020   | 0% - 50%                                  | 0% - 50%                                  |

Per the actuarial memorandum, rate increases for policies originally issued by Medico Insurance Company (Medico) are shown on the left side and rate increases for policies originally issued by Ability Insurance Company are shown on the right. The “NA” is shown for forms in which there are no in-force policies for that form and company in your state.

The 2010 rate increase ranged from 10.0% to 40.0% depending on the issue age. The overall average rate increase was 31.8%. The 2014 rate increase was comprised of three annual increases of 12% on non-lifetime benefit period plans and three annual increases of 22% on lifetime benefit period plans. The increase averaged 70.4% on Medico policies in Virginia and 70.6% on Ability policies in Virginia. The 2020 rate increase ranged from 0% up to a maximum of 50% depending on issue age and inflation protection option. The overall average rate increase was 24.0%. The cumulative average approved rate increase prior to this filing is 370% in Virginia and 308.2% nationwide combined for Medico and Ability. In states where less than the full requested average increases, the Company plans to request “catch-up” increase amounts in addition to the 52.4% average nationwide request as outlined within this memorandum.

## **METHODOLOGY**

We reviewed the filing materials for compliance with all relevant regulations, verified the calculations in the exhibits provided by the Company, and assessed the reasonability of the assumptions underlying this rate increase request.

The experience of Virginia policyholders was not credible. The Company provided nationwide experience of policy forms 692 and 694 only and also nationwide experience for related policy forms to support the requested rate increase.

## Assumptions

### Morbidity Assumptions

Morbidity costs were projected based on claim costs from the 2009 Milliman Long Term Care guidelines. The average adjustment for actual experience includes a 1.36 factor applied to the 2021 projected claims costs for all in-force policies, along with a morbidity improvement assumption of 0.75% per year beginning in 2020 to account for advancements in healthcare which has been reduced from 1.00% morbidity improvement from the previously approved rate filing.

The Company provided actual-to-expected claims comparisons by policy duration. Based on those comparisons, the morbidity assumptions do not appear to be unreasonable.

### Mortality Assumptions

In projecting the in-force policies into the future, the 1994 GAM mortality table was utilized along with annual voluntary termination rates varying by benefit period of 0.9% for policies with a non-lifetime benefit period and 0.3% for policies with a lifetime benefit period. Mortality improvement of 0.5% per year starting in 2017 for 20 years was assumed. This is consistent with the previously approved rate filing.

### Voluntary Lapse Assumptions

Updated voluntary lapse rates of 0.9% for non-lifetime members and 0.3% for lifetime members were based on an experience study from 2017 to 2019 excluding policies subject to rate increases. Additional shock lapse assumptions are projected for the first four years after the announcement of the overall rate increase. The shock lapse rate is expected to range from 0.3% and 0.6% between 2022 and 2025.

The Company provided actual-to-expected inforce comparisons by attained age. Based on those comparisons, the voluntary lapse rate assumptions do not appear to be unreasonable.

## Loss Ratio Testing

### Compliance with VA Statute

We have reviewed the filing for compliance with 14VAC5-200-150.

According to 14VAC5-200-150, the Company must demonstrate the sum of the accumulated value of past incurred claims without active life reserves plus the present value of future projected incurred claims without active life reserves is at least the sum of the following for policies issued prior to October 1, 2003:

1. The accumulated value of the initial earned premium times sixty percent (60%), or the lifetime loss ratio used in the original pricing, whichever is greater;
2. Eighty percent (80%) of the accumulated value of prior premium rate schedule increases on an earned basis;

3. The present value of future projected initial earned premiums times sixty percent (60%), or the lifetime loss ratio used in the original pricing, whichever is greater; and
4. Eighty percent (80%) of the present value of future projected premiums not in specified above in subsection 3 on an earned basis.

The original pricing lifetime loss ratio of 63.4% was used in place of 60% when performing the calculations outlined above. We performed the calculations based on nationwide experience for policy forms 692 and 694 subject to the rate increases in Virginia only and based on experience for all policy forms combined for Medico and Ability companies. The Company was not able to provide the calculation details where the waiver of premium was removed from incurred claims, however based on Company's estimate the impact would be less than one percent on lifetime loss ratio and the results of the 60/80 test would not be impacted. Based on the information provided by the Company, 14VAC5-200-150 is satisfied for policies issued prior to October 1, 2003 in Virginia that are subject to this rate filing review.

#### Loss Ratio Projections

| <b>Forms</b>              | <b>Original L/R</b> | <b>Future L/R without Increase*</b> | <b>Lifetime L/R without Increase</b> | <b>Future L/R with Increase*</b> | <b>Lifetime L/R with Increase</b> | <b>From Inception</b> |
|---------------------------|---------------------|-------------------------------------|--------------------------------------|----------------------------------|-----------------------------------|-----------------------|
| <b>All Forms</b>          | 63.4%               | 114.9%                              | 92.8%                                | 74.2%                            | 87.0%                             | 18.5%                 |
| <b>692 &amp; 694 Only</b> | 63.4%               | 108.1%                              | 87.9%                                | 70.5%                            | 83.1%                             | 17.0%                 |

\*After deducting active life reserves

We performed the calculations above based on nationwide experience for policy forms 692 and 694 subject to the rate increases in Virginia only and based on experience for all policy forms combined for Medico and Ability companies. The original lifetime loss ratio adjusted to reflect the actual mix of business sold is 63.4%. For the experience of policy forms 692 and 694 subject to this rate filing, the Company projects the lifetime loss ratio to be 87.9% and 83.1%, without and with the proposed rate increase, respectively. Including all forms, the Company projects the lifetime loss ratio to be 92.8% and 87.0%, without and with the proposed rate increase, respectively. For policy forms 692 and 694, the future loss ratio when considering active life reserves, discounted at the average maximum statutory valuation rate, would be 108.1% and 70.5%, without and with the proposed increase, respectively. For all policy forms, the future loss ratio when considering active life reserves, discounted at the average maximum statutory valuation rate, would be 114.9% and 74.2%, without and with the proposed increase, respectively.

When assuming the proposed rates would have been implemented since inception, the lifetime loss ratio would be 17.0% for policy forms 692 and 694 or 18.5% for all policy forms. Please note that all loss ratio projections were not adjusted to reflect the waiver of premium being removed from incurred claims as noted previously. However, all nationwide projections for the loss ratio projections have been restated to Virginia premium levels, include the requested 77.6% rate increase in Virginia including a 15% catch-up increase, along shock lapse assumption and phase in implementation of the rate increase starting in 2021 through 2030.

### Present Value of Future Loss Test

| Forms          | Original  | Current   | Proposed  | Allowed Rate Increase |
|----------------|-----------|-----------|-----------|-----------------------|
| All Forms      | -\$103.8M | -\$546.8M | -\$319.4M | 138.9%                |
| 692 & 694 Only | -\$41.9M  | -\$184.4M | -\$90.6M  | 110.8%                |

We performed the calculations based on nationwide experience for policy forms 692 and 694 subject to the rate increases in Virginia only and based on experience for all policy forms combined for Medico and Ability companies. The Company provided sufficient detail for us to determine that the maximum allowable rate increase based on the present value of future loss test is 138.9% when considering all policy forms in the projections or 110.8% only for policy forms 692 and 694 subject to this rate filing in Virginia. In coming to this amount, we used information from Attachments F and R provided with the Company’s Actuarial Memorandum and the responses to the second round of objections. The evaluation of future losses using the current assumptions without the proposed rate increase (“Current”) and future losses using the current assumptions with the proposed rate increase (“Proposed”) was performed assuming the average maximum statutory interest rate of 4.5%. The evaluation of future losses using the original pricing assumptions was performed assuming the original pricing interest rate of 4.5%. The requested rate increase of 77.6% is below the allowable rate increase under both version of the future loss ratio tests.

### Prospective Present Value Test (Texas Approach)

We performed the calculations based on nationwide experience for policy forms 692 and 694 subject to the rate increases in Virginia only and based on experience for all policy forms combined for Medico and Ability companies. Based on information provided by the Company, the maximum allowable rate increase under the prospective present value approach is 46.4% when considering experience for policy forms 692 and 694 and only for active premium paying policyholders. The maximum allowable rate increase under the prospective present value approach is 56.4% when considering experience for all policy forms and only for active premium paying policyholders. In both versions of the test, the anticipated catch-up increases were not included. Based on the results of the prospective premium test when considering only policy forms 692 and 694 subject to this rate filing increase and excluding the 15% catch up increase, the requested rate increase of 54.4% in Virginia would have to be reduced to 46.4%.

### If-Knew/Makeup Blend Test (Minnesota Approach)

Based on the information provided by the Company, we estimate that the allowable increase based on the if-knew/makeup blend test is 31.5% utilizing the experience for policy forms 692 and 694 and 31.1% utilizing experience for all policy forms combined for Medico and Ability companies.



### State Rate Equity Test

| Benefit Type | VA Current Cumulative Increase | VA Proposed Cumulative Increase | NW Current Cumulative Increase | NW Proposed Cumulative Increase | Allowed Rate Increase |
|--------------|--------------------------------|---------------------------------|--------------------------------|---------------------------------|-----------------------|
| Total        | 370.2%                         | 738.9%                          | 308.2%                         | 592.5%                          | 47.3%                 |

As noted previously, the cumulative average rate increase approved in Virginia is 370.2%. If the proposed rate increase is approved, the cumulative average rate increase in Virginia would be 738.9% on a combined basis for Medico and Ability companies. Nationwide, cumulative average rate increases of 308.2% have been approved, and if all pending rate increases are approved, the nationwide cumulative average rate increase would be 592.5%. In order to ensure the cumulative average rate increase approved in Virginia does not exceed the nationwide average rate increase, assuming all pending rate increases were approved, the proposed rate increase would need to be reduced from 77.6% to 47.3%. Please note that the Company stated that the average nationwide rate increases appear to be lower than the nationwide average only due to the differences in the mix of business in Virginia compared to nationwide. The Company reported that the outstanding catch-up amount requested in Virginia of 15% is higher than the average catch-up amount requested nationwide of 11%.

### RELIANCE

In arriving at our opinion, we used and relied on information provided by the Company without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided by the Company without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodology in reaching this opinion. I am a member of the American Academy of Actuaries and meet all of its requirements to render this opinion.

If you have any questions regarding this filing, please feel free to contact me. I can be reached at 414 223 7960.

Sincerely,



Peter Kaczmarek, FSA, MAAA  
Senior Manager

Copy: Bob Grissom, Bureau of Insurance  
Tammy Tomczyk, Oliver Wyman Actuarial Consulting, Inc.

State: Virginia

Filing Company: Ability Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: LT692, LT694

Project Name/Number: /

## Reviewer Note

**Created By:**

Bobby Toone on 10/05/2022 09:29 AM

**Last Edited By:**

Bobby Toone

**Submitted On:**

06/21/2023 08:26 AM

**Subject:**

RRS

**Comments:**

RRS1

RRS2

**Long Term Care Insurance Rate Request Summary  
Part 1 – To Be Completed By Company**

**Company Name and NAIC Number:**

**SERFF Tracking Number:**

**Revised Rates**

**Average Annual Premium Per Member:**

**Average Requested Percentage Rate Change Per Member:**

**Range of Requested Rate Changes:**

**Number of Virginia Policyholders Affected:**

| Form Number | Product Name          | Issue Dates | Prior Rate Increases – Date and Percentage Approved  | Outlook for Future Rate Increases |
|-------------|-----------------------|-------------|--|-----------------------------------|
| LT692       | Long Term Care Policy | 1991-2004   | 5/7/02 20% / n/a<br>9/2/04 20% / n/a<br>7/10/06 20% / n/a<br>4/21/11 31.8%<br>9/30/14 40.5%-81.6%<br>9/11/20 0-50% |                                   |
| LT694       | Long Term Care Policy | 1991-2004   | 5/7/02 20% / 0%<br>9/2/04 20% / 20%<br>7/10/06 20% / 0%<br>4/21/11 31.8%<br>9/30/14 40.5%-81.6%<br>9/11/20 0-50%   |                                   |
|             |                       |             |  |                                   |
|             |                       |             |  |                                   |
|             |                       |             |  |                                   |
|             |                       |             |  |                                   |
|             |                       |             |  |                                   |
|             |                       |             |  |                                   |
|             |                       |             |  |                                   |

**Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.**

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at <https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx>.

Premium rates on your policy are being raised as a result of current and future long-term care claims covered by the policy being higher than previously anticipated. Higher than anticipated claims are caused by a combination of higher incidence (more claims) and duration (claims lasting longer) than previously expected. Policies terminations have also been lower than expected which increases expected future claims under the policies. Premium rates must be adjusted to ensure current and future claims are adequately funded.

**Part 2 - Long Term Care Insurance Rate Request Summary**

**Completed by the Bureau of Insurance (Bureau) of the Virginia State Corporation Commission**

---

Company Name and NAIC Number: Ability Insurance Company – NAIC # 71471

SERFF Tracking Number: TRIP-133170781

Disposition: Approved

Approval Date: 6/20/2022

Current Average Annual Premium Per Member: \$3,106

**Rate Changes:**

Average Percentage Rate Change Per Member: 50.4%

Minimum Requested Percentage Rate Change Per Member: 15.0%

Maximum Requested Percentage Rate Change Per Member: 83.20%

Number of Virginia Policy Holders Affected: 89

**Summary of the Bureau's review of the rate request:**

The Company requested a 77.60% rate increase on this block of individual long-term care insurance policy forms. However, after discussion with the Bureau, the increase was reduced to 50.4%.

The Bureau and its consulting actuary reviewed the documentation and determined that this rate increase complies with the regulatory and actuarial requirements for a rate increase as set forth in 14VAC5-200-150 of the Virginia Administrative Code. The review indicated that the anticipated lifetime loss ratio after the increase will be 92.6%, which exceeds the minimum required loss ratio of 60%.

The Company has advised that they do not intend to request future rates increases on this block unless the actual experience is worse than projected.

The primary reasons for the rate increase are that policyholders are living longer and keeping their policies in force longer, which has resulted in more claims being filed than the Company anticipated when the policy was originally priced. The Company determined that a premium increase is necessary to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced and to ensure that sufficient funds are available to pay claims.

The Company is offering all policyholders options to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, the termination of riders or any combination of these reductions, or a paid-up policy. Specific options are included in the letter sent to all

policyholders notifying them of the rate increase and can be discussed with the Company by calling its customer service department.

The filing can be reviewed on the Bureau's webpage under the Rate/Policy Form Search at: <https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx>

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

### Post Submission Update Request Processed On 06/16/2023

**Status:** Disallowed  
**Created By:** Beverly Toomey  
**Processed By:** Bobby Toone  
**Comments:**

#### General Information:

| Field Name          | Requested Change | Prior Value |
|---------------------|------------------|-------------|
| Overall Rate Impact | 51.8             | 77.6        |

#### Company Rate Information:

Company Name: Ability Insurance Company

| Field Name                              | Requested Change | Prior Value |
|---|------------------|-------------|
| Overall % Indicated Change              | 51.800%          | 77.600%     |
| Overall % Rate Impact                   | 51.800%          | 77.600%     |
| Written Premium Change for this Program | \$143277         | \$214665    |
| Maximum %Change (where required)        | 85.600%          | 118.500%    |
| Minimum %Change (where required)        | 15.000%          | 32.300%     |

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC051 Individual Long Term Care - Nursing Home and Home Health Care/LTC051.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

### Post Submission Update Request Processed On 06/16/2023

**Status:** Allowed  
**Created By:** Beverly Toomey  
**Processed By:** Bobby Toone  
**Comments:**

#### General Information:

| Field Name          | Requested Change | Prior Value |
|---------------------|------------------|-------------|
| Overall Rate Impact | 50.4             | 77.6        |

#### Company Rate Information:

Company Name: Ability Insurance Company

| Field Name                              | Requested Change | Prior Value |
|---|------------------|-------------|
| Overall % Indicated Change              | 50.400%          | 77.600%     |
| Overall % Rate Impact                   | 50.400%          | 77.600%     |
| Written Premium Change for this Program | \$139265         | \$214665    |
| Maximum %Change (where required)        | 83.200%          | 118.500%    |
| Minimum %Change (where required)        | 15.000%          | 32.300%     |



**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

### Post Submission Update Request Processed On 01/04/2023

**Status:** Allowed  
**Created By:** Beverly Toomey  
**Processed By:** Bobby Toone  
**Comments:**

#### General Information:

| Field Name          | Requested Change | Prior Value |
|---------------------|------------------|-------------|
| Overall Rate Impact | 77.6             | 78.4        |

#### Company Rate Information:

Company Name: Ability Insurance Company

| Field Name   | Requested Change | Prior Value |
|--|------------------|-------------|
| Overall % Indicated Change                         | 77.600%          | 78.400%     |
| Overall % Rate Impact                              | 77.600%          | 78.400%     |
| Written Premium Change for this Program            | \$214665         | \$306868    |
| Number of Policy Holders Affected for this Program | 89               | 116         |
| Written Premium for this Program                   | \$276463         | \$391434    |

**State:** Virginia      **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 22.500%  
**Effective Date of Last Rate Revision:** 12/12/2020  
**Filing Method of Last Filing:** SERFF  
**SERFF Tracking Number of Last Filing:** TRIP-131145217

## Company Rate Information

| Company Name:             | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---------------------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Ability Insurance Company | 50.400%                     | 50.400%                | \$139,265                                | 89  | \$276,463                         | 83.200%                         | 15.000%                         |

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name                     | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information   | Attachments  |
|----------|----------------------|-----------------------------------|---|-------------|---|--|
| 1        |                      | VA 2021 Rates - MP-LT692          | MP-LT692, UR295, UR295C, UR592                | Revised     | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 50.4 | Rate Sheets 2021 - 692 - Ability - step 1.pdf, Rate Sheets 2021 - 692 - Ability - step 2.pdf, Rate Sheets 2021 - 692 - Ability - step 3.pdf, |
| 2        |                      | VA 2021 Rates - MP-LT694/ML-LT694 | MP-LT694, ML-LT694, UR268, UR273, UR-AB-287   | Revised     | Previous State Filing Number: TRIP-131145217<br>Percent Rate Change Request: 50.4 | Rate Sheets 2021 - 694 - Ability - step 1.pdf, Rate Sheets 2021 - 694 - Ability - step 2.pdf, Rate Sheets 2021 - 694 - Ability - step 3.pdf, |

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

MP-LT692

LONG TERM CARE POLICY

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 20 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 20 Days | 3 Years 90 Days | 5 Years 0 Days | 5 Years 20 Days | 5 Years 90 Days | 10 Years 0 Days | 10 Years 20 Days | 10 Years 90 Days | Lifetime 0 Days | Lifetime 20 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|------------------|------------------|
| 18        |       | 36.53          | 33.72           | 28.10           | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76           | 44.95            | 39.34            | 69.00           | 61.73            | 58.10            |
| 19        |       | 36.53          | 33.72           | 28.10           | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76           | 44.95            | 39.34            | 69.00           | 61.73            | 58.10            |
| 20        |       | 36.53          | 33.72           | 28.10           | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76           | 44.95            | 39.34            | 69.00           | 61.73            | 58.10            |
| 21        |       | 36.53          | 33.72           | 28.10           | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76           | 44.95            | 39.34            | 69.00           | 61.73            | 58.10            |
| 22        |       | 36.53          | 33.72           | 28.10           | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76           | 44.95            | 39.34            | 69.00           | 61.73            | 58.10            |
| 23        |       | 36.53          | 33.72           | 28.10           | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76           | 44.95            | 39.34            | 69.00           | 61.73            | 58.10            |
| 24        |       | 36.53          | 33.72           | 28.10           | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76           | 44.95            | 39.34            | 69.00           | 61.73            | 58.10            |
| 25        |       | 36.53          | 33.72           | 28.10           | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76           | 44.95            | 39.34            | 69.00           | 61.73            | 58.10            |
| 26        |       | 36.53          | 33.72           | 28.10           | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76           | 44.95            | 39.34            | 69.00           | 61.73            | 58.10            |
| 27        |       | 36.53          | 33.72           | 28.10           | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76           | 44.95            | 39.34            | 69.00           | 61.73            | 58.10            |
| 28        |       | 36.53          | 33.72           | 28.10           | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76           | 44.95            | 39.34            | 69.00           | 61.73            | 58.10            |
| 29        |       | 36.53          | 33.72           | 28.10           | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76           | 44.95            | 39.34            | 69.00           | 61.73            | 58.10            |
| 30        |       | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76          | 44.95           | 39.34           | 53.38           | 47.76            | 44.95            | 72.63           | 69.00            | 61.73            |
| 31        |       | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76          | 44.95           | 39.34           | 53.38           | 47.76            | 44.95            | 72.63           | 69.00            | 61.73            |
| 32        |       | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76          | 44.95           | 39.34           | 53.38           | 47.76            | 44.95            | 72.63           | 69.00            | 61.73            |
| 33        |       | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76          | 44.95           | 39.34           | 53.38           | 47.76            | 44.95            | 72.63           | 69.00            | 61.73            |
| 34        |       | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76          | 44.95           | 39.34           | 53.38           | 47.76            | 44.95            | 72.63           | 69.00            | 61.73            |
| 35        |       | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76          | 44.95           | 39.34           | 53.38           | 47.76            | 44.95            | 72.63           | 69.00            | 61.73            |
| 36        |       | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76          | 44.95           | 39.34           | 53.38           | 47.76            | 44.95            | 72.63           | 69.00            | 61.73            |
| 37        |       | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76          | 44.95           | 39.34           | 53.38           | 47.76            | 44.95            | 72.63           | 69.00            | 61.73            |
| 38        |       | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76          | 44.95           | 39.34           | 53.38           | 47.76            | 44.95            | 72.63           | 69.00            | 61.73            |
| 39        |       | 39.34          | 36.53           | 33.72           | 44.95          | 39.34           | 36.53           | 47.76          | 44.95           | 39.34           | 53.38           | 47.76            | 44.95            | 72.63           | 69.00            | 61.73            |
| 40        |       | 64.62          | 53.38           | 47.76           | 67.43          | 61.81           | 53.38           | 81.48          | 73.05           | 64.62           | 92.72           | 81.48            | 73.05            | 130.73          | 116.21           | 98.05            |
| 41        |       | 64.62          | 53.38           | 47.76           | 67.43          | 61.81           | 53.38           | 81.48          | 73.05           | 64.62           | 92.72           | 81.48            | 73.05            | 130.73          | 116.21           | 98.05            |
| 42        |       | 64.62          | 53.38           | 47.76           | 67.43          | 61.81           | 53.38           | 81.48          | 73.05           | 64.62           | 92.72           | 81.48            | 73.05            | 130.73          | 116.21           | 98.05            |
| 43        |       | 64.62          | 53.38           | 47.76           | 67.43          | 61.81           | 53.38           | 81.48          | 73.05           | 64.62           | 92.72           | 81.48            | 73.05            | 130.73          | 116.21           | 98.05            |
| 44        |       | 64.62          | 53.38           | 47.76           | 67.43          | 61.81           | 53.38           | 81.48          | 73.05           | 64.62           | 92.72           | 81.48            | 73.05            | 130.73          | 116.21           | 98.05            |
| 45        |       | 64.62          | 53.38           | 47.76           | 67.43          | 61.81           | 53.38           | 81.48          | 73.05           | 64.62           | 92.72           | 81.48            | 73.05            | 130.73          | 116.21           | 98.05            |
| 46        |       | 64.62          | 53.38           | 47.76           | 67.43          | 61.81           | 53.38           | 81.48          | 73.05           | 64.62           | 92.72           | 81.48            | 73.05            | 130.73          | 116.21           | 98.05            |
| 47        |       | 64.62          | 53.38           | 47.76           | 67.43          | 61.81           | 53.38           | 81.48          | 73.05           | 64.62           | 92.72           | 81.48            | 73.05            | 130.73          | 116.21           | 98.05            |
| 48        |       | 64.62          | 53.38           | 47.76           | 67.43          | 61.81           | 53.38           | 81.48          | 73.05           | 64.62           | 92.72           | 81.48            | 73.05            | 130.73          | 116.21           | 98.05            |
| 49        |       | 64.62          | 53.38           | 47.76           | 67.43          | 61.81           | 53.38           | 81.48          | 73.05           | 64.62           | 92.72           | 81.48            | 73.05            | 130.73          | 116.21           | 98.05            |
| 50        |       | 77.27          | 61.81           | 56.66           | 90.14          | 77.27           | 66.96           | 108.17         | 92.72           | 82.42           | 126.20          | 108.17           | 95.29            | 166.44          | 149.80           | 129.82           |
| 51        |       | 77.27          | 61.81           | 56.66           | 90.14          | 77.27           | 66.96           | 108.17         | 92.72           | 82.42           | 126.20          | 108.17           | 95.29            | 166.44          | 149.80           | 129.82           |
| 52        |       | 77.27          | 61.81           | 56.66           | 90.14          | 77.27           | 66.96           | 108.17         | 92.72           | 82.42           | 126.20          | 108.17           | 95.29            | 166.44          | 149.80           | 129.82           |
| 53        |       | 77.27          | 61.81           | 56.66           | 90.14          | 77.27           | 66.96           | 108.17         | 92.72           | 82.42           | 126.20          | 108.17           | 95.29            | 166.44          | 149.80           | 129.82           |
| 54        |       | 77.27          | 61.81           | 56.66           | 90.14          | 77.27           | 66.96           | 108.17         | 92.72           | 82.42           | 126.20          | 108.17           | 95.29            | 166.44          | 149.80           | 129.82           |
| 55        |       | 118.47         | 100.45          | 90.14           | 141.65         | 123.63          | 108.17          | 175.14         | 151.96          | 133.93          | 203.47          | 177.71           | 154.53           | 272.97          | 236.35           | 209.72           |
| 56        |       | 118.47         | 100.45          | 90.14           | 141.65         | 123.63          | 108.17          | 175.14         | 151.96          | 133.93          | 203.47          | 177.71           | 154.53           | 272.97          | 236.35           | 209.72           |
| 57        |       | 118.47         | 100.45          | 90.14           | 141.65         | 123.63          | 108.17          | 175.14         | 151.96          | 133.93          | 203.47          | 177.71           | 154.53           | 272.97          | 236.35           | 209.72           |
| 58        |       | 118.47         | 100.45          | 90.14           | 141.65         | 123.63          | 108.17          | 175.14         | 151.96          | 133.93          | 203.47          | 177.71           | 154.53           | 272.97          | 236.35           | 209.72           |
| 59        |       | 118.47         | 100.45          | 90.14           | 141.65         | 123.63          | 108.17          | 175.14         | 151.96          | 133.93          | 203.47          | 177.71           | 154.53           | 272.97          | 236.35           | 209.72           |
| 60        |       | 194.22         | 162.26          | 145.05          | 240.93         | 206.51          | 179.47          | 297.47         | 255.68          | 231.10          | 344.19          | 297.47           | 265.51           | 454.39          | 394.01           | 352.71           |
| 61        |       | 194.22         | 162.26          | 145.05          | 240.93         | 206.51          | 179.47          | 297.47         | 255.68          | 231.10          | 344.19          | 297.47           | 265.51           | 454.39          | 394.01           | 352.71           |
| 62        |       | 194.22         | 162.26          | 145.05          | 240.93         | 206.51          | 179.47          | 297.47         | 255.68          | 231.10          | 344.19          | 297.47           | 265.51           | 454.39          | 394.01           | 352.71           |
| 63        |       | 194.22         | 162.26          | 145.05          | 240.93         | 206.51          | 179.47          | 297.47         | 255.68          | 231.10          | 344.19          | 297.47           | 265.51           | 454.39          | 394.01           | 352.71           |
| 64        |       | 194.22         | 162.26          | 145.05          | 240.93         | 206.51          | 179.47          | 297.47         | 255.68          | 231.10          | 344.19          | 297.47           | 265.51           | 454.39          | 394.01           | 352.71           |
| 65        |       | 256.19         | 216.94          | 189.25          | 318.50         | 272.34          | 240.02          | 394.66         | 339.27          | 302.35          | 452.36          | 392.35           | 348.51           | 593.61          | 516.06           | 459.37           |
| 66        |       | 282.04         | 236.55          | 209.25          | 354.82         | 300.23          | 266.11          | 436.70         | 377.56          | 336.63          | 498.12          | 429.88           | 382.12           | 652.62          | 567.38           | 502.69           |
| 67        |       | 309.26         | 262.21          | 233.07          | 389.94         | 331.67          | 293.58          | 481.83         | 416.84          | 372.02          | 549.06          | 475.11           | 423.56           | 718.33          | 622.75           | 556.14           |
| 68        |       | 339.98         | 286.99          | 253.87          | 428.28         | 366.46          | 324.52          | 529.82         | 456.98          | 410.61          | 604.89          | 520.99           | 468.01           | 787.50          | 684.79           | 613.46           |
| 69        |       | 376.13         | 315.25          | 278.29          | 471.79         | 404.39          | 356.56          | 584.85         | 504.40          | 450.05          | 663.12          | 576.15           | 513.10           | 871.12          | 753.10           | 671.60           |
| 70        |       | 413.16         | 348.94          | 306.12          | 520.19         | 443.12          | 391.75          | 644.36         | 554.44          | 496.64          | 729.99          | 631.51           | 565.14           | 957.33          | 830.05           | 735.98           |
| 71        |       | 449.79         | 378.65          | 334.73          | 569.03         | 485.35          | 426.78          | 705.01         | 604.60          | 541.84          | 794.97          | 690.37           | 615.06           | 1,045.87        | 909.69           | 811.64           |
| 72        |       | 482.99         | 406.52          | 360.23          | 611.78         | 521.22          | 460.85          | 756.69         | 652.03          | 581.60          | 855.29          | 742.59           | 660.08           | 1,149.87        | 997.10           | 892.55           |
| 73        |       | 518.58         | 438.66          | 387.97          | 658.96         | 561.48          | 497.14          | 816.88         | 703.79          | 629.71          | 924.11          | 799.33           | 713.54           | 1,260.55        | 1,094.41         | 975.74           |
| 74        |       | 560.65         | 473.82          | 415.30          | 709.78         | 605.95          | 536.11          | 883.45         | 760.75          | 679.58          | 994.82          | 860.80           | 770.19           | 1,346.88        | 1,169.32         | 1,045.04         |
| 75        |       | 603.98         | 508.81          | 448.41          | 766.86         | 653.39          | 580.18          | 953.55         | 821.77          | 735.75          | 1,076.18        | 929.76           | 830.92           | 1,442.81        | 1,250.28         | 1,116.24         |
| 76        |       | 660.30         | 554.16          | 489.38          | 840.22         | 717.89          | 631.52          | 1,047.13       | 901.40          | 806.05          | 1,176.68        | 1,018.35         | 908.60           | 1,544.28        | 1,338.37         | 1,193.31         |
| 77        |       | 721.41         | 606.48          | 534.00          | 919.46         | 785.07          | 693.13          | 1,145.78       | 988.41          | 884.09          | 1,289.01        | 1,115.73         | 995.48           | 1,675.16        | 1,451.20         | 1,295.80         |
| 78        |       | 802.57         | 675.76          | 595.85          | 1,023.20       | 873.79          | 773.04          | 1,280.29       | 1,103.10        | 984.98          | 1,436.64        | 1,245.55         | 1,110.05         | 1,868.06        | 1,618.83         | 1,445.95         |
| 79        |       | 892.31         | 749.00          | 660.28          | 1,139.70       | 972.50          | 859.90          | 1,429.75       | 1,233.54        | 1,100.46        | 1,603.78        | 1,390.51         | 1,240.37         | 2,086.09        | 1,806.03         | 1,614.18         |
| 80        |       | 1,006.63       | 847.95          | 749.00          | 1,294.96       | 1,103.88        | 975.91          | 1,625.96       | 1,402.45        | 1,252.31        | 1,822.16        | 1,579.89         | 1,407.57         | 2,368.35        | 2,055.21         | 1,832.49         |
| 81        |       | 1,139.70       | 960.56          | 847.95          | 1,468.99       | 1,252.31        | 1,107.29        | 1,849.46       | 1,595.25        | 1,424.63        | 2,071.26        | 1,796.57         | 1,602.07         | 2,690.30        | 2,330.86         | 2,079.47         |
| 82        |       | 1,289.85       | 1,085.11        | 958.85          | 1,665.20       | 1,419.51        | 1,255.72        | 2,103.68       | 1,813.63        | 1,620.84        | 2,354.48        | 2,038.84         | 1,818.75         | 3,054.15        | 2,648.40         | 2,361.73         |
| 83        |       | 1,458.75       | 1,228.42        | 1,083.40        | 1,888.70       | 1,612.31        | 1,424.63        | 2,393.72       | 2,064.43        | 1,842.64        | 2,673.53        | 2,316.94         | 2,066.14         | 3,470.93        | 3,007.85         | 2,683.69         |
| 84        |       | 1,651.55       | 1,390.51        | 1,226.72        | 2,142.92       | 1,827.28        | 1,617.43        | 2,719.59       | 2,345.95        | 2,095.15        | 3,038.64        | 2,634.29         | 2,349.36         | 3,940.63        | 3,415.80         | 3,047.54         |

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

UR295

SIMPLE INFLATION RIDER

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 20 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 20 Days | 3 Years 90 Days | 5 Years 0 Days | 5 Years 20 Days | 5 Years 90 Days | 10 Years 0 Days | 10 Years 20 Days | 10 Years 90 Days | Lifetime 0 Days | Lifetime 20 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|------------------|------------------|
| 18        |       | 64.62          | 56.54           | 52.51           | 76.74          | 64.62           | 56.54           | 80.78          | 76.74           | 64.62           | 88.86           | 80.78            | 76.74            | 125.29          | 114.85           | 104.40           |
| 19        |       | 64.62          | 56.54           | 52.51           | 76.74          | 64.62           | 56.54           | 80.78          | 76.74           | 64.62           | 88.86           | 80.78            | 76.74            | 125.29          | 114.85           | 104.40           |
| 20        |       | 64.62          | 56.54           | 52.51           | 76.74          | 64.62           | 56.54           | 80.78          | 76.74           | 64.62           | 88.86           | 80.78            | 76.74            | 125.29          | 114.85           | 104.40           |
| 21        |       | 64.62          | 56.54           | 52.51           | 76.74          | 64.62           | 56.54           | 80.78          | 76.74           | 64.62           | 88.86           | 80.78            | 76.74            | 125.29          | 114.85           | 104.40           |
| 22        |       | 64.62          | 56.54           | 52.51           | 76.74          | 64.62           | 56.54           | 80.78          | 76.74           | 64.62           | 88.86           | 80.78            | 76.74            | 125.29          | 114.85           | 104.40           |
| 23        |       | 64.62          | 56.54           | 52.51           | 76.74          | 64.62           | 56.54           | 80.78          | 76.74           | 64.62           | 88.86           | 80.78            | 76.74            | 125.29          | 114.85           | 104.40           |
| 24        |       | 64.62          | 56.54           | 52.51           | 76.74          | 64.62           | 56.54           | 80.78          | 76.74           | 64.62           | 88.86           | 80.78            | 76.74            | 125.29          | 114.85           | 104.40           |
| 25        |       | 64.62          | 56.54           | 52.51           | 76.74          | 64.62           | 56.54           | 80.78          | 76.74           | 64.62           | 88.86           | 80.78            | 76.74            | 125.29          | 114.85           | 104.40           |
| 26        |       | 64.62          | 56.54           | 52.51           | 76.74          | 64.62           | 56.54           | 80.78          | 76.74           | 64.62           | 88.86           | 80.78            | 76.74            | 125.29          | 114.85           | 104.40           |
| 27        |       | 64.62          | 56.54           | 52.51           | 76.74          | 64.62           | 56.54           | 80.78          | 76.74           | 64.62           | 88.86           | 80.78            | 76.74            | 125.29          | 114.85           | 104.40           |
| 28        |       | 64.62          | 56.54           | 52.51           | 76.74          | 64.62           | 56.54           | 80.78          | 76.74           | 64.62           | 88.86           | 80.78            | 76.74            | 125.29          | 114.85           | 104.40           |
| 29        |       | 64.62          | 56.54           | 52.51           | 76.74          | 64.62           | 56.54           | 80.78          | 76.74           | 64.62           | 88.86           | 80.78            | 76.74            | 125.29          | 114.85           | 104.40           |
| 30        |       | 69.66          | 57.36           | 53.27           | 77.85          | 65.56           | 57.36           | 81.95          | 69.66           | 65.56           | 90.14           | 81.95            | 69.66            | 121.81          | 116.51           | 105.92           |
| 31        |       | 69.66          | 57.36           | 53.27           | 77.85          | 65.56           | 57.36           | 81.95          | 69.66           | 65.56           | 90.14           | 81.95            | 69.66            | 121.81          | 116.51           | 105.92           |
| 32        |       | 69.66          | 57.36           | 53.27           | 77.85          | 65.56           | 57.36           | 81.95          | 69.66           | 65.56           | 90.14           | 81.95            | 69.66            | 121.81          | 116.51           | 105.92           |
| 33        |       | 69.66          | 57.36           | 53.27           | 77.85          | 65.56           | 57.36           | 81.95          | 69.66           | 65.56           | 90.14           | 81.95            | 69.66            | 121.81          | 116.51           | 105.92           |
| 34        |       | 69.66          | 57.36           | 53.27           | 77.85          | 65.56           | 57.36           | 81.95          | 69.66           | 65.56           | 90.14           | 81.95            | 69.66            | 121.81          | 116.51           | 105.92           |
| 35        |       | 69.66          | 57.36           | 53.27           | 77.85          | 65.56           | 57.36           | 81.95          | 69.66           | 65.56           | 90.14           | 81.95            | 69.66            | 121.81          | 116.51           | 105.92           |
| 36        |       | 69.66          | 57.36           | 53.27           | 77.85          | 65.56           | 57.36           | 81.95          | 69.66           | 65.56           | 90.14           | 81.95            | 69.66            | 121.81          | 116.51           | 105.92           |
| 37        |       | 69.66          | 57.36           | 53.27           | 77.85          | 65.56           | 57.36           | 81.95          | 69.66           | 65.56           | 90.14           | 81.95            | 69.66            | 121.81          | 116.51           | 105.92           |
| 38        |       | 69.66          | 57.36           | 53.27           | 77.85          | 65.56           | 57.36           | 81.95          | 69.66           | 65.56           | 90.14           | 81.95            | 69.66            | 121.81          | 116.51           | 105.92           |
| 39        |       | 69.66          | 57.36           | 53.27           | 77.85          | 65.56           | 57.36           | 81.95          | 69.66           | 65.56           | 90.14           | 81.95            | 69.66            | 121.81          | 116.51           | 105.92           |
| 40        |       | 84.77          | 72.06           | 67.82           | 97.49          | 84.77           | 72.06           | 114.45         | 97.49           | 84.77           | 127.16          | 114.45           | 101.73           | 180.79          | 158.88           | 142.44           |
| 41        |       | 84.77          | 72.06           | 67.82           | 97.49          | 84.77           | 72.06           | 114.45         | 97.49           | 84.77           | 127.16          | 114.45           | 101.73           | 180.79          | 158.88           | 142.44           |
| 42        |       | 84.77          | 72.06           | 67.82           | 97.49          | 84.77           | 72.06           | 114.45         | 97.49           | 84.77           | 127.16          | 114.45           | 101.73           | 180.79          | 158.88           | 142.44           |
| 43        |       | 84.77          | 72.06           | 67.82           | 97.49          | 84.77           | 72.06           | 114.45         | 97.49           | 84.77           | 127.16          | 114.45           | 101.73           | 180.79          | 158.88           | 142.44           |
| 44        |       | 84.77          | 72.06           | 67.82           | 97.49          | 84.77           | 72.06           | 114.45         | 97.49           | 84.77           | 127.16          | 114.45           | 101.73           | 180.79          | 158.88           | 142.44           |
| 45        |       | 84.77          | 72.06           | 67.82           | 97.49          | 84.77           | 72.06           | 114.45         | 97.49           | 84.77           | 127.16          | 114.45           | 101.73           | 180.79          | 158.88           | 142.44           |
| 46        |       | 84.77          | 72.06           | 67.82           | 97.49          | 84.77           | 72.06           | 114.45         | 97.49           | 84.77           | 127.16          | 114.45           | 101.73           | 180.79          | 158.88           | 142.44           |
| 47        |       | 84.77          | 72.06           | 67.82           | 97.49          | 84.77           | 72.06           | 114.45         | 97.49           | 84.77           | 127.16          | 114.45           | 101.73           | 180.79          | 158.88           | 142.44           |
| 48        |       | 84.77          | 72.06           | 67.82           | 97.49          | 84.77           | 72.06           | 114.45         | 97.49           | 84.77           | 127.16          | 114.45           | 101.73           | 180.79          | 158.88           | 142.44           |
| 49        |       | 84.77          | 72.06           | 67.82           | 97.49          | 84.77           | 72.06           | 114.45         | 97.49           | 84.77           | 127.16          | 114.45           | 101.73           | 180.79          | 158.88           | 142.44           |
| 50        |       | 97.73          | 89.58           | 77.37           | 118.09         | 97.73           | 89.58           | 142.52         | 122.16          | 105.87          | 162.88          | 142.52           | 130.30           | 221.05          | 189.47           | 173.68           |
| 51        |       | 97.73          | 89.58           | 77.37           | 118.09         | 97.73           | 89.58           | 142.52         | 122.16          | 105.87          | 162.88          | 142.52           | 130.30           | 221.05          | 189.47           | 173.68           |
| 52        |       | 97.73          | 89.58           | 77.37           | 118.09         | 97.73           | 89.58           | 142.52         | 122.16          | 105.87          | 162.88          | 142.52           | 130.30           | 221.05          | 189.47           | 173.68           |
| 53        |       | 97.73          | 89.58           | 77.37           | 118.09         | 97.73           | 89.58           | 142.52         | 122.16          | 105.87          | 162.88          | 142.52           | 130.30           | 221.05          | 189.47           | 173.68           |
| 54        |       | 97.73          | 89.58           | 77.37           | 118.09         | 97.73           | 89.58           | 142.52         | 122.16          | 105.87          | 162.88          | 142.52           | 130.30           | 221.05          | 189.47           | 173.68           |
| 55        |       | 138.70         | 121.89          | 100.87          | 168.12         | 147.11          | 126.09          | 205.95         | 180.73          | 163.92          | 243.78          | 210.15           | 189.14           | 325.95          | 282.49           | 249.89           |
| 56        |       | 138.70         | 121.89          | 100.87          | 168.12         | 147.11          | 126.09          | 205.95         | 180.73          | 163.92          | 243.78          | 210.15           | 189.14           | 325.95          | 282.49           | 249.89           |
| 57        |       | 138.70         | 121.89          | 100.87          | 168.12         | 147.11          | 126.09          | 205.95         | 180.73          | 163.92          | 243.78          | 210.15           | 189.14           | 325.95          | 282.49           | 249.89           |
| 58        |       | 138.70         | 121.89          | 100.87          | 168.12         | 147.11          | 126.09          | 205.95         | 180.73          | 163.92          | 243.78          | 210.15           | 189.14           | 325.95          | 282.49           | 249.89           |
| 59        |       | 138.70         | 121.89          | 100.87          | 168.12         | 147.11          | 126.09          | 205.95         | 180.73          | 163.92          | 243.78          | 210.15           | 189.14           | 325.95          | 282.49           | 249.89           |
| 60        |       | 197.07         | 169.48          | 145.83          | 244.36         | 208.89          | 189.18          | 307.43         | 260.13          | 232.54          | 350.78          | 299.54           | 271.95           | 463.57          | 402.44           | 361.68           |
| 61        |       | 197.07         | 169.48          | 145.83          | 244.36         | 208.89          | 189.18          | 307.43         | 260.13          | 232.54          | 350.78          | 299.54           | 271.95           | 463.57          | 402.44           | 361.68           |
| 62        |       | 197.07         | 169.48          | 145.83          | 244.36         | 208.89          | 189.18          | 307.43         | 260.13          | 232.54          | 350.78          | 299.54           | 271.95           | 463.57          | 402.44           | 361.68           |
| 63        |       | 197.07         | 169.48          | 145.83          | 244.36         | 208.89          | 189.18          | 307.43         | 260.13          | 232.54          | 350.78          | 299.54           | 271.95           | 463.57          | 402.44           | 361.68           |
| 64        |       | 197.07         | 169.48          | 145.83          | 244.36         | 208.89          | 189.18          | 307.43         | 260.13          | 232.54          | 350.78          | 299.54           | 271.95           | 463.57          | 402.44           | 361.68           |
| 65        |       | 247.95         | 208.59          | 188.91          | 310.90         | 267.63          | 236.14          | 385.70         | 334.53          | 299.12          | 440.78          | 385.70           | 338.47           | 584.97          | 503.57           | 452.71           |
| 66        |       | 268.75         | 225.91          | 202.52          | 334.96         | 284.34          | 253.17          | 416.74         | 358.32          | 319.37          | 471.28          | 408.96           | 366.12           | 624.23          | 543.69           | 478.24           |
| 67        |       | 291.77         | 245.08          | 217.86          | 365.68         | 307.33          | 276.22          | 447.39         | 385.14          | 346.23          | 509.64          | 443.49           | 396.82           | 673.77          | 578.24           | 522.92           |
| 68        |       | 305.97         | 263.36          | 228.51          | 391.16         | 329.20          | 290.47          | 480.26         | 414.41          | 367.93          | 546.08          | 472.50           | 422.16           | 715.81          | 620.72           | 555.62           |
| 69        |       | 329.44         | 279.06          | 244.17          | 414.71         | 356.57          | 313.94          | 511.60         | 441.84          | 395.33          | 585.24          | 507.73           | 453.46           | 766.43          | 661.24           | 591.11           |
| 70        |       | 333.01         | 278.12          | 248.84          | 420.82         | 358.62          | 314.71          | 523.28         | 446.43          | 398.85          | 589.16          | 512.30           | 453.74           | 770.93          | 666.88           | 600.65           |
| 71        |       | 342.63         | 286.68          | 251.71          | 426.52         | 367.10          | 321.64          | 534.92         | 457.99          | 409.04          | 604.84          | 524.42           | 461.48           | 779.99          | 687.29           | 609.92           |
| 72        |       | 339.83         | 287.54          | 254.87          | 428.06         | 365.98          | 323.49          | 532.61         | 460.74          | 408.45          | 601.24          | 522.82           | 467.26           | 809.50          | 700.69           | 626.70           |
| 73        |       | 335.59         | 283.25          | 252.46          | 431.03         | 363.29          | 323.27          | 532.62         | 455.65          | 406.40          | 597.29          | 517.23           | 464.88           | 820.42          | 707.97           | 637.17           |
| 74        |       | 337.81         | 282.95          | 248.31          | 424.43         | 360.91          | 320.49          | 528.37         | 453.30          | 407.11          | 594.78          | 516.82           | 461.97           | 803.08          | 698.33           | 624.62           |
| 75        |       | 330.05         | 281.35          | 246.20          | 422.05         | 357.11          | 319.24          | 522.14         | 451.79          | 405.81          | 587.06          | 511.31           | 454.51           | 792.56          | 684.49           | 612.44           |
| 76        |       | 331.97         | 278.35          | 245.14          | 418.80         | 360.06          | 316.65          | 520.94         | 451.98          | 403.48          | 587.33          | 510.73           | 457.10           | 770.44          | 670.82           | 597.77           |
| 77        |       | 328.23         | 275.52          | 244.38          | 416.87         | 354.57          | 313.85          | 519.90         | 448.02          | 400.11          | 582.17          | 507.92           | 452.80           | 761.76          | 659.56           | 588.34           |
| 78        |       | 324.79         | 273.27          | 241.91          | 418.87         | 358.38          | 315.82          | 521.89         | 452.46          | 403.18          | 586.86          | 510.70           | 454.70           | 764.30          | 662.97           | 590.60           |
| 79        |       | 323.54         | 271.69          | 242.65          | 414.79         | 352.57          | 313.17          | 520.56         | 447.97          | 400.27          | 582.78          | 503.97           | 450.05           | 755.91          | 656.73           | 587.04           |
| 80        |       | 284.93         | 238.86          | 211.56          | 366.82         | 312.22          | 274.69          | 458.95         | 395.83          | 353.17          | 513.55          | 445.30           | 397.53           | 670.37          | 582.16           | 518.21           |
| 81        |       | 305.40         | 255.92          | 225.21          | 390.71         | 334.40          | 295.16          | 493.08         | 424.83          | 380.47          | 552.79          | 479.43           | 428.24           | 716.68          | 621.86           | 555.70           |
| 82        |       | 324.17         | 272.98          | 240.57          | 419.71         | 358.29          | 317.34          | 528.90         | 457.25          | 407.77          | 592.03          | 513.55           | 457.25           | 767.40          | 665.96           | 593.19           |
| 83        |       | 346.35         | 291.75          | 257.63          | 450.42         | 383.88          | 339.52          | 568.15         | 491.37          | 436.77          | 636.39          | 551.08           | 491.37           | 824.73          | 714.47           | 637.29           |
| 84        |       | 370.23         | 312.22          | 274.69          | 481.13         | 409.47          | 363.41          | 612.51         | 525.49          | 469.19          | 682.46          | 592.03           | 528.90           | 886.48          | 765.19           | 683.60           |

Multiply by 0.85 if both spouses are issued coverage simultaneously.

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

UR295C

COMPOUND INFLATION RIDER

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 20 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 20 Days | 3 Years 90 Days | 5 Years 0 Days | 5 Years 20 Days | 5 Years 90 Days | 10 Years 0 Days | 10 Years 20 Days | 10 Years 90 Days | Lifetime 0 Days | Lifetime 20 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|------------------|------------------|
| 18        |       | 131.77         | 120.48          | 101.65          | 146.83         | 131.77          | 120.48          | 161.89         | 146.83          | 131.77          | 180.72          | 161.89           | 146.83           | 243.31          | 233.58           | 209.24           |
| 19        |       | 131.77         | 120.48          | 101.65          | 146.83         | 131.77          | 120.48          | 161.89         | 146.83          | 131.77          | 180.72          | 161.89           | 146.83           | 243.31          | 233.58           | 209.24           |
| 20        |       | 131.77         | 120.48          | 101.65          | 146.83         | 131.77          | 120.48          | 161.89         | 146.83          | 131.77          | 180.72          | 161.89           | 146.83           | 243.31          | 233.58           | 209.24           |
| 21        |       | 131.77         | 120.48          | 101.65          | 146.83         | 131.77          | 120.48          | 161.89         | 146.83          | 131.77          | 180.72          | 161.89           | 146.83           | 243.31          | 233.58           | 209.24           |
| 22        |       | 131.77         | 120.48          | 101.65          | 146.83         | 131.77          | 120.48          | 161.89         | 146.83          | 131.77          | 180.72          | 161.89           | 146.83           | 243.31          | 233.58           | 209.24           |
| 23        |       | 131.77         | 120.48          | 101.65          | 146.83         | 131.77          | 120.48          | 161.89         | 146.83          | 131.77          | 180.72          | 161.89           | 146.83           | 243.31          | 233.58           | 209.24           |
| 24        |       | 131.77         | 120.48          | 101.65          | 146.83         | 131.77          | 120.48          | 161.89         | 146.83          | 131.77          | 180.72          | 161.89           | 146.83           | 243.31          | 233.58           | 209.24           |
| 25        |       | 131.77         | 120.48          | 101.65          | 146.83         | 131.77          | 120.48          | 161.89         | 146.83          | 131.77          | 180.72          | 161.89           | 146.83           | 243.31          | 233.58           | 209.24           |
| 26        |       | 131.77         | 120.48          | 101.65          | 146.83         | 131.77          | 120.48          | 161.89         | 146.83          | 131.77          | 180.72          | 161.89           | 146.83           | 243.31          | 233.58           | 209.24           |
| 27        |       | 131.77         | 120.48          | 101.65          | 146.83         | 131.77          | 120.48          | 161.89         | 146.83          | 131.77          | 180.72          | 161.89           | 146.83           | 243.31          | 233.58           | 209.24           |
| 28        |       | 131.77         | 120.48          | 101.65          | 146.83         | 131.77          | 120.48          | 161.89         | 146.83          | 131.77          | 180.72          | 161.89           | 146.83           | 243.31          | 233.58           | 209.24           |
| 29        |       | 131.77         | 120.48          | 101.65          | 146.83         | 131.77          | 120.48          | 161.89         | 146.83          | 131.77          | 180.72          | 161.89           | 146.83           | 243.31          | 233.58           | 209.24           |
| 30        |       | 132.98         | 113.98          | 102.59          | 140.58         | 125.38          | 113.98          | 159.58         | 136.78          | 125.38          | 170.98          | 151.98           | 136.78           | 235.71          | 211.16           | 196.43           |
| 31        |       | 132.98         | 113.98          | 102.59          | 140.58         | 125.38          | 113.98          | 159.58         | 136.78          | 125.38          | 170.98          | 151.98           | 136.78           | 235.71          | 211.16           | 196.43           |
| 32        |       | 132.98         | 113.98          | 102.59          | 140.58         | 125.38          | 113.98          | 159.58         | 136.78          | 125.38          | 170.98          | 151.98           | 136.78           | 235.71          | 211.16           | 196.43           |
| 33        |       | 132.98         | 113.98          | 102.59          | 140.58         | 125.38          | 113.98          | 159.58         | 136.78          | 125.38          | 170.98          | 151.98           | 136.78           | 235.71          | 211.16           | 196.43           |
| 34        |       | 132.98         | 113.98          | 102.59          | 140.58         | 125.38          | 113.98          | 159.58         | 136.78          | 125.38          | 170.98          | 151.98           | 136.78           | 235.71          | 211.16           | 196.43           |
| 35        |       | 132.98         | 113.98          | 102.59          | 140.58         | 125.38          | 113.98          | 159.58         | 136.78          | 125.38          | 170.98          | 151.98           | 136.78           | 235.71          | 211.16           | 196.43           |
| 36        |       | 132.98         | 113.98          | 102.59          | 140.58         | 125.38          | 113.98          | 159.58         | 136.78          | 125.38          | 170.98          | 151.98           | 136.78           | 235.71          | 211.16           | 196.43           |
| 37        |       | 132.98         | 113.98          | 102.59          | 140.58         | 125.38          | 113.98          | 159.58         | 136.78          | 125.38          | 170.98          | 151.98           | 136.78           | 235.71          | 211.16           | 196.43           |
| 38        |       | 132.98         | 113.98          | 102.59          | 140.58         | 125.38          | 113.98          | 159.58         | 136.78          | 125.38          | 170.98          | 151.98           | 136.78           | 235.71          | 211.16           | 196.43           |
| 39        |       | 132.98         | 113.98          | 102.59          | 140.58         | 125.38          | 113.98          | 159.58         | 136.78          | 125.38          | 170.98          | 151.98           | 136.78           | 235.71          | 211.16           | 196.43           |
| 40        |       | 151.91         | 128.54          | 112.96          | 175.29         | 144.12          | 128.54          | 202.55         | 175.29          | 155.81          | 229.82          | 202.55           | 179.18           | 317.18          | 276.90           | 246.69           |
| 41        |       | 151.91         | 128.54          | 112.96          | 175.29         | 144.12          | 128.54          | 202.55         | 175.29          | 155.81          | 229.82          | 202.55           | 179.18           | 317.18          | 276.90           | 246.69           |
| 42        |       | 151.91         | 128.54          | 112.96          | 175.29         | 144.12          | 128.54          | 202.55         | 175.29          | 155.81          | 229.82          | 202.55           | 179.18           | 317.18          | 276.90           | 246.69           |
| 43        |       | 151.91         | 128.54          | 112.96          | 175.29         | 144.12          | 128.54          | 202.55         | 175.29          | 155.81          | 229.82          | 202.55           | 179.18           | 317.18          | 276.90           | 246.69           |
| 44        |       | 151.91         | 128.54          | 112.96          | 175.29         | 144.12          | 128.54          | 202.55         | 175.29          | 155.81          | 229.82          | 202.55           | 179.18           | 317.18          | 276.90           | 246.69           |
| 45        |       | 151.91         | 128.54          | 112.96          | 175.29         | 144.12          | 128.54          | 202.55         | 175.29          | 155.81          | 229.82          | 202.55           | 179.18           | 317.18          | 276.90           | 246.69           |
| 46        |       | 151.91         | 128.54          | 112.96          | 175.29         | 144.12          | 128.54          | 202.55         | 175.29          | 155.81          | 229.82          | 202.55           | 179.18           | 317.18          | 276.90           | 246.69           |
| 47        |       | 151.91         | 128.54          | 112.96          | 175.29         | 144.12          | 128.54          | 202.55         | 175.29          | 155.81          | 229.82          | 202.55           | 179.18           | 317.18          | 276.90           | 246.69           |
| 48        |       | 151.91         | 128.54          | 112.96          | 175.29         | 144.12          | 128.54          | 202.55         | 175.29          | 155.81          | 229.82          | 202.55           | 179.18           | 317.18          | 276.90           | 246.69           |
| 49        |       | 151.91         | 128.54          | 112.96          | 175.29         | 144.12          | 128.54          | 202.55         | 175.29          | 155.81          | 229.82          | 202.55           | 179.18           | 317.18          | 276.90           | 246.69           |
| 50        |       | 171.28         | 145.21          | 130.32          | 197.34         | 171.28          | 148.94          | 234.57         | 204.79          | 182.45          | 279.25          | 242.02           | 215.96           | 375.37          | 327.25           | 288.75           |
| 51        |       | 171.28         | 145.21          | 130.32          | 197.34         | 171.28          | 148.94          | 234.57         | 204.79          | 182.45          | 279.25          | 242.02           | 215.96           | 375.37          | 327.25           | 288.75           |
| 52        |       | 171.28         | 145.21          | 130.32          | 197.34         | 171.28          | 148.94          | 234.57         | 204.79          | 182.45          | 279.25          | 242.02           | 215.96           | 375.37          | 327.25           | 288.75           |
| 53        |       | 171.28         | 145.21          | 130.32          | 197.34         | 171.28          | 148.94          | 234.57         | 204.79          | 182.45          | 279.25          | 242.02           | 215.96           | 375.37          | 327.25           | 288.75           |
| 54        |       | 171.28         | 145.21          | 130.32          | 197.34         | 171.28          | 148.94          | 234.57         | 204.79          | 182.45          | 279.25          | 242.02           | 215.96           | 375.37          | 327.25           | 288.75           |
| 55        |       | 221.50         | 187.13          | 164.22          | 271.15         | 225.32          | 202.41          | 324.62         | 278.79          | 252.05          | 378.08          | 328.43           | 297.88           | 513.34          | 439.30           | 399.82           |
| 56        |       | 221.50         | 187.13          | 164.22          | 271.15         | 225.32          | 202.41          | 324.62         | 278.79          | 252.05          | 378.08          | 328.43           | 297.88           | 513.34          | 439.30           | 399.82           |
| 57        |       | 221.50         | 187.13          | 164.22          | 271.15         | 225.32          | 202.41          | 324.62         | 278.79          | 252.05          | 378.08          | 328.43           | 297.88           | 513.34          | 439.30           | 399.82           |
| 58        |       | 221.50         | 187.13          | 164.22          | 271.15         | 225.32          | 202.41          | 324.62         | 278.79          | 252.05          | 378.08          | 328.43           | 297.88           | 513.34          | 439.30           | 399.82           |
| 59        |       | 221.50         | 187.13          | 164.22          | 271.15         | 225.32          | 202.41          | 324.62         | 278.79          | 252.05          | 378.08          | 328.43           | 297.88           | 513.34          | 439.30           | 399.82           |
| 60        |       | 295.59         | 248.73          | 216.29          | 364.08         | 310.01          | 273.96          | 446.99         | 385.71          | 342.45          | 515.48          | 446.99           | 400.13           | 684.89          | 591.71           | 531.14           |
| 61        |       | 295.59         | 248.73          | 216.29          | 364.08         | 310.01          | 273.96          | 446.99         | 385.71          | 342.45          | 515.48          | 446.99           | 400.13           | 684.89          | 591.71           | 531.14           |
| 62        |       | 295.59         | 248.73          | 216.29          | 364.08         | 310.01          | 273.96          | 446.99         | 385.71          | 342.45          | 515.48          | 446.99           | 400.13           | 684.89          | 591.71           | 531.14           |
| 63        |       | 295.59         | 248.73          | 216.29          | 364.08         | 310.01          | 273.96          | 446.99         | 385.71          | 342.45          | 515.48          | 446.99           | 400.13           | 684.89          | 591.71           | 531.14           |
| 64        |       | 295.59         | 248.73          | 216.29          | 364.08         | 310.01          | 273.96          | 446.99         | 385.71          | 342.45          | 515.48          | 446.99           | 400.13           | 684.89          | 591.71           | 531.14           |
| 65        |       | 350.67         | 300.56          | 261.21          | 436.53         | 375.71          | 329.19          | 540.31         | 468.75          | 418.64          | 619.03          | 536.73           | 479.47           | 818.57          | 707.59           | 633.58           |
| 66        |       | 373.73         | 313.23          | 277.63          | 466.26         | 398.63          | 352.37          | 573.04         | 498.30          | 444.91          | 654.92          | 569.49           | 508.99           | 869.47          | 749.87           | 667.05           |
| 67        |       | 396.21         | 332.52          | 297.15          | 495.25         | 424.50          | 371.44          | 611.98         | 530.62          | 474.02          | 696.90          | 601.37           | 541.23           | 914.43          | 790.97           | 704.11           |
| 68        |       | 416.14         | 349.14          | 310.34          | 518.42         | 440.83          | 391.45          | 645.37         | 553.68          | 497.24          | 730.01          | 634.79           | 564.26           | 957.20          | 834.13           | 742.96           |
| 69        |       | 437.19         | 366.68          | 324.37          | 550.02         | 465.40          | 412.51          | 680.47         | 585.28          | 521.81          | 772.14          | 666.37           | 592.33           | 1,011.65        | 874.94           | 779.24           |
| 70        |       | 436.62         | 366.08          | 322.44          | 550.81         | 470.21          | 416.46          | 681.81         | 591.13          | 527.30          | 772.49          | 668.36           | 594.48           | 1,011.46        | 876.88           | 781.38           |
| 71        |       | 440.14         | 369.47          | 327.69          | 555.82         | 472.27          | 420.87          | 690.74         | 591.15          | 533.31          | 777.48          | 674.68           | 600.78           | 1,024.75        | 890.92           | 794.71           |
| 72        |       | 435.64         | 366.06          | 323.71          | 553.62         | 471.95          | 414.47          | 683.72         | 586.90          | 526.40          | 771.45          | 671.62           | 595.99           | 1,039.56        | 898.53           | 801.83           |
| 73        |       | 429.88         | 363.97          | 320.98          | 544.52         | 467.14          | 412.70          | 676.34         | 581.77          | 518.72          | 762.32          | 659.15           | 590.37           | 1,042.81        | 903.24           | 802.46           |
| 74        |       | 424.59         | 356.98          | 316.41          | 538.17         | 459.74          | 405.66          | 665.28         | 576.03          | 513.83          | 751.82          | 649.05           | 581.44           | 1,021.11        | 883.02           | 788.54           |
| 75        |       | 414.94         | 351.30          | 308.03          | 526.94         | 450.57          | 399.66          | 656.77         | 567.68          | 506.57          | 740.78          | 641.49           | 572.76           | 996.60          | 857.63           | 766.11           |
| 76        |       | 411.51         | 348.58          | 307.42          | 522.86         | 445.40          | 394.57          | 651.16         | 564.02          | 501.07          | 735.88          | 639.06           | 568.85           | 960.14          | 834.22           | 742.92           |
| 77        |       | 405.44         | 343.59          | 302.36          | 517.67         | 442.07          | 389.40          | 645.95         | 556.60          | 497.06          | 726.12          | 629.91           | 561.19           | 947.37          | 817.11           | 728.29           |
| 78        |       | 403.20         | 340.66          | 301.86          | 515.32         | 439.85          | 388.10          | 646.83         | 556.27          | 495.90          | 724.45          | 627.42           | 562.74           | 941.91          | 819.31           | 730.13           |
| 79        |       | 400.99         | 336.51          | 296.21          | 509.80         | 435.25          | 386.89          | 640.78         | 552.12          | 493.68          | 719.37          | 624.66           | 556.15           | 934.98          | 809.97           | 724.02           |
| 80        |       | 356.58         | 300.28          | 266.16          | 458.95         | 390.71          | 346.35          | 576.68         | 496.49          | 445.30          | 646.63          | 559.62           | 498.19           | 842.37          | 727.70           | 648.32           |
| 81        |       | 378.76         | 317.34          | 279.81          | 486.25         | 414.59          | 366.82          | 612.51         | 528.90          | 470.90          | 685.87          | 593.74           | 530.61           | 893.09          | 771.81           | 688.01           |
| 82        |       | 397.53         | 336.11          | 296.87          | 515.26         | 440.19          | 389.00          | 651.75         | 559.62          | 501.61          | 726.82          | 631.27           | 563.03           | 946.02          | 820.32           | 729.91           |
| 83        |       | 423.12         | 353.17          | 312.22          | 545.97         | 464.0           |                 |                |                 |                 |                 |                  |                  |                 |                  |                  |

Ability Insurance Company (formerly Medico Life Ins. Co.)  
UR592

HOME HEALTH CARE RIDER

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

All Issue Years

| Issue Age | BP EP | 1 Year 0 Days | 1 Year 20 Days | 1 Year 90 Days | 2 Years 0 Days | 2 Years 20 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 20 Days | 3 Years 90 Days | 5 Years 0 Days | 5 Years 20 Days | 5 Years 90 Days | 10 Years 0 Days | 10 Years 20 Days | 10 Years 90 Days | Lifetime 0 Days | Lifetime 20 Days | Lifetime 90 Days |
|-----------|-------|---------------|----------------|----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|------------------|------------------|
| 18        |       | 39.34         | 33.72          | 28.10          | 44.95          | 36.53           | 33.72           | 47.76          | 39.34           | 36.53           | 53.38          | 44.95           | 39.34           | 56.19           | 47.76            | 44.95            | 79.89           | 69.00            | 61.73            |
| 19        |       | 39.34         | 33.72          | 28.10          | 44.95          | 36.53           | 33.72           | 47.76          | 39.34           | 36.53           | 53.38          | 44.95           | 39.34           | 56.19           | 47.76            | 44.95            | 79.89           | 69.00            | 61.73            |
| 20        |       | 39.34         | 33.72          | 28.10          | 44.95          | 36.53           | 33.72           | 47.76          | 39.34           | 36.53           | 53.38          | 44.95           | 39.34           | 56.19           | 47.76            | 44.95            | 79.89           | 69.00            | 61.73            |
| 21        |       | 39.34         | 33.72          | 28.10          | 44.95          | 36.53           | 33.72           | 47.76          | 39.34           | 36.53           | 53.38          | 44.95           | 39.34           | 56.19           | 47.76            | 44.95            | 79.89           | 69.00            | 61.73            |
| 22        |       | 39.34         | 33.72          | 28.10          | 44.95          | 36.53           | 33.72           | 47.76          | 39.34           | 36.53           | 53.38          | 44.95           | 39.34           | 56.19           | 47.76            | 44.95            | 79.89           | 69.00            | 61.73            |
| 23        |       | 39.34         | 33.72          | 28.10          | 44.95          | 36.53           | 33.72           | 47.76          | 39.34           | 36.53           | 53.38          | 44.95           | 39.34           | 56.19           | 47.76            | 44.95            | 79.89           | 69.00            | 61.73            |
| 24        |       | 39.34         | 33.72          | 28.10          | 44.95          | 36.53           | 33.72           | 47.76          | 39.34           | 36.53           | 53.38          | 44.95           | 39.34           | 56.19           | 47.76            | 44.95            | 79.89           | 69.00            | 61.73            |
| 25        |       | 39.34         | 33.72          | 28.10          | 44.95          | 36.53           | 33.72           | 47.76          | 39.34           | 36.53           | 53.38          | 44.95           | 39.34           | 56.19           | 47.76            | 44.95            | 79.89           | 69.00            | 61.73            |
| 26        |       | 39.34         | 33.72          | 28.10          | 44.95          | 36.53           | 33.72           | 47.76          | 39.34           | 36.53           | 53.38          | 44.95           | 39.34           | 56.19           | 47.76            | 44.95            | 79.89           | 69.00            | 61.73            |
| 27        |       | 39.34         | 33.72          | 28.10          | 44.95          | 36.53           | 33.72           | 47.76          | 39.34           | 36.53           | 53.38          | 44.95           | 39.34           | 56.19           | 47.76            | 44.95            | 79.89           | 69.00            | 61.73            |
| 28        |       | 39.34         | 33.72          | 28.10          | 44.95          | 36.53           | 33.72           | 47.76          | 39.34           | 36.53           | 53.38          | 44.95           | 39.34           | 56.19           | 47.76            | 44.95            | 79.89           | 69.00            | 61.73            |
| 29        |       | 39.34         | 33.72          | 28.10          | 44.95          | 36.53           | 33.72           | 47.76          | 39.34           | 36.53           | 53.38          | 44.95           | 39.34           | 56.19           | 47.76            | 44.95            | 79.89           | 69.00            | 61.73            |
| 30        |       | 47.76         | 39.34          | 36.53          | 53.38          | 47.76           | 39.34           | 56.19          | 53.38           | 44.95           | 61.81          | 56.19           | 47.76           | 64.62           | 61.81            | 53.38            | 87.16           | 83.52            | 72.63            |
| 31        |       | 47.76         | 39.34          | 36.53          | 53.38          | 47.76           | 39.34           | 56.19          | 53.38           | 44.95           | 61.81          | 56.19           | 47.76           | 64.62           | 61.81            | 53.38            | 87.16           | 83.52            | 72.63            |
| 32        |       | 47.76         | 39.34          | 36.53          | 53.38          | 47.76           | 39.34           | 56.19          | 53.38           | 44.95           | 61.81          | 56.19           | 47.76           | 64.62           | 61.81            | 53.38            | 87.16           | 83.52            | 72.63            |
| 33        |       | 47.76         | 39.34          | 36.53          | 53.38          | 47.76           | 39.34           | 56.19          | 53.38           | 44.95           | 61.81          | 56.19           | 47.76           | 64.62           | 61.81            | 53.38            | 87.16           | 83.52            | 72.63            |
| 34        |       | 47.76         | 39.34          | 36.53          | 53.38          | 47.76           | 39.34           | 56.19          | 53.38           | 44.95           | 61.81          | 56.19           | 47.76           | 64.62           | 61.81            | 53.38            | 87.16           | 83.52            | 72.63            |
| 35        |       | 47.76         | 39.34          | 36.53          | 53.38          | 47.76           | 39.34           | 56.19          | 53.38           | 44.95           | 61.81          | 56.19           | 47.76           | 64.62           | 61.81            | 53.38            | 87.16           | 83.52            | 72.63            |
| 36        |       | 47.76         | 39.34          | 36.53          | 53.38          | 47.76           | 39.34           | 56.19          | 53.38           | 44.95           | 61.81          | 56.19           | 47.76           | 64.62           | 61.81            | 53.38            | 87.16           | 83.52            | 72.63            |
| 37        |       | 47.76         | 39.34          | 36.53          | 53.38          | 47.76           | 39.34           | 56.19          | 53.38           | 44.95           | 61.81          | 56.19           | 47.76           | 64.62           | 61.81            | 53.38            | 87.16           | 83.52            | 72.63            |
| 38        |       | 47.76         | 39.34          | 36.53          | 53.38          | 47.76           | 39.34           | 56.19          | 53.38           | 44.95           | 61.81          | 56.19           | 47.76           | 64.62           | 61.81            | 53.38            | 87.16           | 83.52            | 72.63            |
| 39        |       | 47.76         | 39.34          | 36.53          | 53.38          | 47.76           | 39.34           | 56.19          | 53.38           | 44.95           | 61.81          | 56.19           | 47.76           | 64.62           | 61.81            | 53.38            | 87.16           | 83.52            | 72.63            |
| 40        |       | 73.05         | 61.81          | 47.76          | 81.48          | 73.05           | 61.81           | 84.29          | 81.48           | 64.62           | 89.91          | 84.29           | 67.43           | 92.72           | 89.91            | 73.05            | 127.10          | 119.84           | 98.05            |
| 41        |       | 73.05         | 61.81          | 47.76          | 81.48          | 73.05           | 61.81           | 84.29          | 81.48           | 64.62           | 89.91          | 84.29           | 67.43           | 92.72           | 89.91            | 73.05            | 127.10          | 119.84           | 98.05            |
| 42        |       | 73.05         | 61.81          | 47.76          | 81.48          | 73.05           | 61.81           | 84.29          | 81.48           | 64.62           | 89.91          | 84.29           | 67.43           | 92.72           | 89.91            | 73.05            | 127.10          | 119.84           | 98.05            |
| 43        |       | 73.05         | 61.81          | 47.76          | 81.48          | 73.05           | 61.81           | 84.29          | 81.48           | 64.62           | 89.91          | 84.29           | 67.43           | 92.72           | 89.91            | 73.05            | 127.10          | 119.84           | 98.05            |
| 44        |       | 73.05         | 61.81          | 47.76          | 81.48          | 73.05           | 61.81           | 84.29          | 81.48           | 64.62           | 89.91          | 84.29           | 67.43           | 92.72           | 89.91            | 73.05            | 127.10          | 119.84           | 98.05            |
| 45        |       | 73.05         | 61.81          | 47.76          | 81.48          | 73.05           | 61.81           | 84.29          | 81.48           | 64.62           | 89.91          | 84.29           | 67.43           | 92.72           | 89.91            | 73.05            | 127.10          | 119.84           | 98.05            |
| 46        |       | 73.05         | 61.81          | 47.76          | 81.48          | 73.05           | 61.81           | 84.29          | 81.48           | 64.62           | 89.91          | 84.29           | 67.43           | 92.72           | 89.91            | 73.05            | 127.10          | 119.84           | 98.05            |
| 47        |       | 73.05         | 61.81          | 47.76          | 81.48          | 73.05           | 61.81           | 84.29          | 81.48           | 64.62           | 89.91          | 84.29           | 67.43           | 92.72           | 89.91            | 73.05            | 127.10          | 119.84           | 98.05            |
| 48        |       | 73.05         | 61.81          | 47.76          | 81.48          | 73.05           | 61.81           | 84.29          | 81.48           | 64.62           | 89.91          | 84.29           | 67.43           | 92.72           | 89.91            | 73.05            | 127.10          | 119.84           | 98.05            |
| 49        |       | 73.05         | 61.81          | 47.76          | 81.48          | 73.05           | 61.81           | 84.29          | 81.48           | 64.62           | 89.91          | 84.29           | 67.43           | 92.72           | 89.91            | 73.05            | 127.10          | 119.84           | 98.05            |
| 50        |       | 82.42         | 69.54          | 56.66          | 95.29          | 90.14           | 74.69           | 108.17         | 100.45          | 84.99           | 110.75         | 103.02          | 90.14           | 115.90          | 108.17           | 92.72            | 153.13          | 143.14           | 123.17           |
| 51        |       | 82.42         | 69.54          | 56.66          | 95.29          | 90.14           | 74.69           | 108.17         | 100.45          | 84.99           | 110.75         | 103.02          | 90.14           | 115.90          | 108.17           | 92.72            | 153.13          | 143.14           | 123.17           |
| 52        |       | 82.42         | 69.54          | 56.66          | 95.29          | 90.14           | 74.69           | 108.17         | 100.45          | 84.99           | 110.75         | 103.02          | 90.14           | 115.90          | 108.17           | 92.72            | 153.13          | 143.14           | 123.17           |
| 53        |       | 82.42         | 69.54          | 56.66          | 95.29          | 90.14           | 74.69           | 108.17         | 100.45          | 84.99           | 110.75         | 103.02          | 90.14           | 115.90          | 108.17           | 92.72            | 153.13          | 143.14           | 123.17           |
| 54        |       | 82.42         | 69.54          | 56.66          | 95.29          | 90.14           | 74.69           | 108.17         | 100.45          | 84.99           | 110.75         | 103.02          | 90.14           | 115.90          | 108.17           | 92.72            | 153.13          | 143.14           | 123.17           |
| 55        |       | 103.02        | 90.14          | 66.96          | 136.50         | 123.63          | 103.02          | 154.53         | 144.23          | 123.63          | 167.41         | 154.53          | 128.78          | 169.99          | 159.68           | 133.93           | 226.36          | 209.72           | 176.43           |
| 56        |       | 103.02        | 90.14          | 66.96          | 136.50         | 123.63          | 103.02          | 154.53         | 144.23          | 123.63          | 167.41         | 154.53          | 128.78          | 169.99          | 159.68           | 133.93           | 226.36          | 209.72           | 176.43           |
| 57        |       | 103.02        | 90.14          | 66.96          | 136.50         | 123.63          | 103.02          | 154.53         | 144.23          | 123.63          | 167.41         | 154.53          | 128.78          | 169.99          | 159.68           | 133.93           | 226.36          | 209.72           | 176.43           |
| 58        |       | 103.02        | 90.14          | 66.96          | 136.50         | 123.63          | 103.02          | 154.53         | 144.23          | 123.63          | 167.41         | 154.53          | 128.78          | 169.99          | 159.68           | 133.93           | 226.36          | 209.72           | 176.43           |
| 59        |       | 103.02        | 90.14          | 66.96          | 136.50         | 123.63          | 103.02          | 154.53         | 144.23          | 123.63          | 167.41         | 154.53          | 128.78          | 169.99          | 159.68           | 133.93           | 226.36          | 209.72           | 176.43           |
| 60        |       | 130.30        | 113.09         | 86.05          | 186.84         | 169.63          | 142.59          | 226.18         | 208.97          | 177.01          | 243.39         | 226.18          | 191.76          | 255.68          | 236.01           | 199.14           | 333.64          | 311.40           | 260.56           |
| 61        |       | 130.30        | 113.09         | 86.05          | 186.84         | 169.63          | 142.59          | 226.18         | 208.97          | 177.01          | 243.39         | 226.18          | 191.76          | 255.68          | 236.01           | 199.14           | 333.64          | 311.40           | 260.56           |
| 62        |       | 130.30        | 113.09         | 86.05          | 186.84         | 169.63          | 142.59          | 226.18         | 208.97          | 177.01          | 243.39         | 226.18          | 191.76          | 255.68          | 236.01           | 199.14           | 333.64          | 311.40           | 260.56           |
| 63        |       | 130.30        | 113.09         | 86.05          | 186.84         | 169.63          | 142.59          | 226.18         | 208.97          | 177.01          | 243.39         | 226.18          | 191.76          | 255.68          | 236.01           | 199.14           | 333.64          | 311.40           | 260.56           |
| 64        |       | 130.30        | 113.09         | 86.05          | 186.84         | 169.63          | 142.59          | 226.18         | 208.97          | 177.01          | 243.39         | 226.18          | 191.76          | 255.68          | 236.01           | 199.14           | 333.64          | 311.40           | 260.56           |
| 65        |       | 143.09        | 126.94         | 92.32          | 216.94         | 196.18          | 166.17          | 270.03         | 249.26          | 210.03          | 295.42         | 276.95          | 228.48          | 309.26          | 286.18           | 240.02           | 402.70          | 372.87           | 313.21           |
| 66        |       | 150.11        | 131.93         | 97.81          | 225.18         | 206.98          | 172.86          | 288.86         | 266.11          | 222.91          | 318.43         | 295.68          | 245.65          | 329.80          | 307.06           | 259.30           | 432.14          | 402.74           | 338.07           |
| 67        |       | 154.63        | 134.46         | 103.09         | 239.80         | 215.14          | 183.77          | 307.03         | 280.13          | 235.31          | 338.40         | 315.99          | 264.44          | 354.08          | 329.44           | 277.89           | 463.44          | 428.68           | 362.07           |
| 68        |       | 161.15        | 143.49         | 108.18         | 253.87         | 229.60          | 194.27          | 326.72         | 302.44          | 251.67          | 366.46         | 337.76          | 282.57          | 381.91          | 353.22           | 295.82           | 496.48          | 459.37           | 385.19           |
| 69        |       | 171.76        | 150.02         | 113.06         | 269.60         | 243.51          | 206.54          | 347.86         | 321.77          | 269.60          | 391.35         | 363.08          | 304.38          | 410.92          | 378.30           | 319.60           | 533.91          | 494.57           | 415.89           |
| 70        |       | 179.81        | 156.27         | 117.74         | 282.57         | 259.03          | 216.22          | 370.34         | 342.51          | 286.85          | 415.29         | 387.47          | 323.25          | 436.70          | 406.73           | 342.51           | 569.97          | 531.23           | 445.47           |
| 71        |       | 186.19        | 163.18         | 123.43         | 299.17         | 271.96          | 228.03          | 391.20         | 361.93          | 303.34          | 443.51         | 410.04          | 343.10          | 466.53          | 433.04           | 361.93           | 612.81          | 569.24           | 473.91           |
| 72        |       | 193.20        | 169.04         | 124.78         | 307.90         | 277.71          | 235.46          | 408.52         | 376.33          | 315.96          | 462.87         | 428.65          | 360.23          | 489.02          | 452.80           | 380.35           | 656.69          | 605.77           | 509.27           |
| 73        |       | 198.86        | 173.52         | 128.67         | 317.78         | 288.54          | 243.70          | 426.96         | 393.82          | 327.53          | 485.45         | 448.40          | 376.27          | 510.79          | 473.75           | 397.72           | 696.21          | 646.10           | 543.24           |
| 74        |       | 203.87        | 179.33         | 134.03         | 328.46         | 298.26          | 252.95          | 443.61         | 407.75          | 341.68          | 505.91         | 470.04          | 394.53          | 536.11          | 498.36           | 415.30           | 722.90          | 672.17           | 563.10           |
| 75        |       | 210.48        | 184.86         | 137.27         | 340.43         | 311.14          | 261.73          | 463.05         | 426.45          | 358.73          | 528.93         | 490.50          | 411.80          | 563.71          | 521.61           | 437.42           | 755.53          | 699.47           | 584.93           |
| 76        |       | 223.10        | 194.32         | 145.73         | 3              |                 |                 |                |                 |                 |                |                 |                 |                 |                  |                  |                 |                  |                  |

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

MP-LT692

LONG TERM CARE POLICY

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 20 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 20 Days | 3 Years 90 Days | 5 Years 0 Days | 5 Years 20 Days | 5 Years 90 Days | 10 Years 0 Days | 10 Years 20 Days | 10 Years 90 Days | Lifetime 0 Days | Lifetime 20 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|------------------|------------------|
| 18        |       | 43.07          | 39.75           | 33.13           | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32           | 53.01            | 46.38            | 85.56           | 76.55            | 72.05            |
| 19        |       | 43.07          | 39.75           | 33.13           | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32           | 53.01            | 46.38            | 85.56           | 76.55            | 72.05            |
| 20        |       | 43.07          | 39.75           | 33.13           | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32           | 53.01            | 46.38            | 85.56           | 76.55            | 72.05            |
| 21        |       | 43.07          | 39.75           | 33.13           | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32           | 53.01            | 46.38            | 85.56           | 76.55            | 72.05            |
| 22        |       | 43.07          | 39.75           | 33.13           | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32           | 53.01            | 46.38            | 85.56           | 76.55            | 72.05            |
| 23        |       | 43.07          | 39.75           | 33.13           | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32           | 53.01            | 46.38            | 85.56           | 76.55            | 72.05            |
| 24        |       | 43.07          | 39.75           | 33.13           | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32           | 53.01            | 46.38            | 85.56           | 76.55            | 72.05            |
| 25        |       | 43.07          | 39.75           | 33.13           | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32           | 53.01            | 46.38            | 85.56           | 76.55            | 72.05            |
| 26        |       | 43.07          | 39.75           | 33.13           | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32           | 53.01            | 46.38            | 85.56           | 76.55            | 72.05            |
| 27        |       | 43.07          | 39.75           | 33.13           | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32           | 53.01            | 46.38            | 85.56           | 76.55            | 72.05            |
| 28        |       | 43.07          | 39.75           | 33.13           | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32           | 53.01            | 46.38            | 85.56           | 76.55            | 72.05            |
| 29        |       | 43.07          | 39.75           | 33.13           | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32           | 53.01            | 46.38            | 85.56           | 76.55            | 72.05            |
| 30        |       | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32          | 53.01           | 46.38           | 62.94           | 56.32            | 53.01            | 90.06           | 85.56            | 76.55            |
| 31        |       | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32          | 53.01           | 46.38           | 62.94           | 56.32            | 53.01            | 90.06           | 85.56            | 76.55            |
| 32        |       | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32          | 53.01           | 46.38           | 62.94           | 56.32            | 53.01            | 90.06           | 85.56            | 76.55            |
| 33        |       | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32          | 53.01           | 46.38           | 62.94           | 56.32            | 53.01            | 90.06           | 85.56            | 76.55            |
| 34        |       | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32          | 53.01           | 46.38           | 62.94           | 56.32            | 53.01            | 90.06           | 85.56            | 76.55            |
| 35        |       | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32          | 53.01           | 46.38           | 62.94           | 56.32            | 53.01            | 90.06           | 85.56            | 76.55            |
| 36        |       | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32          | 53.01           | 46.38           | 62.94           | 56.32            | 53.01            | 90.06           | 85.56            | 76.55            |
| 37        |       | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32          | 53.01           | 46.38           | 62.94           | 56.32            | 53.01            | 90.06           | 85.56            | 76.55            |
| 38        |       | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32          | 53.01           | 46.38           | 62.94           | 56.32            | 53.01            | 90.06           | 85.56            | 76.55            |
| 39        |       | 46.38          | 43.07           | 39.75           | 53.01          | 46.38           | 43.07           | 56.32          | 53.01           | 46.38           | 62.94           | 56.32            | 53.01            | 90.06           | 85.56            | 76.55            |
| 40        |       | 73.79          | 60.96           | 54.54           | 77.00          | 70.58           | 60.96           | 93.04          | 83.41           | 73.79           | 105.87          | 93.04            | 83.41            | 162.11          | 144.10           | 121.58           |
| 41        |       | 73.79          | 60.96           | 54.54           | 77.00          | 70.58           | 60.96           | 93.04          | 83.41           | 73.79           | 105.87          | 93.04            | 83.41            | 162.11          | 144.10           | 121.58           |
| 42        |       | 73.79          | 60.96           | 54.54           | 77.00          | 70.58           | 60.96           | 93.04          | 83.41           | 73.79           | 105.87          | 93.04            | 83.41            | 162.11          | 144.10           | 121.58           |
| 43        |       | 73.79          | 60.96           | 54.54           | 77.00          | 70.58           | 60.96           | 93.04          | 83.41           | 73.79           | 105.87          | 93.04            | 83.41            | 162.11          | 144.10           | 121.58           |
| 44        |       | 73.79          | 60.96           | 54.54           | 77.00          | 70.58           | 60.96           | 93.04          | 83.41           | 73.79           | 105.87          | 93.04            | 83.41            | 162.11          | 144.10           | 121.58           |
| 45        |       | 73.79          | 60.96           | 54.54           | 77.00          | 70.58           | 60.96           | 93.04          | 83.41           | 73.79           | 105.87          | 93.04            | 83.41            | 162.11          | 144.10           | 121.58           |
| 46        |       | 73.79          | 60.96           | 54.54           | 77.00          | 70.58           | 60.96           | 93.04          | 83.41           | 73.79           | 105.87          | 93.04            | 83.41            | 162.11          | 144.10           | 121.58           |
| 47        |       | 73.79          | 60.96           | 54.54           | 77.00          | 70.58           | 60.96           | 93.04          | 83.41           | 73.79           | 105.87          | 93.04            | 83.41            | 162.11          | 144.10           | 121.58           |
| 48        |       | 73.79          | 60.96           | 54.54           | 77.00          | 70.58           | 60.96           | 93.04          | 83.41           | 73.79           | 105.87          | 93.04            | 83.41            | 162.11          | 144.10           | 121.58           |
| 49        |       | 73.79          | 60.96           | 54.54           | 77.00          | 70.58           | 60.96           | 93.04          | 83.41           | 73.79           | 105.87          | 93.04            | 83.41            | 162.11          | 144.10           | 121.58           |
| 50        |       | 85.35          | 68.28           | 62.59           | 99.57          | 85.35           | 73.97           | 119.48         | 102.41          | 91.04           | 139.40          | 119.48           | 105.26           | 206.39          | 185.75           | 160.98           |
| 51        |       | 85.35          | 68.28           | 62.59           | 99.57          | 85.35           | 73.97           | 119.48         | 102.41          | 91.04           | 139.40          | 119.48           | 105.26           | 206.39          | 185.75           | 160.98           |
| 52        |       | 85.35          | 68.28           | 62.59           | 99.57          | 85.35           | 73.97           | 119.48         | 102.41          | 91.04           | 139.40          | 119.48           | 105.26           | 206.39          | 185.75           | 160.98           |
| 53        |       | 85.35          | 68.28           | 62.59           | 99.57          | 85.35           | 73.97           | 119.48         | 102.41          | 91.04           | 139.40          | 119.48           | 105.26           | 206.39          | 185.75           | 160.98           |
| 54        |       | 85.35          | 68.28           | 62.59           | 99.57          | 85.35           | 73.97           | 119.48         | 102.41          | 91.04           | 139.40          | 119.48           | 105.26           | 206.39          | 185.75           | 160.98           |
| 55        |       | 130.86         | 110.95          | 99.57           | 156.47         | 136.55          | 119.48          | 193.45         | 167.85          | 147.93          | 224.74          | 196.30           | 170.69           | 338.48          | 293.07           | 260.05           |
| 56        |       | 130.86         | 110.95          | 99.57           | 156.47         | 136.55          | 119.48          | 193.45         | 167.85          | 147.93          | 224.74          | 196.30           | 170.69           | 338.48          | 293.07           | 260.05           |
| 57        |       | 130.86         | 110.95          | 99.57           | 156.47         | 136.55          | 119.48          | 193.45         | 167.85          | 147.93          | 224.74          | 196.30           | 170.69           | 338.48          | 293.07           | 260.05           |
| 58        |       | 130.86         | 110.95          | 99.57           | 156.47         | 136.55          | 119.48          | 193.45         | 167.85          | 147.93          | 224.74          | 196.30           | 170.69           | 338.48          | 293.07           | 260.05           |
| 59        |       | 130.86         | 110.95          | 99.57           | 156.47         | 136.55          | 119.48          | 193.45         | 167.85          | 147.93          | 224.74          | 196.30           | 170.69           | 338.48          | 293.07           | 260.05           |
| 60        |       | 211.63         | 176.81          | 158.06          | 262.53         | 225.03          | 195.56          | 324.15         | 278.61          | 251.82          | 375.05          | 324.15           | 289.32           | 563.44          | 488.58           | 437.36           |
| 61        |       | 211.63         | 176.81          | 158.06          | 262.53         | 225.03          | 195.56          | 324.15         | 278.61          | 251.82          | 375.05          | 324.15           | 289.32           | 563.44          | 488.58           | 437.36           |
| 62        |       | 211.63         | 176.81          | 158.06          | 262.53         | 225.03          | 195.56          | 324.15         | 278.61          | 251.82          | 375.05          | 324.15           | 289.32           | 563.44          | 488.58           | 437.36           |
| 63        |       | 211.63         | 176.81          | 158.06          | 262.53         | 225.03          | 195.56          | 324.15         | 278.61          | 251.82          | 375.05          | 324.15           | 289.32           | 563.44          | 488.58           | 437.36           |
| 64        |       | 211.63         | 176.81          | 158.06          | 262.53         | 225.03          | 195.56          | 324.15         | 278.61          | 251.82          | 375.05          | 324.15           | 289.32           | 563.44          | 488.58           | 437.36           |
| 65        |       | 275.34         | 233.16          | 203.40          | 342.31         | 292.70          | 257.96          | 424.17         | 364.63          | 324.95          | 486.18          | 421.68           | 374.56           | 699.92          | 608.49           | 541.65           |
| 66        |       | 303.13         | 254.23          | 224.89          | 381.34         | 322.67          | 286.00          | 469.34         | 405.79          | 361.80          | 535.36          | 462.02           | 410.69           | 754.91          | 656.31           | 581.49           |
| 67        |       | 327.77         | 277.90          | 247.02          | 413.28         | 351.52          | 311.15          | 510.66         | 441.79          | 394.28          | 581.92          | 503.54           | 448.91           | 814.86          | 706.44           | 630.87           |
| 68        |       | 355.26         | 299.89          | 265.28          | 447.53         | 382.93          | 339.11          | 553.64         | 477.52          | 429.06          | 632.08          | 544.40           | 489.05           | 875.72          | 761.50           | 682.18           |
| 69        |       | 384.62         | 322.37          | 284.58          | 482.45         | 413.53          | 364.61          | 598.06         | 515.80          | 460.21          | 678.09          | 589.16           | 524.69           | 949.23          | 820.62           | 731.82           |
| 70        |       | 416.33         | 351.62          | 308.47          | 524.19         | 446.53          | 394.76          | 649.31         | 558.70          | 500.46          | 735.59          | 636.36           | 569.48           | 1,021.76        | 885.91           | 785.52           |
| 71        |       | 449.79         | 378.65          | 334.73          | 569.03         | 485.35          | 426.78          | 705.01         | 604.60          | 541.84          | 794.97          | 690.37           | 615.06           | 1,092.87        | 950.57           | 848.12           |
| 72        |       | 482.99         | 406.52          | 360.23          | 611.78         | 521.22          | 460.85          | 756.69         | 652.03          | 581.60          | 855.29          | 742.59           | 660.08           | 1,175.84        | 1,019.62         | 912.71           |
| 73        |       | 518.58         | 438.66          | 387.97          | 658.96         | 561.48          | 497.14          | 816.88         | 703.79          | 629.71          | 924.11          | 799.33           | 713.54           | 1,260.83        | 1,094.66         | 975.96           |
| 74        |       | 560.65         | 473.82          | 415.30          | 709.78         | 605.95          | 536.11          | 883.45         | 760.75          | 679.58          | 994.82          | 860.80           | 770.19           | 1,346.88        | 1,169.32         | 1,045.04         |
| 75        |       | 603.98         | 508.81          | 448.41          | 766.86         | 653.39          | 580.18          | 953.55         | 821.77          | 735.75          | 1,076.18        | 929.76           | 830.92           | 1,442.81        | 1,250.28         | 1,116.24         |
| 76        |       | 660.30         | 554.16          | 489.38          | 840.22         | 717.89          | 631.52          | 1,047.13       | 901.40          | 806.05          | 1,176.68        | 1,018.35         | 908.60           | 1,544.28        | 1,338.37         | 1,193.31         |
| 77        |       | 721.41         | 606.48          | 534.00          | 919.46         | 785.07          | 693.13          | 1,145.78       | 988.41          | 884.09          | 1,289.01        | 1,115.73         | 995.48           | 1,675.16        | 1,451.20         | 1,295.80         |
| 78        |       | 802.57         | 675.76          | 595.85          | 1,023.20       | 873.79          | 773.04          | 1,280.29       | 1,103.10        | 984.98          | 1,436.64        | 1,245.55         | 1,110.05         | 1,868.06        | 1,618.83         | 1,445.95         |
| 79        |       | 892.31         | 749.00          | 660.28          | 1,139.70       | 972.50          | 859.90          | 1,429.75       | 1,233.54        | 1,100.46        | 1,603.78        | 1,390.51         | 1,240.37         | 2,086.09        | 1,806.03         | 1,614.18         |
| 80        |       | 1,006.63       | 847.95          | 749.00          | 1,294.96       | 1,103.88        | 975.91          | 1,625.96       | 1,402.45        | 1,252.31        | 1,822.16        | 1,579.89         | 1,407.57         | 2,368.35        | 2,055.21         | 1,832.49         |
| 81        |       | 1,139.70       | 960.56          | 847.95          | 1,468.99       | 1,252.31        | 1,107.29        | 1,849.46       | 1,595.25        | 1,424.63        | 2,071.26        | 1,796.57         | 1,602.07         | 2,690.30        | 2,330.86         | 2,079.47         |
| 82        |       | 1,289.85       | 1,085.11        | 958.85          | 1,665.20       | 1,419.51        | 1,255.72        | 2,103.68       | 1,813.63        | 1,620.84        | 2,354.48        | 2,038.84         | 1,818.75         | 3,054.15        | 2,648.40         | 2,361.73         |
| 83        |       | 1,458.75       | 1,228.42        | 1,083.40        | 1,888.70       | 1,612.31        | 1,424.63        | 2,393.72       | 2,064.43        | 1,842.64        | 2,673.53        | 2,316.94         | 2,066.14         | 3,470.93        | 3,007.85         | 2,683.69         |
| 84        |       | 1,651.55       | 1,390.51        | 1,226.72        | 2,142.92       | 1,827.28        | 1,617.43        | 2,719.59       | 2,345.95        | 2,095.15        | 3,038.64        | 2,634.29         | 2,349.36         | 3,940.63        |                  |                  |



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

UR295

SIMPLE INFLATION RIDER

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 20 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 20 Days | 3 Years 90 Days | 5 Years 0 Days | 5 Years 20 Days | 5 Years 90 Days | 10 Years 0 Days | 10 Years 20 Days | 10 Years 90 Days | Lifetime 0 Days | Lifetime 20 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|------------------|------------------|
| 18        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 155.35          | 142.41           | 129.46           |
| 19        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 155.35          | 142.41           | 129.46           |
| 20        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 155.35          | 142.41           | 129.46           |
| 21        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 155.35          | 142.41           | 129.46           |
| 22        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 155.35          | 142.41           | 129.46           |
| 23        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 155.35          | 142.41           | 129.46           |
| 24        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 155.35          | 142.41           | 129.46           |
| 25        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 155.35          | 142.41           | 129.46           |
| 26        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 155.35          | 142.41           | 129.46           |
| 27        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 155.35          | 142.41           | 129.46           |
| 28        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 155.35          | 142.41           | 129.46           |
| 29        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 155.35          | 142.41           | 129.46           |
| 30        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 151.04          | 144.47           | 131.34           |
| 31        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 151.04          | 144.47           | 131.34           |
| 32        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 151.04          | 144.47           | 131.34           |
| 33        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 151.04          | 144.47           | 131.34           |
| 34        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 151.04          | 144.47           | 131.34           |
| 35        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 151.04          | 144.47           | 131.34           |
| 36        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 151.04          | 144.47           | 131.34           |
| 37        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 151.04          | 144.47           | 131.34           |
| 38        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 151.04          | 144.47           | 131.34           |
| 39        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 151.04          | 144.47           | 131.34           |
| 40        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 224.18          | 197.01           | 176.63           |
| 41        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 224.18          | 197.01           | 176.63           |
| 42        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 224.18          | 197.01           | 176.63           |
| 43        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 224.18          | 197.01           | 176.63           |
| 44        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 224.18          | 197.01           | 176.63           |
| 45        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 224.18          | 197.01           | 176.63           |
| 46        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 224.18          | 197.01           | 176.63           |
| 47        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 224.18          | 197.01           | 176.63           |
| 48        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 224.18          | 197.01           | 176.63           |
| 49        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 224.18          | 197.01           | 176.63           |
| 50        |       | 107.95         | 98.95           | 85.46           | 130.44         | 107.95          | 98.95           | 157.42         | 134.93          | 116.94          | 179.91          | 157.42           | 143.93           | 274.10          | 234.94           | 215.36           |
| 51        |       | 107.95         | 98.95           | 85.46           | 130.44         | 107.95          | 98.95           | 157.42         | 134.93          | 116.94          | 179.91          | 157.42           | 143.93           | 274.10          | 234.94           | 215.36           |
| 52        |       | 107.95         | 98.95           | 85.46           | 130.44         | 107.95          | 98.95           | 157.42         | 134.93          | 116.94          | 179.91          | 157.42           | 143.93           | 274.10          | 234.94           | 215.36           |
| 53        |       | 107.95         | 98.95           | 85.46           | 130.44         | 107.95          | 98.95           | 157.42         | 134.93          | 116.94          | 179.91          | 157.42           | 143.93           | 274.10          | 234.94           | 215.36           |
| 54        |       | 107.95         | 98.95           | 85.46           | 130.44         | 107.95          | 98.95           | 157.42         | 134.93          | 116.94          | 179.91          | 157.42           | 143.93           | 274.10          | 234.94           | 215.36           |
| 55        |       | 153.21         | 134.64          | 111.42          | 185.70         | 162.49          | 139.28          | 227.49         | 199.63          | 181.06          | 269.27          | 232.13           | 208.92           | 404.17          | 350.28           | 309.87           |
| 56        |       | 153.21         | 134.64          | 111.42          | 185.70         | 162.49          | 139.28          | 227.49         | 199.63          | 181.06          | 269.27          | 232.13           | 208.92           | 404.17          | 350.28           | 309.87           |
| 57        |       | 153.21         | 134.64          | 111.42          | 185.70         | 162.49          | 139.28          | 227.49         | 199.63          | 181.06          | 269.27          | 232.13           | 208.92           | 404.17          | 350.28           | 309.87           |
| 58        |       | 153.21         | 134.64          | 111.42          | 185.70         | 162.49          | 139.28          | 227.49         | 199.63          | 181.06          | 269.27          | 232.13           | 208.92           | 404.17          | 350.28           | 309.87           |
| 59        |       | 153.21         | 134.64          | 111.42          | 185.70         | 162.49          | 139.28          | 227.49         | 199.63          | 181.06          | 269.27          | 232.13           | 208.92           | 404.17          | 350.28           | 309.87           |
| 60        |       | 214.74         | 184.67          | 158.91          | 266.27         | 227.62          | 206.15          | 334.99         | 283.45          | 253.39          | 382.23          | 326.40           | 296.34           | 574.82          | 499.02           | 448.49           |
| 61        |       | 214.74         | 184.67          | 158.91          | 266.27         | 227.62          | 206.15          | 334.99         | 283.45          | 253.39          | 382.23          | 326.40           | 296.34           | 574.82          | 499.02           | 448.49           |
| 62        |       | 214.74         | 184.67          | 158.91          | 266.27         | 227.62          | 206.15          | 334.99         | 283.45          | 253.39          | 382.23          | 326.40           | 296.34           | 574.82          | 499.02           | 448.49           |
| 63        |       | 214.74         | 184.67          | 158.91          | 266.27         | 227.62          | 206.15          | 334.99         | 283.45          | 253.39          | 382.23          | 326.40           | 296.34           | 574.82          | 499.02           | 448.49           |
| 64        |       | 214.74         | 184.67          | 158.91          | 266.27         | 227.62          | 206.15          | 334.99         | 283.45          | 253.39          | 382.23          | 326.40           | 296.34           | 574.82          | 499.02           | 448.49           |
| 65        |       | 266.48         | 224.19          | 203.04          | 334.15         | 287.63          | 253.79          | 414.53         | 359.54          | 321.48          | 473.74          | 414.53           | 363.78           | 689.74          | 593.76           | 533.79           |
| 66        |       | 288.84         | 242.80          | 217.66          | 360.00         | 305.59          | 272.09          | 447.90         | 385.11          | 343.25          | 506.51          | 439.54           | 393.49           | 722.07          | 628.91           | 553.20           |
| 67        |       | 309.24         | 259.75          | 230.90          | 387.57         | 325.72          | 292.75          | 474.16         | 408.19          | 366.96          | 540.14          | 470.03           | 420.57           | 764.31          | 655.94           | 593.19           |
| 68        |       | 319.72         | 275.19          | 238.78          | 408.74         | 344.00          | 303.53          | 501.84         | 433.04          | 384.47          | 570.62          | 493.74           | 441.14           | 796.00          | 690.26           | 617.86           |
| 69        |       | 336.88         | 285.36          | 249.69          | 424.07         | 364.62          | 321.03          | 523.16         | 451.82          | 404.26          | 598.46          | 519.19           | 463.71           | 835.15          | 720.53           | 644.11           |
| 70        |       | 335.56         | 280.25          | 250.75          | 424.05         | 361.37          | 317.13          | 527.30         | 449.86          | 401.92          | 593.68          | 516.24           | 457.23           | 822.82          | 711.77           | 641.08           |
| 71        |       | 342.63         | 286.68          | 251.71          | 426.52         | 367.10          | 321.64          | 534.92         | 457.99          | 409.04          | 604.84          | 524.42           | 461.48           | 827.58          | 718.18           | 637.34           |
| 72        |       | 339.83         | 287.54          | 254.87          | 428.06         | 365.98          | 323.49          | 532.61         | 460.74          | 408.45          | 601.24          | 522.82           | 467.26           | 827.78          | 716.52           | 640.85           |
| 73        |       | 335.59         | 283.25          | 252.46          | 431.03         | 363.29          | 323.27          | 532.62         | 455.65          | 406.40          | 597.29          | 517.23           | 464.88           | 820.60          | 708.13           | 637.31           |
| 74        |       | 337.81         | 282.95          | 248.31          | 424.43         | 360.91          | 320.49          | 528.37         | 453.30          | 407.11          | 594.78          | 516.82           | 461.97           | 803.08          | 698.33           | 624.62           |
| 75        |       | 330.05         | 281.35          | 246.20          | 422.05         | 357.11          | 319.24          | 522.14         | 451.79          | 405.81          | 587.06          | 511.31           | 454.51           | 792.56          | 684.49           | 612.44           |
| 76        |       | 331.97         | 278.35          | 245.14          | 418.80         | 360.06          | 316.65          | 520.94         | 451.98          | 403.48          | 587.33          | 510.73           | 457.10           | 770.44          | 670.82           | 597.77           |
| 77        |       | 328.23         | 275.52          | 244.38          | 416.87         | 354.57          | 313.85          | 519.90         | 448.02          | 400.11          | 582.17          | 507.92           | 452.80           | 761.76          | 659.56           | 588.34           |
| 78        |       | 324.79         | 273.27          | 241.91          | 418.87         | 358.38          | 315.82          | 521.89         | 452.46          | 403.18          | 586.86          | 510.70           | 454.70           | 764.30          | 662.97           | 590.60           |
| 79        |       | 323.54         | 271.69          | 242.65          | 414.79         | 352.57          | 313.17          | 520.56         | 447.97          | 400.27          | 582.78          | 503.97           | 450.05           | 755.91          | 656.73           | 587.04           |
| 80        |       | 284.93         | 238.86          | 211.56          | 366.82         | 312.22          | 274.69          | 458.95         | 395.83          | 353.17          | 513.55          | 445.30           | 397.53           | 670.37          | 582.16           | 518.21           |
| 81        |       | 305.40         | 255.92          | 225.21          | 390.71         | 334.40          | 295.16          | 493.08         | 424.83          | 380.47          | 552.79          | 479.43           | 428.24           | 716.68          | 621.86           | 555.70           |
| 82        |       | 324.17         | 272.98          | 240.57          | 419.71         | 358.29          | 317.34          | 528.90         | 457.25          | 407.77          | 592.03          | 513.55           | 457.25           | 767.40          | 665.96           | 593.19           |
| 83        |       | 346.35         | 291.75          | 257.63          | 450.42         | 383.88          | 339.52          | 568.15         | 491.37          | 436.77          | 636.39          | 551.08           | 491.37           | 824.73          | 714.47           | 637.29           |
| 84        |       | 370.23         | 312.22          | 274.69          | 481.13         | 409.47          | 363.41          | 612.51         | 525.49          | 469.19          | 682.46          | 592.03           | 528.90           | 886.48          | 765.19           | 683.60           |

Ability Insurance Company (formerly Medico Life Ins. Co.)  
UR295C

COMPOUND INFLATION RIDER

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 20 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 20 Days | 3 Years 90 Days | 5 Years 0 Days | 5 Years 20 Days | 5 Years 90 Days | 10 Years 0 Days | 10 Years 20 Days | 10 Years 90 Days | Lifetime 0 Days | Lifetime 20 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|------------------|------------------|
| 18        |       | 155.37         | 142.06          | 119.86          | 173.13         | 155.37          | 142.06          | 190.89         | 173.13          | 155.37          | 213.08          | 190.89           | 173.13           | 301.70          | 289.63           | 259.46           |
| 19        |       | 155.37         | 142.06          | 119.86          | 173.13         | 155.37          | 142.06          | 190.89         | 173.13          | 155.37          | 213.08          | 190.89           | 173.13           | 301.70          | 289.63           | 259.46           |
| 20        |       | 155.37         | 142.06          | 119.86          | 173.13         | 155.37          | 142.06          | 190.89         | 173.13          | 155.37          | 213.08          | 190.89           | 173.13           | 301.70          | 289.63           | 259.46           |
| 21        |       | 155.37         | 142.06          | 119.86          | 173.13         | 155.37          | 142.06          | 190.89         | 173.13          | 155.37          | 213.08          | 190.89           | 173.13           | 301.70          | 289.63           | 259.46           |
| 22        |       | 155.37         | 142.06          | 119.86          | 173.13         | 155.37          | 142.06          | 190.89         | 173.13          | 155.37          | 213.08          | 190.89           | 173.13           | 301.70          | 289.63           | 259.46           |
| 23        |       | 155.37         | 142.06          | 119.86          | 173.13         | 155.37          | 142.06          | 190.89         | 173.13          | 155.37          | 213.08          | 190.89           | 173.13           | 301.70          | 289.63           | 259.46           |
| 24        |       | 155.37         | 142.06          | 119.86          | 173.13         | 155.37          | 142.06          | 190.89         | 173.13          | 155.37          | 213.08          | 190.89           | 173.13           | 301.70          | 289.63           | 259.46           |
| 25        |       | 155.37         | 142.06          | 119.86          | 173.13         | 155.37          | 142.06          | 190.89         | 173.13          | 155.37          | 213.08          | 190.89           | 173.13           | 301.70          | 289.63           | 259.46           |
| 26        |       | 155.37         | 142.06          | 119.86          | 173.13         | 155.37          | 142.06          | 190.89         | 173.13          | 155.37          | 213.08          | 190.89           | 173.13           | 301.70          | 289.63           | 259.46           |
| 27        |       | 155.37         | 142.06          | 119.86          | 173.13         | 155.37          | 142.06          | 190.89         | 173.13          | 155.37          | 213.08          | 190.89           | 173.13           | 301.70          | 289.63           | 259.46           |
| 28        |       | 155.37         | 142.06          | 119.86          | 173.13         | 155.37          | 142.06          | 190.89         | 173.13          | 155.37          | 213.08          | 190.89           | 173.13           | 301.70          | 289.63           | 259.46           |
| 29        |       | 155.37         | 142.06          | 119.86          | 173.13         | 155.37          | 142.06          | 190.89         | 173.13          | 155.37          | 213.08          | 190.89           | 173.13           | 301.70          | 289.63           | 259.46           |
| 30        |       | 156.80         | 134.40          | 120.96          | 165.76         | 147.84          | 134.40          | 188.16         | 161.28          | 147.84          | 201.60          | 179.20           | 161.28           | 292.29          | 261.84           | 243.57           |
| 31        |       | 156.80         | 134.40          | 120.96          | 165.76         | 147.84          | 134.40          | 188.16         | 161.28          | 147.84          | 201.60          | 179.20           | 161.28           | 292.29          | 261.84           | 243.57           |
| 32        |       | 156.80         | 134.40          | 120.96          | 165.76         | 147.84          | 134.40          | 188.16         | 161.28          | 147.84          | 201.60          | 179.20           | 161.28           | 292.29          | 261.84           | 243.57           |
| 33        |       | 156.80         | 134.40          | 120.96          | 165.76         | 147.84          | 134.40          | 188.16         | 161.28          | 147.84          | 201.60          | 179.20           | 161.28           | 292.29          | 261.84           | 243.57           |
| 34        |       | 156.80         | 134.40          | 120.96          | 165.76         | 147.84          | 134.40          | 188.16         | 161.28          | 147.84          | 201.60          | 179.20           | 161.28           | 292.29          | 261.84           | 243.57           |
| 35        |       | 156.80         | 134.40          | 120.96          | 165.76         | 147.84          | 134.40          | 188.16         | 161.28          | 147.84          | 201.60          | 179.20           | 161.28           | 292.29          | 261.84           | 243.57           |
| 36        |       | 156.80         | 134.40          | 120.96          | 165.76         | 147.84          | 134.40          | 188.16         | 161.28          | 147.84          | 201.60          | 179.20           | 161.28           | 292.29          | 261.84           | 243.57           |
| 37        |       | 156.80         | 134.40          | 120.96          | 165.76         | 147.84          | 134.40          | 188.16         | 161.28          | 147.84          | 201.60          | 179.20           | 161.28           | 292.29          | 261.84           | 243.57           |
| 38        |       | 156.80         | 134.40          | 120.96          | 165.76         | 147.84          | 134.40          | 188.16         | 161.28          | 147.84          | 201.60          | 179.20           | 161.28           | 292.29          | 261.84           | 243.57           |
| 39        |       | 156.80         | 134.40          | 120.96          | 165.76         | 147.84          | 134.40          | 188.16         | 161.28          | 147.84          | 201.60          | 179.20           | 161.28           | 292.29          | 261.84           | 243.57           |
| 40        |       | 173.46         | 146.77          | 128.98          | 200.15         | 164.57          | 146.77          | 231.28         | 200.15          | 177.91          | 262.41          | 231.28           | 204.59           | 393.30          | 343.35           | 305.90           |
| 41        |       | 173.46         | 146.77          | 128.98          | 200.15         | 164.57          | 146.77          | 231.28         | 200.15          | 177.91          | 262.41          | 231.28           | 204.59           | 393.30          | 343.35           | 305.90           |
| 42        |       | 173.46         | 146.77          | 128.98          | 200.15         | 164.57          | 146.77          | 231.28         | 200.15          | 177.91          | 262.41          | 231.28           | 204.59           | 393.30          | 343.35           | 305.90           |
| 43        |       | 173.46         | 146.77          | 128.98          | 200.15         | 164.57          | 146.77          | 231.28         | 200.15          | 177.91          | 262.41          | 231.28           | 204.59           | 393.30          | 343.35           | 305.90           |
| 44        |       | 173.46         | 146.77          | 128.98          | 200.15         | 164.57          | 146.77          | 231.28         | 200.15          | 177.91          | 262.41          | 231.28           | 204.59           | 393.30          | 343.35           | 305.90           |
| 45        |       | 173.46         | 146.77          | 128.98          | 200.15         | 164.57          | 146.77          | 231.28         | 200.15          | 177.91          | 262.41          | 231.28           | 204.59           | 393.30          | 343.35           | 305.90           |
| 46        |       | 173.46         | 146.77          | 128.98          | 200.15         | 164.57          | 146.77          | 231.28         | 200.15          | 177.91          | 262.41          | 231.28           | 204.59           | 393.30          | 343.35           | 305.90           |
| 47        |       | 173.46         | 146.77          | 128.98          | 200.15         | 164.57          | 146.77          | 231.28         | 200.15          | 177.91          | 262.41          | 231.28           | 204.59           | 393.30          | 343.35           | 305.90           |
| 48        |       | 173.46         | 146.77          | 128.98          | 200.15         | 164.57          | 146.77          | 231.28         | 200.15          | 177.91          | 262.41          | 231.28           | 204.59           | 393.30          | 343.35           | 305.90           |
| 49        |       | 173.46         | 146.77          | 128.98          | 200.15         | 164.57          | 146.77          | 231.28         | 200.15          | 177.91          | 262.41          | 231.28           | 204.59           | 393.30          | 343.35           | 305.90           |
| 50        |       | 189.19         | 160.40          | 143.95          | 217.98         | 189.19          | 164.51          | 259.10         | 226.20          | 201.52          | 308.46          | 267.33           | 238.54           | 465.46          | 405.78           | 358.04           |
| 51        |       | 189.19         | 160.40          | 143.95          | 217.98         | 189.19          | 164.51          | 259.10         | 226.20          | 201.52          | 308.46          | 267.33           | 238.54           | 465.46          | 405.78           | 358.04           |
| 52        |       | 189.19         | 160.40          | 143.95          | 217.98         | 189.19          | 164.51          | 259.10         | 226.20          | 201.52          | 308.46          | 267.33           | 238.54           | 465.46          | 405.78           | 358.04           |
| 53        |       | 189.19         | 160.40          | 143.95          | 217.98         | 189.19          | 164.51          | 259.10         | 226.20          | 201.52          | 308.46          | 267.33           | 238.54           | 465.46          | 405.78           | 358.04           |
| 54        |       | 189.19         | 160.40          | 143.95          | 217.98         | 189.19          | 164.51          | 259.10         | 226.20          | 201.52          | 308.46          | 267.33           | 238.54           | 465.46          | 405.78           | 358.04           |
| 55        |       | 244.66         | 206.70          | 181.39          | 299.50         | 248.88          | 223.57          | 358.56         | 307.94          | 278.41          | 417.62          | 362.78           | 329.03           | 636.55          | 544.74           | 495.77           |
| 56        |       | 244.66         | 206.70          | 181.39          | 299.50         | 248.88          | 223.57          | 358.56         | 307.94          | 278.41          | 417.62          | 362.78           | 329.03           | 636.55          | 544.74           | 495.77           |
| 57        |       | 244.66         | 206.70          | 181.39          | 299.50         | 248.88          | 223.57          | 358.56         | 307.94          | 278.41          | 417.62          | 362.78           | 329.03           | 636.55          | 544.74           | 495.77           |
| 58        |       | 244.66         | 206.70          | 181.39          | 299.50         | 248.88          | 223.57          | 358.56         | 307.94          | 278.41          | 417.62          | 362.78           | 329.03           | 636.55          | 544.74           | 495.77           |
| 59        |       | 244.66         | 206.70          | 181.39          | 299.50         | 248.88          | 223.57          | 358.56         | 307.94          | 278.41          | 417.62          | 362.78           | 329.03           | 636.55          | 544.74           | 495.77           |
| 60        |       | 322.10         | 271.03          | 235.68          | 396.73         | 337.81          | 298.53          | 487.07         | 420.29          | 373.16          | 561.70          | 487.07           | 436.01           | 849.26          | 733.72           | 658.61           |
| 61        |       | 322.10         | 271.03          | 235.68          | 396.73         | 337.81          | 298.53          | 487.07         | 420.29          | 373.16          | 561.70          | 487.07           | 436.01           | 849.26          | 733.72           | 658.61           |
| 62        |       | 322.10         | 271.03          | 235.68          | 396.73         | 337.81          | 298.53          | 487.07         | 420.29          | 373.16          | 561.70          | 487.07           | 436.01           | 849.26          | 733.72           | 658.61           |
| 63        |       | 322.10         | 271.03          | 235.68          | 396.73         | 337.81          | 298.53          | 487.07         | 420.29          | 373.16          | 561.70          | 487.07           | 436.01           | 849.26          | 733.72           | 658.61           |
| 64        |       | 322.10         | 271.03          | 235.68          | 396.73         | 337.81          | 298.53          | 487.07         | 420.29          | 373.16          | 561.70          | 487.07           | 436.01           | 849.26          | 733.72           | 658.61           |
| 65        |       | 376.88         | 323.03          | 280.74          | 469.17         | 403.80          | 353.80          | 580.71         | 503.79          | 449.94          | 665.31          | 576.85           | 515.31           | 965.18          | 834.32           | 747.06           |
| 66        |       | 401.66         | 336.64          | 298.39          | 501.12         | 428.43          | 378.72          | 615.88         | 535.55          | 478.17          | 703.87          | 612.06           | 547.04           | 1,005.75        | 867.40           | 771.60           |
| 67        |       | 419.92         | 352.42          | 314.93          | 524.89         | 449.91          | 393.67          | 648.61         | 562.38          | 502.39          | 738.61          | 637.37           | 573.62           | 1,037.31        | 897.26           | 798.73           |
| 68        |       | 434.84         | 364.84          | 324.29          | 541.72         | 460.64          | 409.04          | 674.37         | 578.57          | 519.59          | 762.82          | 663.32           | 589.62           | 1,064.43        | 927.57           | 826.19           |
| 69        |       | 447.07         | 374.96          | 331.70          | 562.44         | 475.91          | 421.83          | 695.84         | 598.49          | 533.60          | 789.58          | 681.42           | 605.71           | 1,102.36        | 953.39           | 849.11           |
| 70        |       | 439.98         | 368.90          | 324.92          | 555.04         | 473.82          | 419.66          | 687.05         | 595.67          | 531.35          | 778.42          | 673.50           | 599.04           | 1,079.54        | 935.89           | 833.97           |
| 71        |       | 440.14         | 369.47          | 327.69          | 555.82         | 472.27          | 420.87          | 690.74         | 591.15          | 533.31          | 777.48          | 674.68           | 600.78           | 1,070.81        | 930.96           | 830.43           |
| 72        |       | 435.64         | 366.06          | 323.71          | 553.62         | 471.95          | 414.47          | 683.72         | 586.90          | 526.40          | 771.45          | 671.62           | 595.99           | 1,063.04        | 918.83           | 819.95           |
| 73        |       | 429.88         | 363.97          | 320.98          | 544.52         | 467.14          | 412.70          | 676.34         | 581.77          | 518.72          | 762.32          | 659.15           | 590.37           | 1,043.05        | 903.45           | 802.64           |
| 74        |       | 424.59         | 356.98          | 316.41          | 538.17         | 459.74          | 405.66          | 665.28         | 576.03          | 513.83          | 751.82          | 649.05           | 581.44           | 1,021.11        | 883.02           | 788.54           |
| 75        |       | 414.94         | 351.30          | 308.03          | 526.94         | 450.57          | 399.66          | 656.77         | 567.68          | 506.57          | 740.78          | 641.49           | 572.76           | 996.60          | 857.63           | 766.11           |
| 76        |       | 411.51         | 348.58          | 307.42          | 522.86         | 445.40          | 394.57          | 651.16         | 564.02          | 501.07          | 735.88          | 639.06           | 568.85           | 960.14          | 834.22           | 742.92           |
| 77        |       | 405.44         | 343.59          | 302.36          | 517.67         | 442.07          | 389.40          | 645.95         | 556.60          | 497.06          | 726.12          | 629.91           | 561.19           | 947.37          | 817.11           | 728.29           |
| 78        |       | 403.20         | 340.66          | 301.86          | 515.32         | 439.85          | 388.10          | 646.83         | 556.27          | 495.90          | 724.45          | 627.42           | 562.74           | 941.91          | 819.31           | 730.13           |
| 79        |       | 400.99         | 336.51          | 296.21          | 509.80         | 435.25          | 386.89          | 640.78         | 552.12          | 493.68          | 719.37          | 624.66           | 556.15           | 934.98          | 809.97           | 724.02           |
| 80        |       | 356.58         | 300.28          | 266.16          | 458.95         | 390.71          | 346.35          | 576.68         | 496.49          | 445.30          | 646.63          | 559.62           | 498.19           | 842.37          | 727.70           | 648.32           |
| 81        |       | 378.76         | 317.34          | 279.81          | 486.25         | 414.59          | 366.82          | 612.51         | 528.90          | 470.90          | 685.87          | 593.74           | 530.61           | 893.09          | 771.81           | 688.01           |
| 82        |       | 397.53         | 336.11          | 296.87          | 515.26         | 440.19          | 389.00          | 651.75         | 559.62          | 501.61          | 726.82          | 631.27           | 563.03           | 946.02          | 820.32           | 729.91           |
| 83        |       | 423.12         | 353.17          | 312.22          | 545.97         | 464.07          | 409.47          | 690.99         |                 |                 |                 |                  |                  |                 |                  |                  |

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

UR592

HOME HEALTH CARE RIDER

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

All Issue Years

| Issue Age | BP EP | 1 Year 0 Days | 1 Year 20 Days | 1 Year 90 Days | 2 Years 0 Days | 2 Years 20 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 20 Days | 3 Years 90 Days | 5 Years 0 Days | 5 Years 20 Days | 5 Years 90 Days | 10 Years 0 Days | 10 Years 20 Days | 10 Years 90 Days | Lifetime 0 Days | Lifetime 20 Days | Lifetime 90 Days |
|-----------|-------|---------------|----------------|----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|------------------|------------------|
| 18        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 99.07           | 85.56            | 76.55            |
| 19        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 99.07           | 85.56            | 76.55            |
| 20        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 99.07           | 85.56            | 76.55            |
| 21        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 99.07           | 85.56            | 76.55            |
| 22        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 99.07           | 85.56            | 76.55            |
| 23        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 99.07           | 85.56            | 76.55            |
| 24        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 99.07           | 85.56            | 76.55            |
| 25        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 99.07           | 85.56            | 76.55            |
| 26        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 99.07           | 85.56            | 76.55            |
| 27        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 99.07           | 85.56            | 76.55            |
| 28        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 99.07           | 85.56            | 76.55            |
| 29        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 99.07           | 85.56            | 76.55            |
| 30        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 108.07          | 103.57           | 90.06            |
| 31        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 108.07          | 103.57           | 90.06            |
| 32        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 108.07          | 103.57           | 90.06            |
| 33        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 108.07          | 103.57           | 90.06            |
| 34        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 108.07          | 103.57           | 90.06            |
| 35        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 108.07          | 103.57           | 90.06            |
| 36        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 108.07          | 103.57           | 90.06            |
| 37        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 108.07          | 103.57           | 90.06            |
| 38        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 108.07          | 103.57           | 90.06            |
| 39        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 108.07          | 103.57           | 90.06            |
| 40        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 157.61          | 148.60           | 121.58           |
| 41        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 157.61          | 148.60           | 121.58           |
| 42        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 157.61          | 148.60           | 121.58           |
| 43        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 157.61          | 148.60           | 121.58           |
| 44        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 157.61          | 148.60           | 121.58           |
| 45        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 157.61          | 148.60           | 121.58           |
| 46        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 157.61          | 148.60           | 121.58           |
| 47        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 157.61          | 148.60           | 121.58           |
| 48        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 157.61          | 148.60           | 121.58           |
| 49        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 157.61          | 148.60           | 121.58           |
| 50        |       | 91.04         | 76.81          | 62.59          | 105.26         | 99.57           | 82.50           | 119.48         | 110.95          | 93.88           | 122.33         | 113.79          | 99.57           | 128.02          | 119.48           | 102.41           | 189.88          | 177.49           | 152.73           |
| 51        |       | 91.04         | 76.81          | 62.59          | 105.26         | 99.57           | 82.50           | 119.48         | 110.95          | 93.88           | 122.33         | 113.79          | 99.57           | 128.02          | 119.48           | 102.41           | 189.88          | 177.49           | 152.73           |
| 52        |       | 91.04         | 76.81          | 62.59          | 105.26         | 99.57           | 82.50           | 119.48         | 110.95          | 93.88           | 122.33         | 113.79          | 99.57           | 128.02          | 119.48           | 102.41           | 189.88          | 177.49           | 152.73           |
| 53        |       | 91.04         | 76.81          | 62.59          | 105.26         | 99.57           | 82.50           | 119.48         | 110.95          | 93.88           | 122.33         | 113.79          | 99.57           | 128.02          | 119.48           | 102.41           | 189.88          | 177.49           | 152.73           |
| 54        |       | 91.04         | 76.81          | 62.59          | 105.26         | 99.57           | 82.50           | 119.48         | 110.95          | 93.88           | 122.33         | 113.79          | 99.57           | 128.02          | 119.48           | 102.41           | 189.88          | 177.49           | 152.73           |
| 55        |       | 113.79        | 99.57          | 73.97          | 150.78         | 136.55          | 113.79          | 170.69         | 159.31          | 136.55          | 184.92         | 170.69          | 142.24          | 187.76          | 176.38           | 147.93           | 280.69          | 260.05           | 218.77           |
| 56        |       | 113.79        | 99.57          | 73.97          | 150.78         | 136.55          | 113.79          | 170.69         | 159.31          | 136.55          | 184.92         | 170.69          | 142.24          | 187.76          | 176.38           | 147.93           | 280.69          | 260.05           | 218.77           |
| 57        |       | 113.79        | 99.57          | 73.97          | 150.78         | 136.55          | 113.79          | 170.69         | 159.31          | 136.55          | 184.92         | 170.69          | 142.24          | 187.76          | 176.38           | 147.93           | 280.69          | 260.05           | 218.77           |
| 58        |       | 113.79        | 99.57          | 73.97          | 150.78         | 136.55          | 113.79          | 170.69         | 159.31          | 136.55          | 184.92         | 170.69          | 142.24          | 187.76          | 176.38           | 147.93           | 280.69          | 260.05           | 218.77           |
| 59        |       | 113.79        | 99.57          | 73.97          | 150.78         | 136.55          | 113.79          | 170.69         | 159.31          | 136.55          | 184.92         | 170.69          | 142.24          | 187.76          | 176.38           | 147.93           | 280.69          | 260.05           | 218.77           |
| 60        |       | 141.98        | 123.23         | 93.76          | 203.60         | 184.84          | 155.38          | 246.46         | 227.71          | 192.88          | 265.21         | 246.46          | 208.95          | 278.61          | 257.17           | 216.99           | 413.71          | 386.13           | 323.09           |
| 61        |       | 141.98        | 123.23         | 93.76          | 203.60         | 184.84          | 155.38          | 246.46         | 227.71          | 192.88          | 265.21         | 246.46          | 208.95          | 278.61          | 257.17           | 216.99           | 413.71          | 386.13           | 323.09           |
| 62        |       | 141.98        | 123.23         | 93.76          | 203.60         | 184.84          | 155.38          | 246.46         | 227.71          | 192.88          | 265.21         | 246.46          | 208.95          | 278.61          | 257.17           | 216.99           | 413.71          | 386.13           | 323.09           |
| 63        |       | 141.98        | 123.23         | 93.76          | 203.60         | 184.84          | 155.38          | 246.46         | 227.71          | 192.88          | 265.21         | 246.46          | 208.95          | 278.61          | 257.17           | 216.99           | 413.71          | 386.13           | 323.09           |
| 64        |       | 141.98        | 123.23         | 93.76          | 203.60         | 184.84          | 155.38          | 246.46         | 227.71          | 192.88          | 265.21         | 246.46          | 208.95          | 278.61          | 257.17           | 216.99           | 413.71          | 386.13           | 323.09           |
| 65        |       | 153.79        | 136.43         | 99.22          | 233.16         | 210.84          | 178.59          | 290.21         | 267.90          | 225.73          | 317.50         | 297.66          | 245.56          | 332.38          | 307.57           | 257.96           | 474.83          | 439.65           | 369.31           |
| 66        |       | 161.34        | 141.79         | 105.12         | 242.01         | 222.45          | 185.78          | 310.45         | 286.00          | 239.57          | 342.23         | 317.79          | 264.02          | 354.46          | 330.01           | 278.68           | 499.87          | 465.86           | 391.06           |
| 67        |       | 163.88        | 142.51         | 109.26         | 254.15         | 228.02          | 194.77          | 325.41         | 296.90          | 249.39          | 358.66         | 334.90          | 280.27          | 375.27          | 349.16           | 294.52           | 525.72          | 486.28           | 410.72           |
| 68        |       | 168.40        | 149.94         | 113.04         | 265.28         | 239.92          | 203.00          | 341.41         | 316.04          | 262.98          | 382.93         | 352.94          | 295.27          | 399.08          | 369.09           | 309.12           | 552.10          | 510.83           | 428.34           |
| 69        |       | 175.64        | 153.40         | 115.61         | 275.68         | 249.01          | 211.21          | 355.72         | 329.04          | 275.68          | 400.19         | 371.28          | 311.26          | 420.20          | 386.85           | 326.82           | 581.78          | 538.92           | 453.18           |
| 70        |       | 181.19        | 157.47         | 118.64         | 284.74         | 261.02          | 217.88          | 373.19         | 345.14          | 289.05          | 418.48         | 390.45          | 325.73          | 440.05          | 409.86           | 345.14           | 608.34          | 566.98           | 475.45           |
| 71        |       | 186.19        | 163.18         | 123.43         | 299.17         | 271.96          | 228.03          | 391.20         | 361.93          | 303.34          | 443.51         | 410.04          | 343.10          | 466.53          | 433.04           | 361.93           | 640.35          | 594.82           | 495.21           |
| 72        |       | 193.20        | 169.04         | 124.78         | 307.90         | 277.71          | 235.46          | 408.52         | 376.33          | 315.96          | 462.87         | 428.65          | 360.23          | 489.02          | 452.80           | 380.35           | 671.52          | 619.45           | 520.77           |
| 73        |       | 198.86        | 173.52         | 128.67         | 317.78         | 288.54          | 243.70          | 426.96         | 393.82          | 327.53          | 485.45         | 448.40          | 376.27          | 510.79          | 473.75           | 397.72           | 696.37          | 646.24           | 543.37           |
| 74        |       | 203.87        | 179.33         | 134.03         | 328.46         | 298.26          | 252.95          | 443.61         | 407.75          | 341.68          | 505.91         | 470.04          | 394.53          | 536.11          | 498.36           | 415.30           | 722.90          | 672.17           | 563.10           |
| 75        |       | 210.48        | 184.86         | 137.27         | 340.43         | 311.14          | 261.73          | 463.05         | 426.45          | 358.73          | 528.93         | 490.50          | 411.80          | 563.71          | 521              |                  |                 |                  |                  |

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

MP-LT692

LONG TERM CARE POLICY

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

All Issue Years

| Issue Age | BP EP | 2 Years<br>0 Days | 2 Years<br>20 Days | 2 Years<br>90 Days | 3 Years<br>0 Days | 3 Years<br>20 Days | 3 Years<br>90 Days | 5 Years<br>0 Days | 5 Years<br>20 Days | 5 Years<br>90 Days | 10 Years<br>0 Days | 10 Years<br>20 Days | 10 Years<br>90 Days | Lifetime<br>0 Days | Lifetime<br>20 Days | Lifetime<br>90 Days |
|-----------|-------|-------------------|--------------------|--------------------|-------------------|--------------------|--------------------|-------------------|--------------------|--------------------|--------------------|---------------------|---------------------|--------------------|---------------------|---------------------|
| 18        |       | 43.07             | 39.75              | 33.13              | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32              | 53.01               | 46.38               | 106.09             | 94.92               | 89.34               |
| 19        |       | 43.07             | 39.75              | 33.13              | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32              | 53.01               | 46.38               | 106.09             | 94.92               | 89.34               |
| 20        |       | 43.07             | 39.75              | 33.13              | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32              | 53.01               | 46.38               | 106.09             | 94.92               | 89.34               |
| 21        |       | 43.07             | 39.75              | 33.13              | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32              | 53.01               | 46.38               | 106.09             | 94.92               | 89.34               |
| 22        |       | 43.07             | 39.75              | 33.13              | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32              | 53.01               | 46.38               | 106.09             | 94.92               | 89.34               |
| 23        |       | 43.07             | 39.75              | 33.13              | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32              | 53.01               | 46.38               | 106.09             | 94.92               | 89.34               |
| 24        |       | 43.07             | 39.75              | 33.13              | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32              | 53.01               | 46.38               | 106.09             | 94.92               | 89.34               |
| 25        |       | 43.07             | 39.75              | 33.13              | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32              | 53.01               | 46.38               | 106.09             | 94.92               | 89.34               |
| 26        |       | 43.07             | 39.75              | 33.13              | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32              | 53.01               | 46.38               | 106.09             | 94.92               | 89.34               |
| 27        |       | 43.07             | 39.75              | 33.13              | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32              | 53.01               | 46.38               | 106.09             | 94.92               | 89.34               |
| 28        |       | 43.07             | 39.75              | 33.13              | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32              | 53.01               | 46.38               | 106.09             | 94.92               | 89.34               |
| 29        |       | 43.07             | 39.75              | 33.13              | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32              | 53.01               | 46.38               | 106.09             | 94.92               | 89.34               |
| 30        |       | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32             | 53.01              | 46.38              | 62.94              | 56.32               | 53.01               | 111.67             | 106.09              | 94.92               |
| 31        |       | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32             | 53.01              | 46.38              | 62.94              | 56.32               | 53.01               | 111.67             | 106.09              | 94.92               |
| 32        |       | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32             | 53.01              | 46.38              | 62.94              | 56.32               | 53.01               | 111.67             | 106.09              | 94.92               |
| 33        |       | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32             | 53.01              | 46.38              | 62.94              | 56.32               | 53.01               | 111.67             | 106.09              | 94.92               |
| 34        |       | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32             | 53.01              | 46.38              | 62.94              | 56.32               | 53.01               | 111.67             | 106.09              | 94.92               |
| 35        |       | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32             | 53.01              | 46.38              | 62.94              | 56.32               | 53.01               | 111.67             | 106.09              | 94.92               |
| 36        |       | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32             | 53.01              | 46.38              | 62.94              | 56.32               | 53.01               | 111.67             | 106.09              | 94.92               |
| 37        |       | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32             | 53.01              | 46.38              | 62.94              | 56.32               | 53.01               | 111.67             | 106.09              | 94.92               |
| 38        |       | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32             | 53.01              | 46.38              | 62.94              | 56.32               | 53.01               | 111.67             | 106.09              | 94.92               |
| 39        |       | 46.38             | 43.07              | 39.75              | 53.01             | 46.38              | 43.07              | 56.32             | 53.01              | 46.38              | 62.94              | 56.32               | 53.01               | 111.67             | 106.09              | 94.92               |
| 40        |       | 73.79             | 60.96              | 54.54              | 77.00             | 70.58              | 60.96              | 93.04             | 83.41              | 73.79              | 105.87             | 93.04               | 83.41               | 193.12             | 171.66              | 144.84              |
| 41        |       | 73.79             | 60.96              | 54.54              | 77.00             | 70.58              | 60.96              | 93.04             | 83.41              | 73.79              | 105.87             | 93.04               | 83.41               | 193.12             | 171.66              | 144.84              |
| 42        |       | 73.79             | 60.96              | 54.54              | 77.00             | 70.58              | 60.96              | 93.04             | 83.41              | 73.79              | 105.87             | 93.04               | 83.41               | 193.12             | 171.66              | 144.84              |
| 43        |       | 73.79             | 60.96              | 54.54              | 77.00             | 70.58              | 60.96              | 93.04             | 83.41              | 73.79              | 105.87             | 93.04               | 83.41               | 193.12             | 171.66              | 144.84              |
| 44        |       | 73.79             | 60.96              | 54.54              | 77.00             | 70.58              | 60.96              | 93.04             | 83.41              | 73.79              | 105.87             | 93.04               | 83.41               | 193.12             | 171.66              | 144.84              |
| 45        |       | 73.79             | 60.96              | 54.54              | 77.00             | 70.58              | 60.96              | 93.04             | 83.41              | 73.79              | 105.87             | 93.04               | 83.41               | 193.12             | 171.66              | 144.84              |
| 46        |       | 73.79             | 60.96              | 54.54              | 77.00             | 70.58              | 60.96              | 93.04             | 83.41              | 73.79              | 105.87             | 93.04               | 83.41               | 193.12             | 171.66              | 144.84              |
| 47        |       | 73.79             | 60.96              | 54.54              | 77.00             | 70.58              | 60.96              | 93.04             | 83.41              | 73.79              | 105.87             | 93.04               | 83.41               | 193.12             | 171.66              | 144.84              |
| 48        |       | 73.79             | 60.96              | 54.54              | 77.00             | 70.58              | 60.96              | 93.04             | 83.41              | 73.79              | 105.87             | 93.04               | 83.41               | 193.12             | 171.66              | 144.84              |
| 49        |       | 73.79             | 60.96              | 54.54              | 77.00             | 70.58              | 60.96              | 93.04             | 83.41              | 73.79              | 105.87             | 93.04               | 83.41               | 193.12             | 171.66              | 144.84              |
| 50        |       | 85.35             | 68.28              | 62.59              | 99.57             | 85.35              | 73.97              | 119.48            | 102.41             | 91.04              | 139.40             | 119.48              | 105.26              | 233.47             | 210.12              | 182.10              |
| 51        |       | 85.35             | 68.28              | 62.59              | 99.57             | 85.35              | 73.97              | 119.48            | 102.41             | 91.04              | 139.40             | 119.48              | 105.26              | 233.47             | 210.12              | 182.10              |
| 52        |       | 85.35             | 68.28              | 62.59              | 99.57             | 85.35              | 73.97              | 119.48            | 102.41             | 91.04              | 139.40             | 119.48              | 105.26              | 233.47             | 210.12              | 182.10              |
| 53        |       | 85.35             | 68.28              | 62.59              | 99.57             | 85.35              | 73.97              | 119.48            | 102.41             | 91.04              | 139.40             | 119.48              | 105.26              | 233.47             | 210.12              | 182.10              |
| 54        |       | 85.35             | 68.28              | 62.59              | 99.57             | 85.35              | 73.97              | 119.48            | 102.41             | 91.04              | 139.40             | 119.48              | 105.26              | 233.47             | 210.12              | 182.10              |
| 55        |       | 130.86            | 110.95             | 99.57              | 156.47            | 136.55             | 119.48             | 193.45            | 167.85             | 147.93             | 224.74             | 196.30              | 170.69              | 382.88             | 331.52              | 294.17              |
| 56        |       | 130.86            | 110.95             | 99.57              | 156.47            | 136.55             | 119.48             | 193.45            | 167.85             | 147.93             | 224.74             | 196.30              | 170.69              | 382.88             | 331.52              | 294.17              |
| 57        |       | 130.86            | 110.95             | 99.57              | 156.47            | 136.55             | 119.48             | 193.45            | 167.85             | 147.93             | 224.74             | 196.30              | 170.69              | 382.88             | 331.52              | 294.17              |
| 58        |       | 130.86            | 110.95             | 99.57              | 156.47            | 136.55             | 119.48             | 193.45            | 167.85             | 147.93             | 224.74             | 196.30              | 170.69              | 382.88             | 331.52              | 294.17              |
| 59        |       | 130.86            | 110.95             | 99.57              | 156.47            | 136.55             | 119.48             | 193.45            | 167.85             | 147.93             | 224.74             | 196.30              | 170.69              | 382.88             | 331.52              | 294.17              |
| 60        |       | 211.63            | 176.81             | 158.06             | 262.53            | 225.03             | 195.56             | 324.15            | 278.61             | 251.82             | 375.05             | 324.15              | 289.32              | 586.56             | 508.63              | 455.31              |
| 61        |       | 211.63            | 176.81             | 158.06             | 262.53            | 225.03             | 195.56             | 324.15            | 278.61             | 251.82             | 375.05             | 324.15              | 289.32              | 586.56             | 508.63              | 455.31              |
| 62        |       | 211.63            | 176.81             | 158.06             | 262.53            | 225.03             | 195.56             | 324.15            | 278.61             | 251.82             | 375.05             | 324.15              | 289.32              | 586.56             | 508.63              | 455.31              |
| 63        |       | 211.63            | 176.81             | 158.06             | 262.53            | 225.03             | 195.56             | 324.15            | 278.61             | 251.82             | 375.05             | 324.15              | 289.32              | 586.56             | 508.63              | 455.31              |
| 64        |       | 211.63            | 176.81             | 158.06             | 262.53            | 225.03             | 195.56             | 324.15            | 278.61             | 251.82             | 375.05             | 324.15              | 289.32              | 586.56             | 508.63              | 455.31              |
| 65        |       | 275.34            | 233.16             | 203.40             | 342.31            | 292.70             | 257.96             | 424.17            | 364.63             | 324.95             | 486.18             | 421.68              | 374.56              | 699.92             | 608.49              | 541.65              |
| 66        |       | 303.13            | 254.23             | 224.89             | 381.34            | 322.67             | 286.00             | 469.34            | 405.79             | 361.80             | 535.36             | 462.02              | 410.69              | 754.91             | 656.31              | 581.49              |
| 67        |       | 327.77            | 277.90             | 247.02             | 413.28            | 351.52             | 311.15             | 510.66            | 441.79             | 394.28             | 581.92             | 503.54              | 448.91              | 814.86             | 706.44              | 630.87              |
| 68        |       | 355.26            | 299.89             | 265.28             | 447.53            | 382.93             | 339.11             | 553.64            | 477.52             | 429.06             | 632.08             | 544.40              | 489.05              | 875.72             | 761.50              | 682.18              |
| 69        |       | 384.62            | 322.37             | 284.58             | 482.45            | 413.53             | 364.61             | 598.06            | 515.80             | 460.21             | 678.09             | 589.16              | 524.69              | 949.23             | 820.62              | 731.82              |
| 70        |       | 416.33            | 351.62             | 308.47             | 524.19            | 446.53             | 394.76             | 649.31            | 558.70             | 500.46             | 735.59             | 636.36              | 569.48              | 1,021.76           | 885.91              | 785.52              |
| 71        |       | 449.79            | 378.65             | 334.73             | 569.03            | 485.35             | 426.78             | 705.01            | 604.60             | 541.84             | 794.97             | 690.37              | 615.06              | 1,092.87           | 950.57              | 848.12              |
| 72        |       | 482.99            | 406.52             | 360.23             | 611.78            | 521.22             | 460.85             | 756.69            | 652.03             | 581.60             | 855.29             | 742.59              | 660.08              | 1,175.84           | 1,019.62            | 912.71              |
| 73        |       | 518.58            | 438.66             | 387.97             | 658.96            | 561.48             | 497.14             | 816.88            | 703.79             | 629.71             | 924.11             | 799.33              | 713.54              | 1,260.83           | 1,094.66            | 975.96              |
| 74        |       | 560.65            | 473.82             | 415.30             | 709.78            | 605.95             | 536.11             | 883.45            | 760.75             | 679.58             | 994.82             | 860.80              | 770.19              | 1,346.88           | 1,169.32            | 1,045.04            |
| 75        |       | 603.98            | 508.81             | 448.41             | 766.86            | 653.39             | 580.18             | 953.55            | 821.77             | 735.75             | 1,076.18           | 929.76              | 830.92              | 1,442.81           | 1,250.28            | 1,116.24            |
| 76        |       | 660.30            | 554.16             | 489.38             | 840.22            | 717.89             | 631.52             | 1,047.13          | 901.40             | 806.05             | 1,176.68           | 1,018.35            | 908.60              | 1,544.28           | 1,338.37            | 1,193.31            |
| 77        |       | 721.41            | 606.48             | 534.00             | 919.46            | 785.07             | 693.13             | 1,145.78          | 988.41             | 884.09             | 1,289.01           | 1,115.73            | 995.48              | 1,675.16           | 1,451.20            | 1,295.80            |
| 78        |       | 802.57            | 675.76             | 595.85             | 1,023.20          | 873.79             | 773.04             | 1,280.29          | 1,103.10           | 984.98             | 1,436.64           | 1,245.55            | 1,110.05            | 1,868.06           | 1,618.83            | 1,445.95            |
| 79        |       | 892.31            | 749.00             | 660.28             | 1,139.70          | 972.50             | 859.90             | 1,429.75          | 1,233.54           | 1,100.46           | 1,603.78           | 1,390.51            | 1,240.37            | 2,086.09           | 1,806.03            | 1,614.18            |
| 80        |       | 1,006.63          | 847.95             | 749.00             | 1,294.96          | 1,103.88           | 975.91             | 1,625.96          | 1,402.45           | 1,252.31           | 1,822.16           | 1,579.89            | 1,407.57            | 2,368.35           | 2,055.21            | 1,832.49            |
| 81        |       | 1,139.70          | 960.56             | 847.95             | 1,468.99          | 1,252.31           | 1,107.29           | 1,849.46          | 1,595.25           | 1,424.63           | 2,071.26           | 1,796.57            | 1,602.07            | 2,690.30           | 2,330.86            | 2,079.47            |
| 82        |       | 1,289.85          | 1,085.11           | 958.85             | 1,665.20          | 1,419.51           | 1,255.72           | 2,103.68          | 1,813.63           | 1,620.84           | 2,354.48           | 2,038.84            | 1,818.75            | 3,054.15           | 2,648.40            | 2,361.73            |
| 83        |       | 1,458.75          | 1,228.42           | 1,083.40           | 1,888.70          | 1,612.31           | 1,424.63           | 2,393.72          | 2,064.43           | 1,842.64           | 2,673.53           | 2,316.94            | 2,066.14            | 3,470.93           | 3,007.85            | 2,683.69            |
| 84        |       | 1,651.55          | 1,390.51           | 1,226.72           | 2,142.92          | 1,827.28           | 1,617.43           | 2,719.59          | 2,345.95           | 2,095.15           | 3,0                |                     |                     |                    |                     |                     |

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

UR295

SIMPLE INFLATION RIDER

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 20 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 20 Days | 3 Years 90 Days | 5 Years 0 Days | 5 Years 20 Days | 5 Years 90 Days | 10 Years 0 Days | 10 Years 20 Days | 10 Years 90 Days | Lifetime 0 Days | Lifetime 20 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|------------------|------------------|
| 18        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 192.64          | 176.59           | 160.53           |
| 19        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 192.64          | 176.59           | 160.53           |
| 20        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 192.64          | 176.59           | 160.53           |
| 21        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 192.64          | 176.59           | 160.53           |
| 22        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 192.64          | 176.59           | 160.53           |
| 23        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 192.64          | 176.59           | 160.53           |
| 24        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 192.64          | 176.59           | 160.53           |
| 25        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 192.64          | 176.59           | 160.53           |
| 26        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 192.64          | 176.59           | 160.53           |
| 27        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 192.64          | 176.59           | 160.53           |
| 28        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 192.64          | 176.59           | 160.53           |
| 29        |       | 76.20          | 66.67           | 61.91           | 90.48          | 76.20           | 66.67           | 95.25          | 90.48           | 76.20           | 104.77          | 95.25            | 90.48            | 192.64          | 176.59           | 160.53           |
| 30        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 187.29          | 179.14           | 162.86           |
| 31        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 187.29          | 179.14           | 162.86           |
| 32        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 187.29          | 179.14           | 162.86           |
| 33        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 187.29          | 179.14           | 162.86           |
| 34        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 187.29          | 179.14           | 162.86           |
| 35        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 187.29          | 179.14           | 162.86           |
| 36        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 187.29          | 179.14           | 162.86           |
| 37        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 187.29          | 179.14           | 162.86           |
| 38        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 187.29          | 179.14           | 162.86           |
| 39        |       | 82.13          | 67.64           | 62.81           | 91.79          | 77.30           | 67.64           | 96.63          | 82.13           | 77.30           | 106.29          | 96.63            | 82.13            | 187.29          | 179.14           | 162.86           |
| 40        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 267.07          | 234.69           | 210.42           |
| 41        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 267.07          | 234.69           | 210.42           |
| 42        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 267.07          | 234.69           | 210.42           |
| 43        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 267.07          | 234.69           | 210.42           |
| 44        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 267.07          | 234.69           | 210.42           |
| 45        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 267.07          | 234.69           | 210.42           |
| 46        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 267.07          | 234.69           | 210.42           |
| 47        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 267.07          | 234.69           | 210.42           |
| 48        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 267.07          | 234.69           | 210.42           |
| 49        |       | 96.80          | 82.28           | 77.44           | 111.32         | 96.80           | 82.28           | 130.68         | 111.32          | 96.80           | 145.20          | 130.68           | 116.16           | 267.07          | 234.69           | 210.42           |
| 50        |       | 107.95         | 98.95           | 85.46           | 130.44         | 107.95          | 98.95           | 157.42         | 134.93          | 116.94          | 179.91          | 157.42           | 143.93           | 310.06          | 265.76           | 243.62           |
| 51        |       | 107.95         | 98.95           | 85.46           | 130.44         | 107.95          | 98.95           | 157.42         | 134.93          | 116.94          | 179.91          | 157.42           | 143.93           | 310.06          | 265.76           | 243.62           |
| 52        |       | 107.95         | 98.95           | 85.46           | 130.44         | 107.95          | 98.95           | 157.42         | 134.93          | 116.94          | 179.91          | 157.42           | 143.93           | 310.06          | 265.76           | 243.62           |
| 53        |       | 107.95         | 98.95           | 85.46           | 130.44         | 107.95          | 98.95           | 157.42         | 134.93          | 116.94          | 179.91          | 157.42           | 143.93           | 310.06          | 265.76           | 243.62           |
| 54        |       | 107.95         | 98.95           | 85.46           | 130.44         | 107.95          | 98.95           | 157.42         | 134.93          | 116.94          | 179.91          | 157.42           | 143.93           | 310.06          | 265.76           | 243.62           |
| 55        |       | 153.21         | 134.64          | 111.42          | 185.70         | 162.49          | 139.28          | 227.49         | 199.63          | 181.06          | 269.27          | 232.13           | 208.92           | 457.20          | 396.24           | 350.52           |
| 56        |       | 153.21         | 134.64          | 111.42          | 185.70         | 162.49          | 139.28          | 227.49         | 199.63          | 181.06          | 269.27          | 232.13           | 208.92           | 457.20          | 396.24           | 350.52           |
| 57        |       | 153.21         | 134.64          | 111.42          | 185.70         | 162.49          | 139.28          | 227.49         | 199.63          | 181.06          | 269.27          | 232.13           | 208.92           | 457.20          | 396.24           | 350.52           |
| 58        |       | 153.21         | 134.64          | 111.42          | 185.70         | 162.49          | 139.28          | 227.49         | 199.63          | 181.06          | 269.27          | 232.13           | 208.92           | 457.20          | 396.24           | 350.52           |
| 59        |       | 153.21         | 134.64          | 111.42          | 185.70         | 162.49          | 139.28          | 227.49         | 199.63          | 181.06          | 269.27          | 232.13           | 208.92           | 457.20          | 396.24           | 350.52           |
| 60        |       | 214.74         | 184.67          | 158.91          | 266.27         | 227.62          | 206.15          | 334.99         | 283.45          | 253.39          | 382.23          | 326.40           | 296.34           | 598.41          | 519.50           | 466.89           |
| 61        |       | 214.74         | 184.67          | 158.91          | 266.27         | 227.62          | 206.15          | 334.99         | 283.45          | 253.39          | 382.23          | 326.40           | 296.34           | 598.41          | 519.50           | 466.89           |
| 62        |       | 214.74         | 184.67          | 158.91          | 266.27         | 227.62          | 206.15          | 334.99         | 283.45          | 253.39          | 382.23          | 326.40           | 296.34           | 598.41          | 519.50           | 466.89           |
| 63        |       | 214.74         | 184.67          | 158.91          | 266.27         | 227.62          | 206.15          | 334.99         | 283.45          | 253.39          | 382.23          | 326.40           | 296.34           | 598.41          | 519.50           | 466.89           |
| 64        |       | 214.74         | 184.67          | 158.91          | 266.27         | 227.62          | 206.15          | 334.99         | 283.45          | 253.39          | 382.23          | 326.40           | 296.34           | 598.41          | 519.50           | 466.89           |
| 65        |       | 266.48         | 224.19          | 203.04          | 334.15         | 287.63          | 253.79          | 414.53         | 359.54          | 321.48          | 473.74          | 414.53           | 363.78           | 689.74          | 593.76           | 533.79           |
| 66        |       | 288.84         | 242.80          | 217.66          | 360.00         | 305.59          | 272.09          | 447.90         | 385.11          | 343.25          | 506.51          | 439.54           | 393.49           | 722.07          | 628.91           | 553.20           |
| 67        |       | 309.24         | 259.75          | 230.90          | 387.57         | 325.72          | 292.75          | 474.16         | 408.19          | 366.96          | 540.14          | 470.03           | 420.57           | 764.31          | 655.94           | 593.19           |
| 68        |       | 319.72         | 275.19          | 238.78          | 408.74         | 344.00          | 303.53          | 501.84         | 433.04          | 384.47          | 570.62          | 493.74           | 441.14           | 796.00          | 690.26           | 617.86           |
| 69        |       | 336.88         | 285.36          | 249.69          | 424.07         | 364.62          | 321.03          | 523.16         | 451.82          | 404.26          | 598.46          | 519.19           | 463.71           | 835.15          | 720.53           | 644.11           |
| 70        |       | 335.56         | 280.25          | 250.75          | 424.05         | 361.37          | 317.13          | 527.30         | 449.86          | 401.92          | 593.68          | 516.24           | 457.23           | 822.82          | 711.77           | 641.08           |
| 71        |       | 342.63         | 286.68          | 251.71          | 426.52         | 367.10          | 321.64          | 534.92         | 457.99          | 409.04          | 604.84          | 524.42           | 461.48           | 827.58          | 718.18           | 637.34           |
| 72        |       | 339.83         | 287.54          | 254.87          | 428.06         | 365.98          | 323.49          | 532.61         | 460.74          | 408.45          | 601.24          | 522.82           | 467.26           | 827.78          | 716.52           | 640.85           |
| 73        |       | 335.59         | 283.25          | 252.46          | 431.03         | 363.29          | 323.27          | 532.62         | 455.65          | 406.40          | 597.29          | 517.23           | 464.88           | 820.60          | 708.13           | 637.31           |
| 74        |       | 337.81         | 282.95          | 248.31          | 424.43         | 360.91          | 320.49          | 528.37         | 453.30          | 407.11          | 594.78          | 516.82           | 461.97           | 803.08          | 698.33           | 624.62           |
| 75        |       | 330.05         | 281.35          | 246.20          | 422.05         | 357.11          | 319.24          | 522.14         | 451.79          | 405.81          | 587.06          | 511.31           | 454.51           | 792.56          | 684.49           | 612.44           |
| 76        |       | 331.97         | 278.35          | 245.14          | 418.80         | 360.06          | 316.65          | 520.94         | 451.98          | 403.48          | 587.33          | 510.73           | 457.10           | 770.44          | 670.82           | 597.77           |
| 77        |       | 328.23         | 275.52          | 244.38          | 416.87         | 354.57          | 313.85          | 519.90         | 448.02          | 400.11          | 582.17          | 507.92           | 452.80           | 761.76          | 659.56           | 588.34           |
| 78        |       | 324.79         | 273.27          | 241.91          | 418.87         | 358.38          | 315.82          | 521.89         | 452.46          | 403.18          | 586.86          | 510.70           | 454.70           | 764.30          | 662.97           | 590.60           |
| 79        |       | 323.54         | 271.69          | 242.65          | 414.79         | 352.57          | 313.17          | 520.56         | 447.97          | 400.27          | 582.78          | 503.97           | 450.05           | 755.91          | 656.73           | 587.04           |
| 80        |       | 284.93         | 238.86          | 211.56          | 366.82         | 312.22          | 274.69          | 458.95         | 395.83          | 353.17          | 513.55          | 445.30           | 397.53           | 670.37          | 582.16           | 518.21           |
| 81        |       | 305.40         | 255.92          | 225.21          | 390.71         | 334.40          | 295.16          | 493.08         | 424.83          | 380.47          | 552.79          | 479.43           | 428.24           | 716.68          | 621.86           | 555.70           |
| 82        |       | 324.17         | 272.98          | 240.57          | 419.71         | 358.29          | 317.34          | 528.90         | 457.25          | 407.77          | 592.03          | 513.55           | 457.25           | 767.40          | 665.96           | 593.19           |
| 83        |       | 346.35         | 291.75          | 257.63          | 450.42         | 383.88          | 339.52          | 568.15         | 491.37          | 436.77          | 636.39          | 551.08           | 491.37           | 824.73          | 714.47           | 637.29           |
| 84        |       | 370.23         | 312.22          | 274.69          | 481.13         | 409.47          | 363.41          | 612.51         | 525.49          | 469.19          | 682.46          | 592.03           | 528.90           | 886.48          | 765.19           | 683.60           |

COMPOUND INFLATION RIDER

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

All Issue Years

| Issue Age | BP EP | 2 Years<br>0 Days | 2 Years<br>20 Days | 2 Years<br>90 Days | 3 Years<br>0 Days | 3 Years<br>20 Days | 3 Years<br>90 Days | 5 Years<br>0 Days | 5 Years<br>20 Days | 5 Years<br>90 Days | 10 Years<br>0 Days | 10 Years<br>20 Days | 10 Years<br>90 Days | Lifetime<br>0 Days | Lifetime<br>20 Days | Lifetime<br>90 Days |
|-----------|-------|-------------------|--------------------|--------------------|-------------------|--------------------|--------------------|-------------------|--------------------|--------------------|--------------------|---------------------|---------------------|--------------------|---------------------|---------------------|
| 18        |       | 155.37            | 142.06             | 119.86             | 173.13            | 155.37             | 142.06             | 190.89            | 173.13             | 155.37             | 213.08             | 190.89              | 173.13              | 374.11             | 359.15              | 321.74              |
| 19        |       | 155.37            | 142.06             | 119.86             | 173.13            | 155.37             | 142.06             | 190.89            | 173.13             | 155.37             | 213.08             | 190.89              | 173.13              | 374.11             | 359.15              | 321.74              |
| 20        |       | 155.37            | 142.06             | 119.86             | 173.13            | 155.37             | 142.06             | 190.89            | 173.13             | 155.37             | 213.08             | 190.89              | 173.13              | 374.11             | 359.15              | 321.74              |
| 21        |       | 155.37            | 142.06             | 119.86             | 173.13            | 155.37             | 142.06             | 190.89            | 173.13             | 155.37             | 213.08             | 190.89              | 173.13              | 374.11             | 359.15              | 321.74              |
| 22        |       | 155.37            | 142.06             | 119.86             | 173.13            | 155.37             | 142.06             | 190.89            | 173.13             | 155.37             | 213.08             | 190.89              | 173.13              | 374.11             | 359.15              | 321.74              |
| 23        |       | 155.37            | 142.06             | 119.86             | 173.13            | 155.37             | 142.06             | 190.89            | 173.13             | 155.37             | 213.08             | 190.89              | 173.13              | 374.11             | 359.15              | 321.74              |
| 24        |       | 155.37            | 142.06             | 119.86             | 173.13            | 155.37             | 142.06             | 190.89            | 173.13             | 155.37             | 213.08             | 190.89              | 173.13              | 374.11             | 359.15              | 321.74              |
| 25        |       | 155.37            | 142.06             | 119.86             | 173.13            | 155.37             | 142.06             | 190.89            | 173.13             | 155.37             | 213.08             | 190.89              | 173.13              | 374.11             | 359.15              | 321.74              |
| 26        |       | 155.37            | 142.06             | 119.86             | 173.13            | 155.37             | 142.06             | 190.89            | 173.13             | 155.37             | 213.08             | 190.89              | 173.13              | 374.11             | 359.15              | 321.74              |
| 27        |       | 155.37            | 142.06             | 119.86             | 173.13            | 155.37             | 142.06             | 190.89            | 173.13             | 155.37             | 213.08             | 190.89              | 173.13              | 374.11             | 359.15              | 321.74              |
| 28        |       | 155.37            | 142.06             | 119.86             | 173.13            | 155.37             | 142.06             | 190.89            | 173.13             | 155.37             | 213.08             | 190.89              | 173.13              | 374.11             | 359.15              | 321.74              |
| 29        |       | 155.37            | 142.06             | 119.86             | 173.13            | 155.37             | 142.06             | 190.89            | 173.13             | 155.37             | 213.08             | 190.89              | 173.13              | 374.11             | 359.15              | 321.74              |
| 30        |       | 156.80            | 134.40             | 120.96             | 165.76            | 147.84             | 134.40             | 188.16            | 161.28             | 147.84             | 201.60             | 179.20              | 161.28              | 362.44             | 324.68              | 302.03              |
| 31        |       | 156.80            | 134.40             | 120.96             | 165.76            | 147.84             | 134.40             | 188.16            | 161.28             | 147.84             | 201.60             | 179.20              | 161.28              | 362.44             | 324.68              | 302.03              |
| 32        |       | 156.80            | 134.40             | 120.96             | 165.76            | 147.84             | 134.40             | 188.16            | 161.28             | 147.84             | 201.60             | 179.20              | 161.28              | 362.44             | 324.68              | 302.03              |
| 33        |       | 156.80            | 134.40             | 120.96             | 165.76            | 147.84             | 134.40             | 188.16            | 161.28             | 147.84             | 201.60             | 179.20              | 161.28              | 362.44             | 324.68              | 302.03              |
| 34        |       | 156.80            | 134.40             | 120.96             | 165.76            | 147.84             | 134.40             | 188.16            | 161.28             | 147.84             | 201.60             | 179.20              | 161.28              | 362.44             | 324.68              | 302.03              |
| 35        |       | 156.80            | 134.40             | 120.96             | 165.76            | 147.84             | 134.40             | 188.16            | 161.28             | 147.84             | 201.60             | 179.20              | 161.28              | 362.44             | 324.68              | 302.03              |
| 36        |       | 156.80            | 134.40             | 120.96             | 165.76            | 147.84             | 134.40             | 188.16            | 161.28             | 147.84             | 201.60             | 179.20              | 161.28              | 362.44             | 324.68              | 302.03              |
| 37        |       | 156.80            | 134.40             | 120.96             | 165.76            | 147.84             | 134.40             | 188.16            | 161.28             | 147.84             | 201.60             | 179.20              | 161.28              | 362.44             | 324.68              | 302.03              |
| 38        |       | 156.80            | 134.40             | 120.96             | 165.76            | 147.84             | 134.40             | 188.16            | 161.28             | 147.84             | 201.60             | 179.20              | 161.28              | 362.44             | 324.68              | 302.03              |
| 39        |       | 156.80            | 134.40             | 120.96             | 165.76            | 147.84             | 134.40             | 188.16            | 161.28             | 147.84             | 201.60             | 179.20              | 161.28              | 362.44             | 324.68              | 302.03              |
| 40        |       | 173.46            | 146.77             | 128.98             | 200.15            | 164.57             | 146.77             | 231.28            | 200.15             | 177.91             | 262.41             | 231.28              | 204.59              | 468.54             | 409.04              | 364.42              |
| 41        |       | 173.46            | 146.77             | 128.98             | 200.15            | 164.57             | 146.77             | 231.28            | 200.15             | 177.91             | 262.41             | 231.28              | 204.59              | 468.54             | 409.04              | 364.42              |
| 42        |       | 173.46            | 146.77             | 128.98             | 200.15            | 164.57             | 146.77             | 231.28            | 200.15             | 177.91             | 262.41             | 231.28              | 204.59              | 468.54             | 409.04              | 364.42              |
| 43        |       | 173.46            | 146.77             | 128.98             | 200.15            | 164.57             | 146.77             | 231.28            | 200.15             | 177.91             | 262.41             | 231.28              | 204.59              | 468.54             | 409.04              | 364.42              |
| 44        |       | 173.46            | 146.77             | 128.98             | 200.15            | 164.57             | 146.77             | 231.28            | 200.15             | 177.91             | 262.41             | 231.28              | 204.59              | 468.54             | 409.04              | 364.42              |
| 45        |       | 173.46            | 146.77             | 128.98             | 200.15            | 164.57             | 146.77             | 231.28            | 200.15             | 177.91             | 262.41             | 231.28              | 204.59              | 468.54             | 409.04              | 364.42              |
| 46        |       | 173.46            | 146.77             | 128.98             | 200.15            | 164.57             | 146.77             | 231.28            | 200.15             | 177.91             | 262.41             | 231.28              | 204.59              | 468.54             | 409.04              | 364.42              |
| 47        |       | 173.46            | 146.77             | 128.98             | 200.15            | 164.57             | 146.77             | 231.28            | 200.15             | 177.91             | 262.41             | 231.28              | 204.59              | 468.54             | 409.04              | 364.42              |
| 48        |       | 173.46            | 146.77             | 128.98             | 200.15            | 164.57             | 146.77             | 231.28            | 200.15             | 177.91             | 262.41             | 231.28              | 204.59              | 468.54             | 409.04              | 364.42              |
| 49        |       | 173.46            | 146.77             | 128.98             | 200.15            | 164.57             | 146.77             | 231.28            | 200.15             | 177.91             | 262.41             | 231.28              | 204.59              | 468.54             | 409.04              | 364.42              |
| 50        |       | 189.19            | 160.40             | 143.95             | 217.98            | 189.19             | 164.51             | 259.10            | 226.20             | 201.52             | 308.46             | 267.33              | 238.54              | 526.53             | 459.02              | 405.02              |
| 51        |       | 189.19            | 160.40             | 143.95             | 217.98            | 189.19             | 164.51             | 259.10            | 226.20             | 201.52             | 308.46             | 267.33              | 238.54              | 526.53             | 459.02              | 405.02              |
| 52        |       | 189.19            | 160.40             | 143.95             | 217.98            | 189.19             | 164.51             | 259.10            | 226.20             | 201.52             | 308.46             | 267.33              | 238.54              | 526.53             | 459.02              | 405.02              |
| 53        |       | 189.19            | 160.40             | 143.95             | 217.98            | 189.19             | 164.51             | 259.10            | 226.20             | 201.52             | 308.46             | 267.33              | 238.54              | 526.53             | 459.02              | 405.02              |
| 54        |       | 189.19            | 160.40             | 143.95             | 217.98            | 189.19             | 164.51             | 259.10            | 226.20             | 201.52             | 308.46             | 267.33              | 238.54              | 526.53             | 459.02              | 405.02              |
| 55        |       | 244.66            | 206.70             | 181.39             | 299.50            | 248.88             | 223.57             | 358.56            | 307.94             | 278.41             | 417.62             | 362.78              | 329.03              | 720.06             | 616.21              | 560.82              |
| 56        |       | 244.66            | 206.70             | 181.39             | 299.50            | 248.88             | 223.57             | 358.56            | 307.94             | 278.41             | 417.62             | 362.78              | 329.03              | 720.06             | 616.21              | 560.82              |
| 57        |       | 244.66            | 206.70             | 181.39             | 299.50            | 248.88             | 223.57             | 358.56            | 307.94             | 278.41             | 417.62             | 362.78              | 329.03              | 720.06             | 616.21              | 560.82              |
| 58        |       | 244.66            | 206.70             | 181.39             | 299.50            | 248.88             | 223.57             | 358.56            | 307.94             | 278.41             | 417.62             | 362.78              | 329.03              | 720.06             | 616.21              | 560.82              |
| 59        |       | 244.66            | 206.70             | 181.39             | 299.50            | 248.88             | 223.57             | 358.56            | 307.94             | 278.41             | 417.62             | 362.78              | 329.03              | 720.06             | 616.21              | 560.82              |
| 60        |       | 322.10            | 271.03             | 235.68             | 396.73            | 337.81             | 298.53             | 487.07            | 420.29             | 373.16             | 561.70             | 487.07              | 436.01              | 884.12             | 763.83              | 685.64              |
| 61        |       | 322.10            | 271.03             | 235.68             | 396.73            | 337.81             | 298.53             | 487.07            | 420.29             | 373.16             | 561.70             | 487.07              | 436.01              | 884.12             | 763.83              | 685.64              |
| 62        |       | 322.10            | 271.03             | 235.68             | 396.73            | 337.81             | 298.53             | 487.07            | 420.29             | 373.16             | 561.70             | 487.07              | 436.01              | 884.12             | 763.83              | 685.64              |
| 63        |       | 322.10            | 271.03             | 235.68             | 396.73            | 337.81             | 298.53             | 487.07            | 420.29             | 373.16             | 561.70             | 487.07              | 436.01              | 884.12             | 763.83              | 685.64              |
| 64        |       | 322.10            | 271.03             | 235.68             | 396.73            | 337.81             | 298.53             | 487.07            | 420.29             | 373.16             | 561.70             | 487.07              | 436.01              | 884.12             | 763.83              | 685.64              |
| 65        |       | 376.88            | 323.03             | 280.74             | 469.17            | 403.80             | 353.80             | 580.71            | 503.79             | 449.94             | 665.31             | 576.85              | 515.31              | 965.18             | 834.32              | 747.06              |
| 66        |       | 401.66            | 336.64             | 298.39             | 501.12            | 428.43             | 378.72             | 615.88            | 535.55             | 478.17             | 703.87             | 612.06              | 547.04              | 1,005.75           | 867.40              | 771.60              |
| 67        |       | 419.92            | 352.42             | 314.93             | 524.89            | 449.91             | 393.67             | 648.61            | 562.38             | 502.39             | 738.61             | 637.37              | 573.62              | 1,037.31           | 897.26              | 798.73              |
| 68        |       | 434.84            | 364.84             | 324.29             | 541.72            | 460.64             | 409.04             | 674.37            | 578.57             | 519.59             | 762.82             | 663.32              | 589.62              | 1,064.43           | 927.57              | 826.19              |
| 69        |       | 447.07            | 374.96             | 331.70             | 562.44            | 475.91             | 421.83             | 695.84            | 598.49             | 533.60             | 789.58             | 681.42              | 605.71              | 1,102.36           | 953.39              | 849.11              |
| 70        |       | 439.98            | 368.90             | 324.92             | 555.04            | 473.82             | 419.66             | 687.05            | 595.67             | 531.35             | 778.42             | 673.50              | 599.04              | 1,079.54           | 935.89              | 833.97              |
| 71        |       | 440.14            | 369.47             | 327.69             | 555.82            | 472.27             | 420.87             | 690.74            | 591.15             | 533.31             | 777.48             | 674.68              | 600.78              | 1,070.81           | 930.96              | 830.43              |
| 72        |       | 435.64            | 366.06             | 323.71             | 553.62            | 471.95             | 414.47             | 683.72            | 586.90             | 526.40             | 771.45             | 671.62              | 595.99              | 1,063.04           | 918.83              | 819.95              |
| 73        |       | 429.88            | 363.97             | 320.98             | 544.52            | 467.14             | 412.70             | 676.34            | 581.77             | 518.72             | 762.32             | 659.15              | 590.37              | 1,043.05           | 903.45              | 802.64              |
| 74        |       | 424.59            | 356.98             | 316.41             | 538.17            | 459.74             | 405.66             | 665.28            | 576.03             | 513.83             | 751.82             | 649.05              | 581.44              | 1,021.11           | 883.02              | 788.54              |
| 75        |       | 414.94            | 351.30             | 308.03             | 526.94            | 450.57             | 399.66             | 656.77            | 567.68             | 506.57             | 740.78             | 641.49              | 572.76              | 996.60             | 857.63              | 766.11              |
| 76        |       | 411.51            | 348.58             | 307.42             | 522.86            | 445.40             | 394.57             | 651.16            | 564.02             | 501.07             | 735.88             | 639.06              | 568.85              | 960.14             | 834.22              | 742.92              |
| 77        |       | 405.44            | 343.59             | 302.36             | 517.67            | 442.07             | 389.40             | 645.95            | 556.60             | 497.06             | 726.12             | 629.91              | 561.19              | 947.37             | 817.11              | 728.29              |
| 78        |       | 403.20            | 340.66             | 301.86             | 515.32            | 439.85             | 388.10             | 646.83            | 556.27             | 495.90             | 724.45             | 627.42              | 562.74              | 941.91             | 819.31              | 730.13              |
| 79        |       | 400.99            | 336.51             | 296.21             | 509.80            | 435.25             | 386.89             | 640.78            | 552.12             | 493.68             | 719.37             | 624.66              | 556.15              | 934.98             | 809.97              | 724.02              |
| 80        |       | 356.58            | 300.28             | 266.16             | 458.95            | 390.71             | 346.35             | 576.68            | 496.49             | 445.30             | 646.63             | 559.62              | 498.19              | 842.37             | 727.70              | 648.32              |
| 81        |       | 378.76            | 317.34             | 279.81             | 486.25            | 414.59             | 366.82             | 612.51            | 528.90             | 470.90             | 685.87             | 593.74              | 530.61              | 893.09             | 771.81              | 688.01              |
| 82        |       | 397.53            | 336.11             | 296.87             | 515.26            | 440.19             | 389.00             | 651.75            | 559.62             | 501.61             | 726.82             | 631.27              | 563.03              | 946.02             | 820.32              | 729.91              |
| 83        |       | 423.12            | 353.17             | 312.               |                   |                    |                    |                   |                    |                    |                    |                     |                     |                    |                     |                     |

Ability Insurance Company (formerly Medico Life Ins. Co.)  
UR592

HOME HEALTH CARE RIDER  
Base Policy Form 692  
Premium per \$10 Units Purchased  
Rate Schedule for the State of VA  
All Issue Years

| Issue Age | BP EP | 1 Year 0 Days | 1 Year 20 Days | 1 Year 90 Days | 2 Years 0 Days | 2 Years 20 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 20 Days | 3 Years 90 Days | 5 Years 0 Days | 5 Years 20 Days | 5 Years 90 Days | 10 Years 0 Days | 10 Years 20 Days | 10 Years 90 Days | Lifetime 0 Days | Lifetime 20 Days | Lifetime 90 Days |
|-----------|-------|---------------|----------------|----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|-----------------|------------------|------------------|
| 18        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 122.84          | 106.09           | 94.92            |
| 19        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 122.84          | 106.09           | 94.92            |
| 20        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 122.84          | 106.09           | 94.92            |
| 21        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 122.84          | 106.09           | 94.92            |
| 22        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 122.84          | 106.09           | 94.92            |
| 23        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 122.84          | 106.09           | 94.92            |
| 24        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 122.84          | 106.09           | 94.92            |
| 25        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 122.84          | 106.09           | 94.92            |
| 26        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 122.84          | 106.09           | 94.92            |
| 27        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 122.84          | 106.09           | 94.92            |
| 28        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 122.84          | 106.09           | 94.92            |
| 29        |       | 46.38         | 39.75          | 33.13          | 53.01          | 43.07           | 39.75           | 56.32          | 46.38           | 43.07           | 62.94          | 53.01           | 46.38           | 66.26           | 56.32            | 53.01            | 122.84          | 106.09           | 94.92            |
| 30        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 134.01          | 128.43           | 111.67           |
| 31        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 134.01          | 128.43           | 111.67           |
| 32        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 134.01          | 128.43           | 111.67           |
| 33        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 134.01          | 128.43           | 111.67           |
| 34        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 134.01          | 128.43           | 111.67           |
| 35        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 134.01          | 128.43           | 111.67           |
| 36        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 134.01          | 128.43           | 111.67           |
| 37        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 134.01          | 128.43           | 111.67           |
| 38        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 134.01          | 128.43           | 111.67           |
| 39        |       | 56.32         | 46.38          | 43.07          | 62.94          | 56.32           | 46.38           | 66.26          | 62.94           | 53.01           | 72.88          | 66.26           | 56.32           | 76.20           | 72.88            | 62.94            | 134.01          | 128.43           | 111.67           |
| 40        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 187.76          | 177.03           | 144.84           |
| 41        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 187.76          | 177.03           | 144.84           |
| 42        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 187.76          | 177.03           | 144.84           |
| 43        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 187.76          | 177.03           | 144.84           |
| 44        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 187.76          | 177.03           | 144.84           |
| 45        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 187.76          | 177.03           | 144.84           |
| 46        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 187.76          | 177.03           | 144.84           |
| 47        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 187.76          | 177.03           | 144.84           |
| 48        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 187.76          | 177.03           | 144.84           |
| 49        |       | 83.41         | 70.58          | 54.54          | 93.04          | 83.41           | 70.58           | 96.25          | 93.04           | 73.79           | 102.66         | 96.25           | 77.00           | 105.87          | 102.66           | 83.41            | 187.76          | 177.03           | 144.84           |
| 50        |       | 91.04         | 76.81          | 62.59          | 105.26         | 99.57           | 82.50           | 119.48         | 110.95          | 93.88           | 122.33         | 113.79          | 99.57           | 128.02          | 119.48           | 102.41           | 214.79          | 200.78           | 172.76           |
| 51        |       | 91.04         | 76.81          | 62.59          | 105.26         | 99.57           | 82.50           | 119.48         | 110.95          | 93.88           | 122.33         | 113.79          | 99.57           | 128.02          | 119.48           | 102.41           | 214.79          | 200.78           | 172.76           |
| 52        |       | 91.04         | 76.81          | 62.59          | 105.26         | 99.57           | 82.50           | 119.48         | 110.95          | 93.88           | 122.33         | 113.79          | 99.57           | 128.02          | 119.48           | 102.41           | 214.79          | 200.78           | 172.76           |
| 53        |       | 91.04         | 76.81          | 62.59          | 105.26         | 99.57           | 82.50           | 119.48         | 110.95          | 93.88           | 122.33         | 113.79          | 99.57           | 128.02          | 119.48           | 102.41           | 214.79          | 200.78           | 172.76           |
| 54        |       | 91.04         | 76.81          | 62.59          | 105.26         | 99.57           | 82.50           | 119.48         | 110.95          | 93.88           | 122.33         | 113.79          | 99.57           | 128.02          | 119.48           | 102.41           | 214.79          | 200.78           | 172.76           |
| 55        |       | 113.79        | 99.57          | 73.97          | 150.78         | 136.55          | 113.79          | 170.69         | 159.31          | 136.55          | 184.92         | 170.69          | 142.24          | 187.76          | 176.38           | 147.93           | 317.51          | 294.17           | 247.47           |
| 56        |       | 113.79        | 99.57          | 73.97          | 150.78         | 136.55          | 113.79          | 170.69         | 159.31          | 136.55          | 184.92         | 170.69          | 142.24          | 187.76          | 176.38           | 147.93           | 317.51          | 294.17           | 247.47           |
| 57        |       | 113.79        | 99.57          | 73.97          | 150.78         | 136.55          | 113.79          | 170.69         | 159.31          | 136.55          | 184.92         | 170.69          | 142.24          | 187.76          | 176.38           | 147.93           | 317.51          | 294.17           | 247.47           |
| 58        |       | 113.79        | 99.57          | 73.97          | 150.78         | 136.55          | 113.79          | 170.69         | 159.31          | 136.55          | 184.92         | 170.69          | 142.24          | 187.76          | 176.38           | 147.93           | 317.51          | 294.17           | 247.47           |
| 59        |       | 113.79        | 99.57          | 73.97          | 150.78         | 136.55          | 113.79          | 170.69         | 159.31          | 136.55          | 184.92         | 170.69          | 142.24          | 187.76          | 176.38           | 147.93           | 317.51          | 294.17           | 247.47           |
| 60        |       | 141.98        | 123.23         | 93.76          | 203.60         | 184.84          | 155.38          | 246.46         | 227.71          | 192.88          | 265.21         | 246.46          | 208.95          | 278.61          | 257.17           | 216.99           | 430.69          | 401.98           | 336.35           |
| 61        |       | 141.98        | 123.23         | 93.76          | 203.60         | 184.84          | 155.38          | 246.46         | 227.71          | 192.88          | 265.21         | 246.46          | 208.95          | 278.61          | 257.17           | 216.99           | 430.69          | 401.98           | 336.35           |
| 62        |       | 141.98        | 123.23         | 93.76          | 203.60         | 184.84          | 155.38          | 246.46         | 227.71          | 192.88          | 265.21         | 246.46          | 208.95          | 278.61          | 257.17           | 216.99           | 430.69          | 401.98           | 336.35           |
| 63        |       | 141.98        | 123.23         | 93.76          | 203.60         | 184.84          | 155.38          | 246.46         | 227.71          | 192.88          | 265.21         | 246.46          | 208.95          | 278.61          | 257.17           | 216.99           | 430.69          | 401.98           | 336.35           |
| 64        |       | 141.98        | 123.23         | 93.76          | 203.60         | 184.84          | 155.38          | 246.46         | 227.71          | 192.88          | 265.21         | 246.46          | 208.95          | 278.61          | 257.17           | 216.99           | 430.69          | 401.98           | 336.35           |
| 65        |       | 153.79        | 136.43         | 99.22          | 233.16         | 210.84          | 178.59          | 290.21         | 267.90          | 225.73          | 317.50         | 297.66          | 245.56          | 332.38          | 307.57           | 257.96           | 474.83          | 439.65           | 369.31           |
| 66        |       | 161.34        | 141.79         | 105.12         | 242.01         | 222.45          | 185.78          | 310.45         | 286.00          | 239.57          | 342.23         | 317.79          | 264.02          | 354.46          | 330.01           | 278.68           | 499.87          | 465.86           | 391.06           |
| 67        |       | 163.88        | 142.51         | 109.26         | 254.15         | 228.02          | 194.77          | 325.41         | 296.90          | 249.39          | 358.66         | 334.90          | 280.27          | 375.27          | 349.16           | 294.52           | 525.72          | 486.28           | 410.72           |
| 68        |       | 168.40        | 149.94         | 113.04         | 265.28         | 239.92          | 203.00          | 341.41         | 316.04          | 262.98          | 382.93         | 352.94          | 295.27          | 399.08          | 369.09           | 309.12           | 552.10          | 510.83           | 428.34           |
| 69        |       | 175.64        | 153.40         | 115.61         | 275.68         | 249.01          | 211.21          | 355.72         | 329.04          | 275.68          | 400.19         | 371.28          | 311.26          | 420.20          | 386.85           | 326.82           | 581.78          | 538.92           | 453.18           |
| 70        |       | 181.19        | 157.47         | 118.64         | 284.74         | 261.02          | 217.88          | 373.19         | 345.14          | 289.05          | 418.48         | 390.45          | 325.73          | 440.05          | 409.86           | 345.14           | 608.34          | 566.98           | 475.45           |
| 71        |       | 186.19        | 163.18         | 123.43         | 299.17         | 271.96          | 228.03          | 391.20         | 361.93          | 303.34          | 443.51         | 410.04          | 343.10          | 466.53          | 433.04           | 361.93           | 640.35          | 594.82           | 495.21           |
| 72        |       | 193.20        | 169.04         | 124.78         | 307.90         | 277.71          | 235.46          | 408.52         | 376.33          | 315.96          | 462.87         | 428.65          | 360.23          | 489.02          | 452.80           | 380.35           | 671.52          | 619.45           | 520.77           |
| 73        |       | 198.86        | 173.52         | 128.67         | 317.78         | 288.54          | 243.70          | 426.96         | 393.82          | 327.53          | 485.45         | 448.40          | 376.27          | 510.79          | 473.75           | 397.72           | 696.37          | 646.24           | 543.37           |
| 74        |       | 203.87        | 179.33         | 134.03         | 328.46         | 298.26          | 252.95          | 443.61         | 407.75          | 341.68          | 505.91         | 470.04          | 394.53          | 536.11          | 498.36           | 415.30           | 722.90          | 672.17           | 563.10           |
| 75        |       | 210.48        | 184.86         | 137.27         | 340.43         | 311.14          | 261.73          | 463.05         | 426.45          | 358.73          | 528.93         | 490.50          | 411.80          | 563.71          | 521.61           | 437.42           | 755.53          | 699.47           | 584.93           |
| 76        |       | 223.10        | 194.32         | 145.73         | 358.04         | 325.65          | 275.2           |                |                 |                 |                |                 |                 |                 |                  |                  |                 |                  |                  |

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

MP-LT694

LONG TERM CARE POLICY

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 1 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 27.04          | 27.04           | 27.04          | 27.04           | 29.50          | 27.04           | 29.50          | 29.50           | 47.66           | 47.66            |
| 19        |       | 27.04          | 27.04           | 27.04          | 27.04           | 29.50          | 27.04           | 29.50          | 29.50           | 47.66           | 47.66            |
| 20        |       | 27.04          | 27.04           | 27.04          | 27.04           | 29.50          | 27.04           | 29.50          | 29.50           | 47.66           | 47.66            |
| 21        |       | 27.04          | 27.04           | 27.04          | 27.04           | 29.50          | 27.04           | 29.50          | 29.50           | 47.66           | 47.66            |
| 22        |       | 27.04          | 27.04           | 27.04          | 27.04           | 29.50          | 27.04           | 29.50          | 29.50           | 47.66           | 47.66            |
| 23        |       | 27.04          | 27.04           | 27.04          | 27.04           | 29.50          | 27.04           | 29.50          | 29.50           | 47.66           | 47.66            |
| 24        |       | 27.04          | 27.04           | 27.04          | 27.04           | 29.50          | 27.04           | 29.50          | 29.50           | 47.66           | 47.66            |
| 25        |       | 27.04          | 27.04           | 27.04          | 27.04           | 29.50          | 27.04           | 29.50          | 29.50           | 47.66           | 47.66            |
| 26        |       | 27.04          | 27.04           | 27.04          | 27.04           | 29.50          | 27.04           | 29.50          | 29.50           | 47.66           | 47.66            |
| 27        |       | 27.04          | 27.04           | 27.04          | 27.04           | 29.50          | 27.04           | 29.50          | 29.50           | 47.66           | 47.66            |
| 28        |       | 27.04          | 27.04           | 27.04          | 27.04           | 29.50          | 27.04           | 29.50          | 29.50           | 47.66           | 47.66            |
| 29        |       | 27.04          | 27.04           | 27.04          | 27.04           | 29.50          | 27.04           | 29.50          | 29.50           | 47.66           | 47.66            |
| 30        |       | 34.42          | 31.96           | 36.88          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 76.26           | 69.91            |
| 31        |       | 34.42          | 31.96           | 36.88          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 76.26           | 69.91            |
| 32        |       | 34.42          | 31.96           | 36.88          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 76.26           | 69.91            |
| 33        |       | 34.42          | 31.96           | 36.88          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 76.26           | 69.91            |
| 34        |       | 34.42          | 31.96           | 36.88          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 76.26           | 69.91            |
| 35        |       | 34.42          | 31.96           | 36.88          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 76.26           | 69.91            |
| 36        |       | 34.42          | 31.96           | 36.88          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 76.26           | 69.91            |
| 37        |       | 34.42          | 31.96           | 36.88          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 76.26           | 69.91            |
| 38        |       | 34.42          | 31.96           | 36.88          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 76.26           | 69.91            |
| 39        |       | 34.42          | 31.96           | 36.88          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 76.26           | 69.91            |
| 40        |       | 54.09          | 49.17           | 61.46          | 56.54           | 68.84          | 61.46           | 73.75          | 66.38           | 139.81          | 127.10           |
| 41        |       | 54.09          | 49.17           | 61.46          | 56.54           | 68.84          | 61.46           | 73.75          | 66.38           | 139.81          | 127.10           |
| 42        |       | 54.09          | 49.17           | 61.46          | 56.54           | 68.84          | 61.46           | 73.75          | 66.38           | 139.81          | 127.10           |
| 43        |       | 54.09          | 49.17           | 61.46          | 56.54           | 68.84          | 61.46           | 73.75          | 66.38           | 139.81          | 127.10           |
| 44        |       | 54.09          | 49.17           | 61.46          | 56.54           | 68.84          | 61.46           | 73.75          | 66.38           | 139.81          | 127.10           |
| 45        |       | 54.09          | 49.17           | 61.46          | 56.54           | 68.84          | 61.46           | 73.75          | 66.38           | 139.81          | 127.10           |
| 46        |       | 54.09          | 49.17           | 61.46          | 56.54           | 68.84          | 61.46           | 73.75          | 66.38           | 139.81          | 127.10           |
| 47        |       | 54.09          | 49.17           | 61.46          | 56.54           | 68.84          | 61.46           | 73.75          | 66.38           | 139.81          | 127.10           |
| 48        |       | 54.09          | 49.17           | 61.46          | 56.54           | 68.84          | 61.46           | 73.75          | 66.38           | 139.81          | 127.10           |
| 49        |       | 54.09          | 49.17           | 61.46          | 56.54           | 68.84          | 61.46           | 73.75          | 66.38           | 139.81          | 127.10           |
| 50        |       | 101.41         | 90.14           | 123.95         | 108.17          | 137.47         | 121.69          | 150.99         | 135.22          | 253.41          | 224.28           |
| 51        |       | 101.41         | 90.14           | 123.95         | 108.17          | 137.47         | 121.69          | 150.99         | 135.22          | 253.41          | 224.28           |
| 52        |       | 101.41         | 90.14           | 123.95         | 108.17          | 137.47         | 121.69          | 150.99         | 135.22          | 253.41          | 224.28           |
| 53        |       | 101.41         | 90.14           | 123.95         | 108.17          | 137.47         | 121.69          | 150.99         | 135.22          | 253.41          | 224.28           |
| 54        |       | 101.41         | 90.14           | 123.95         | 108.17          | 137.47         | 121.69          | 150.99         | 135.22          | 253.41          | 224.28           |
| 55        |       | 101.41         | 90.14           | 123.95         | 108.17          | 137.47         | 121.69          | 150.99         | 135.22          | 253.41          | 224.28           |
| 56        |       | 101.41         | 90.14           | 123.95         | 108.17          | 137.47         | 121.69          | 150.99         | 135.22          | 253.41          | 224.28           |
| 57        |       | 101.41         | 90.14           | 123.95         | 108.17          | 137.47         | 121.69          | 150.99         | 135.22          | 253.41          | 224.28           |
| 58        |       | 101.41         | 90.14           | 123.95         | 108.17          | 137.47         | 121.69          | 150.99         | 135.22          | 253.41          | 224.28           |
| 59        |       | 101.41         | 90.14           | 123.95         | 108.17          | 137.47         | 121.69          | 150.99         | 135.22          | 253.41          | 224.28           |
| 60        |       | 157.03         | 135.52          | 193.60         | 167.79          | 217.27         | 191.45          | 236.63         | 208.66          | 378.13          | 333.64           |
| 61        |       | 157.03         | 135.52          | 193.60         | 167.79          | 217.27         | 191.45          | 236.63         | 208.66          | 378.13          | 333.64           |
| 62        |       | 157.03         | 135.52          | 193.60         | 167.79          | 217.27         | 191.45          | 236.63         | 208.66          | 378.13          | 333.64           |
| 63        |       | 157.03         | 135.52          | 193.60         | 167.79          | 217.27         | 191.45          | 236.63         | 208.66          | 378.13          | 333.64           |
| 64        |       | 157.03         | 135.52          | 193.60         | 167.79          | 217.27         | 191.45          | 236.63         | 208.66          | 378.13          | 333.64           |
| 65        |       | 203.97         | 173.68          | 252.43         | 218.10          | 284.75         | 248.40          | 310.99         | 272.63          | 477.65          | 420.23           |
| 66        |       | 222.90         | 191.06          | 276.64         | 238.82          | 312.45         | 272.65          | 342.31         | 298.53          | 519.60          | 455.29           |
| 67        |       | 245.11         | 209.82          | 305.91         | 262.76          | 345.12         | 300.02          | 376.50         | 329.43          | 565.18          | 494.22           |
| 68        |       | 268.50         | 227.93          | 334.17         | 287.82          | 378.60         | 328.38          | 413.38         | 361.22          | 619.16          | 541.77           |
| 69        |       | 292.97         | 249.21          | 367.16         | 313.89          | 414.72         | 359.55          | 452.77         | 395.70          | 678.63          | 592.57           |
| 70        |       | 320.31         | 273.48          | 402.72         | 344.65          | 455.17         | 395.23          | 498.25         | 432.70          | 743.24          | 646.40           |
| 71        |       | 347.80         | 296.54          | 437.50         | 373.43          | 496.07         | 428.35          | 541.83         | 470.44          | 812.65          | 705.41           |
| 72        |       | 373.32         | 315.20          | 468.40         | 399.73          | 531.80         | 457.83          | 581.10         | 503.62          | 888.87          | 771.61           |
| 73        |       | 400.88         | 339.48          | 504.94         | 429.89          | 573.17         | 494.71          | 627.76         | 542.47          | 973.76          | 842.23           |
| 74        |       | 431.11         | 365.04          | 545.08         | 462.49          | 619.40         | 531.86          | 677.22         | 584.72          | 1,043.13        | 898.87           |
| 75        |       | 464.42         | 392.36          | 587.73         | 499.65          | 669.41         | 574.92          | 731.86         | 629.37          | 1,115.32        | 959.64           |
| 76        |       | 506.92         | 428.21          | 643.89         | 546.28          | 732.05         | 628.15          | 801.32         | 689.55          | 1,191.55        | 1,023.67         |
| 77        |       | 553.88         | 467.25          | 703.96         | 595.66          | 802.98         | 686.94          | 878.78         | 753.47          | 1,293.80        | 1,109.82         |
| 78        |       | 594.32         | 500.09          | 756.97         | 639.92          | 863.37         | 737.21          | 945.45         | 808.65          | 1,387.00        | 1,184.65         |
| 79        |       | 635.97         | 534.45          | 812.12         | 685.23          | 927.08         | 791.22          | 1,016.65       | 868.85          | 1,483.80        | 1,265.77         |
| 80        |       | 692.69         | 582.22          | 888.26         | 747.93          | 1,015.16       | 864.38          | 1,113.69       | 949.47          | 1,618.87        | 1,375.75         |
| 81        |       | 755.40         | 634.47          | 970.37         | 816.60          | 1,110.70       | 943.50          | 1,218.19       | 1,037.55        | 1,763.58        | 1,497.31         |
| 82        |       | 824.07         | 689.71          | 1,059.94       | 889.75          | 1,215.20       | 1,030.08        | 1,334.63       | 1,133.09        | 1,923.73        | 1,628.51         |
| 83        |       | 897.22         | 750.92          | 1,158.47       | 970.37          | 1,328.66       | 1,124.14        | 1,463.02       | 1,239.09        | 2,103.18        | 1,773.23         |
| 84        |       | 976.34         | 816.60          | 1,264.47       | 1,056.96        | 1,452.57       | 1,227.14        | 1,603.35       | 1,354.04        | 2,298.06        | 1,933.38         |
| 85        |       | 1,062.93       | 886.77          | 1,380.91       | 1,151.01        | 1,588.42       | 1,339.11        | 1,757.12       | 1,480.93        | 2,512.24        | 2,107.04         |
| 86        |       | 1,158.47       | 964.40          | 1,507.81       | 1,254.02        | 1,737.71       | 1,461.53        | 1,925.81       | 1,618.28        | 2,747.64        | 2,296.13         |
| 87        |       | 1,259.99       | 1,048.00        | 1,645.15       | 1,367.47        | 1,898.94       | 1,595.88        | 2,110.93       | 1,769.06        | 3,002.33        | 2,502.59         |
| 88        |       | 1,371.95       | 1,140.56        | 1,795.93       | 1,489.89        | 2,078.08       | 1,740.69        | 2,313.96       | 1,934.77        | 3,282.11        | 2,728.34         |
| 89        |       | 1,494.37       | 1,239.09        | 1,961.64       | 1,622.76        | 2,272.16       | 1,900.43        | 2,536.40       | 2,113.91        | 3,588.91        | 2,973.39         |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85  
 If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286



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

MP-LT694

LONG TERM CARE POLICY

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 2 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 29.50          | 27.04           | 29.50          | 29.50           | 29.50          | 29.50           | 31.96          | 29.50           | 50.84           | 50.84            |
| 19        |       | 29.50          | 27.04           | 29.50          | 29.50           | 29.50          | 29.50           | 31.96          | 29.50           | 50.84           | 50.84            |
| 20        |       | 29.50          | 27.04           | 29.50          | 29.50           | 29.50          | 29.50           | 31.96          | 29.50           | 50.84           | 50.84            |
| 21        |       | 29.50          | 27.04           | 29.50          | 29.50           | 29.50          | 29.50           | 31.96          | 29.50           | 50.84           | 50.84            |
| 22        |       | 29.50          | 27.04           | 29.50          | 29.50           | 29.50          | 29.50           | 31.96          | 29.50           | 50.84           | 50.84            |
| 23        |       | 29.50          | 27.04           | 29.50          | 29.50           | 29.50          | 29.50           | 31.96          | 29.50           | 50.84           | 50.84            |
| 24        |       | 29.50          | 27.04           | 29.50          | 29.50           | 29.50          | 29.50           | 31.96          | 29.50           | 50.84           | 50.84            |
| 25        |       | 29.50          | 27.04           | 29.50          | 29.50           | 29.50          | 29.50           | 31.96          | 29.50           | 50.84           | 50.84            |
| 26        |       | 29.50          | 27.04           | 29.50          | 29.50           | 29.50          | 29.50           | 31.96          | 29.50           | 50.84           | 50.84            |
| 27        |       | 29.50          | 27.04           | 29.50          | 29.50           | 29.50          | 29.50           | 31.96          | 29.50           | 50.84           | 50.84            |
| 28        |       | 29.50          | 27.04           | 29.50          | 29.50           | 29.50          | 29.50           | 31.96          | 29.50           | 50.84           | 50.84            |
| 29        |       | 29.50          | 27.04           | 29.50          | 29.50           | 29.50          | 29.50           | 31.96          | 29.50           | 50.84           | 50.84            |
| 30        |       | 34.42          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 41.79          | 39.34           | 79.44           | 73.08            |
| 31        |       | 34.42          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 41.79          | 39.34           | 79.44           | 73.08            |
| 32        |       | 34.42          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 41.79          | 39.34           | 79.44           | 73.08            |
| 33        |       | 34.42          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 41.79          | 39.34           | 79.44           | 73.08            |
| 34        |       | 34.42          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 41.79          | 39.34           | 79.44           | 73.08            |
| 35        |       | 34.42          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 41.79          | 39.34           | 79.44           | 73.08            |
| 36        |       | 34.42          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 41.79          | 39.34           | 79.44           | 73.08            |
| 37        |       | 34.42          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 41.79          | 39.34           | 79.44           | 73.08            |
| 38        |       | 34.42          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 41.79          | 39.34           | 79.44           | 73.08            |
| 39        |       | 34.42          | 34.42           | 39.34          | 36.88           | 41.79          | 39.34           | 41.79          | 39.34           | 79.44           | 73.08            |
| 40        |       | 56.54          | 51.63           | 66.38          | 59.00           | 71.30          | 66.38           | 76.21          | 71.30           | 146.17          | 133.46           |
| 41        |       | 56.54          | 51.63           | 66.38          | 59.00           | 71.30          | 66.38           | 76.21          | 71.30           | 146.17          | 133.46           |
| 42        |       | 56.54          | 51.63           | 66.38          | 59.00           | 71.30          | 66.38           | 76.21          | 71.30           | 146.17          | 133.46           |
| 43        |       | 56.54          | 51.63           | 66.38          | 59.00           | 71.30          | 66.38           | 76.21          | 71.30           | 146.17          | 133.46           |
| 44        |       | 56.54          | 51.63           | 66.38          | 59.00           | 71.30          | 66.38           | 76.21          | 71.30           | 146.17          | 133.46           |
| 45        |       | 56.54          | 51.63           | 66.38          | 59.00           | 71.30          | 66.38           | 76.21          | 71.30           | 146.17          | 133.46           |
| 46        |       | 56.54          | 51.63           | 66.38          | 59.00           | 71.30          | 66.38           | 76.21          | 71.30           | 146.17          | 133.46           |
| 47        |       | 56.54          | 51.63           | 66.38          | 59.00           | 71.30          | 66.38           | 76.21          | 71.30           | 146.17          | 133.46           |
| 48        |       | 56.54          | 51.63           | 66.38          | 59.00           | 71.30          | 66.38           | 76.21          | 71.30           | 146.17          | 133.46           |
| 49        |       | 56.54          | 51.63           | 66.38          | 59.00           | 71.30          | 66.38           | 76.21          | 71.30           | 146.17          | 133.46           |
| 50        |       | 108.17         | 94.65           | 130.71         | 114.93          | 144.23         | 128.45          | 157.75         | 141.98          | 265.06          | 235.93           |
| 51        |       | 108.17         | 94.65           | 130.71         | 114.93          | 144.23         | 128.45          | 157.75         | 141.98          | 265.06          | 235.93           |
| 52        |       | 108.17         | 94.65           | 130.71         | 114.93          | 144.23         | 128.45          | 157.75         | 141.98          | 265.06          | 235.93           |
| 53        |       | 108.17         | 94.65           | 130.71         | 114.93          | 144.23         | 128.45          | 157.75         | 141.98          | 265.06          | 235.93           |
| 54        |       | 108.17         | 94.65           | 130.71         | 114.93          | 144.23         | 128.45          | 157.75         | 141.98          | 265.06          | 235.93           |
| 55        |       | 108.17         | 94.65           | 130.71         | 114.93          | 144.23         | 128.45          | 157.75         | 141.98          | 265.06          | 235.93           |
| 56        |       | 108.17         | 94.65           | 130.71         | 114.93          | 144.23         | 128.45          | 157.75         | 141.98          | 265.06          | 235.93           |
| 57        |       | 108.17         | 94.65           | 130.71         | 114.93          | 144.23         | 128.45          | 157.75         | 141.98          | 265.06          | 235.93           |
| 58        |       | 108.17         | 94.65           | 130.71         | 114.93          | 144.23         | 128.45          | 157.75         | 141.98          | 265.06          | 235.93           |
| 59        |       | 108.17         | 94.65           | 130.71         | 114.93          | 144.23         | 128.45          | 157.75         | 141.98          | 265.06          | 235.93           |
| 60        |       | 163.49         | 141.98          | 202.21         | 176.39          | 228.02         | 200.06          | 249.53         | 219.42          | 397.59          | 350.32           |
| 61        |       | 163.49         | 141.98          | 202.21         | 176.39          | 228.02         | 200.06          | 249.53         | 219.42          | 397.59          | 350.32           |
| 62        |       | 163.49         | 141.98          | 202.21         | 176.39          | 228.02         | 200.06          | 249.53         | 219.42          | 397.59          | 350.32           |
| 63        |       | 163.49         | 141.98          | 202.21         | 176.39          | 228.02         | 200.06          | 249.53         | 219.42          | 397.59          | 350.32           |
| 64        |       | 163.49         | 141.98          | 202.21         | 176.39          | 228.02         | 200.06          | 249.53         | 219.42          | 397.59          | 350.32           |
| 65        |       | 214.07         | 183.78          | 264.55         | 228.20          | 298.88         | 260.50          | 325.14         | 286.76          | 501.14          | 441.10           |
| 66        |       | 234.85         | 201.01          | 290.56         | 250.76          | 328.38         | 286.59          | 358.23         | 314.45          | 545.32          | 478.44           |
| 67        |       | 256.88         | 219.63          | 319.63         | 274.53          | 362.77         | 315.71          | 396.11         | 345.12          | 593.06          | 519.56           |
| 68        |       | 282.02         | 239.53          | 351.56         | 301.33          | 397.92         | 345.77          | 434.62         | 378.60          | 651.61          | 569.23           |
| 69        |       | 308.19         | 262.53          | 384.28         | 329.11          | 435.65         | 378.57          | 475.60         | 414.72          | 713.05          | 619.62           |
| 70        |       | 337.16         | 286.59          | 421.45         | 361.51          | 477.64         | 413.96          | 522.59         | 453.29          | 779.55          | 677.87           |
| 71        |       | 366.11         | 311.19          | 459.46         | 391.74          | 519.87         | 450.31          | 569.29         | 492.41          | 853.17          | 741.16           |
| 72        |       | 390.92         | 331.04          | 491.29         | 419.09          | 558.21         | 480.72          | 609.27         | 528.27          | 933.43          | 809.14           |
| 73        |       | 421.36         | 356.53          | 530.53         | 452.06          | 602.18         | 518.59          | 658.47         | 568.06          | 1,022.22        | 883.77           |
| 74        |       | 452.58         | 383.21          | 571.50         | 485.61          | 649.14         | 558.29          | 710.25         | 612.80          | 1,094.18        | 943.26           |
| 75        |       | 486.84         | 411.57          | 616.56         | 523.67          | 701.44         | 602.15          | 767.09         | 661.40          | 1,170.76        | 1,006.56         |
| 76        |       | 532.12         | 448.68          | 675.38         | 573.05          | 768.27         | 659.64          | 840.68         | 722.61          | 1,250.92        | 1,072.81         |
| 77        |       | 581.74         | 490.46          | 739.54         | 625.05          | 841.65         | 720.98          | 922.11         | 790.60          | 1,357.78        | 1,163.82         |
| 78        |       | 623.21         | 524.41          | 793.45         | 670.32          | 905.93         | 773.69          | 991.06         | 849.70          | 1,455.76        | 1,243.59         |
| 79        |       | 667.32         | 561.32          | 852.43         | 719.57          | 973.36         | 830.04          | 1,067.41       | 910.65          | 1,557.12        | 1,327.51         |
| 80        |       | 727.03         | 610.59          | 931.55         | 785.25          | 1,064.42       | 906.18          | 1,167.43       | 995.75          | 1,697.98        | 1,445.21         |
| 81        |       | 792.72         | 665.82          | 1,018.14       | 856.91          | 1,164.44       | 989.78          | 1,279.40       | 1,088.31        | 1,850.41        | 1,570.63         |
| 82        |       | 864.38         | 724.05          | 1,112.19       | 934.54          | 1,274.92       | 1,082.34        | 1,400.32       | 1,189.82        | 2,018.28        | 1,707.63         |
| 83        |       | 942.01         | 788.24          | 1,215.20       | 1,018.14        | 1,394.35       | 1,180.87        | 1,534.68       | 1,300.30        | 2,205.44        | 1,861.99         |
| 84        |       | 1,025.61       | 856.91          | 1,327.17       | 1,109.21        | 1,524.23       | 1,288.35        | 1,682.47       | 1,421.22        | 2,411.90        | 2,027.93         |
| 85        |       | 1,116.67       | 931.55          | 1,448.09       | 1,207.74        | 1,667.54       | 1,406.29        | 1,843.70       | 1,554.08        | 2,635.72        | 2,211.23         |
| 86        |       | 1,215.20       | 1,012.17        | 1,580.96       | 1,316.72        | 1,822.80       | 1,534.68        | 2,021.35       | 1,698.89        | 2,882.70        | 2,409.97         |
| 87        |       | 1,322.69       | 1,100.25        | 1,727.26       | 1,434.65        | 1,992.99       | 1,675.01        | 2,215.43       | 1,857.14        | 3,150.91        | 2,626.08         |
| 88        |       | 1,440.63       | 1,195.79        | 1,885.50       | 1,563.04        | 2,179.60       | 1,827.28        | 2,427.42       | 2,030.31        | 3,444.19        | 2,861.48         |
| 89        |       | 1,567.52       | 1,300.30        | 2,058.68       | 1,703.37        | 2,384.12       | 1,994.48        | 2,661.80       | 2,218.41        | 3,766.42        | 3,120.03         |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85

If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286

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

MP-LT694

LONG TERM CARE POLICY

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 3 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 31.96          | 29.50           | 31.96          | 31.96           | 34.42          | 31.96           | 34.42          | 34.42           | 57.20           | 54.02            |
| 19        |       | 31.96          | 29.50           | 31.96          | 31.96           | 34.42          | 31.96           | 34.42          | 34.42           | 57.20           | 54.02            |
| 20        |       | 31.96          | 29.50           | 31.96          | 31.96           | 34.42          | 31.96           | 34.42          | 34.42           | 57.20           | 54.02            |
| 21        |       | 31.96          | 29.50           | 31.96          | 31.96           | 34.42          | 31.96           | 34.42          | 34.42           | 57.20           | 54.02            |
| 22        |       | 31.96          | 29.50           | 31.96          | 31.96           | 34.42          | 31.96           | 34.42          | 34.42           | 57.20           | 54.02            |
| 23        |       | 31.96          | 29.50           | 31.96          | 31.96           | 34.42          | 31.96           | 34.42          | 34.42           | 57.20           | 54.02            |
| 24        |       | 31.96          | 29.50           | 31.96          | 31.96           | 34.42          | 31.96           | 34.42          | 34.42           | 57.20           | 54.02            |
| 25        |       | 31.96          | 29.50           | 31.96          | 31.96           | 34.42          | 31.96           | 34.42          | 34.42           | 57.20           | 54.02            |
| 26        |       | 31.96          | 29.50           | 31.96          | 31.96           | 34.42          | 31.96           | 34.42          | 34.42           | 57.20           | 54.02            |
| 27        |       | 31.96          | 29.50           | 31.96          | 31.96           | 34.42          | 31.96           | 34.42          | 34.42           | 57.20           | 54.02            |
| 28        |       | 31.96          | 29.50           | 31.96          | 31.96           | 34.42          | 31.96           | 34.42          | 34.42           | 57.20           | 54.02            |
| 29        |       | 31.96          | 29.50           | 31.96          | 31.96           | 34.42          | 31.96           | 34.42          | 34.42           | 57.20           | 54.02            |
| 30        |       | 39.34          | 36.88           | 41.79          | 39.34           | 44.25          | 41.79           | 46.71          | 44.25           | 88.97           | 82.62            |
| 31        |       | 39.34          | 36.88           | 41.79          | 39.34           | 44.25          | 41.79           | 46.71          | 44.25           | 88.97           | 82.62            |
| 32        |       | 39.34          | 36.88           | 41.79          | 39.34           | 44.25          | 41.79           | 46.71          | 44.25           | 88.97           | 82.62            |
| 33        |       | 39.34          | 36.88           | 41.79          | 39.34           | 44.25          | 41.79           | 46.71          | 44.25           | 88.97           | 82.62            |
| 34        |       | 39.34          | 36.88           | 41.79          | 39.34           | 44.25          | 41.79           | 46.71          | 44.25           | 88.97           | 82.62            |
| 35        |       | 39.34          | 36.88           | 41.79          | 39.34           | 44.25          | 41.79           | 46.71          | 44.25           | 88.97           | 82.62            |
| 36        |       | 39.34          | 36.88           | 41.79          | 39.34           | 44.25          | 41.79           | 46.71          | 44.25           | 88.97           | 82.62            |
| 37        |       | 39.34          | 36.88           | 41.79          | 39.34           | 44.25          | 41.79           | 46.71          | 44.25           | 88.97           | 82.62            |
| 38        |       | 39.34          | 36.88           | 41.79          | 39.34           | 44.25          | 41.79           | 46.71          | 44.25           | 88.97           | 82.62            |
| 39        |       | 39.34          | 36.88           | 41.79          | 39.34           | 44.25          | 41.79           | 46.71          | 44.25           | 88.97           | 82.62            |
| 40        |       | 61.46          | 56.54           | 71.30          | 66.38           | 78.67          | 71.30           | 83.59          | 78.67           | 162.05          | 146.17           |
| 41        |       | 61.46          | 56.54           | 71.30          | 66.38           | 78.67          | 71.30           | 83.59          | 78.67           | 162.05          | 146.17           |
| 42        |       | 61.46          | 56.54           | 71.30          | 66.38           | 78.67          | 71.30           | 83.59          | 78.67           | 162.05          | 146.17           |
| 43        |       | 61.46          | 56.54           | 71.30          | 66.38           | 78.67          | 71.30           | 83.59          | 78.67           | 162.05          | 146.17           |
| 44        |       | 61.46          | 56.54           | 71.30          | 66.38           | 78.67          | 71.30           | 83.59          | 78.67           | 162.05          | 146.17           |
| 45        |       | 61.46          | 56.54           | 71.30          | 66.38           | 78.67          | 71.30           | 83.59          | 78.67           | 162.05          | 146.17           |
| 46        |       | 61.46          | 56.54           | 71.30          | 66.38           | 78.67          | 71.30           | 83.59          | 78.67           | 162.05          | 146.17           |
| 47        |       | 61.46          | 56.54           | 71.30          | 66.38           | 78.67          | 71.30           | 83.59          | 78.67           | 162.05          | 146.17           |
| 48        |       | 61.46          | 56.54           | 71.30          | 66.38           | 78.67          | 71.30           | 83.59          | 78.67           | 162.05          | 146.17           |
| 49        |       | 61.46          | 56.54           | 71.30          | 66.38           | 78.67          | 71.30           | 83.59          | 78.67           | 162.05          | 146.17           |
| 50        |       | 117.19         | 103.67          | 141.98         | 126.20          | 160.01         | 141.98          | 173.53         | 155.50          | 291.27          | 259.23           |
| 51        |       | 117.19         | 103.67          | 141.98         | 126.20          | 160.01         | 141.98          | 173.53         | 155.50          | 291.27          | 259.23           |
| 52        |       | 117.19         | 103.67          | 141.98         | 126.20          | 160.01         | 141.98          | 173.53         | 155.50          | 291.27          | 259.23           |
| 53        |       | 117.19         | 103.67          | 141.98         | 126.20          | 160.01         | 141.98          | 173.53         | 155.50          | 291.27          | 259.23           |
| 54        |       | 117.19         | 103.67          | 141.98         | 126.20          | 160.01         | 141.98          | 173.53         | 155.50          | 291.27          | 259.23           |
| 55        |       | 117.19         | 103.67          | 141.98         | 126.20          | 160.01         | 141.98          | 173.53         | 155.50          | 291.27          | 259.23           |
| 56        |       | 117.19         | 103.67          | 141.98         | 126.20          | 160.01         | 141.98          | 173.53         | 155.50          | 291.27          | 259.23           |
| 57        |       | 117.19         | 103.67          | 141.98         | 126.20          | 160.01         | 141.98          | 173.53         | 155.50          | 291.27          | 259.23           |
| 58        |       | 117.19         | 103.67          | 141.98         | 126.20          | 160.01         | 141.98          | 173.53         | 155.50          | 291.27          | 259.23           |
| 59        |       | 117.19         | 103.67          | 141.98         | 126.20          | 160.01         | 141.98          | 173.53         | 155.50          | 291.27          | 259.23           |
| 60        |       | 180.70         | 157.03          | 223.72         | 193.60          | 251.69         | 219.42          | 273.20         | 240.93          | 436.51          | 386.47           |
| 61        |       | 180.70         | 157.03          | 223.72         | 193.60          | 251.69         | 219.42          | 273.20         | 240.93          | 436.51          | 386.47           |
| 62        |       | 180.70         | 157.03          | 223.72         | 193.60          | 251.69         | 219.42          | 273.20         | 240.93          | 436.51          | 386.47           |
| 63        |       | 180.70         | 157.03          | 223.72         | 193.60          | 251.69         | 219.42          | 273.20         | 240.93          | 436.51          | 386.47           |
| 64        |       | 180.70         | 157.03          | 223.72         | 193.60          | 251.69         | 219.42          | 273.20         | 240.93          | 436.51          | 386.47           |
| 65        |       | 234.26         | 201.95          | 290.80         | 250.41          | 329.17         | 286.76          | 359.47         | 315.04          | 550.74          | 485.49           |
| 66        |       | 258.72         | 220.91          | 320.42         | 276.64          | 362.21         | 314.45          | 396.05         | 346.30          | 599.35          | 527.32           |
| 67        |       | 282.37         | 241.19          | 352.97         | 301.98          | 398.06         | 347.09          | 435.33         | 380.42          | 653.88          | 572.79           |
| 68        |       | 309.06         | 264.64          | 386.33         | 332.25          | 436.55         | 378.60          | 477.12         | 415.31          | 716.54          | 624.16           |
| 69        |       | 338.62         | 289.16          | 424.23         | 363.36          | 479.40         | 416.62          | 523.16         | 456.57          | 784.36          | 683.55           |
| 70        |       | 370.88         | 314.69          | 464.54         | 397.10          | 526.35         | 455.17          | 575.04         | 498.25          | 857.02          | 745.66           |
| 71        |       | 402.72         | 342.30          | 505.22         | 432.00          | 572.96         | 494.24          | 626.04         | 541.83          | 938.96          | 815.03           |
| 72        |       | 429.66         | 364.51          | 540.60         | 461.36          | 612.79         | 530.03          | 670.91         | 581.10          | 1,027.24        | 888.87           |
| 73        |       | 462.29         | 392.35          | 583.42         | 496.41          | 661.88         | 569.77          | 723.30         | 626.06          | 1,123.75        | 971.45           |
| 74        |       | 497.18         | 421.20          | 629.32         | 535.17          | 715.21         | 614.45          | 781.28         | 673.91          | 1,202.93        | 1,038.70         |
| 75        |       | 536.49         | 453.21          | 679.01         | 576.52          | 771.90         | 663.00          | 843.96         | 727.05          | 1,288.05        | 1,106.78         |
| 76        |       | 585.64         | 494.33          | 743.07         | 629.72          | 845.40         | 725.75          | 925.70         | 795.02          | 1,375.81        | 1,181.31         |
| 77        |       | 640.52         | 538.41          | 813.81         | 688.49          | 926.75         | 793.69          | 1,013.39       | 869.51          | 1,493.77        | 1,279.80         |
| 78        |       | 685.52         | 576.09          | 874.01         | 738.73          | 995.61         | 851.21          | 1,091.37       | 934.81          | 1,601.15        | 1,367.36         |
| 79        |       | 734.50         | 616.56          | 937.53         | 791.22          | 1,070.39       | 913.64          | 1,173.40       | 1,003.21        | 1,713.41        | 1,460.65         |
| 80        |       | 800.18         | 671.79          | 1,024.11       | 862.88          | 1,170.42       | 997.24          | 1,285.37       | 1,095.77        | 1,867.78        | 1,588.00         |
| 81        |       | 871.84         | 731.51          | 1,119.66       | 942.01          | 1,280.89       | 1,089.80        | 1,406.29       | 1,197.29        | 2,035.64        | 1,726.92         |
| 82        |       | 950.96         | 797.20          | 1,224.16       | 1,027.10        | 1,401.81       | 1,189.82        | 1,540.65       | 1,307.76        | 2,220.88        | 1,879.35         |
| 83        |       | 1,036.06       | 865.87          | 1,336.12       | 1,119.66        | 1,533.18       | 1,298.80        | 1,688.44       | 1,430.18        | 2,427.34        | 2,047.22         |
| 84        |       | 1,127.12       | 942.01          | 1,460.03       | 1,219.68        | 1,676.50       | 1,416.74        | 1,851.17       | 1,563.04        | 2,653.09        | 2,232.45         |
| 85        |       | 1,227.14       | 1,024.11        | 1,592.90       | 1,328.66        | 1,833.25       | 1,546.62        | 2,028.82       | 1,709.34        | 2,900.07        | 2,433.12         |
| 86        |       | 1,336.12       | 1,113.69        | 1,739.20       | 1,448.09        | 2,004.93       | 1,688.44        | 2,222.89       | 1,867.59        | 3,170.20        | 2,651.16         |
| 87        |       | 1,455.55       | 1,210.72        | 1,898.94       | 1,577.97        | 2,193.04       | 1,842.21        | 2,436.37       | 2,042.26        | 3,465.42        | 2,888.49         |
| 88        |       | 1,583.94       | 1,316.72        | 2,073.61       | 1,719.79        | 2,397.56       | 2,009.41        | 2,670.76       | 2,231.85        | 3,789.58        | 3,148.98         |
| 89        |       | 1,724.27       | 1,430.18        | 2,264.69       | 1,873.56        | 2,622.98       | 2,193.04        | 2,927.53       | 2,440.85        | 4,142.68        | 3,430.69         |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85

If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286

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

UR268

INFLATION SHIELD RIDER

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 1 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 39.72           | 34.04            |
| 19        |       | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 39.72           | 34.04            |
| 20        |       | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 39.72           | 34.04            |
| 21        |       | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 39.72           | 34.04            |
| 22        |       | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 39.72           | 34.04            |
| 23        |       | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 39.72           | 34.04            |
| 24        |       | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 39.72           | 34.04            |
| 25        |       | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 39.72           | 34.04            |
| 26        |       | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 39.72           | 34.04            |
| 27        |       | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 39.72           | 34.04            |
| 28        |       | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 39.72           | 34.04            |
| 29        |       | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 21.95          | 21.95           | 39.72           | 34.04            |
| 30        |       | 38.55          | 38.55           | 42.41          | 38.55           | 46.26          | 42.41           | 46.26          | 46.26           | 89.69           | 79.73            |
| 31        |       | 38.55          | 38.55           | 42.41          | 38.55           | 46.26          | 42.41           | 46.26          | 46.26           | 89.69           | 79.73            |
| 32        |       | 38.55          | 38.55           | 42.41          | 38.55           | 46.26          | 42.41           | 46.26          | 46.26           | 89.69           | 79.73            |
| 33        |       | 38.55          | 38.55           | 42.41          | 38.55           | 46.26          | 42.41           | 46.26          | 46.26           | 89.69           | 79.73            |
| 34        |       | 38.55          | 38.55           | 42.41          | 38.55           | 46.26          | 42.41           | 46.26          | 46.26           | 89.69           | 79.73            |
| 35        |       | 38.55          | 38.55           | 42.41          | 38.55           | 46.26          | 42.41           | 46.26          | 46.26           | 89.69           | 79.73            |
| 36        |       | 38.55          | 38.55           | 42.41          | 38.55           | 46.26          | 42.41           | 46.26          | 46.26           | 89.69           | 79.73            |
| 37        |       | 38.55          | 38.55           | 42.41          | 38.55           | 46.26          | 42.41           | 46.26          | 46.26           | 89.69           | 79.73            |
| 38        |       | 38.55          | 38.55           | 42.41          | 38.55           | 46.26          | 42.41           | 46.26          | 46.26           | 89.69           | 79.73            |
| 39        |       | 38.55          | 38.55           | 42.41          | 38.55           | 46.26          | 42.41           | 46.26          | 46.26           | 89.69           | 79.73            |
| 40        |       | 81.13          | 73.75           | 92.19          | 84.82           | 99.57          | 92.19           | 106.94         | 99.57           | 209.72          | 190.65           |
| 41        |       | 81.13          | 73.75           | 92.19          | 84.82           | 99.57          | 92.19           | 106.94         | 99.57           | 209.72          | 190.65           |
| 42        |       | 81.13          | 73.75           | 92.19          | 84.82           | 99.57          | 92.19           | 106.94         | 99.57           | 209.72          | 190.65           |
| 43        |       | 81.13          | 73.75           | 92.19          | 84.82           | 99.57          | 92.19           | 106.94         | 99.57           | 209.72          | 190.65           |
| 44        |       | 81.13          | 73.75           | 92.19          | 84.82           | 99.57          | 92.19           | 106.94         | 99.57           | 209.72          | 190.65           |
| 45        |       | 81.13          | 73.75           | 92.19          | 84.82           | 99.57          | 92.19           | 106.94         | 99.57           | 209.72          | 190.65           |
| 46        |       | 81.13          | 73.75           | 92.19          | 84.82           | 99.57          | 92.19           | 106.94         | 99.57           | 209.72          | 190.65           |
| 47        |       | 81.13          | 73.75           | 92.19          | 84.82           | 99.57          | 92.19           | 106.94         | 99.57           | 209.72          | 190.65           |
| 48        |       | 81.13          | 73.75           | 92.19          | 84.82           | 99.57          | 92.19           | 106.94         | 99.57           | 209.72          | 190.65           |
| 49        |       | 81.13          | 73.75           | 92.19          | 84.82           | 99.57          | 92.19           | 106.94         | 99.57           | 209.72          | 190.65           |
| 50        |       | 165.16         | 144.52          | 199.57         | 175.49          | 223.66         | 196.13          | 240.86         | 216.78          | 404.71          | 364.68           |
| 51        |       | 165.16         | 144.52          | 199.57         | 175.49          | 223.66         | 196.13          | 240.86         | 216.78          | 404.71          | 364.68           |
| 52        |       | 165.16         | 144.52          | 199.57         | 175.49          | 223.66         | 196.13          | 240.86         | 216.78          | 404.71          | 364.68           |
| 53        |       | 165.16         | 144.52          | 199.57         | 175.49          | 223.66         | 196.13          | 240.86         | 216.78          | 404.71          | 364.68           |
| 54        |       | 165.16         | 144.52          | 199.57         | 175.49          | 223.66         | 196.13          | 240.86         | 216.78          | 404.71          | 364.68           |
| 55        |       | 165.16         | 144.52          | 199.57         | 175.49          | 223.66         | 196.13          | 240.86         | 216.78          | 404.71          | 364.68           |
| 56        |       | 165.16         | 144.52          | 199.57         | 175.49          | 223.66         | 196.13          | 240.86         | 216.78          | 404.71          | 364.68           |
| 57        |       | 165.16         | 144.52          | 199.57         | 175.49          | 223.66         | 196.13          | 240.86         | 216.78          | 404.71          | 364.68           |
| 58        |       | 165.16         | 144.52          | 199.57         | 175.49          | 223.66         | 196.13          | 240.86         | 216.78          | 404.71          | 364.68           |
| 59        |       | 165.16         | 144.52          | 199.57         | 175.49          | 223.66         | 196.13          | 240.86         | 216.78          | 404.71          | 364.68           |
| 60        |       | 215.55         | 186.60          | 263.81         | 228.42          | 299.20         | 260.59          | 324.94         | 286.33          | 515.62          | 457.40           |
| 61        |       | 215.55         | 186.60          | 263.81         | 228.42          | 299.20         | 260.59          | 324.94         | 286.33          | 515.62          | 457.40           |
| 62        |       | 215.55         | 186.60          | 263.81         | 228.42          | 299.20         | 260.59          | 324.94         | 286.33          | 515.62          | 457.40           |
| 63        |       | 215.55         | 186.60          | 263.81         | 228.42          | 299.20         | 260.59          | 324.94         | 286.33          | 515.62          | 457.40           |
| 64        |       | 215.55         | 186.60          | 263.81         | 228.42          | 299.20         | 260.59          | 324.94         | 286.33          | 515.62          | 457.40           |
| 65        |       | 258.97         | 220.59          | 319.70         | 274.95          | 361.27         | 316.50          | 393.24         | 345.28          | 607.41          | 533.03           |
| 66        |       | 273.44         | 235.30          | 340.21         | 292.52          | 384.73         | 333.86          | 419.70         | 365.66          | 636.99          | 558.90           |
| 67        |       | 291.06         | 246.75          | 360.65         | 310.03          | 408.10         | 354.33          | 446.07         | 389.12          | 670.58          | 584.71           |
| 68        |       | 303.03         | 258.85          | 378.79         | 325.13          | 426.14         | 372.48          | 467.17         | 407.21          | 701.74          | 611.98           |
| 69        |       | 318.38         | 271.10          | 397.19         | 340.45          | 447.63         | 387.74          | 488.61         | 425.56          | 733.38          | 639.67           |
| 70        |       | 315.13         | 270.11          | 396.16         | 339.15          | 447.18         | 387.15          | 489.21         | 426.17          | 733.13          | 636.16           |
| 71        |       | 316.13         | 270.15          | 399.48         | 339.13          | 451.20         | 390.85          | 494.31         | 428.22          | 740.84          | 643.54           |
| 72        |       | 313.79         | 265.09          | 392.24         | 335.43          | 446.34         | 384.13          | 486.92         | 422.00          | 745.80          | 648.52           |
| 73        |       | 309.38         | 260.81          | 388.65         | 332.40          | 442.34         | 380.99          | 483.26         | 416.77          | 750.53          | 650.22           |
| 74        |       | 305.94         | 257.76          | 385.44         | 327.62          | 438.44         | 375.80          | 479.39         | 411.94          | 738.02          | 634.44           |
| 75        |       | 299.01         | 253.70          | 380.56         | 321.66          | 432.67         | 371.49          | 471.17         | 405.47          | 720.93          | 618.38           |
| 76        |       | 296.59         | 251.45          | 378.25         | 320.23          | 429.84         | 367.51          | 470.67         | 404.05          | 698.74          | 600.92           |
| 77        |       | 294.31         | 247.64          | 373.47         | 316.64          | 426.25         | 365.36          | 466.84         | 399.87          | 687.34          | 587.64           |
| 78        |       | 283.73         | 239.92          | 361.80         | 306.57          | 413.21         | 352.28          | 451.30         | 386.55          | 664.51          | 566.06           |
| 79        |       | 273.21         | 228.85          | 347.72         | 292.72          | 397.39         | 338.85          | 436.42         | 372.55          | 635.15          | 543.43           |
| 80        |       | 235.87         | 198.55          | 301.56         | 255.28          | 344.85         | 294.10          | 379.19         | 322.46          | 551.84          | 468.87           |
| 81        |       | 243.34         | 203.03          | 312.01         | 262.75          | 356.80         | 303.05          | 391.13         | 332.91          | 567.28          | 480.45           |
| 82        |       | 250.80         | 209.00          | 322.46         | 270.21          | 368.74         | 313.50          | 404.57         | 343.36          | 584.64          | 493.96           |
| 83        |       | 255.28         | 213.48          | 329.93         | 276.18          | 377.70         | 319.48          | 416.51         | 352.32          | 598.15          | 505.53           |
| 84        |       | 261.25         | 217.96          | 337.39         | 282.15          | 388.15         | 326.94          | 428.46         | 361.28          | 613.59          | 515.18           |
| 85        |       | 265.73         | 222.44          | 344.85         | 288.13          | 397.11         | 335.90          | 438.91         | 370.23          | 629.02          | 526.76           |
| 86        |       | 271.70         | 226.92          | 353.81         | 294.10          | 407.56         | 343.36          | 452.34         | 379.19          | 644.46          | 538.34           |
| 87        |       | 277.68         | 229.90          | 361.28         | 300.07          | 418.01         | 350.83          | 464.28         | 389.64          | 659.90          | 549.91           |
| 88        |       | 283.65         | 234.38          | 370.23         | 307.53          | 428.46         | 358.29          | 477.72         | 398.60          | 677.26          | 561.49           |
| 89        |       | 288.13         | 240.35          | 379.19         | 313.50          | 438.91         | 367.25          | 489.66         | 409.05          | 692.70          | 575.00           |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85  
 If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286

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

UR268

INFLATION SHIELD RIDER

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 3 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 26.34          | 21.95           | 26.34          | 26.34           | 26.34          | 26.34           | 26.34          | 26.34           | 45.39           | 39.72            |
| 19        |       | 26.34          | 21.95           | 26.34          | 26.34           | 26.34          | 26.34           | 26.34          | 26.34           | 45.39           | 39.72            |
| 20        |       | 26.34          | 21.95           | 26.34          | 26.34           | 26.34          | 26.34           | 26.34          | 26.34           | 45.39           | 39.72            |
| 21        |       | 26.34          | 21.95           | 26.34          | 26.34           | 26.34          | 26.34           | 26.34          | 26.34           | 45.39           | 39.72            |
| 22        |       | 26.34          | 21.95           | 26.34          | 26.34           | 26.34          | 26.34           | 26.34          | 26.34           | 45.39           | 39.72            |
| 23        |       | 26.34          | 21.95           | 26.34          | 26.34           | 26.34          | 26.34           | 26.34          | 26.34           | 45.39           | 39.72            |
| 24        |       | 26.34          | 21.95           | 26.34          | 26.34           | 26.34          | 26.34           | 26.34          | 26.34           | 45.39           | 39.72            |
| 25        |       | 26.34          | 21.95           | 26.34          | 26.34           | 26.34          | 26.34           | 26.34          | 26.34           | 45.39           | 39.72            |
| 26        |       | 26.34          | 21.95           | 26.34          | 26.34           | 26.34          | 26.34           | 26.34          | 26.34           | 45.39           | 39.72            |
| 27        |       | 26.34          | 21.95           | 26.34          | 26.34           | 26.34          | 26.34           | 26.34          | 26.34           | 45.39           | 39.72            |
| 28        |       | 26.34          | 21.95           | 26.34          | 26.34           | 26.34          | 26.34           | 26.34          | 26.34           | 45.39           | 39.72            |
| 29        |       | 26.34          | 21.95           | 26.34          | 26.34           | 26.34          | 26.34           | 26.34          | 26.34           | 45.39           | 39.72            |
| 30        |       | 46.26          | 42.41           | 50.12          | 46.26           | 50.12          | 50.12           | 53.97          | 50.12           | 99.66           | 94.68            |
| 31        |       | 46.26          | 42.41           | 50.12          | 46.26           | 50.12          | 50.12           | 53.97          | 50.12           | 99.66           | 94.68            |
| 32        |       | 46.26          | 42.41           | 50.12          | 46.26           | 50.12          | 50.12           | 53.97          | 50.12           | 99.66           | 94.68            |
| 33        |       | 46.26          | 42.41           | 50.12          | 46.26           | 50.12          | 50.12           | 53.97          | 50.12           | 99.66           | 94.68            |
| 34        |       | 46.26          | 42.41           | 50.12          | 46.26           | 50.12          | 50.12           | 53.97          | 50.12           | 99.66           | 94.68            |
| 35        |       | 46.26          | 42.41           | 50.12          | 46.26           | 50.12          | 50.12           | 53.97          | 50.12           | 99.66           | 94.68            |
| 36        |       | 46.26          | 42.41           | 50.12          | 46.26           | 50.12          | 50.12           | 53.97          | 50.12           | 99.66           | 94.68            |
| 37        |       | 46.26          | 42.41           | 50.12          | 46.26           | 50.12          | 50.12           | 53.97          | 50.12           | 99.66           | 94.68            |
| 38        |       | 46.26          | 42.41           | 50.12          | 46.26           | 50.12          | 50.12           | 53.97          | 50.12           | 99.66           | 94.68            |
| 39        |       | 46.26          | 42.41           | 50.12          | 46.26           | 50.12          | 50.12           | 53.97          | 50.12           | 99.66           | 94.68            |
| 40        |       | 92.19          | 84.82           | 106.94         | 95.88           | 118.01         | 106.94          | 125.38         | 114.32          | 238.31          | 219.25           |
| 41        |       | 92.19          | 84.82           | 106.94         | 95.88           | 118.01         | 106.94          | 125.38         | 114.32          | 238.31          | 219.25           |
| 42        |       | 92.19          | 84.82           | 106.94         | 95.88           | 118.01         | 106.94          | 125.38         | 114.32          | 238.31          | 219.25           |
| 43        |       | 92.19          | 84.82           | 106.94         | 95.88           | 118.01         | 106.94          | 125.38         | 114.32          | 238.31          | 219.25           |
| 44        |       | 92.19          | 84.82           | 106.94         | 95.88           | 118.01         | 106.94          | 125.38         | 114.32          | 238.31          | 219.25           |
| 45        |       | 92.19          | 84.82           | 106.94         | 95.88           | 118.01         | 106.94          | 125.38         | 114.32          | 238.31          | 219.25           |
| 46        |       | 92.19          | 84.82           | 106.94         | 95.88           | 118.01         | 106.94          | 125.38         | 114.32          | 238.31          | 219.25           |
| 47        |       | 92.19          | 84.82           | 106.94         | 95.88           | 118.01         | 106.94          | 125.38         | 114.32          | 238.31          | 219.25           |
| 48        |       | 92.19          | 84.82           | 106.94         | 95.88           | 118.01         | 106.94          | 125.38         | 114.32          | 238.31          | 219.25           |
| 49        |       | 92.19          | 84.82           | 106.94         | 95.88           | 118.01         | 106.94          | 125.38         | 114.32          | 238.31          | 219.25           |
| 50        |       | 189.25         | 165.16          | 230.54         | 203.01          | 258.07         | 227.10          | 278.71         | 251.19          | 466.97          | 418.05           |
| 51        |       | 189.25         | 165.16          | 230.54         | 203.01          | 258.07         | 227.10          | 278.71         | 251.19          | 466.97          | 418.05           |
| 52        |       | 189.25         | 165.16          | 230.54         | 203.01          | 258.07         | 227.10          | 278.71         | 251.19          | 466.97          | 418.05           |
| 53        |       | 189.25         | 165.16          | 230.54         | 203.01          | 258.07         | 227.10          | 278.71         | 251.19          | 466.97          | 418.05           |
| 54        |       | 189.25         | 165.16          | 230.54         | 203.01          | 258.07         | 227.10          | 278.71         | 251.19          | 466.97          | 418.05           |
| 55        |       | 189.25         | 165.16          | 230.54         | 203.01          | 258.07         | 227.10          | 278.71         | 251.19          | 466.97          | 418.05           |
| 56        |       | 189.25         | 165.16          | 230.54         | 203.01          | 258.07         | 227.10          | 278.71         | 251.19          | 466.97          | 418.05           |
| 57        |       | 189.25         | 165.16          | 230.54         | 203.01          | 258.07         | 227.10          | 278.71         | 251.19          | 466.97          | 418.05           |
| 58        |       | 189.25         | 165.16          | 230.54         | 203.01          | 258.07         | 227.10          | 278.71         | 251.19          | 466.97          | 418.05           |
| 59        |       | 189.25         | 165.16          | 230.54         | 203.01          | 258.07         | 227.10          | 278.71         | 251.19          | 466.97          | 418.05           |
| 60        |       | 247.73         | 215.55          | 305.63         | 263.81          | 344.24         | 302.42          | 376.41         | 331.37          | 598.78          | 528.09           |
| 61        |       | 247.73         | 215.55          | 305.63         | 263.81          | 344.24         | 302.42          | 376.41         | 331.37          | 598.78          | 528.09           |
| 62        |       | 247.73         | 215.55          | 305.63         | 263.81          | 344.24         | 302.42          | 376.41         | 331.37          | 598.78          | 528.09           |
| 63        |       | 247.73         | 215.55          | 305.63         | 263.81          | 344.24         | 302.42          | 376.41         | 331.37          | 598.78          | 528.09           |
| 64        |       | 247.73         | 215.55          | 305.63         | 263.81          | 344.24         | 302.42          | 376.41         | 331.37          | 598.78          | 528.09           |
| 65        |       | 297.33         | 255.76          | 370.86         | 319.70          | 415.61         | 364.45          | 453.97         | 399.63          | 698.31          | 615.67           |
| 66        |       | 314.79         | 270.27          | 391.10         | 337.04          | 441.97         | 384.73          | 483.29         | 422.90          | 735.63          | 645.20           |
| 67        |       | 335.35         | 284.73          | 417.61         | 357.48          | 471.38         | 408.10          | 515.66         | 449.24          | 772.80          | 674.67           |
| 68        |       | 350.38         | 296.73          | 435.61         | 375.64          | 492.42         | 429.29          | 539.77         | 470.34          | 807.81          | 705.81           |
| 69        |       | 365.67         | 312.08          | 457.09         | 390.89          | 516.98         | 447.63          | 564.27         | 491.76          | 847.46          | 737.45           |
| 70        |       | 366.15         | 309.13          | 456.19         | 390.16          | 516.21         | 447.18          | 564.24         | 492.20          | 845.64          | 733.13           |
| 71        |       | 364.98         | 310.39          | 459.83         | 393.72          | 520.18         | 451.20          | 569.05         | 494.31          | 853.08          | 740.84           |
| 72        |       | 359.77         | 305.67          | 454.45         | 386.82          | 513.97         | 443.63          | 562.65         | 486.92          | 861.08          | 745.80           |
| 73        |       | 357.97         | 301.71          | 450.01         | 383.54          | 511.38         | 439.79          | 557.40         | 483.26          | 868.11          | 750.53           |
| 74        |       | 351.71         | 296.31          | 445.66         | 378.21          | 505.89         | 433.62          | 551.66         | 476.98          | 851.31          | 734.78           |
| 75        |       | 346.58         | 292.21          | 437.19         | 371.49          | 498.35         | 428.12          | 545.93         | 468.90          | 829.53          | 714.90           |
| 76        |       | 343.87         | 290.14          | 436.29         | 369.65          | 496.46         | 425.54          | 543.75         | 466.37          | 807.75          | 693.16           |
| 77        |       | 338.97         | 286.20          | 432.33         | 365.36          | 491.21         | 420.16          | 537.88         | 460.76          | 792.28          | 679.46           |
| 78        |       | 327.53         | 276.11          | 417.03         | 352.28          | 476.05         | 407.50          | 521.76         | 447.49          | 765.41          | 654.66           |
| 79        |       | 314.01         | 264.34          | 400.94         | 338.85          | 459.48         | 392.07          | 502.06         | 429.32          | 733.75          | 625.98           |
| 80        |       | 273.20         | 228.41          | 349.33         | 294.10          | 398.60         | 338.88          | 437.41         | 373.22          | 636.74          | 540.27           |
| 81        |       | 280.66         | 235.87          | 359.78         | 303.05          | 412.03         | 350.83          | 452.34         | 385.16          | 654.11          | 555.70           |
| 82        |       | 288.13         | 241.85          | 371.73         | 312.01          | 425.47         | 361.28          | 467.27         | 397.11          | 673.40          | 571.14           |
| 83        |       | 294.10         | 246.32          | 380.68         | 317.98          | 435.92         | 370.23          | 480.71         | 407.56          | 690.77          | 582.72           |
| 84        |       | 301.56         | 250.80          | 389.64         | 325.45          | 447.86         | 377.70          | 494.14         | 416.51          | 708.13          | 596.22           |
| 85        |       | 307.53         | 256.77          | 398.60         | 332.91          | 458.31         | 386.66          | 507.58         | 426.96          | 725.50          | 607.80           |
| 86        |       | 313.50         | 261.25          | 407.56         | 340.38          | 470.26         | 395.61          | 521.01         | 438.91          | 742.87          | 621.31           |
| 87        |       | 319.48         | 265.73          | 418.01         | 346.35          | 482.20         | 404.57          | 535.94         | 449.36          | 762.16          | 634.81           |
| 88        |       | 326.94         | 271.70          | 426.96         | 353.81          | 494.14         | 415.02          | 550.87         | 459.81          | 781.46          | 648.32           |
| 89        |       | 332.91         | 276.18          | 437.41         | 362.77          | 507.58         | 423.98          | 565.80         | 471.75          | 800.75          | 663.75           |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85

If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286

LONG TERM CARE POLICY  
 Base Policy Form 694  
 Premium per \$10 Units Purchased  
 Rate Schedule for the State of VA  
 Area 1 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 18.44          | 18.44           | 20.49          | 18.44           | 20.49          | 20.49           | 20.49          | 20.49           | 34.42           | 31.78            |
| 19        |       | 18.44          | 18.44           | 20.49          | 18.44           | 20.49          | 20.49           | 20.49          | 20.49           | 34.42           | 31.78            |
| 20        |       | 18.44          | 18.44           | 20.49          | 18.44           | 20.49          | 20.49           | 20.49          | 20.49           | 34.42           | 31.78            |
| 21        |       | 18.44          | 18.44           | 20.49          | 18.44           | 20.49          | 20.49           | 20.49          | 20.49           | 34.42           | 31.78            |
| 22        |       | 18.44          | 18.44           | 20.49          | 18.44           | 20.49          | 20.49           | 20.49          | 20.49           | 34.42           | 31.78            |
| 23        |       | 18.44          | 18.44           | 20.49          | 18.44           | 20.49          | 20.49           | 20.49          | 20.49           | 34.42           | 31.78            |
| 24        |       | 18.44          | 18.44           | 20.49          | 18.44           | 20.49          | 20.49           | 20.49          | 20.49           | 34.42           | 31.78            |
| 25        |       | 18.44          | 18.44           | 20.49          | 18.44           | 20.49          | 20.49           | 20.49          | 20.49           | 34.42           | 31.78            |
| 26        |       | 18.44          | 18.44           | 20.49          | 18.44           | 20.49          | 20.49           | 20.49          | 20.49           | 34.42           | 31.78            |
| 27        |       | 18.44          | 18.44           | 20.49          | 18.44           | 20.49          | 20.49           | 20.49          | 20.49           | 34.42           | 31.78            |
| 28        |       | 18.44          | 18.44           | 20.49          | 18.44           | 20.49          | 20.49           | 20.49          | 20.49           | 34.42           | 31.78            |
| 29        |       | 18.44          | 18.44           | 20.49          | 18.44           | 20.49          | 20.49           | 20.49          | 20.49           | 34.42           | 31.78            |
| 30        |       | 22.54          | 22.54           | 24.58          | 24.58           | 26.63          | 24.58           | 28.68          | 26.63           | 52.96           | 50.31            |
| 31        |       | 22.54          | 22.54           | 24.58          | 24.58           | 26.63          | 24.58           | 28.68          | 26.63           | 52.96           | 50.31            |
| 32        |       | 22.54          | 22.54           | 24.58          | 24.58           | 26.63          | 24.58           | 28.68          | 26.63           | 52.96           | 50.31            |
| 33        |       | 22.54          | 22.54           | 24.58          | 24.58           | 26.63          | 24.58           | 28.68          | 26.63           | 52.96           | 50.31            |
| 34        |       | 22.54          | 22.54           | 24.58          | 24.58           | 26.63          | 24.58           | 28.68          | 26.63           | 52.96           | 50.31            |
| 35        |       | 22.54          | 22.54           | 24.58          | 24.58           | 26.63          | 24.58           | 28.68          | 26.63           | 52.96           | 50.31            |
| 36        |       | 22.54          | 22.54           | 24.58          | 24.58           | 26.63          | 24.58           | 28.68          | 26.63           | 52.96           | 50.31            |
| 37        |       | 22.54          | 22.54           | 24.58          | 24.58           | 26.63          | 24.58           | 28.68          | 26.63           | 52.96           | 50.31            |
| 38        |       | 22.54          | 22.54           | 24.58          | 24.58           | 26.63          | 24.58           | 28.68          | 26.63           | 52.96           | 50.31            |
| 39        |       | 22.54          | 22.54           | 24.58          | 24.58           | 26.63          | 24.58           | 28.68          | 26.63           | 52.96           | 50.31            |
| 40        |       | 36.88          | 34.83           | 43.02          | 38.93           | 47.12          | 43.02           | 51.22          | 47.12           | 97.97           | 87.38            |
| 41        |       | 36.88          | 34.83           | 43.02          | 38.93           | 47.12          | 43.02           | 51.22          | 47.12           | 97.97           | 87.38            |
| 42        |       | 36.88          | 34.83           | 43.02          | 38.93           | 47.12          | 43.02           | 51.22          | 47.12           | 97.97           | 87.38            |
| 43        |       | 36.88          | 34.83           | 43.02          | 38.93           | 47.12          | 43.02           | 51.22          | 47.12           | 97.97           | 87.38            |
| 44        |       | 36.88          | 34.83           | 43.02          | 38.93           | 47.12          | 43.02           | 51.22          | 47.12           | 97.97           | 87.38            |
| 45        |       | 36.88          | 34.83           | 43.02          | 38.93           | 47.12          | 43.02           | 51.22          | 47.12           | 97.97           | 87.38            |
| 46        |       | 36.88          | 34.83           | 43.02          | 38.93           | 47.12          | 43.02           | 51.22          | 47.12           | 97.97           | 87.38            |
| 47        |       | 36.88          | 34.83           | 43.02          | 38.93           | 47.12          | 43.02           | 51.22          | 47.12           | 97.97           | 87.38            |
| 48        |       | 36.88          | 34.83           | 43.02          | 38.93           | 47.12          | 43.02           | 51.22          | 47.12           | 97.97           | 87.38            |
| 49        |       | 36.88          | 34.83           | 43.02          | 38.93           | 47.12          | 43.02           | 51.22          | 47.12           | 97.97           | 87.38            |
| 50        |       | 71.36          | 61.97           | 86.39          | 75.12           | 95.78          | 84.51           | 105.17         | 93.90           | 174.76          | 157.77           |
| 51        |       | 71.36          | 61.97           | 86.39          | 75.12           | 95.78          | 84.51           | 105.17         | 93.90           | 174.76          | 157.77           |
| 52        |       | 71.36          | 61.97           | 86.39          | 75.12           | 95.78          | 84.51           | 105.17         | 93.90           | 174.76          | 157.77           |
| 53        |       | 71.36          | 61.97           | 86.39          | 75.12           | 95.78          | 84.51           | 105.17         | 93.90           | 174.76          | 157.77           |
| 54        |       | 71.36          | 61.97           | 86.39          | 75.12           | 95.78          | 84.51           | 105.17         | 93.90           | 174.76          | 157.77           |
| 55        |       | 71.36          | 61.97           | 86.39          | 75.12           | 95.78          | 84.51           | 105.17         | 93.90           | 174.76          | 157.77           |
| 56        |       | 71.36          | 61.97           | 86.39          | 75.12           | 95.78          | 84.51           | 105.17         | 93.90           | 174.76          | 157.77           |
| 57        |       | 71.36          | 61.97           | 86.39          | 75.12           | 95.78          | 84.51           | 105.17         | 93.90           | 174.76          | 157.77           |
| 58        |       | 71.36          | 61.97           | 86.39          | 75.12           | 95.78          | 84.51           | 105.17         | 93.90           | 174.76          | 157.77           |
| 59        |       | 71.36          | 61.97           | 86.39          | 75.12           | 95.78          | 84.51           | 105.17         | 93.90           | 174.76          | 157.77           |
| 60        |       | 109.35         | 93.22           | 134.45         | 116.52          | 150.58         | 132.65          | 164.92         | 145.20          | 261.82          | 231.69           |
| 61        |       | 109.35         | 93.22           | 134.45         | 116.52          | 150.58         | 132.65          | 164.92         | 145.20          | 261.82          | 231.69           |
| 62        |       | 109.35         | 93.22           | 134.45         | 116.52          | 150.58         | 132.65          | 164.92         | 145.20          | 261.82          | 231.69           |
| 63        |       | 109.35         | 93.22           | 134.45         | 116.52          | 150.58         | 132.65          | 164.92         | 145.20          | 261.82          | 231.69           |
| 64        |       | 109.35         | 93.22           | 134.45         | 116.52          | 150.58         | 132.65          | 164.92         | 145.20          | 261.82          | 231.69           |
| 65        |       | 141.36         | 121.17          | 175.02         | 151.46          | 196.90         | 173.34          | 215.41         | 188.48          | 332.79          | 291.46           |
| 66        |       | 155.90         | 132.68          | 192.38         | 165.85          | 217.26         | 189.07          | 237.16         | 207.31          | 360.12          | 317.25           |
| 67        |       | 169.95         | 145.43          | 212.43         | 181.39          | 240.21         | 209.16          | 261.46         | 228.77          | 392.84          | 344.26           |
| 68        |       | 186.73         | 159.36          | 231.80         | 199.60          | 262.38         | 228.58          | 286.53         | 251.11          | 430.68          | 376.58           |
| 69        |       | 204.51         | 172.80          | 255.24         | 218.77          | 288.53         | 250.48          | 315.49         | 274.26          | 471.29          | 409.82           |
| 70        |       | 223.21         | 188.87          | 279.41         | 238.82          | 316.88         | 273.16          | 344.98         | 299.70          | 516.49          | 447.90           |
| 71        |       | 242.54         | 205.93          | 303.57         | 259.32          | 344.76         | 297.46          | 376.80         | 326.46          | 564.03          | 490.55           |
| 72        |       | 258.27         | 218.65          | 325.78         | 277.34          | 368.33         | 318.44          | 403.55         | 349.26          | 617.62          | 535.53           |
| 73        |       | 278.63         | 235.98          | 351.14         | 298.54          | 398.05         | 342.61          | 435.01         | 376.73          | 676.88          | 584.58           |
| 74        |       | 300.08         | 253.27          | 378.54         | 322.10          | 429.47         | 370.28          | 469.38         | 406.07          | 725.03          | 625.16           |
| 75        |       | 322.97         | 272.25          | 408.38         | 346.99          | 464.43         | 399.04          | 508.47         | 437.74          | 774.84          | 666.43           |
| 76        |       | 352.92         | 297.82          | 447.38         | 379.16          | 509.04         | 436.88          | 556.27         | 478.86          | 827.48          | 709.76           |
| 77        |       | 385.51         | 323.63          | 489.95         | 413.88          | 556.99         | 477.05          | 609.85         | 523.47          | 899.87          | 769.89           |
| 78        |       | 412.95         | 347.08          | 525.68         | 443.35          | 599.15         | 511.75          | 656.15         | 562.42          | 962.67          | 823.51           |
| 79        |       | 441.65         | 370.74          | 563.57         | 475.24          | 644.44         | 549.89          | 705.40         | 603.38          | 1,030.70        | 879.55           |
| 80        |       | 481.46         | 404.33          | 617.07         | 518.79          | 704.15         | 599.65          | 772.57         | 659.37          | 1,123.97        | 955.13           |
| 81        |       | 525.01         | 440.41          | 674.29         | 566.06          | 771.33         | 655.63          | 845.97         | 720.32          | 1,225.27        | 1,038.74         |
| 82        |       | 572.28         | 478.98          | 736.50         | 618.31          | 843.49         | 715.35          | 926.85         | 787.50          | 1,336.22        | 1,130.41         |
| 83        |       | 623.29         | 521.27          | 803.68         | 673.05          | 921.87         | 781.28          | 1,016.42       | 860.91          | 1,460.03        | 1,231.71         |
| 84        |       | 678.03         | 566.06          | 878.33         | 734.01          | 1,008.96       | 852.21          | 1,113.46       | 940.53          | 1,596.71        | 1,342.65         |
| 85        |       | 738.99         | 615.82          | 959.20         | 799.94          | 1,103.51       | 930.58          | 1,220.45       | 1,027.62        | 1,744.64        | 1,463.25         |
| 86        |       | 803.68         | 669.32          | 1,046.28       | 870.87          | 1,206.76       | 1,015.18        | 1,337.39       | 1,123.41        | 1,907.05        | 1,595.10         |
| 87        |       | 875.84         | 727.79          | 1,143.32       | 949.24          | 1,318.73       | 1,108.48        | 1,465.54       | 1,229.16        | 2,085.53        | 1,738.21         |
| 88        |       | 952.98         | 791.24          | 1,247.82       | 1,033.84        | 1,443.15       | 1,209.25        | 1,607.36       | 1,343.61        | 2,280.09        | 1,894.19         |
| 89        |       | 1,037.57       | 860.91          | 1,362.27       | 1,127.14        | 1,577.51       | 1,319.97        | 1,761.63       | 1,468.03        | 2,492.34        | 2,064.63         |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85  
 If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286

RETURN OF PREMIUM RIDER

Base Policy Form 694

Rider Rates per \$1 of Annual Premiums

Rate Schedule for the State of VA

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

RATE DESCRIPTION

Annual Premium Rates Per Individual

As a factor of policy and other rider premium

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

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

MP-LT694

LONG TERM CARE POLICY

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 1 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 59.10           | 59.10            |
| 19        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 59.10           | 59.10            |
| 20        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 59.10           | 59.10            |
| 21        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 59.10           | 59.10            |
| 22        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 59.10           | 59.10            |
| 23        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 59.10           | 59.10            |
| 24        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 59.10           | 59.10            |
| 25        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 59.10           | 59.10            |
| 26        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 59.10           | 59.10            |
| 27        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 59.10           | 59.10            |
| 28        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 59.10           | 59.10            |
| 29        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 59.10           | 59.10            |
| 30        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 94.56           | 86.68            |
| 31        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 94.56           | 86.68            |
| 32        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 94.56           | 86.68            |
| 33        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 94.56           | 86.68            |
| 34        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 94.56           | 86.68            |
| 35        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 94.56           | 86.68            |
| 36        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 94.56           | 86.68            |
| 37        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 94.56           | 86.68            |
| 38        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 94.56           | 86.68            |
| 39        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 94.56           | 86.68            |
| 40        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 173.37          | 157.61           |
| 41        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 173.37          | 157.61           |
| 42        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 173.37          | 157.61           |
| 43        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 173.37          | 157.61           |
| 44        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 173.37          | 157.61           |
| 45        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 173.37          | 157.61           |
| 46        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 173.37          | 157.61           |
| 47        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 173.37          | 157.61           |
| 48        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 173.37          | 157.61           |
| 49        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 173.37          | 157.61           |
| 50        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 314.23          | 278.11           |
| 51        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 314.23          | 278.11           |
| 52        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 314.23          | 278.11           |
| 53        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 314.23          | 278.11           |
| 54        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 314.23          | 278.11           |
| 55        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 314.23          | 278.11           |
| 56        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 314.23          | 278.11           |
| 57        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 314.23          | 278.11           |
| 58        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 314.23          | 278.11           |
| 59        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 314.23          | 278.11           |
| 60        |       | 171.11         | 147.67          | 210.96         | 182.83          | 236.75         | 208.62          | 257.84         | 227.37          | 468.88          | 413.71           |
| 61        |       | 171.11         | 147.67          | 210.96         | 182.83          | 236.75         | 208.62          | 257.84         | 227.37          | 468.88          | 413.71           |
| 62        |       | 171.11         | 147.67          | 210.96         | 182.83          | 236.75         | 208.62          | 257.84         | 227.37          | 468.88          | 413.71           |
| 63        |       | 171.11         | 147.67          | 210.96         | 182.83          | 236.75         | 208.62          | 257.84         | 227.37          | 468.88          | 413.71           |
| 64        |       | 171.11         | 147.67          | 210.96         | 182.83          | 236.75         | 208.62          | 257.84         | 227.37          | 468.88          | 413.71           |
| 65        |       | 219.22         | 186.66          | 271.30         | 234.41          | 306.03         | 266.96          | 334.24         | 293.01          | 563.20          | 495.50           |
| 66        |       | 239.56         | 205.34          | 297.32         | 256.68          | 335.81         | 293.03          | 367.90         | 320.85          | 601.04          | 526.65           |
| 67        |       | 259.79         | 222.38          | 324.21         | 278.49          | 365.78         | 317.97          | 399.04         | 349.15          | 641.13          | 560.63           |
| 68        |       | 280.57         | 238.18          | 349.19         | 300.76          | 395.62         | 343.14          | 431.96         | 377.46          | 688.52          | 602.46           |
| 69        |       | 299.58         | 254.84          | 375.45         | 320.98          | 424.09         | 367.67          | 462.99         | 404.63          | 739.48          | 645.70           |
| 70        |       | 322.77         | 275.58          | 405.81         | 347.30          | 458.67         | 398.27          | 502.08         | 436.02          | 793.26          | 689.90           |
| 71        |       | 347.80         | 296.54          | 437.50         | 373.43          | 496.07         | 428.35          | 541.83         | 470.44          | 849.17          | 737.11           |
| 72        |       | 373.32         | 315.20          | 468.40         | 399.73          | 531.80         | 457.83          | 581.10         | 503.62          | 908.95          | 789.03           |
| 73        |       | 400.88         | 339.48          | 504.94         | 429.89          | 573.17         | 494.71          | 627.76         | 542.47          | 973.99          | 842.43           |
| 74        |       | 431.11         | 365.04          | 545.08         | 462.49          | 619.40         | 531.86          | 677.22         | 584.72          | 1,043.13        | 898.87           |
| 75        |       | 464.42         | 392.36          | 587.73         | 499.65          | 669.41         | 574.92          | 731.86         | 629.37          | 1,115.32        | 959.64           |
| 76        |       | 506.92         | 428.21          | 643.89         | 546.28          | 732.05         | 628.15          | 801.32         | 689.55          | 1,191.55        | 1,023.67         |
| 77        |       | 553.88         | 467.25          | 703.96         | 595.66          | 802.98         | 686.94          | 878.78         | 753.47          | 1,293.80        | 1,109.82         |
| 78        |       | 594.32         | 500.09          | 756.97         | 639.92          | 863.37         | 737.21          | 945.45         | 808.65          | 1,387.00        | 1,184.65         |
| 79        |       | 635.97         | 534.45          | 812.12         | 685.23          | 927.08         | 791.22          | 1,016.65       | 868.85          | 1,483.80        | 1,265.77         |
| 80        |       | 692.69         | 582.22          | 888.26         | 747.93          | 1,015.16       | 864.38          | 1,113.69       | 949.47          | 1,618.87        | 1,375.75         |
| 81        |       | 755.40         | 634.47          | 970.37         | 816.60          | 1,110.70       | 943.50          | 1,218.19       | 1,037.55        | 1,763.58        | 1,497.31         |
| 82        |       | 824.07         | 689.71          | 1,059.94       | 889.75          | 1,215.20       | 1,030.08        | 1,334.63       | 1,133.09        | 1,923.73        | 1,628.51         |
| 83        |       | 897.22         | 750.92          | 1,158.47       | 970.37          | 1,328.66       | 1,124.14        | 1,463.02       | 1,239.09        | 2,103.18        | 1,773.23         |
| 84        |       | 976.34         | 816.60          | 1,264.47       | 1,056.96        | 1,452.57       | 1,227.14        | 1,603.35       | 1,354.04        | 2,298.06        | 1,933.38         |
| 85        |       | 1,062.93       | 886.77          | 1,380.91       | 1,151.01        | 1,588.42       | 1,339.11        | 1,757.12       | 1,480.93        | 2,512.24        | 2,107.04         |
| 86        |       | 1,158.47       | 964.40          | 1,507.81       | 1,254.02        | 1,737.71       | 1,461.53        | 1,925.81       | 1,618.28        | 2,747.64        | 2,296.13         |
| 87        |       | 1,259.99       | 1,048.00        | 1,645.15       | 1,367.47        | 1,898.94       | 1,595.88        | 2,110.93       | 1,769.06        | 3,002.33        | 2,502.59         |
| 88        |       | 1,371.95       | 1,140.56        | 1,795.93       | 1,489.89        | 2,078.08       | 1,740.69        | 2,313.96       | 1,934.77        | 3,282.11        | 2,728.34         |
| 89        |       | 1,494.37       | 1,239.09        | 1,961.64       | 1,622.76        | 2,272.16       | 1,900.43        | 2,536.40       | 2,113.91        | 3,588.91        | 2,973.39         |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85  
 If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286

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

MP-LT694

LONG TERM CARE POLICY

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 2 - All Issue Years

| Issue Age | BP<br>EP | 2 Years<br>0 Days | 2 Years<br>90 Days | 3 Years<br>0 Days | 3 Years<br>90 Days | 4 Years<br>0 Days | 4 Years<br>90 Days | 5 Years<br>0 Days | 5 Years<br>90 Days | Lifetime<br>0 Days | Lifetime<br>90 Days |
|-----------|----------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|--------------------|---------------------|
| 18        |          | 34.79             | 31.89              | 34.79             | 34.79              | 34.79             | 34.79              | 37.68             | 34.79              | 63.04              | 63.04               |
| 19        |          | 34.79             | 31.89              | 34.79             | 34.79              | 34.79             | 34.79              | 37.68             | 34.79              | 63.04              | 63.04               |
| 20        |          | 34.79             | 31.89              | 34.79             | 34.79              | 34.79             | 34.79              | 37.68             | 34.79              | 63.04              | 63.04               |
| 21        |          | 34.79             | 31.89              | 34.79             | 34.79              | 34.79             | 34.79              | 37.68             | 34.79              | 63.04              | 63.04               |
| 22        |          | 34.79             | 31.89              | 34.79             | 34.79              | 34.79             | 34.79              | 37.68             | 34.79              | 63.04              | 63.04               |
| 23        |          | 34.79             | 31.89              | 34.79             | 34.79              | 34.79             | 34.79              | 37.68             | 34.79              | 63.04              | 63.04               |
| 24        |          | 34.79             | 31.89              | 34.79             | 34.79              | 34.79             | 34.79              | 37.68             | 34.79              | 63.04              | 63.04               |
| 25        |          | 34.79             | 31.89              | 34.79             | 34.79              | 34.79             | 34.79              | 37.68             | 34.79              | 63.04              | 63.04               |
| 26        |          | 34.79             | 31.89              | 34.79             | 34.79              | 34.79             | 34.79              | 37.68             | 34.79              | 63.04              | 63.04               |
| 27        |          | 34.79             | 31.89              | 34.79             | 34.79              | 34.79             | 34.79              | 37.68             | 34.79              | 63.04              | 63.04               |
| 28        |          | 34.79             | 31.89              | 34.79             | 34.79              | 34.79             | 34.79              | 37.68             | 34.79              | 63.04              | 63.04               |
| 29        |          | 34.79             | 31.89              | 34.79             | 34.79              | 34.79             | 34.79              | 37.68             | 34.79              | 63.04              | 63.04               |
| 30        |          | 40.58             | 40.58              | 46.38             | 43.48              | 49.28             | 46.38              | 49.28             | 46.38              | 98.50              | 90.62               |
| 31        |          | 40.58             | 40.58              | 46.38             | 43.48              | 49.28             | 46.38              | 49.28             | 46.38              | 98.50              | 90.62               |
| 32        |          | 40.58             | 40.58              | 46.38             | 43.48              | 49.28             | 46.38              | 49.28             | 46.38              | 98.50              | 90.62               |
| 33        |          | 40.58             | 40.58              | 46.38             | 43.48              | 49.28             | 46.38              | 49.28             | 46.38              | 98.50              | 90.62               |
| 34        |          | 40.58             | 40.58              | 46.38             | 43.48              | 49.28             | 46.38              | 49.28             | 46.38              | 98.50              | 90.62               |
| 35        |          | 40.58             | 40.58              | 46.38             | 43.48              | 49.28             | 46.38              | 49.28             | 46.38              | 98.50              | 90.62               |
| 36        |          | 40.58             | 40.58              | 46.38             | 43.48              | 49.28             | 46.38              | 49.28             | 46.38              | 98.50              | 90.62               |
| 37        |          | 40.58             | 40.58              | 46.38             | 43.48              | 49.28             | 46.38              | 49.28             | 46.38              | 98.50              | 90.62               |
| 38        |          | 40.58             | 40.58              | 46.38             | 43.48              | 49.28             | 46.38              | 49.28             | 46.38              | 98.50              | 90.62               |
| 39        |          | 40.58             | 40.58              | 46.38             | 43.48              | 49.28             | 46.38              | 49.28             | 46.38              | 98.50              | 90.62               |
| 40        |          | 64.56             | 58.95              | 75.79             | 67.37              | 81.41             | 75.79              | 87.02             | 81.41              | 181.25             | 165.49              |
| 41        |          | 64.56             | 58.95              | 75.79             | 67.37              | 81.41             | 75.79              | 87.02             | 81.41              | 181.25             | 165.49              |
| 42        |          | 64.56             | 58.95              | 75.79             | 67.37              | 81.41             | 75.79              | 87.02             | 81.41              | 181.25             | 165.49              |
| 43        |          | 64.56             | 58.95              | 75.79             | 67.37              | 81.41             | 75.79              | 87.02             | 81.41              | 181.25             | 165.49              |
| 44        |          | 64.56             | 58.95              | 75.79             | 67.37              | 81.41             | 75.79              | 87.02             | 81.41              | 181.25             | 165.49              |
| 45        |          | 64.56             | 58.95              | 75.79             | 67.37              | 81.41             | 75.79              | 87.02             | 81.41              | 181.25             | 165.49              |
| 46        |          | 64.56             | 58.95              | 75.79             | 67.37              | 81.41             | 75.79              | 87.02             | 81.41              | 181.25             | 165.49              |
| 47        |          | 64.56             | 58.95              | 75.79             | 67.37              | 81.41             | 75.79              | 87.02             | 81.41              | 181.25             | 165.49              |
| 48        |          | 64.56             | 58.95              | 75.79             | 67.37              | 81.41             | 75.79              | 87.02             | 81.41              | 181.25             | 165.49              |
| 49        |          | 64.56             | 58.95              | 75.79             | 67.37              | 81.41             | 75.79              | 87.02             | 81.41              | 181.25             | 165.49              |
| 50        |          | 119.48            | 104.55             | 144.38            | 126.95             | 159.31            | 141.89             | 174.25            | 156.82             | 328.67             | 292.56              |
| 51        |          | 119.48            | 104.55             | 144.38            | 126.95             | 159.31            | 141.89             | 174.25            | 156.82             | 328.67             | 292.56              |
| 52        |          | 119.48            | 104.55             | 144.38            | 126.95             | 159.31            | 141.89             | 174.25            | 156.82             | 328.67             | 292.56              |
| 53        |          | 119.48            | 104.55             | 144.38            | 126.95             | 159.31            | 141.89             | 174.25            | 156.82             | 328.67             | 292.56              |
| 54        |          | 119.48            | 104.55             | 144.38            | 126.95             | 159.31            | 141.89             | 174.25            | 156.82             | 328.67             | 292.56              |
| 55        |          | 119.48            | 104.55             | 144.38            | 126.95             | 159.31            | 141.89             | 174.25            | 156.82             | 328.67             | 292.56              |
| 56        |          | 119.48            | 104.55             | 144.38            | 126.95             | 159.31            | 141.89             | 174.25            | 156.82             | 328.67             | 292.56              |
| 57        |          | 119.48            | 104.55             | 144.38            | 126.95             | 159.31            | 141.89             | 174.25            | 156.82             | 328.67             | 292.56              |
| 58        |          | 119.48            | 104.55             | 144.38            | 126.95             | 159.31            | 141.89             | 174.25            | 156.82             | 328.67             | 292.56              |
| 59        |          | 119.48            | 104.55             | 144.38            | 126.95             | 159.31            | 141.89             | 174.25            | 156.82             | 328.67             | 292.56              |
| 60        |          | 178.15            | 154.71             | 220.34            | 192.21             | 248.47            | 218.00             | 271.91            | 239.09             | 493.01             | 434.40              |
| 61        |          | 178.15            | 154.71             | 220.34            | 192.21             | 248.47            | 218.00             | 271.91            | 239.09             | 493.01             | 434.40              |
| 62        |          | 178.15            | 154.71             | 220.34            | 192.21             | 248.47            | 218.00             | 271.91            | 239.09             | 493.01             | 434.40              |
| 63        |          | 178.15            | 154.71             | 220.34            | 192.21             | 248.47            | 218.00             | 271.91            | 239.09             | 493.01             | 434.40              |
| 64        |          | 178.15            | 154.71             | 220.34            | 192.21             | 248.47            | 218.00             | 271.91            | 239.09             | 493.01             | 434.40              |
| 65        |          | 230.07            | 197.51             | 284.33            | 245.26             | 321.23            | 279.98             | 349.44            | 308.20             | 590.89             | 520.10              |
| 66        |          | 252.40            | 216.03             | 312.29            | 269.51             | 352.93            | 308.01             | 385.01            | 337.96             | 630.79             | 553.43              |
| 67        |          | 272.26            | 232.77             | 338.75            | 290.96             | 384.48            | 334.61             | 419.82            | 365.78             | 672.76             | 589.38              |
| 68        |          | 294.69            | 250.30             | 367.36            | 314.88             | 415.80            | 361.31             | 454.16            | 395.62             | 724.61             | 632.99              |
| 69        |          | 315.15            | 268.46             | 392.96            | 336.55             | 445.49            | 387.13             | 486.34            | 424.09             | 776.99             | 675.18              |
| 70        |          | 339.75            | 288.79             | 424.69            | 364.29             | 481.31            | 417.14             | 526.61            | 456.77             | 832.02             | 723.50              |
| 71        |          | 366.11            | 311.19             | 459.46            | 391.74             | 519.87            | 450.31             | 569.29            | 492.41             | 891.52             | 774.47              |
| 72        |          | 390.92            | 331.04             | 491.29            | 419.09             | 558.21            | 480.72             | 609.27            | 528.27             | 954.51             | 827.41              |
| 73        |          | 421.36            | 356.53             | 530.53            | 452.06             | 602.18            | 518.59             | 658.47            | 568.06             | 1,022.45           | 883.97              |
| 74        |          | 452.58            | 383.21             | 571.50            | 485.61             | 649.14            | 558.29             | 710.25            | 612.80             | 1,094.18           | 943.26              |
| 75        |          | 486.84            | 411.57             | 616.56            | 523.67             | 701.44            | 602.15             | 767.09            | 661.40             | 1,170.76           | 1,006.56            |
| 76        |          | 532.12            | 448.68             | 675.38            | 573.05             | 768.27            | 659.64             | 840.68            | 722.61             | 1,250.92           | 1,072.81            |
| 77        |          | 581.74            | 490.46             | 739.54            | 625.05             | 841.65            | 720.98             | 922.11            | 790.60             | 1,357.78           | 1,163.82            |
| 78        |          | 623.21            | 524.41             | 793.45            | 670.32             | 905.93            | 773.69             | 991.06            | 849.70             | 1,455.76           | 1,243.59            |
| 79        |          | 667.32            | 561.32             | 852.43            | 719.57             | 973.36            | 830.04             | 1,067.41          | 910.65             | 1,557.12           | 1,327.51            |
| 80        |          | 727.03            | 610.59             | 931.55            | 785.25             | 1,064.42          | 906.18             | 1,167.43          | 995.75             | 1,697.98           | 1,445.21            |
| 81        |          | 792.72            | 665.82             | 1,018.14          | 856.91             | 1,164.44          | 989.78             | 1,279.40          | 1,088.31           | 1,850.41           | 1,570.63            |
| 82        |          | 864.38            | 724.05             | 1,112.19          | 934.54             | 1,274.92          | 1,082.34           | 1,400.32          | 1,189.82           | 2,018.28           | 1,707.63            |
| 83        |          | 942.01            | 788.24             | 1,215.20          | 1,018.14           | 1,394.35          | 1,180.87           | 1,534.68          | 1,300.30           | 2,205.44           | 1,861.99            |
| 84        |          | 1,025.61          | 856.91             | 1,327.17          | 1,109.21           | 1,524.23          | 1,288.35           | 1,682.47          | 1,421.22           | 2,411.90           | 2,027.93            |
| 85        |          | 1,116.67          | 931.55             | 1,448.09          | 1,207.74           | 1,667.54          | 1,406.29           | 1,843.70          | 1,554.08           | 2,635.72           | 2,211.23            |
| 86        |          | 1,215.20          | 1,012.17           | 1,580.96          | 1,316.72           | 1,822.80          | 1,534.68           | 2,021.35          | 1,698.89           | 2,882.70           | 2,409.97            |
| 87        |          | 1,322.69          | 1,100.25           | 1,727.26          | 1,434.65           | 1,992.99          | 1,675.01           | 2,215.43          | 1,857.14           | 3,150.91           | 2,626.08            |
| 88        |          | 1,440.63          | 1,195.79           | 1,885.50          | 1,563.04           | 2,179.60          | 1,827.28           | 2,427.42          | 2,030.31           | 3,444.19           | 2,861.48            |
| 89        |          | 1,567.52          | 1,300.30           | 2,058.68          | 1,703.37           | 2,384.12          | 1,994.48           | 2,661.80          | 2,218.41           | 3,766.42           | 3,120.03            |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85

If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286



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

MP-LT694

LONG TERM CARE POLICY

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 3 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 70.92           | 66.98            |
| 19        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 70.92           | 66.98            |
| 20        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 70.92           | 66.98            |
| 21        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 70.92           | 66.98            |
| 22        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 70.92           | 66.98            |
| 23        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 70.92           | 66.98            |
| 24        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 70.92           | 66.98            |
| 25        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 70.92           | 66.98            |
| 26        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 70.92           | 66.98            |
| 27        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 70.92           | 66.98            |
| 28        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 70.92           | 66.98            |
| 29        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 70.92           | 66.98            |
| 30        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 110.32          | 102.44           |
| 31        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 110.32          | 102.44           |
| 32        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 110.32          | 102.44           |
| 33        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 110.32          | 102.44           |
| 34        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 110.32          | 102.44           |
| 35        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 110.32          | 102.44           |
| 36        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 110.32          | 102.44           |
| 37        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 110.32          | 102.44           |
| 38        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 110.32          | 102.44           |
| 39        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 110.32          | 102.44           |
| 40        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 200.95          | 181.25           |
| 41        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 200.95          | 181.25           |
| 42        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 200.95          | 181.25           |
| 43        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 200.95          | 181.25           |
| 44        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 200.95          | 181.25           |
| 45        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 200.95          | 181.25           |
| 46        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 200.95          | 181.25           |
| 47        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 200.95          | 181.25           |
| 48        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 200.95          | 181.25           |
| 49        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 200.95          | 181.25           |
| 50        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 361.18          | 321.45           |
| 51        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 361.18          | 321.45           |
| 52        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 361.18          | 321.45           |
| 53        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 361.18          | 321.45           |
| 54        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 361.18          | 321.45           |
| 55        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 361.18          | 321.45           |
| 56        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 361.18          | 321.45           |
| 57        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 361.18          | 321.45           |
| 58        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 361.18          | 321.45           |
| 59        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 361.18          | 321.45           |
| 60        |       | 196.90         | 171.11          | 243.78         | 210.96          | 274.25         | 239.09          | 297.69         | 262.53          | 541.28          | 479.22           |
| 61        |       | 196.90         | 171.11          | 243.78         | 210.96          | 274.25         | 239.09          | 297.69         | 262.53          | 541.28          | 479.22           |
| 62        |       | 196.90         | 171.11          | 243.78         | 210.96          | 274.25         | 239.09          | 297.69         | 262.53          | 541.28          | 479.22           |
| 63        |       | 196.90         | 171.11          | 243.78         | 210.96          | 274.25         | 239.09          | 297.69         | 262.53          | 541.28          | 479.22           |
| 64        |       | 196.90         | 171.11          | 243.78         | 210.96          | 274.25         | 239.09          | 297.69         | 262.53          | 541.28          | 479.22           |
| 65        |       | 251.77         | 217.04          | 312.54         | 269.13          | 353.78         | 308.20          | 386.34         | 338.59          | 649.38          | 572.44           |
| 66        |       | 278.07         | 237.42          | 344.37         | 297.32          | 389.29         | 337.96          | 425.66         | 372.18          | 693.29          | 609.97           |
| 67        |       | 299.27         | 255.62          | 374.09         | 320.05          | 421.89         | 367.86          | 461.38         | 403.18          | 741.75          | 649.76           |
| 68        |       | 322.96         | 276.53          | 403.69         | 347.18          | 456.17         | 395.62          | 498.56         | 433.97          | 796.80          | 694.08           |
| 69        |       | 346.27         | 295.69          | 433.81         | 371.56          | 490.23         | 426.03          | 534.97         | 466.88          | 854.69          | 744.84           |
| 70        |       | 373.73         | 317.10          | 468.10         | 400.15          | 530.39         | 458.67          | 579.46         | 502.08          | 914.70          | 795.85           |
| 71        |       | 402.72         | 342.30          | 505.22         | 432.00          | 572.96         | 494.24          | 626.04         | 541.83          | 981.17          | 851.66           |
| 72        |       | 429.66         | 364.51          | 540.60         | 461.36          | 612.79         | 530.03          | 670.91         | 581.10          | 1,050.45        | 908.95           |
| 73        |       | 462.29         | 392.35          | 583.42         | 496.41          | 661.88         | 569.77          | 723.30         | 626.06          | 1,124.01        | 971.67           |
| 74        |       | 497.18         | 421.20          | 629.32         | 535.17          | 715.21         | 614.45          | 781.28         | 673.91          | 1,202.93        | 1,038.70         |
| 75        |       | 536.49         | 453.21          | 679.01         | 576.52          | 771.90         | 663.00          | 843.96         | 727.05          | 1,288.05        | 1,106.78         |
| 76        |       | 585.64         | 494.33          | 743.07         | 629.72          | 845.40         | 725.75          | 925.70         | 795.02          | 1,375.81        | 1,181.31         |
| 77        |       | 640.52         | 538.41          | 813.81         | 688.49          | 926.75         | 793.69          | 1,013.39       | 869.51          | 1,493.77        | 1,279.80         |
| 78        |       | 685.52         | 576.09          | 874.01         | 738.73          | 995.61         | 851.21          | 1,091.37       | 934.81          | 1,601.15        | 1,367.36         |
| 79        |       | 734.50         | 616.56          | 937.53         | 791.22          | 1,070.39       | 913.64          | 1,173.40       | 1,003.21        | 1,713.41        | 1,460.65         |
| 80        |       | 800.18         | 671.79          | 1,024.11       | 862.88          | 1,170.42       | 997.24          | 1,285.37       | 1,095.77        | 1,867.78        | 1,588.00         |
| 81        |       | 871.84         | 731.51          | 1,119.66       | 942.01          | 1,280.89       | 1,089.80        | 1,406.29       | 1,197.29        | 2,035.64        | 1,726.92         |
| 82        |       | 950.96         | 797.20          | 1,224.16       | 1,027.10        | 1,401.81       | 1,189.82        | 1,540.65       | 1,307.76        | 2,220.88        | 1,879.35         |
| 83        |       | 1,036.06       | 865.87          | 1,336.12       | 1,119.66        | 1,533.18       | 1,298.80        | 1,688.44       | 1,430.18        | 2,427.34        | 2,047.22         |
| 84        |       | 1,127.12       | 942.01          | 1,460.03       | 1,219.68        | 1,676.50       | 1,416.74        | 1,851.17       | 1,563.04        | 2,653.09        | 2,232.45         |
| 85        |       | 1,227.14       | 1,024.11        | 1,592.90       | 1,328.66        | 1,833.25       | 1,546.62        | 2,028.82       | 1,709.34        | 2,900.07        | 2,433.12         |
| 86        |       | 1,336.12       | 1,113.69        | 1,739.20       | 1,448.09        | 2,004.93       | 1,688.44        | 2,222.89       | 1,867.59        | 3,170.20        | 2,651.16         |
| 87        |       | 1,455.55       | 1,210.72        | 1,898.94       | 1,577.97        | 2,193.04       | 1,842.21        | 2,436.37       | 2,042.26        | 3,465.42        | 2,888.49         |
| 88        |       | 1,583.94       | 1,316.72        | 2,073.61       | 1,719.79        | 2,397.56       | 2,009.41        | 2,670.76       | 2,231.85        | 3,789.58        | 3,148.98         |
| 89        |       | 1,724.27       | 1,430.18        | 2,264.69       | 1,873.56        | 2,622.98       | 2,193.04        | 2,927.53       | 2,440.85        | 4,142.68        | 3,430.69         |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85

If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286

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

UR268

INFLATION SHIELD RIDER

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 1 - All Issue Years

| Issue Age | BP<br>EP | 2 Years<br>0 Days | 2 Years<br>90 Days | 3 Years<br>0 Days | 3 Years<br>90 Days | 4 Years<br>0 Days | 4 Years<br>90 Days | 5 Years<br>0 Days | 5 Years<br>90 Days | Lifetime<br>0 Days | Lifetime<br>90 Days |
|-----------|----------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|--------------------|---------------------|
| 18        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 49.25              | 42.22               |
| 19        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 49.25              | 42.22               |
| 20        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 49.25              | 42.22               |
| 21        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 49.25              | 42.22               |
| 22        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 49.25              | 42.22               |
| 23        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 49.25              | 42.22               |
| 24        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 49.25              | 42.22               |
| 25        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 49.25              | 42.22               |
| 26        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 49.25              | 42.22               |
| 27        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 49.25              | 42.22               |
| 28        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 49.25              | 42.22               |
| 29        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 49.25              | 42.22               |
| 30        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 111.22             | 98.86               |
| 31        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 111.22             | 98.86               |
| 32        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 111.22             | 98.86               |
| 33        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 111.22             | 98.86               |
| 34        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 111.22             | 98.86               |
| 35        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 111.22             | 98.86               |
| 36        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 111.22             | 98.86               |
| 37        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 111.22             | 98.86               |
| 38        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 111.22             | 98.86               |
| 39        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 111.22             | 98.86               |
| 40        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 260.05             | 236.41              |
| 41        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 260.05             | 236.41              |
| 42        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 260.05             | 236.41              |
| 43        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 260.05             | 236.41              |
| 44        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 260.05             | 236.41              |
| 45        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 260.05             | 236.41              |
| 46        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 260.05             | 236.41              |
| 47        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 260.05             | 236.41              |
| 48        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 260.05             | 236.41              |
| 49        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 260.05             | 236.41              |
| 50        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 501.84             | 452.21              |
| 51        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 501.84             | 452.21              |
| 52        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 501.84             | 452.21              |
| 53        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 501.84             | 452.21              |
| 54        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 501.84             | 452.21              |
| 55        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 501.84             | 452.21              |
| 56        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 501.84             | 452.21              |
| 57        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 501.84             | 452.21              |
| 58        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 501.84             | 452.21              |
| 59        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 501.84             | 452.21              |
| 60        |          | 234.88            | 203.33             | 287.47            | 248.90             | 326.03            | 283.96             | 354.07            | 312.00             | 639.36             | 567.18              |
| 61        |          | 234.88            | 203.33             | 287.47            | 248.90             | 326.03            | 283.96             | 354.07            | 312.00             | 639.36             | 567.18              |
| 62        |          | 234.88            | 203.33             | 287.47            | 248.90             | 326.03            | 283.96             | 354.07            | 312.00             | 639.36             | 567.18              |
| 63        |          | 234.88            | 203.33             | 287.47            | 248.90             | 326.03            | 283.96             | 354.07            | 312.00             | 639.36             | 567.18              |
| 64        |          | 234.88            | 203.33             | 287.47            | 248.90             | 326.03            | 283.96             | 354.07            | 312.00             | 639.36             | 567.18              |
| 65        |          | 278.33            | 237.08             | 343.60            | 295.51             | 388.27            | 340.16             | 422.63            | 371.09             | 716.20             | 628.49              |
| 66        |          | 293.89            | 252.89             | 365.64            | 314.39             | 413.49            | 358.82             | 451.08            | 392.99             | 736.83             | 646.50              |
| 67        |          | 308.48            | 261.52             | 382.23            | 328.58             | 432.53            | 375.54             | 472.77            | 412.41             | 760.69             | 663.28              |
| 68        |          | 316.65            | 270.48             | 395.82            | 339.74             | 445.30            | 389.22             | 488.17            | 425.51             | 780.35             | 680.54              |
| 69        |          | 325.58            | 277.22             | 406.16            | 348.14             | 457.74            | 396.49             | 499.65            | 435.18             | 799.14             | 697.02              |
| 70        |          | 317.55            | 272.19             | 399.20            | 341.75             | 450.61            | 390.13             | 492.97            | 429.45             | 782.48             | 678.97              |
| 71        |          | 316.13            | 270.15             | 399.48            | 339.13             | 451.20            | 390.85             | 494.31            | 428.22             | 774.13             | 672.46              |
| 72        |          | 313.79            | 265.09             | 392.24            | 335.43             | 446.34            | 384.13             | 486.92            | 422.00             | 762.65             | 663.16              |
| 73        |          | 309.38            | 260.81             | 388.65            | 332.40             | 442.34            | 380.99             | 483.26            | 416.77             | 750.70             | 650.37              |
| 74        |          | 305.94            | 257.76             | 385.44            | 327.62             | 438.44            | 375.80             | 479.39            | 411.94             | 738.02             | 634.44              |
| 75        |          | 299.01            | 253.70             | 380.56            | 321.66             | 432.67            | 371.49             | 471.17            | 405.47             | 720.93             | 618.38              |
| 76        |          | 296.59            | 251.45             | 378.25            | 320.23             | 429.84            | 367.51             | 470.67            | 404.05             | 698.74             | 600.92              |
| 77        |          | 294.31            | 247.64             | 373.47            | 316.64             | 426.25            | 365.36             | 466.84            | 399.87             | 687.34             | 587.64              |
| 78        |          | 283.73            | 239.92             | 361.80            | 306.57             | 413.21            | 352.28             | 451.30            | 386.55             | 664.51             | 566.06              |
| 79        |          | 273.21            | 228.85             | 347.72            | 292.72             | 397.39            | 338.85             | 436.42            | 372.55             | 635.15             | 543.43              |
| 80        |          | 235.87            | 198.55             | 301.56            | 255.28             | 344.85            | 294.10             | 379.19            | 322.46             | 551.84             | 468.87              |
| 81        |          | 243.34            | 203.03             | 312.01            | 262.75             | 356.80            | 303.05             | 391.13            | 332.91             | 567.28             | 480.45              |
| 82        |          | 250.80            | 209.00             | 322.46            | 270.21             | 368.74            | 313.50             | 404.57            | 343.36             | 584.64             | 493.96              |
| 83        |          | 255.28            | 213.48             | 329.93            | 276.18             | 377.70            | 319.48             | 416.51            | 352.32             | 598.15             | 505.53              |
| 84        |          | 261.25            | 217.96             | 337.39            | 282.15             | 388.15            | 326.94             | 428.46            | 361.28             | 613.59             | 515.18              |
| 85        |          | 265.73            | 222.44             | 344.85            | 288.13             | 397.11            | 335.90             | 438.91            | 370.23             | 629.02             | 526.76              |
| 86        |          | 271.70            | 226.92             | 353.81            | 294.10             | 407.56            | 343.36             | 452.34            | 379.19             | 644.46             | 538.34              |
| 87        |          | 277.68            | 229.90             | 361.28            | 300.07             | 418.01            | 350.83             | 464.28            | 389.64             | 659.90             | 549.91              |
| 88        |          | 283.65            | 234.38             | 370.23            | 307.53             | 428.46            | 358.29             | 477.72            | 398.60             | 677.26             | 561.49              |
| 89        |          | 288.13            | 240.35             | 379.19            | 313.50             | 438.91            | 367.25             | 489.66            | 409.05             | 692.70             | 575.00              |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85  
 If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286

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

UR268

INFLATION SHIELD RIDER

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 3 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 56.29           | 49.25            |
| 19        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 56.29           | 49.25            |
| 20        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 56.29           | 49.25            |
| 21        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 56.29           | 49.25            |
| 22        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 56.29           | 49.25            |
| 23        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 56.29           | 49.25            |
| 24        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 56.29           | 49.25            |
| 25        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 56.29           | 49.25            |
| 26        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 56.29           | 49.25            |
| 27        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 56.29           | 49.25            |
| 28        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 56.29           | 49.25            |
| 29        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 56.29           | 49.25            |
| 30        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 123.58          | 117.40           |
| 31        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 123.58          | 117.40           |
| 32        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 123.58          | 117.40           |
| 33        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 123.58          | 117.40           |
| 34        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 123.58          | 117.40           |
| 35        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 123.58          | 117.40           |
| 36        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 123.58          | 117.40           |
| 37        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 123.58          | 117.40           |
| 38        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 123.58          | 117.40           |
| 39        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 123.58          | 117.40           |
| 40        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 295.51          | 271.87           |
| 41        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 295.51          | 271.87           |
| 42        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 295.51          | 271.87           |
| 43        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 295.51          | 271.87           |
| 44        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 295.51          | 271.87           |
| 45        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 295.51          | 271.87           |
| 46        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 295.51          | 271.87           |
| 47        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 295.51          | 271.87           |
| 48        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 295.51          | 271.87           |
| 49        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 295.51          | 271.87           |
| 50        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 579.04          | 518.38           |
| 51        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 579.04          | 518.38           |
| 52        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 579.04          | 518.38           |
| 53        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 579.04          | 518.38           |
| 54        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 579.04          | 518.38           |
| 55        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 579.04          | 518.38           |
| 56        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 579.04          | 518.38           |
| 57        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 579.04          | 518.38           |
| 58        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 579.04          | 518.38           |
| 59        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 579.04          | 518.38           |
| 60        |       | 269.94         | 234.88          | 333.04         | 287.47          | 375.11         | 329.53          | 410.16         | 361.08          | 742.49          | 654.83           |
| 61        |       | 269.94         | 234.88          | 333.04         | 287.47          | 375.11         | 329.53          | 410.16         | 361.08          | 742.49          | 654.83           |
| 62        |       | 269.94         | 234.88          | 333.04         | 287.47          | 375.11         | 329.53          | 410.16         | 361.08          | 742.49          | 654.83           |
| 63        |       | 269.94         | 234.88          | 333.04         | 287.47          | 375.11         | 329.53          | 410.16         | 361.08          | 742.49          | 654.83           |
| 64        |       | 269.94         | 234.88          | 333.04         | 287.47          | 375.11         | 329.53          | 410.16         | 361.08          | 742.49          | 654.83           |
| 65        |       | 319.55         | 274.88          | 398.59         | 343.60          | 446.68         | 391.70          | 487.91         | 429.50          | 823.38          | 725.94           |
| 66        |       | 338.32         | 290.47          | 420.34         | 362.23          | 475.01         | 413.49          | 519.42         | 454.51          | 850.93          | 746.33           |
| 67        |       | 355.42         | 301.77          | 442.60         | 378.88          | 499.59         | 432.53          | 546.52         | 476.13          | 876.65          | 765.34           |
| 68        |       | 366.12         | 310.07          | 455.19         | 392.53          | 514.56         | 448.59          | 564.03         | 491.48          | 898.30          | 784.88           |
| 69        |       | 373.93         | 319.13          | 467.41         | 399.72          | 528.66         | 457.74          | 577.01         | 502.87          | 923.45          | 803.58           |
| 70        |       | 368.96         | 311.51          | 459.69         | 393.16          | 520.18         | 450.61          | 568.57         | 495.98          | 902.56          | 782.48           |
| 71        |       | 364.98         | 310.39          | 459.83         | 393.72          | 520.18         | 451.20          | 569.05         | 494.31          | 891.42          | 774.13           |
| 72        |       | 359.77         | 305.67          | 454.45         | 386.82          | 513.97         | 443.63          | 562.65         | 486.92          | 880.53          | 762.65           |
| 73        |       | 357.97         | 301.71          | 450.01         | 383.54          | 511.38         | 439.79          | 557.40         | 483.26          | 868.31          | 750.70           |
| 74        |       | 351.71         | 296.31          | 445.66         | 378.21          | 505.89         | 433.62          | 551.66         | 476.98          | 851.31          | 734.78           |
| 75        |       | 346.58         | 292.21          | 437.19         | 371.49          | 498.35         | 428.12          | 545.93         | 468.90          | 829.53          | 714.90           |
| 76        |       | 343.87         | 290.14          | 436.29         | 369.65          | 496.46         | 425.54          | 543.75         | 466.37          | 807.75          | 693.16           |
| 77        |       | 338.97         | 286.20          | 432.33         | 365.36          | 491.21         | 420.16          | 537.88         | 460.76          | 792.28          | 679.46           |
| 78        |       | 327.53         | 276.11          | 417.03         | 352.28          | 476.05         | 407.50          | 521.76         | 447.49          | 765.41          | 654.66           |
| 79        |       | 314.01         | 264.34          | 400.94         | 338.85          | 459.48         | 392.07          | 502.06         | 429.32          | 733.75          | 625.98           |
| 80        |       | 273.20         | 228.41          | 349.33         | 294.10          | 398.60         | 338.88          | 437.41         | 373.22          | 636.74          | 540.27           |
| 81        |       | 280.66         | 235.87          | 359.78         | 303.05          | 412.03         | 350.83          | 452.34         | 385.16          | 654.11          | 555.70           |
| 82        |       | 288.13         | 241.85          | 371.73         | 312.01          | 425.47         | 361.28          | 467.27         | 397.11          | 673.40          | 571.14           |
| 83        |       | 294.10         | 246.32          | 380.68         | 317.98          | 435.92         | 370.23          | 480.71         | 407.56          | 690.77          | 582.72           |
| 84        |       | 301.56         | 250.80          | 389.64         | 325.45          | 447.86         | 377.70          | 494.14         | 416.51          | 708.13          | 596.22           |
| 85        |       | 307.53         | 256.77          | 398.60         | 332.91          | 458.31         | 386.66          | 507.58         | 426.96          | 725.50          | 607.80           |
| 86        |       | 313.50         | 261.25          | 407.56         | 340.38          | 470.26         | 395.61          | 521.01         | 438.91          | 742.87          | 621.31           |
| 87        |       | 319.48         | 265.73          | 418.01         | 346.35          | 482.20         | 404.57          | 535.94         | 449.36          | 762.16          | 634.81           |
| 88        |       | 326.94         | 271.70          | 426.96         | 353.81          | 494.14         | 415.02          | 550.87         | 459.81          | 781.46          | 648.32           |
| 89        |       | 332.91         | 276.18          | 437.41         | 362.77          | 507.58         | 423.98          | 565.80         | 471.75          | 800.75          | 663.75           |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85  
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
Standard = 1.4286

LONG TERM CARE POLICY  
Base Policy Form 694  
Premium per \$10 Units Purchased  
Rate Schedule for the State of VA  
Area 1 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 42.68           | 39.40            |
| 19        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 42.68           | 39.40            |
| 20        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 42.68           | 39.40            |
| 21        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 42.68           | 39.40            |
| 22        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 42.68           | 39.40            |
| 23        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 42.68           | 39.40            |
| 24        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 42.68           | 39.40            |
| 25        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 42.68           | 39.40            |
| 26        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 42.68           | 39.40            |
| 27        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 42.68           | 39.40            |
| 28        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 42.68           | 39.40            |
| 29        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 42.68           | 39.40            |
| 30        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 65.67           | 62.39            |
| 31        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 65.67           | 62.39            |
| 32        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 65.67           | 62.39            |
| 33        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 65.67           | 62.39            |
| 34        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 65.67           | 62.39            |
| 35        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 65.67           | 62.39            |
| 36        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 65.67           | 62.39            |
| 37        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 65.67           | 62.39            |
| 38        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 65.67           | 62.39            |
| 39        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 65.67           | 62.39            |
| 40        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 121.49          | 108.35           |
| 41        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 121.49          | 108.35           |
| 42        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 121.49          | 108.35           |
| 43        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 121.49          | 108.35           |
| 44        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 121.49          | 108.35           |
| 45        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 121.49          | 108.35           |
| 46        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 121.49          | 108.35           |
| 47        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 121.49          | 108.35           |
| 48        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 121.49          | 108.35           |
| 49        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 121.49          | 108.35           |
| 50        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 216.71          | 195.64           |
| 51        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 216.71          | 195.64           |
| 52        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 216.71          | 195.64           |
| 53        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 216.71          | 195.64           |
| 54        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 216.71          | 195.64           |
| 55        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 216.71          | 195.64           |
| 56        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 216.71          | 195.64           |
| 57        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 216.71          | 195.64           |
| 58        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 216.71          | 195.64           |
| 59        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 216.71          | 195.64           |
| 60        |       | 119.16         | 101.57          | 146.50         | 126.97          | 164.08         | 144.55          | 179.71         | 158.22          | 324.65          | 287.30           |
| 61        |       | 119.16         | 101.57          | 146.50         | 126.97          | 164.08         | 144.55          | 179.71         | 158.22          | 324.65          | 287.30           |
| 62        |       | 119.16         | 101.57          | 146.50         | 126.97          | 164.08         | 144.55          | 179.71         | 158.22          | 324.65          | 287.30           |
| 63        |       | 119.16         | 101.57          | 146.50         | 126.97          | 164.08         | 144.55          | 179.71         | 158.22          | 324.65          | 287.30           |
| 64        |       | 119.16         | 101.57          | 146.50         | 126.97          | 164.08         | 144.55          | 179.71         | 158.22          | 324.65          | 287.30           |
| 65        |       | 151.93         | 130.23          | 188.10         | 162.78          | 211.62         | 186.29          | 231.51         | 202.57          | 392.39          | 343.66           |
| 66        |       | 167.55         | 142.60          | 206.77         | 178.25          | 233.50         | 203.20          | 254.89         | 222.81          | 416.56          | 366.97           |
| 67        |       | 180.12         | 154.14          | 225.15         | 192.24          | 254.59         | 221.68          | 277.10         | 242.47          | 445.63          | 390.53           |
| 68        |       | 195.12         | 166.52          | 242.22         | 208.58          | 274.18         | 238.85          | 299.41         | 262.40          | 478.93          | 418.76           |
| 69        |       | 209.13         | 176.70          | 261.00         | 223.72          | 295.05         | 256.14          | 322.62         | 280.46          | 513.54          | 446.56           |
| 70        |       | 224.93         | 190.32          | 281.55         | 240.66          | 319.32         | 275.26          | 347.63         | 302.00          | 551.25          | 478.04           |
| 71        |       | 242.54         | 205.93          | 303.57         | 259.32          | 344.76         | 297.46          | 376.80         | 326.46          | 589.38          | 512.59           |
| 72        |       | 258.27         | 218.65          | 325.78         | 277.34          | 368.33         | 318.44          | 403.55         | 349.26          | 631.57          | 547.63           |
| 73        |       | 278.63         | 235.98          | 351.14         | 298.54          | 398.05         | 342.61          | 435.01         | 376.73          | 677.03          | 584.71           |
| 74        |       | 300.08         | 253.27          | 378.54         | 322.10          | 429.47         | 370.28          | 469.38         | 406.07          | 725.03          | 625.16           |
| 75        |       | 322.97         | 272.25          | 408.38         | 346.99          | 464.43         | 399.04          | 508.47         | 437.74          | 774.84          | 666.43           |
| 76        |       | 352.92         | 297.82          | 447.38         | 379.16          | 509.04         | 436.88          | 556.27         | 478.86          | 827.48          | 709.76           |
| 77        |       | 385.51         | 323.63          | 489.95         | 413.88          | 556.99         | 477.05          | 609.85         | 523.47          | 899.87          | 769.89           |
| 78        |       | 412.95         | 347.08          | 525.68         | 443.35          | 599.15         | 511.75          | 656.15         | 562.42          | 962.67          | 823.51           |
| 79        |       | 441.65         | 370.74          | 563.57         | 475.24          | 644.44         | 549.89          | 705.40         | 603.38          | 1,030.70        | 879.55           |
| 80        |       | 481.46         | 404.33          | 617.07         | 518.79          | 704.15         | 599.65          | 772.57         | 659.37          | 1,123.97        | 955.13           |
| 81        |       | 525.01         | 440.41          | 674.29         | 566.06          | 771.33         | 655.63          | 845.97         | 720.32          | 1,225.27        | 1,038.74         |
| 82        |       | 572.28         | 478.98          | 736.50         | 618.31          | 843.49         | 715.35          | 926.85         | 787.50          | 1,336.22        | 1,130.41         |
| 83        |       | 623.29         | 521.27          | 803.68         | 673.05          | 921.87         | 781.28          | 1,016.42       | 860.91          | 1,460.03        | 1,231.71         |
| 84        |       | 678.03         | 566.06          | 878.33         | 734.01          | 1,008.96       | 852.21          | 1,113.46       | 940.53          | 1,596.71        | 1,342.65         |
| 85        |       | 738.99         | 615.82          | 959.20         | 799.94          | 1,103.51       | 930.58          | 1,220.45       | 1,027.62        | 1,744.64        | 1,463.25         |
| 86        |       | 803.68         | 669.32          | 1,046.28       | 870.87          | 1,206.76       | 1,015.18        | 1,337.39       | 1,123.41        | 1,907.05        | 1,595.10         |
| 87        |       | 875.84         | 727.79          | 1,143.32       | 949.24          | 1,318.73       | 1,108.48        | 1,465.54       | 1,229.16        | 2,085.53        | 1,738.21         |
| 88        |       | 952.98         | 791.24          | 1,247.82       | 1,033.84        | 1,443.15       | 1,209.25        | 1,607.36       | 1,343.61        | 2,280.09        | 1,894.19         |
| 89        |       | 1,037.57       | 860.91          | 1,362.27       | 1,127.14        | 1,577.51       | 1,319.97        | 1,761.63       | 1,468.03        | 2,492.34        | 2,064.63         |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85  
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

|           |          |
|-----------|----------|
| Preferred | = 1.00   |
| Standard  | = 1.4286 |

RETURN OF PREMIUM RIDER

Base Policy Form 694

Rider Rates per \$1 of Annual Premiums

Rate Schedule for the State of VA

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

RATE DESCRIPTION

Annual Premium Rates Per Individual

As a factor of policy and other rider premium

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

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

MP-LT694

LONG TERM CARE POLICY

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 1 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 73.29           | 73.29            |
| 19        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 73.29           | 73.29            |
| 20        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 73.29           | 73.29            |
| 21        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 73.29           | 73.29            |
| 22        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 73.29           | 73.29            |
| 23        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 73.29           | 73.29            |
| 24        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 73.29           | 73.29            |
| 25        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 73.29           | 73.29            |
| 26        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 73.29           | 73.29            |
| 27        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 73.29           | 73.29            |
| 28        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 73.29           | 73.29            |
| 29        |       | 31.89          | 31.89           | 31.89          | 31.89           | 34.79          | 31.89           | 34.79          | 34.79           | 73.29           | 73.29            |
| 30        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 117.26          | 107.49           |
| 31        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 117.26          | 107.49           |
| 32        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 117.26          | 107.49           |
| 33        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 117.26          | 107.49           |
| 34        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 117.26          | 107.49           |
| 35        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 117.26          | 107.49           |
| 36        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 117.26          | 107.49           |
| 37        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 117.26          | 107.49           |
| 38        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 117.26          | 107.49           |
| 39        |       | 40.58          | 37.68           | 43.48          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 117.26          | 107.49           |
| 40        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 206.53          | 187.76           |
| 41        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 206.53          | 187.76           |
| 42        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 206.53          | 187.76           |
| 43        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 206.53          | 187.76           |
| 44        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 206.53          | 187.76           |
| 45        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 206.53          | 187.76           |
| 46        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 206.53          | 187.76           |
| 47        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 206.53          | 187.76           |
| 48        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 206.53          | 187.76           |
| 49        |       | 61.76          | 56.14           | 70.18          | 64.56           | 78.60          | 70.18           | 84.21          | 75.79           | 206.53          | 187.76           |
| 50        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 355.45          | 314.60           |
| 51        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 355.45          | 314.60           |
| 52        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 355.45          | 314.60           |
| 53        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 355.45          | 314.60           |
| 54        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 355.45          | 314.60           |
| 55        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 355.45          | 314.60           |
| 56        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 355.45          | 314.60           |
| 57        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 355.45          | 314.60           |
| 58        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 355.45          | 314.60           |
| 59        |       | 112.02         | 99.57           | 136.91         | 119.48          | 151.84         | 134.42          | 166.78         | 149.35          | 355.45          | 314.60           |
| 60        |       | 171.11         | 147.67          | 210.96         | 182.83          | 236.75         | 208.62          | 257.84         | 227.37          | 488.12          | 430.69           |
| 61        |       | 171.11         | 147.67          | 210.96         | 182.83          | 236.75         | 208.62          | 257.84         | 227.37          | 488.12          | 430.69           |
| 62        |       | 171.11         | 147.67          | 210.96         | 182.83          | 236.75         | 208.62          | 257.84         | 227.37          | 488.12          | 430.69           |
| 63        |       | 171.11         | 147.67          | 210.96         | 182.83          | 236.75         | 208.62          | 257.84         | 227.37          | 488.12          | 430.69           |
| 64        |       | 171.11         | 147.67          | 210.96         | 182.83          | 236.75         | 208.62          | 257.84         | 227.37          | 488.12          | 430.69           |
| 65        |       | 219.22         | 186.66          | 271.30         | 234.41          | 306.03         | 266.96          | 334.24         | 293.01          | 563.20          | 495.50           |
| 66        |       | 239.56         | 205.34          | 297.32         | 256.68          | 335.81         | 293.03          | 367.90         | 320.85          | 601.04          | 526.65           |
| 67        |       | 259.79         | 222.38          | 324.21         | 278.49          | 365.78         | 317.97          | 399.04         | 349.15          | 641.13          | 560.63           |
| 68        |       | 280.57         | 238.18          | 349.19         | 300.76          | 395.62         | 343.14          | 431.96         | 377.46          | 688.52          | 602.46           |
| 69        |       | 299.58         | 254.84          | 375.45         | 320.98          | 424.09         | 367.67          | 462.99         | 404.63          | 739.48          | 645.70           |
| 70        |       | 322.77         | 275.58          | 405.81         | 347.30          | 458.67         | 398.27          | 502.08         | 436.02          | 793.26          | 689.90           |
| 71        |       | 347.80         | 296.54          | 437.50         | 373.43          | 496.07         | 428.35          | 541.83         | 470.44          | 849.17          | 737.11           |
| 72        |       | 373.32         | 315.20          | 468.40         | 399.73          | 531.80         | 457.83          | 581.10         | 503.62          | 908.95          | 789.03           |
| 73        |       | 400.88         | 339.48          | 504.94         | 429.89          | 573.17         | 494.71          | 627.76         | 542.47          | 973.99          | 842.43           |
| 74        |       | 431.11         | 365.04          | 545.08         | 462.49          | 619.40         | 531.86          | 677.22         | 584.72          | 1,043.13        | 898.87           |
| 75        |       | 464.42         | 392.36          | 587.73         | 499.65          | 669.41         | 574.92          | 731.86         | 629.37          | 1,115.32        | 959.64           |
| 76        |       | 506.92         | 428.21          | 643.89         | 546.28          | 732.05         | 628.15          | 801.32         | 689.55          | 1,191.55        | 1,023.67         |
| 77        |       | 553.88         | 467.25          | 703.96         | 595.66          | 802.98         | 686.94          | 878.78         | 753.47          | 1,293.80        | 1,109.82         |
| 78        |       | 594.32         | 500.09          | 756.97         | 639.92          | 863.37         | 737.21          | 945.45         | 808.65          | 1,387.00        | 1,184.65         |
| 79        |       | 635.97         | 534.45          | 812.12         | 685.23          | 927.08         | 791.22          | 1,016.65       | 868.85          | 1,483.80        | 1,265.77         |
| 80        |       | 692.69         | 582.22          | 888.26         | 747.93          | 1,015.16       | 864.38          | 1,113.69       | 949.47          | 1,618.87        | 1,375.75         |
| 81        |       | 755.40         | 634.47          | 970.37         | 816.60          | 1,110.70       | 943.50          | 1,218.19       | 1,037.55        | 1,763.58        | 1,497.31         |
| 82        |       | 824.07         | 689.71          | 1,059.94       | 889.75          | 1,215.20       | 1,030.08        | 1,334.63       | 1,133.09        | 1,923.73        | 1,628.51         |
| 83        |       | 897.22         | 750.92          | 1,158.47       | 970.37          | 1,328.66       | 1,124.14        | 1,463.02       | 1,239.09        | 2,103.18        | 1,773.23         |
| 84        |       | 976.34         | 816.60          | 1,264.47       | 1,056.96        | 1,452.57       | 1,227.14        | 1,603.35       | 1,354.04        | 2,298.06        | 1,933.38         |
| 85        |       | 1,062.93       | 886.77          | 1,380.91       | 1,151.01        | 1,588.42       | 1,339.11        | 1,757.12       | 1,480.93        | 2,512.24        | 2,107.04         |
| 86        |       | 1,158.47       | 964.40          | 1,507.81       | 1,254.02        | 1,737.71       | 1,461.53        | 1,925.81       | 1,618.28        | 2,747.64        | 2,296.13         |
| 87        |       | 1,259.99       | 1,048.00        | 1,645.15       | 1,367.47        | 1,898.94       | 1,595.88        | 2,110.93       | 1,769.06        | 3,002.33        | 2,502.59         |
| 88        |       | 1,371.95       | 1,140.56        | 1,795.93       | 1,489.89        | 2,078.08       | 1,740.69        | 2,313.96       | 1,934.77        | 3,282.11        | 2,728.34         |
| 89        |       | 1,494.37       | 1,239.09        | 1,961.64       | 1,622.76        | 2,272.16       | 1,900.43        | 2,536.40       | 2,113.91        | 3,588.91        | 2,973.39         |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85  
 If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286

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

MP-LT694

LONG TERM CARE POLICY

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 2 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 34.79          | 31.89           | 34.79          | 34.79           | 34.79          | 34.79           | 37.68          | 34.79           | 78.17           | 78.17            |
| 19        |       | 34.79          | 31.89           | 34.79          | 34.79           | 34.79          | 34.79           | 37.68          | 34.79           | 78.17           | 78.17            |
| 20        |       | 34.79          | 31.89           | 34.79          | 34.79           | 34.79          | 34.79           | 37.68          | 34.79           | 78.17           | 78.17            |
| 21        |       | 34.79          | 31.89           | 34.79          | 34.79           | 34.79          | 34.79           | 37.68          | 34.79           | 78.17           | 78.17            |
| 22        |       | 34.79          | 31.89           | 34.79          | 34.79           | 34.79          | 34.79           | 37.68          | 34.79           | 78.17           | 78.17            |
| 23        |       | 34.79          | 31.89           | 34.79          | 34.79           | 34.79          | 34.79           | 37.68          | 34.79           | 78.17           | 78.17            |
| 24        |       | 34.79          | 31.89           | 34.79          | 34.79           | 34.79          | 34.79           | 37.68          | 34.79           | 78.17           | 78.17            |
| 25        |       | 34.79          | 31.89           | 34.79          | 34.79           | 34.79          | 34.79           | 37.68          | 34.79           | 78.17           | 78.17            |
| 26        |       | 34.79          | 31.89           | 34.79          | 34.79           | 34.79          | 34.79           | 37.68          | 34.79           | 78.17           | 78.17            |
| 27        |       | 34.79          | 31.89           | 34.79          | 34.79           | 34.79          | 34.79           | 37.68          | 34.79           | 78.17           | 78.17            |
| 28        |       | 34.79          | 31.89           | 34.79          | 34.79           | 34.79          | 34.79           | 37.68          | 34.79           | 78.17           | 78.17            |
| 29        |       | 34.79          | 31.89           | 34.79          | 34.79           | 34.79          | 34.79           | 37.68          | 34.79           | 78.17           | 78.17            |
| 30        |       | 40.58          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 49.28          | 46.38           | 122.14          | 112.37           |
| 31        |       | 40.58          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 49.28          | 46.38           | 122.14          | 112.37           |
| 32        |       | 40.58          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 49.28          | 46.38           | 122.14          | 112.37           |
| 33        |       | 40.58          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 49.28          | 46.38           | 122.14          | 112.37           |
| 34        |       | 40.58          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 49.28          | 46.38           | 122.14          | 112.37           |
| 35        |       | 40.58          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 49.28          | 46.38           | 122.14          | 112.37           |
| 36        |       | 40.58          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 49.28          | 46.38           | 122.14          | 112.37           |
| 37        |       | 40.58          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 49.28          | 46.38           | 122.14          | 112.37           |
| 38        |       | 40.58          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 49.28          | 46.38           | 122.14          | 112.37           |
| 39        |       | 40.58          | 40.58           | 46.38          | 43.48           | 49.28          | 46.38           | 49.28          | 46.38           | 122.14          | 112.37           |
| 40        |       | 64.56          | 58.95           | 75.79          | 67.37           | 81.41          | 75.79           | 87.02          | 81.41           | 215.92          | 197.14           |
| 41        |       | 64.56          | 58.95           | 75.79          | 67.37           | 81.41          | 75.79           | 87.02          | 81.41           | 215.92          | 197.14           |
| 42        |       | 64.56          | 58.95           | 75.79          | 67.37           | 81.41          | 75.79           | 87.02          | 81.41           | 215.92          | 197.14           |
| 43        |       | 64.56          | 58.95           | 75.79          | 67.37           | 81.41          | 75.79           | 87.02          | 81.41           | 215.92          | 197.14           |
| 44        |       | 64.56          | 58.95           | 75.79          | 67.37           | 81.41          | 75.79           | 87.02          | 81.41           | 215.92          | 197.14           |
| 45        |       | 64.56          | 58.95           | 75.79          | 67.37           | 81.41          | 75.79           | 87.02          | 81.41           | 215.92          | 197.14           |
| 46        |       | 64.56          | 58.95           | 75.79          | 67.37           | 81.41          | 75.79           | 87.02          | 81.41           | 215.92          | 197.14           |
| 47        |       | 64.56          | 58.95           | 75.79          | 67.37           | 81.41          | 75.79           | 87.02          | 81.41           | 215.92          | 197.14           |
| 48        |       | 64.56          | 58.95           | 75.79          | 67.37           | 81.41          | 75.79           | 87.02          | 81.41           | 215.92          | 197.14           |
| 49        |       | 64.56          | 58.95           | 75.79          | 67.37           | 81.41          | 75.79           | 87.02          | 81.41           | 215.92          | 197.14           |
| 50        |       | 119.48         | 104.55          | 144.38         | 126.95          | 159.31         | 141.89          | 174.25         | 156.82          | 371.79          | 330.94           |
| 51        |       | 119.48         | 104.55          | 144.38         | 126.95          | 159.31         | 141.89          | 174.25         | 156.82          | 371.79          | 330.94           |
| 52        |       | 119.48         | 104.55          | 144.38         | 126.95          | 159.31         | 141.89          | 174.25         | 156.82          | 371.79          | 330.94           |
| 53        |       | 119.48         | 104.55          | 144.38         | 126.95          | 159.31         | 141.89          | 174.25         | 156.82          | 371.79          | 330.94           |
| 54        |       | 119.48         | 104.55          | 144.38         | 126.95          | 159.31         | 141.89          | 174.25         | 156.82          | 371.79          | 330.94           |
| 55        |       | 119.48         | 104.55          | 144.38         | 126.95          | 159.31         | 141.89          | 174.25         | 156.82          | 371.79          | 330.94           |
| 56        |       | 119.48         | 104.55          | 144.38         | 126.95          | 159.31         | 141.89          | 174.25         | 156.82          | 371.79          | 330.94           |
| 57        |       | 119.48         | 104.55          | 144.38         | 126.95          | 159.31         | 141.89          | 174.25         | 156.82          | 371.79          | 330.94           |
| 58        |       | 119.48         | 104.55          | 144.38         | 126.95          | 159.31         | 141.89          | 174.25         | 156.82          | 371.79          | 330.94           |
| 59        |       | 119.48         | 104.55          | 144.38         | 126.95          | 159.31         | 141.89          | 174.25         | 156.82          | 371.79          | 330.94           |
| 60        |       | 178.15         | 154.71          | 220.34         | 192.21          | 248.47         | 218.00          | 271.91         | 239.09          | 513.24          | 452.23           |
| 61        |       | 178.15         | 154.71          | 220.34         | 192.21          | 248.47         | 218.00          | 271.91         | 239.09          | 513.24          | 452.23           |
| 62        |       | 178.15         | 154.71          | 220.34         | 192.21          | 248.47         | 218.00          | 271.91         | 239.09          | 513.24          | 452.23           |
| 63        |       | 178.15         | 154.71          | 220.34         | 192.21          | 248.47         | 218.00          | 271.91         | 239.09          | 513.24          | 452.23           |
| 64        |       | 178.15         | 154.71          | 220.34         | 192.21          | 248.47         | 218.00          | 271.91         | 239.09          | 513.24          | 452.23           |
| 65        |       | 230.07         | 197.51          | 284.33         | 245.26          | 321.23         | 279.98          | 349.44         | 308.20          | 590.89          | 520.10           |
| 66        |       | 252.40         | 216.03          | 312.29         | 269.51          | 352.93         | 308.01          | 385.01         | 337.96          | 630.79          | 553.43           |
| 67        |       | 272.26         | 232.77          | 338.75         | 290.96          | 384.48         | 334.61          | 419.82         | 365.78          | 672.76          | 589.38           |
| 68        |       | 294.69         | 250.30          | 367.36         | 314.88          | 415.80         | 361.31          | 454.16         | 395.62          | 724.61          | 632.99           |
| 69        |       | 315.15         | 268.46          | 392.96         | 336.55          | 445.49         | 387.13          | 486.34         | 424.09          | 776.99          | 675.18           |
| 70        |       | 339.75         | 288.79          | 424.69         | 364.29          | 481.31         | 417.14          | 526.61         | 456.77          | 832.02          | 723.50           |
| 71        |       | 366.11         | 311.19          | 459.46         | 391.74          | 519.87         | 450.31          | 569.29         | 492.41          | 891.52          | 774.47           |
| 72        |       | 390.92         | 331.04          | 491.29         | 419.09          | 558.21         | 480.72          | 609.27         | 528.27          | 954.51          | 827.41           |
| 73        |       | 421.36         | 356.53          | 530.53         | 452.06          | 602.18         | 518.59          | 658.47         | 568.06          | 1,022.45        | 883.97           |
| 74        |       | 452.58         | 383.21          | 571.50         | 485.61          | 649.14         | 558.29          | 710.25         | 612.80          | 1,094.18        | 943.26           |
| 75        |       | 486.84         | 411.57          | 616.56         | 523.67          | 701.44         | 602.15          | 767.09         | 661.40          | 1,170.76        | 1,006.56         |
| 76        |       | 532.12         | 448.68          | 675.38         | 573.05          | 768.27         | 659.64          | 840.68         | 722.61          | 1,250.92        | 1,072.81         |
| 77        |       | 581.74         | 490.46          | 739.54         | 625.05          | 841.65         | 720.98          | 922.11         | 790.60          | 1,357.78        | 1,163.82         |
| 78        |       | 623.21         | 524.41          | 793.45         | 670.32          | 905.93         | 773.69          | 991.06         | 849.70          | 1,455.76        | 1,243.59         |
| 79        |       | 667.32         | 561.32          | 852.43         | 719.57          | 973.36         | 830.04          | 1,067.41       | 910.65          | 1,557.12        | 1,327.51         |
| 80        |       | 727.03         | 610.59          | 931.55         | 785.25          | 1,064.42       | 906.18          | 1,167.43       | 995.75          | 1,697.98        | 1,445.21         |
| 81        |       | 792.72         | 665.82          | 1,018.14       | 856.91          | 1,164.44       | 989.78          | 1,279.40       | 1,088.31        | 1,850.41        | 1,570.63         |
| 82        |       | 864.38         | 724.05          | 1,112.19       | 934.54          | 1,274.92       | 1,082.34        | 1,400.32       | 1,189.82        | 2,018.28        | 1,707.63         |
| 83        |       | 942.01         | 788.24          | 1,215.20       | 1,018.14        | 1,394.35       | 1,180.87        | 1,534.68       | 1,300.30        | 2,205.44        | 1,861.99         |
| 84        |       | 1,025.61       | 856.91          | 1,327.17       | 1,109.21        | 1,524.23       | 1,288.35        | 1,682.47       | 1,421.22        | 2,411.90        | 2,027.93         |
| 85        |       | 1,116.67       | 931.55          | 1,448.09       | 1,207.74        | 1,667.54       | 1,406.29        | 1,843.70       | 1,554.08        | 2,635.72        | 2,211.23         |
| 86        |       | 1,215.20       | 1,012.17        | 1,580.96       | 1,316.72        | 1,822.80       | 1,534.68        | 2,021.35       | 1,698.89        | 2,882.70        | 2,409.97         |
| 87        |       | 1,322.69       | 1,100.25        | 1,727.26       | 1,434.65        | 1,992.99       | 1,675.01        | 2,215.43       | 1,857.14        | 3,150.91        | 2,626.08         |
| 88        |       | 1,440.63       | 1,195.79        | 1,885.50       | 1,563.04        | 2,179.60       | 1,827.28        | 2,427.42       | 2,030.31        | 3,444.19        | 2,861.48         |
| 89        |       | 1,567.52       | 1,300.30        | 2,058.68       | 1,703.37        | 2,384.12       | 1,994.48        | 2,661.80       | 2,218.41        | 3,766.42        | 3,120.03         |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85  
 If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286

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

MP-LT694

LONG TERM CARE POLICY

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 3 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 87.94           | 83.06            |
| 19        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 87.94           | 83.06            |
| 20        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 87.94           | 83.06            |
| 21        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 87.94           | 83.06            |
| 22        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 87.94           | 83.06            |
| 23        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 87.94           | 83.06            |
| 24        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 87.94           | 83.06            |
| 25        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 87.94           | 83.06            |
| 26        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 87.94           | 83.06            |
| 27        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 87.94           | 83.06            |
| 28        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 87.94           | 83.06            |
| 29        |       | 37.68          | 34.79           | 37.68          | 37.68           | 40.58          | 37.68           | 40.58          | 40.58           | 87.94           | 83.06            |
| 30        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 136.80          | 127.03           |
| 31        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 136.80          | 127.03           |
| 32        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 136.80          | 127.03           |
| 33        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 136.80          | 127.03           |
| 34        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 136.80          | 127.03           |
| 35        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 136.80          | 127.03           |
| 36        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 136.80          | 127.03           |
| 37        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 136.80          | 127.03           |
| 38        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 136.80          | 127.03           |
| 39        |       | 46.38          | 43.48           | 49.28          | 46.38           | 52.18          | 49.28           | 55.08          | 52.18           | 136.80          | 127.03           |
| 40        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 239.39          | 215.92           |
| 41        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 239.39          | 215.92           |
| 42        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 239.39          | 215.92           |
| 43        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 239.39          | 215.92           |
| 44        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 239.39          | 215.92           |
| 45        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 239.39          | 215.92           |
| 46        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 239.39          | 215.92           |
| 47        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 239.39          | 215.92           |
| 48        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 239.39          | 215.92           |
| 49        |       | 70.18          | 64.56           | 81.41          | 75.79           | 89.83          | 81.41           | 95.44          | 89.83           | 239.39          | 215.92           |
| 50        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 408.57          | 363.62           |
| 51        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 408.57          | 363.62           |
| 52        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 408.57          | 363.62           |
| 53        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 408.57          | 363.62           |
| 54        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 408.57          | 363.62           |
| 55        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 408.57          | 363.62           |
| 56        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 408.57          | 363.62           |
| 57        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 408.57          | 363.62           |
| 58        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 408.57          | 363.62           |
| 59        |       | 129.44         | 114.51          | 156.82         | 139.40          | 176.74         | 156.82          | 191.67         | 171.76          | 408.57          | 363.62           |
| 60        |       | 196.90         | 171.11          | 243.78         | 210.96          | 274.25         | 239.09          | 297.69         | 262.53          | 563.49          | 498.89           |
| 61        |       | 196.90         | 171.11          | 243.78         | 210.96          | 274.25         | 239.09          | 297.69         | 262.53          | 563.49          | 498.89           |
| 62        |       | 196.90         | 171.11          | 243.78         | 210.96          | 274.25         | 239.09          | 297.69         | 262.53          | 563.49          | 498.89           |
| 63        |       | 196.90         | 171.11          | 243.78         | 210.96          | 274.25         | 239.09          | 297.69         | 262.53          | 563.49          | 498.89           |
| 64        |       | 196.90         | 171.11          | 243.78         | 210.96          | 274.25         | 239.09          | 297.69         | 262.53          | 563.49          | 498.89           |
| 65        |       | 251.77         | 217.04          | 312.54         | 269.13          | 353.78         | 308.20          | 386.34         | 338.59          | 649.38          | 572.44           |
| 66        |       | 278.07         | 237.42          | 344.37         | 297.32          | 389.29         | 337.96          | 425.66         | 372.18          | 693.29          | 609.97           |
| 67        |       | 299.27         | 255.62          | 374.09         | 320.05          | 421.89         | 367.86          | 461.38         | 403.18          | 741.75          | 649.76           |
| 68        |       | 322.96         | 276.53          | 403.69         | 347.18          | 456.17         | 395.62          | 498.56         | 433.97          | 796.80          | 694.08           |
| 69        |       | 346.27         | 295.69          | 433.81         | 371.56          | 490.23         | 426.03          | 534.97         | 466.88          | 854.69          | 744.84           |
| 70        |       | 373.73         | 317.10          | 468.10         | 400.15          | 530.39         | 458.67          | 579.46         | 502.08          | 914.70          | 795.85           |
| 71        |       | 402.72         | 342.30          | 505.22         | 432.00          | 572.96         | 494.24          | 626.04         | 541.83          | 981.17          | 851.66           |
| 72        |       | 429.66         | 364.51          | 540.60         | 461.36          | 612.79         | 530.03          | 670.91         | 581.10          | 1,050.45        | 908.95           |
| 73        |       | 462.29         | 392.35          | 583.42         | 496.41          | 661.88         | 569.77          | 723.30         | 626.06          | 1,124.01        | 971.67           |
| 74        |       | 497.18         | 421.20          | 629.32         | 535.17          | 715.21         | 614.45          | 781.28         | 673.91          | 1,202.93        | 1,038.70         |
| 75        |       | 536.49         | 453.21          | 679.01         | 576.52          | 771.90         | 663.00          | 843.96         | 727.05          | 1,288.05        | 1,106.78         |
| 76        |       | 585.64         | 494.33          | 743.07         | 629.72          | 845.40         | 725.75          | 925.70         | 795.02          | 1,375.81        | 1,181.31         |
| 77        |       | 640.52         | 538.41          | 813.81         | 688.49          | 926.75         | 793.69          | 1,013.39       | 869.51          | 1,493.77        | 1,279.80         |
| 78        |       | 685.52         | 576.09          | 874.01         | 738.73          | 995.61         | 851.21          | 1,091.37       | 934.81          | 1,601.15        | 1,367.36         |
| 79        |       | 734.50         | 616.56          | 937.53         | 791.22          | 1,070.39       | 913.64          | 1,173.40       | 1,003.21        | 1,713.41        | 1,460.65         |
| 80        |       | 800.18         | 671.79          | 1,024.11       | 862.88          | 1,170.42       | 997.24          | 1,285.37       | 1,095.77        | 1,867.78        | 1,588.00         |
| 81        |       | 871.84         | 731.51          | 1,119.66       | 942.01          | 1,280.89       | 1,089.80        | 1,406.29       | 1,197.29        | 2,035.64        | 1,726.92         |
| 82        |       | 950.96         | 797.20          | 1,224.16       | 1,027.10        | 1,401.81       | 1,189.82        | 1,540.65       | 1,307.76        | 2,220.88        | 1,879.35         |
| 83        |       | 1,036.06       | 865.87          | 1,336.12       | 1,119.66        | 1,533.18       | 1,298.80        | 1,688.44       | 1,430.18        | 2,427.34        | 2,047.22         |
| 84        |       | 1,127.12       | 942.01          | 1,460.03       | 1,219.68        | 1,676.50       | 1,416.74        | 1,851.17       | 1,563.04        | 2,653.09        | 2,232.45         |
| 85        |       | 1,227.14       | 1,024.11        | 1,592.90       | 1,328.66        | 1,833.25       | 1,546.62        | 2,028.82       | 1,709.34        | 2,900.07        | 2,433.12         |
| 86        |       | 1,336.12       | 1,113.69        | 1,739.20       | 1,448.09        | 2,004.93       | 1,688.44        | 2,222.89       | 1,867.59        | 3,170.20        | 2,651.16         |
| 87        |       | 1,455.55       | 1,210.72        | 1,898.94       | 1,577.97        | 2,193.04       | 1,842.21        | 2,436.37       | 2,042.26        | 3,465.42        | 2,888.49         |
| 88        |       | 1,583.94       | 1,316.72        | 2,073.61       | 1,719.79        | 2,397.56       | 2,009.41        | 2,670.76       | 2,231.85        | 3,789.58        | 3,148.98         |
| 89        |       | 1,724.27       | 1,430.18        | 2,264.69       | 1,873.56        | 2,622.98       | 2,193.04        | 2,927.53       | 2,440.85        | 4,142.68        | 3,430.69         |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85

If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286



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

UR268

INFLATION SHIELD RIDER

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 1 - All Issue Years

| Issue Age | BP<br>EP | 2 Years<br>0 Days | 2 Years<br>90 Days | 3 Years<br>0 Days | 3 Years<br>90 Days | 4 Years<br>0 Days | 4 Years<br>90 Days | 5 Years<br>0 Days | 5 Years<br>90 Days | Lifetime<br>0 Days | Lifetime<br>90 Days |
|-----------|----------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|--------------------|---------------------|
| 18        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 61.07              | 52.35               |
| 19        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 61.07              | 52.35               |
| 20        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 61.07              | 52.35               |
| 21        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 61.07              | 52.35               |
| 22        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 61.07              | 52.35               |
| 23        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 61.07              | 52.35               |
| 24        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 61.07              | 52.35               |
| 25        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 61.07              | 52.35               |
| 26        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 61.07              | 52.35               |
| 27        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 61.07              | 52.35               |
| 28        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 61.07              | 52.35               |
| 29        |          | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 25.88             | 25.88              | 61.07              | 52.35               |
| 30        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 137.91             | 122.59              |
| 31        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 137.91             | 122.59              |
| 32        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 137.91             | 122.59              |
| 33        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 137.91             | 122.59              |
| 34        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 137.91             | 122.59              |
| 35        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 137.91             | 122.59              |
| 36        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 137.91             | 122.59              |
| 37        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 137.91             | 122.59              |
| 38        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 137.91             | 122.59              |
| 39        |          | 45.46             | 45.46              | 50.00             | 45.46              | 54.55             | 50.00              | 54.55             | 54.55              | 137.91             | 122.59              |
| 40        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 309.80             | 281.63              |
| 41        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 309.80             | 281.63              |
| 42        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 309.80             | 281.63              |
| 43        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 309.80             | 281.63              |
| 44        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 309.80             | 281.63              |
| 45        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 309.80             | 281.63              |
| 46        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 309.80             | 281.63              |
| 47        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 309.80             | 281.63              |
| 48        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 309.80             | 281.63              |
| 49        |          | 92.64             | 84.21              | 105.27            | 96.85              | 113.69            | 105.27             | 122.11            | 113.69             | 309.80             | 281.63              |
| 50        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 567.68             | 511.53              |
| 51        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 567.68             | 511.53              |
| 52        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 567.68             | 511.53              |
| 53        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 567.68             | 511.53              |
| 54        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 567.68             | 511.53              |
| 55        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 567.68             | 511.53              |
| 56        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 567.68             | 511.53              |
| 57        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 567.68             | 511.53              |
| 58        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 567.68             | 511.53              |
| 59        |          | 182.44            | 159.63             | 220.44            | 193.84             | 247.05            | 216.64             | 266.05            | 239.45             | 567.68             | 511.53              |
| 60        |          | 234.88            | 203.33             | 287.47            | 248.90             | 326.03            | 283.96             | 354.07            | 312.00             | 665.60             | 590.46              |
| 61        |          | 234.88            | 203.33             | 287.47            | 248.90             | 326.03            | 283.96             | 354.07            | 312.00             | 665.60             | 590.46              |
| 62        |          | 234.88            | 203.33             | 287.47            | 248.90             | 326.03            | 283.96             | 354.07            | 312.00             | 665.60             | 590.46              |
| 63        |          | 234.88            | 203.33             | 287.47            | 248.90             | 326.03            | 283.96             | 354.07            | 312.00             | 665.60             | 590.46              |
| 64        |          | 234.88            | 203.33             | 287.47            | 248.90             | 326.03            | 283.96             | 354.07            | 312.00             | 665.60             | 590.46              |
| 65        |          | 278.33            | 237.08             | 343.60            | 295.51             | 388.27            | 340.16             | 422.63            | 371.09             | 716.20             | 628.49              |
| 66        |          | 293.89            | 252.89             | 365.64            | 314.39             | 413.49            | 358.82             | 451.08            | 392.99             | 736.83             | 646.50              |
| 67        |          | 308.48            | 261.52             | 382.23            | 328.58             | 432.53            | 375.54             | 472.77            | 412.41             | 760.69             | 663.28              |
| 68        |          | 316.65            | 270.48             | 395.82            | 339.74             | 445.30            | 389.22             | 488.17            | 425.51             | 780.35             | 680.54              |
| 69        |          | 325.58            | 277.22             | 406.16            | 348.14             | 457.74            | 396.49             | 499.65            | 435.18             | 799.14             | 697.02              |
| 70        |          | 317.55            | 272.19             | 399.20            | 341.75             | 450.61            | 390.13             | 492.97            | 429.45             | 782.48             | 678.97              |
| 71        |          | 316.13            | 270.15             | 399.48            | 339.13             | 451.20            | 390.85             | 494.31            | 428.22             | 774.13             | 672.46              |
| 72        |          | 313.79            | 265.09             | 392.24            | 335.43             | 446.34            | 384.13             | 486.92            | 422.00             | 762.65             | 663.16              |
| 73        |          | 309.38            | 260.81             | 388.65            | 332.40             | 442.34            | 380.99             | 483.26            | 416.77             | 750.70             | 650.37              |
| 74        |          | 305.94            | 257.76             | 385.44            | 327.62             | 438.44            | 375.80             | 479.39            | 411.94             | 738.02             | 634.44              |
| 75        |          | 299.01            | 253.70             | 380.56            | 321.66             | 432.67            | 371.49             | 471.17            | 405.47             | 720.93             | 618.38              |
| 76        |          | 296.59            | 251.45             | 378.25            | 320.23             | 429.84            | 367.51             | 470.67            | 404.05             | 698.74             | 600.92              |
| 77        |          | 294.31            | 247.64             | 373.47            | 316.64             | 426.25            | 365.36             | 466.84            | 399.87             | 687.34             | 587.64              |
| 78        |          | 283.73            | 239.92             | 361.80            | 306.57             | 413.21            | 352.28             | 451.30            | 386.55             | 664.51             | 566.06              |
| 79        |          | 273.21            | 228.85             | 347.72            | 292.72             | 397.39            | 338.85             | 436.42            | 372.55             | 635.15             | 543.43              |
| 80        |          | 235.87            | 198.55             | 301.56            | 255.28             | 344.85            | 294.10             | 379.19            | 322.46             | 551.84             | 468.87              |
| 81        |          | 243.34            | 203.03             | 312.01            | 262.75             | 356.80            | 303.05             | 391.13            | 332.91             | 567.28             | 480.45              |
| 82        |          | 250.80            | 209.00             | 322.46            | 270.21             | 368.74            | 313.50             | 404.57            | 343.36             | 584.64             | 493.96              |
| 83        |          | 255.28            | 213.48             | 329.93            | 276.18             | 377.70            | 319.48             | 416.51            | 352.32             | 598.15             | 505.53              |
| 84        |          | 261.25            | 217.96             | 337.39            | 282.15             | 388.15            | 326.94             | 428.46            | 361.28             | 613.59             | 515.18              |
| 85        |          | 265.73            | 222.44             | 344.85            | 288.13             | 397.11            | 335.90             | 438.91            | 370.23             | 629.02             | 526.76              |
| 86        |          | 271.70            | 226.92             | 353.81            | 294.10             | 407.56            | 343.36             | 452.34            | 379.19             | 644.46             | 538.34              |
| 87        |          | 277.68            | 229.90             | 361.28            | 300.07             | 418.01            | 350.83             | 464.28            | 389.64             | 659.90             | 549.91              |
| 88        |          | 283.65            | 234.38             | 370.23            | 307.53             | 428.46            | 358.29             | 477.72            | 398.60             | 677.26             | 561.49              |
| 89        |          | 288.13            | 240.35             | 379.19            | 313.50             | 438.91            | 367.25             | 489.66            | 409.05             | 692.70             | 575.00              |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85  
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
Standard = 1.4286

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

UR268

INFLATION SHIELD RIDER

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of VA

Area 3 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 69.80           | 61.07            |
| 19        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 69.80           | 61.07            |
| 20        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 69.80           | 61.07            |
| 21        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 69.80           | 61.07            |
| 22        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 69.80           | 61.07            |
| 23        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 69.80           | 61.07            |
| 24        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 69.80           | 61.07            |
| 25        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 69.80           | 61.07            |
| 26        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 69.80           | 61.07            |
| 27        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 69.80           | 61.07            |
| 28        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 69.80           | 61.07            |
| 29        |       | 31.06          | 25.88           | 31.06          | 31.06           | 31.06          | 31.06           | 31.06          | 31.06           | 69.80           | 61.07            |
| 30        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 153.24          | 145.57           |
| 31        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 153.24          | 145.57           |
| 32        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 153.24          | 145.57           |
| 33        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 153.24          | 145.57           |
| 34        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 153.24          | 145.57           |
| 35        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 153.24          | 145.57           |
| 36        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 153.24          | 145.57           |
| 37        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 153.24          | 145.57           |
| 38        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 153.24          | 145.57           |
| 39        |       | 54.55          | 50.00           | 59.10          | 54.55           | 59.10          | 59.10           | 63.64          | 59.10           | 153.24          | 145.57           |
| 40        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 352.04          | 323.88           |
| 41        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 352.04          | 323.88           |
| 42        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 352.04          | 323.88           |
| 43        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 352.04          | 323.88           |
| 44        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 352.04          | 323.88           |
| 45        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 352.04          | 323.88           |
| 46        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 352.04          | 323.88           |
| 47        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 352.04          | 323.88           |
| 48        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 352.04          | 323.88           |
| 49        |       | 105.27         | 96.85           | 122.11         | 109.48          | 134.74         | 122.11          | 143.17         | 130.53          | 352.04          | 323.88           |
| 50        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 655.01          | 586.39           |
| 51        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 655.01          | 586.39           |
| 52        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 655.01          | 586.39           |
| 53        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 655.01          | 586.39           |
| 54        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 655.01          | 586.39           |
| 55        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 655.01          | 586.39           |
| 56        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 655.01          | 586.39           |
| 57        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 655.01          | 586.39           |
| 58        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 655.01          | 586.39           |
| 59        |       | 209.04         | 182.44          | 254.65         | 224.24          | 285.06         | 250.85          | 307.86         | 277.45          | 655.01          | 586.39           |
| 60        |       | 269.94         | 234.88          | 333.04         | 287.47          | 375.11         | 329.53          | 410.16         | 361.08          | 772.96          | 681.71           |
| 61        |       | 269.94         | 234.88          | 333.04         | 287.47          | 375.11         | 329.53          | 410.16         | 361.08          | 772.96          | 681.71           |
| 62        |       | 269.94         | 234.88          | 333.04         | 287.47          | 375.11         | 329.53          | 410.16         | 361.08          | 772.96          | 681.71           |
| 63        |       | 269.94         | 234.88          | 333.04         | 287.47          | 375.11         | 329.53          | 410.16         | 361.08          | 772.96          | 681.71           |
| 64        |       | 269.94         | 234.88          | 333.04         | 287.47          | 375.11         | 329.53          | 410.16         | 361.08          | 772.96          | 681.71           |
| 65        |       | 319.55         | 274.88          | 398.59         | 343.60          | 446.68         | 391.70          | 487.91         | 429.50          | 823.38          | 725.94           |
| 66        |       | 338.32         | 290.47          | 420.34         | 362.23          | 475.01         | 413.49          | 519.42         | 454.51          | 850.93          | 746.33           |
| 67        |       | 355.42         | 301.77          | 442.60         | 378.88          | 499.59         | 432.53          | 546.52         | 476.13          | 876.65          | 765.34           |
| 68        |       | 366.12         | 310.07          | 455.19         | 392.53          | 514.56         | 448.59          | 564.03         | 491.48          | 898.30          | 784.88           |
| 69        |       | 373.93         | 319.13          | 467.41         | 399.72          | 528.66         | 457.74          | 577.01         | 502.87          | 923.45          | 803.58           |
| 70        |       | 368.96         | 311.51          | 459.69         | 393.16          | 520.18         | 450.61          | 568.57         | 495.98          | 902.56          | 782.48           |
| 71        |       | 364.98         | 310.39          | 459.83         | 393.72          | 520.18         | 451.20          | 569.05         | 494.31          | 891.42          | 774.13           |
| 72        |       | 359.77         | 305.67          | 454.45         | 386.82          | 513.97         | 443.63          | 562.65         | 486.92          | 880.53          | 762.65           |
| 73        |       | 357.97         | 301.71          | 450.01         | 383.54          | 511.38         | 439.79          | 557.40         | 483.26          | 868.31          | 750.70           |
| 74        |       | 351.71         | 296.31          | 445.66         | 378.21          | 505.89         | 433.62          | 551.66         | 476.98          | 851.31          | 734.78           |
| 75        |       | 346.58         | 292.21          | 437.19         | 371.49          | 498.35         | 428.12          | 545.93         | 468.90          | 829.53          | 714.90           |
| 76        |       | 343.87         | 290.14          | 436.29         | 369.65          | 496.46         | 425.54          | 543.75         | 466.37          | 807.75          | 693.16           |
| 77        |       | 338.97         | 286.20          | 432.33         | 365.36          | 491.21         | 420.16          | 537.88         | 460.76          | 792.28          | 679.46           |
| 78        |       | 327.53         | 276.11          | 417.03         | 352.28          | 476.05         | 407.50          | 521.76         | 447.49          | 765.41          | 654.66           |
| 79        |       | 314.01         | 264.34          | 400.94         | 338.85          | 459.48         | 392.07          | 502.06         | 429.32          | 733.75          | 625.98           |
| 80        |       | 273.20         | 228.41          | 349.33         | 294.10          | 398.60         | 338.88          | 437.41         | 373.22          | 636.74          | 540.27           |
| 81        |       | 280.66         | 235.87          | 359.78         | 303.05          | 412.03         | 350.83          | 452.34         | 385.16          | 654.11          | 555.70           |
| 82        |       | 288.13         | 241.85          | 371.73         | 312.01          | 425.47         | 361.28          | 467.27         | 397.11          | 673.40          | 571.14           |
| 83        |       | 294.10         | 246.32          | 380.68         | 317.98          | 435.92         | 370.23          | 480.71         | 407.56          | 690.77          | 582.72           |
| 84        |       | 301.56         | 250.80          | 389.64         | 325.45          | 447.86         | 377.70          | 494.14         | 416.51          | 708.13          | 596.22           |
| 85        |       | 307.53         | 256.77          | 398.60         | 332.91          | 458.31         | 386.66          | 507.58         | 426.96          | 725.50          | 607.80           |
| 86        |       | 313.50         | 261.25          | 407.56         | 340.38          | 470.26         | 395.61          | 521.01         | 438.91          | 742.87          | 621.31           |
| 87        |       | 319.48         | 265.73          | 418.01         | 346.35          | 482.20         | 404.57          | 535.94         | 449.36          | 762.16          | 634.81           |
| 88        |       | 326.94         | 271.70          | 426.96         | 353.81          | 494.14         | 415.02          | 550.87         | 459.81          | 781.46          | 648.32           |
| 89        |       | 332.91         | 276.18          | 437.41         | 362.77          | 507.58         | 423.98          | 565.80         | 471.75          | 800.75          | 663.75           |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85  
 If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
 Standard = 1.4286

LONG TERM CARE POLICY  
Base Policy Form 694  
Premium per \$10 Units Purchased  
Rate Schedule for the State of VA  
Area 1 - All Issue Years

| Issue Age | BP EP | 2 Years 0 Days | 2 Years 90 Days | 3 Years 0 Days | 3 Years 90 Days | 4 Years 0 Days | 4 Years 90 Days | 5 Years 0 Days | 5 Years 90 Days | Lifetime 0 Days | Lifetime 90 Days |
|-----------|-------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|------------------|
| 18        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 52.93           | 48.86            |
| 19        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 52.93           | 48.86            |
| 20        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 52.93           | 48.86            |
| 21        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 52.93           | 48.86            |
| 22        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 52.93           | 48.86            |
| 23        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 52.93           | 48.86            |
| 24        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 52.93           | 48.86            |
| 25        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 52.93           | 48.86            |
| 26        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 52.93           | 48.86            |
| 27        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 52.93           | 48.86            |
| 28        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 52.93           | 48.86            |
| 29        |       | 21.74          | 21.74           | 24.16          | 21.74           | 24.16          | 24.16           | 24.16          | 24.16           | 52.93           | 48.86            |
| 30        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 81.43           | 77.36            |
| 31        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 81.43           | 77.36            |
| 32        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 81.43           | 77.36            |
| 33        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 81.43           | 77.36            |
| 34        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 81.43           | 77.36            |
| 35        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 81.43           | 77.36            |
| 36        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 81.43           | 77.36            |
| 37        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 81.43           | 77.36            |
| 38        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 81.43           | 77.36            |
| 39        |       | 26.57          | 26.57           | 28.99          | 28.99           | 31.40          | 28.99           | 33.82          | 31.40           | 81.43           | 77.36            |
| 40        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 144.73          | 129.08           |
| 41        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 144.73          | 129.08           |
| 42        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 144.73          | 129.08           |
| 43        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 144.73          | 129.08           |
| 44        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 144.73          | 129.08           |
| 45        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 144.73          | 129.08           |
| 46        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 144.73          | 129.08           |
| 47        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 144.73          | 129.08           |
| 48        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 144.73          | 129.08           |
| 49        |       | 42.11          | 39.77           | 49.13          | 44.45           | 53.80          | 49.13           | 58.48          | 53.80           | 144.73          | 129.08           |
| 50        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 245.14          | 221.31           |
| 51        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 245.14          | 221.31           |
| 52        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 245.14          | 221.31           |
| 53        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 245.14          | 221.31           |
| 54        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 245.14          | 221.31           |
| 55        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 245.14          | 221.31           |
| 56        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 245.14          | 221.31           |
| 57        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 245.14          | 221.31           |
| 58        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 245.14          | 221.31           |
| 59        |       | 78.83          | 68.45           | 95.42          | 82.97           | 105.79         | 93.35           | 116.16         | 103.72          | 245.14          | 221.31           |
| 60        |       | 119.16         | 101.57          | 146.50         | 126.97          | 164.08         | 144.55          | 179.71         | 158.22          | 337.98          | 299.09           |
| 61        |       | 119.16         | 101.57          | 146.50         | 126.97          | 164.08         | 144.55          | 179.71         | 158.22          | 337.98          | 299.09           |
| 62        |       | 119.16         | 101.57          | 146.50         | 126.97          | 164.08         | 144.55          | 179.71         | 158.22          | 337.98          | 299.09           |
| 63        |       | 119.16         | 101.57          | 146.50         | 126.97          | 164.08         | 144.55          | 179.71         | 158.22          | 337.98          | 299.09           |
| 64        |       | 119.16         | 101.57          | 146.50         | 126.97          | 164.08         | 144.55          | 179.71         | 158.22          | 337.98          | 299.09           |
| 65        |       | 151.93         | 130.23          | 188.10         | 162.78          | 211.62         | 186.29          | 231.51         | 202.57          | 392.39          | 343.66           |
| 66        |       | 167.55         | 142.60          | 206.77         | 178.25          | 233.50         | 203.20          | 254.89         | 222.81          | 416.56          | 366.97           |
| 67        |       | 180.12         | 154.14          | 225.15         | 192.24          | 254.59         | 221.68          | 277.10         | 242.47          | 445.63          | 390.53           |
| 68        |       | 195.12         | 166.52          | 242.22         | 208.58          | 274.18         | 238.85          | 299.41         | 262.40          | 478.93          | 418.76           |
| 69        |       | 209.13         | 176.70          | 261.00         | 223.72          | 295.05         | 256.14          | 322.62         | 280.46          | 513.54          | 446.56           |
| 70        |       | 224.93         | 190.32          | 281.55         | 240.66          | 319.32         | 275.26          | 347.63         | 302.00          | 551.25          | 478.04           |
| 71        |       | 242.54         | 205.93          | 303.57         | 259.32          | 344.76         | 297.46          | 376.80         | 326.46          | 589.38          | 512.59           |
| 72        |       | 258.27         | 218.65          | 325.78         | 277.34          | 368.33         | 318.44          | 403.55         | 349.26          | 631.57          | 547.63           |
| 73        |       | 278.63         | 235.98          | 351.14         | 298.54          | 398.05         | 342.61          | 435.01         | 376.73          | 677.03          | 584.71           |
| 74        |       | 300.08         | 253.27          | 378.54         | 322.10          | 429.47         | 370.28          | 469.38         | 406.07          | 725.03          | 625.16           |
| 75        |       | 322.97         | 272.25          | 408.38         | 346.99          | 464.43         | 399.04          | 508.47         | 437.74          | 774.84          | 666.43           |
| 76        |       | 352.92         | 297.82          | 447.38         | 379.16          | 509.04         | 436.88          | 556.27         | 478.86          | 827.48          | 709.76           |
| 77        |       | 385.51         | 323.63          | 489.95         | 413.88          | 556.99         | 477.05          | 609.85         | 523.47          | 899.87          | 769.89           |
| 78        |       | 412.95         | 347.08          | 525.68         | 443.35          | 599.15         | 511.75          | 656.15         | 562.42          | 962.67          | 823.51           |
| 79        |       | 441.65         | 370.74          | 563.57         | 475.24          | 644.44         | 549.89          | 705.40         | 603.38          | 1,030.70        | 879.55           |
| 80        |       | 481.46         | 404.33          | 617.07         | 518.79          | 704.15         | 599.65          | 772.57         | 659.37          | 1,123.97        | 955.13           |
| 81        |       | 525.01         | 440.41          | 674.29         | 566.06          | 771.33         | 655.63          | 845.97         | 720.32          | 1,225.27        | 1,038.74         |
| 82        |       | 572.28         | 478.98          | 736.50         | 618.31          | 843.49         | 715.35          | 926.85         | 787.50          | 1,336.22        | 1,130.41         |
| 83        |       | 623.29         | 521.27          | 803.68         | 673.05          | 921.87         | 781.28          | 1,016.42       | 860.91          | 1,460.03        | 1,231.71         |
| 84        |       | 678.03         | 566.06          | 878.33         | 734.01          | 1,008.96       | 852.21          | 1,113.46       | 940.53          | 1,596.71        | 1,342.65         |
| 85        |       | 738.99         | 615.82          | 959.20         | 799.94          | 1,103.51       | 930.58          | 1,220.45       | 1,027.62        | 1,744.64        | 1,463.25         |
| 86        |       | 803.68         | 669.32          | 1,046.28       | 870.87          | 1,206.76       | 1,015.18        | 1,337.39       | 1,123.41        | 1,907.05        | 1,595.10         |
| 87        |       | 875.84         | 727.79          | 1,143.32       | 949.24          | 1,318.73       | 1,108.48        | 1,465.54       | 1,229.16        | 2,085.53        | 1,738.21         |
| 88        |       | 952.98         | 791.24          | 1,247.82       | 1,033.84        | 1,443.15       | 1,209.25        | 1,607.36       | 1,343.61        | 2,280.09        | 1,894.19         |
| 89        |       | 1,037.57       | 860.91          | 1,362.27       | 1,127.14        | 1,577.51       | 1,319.97        | 1,761.63       | 1,468.03        | 2,492.34        | 2,064.63         |

If both spouses are written Coverage at the same time, multiply both spouse's premium by 0.85  
If Rider UR-AB-287 is elected, multiply the above premium by 1.05

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00  
Standard = 1.4286

RETURN OF PREMIUM RIDER

Base Policy Form 694

Rider Rates per \$1 of Annual Premiums

Rate Schedule for the State of VA

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

RATE DESCRIPTION

Annual Premium Rates Per Individual

As a factor of policy and other rider premium

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

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

## Supporting Document Schedules

|                         |   |
|-------------------------|---|
| <b>Bypassed - Item:</b> | Certification of Compliance/Readability                                 |
| <b>Bypass Reason:</b>   | Not applicable this is not a form filing; it is a rate increase filing. |
| <b>Attachment(s):</b>   |   |
| <b>Item Status:</b>     | Received & Acknowledged   |
| <b>Status Date:</b>     | 06/21/2023  |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Product Checklist                                    |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Long-Term-Care-Rate-Revision-Checklist - Ability.pdf |
| <b>Item Status:</b>      | Received & Acknowledged                              |
| <b>Status Date:</b>      | 06/21/2023   |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | L&H Actuarial Memorandum                                   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Rate Increase 2022 Memo - Virginia - Updated 6-14-2023.pdf |
| <b>Item Status:</b>      | Received & Acknowledged                                    |
| <b>Status Date:</b>      | 06/21/2023   |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Long Term Care Insurance Rate Request Summary           |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | LTC Rate Request Increase Summary Revised - Ability.pdf |
| <b>Item Status:</b>      | Received & Acknowledged                                 |
| <b>Status Date:</b>      | 06/21/2023  |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Experience Exhibits 2021 and Attachment  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Nationwide Exhibits 2021.pdf<br>VA Experience.pdf<br>Attachment L - Avg Prem Before and After Increase.pdf |
| <b>Item Status:</b>      | Received & Acknowledged  |
| <b>Status Date:</b>      | 06/21/2023   |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Third Party Authorization Letter               |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Ability Authorization Letter December 2022.pdf |

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

|                     |                         |
|---------------------|-------------------------|
| <b>Item Status:</b> | Received & Acknowledged |
| <b>Status Date:</b> | 06/21/2023              |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Objection Response 03-02-2022   |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220302_20220302.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-BAO - Updated 12-21-17.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-CBUL - Updated 12-21-17.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-FAQ - Updated 7-23-20.pdf<br>Statement of Variability - Ability Form RI-17-VA.pdf<br>Statement of Variability - Ability Form RI-17-VA-FAQ.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA - John Doe Version.pdf |
| <b>Item Status:</b>      | Received & Acknowledged   |
| <b>Status Date:</b>      | 06/21/2023  |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 04-27-2022  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220328_20220427.pdf<br>Attachment A - Proposed 2021 Nationwide Rate Increase.xlsx<br>Attachment B - Catch-up Rate Increases by State.xlsx<br>Attachment C - Inforce Policies and Premium as of 12-31-2021.xlsx<br>Attachment D - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment E - Nationwide Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment F - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment G - Projected Experience PPV Method Demonstration.xlsx<br>Attachment H - Nationwide Experience and Projection by BP.xlsx<br>Attachment I - Claim Cost Study and AE Factors.xlsx<br>Attachment J - Lapse Study 2017-2019.xlsx<br>Attachment M - Virginia Experience.xlsx<br>Attachment N - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment K - Rate Comparison.xlsx<br>Attachment L - Avg Prem Before and After Increase.xlsx<br>Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment S - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment P - Status of Filings by State 4-27-2022.xlsx<br>Attachment Q - Historical Rate Level Summary.xlsx<br>Attachment R - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment T - Nationwide Experience and Projection by Payment Status.xlsx |
| <b>Item Status:</b>      | Received & Acknowledged  |
| <b>Status Date:</b>      | 06/21/2023   |

|                          |                               |
|--------------------------|-------------------------------|
| <b>Satisfied - Item:</b> | Objection Response 06-10-2022 |
| <b>Comments:</b>         |                               |

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

|                          |   |
|--------------------------|---|
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220512_20220610.pdf<br>Attachment D - 692 694 - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment D-VA - 692 694 - Virginia Experience Thru 12-31-20.xlsx<br>Attachment E - 692 694 - Nationwide Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment E-VA - 692 694 - Virginia Experience by Issue Year Thru 12-31-20.xlsx<br>Attachment G - 692 694 - Projected Experience PPV Method Demonstration.xlsx<br>Attachment J - 692 694 - Lapse Study 2017-2019 - Forms 692-694.xlsx<br>Attachment G-VA - 692 694 - Projected Experience PPV Method Demonstration.xlsx<br>Attachment H - 692 694 - Nationwide Experience and Projection by BP.xlsx<br>Attachment H-VA - 692 694 - Virginia Experience and Projection by BP.xlsx<br>Attachment R-VA - 692 694 - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment N - 692 694 - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment N-VA - 692 694 - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx<br>Attachment R - 692 694 - Estimated Original Pricing Assumption Projection.xlsx<br>Attachment S - 692 694 - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment S-VA - 692 694 - Projected Experience Blended If-Knew Make-up Approach.xlsx<br>Attachment T - 692 694 - Nationwide Experience and Projection by Payment Status.xlsx<br>Attachment T-VA - 692 694 - Nationwide Experience and Projection by Payment Status.xlsx<br>Attachment J - 692 694 - Lapse Study 2020-2021 - Forms 692-694.xlsx |
| <b>Item Status:</b>      | Received & Acknowledged   |
| <b>Status Date:</b>      | 06/21/2023  |
| <b>Satisfied - Item:</b> | Objection Response 7-29-2022  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220701_20220729.pdf<br>Attachment D-VA Rate Level - 692 694 - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment D-VA Rate Level - Nationwide Experience Thru 12-31-20.xlsx<br>Attachment F-VA Rate Level - 692 694 - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment F-VA Rate Level - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment O - 692 694 - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx<br>Attachment U - Calculation of 60-80 Test 692-694.xlsx<br>Attachment U - Calculation of 60-80 Test All Forms.xlsx   |
| <b>Item Status:</b>      | Received & Acknowledged   |
| <b>Status Date:</b>      | 06/21/2023  |
| <b>Satisfied - Item:</b> | Objection Response 9-01-2022  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220816_20220901.pdf<br>Attachment G-2022 - Projected Experience PPV Method Demonstration.xlsx<br>Attachment Q-BP - Historical Rate Level Summary by BP.xlsx   |
| <b>Item Status:</b>      | Received & Acknowledged   |
| <b>Status Date:</b>      | 06/21/2023  |

State: Virginia Filing Company: Ability Insurance Company  
 TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
 Product Name: LT692, LT694  
 Project Name/Number: /

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 9-28-2022 - 9-27-2022 Objection 1   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220927_20220928-1.pdf<br>Multi-State LTC Advisory Report - Ability - FINAL - 111921 - POTENTIALLY PUBLIC.pdf |
| <b>Item Status:</b>      | Received & Acknowledged  |
| <b>Status Date:</b>      | 06/21/2023   |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Objection Response 9-28-2022 - 9-27-2022 Objection 2            |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20220927_20220928-2.pdf |
| <b>Item Status:</b>      | Received & Acknowledged   |
| <b>Status Date:</b>      | 06/21/2023  |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Objection Response 11-17-2022   |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20221116_20221117.pdf<br>Attachment A-VA - Proposed 2021 Virginia Rate Increase.pdf |
| <b>Item Status:</b>      | Received & Acknowledged   |
| <b>Status Date:</b>      | 06/21/2023  |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Objection Response 01-16-2023  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20230113_20230113.pdf<br>Attachment A - Proposed 2021 Nationwide Rate Increase.pdf<br>Attachment B - Catch-up Rate Increases by State.pdf<br>Calculation of Average Increases - Virginia and Nationwide.xlsx |
| <b>Item Status:</b>      | Received & Acknowledged  |
| <b>Status Date:</b>      | 06/21/2023   |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Objection Response 03-27-2023                                 |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20230321_20230327.pdf |
| <b>Item Status:</b>      | Received & Acknowledged                                       |
| <b>Status Date:</b>      | 06/21/2023  |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Objection Response 03-31-2023                                 |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20230328_20230331.pdf |



SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

|                          |  |
|--------------------------|--|
| <b>Item Status:</b>      | Received & Acknowledged  |
| <b>Status Date:</b>      | 06/21/2023   |
| <b>Satisfied - Item:</b> | Objection Response 06-09-2023  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20230530_20230609.pdf<br>Attachment A-VA.pdf<br>Attachment A-VA.xlsx   |
| <b>Item Status:</b>      | Received & Acknowledged  |
| <b>Status Date:</b>      | 06/21/2023   |
| <b>Satisfied - Item:</b> | Objection Response 06-15-2023  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20230614_20230615.pdf<br>Attachment A-VA.pdf<br>Attachment A-VA.xlsx<br>Sample Rate Increase Letter - Ability Form RI-17-VA - Updated 6-14-23 - John Doe Version.pdf<br>Statement of Variability - Ability Form RI-17-VA - Updated 6-14-2023.pdf   |
| <b>Item Status:</b>      | Received & Acknowledged  |
| <b>Status Date:</b>      | 06/21/2023   |
| <b>Satisfied - Item:</b> | Objection Response 06-19-2023  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | Response to VA objection Ability_Medico 20230616_20230619.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-BAO - Updated 6-14-23 - John Doe Version.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-CBUL - Updated 6-14-23 - John Doe Version.pdf<br>Sample Rate Increase Letter - Ability Form RI-17-VA-FAQ - Updated 6-14-2023 - John Doe Version.pdf |
| <b>Item Status:</b>      | Received & Acknowledged  |
| <b>Status Date:</b>      | 06/21/2023   |
| <b>Satisfied - Item:</b> | Objection Response 06-20-2023  |
| <b>Comments:</b>         |  |

**SERFF Tracking #:**

TRIP-133170781

**State Tracking #:**

TRIP-133170781

**Company Tracking #:**

2021 LTC RATE INCREASE - ABILITY

**State:**

Virginia

**Filing Company:**

Ability Insurance Company

**TOI/Sub-TOI:**

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

**Product Name:**

LT692, LT694

**Project Name/Number:**

/

|                       |  |
|-----------------------|--|
| <b>Attachment(s):</b> | Response to VA objection Ability_Medico 20230620_20230620.pdf<br>Attachment A-VA revised.pdf<br>Attachment A-VA revised.xlsx<br>Attachment F-VA revised - Nationwide Projected Experience starting 1-1-21.pdf<br>Attachment F-VA revised - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment F-VA revised VA Rate Level - Nationwide Projected Experience starting 1-1-21.pdf<br>Attachment F-VA revised VA Rate Level - Nationwide Projected Experience starting 1-1-21.xlsx<br>Attachment H-VA revised - Nationwide Experience and Projection by BP.pdf<br>Attachment H-VA revised - Nationwide Experience and Projection by BP.xlsx<br>Attachment L-VA revised - Avg Prem Before and After Increase.pdf<br>Attachment L-VA revised - Avg Prem Before and After Increase.xlsx |
| <b>Item Status:</b>   | Received & Acknowledged  |
| <b>Status Date:</b>   | 06/21/2023   |

---

|                             |   |                        |                           |
|-----------------------------|---|------------------------|---------------------------|
| <b>State:</b>               | Virginia  | <b>Filing Company:</b> | Ability Insurance Company |
| <b>TOI/Sub-TOI:</b>         | LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified |                        |                           |
| <b>Product Name:</b>        | LT692, LT694  |                        |                           |
| <b>Project Name/Number:</b> | /   |                        |                           |

***Attachment Attachment A - Proposed 2021 Nationwide Rate Increase.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment B - Catch-up Rate Increases by State.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment C - Inforce Policies and Premium as of 12-31-2021.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment D - Nationwide Experience Thru 12-31-20.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment E - Nationwide Experience by Issue Year Thru 12-31-20.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment F - Nationwide Projected Experience starting 1-1-21.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment G - Projected Experience PPV Method Demonstration.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment H - Nationwide Experience and Projection by BP.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment I - Claim Cost Study and AE Factors.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment J - Lapse Study 2017-2019.xlsx is not a PDF document and cannot be reproduced here.***

---

**State:** Virginia **Filing Company:** Ability Insurance Company  
**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified  
**Product Name:** LT692, LT694  
**Project Name/Number:** /

***Attachment Attachment M - Virginia Experience.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment N - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment K - Rate Comparison.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment L - Avg Prem Before and After Increase.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment S - Projected Experience Blended If-Knew Make-up Approach.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment P - Status of Filings by State 4-27-2022.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment Q - Historical Rate Level Summary.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment R - Estimated Original Pricing Assumption Projection.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment T - Nationwide Experience and Projection by Payment Status.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment D - 692 694 - Nationwide Experience Thru 12-31-20.xlsx is not a PDF document and cannot be reproduced here.***

---

|                             |   |                        |                           |
|-----------------------------|---|------------------------|---------------------------|
| <b>State:</b>               | Virginia  | <b>Filing Company:</b> | Ability Insurance Company |
| <b>TOI/Sub-TOI:</b>         | LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified |                        |                           |
| <b>Product Name:</b>        | LT692, LT694  |                        |                           |
| <b>Project Name/Number:</b> | /   |                        |                           |

***Attachment Attachment D-VA - 692 694 - Virginia Experience Thru 12-31-20.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment E - 692 694 - Nationwide Experience by Issue Year Thru 12-31-20.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment E-VA - 692 694 - Virginia Experience by Issue Year Thru 12-31-20.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment G - 692 694 - Projected Experience PPV Method Demonstration.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment J - 692 694 - Lapse Study 2017-2019 - Forms 692-694.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment G-VA - 692 694 - Projected Experience PPV Method Demonstration.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment H - 692 694 - Nationwide Experience and Projection by BP.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment H-VA - 692 694 - Virginia Experience and Projection by BP.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment R-VA - 692 694 - Estimated Original Pricing Assumption Projection.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment N - 692 694 - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx is not a PDF document and cannot be reproduced here.***

---

|                             |   |                        |                           |
|-----------------------------|---|------------------------|---------------------------|
| <b>State:</b>               | Virginia  | <b>Filing Company:</b> | Ability Insurance Company |
| <b>TOI/Sub-TOI:</b>         | LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified |                        |                           |
| <b>Product Name:</b>        | LT692, LT694  |                        |                           |
| <b>Project Name/Number:</b> | /   |                        |                           |

***Attachment Attachment N-VA - 692 694 - Nationwide Experience Thru 12-31-20 - Proposed Rate Level.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment R - 692 694 - Estimated Original Pricing Assumption Projection.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment S - 692 694 - Projected Experience Blended If-Knew Make-up Approach.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment S-VA - 692 694 - Projected Experience Blended If-Knew Make-up Approach.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment T - 692 694 - Nationwide Experience and Projection by Payment Status.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment T-VA - 692 694 - Nationwide Experience and Projection by Payment Status.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment J - 692 694 - Lapse Study 2020-2021 - Forms 692-694.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment D-VA Rate Level - 692 694 - Nationwide Experience Thru 12-31-20.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment D-VA Rate Level - Nationwide Experience Thru 12-31-20.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment F-VA Rate Level - 692 694 - Nationwide Projected Experience starting 1-1-21.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment F-VA Rate Level - Nationwide Projected Experience starting 1-1-21.xlsx is not a PDF document and cannot be reproduced here.***

---

|                             |   |                        |                           |
|-----------------------------|---|------------------------|---------------------------|
| <b>State:</b>               | Virginia  | <b>Filing Company:</b> | Ability Insurance Company |
| <b>TOI/Sub-TOI:</b>         | LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified |                        |                           |
| <b>Product Name:</b>        | LT692, LT694  |                        |                           |
| <b>Project Name/Number:</b> | /   |                        |                           |

***Attachment Attachment O - 692 694 - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment O - Nationwide Projected Experience starting 1-1-21 - Proposed Rate Level.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment U - Calculation of 60-80 Test 692-694.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment U - Calculation of 60-80 Test All Forms.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment G-2022 - Projected Experience PPV Method Demonstration.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment Q-BP - Historical Rate Level Summary by BP.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Calculation of Average Increases - Virginia and Nationwide.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment A-VA.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment A-VA.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment A-VA revised.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment F-VA revised - Nationwide Projected Experience starting 1-1-21.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment F-VA revised VA Rate Level - Nationwide Projected Experience starting 1-1-21.xlsx is not a PDF document and cannot be reproduced here.***

SERFF Tracking #:

TRIP-133170781

State Tracking #:

TRIP-133170781

Company Tracking #:

2021 LTC RATE INCREASE - ABILITY

---

State:

Virginia

Filing Company:

Ability Insurance Company

TOI/Sub-TOI:

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

Product Name:

LT692, LT694

Project Name/Number:

/

***Attachment Attachment H-VA revised - Nationwide Experience and Projection by BP.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Attachment L-VA revised - Avg Prem Before and After Increase.xlsx is not a PDF document and cannot be reproduced here.***



Review Requirements Checklist  
 FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

**NOTE: This document is intended to assist carriers in preparing LTCI rate increase filings for review and approval by the Bureau of Insurance. It provides guidance based on current Virginia laws and regulations. It should be noted, however, that this checklist should not be used exclusive of other important resources, including, but not limited to, any and all other applicable state insurance laws and associated rules and regulations. Note that some regulatory references in the Comments column are approximate. It is the responsibility of the carriers to verify that their products comply with all relevant statutory and regulatory requirements.**

| REVIEW REQUIREMENTS                       | REFERENCES        | COMMENTS  | FILER'S NOTES  |
|---|-------------------|---|--|
| Source of Filing                          | 14 VAC 5-101-40   | Filings shall be submitted in SERFF. Third-party filing authorization must be included.   | Submitted via SERFF. Third-party authorization letter is included. |
|   | 14VAC5-101-50 C 1 | Filing description must include the type of insurance form, including a description of the form and the market for which the form is intended; and intentions to concentrate on a specialized market should be noted. | Actuarial Memorandum Section 3.                                    |
|   | 14VAC5-101-50 C 2 | Filing description must include the form number of each form that is being filed.   | Actuarial Memorandum Section 3.                                    |
| General Information<br>Filing Description | 14VAC5-101-50 C 3 | Filing description must state whether submitted form is new, or if replacing, revising, or modifying a previously approved form, the exact changes that are intended.   | Actuarial Memorandum Section 2                                     |
|   | 14VAC5-101-50 C 4 | Filing description must identify any change in benefits and indicate whether the change affects premium rates for the form.   | Not Applicable; no change in benefits.                             |
|   | 14VAC5-101-50 C 5 | Filing description must state if approval of a form submitted has been withdrawn by another regulatory body and the reasons for such a withdrawal.  | Not Applicable   |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS      | REFERENCES      | COMMENTS  | FILER'S NOTES                                   |
|--------------------------|-----------------|---|---|
|                          | 14VAC5-101-50 F | Any form filed that is to be used with a previously approved form, including an application, shall identify the form number, approval date, and SERFF or state tracking number in the new filing.   | Not Applicable; this is a rate increase filing. |
|                          | 14VAC5-101-50 G | Any amendment, endorsement, or rider that intends to revise a previously approved form shall be accompanied by the previously approved form filed as supporting documentation.  | Not Applicable                                  |
| Form Number              | 14VAC5-101-60 1 | Form Number must appear in the lower left-hand corner of the first page of the form. It shall consist of numbers, letters, or a combination of both. The form number shall distinguish the form from all other forms used by the company. | Not Applicable                                  |
| Company Name and Address | 14VAC5-101-60 2 | Full and proper name (including "Inc.") must appear prominently on first page or cover sheet of all forms. Home office address must be included on first page of any policy, application, or enrollment form.                             | Not Applicable                                  |
| Marketing Name or Logo   | 14VAC5-101-60 3 | A marketing name or logo also may be used on the form, provided that the marketing name or logo does not mislead as to the identity of the company.   | Not Applicable                                  |
|                          | 14VAC5-101-60 4 | The cover page of a policy also shall include the address of an office that will administer the policy if different from the home office, a company telephone number, and company website address.  | Not Applicable                                  |
| Final Form               | 14VAC5-101-60 5 | Form must be submitted in "final form" and in "John Doe fashion" to indicate its intended use.  | Not Applicable                                  |
| Electronic Version       | 14VAC5-101-60 6 | Each form that is to be used in an electronic version shall be filed in a format that matches the electronic version exactly.   | Not Applicable                                  |
| Readability              | 14VAC5-101-70 A | Each form submitted for review or approval shall be written in simplified language, logically and clearly arranged, and printed in a legible format.  | Not Applicable                                  |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS | REFERENCES      | COMMENTS   | FILER'S NOTES  |
|---------------------|-----------------|--|----------------|
|                     | 14VAC5-101-70 C | Defined words and terms shall be placed in a separate definition section that is clearly identified, unless only used in one section.  | Not Applicable |
| Type Size           | 14VAC5-101-70 E | Any form submitted for review or approval shall be printed in at least 10-point type size.   | Not Applicable |
|                     | 14VAC5-101-70 F | Any policy shall achieve a minimum Flesch reading ease score of 50 or an equivalent score using another comparable test, unless otherwise specified by statute, or an exception requested pursuant to 14 VAC 5-101-70 G.   | Not Applicable |
| Variability         | 14VAC5-101-80   | <p>A. Use of variable bracketed information shall be limited. All variable information shall be clear, easily understood and fully explain each use of the variable language.</p> <p>B. Administrative information, such as officer names, titles and signatures, contact information, or company logo may be presented as variable bracketed text.</p> <p>C. Different types of benefits may be variable only for inclusion or exclusion within the form. The use of brackets within brackets is not permitted, except when variability is necessary to identify a period of time or other numeric value.</p> <p>D. Each instance of variable text shall appear in brackets on a form and shall be separately and completely explained in detail in a Statement of Variability document. Each explanation of variability shall appear in the same order that it appears on the form.</p> <p>E. Requests for revisions to a Statement of Variability contained in a previously approved filing shall be accomplished by notification in the original filing.</p> | Not Applicable |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS    | REFERENCE         | COMMENTS   | FILER'S NOTES  |
|------------------------|-------------------|--|--|
| Filing a Rate Revision | 14 VAC 5-130-70 A | (i) New rate sheet;  | Rate/Rule Schedule Tab   |
|                        |                   | (ii) All information required by SERFF.  | Supporting Documentation Tab   |
|                        | 14 VAC 5-130-70 B | Actuarial Memorandum   | Supporting Documentation Tab   |
|                        | 14VAC5-130-70 B 1 | A description of the type of policy, including benefits, renewability, issue age limits, and if applicable, whether the policy includes grandfathered, non-grandfathered plans, or both.   | Actuarial Memorandum Section 3   |
|                        | 14VAC5-130-70 B 2 | The scope and reason for the premium or rate revision.   | Actuarial Memorandum Section 2   |
|                        | 14VAC5-130-70 B 3 | A comparison of the revised premiums with the current premium scale, including all percentage rate changes and any rating factor changes.  | Attachment L   |
|                        | 14VAC5-130-70 B 4 | A statement of whether the revision applies only to new business, only to in-force business, or to both.   | Company is not issuing new business.   |
|                        | 14VAC5-130-70 B 5 | The estimated average annual premium per policy and per member, before and after the proposed rate revision. If different changes by rating classification are requested, the filing also must include:<br>(i) Range of changes; and<br>(ii) Average overall change, including a detailed explanation of how the change was determined.  | Attachment L   |
|                        | 14VAC5-130-70 B 6 | <i>The following is applicable to all coverage with the exception of coverage issued in the small group market:</i><br>(i) Projections for future experience, and Virginia and national historical experience of earned premiums, paid claims, incurred claims and loss from inception through most recent quarter. Virginia and national experience should be shown separately. Missing experience should be estimated with all estimation assumptions and methodologies provided in detail;<br>(ii) A statement of the basis for determining the rate revision (Virginia, national, or blended); and | (i) Nationwide Exhibits 2021 file VA Experience file<br><br>(ii) Actuarial Memorandum Section 4<br><br>(iii) N/A |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS | REFERENCE          | COMMENTS   | FILER'S NOTES   |
|---------------------|--------------------|--|---|
|                     |                    | (iii) If blended, provide the credibility factor assigned to the national experience.  | (iii) Not Applicable  |
|                     | 14VAC5-130-70 B 7  | Details and dates of all past rate revisions, including annual rate revisions members will experience resulting from this filing. If a company only revises rates annually, the rate revision must be identical to the current submission. If a company has had more frequent rate revisions, the annual revision must reflect the compounding impact of all revisions for the past 12 months. | Actuarial Memorandum Section 6  |
|                     | 14VAC5-130-70 B 8  | A description of how revised rates were determined, including the general description and source of each assumption of Form 130-A. For claims, provide historical and projected claims by major service category for both cost and utilization on Form 130-B.  | Actuarial Memorandum Sections 4,7,8,9 and 10<br><br>Form 130-B is N/A |
|                     | 14VAC5-130-70 B 9  | If the rate revision applies to new business, provide the anticipated loss ratio and a description of how it was calculated.   | Not Applicable  |
|                     | 14VAC5-130-70 B 10 | If the rate revision applies to in-force business provide:<br>(a) The anticipated loss ratio and a description of how it was calculated; and<br>(b) The estimated cumulative loss ratio, historical and anticipated, and a description of how it was calculated.   | Actuarial Memorandum<br>(a) Section 10<br>(b) Sections 8,9 and 10     |
|                     | 14VAC5-130-70 B 11 | The loss ratio that was originally anticipated for the policy.   | Actuarial Memorandum Section 10                                       |
|                     | 14VAC5-130-70 B 12 | If 9, 10a, or 10b is less than 11, supporting documentation for the use of such premiums or rates.   | Not Applicable  |
|                     | 14VAC5-130-70 B 13 | The current number of Virginia and national members to which the revision applies for the most recent month for which such data is available, and either premiums in force, premiums earned, or premiums collected for such  | Attachment C  |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS        | REFERENCE          | COMMENTS  | FILER'S NOTES                                  |
|----------------------------|--------------------|---|--|
|                            |                    | members in the year immediately prior to the filing of the rate revision.   |  |
|                            | 14VAC5-130-70 B 14 | Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided.  | Actuarial Memorandum - Page 8                  |
| Policyholder Letter Review | 14VAC5-200-75 A    | Other than policies for which no applicable premium rate or rate schedule increases can be made, insurers shall provide all of the information listed in this subsection to the applicant at the time of application or enrollment, unless the method of application does not allow for delivery at that time. In such a case, an insurer shall provide all the information listed in this section to the applicant no later than at the time of delivery of the policy or certificate. | Not Applicable; this is a Rate Increase Filing |
|                            | 14VAC5-200-75 A 1  | A statement that the policy may be subject to rate increases in the future;   | Not Applicable                                 |
|                            | 14VAC5-200-75 A 2  | An explanation of potential future premium rate revisions, and the policyholder's or certificateholder's option in the event of a premium rate revision;  | Not Applicable                                 |
|                            | 14VAC5-200-75 A 3  | The premium rate or rate schedules applicable to the applicant that will be in effect until a request is made for an increase;  | Not Applicable                                 |
|                            | 14VAC5-200-75 A 4  | A general explanation for applying premium rate or rate schedule adjustments that shall include:<br>a. A description of when premium rate or rate schedule adjustments will be effective (e.g., next anniversary date, next billing date, etc.); and<br>b. The right to a revised premium rate or rate schedule as provided in subdivision 2 of this subsection if the premium rate or rate schedule is changed;  | Not Applicable                                 |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS  | REFERENCE         | COMMENTS  | FILER'S NOTES                                    |
|----------------------|-------------------|---|--|
|                      | 14VAC5-200-75 D   | An insurer shall provide notice of an upcoming premium rate schedule increase to all policyholders or certificate holders, if applicable, at least 75 days prior to the implementation of the premium rate schedule increase by the insurer. Such notice shall be filed with the commission at the time the premium rate increase is filed. The notice shall include at least the following information:  | Not Applicable                                   |
|                      | 14VAC5-200-75 D 1 | All applicable information identified in subsection A of this section when the rate increase is implemented;  | Not Applicable                                   |
| Policyholder Options | 14VAC5-200-75 D 2 | A clear explanation of options available to the policyholder as alternatives to paying the increased premium amount, including:<br>a. An offer to reduce policy benefits provided by the current coverage consistent with the requirements of 14VAC5-200-183;<br>b. A disclosure stating that all options available to the policyholder may not be of equal value;<br>c. In the case of a partnership policy, a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections; and<br>d. Contact information that will allow the policyholder to contact the insurer for additional options available; | Previously approved SERFF Filing #TRIP-131145217 |
|                      | 14VAC5-200-75 D 3 | A clear identification of the driving factors of the premium rate increase; and   | Previously approved SERFF Filing #TRIP-131145217 |
|                      | 14VAC5-200-75 D 4 | A statement substantially similar to the following:<br>The rate increase request was reviewed by the commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available   | Previously approved SERFF Filing #TRIP-131145217 |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS        | REFERENCE           | COMMENTS   | FILER'S NOTES                                |
|----------------------------|---------------------|--|--|
|                            |                     | for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at <a href="http://www.scc.virginia.gov/BOI">www.scc.virginia.gov/BOI</a> .  |  |
| Pre-Rate Stability         | 14VAC5-200-150 A    | This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth before October 1, 2003.   | Acknowledged                                 |
| Reasonableness of Benefits | 14VAC5-200-150 B    | Benefits under individual long-term care insurance policies shall be deemed reasonable in relation to premiums provided the expected loss ratio is the greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus:<br>(i) 80% applied to any premium rate increase for individual policy forms or,<br>(ii) 75% applied to any premium rate increase on group policy forms. | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|                            |                     | In evaluating the expected loss ratio, due consideration shall be given to all relevant factors, including:  | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|                            | 14VAC5-200-150 B 1  | Statistical credibility of incurred claims experience and earned premiums.   | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|                            | 14VAC5-200-150 B 2  | The period for which rates are computed to provide coverage.   | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|                            | 14VAC5-200-150 B 3  | Experienced and projected trends;  | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|                            | 14VAC5-200-150 B 4  | Concentration of experience within early policy duration;  | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|                            | 14VAC5-200-150 B 5  | Expected claim fluctuation;  | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|                            | 14VAC5-200-150 B 6  | Experience refunds, adjustments or dividends.  | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|                            | 14VAC5-200-150 B 7  | Renewability features;   | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|                            | 14VAC5-200-150 B 8  | All appropriate expense factors;   | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|                            | 14VAC5-200-150 B 9  | Interest;  | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|                            | 14VAC5-200-150 B 10 | Experimental nature of the coverage;   | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|                            | 14VAC5-200-150 B 11 | Policy reserves;   | Actuarial Memorandum Sections 4,7,8,9 and 10 |

Revision to Long-Term Care Insurance (LTCI) Rates Checklist  
Virginia 1<sup>st</sup> Edition July 2001  
Updated: October 2020



Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS                               | REFERENCE           | COMMENTS   | FILER'S NOTES                                |
|---|---------------------|--|--|
|   | 14VAC5-200-150 B 12 | Mix of business by risk classification; and  | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|   | 14VAC5-200-150 B 13 | Product features such a long elimination periods, high deductibles and high maximum limits.  | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|   |                     | Demonstrations of loss ratios shall be made in compliance with the Rules Governing the Filing of Rates for Individual and Certain Group Accident and Sickness Insurance Policy Forms, Chapter 130 (14 VAC 5-130) of this title. All present and accumulated values used to determine rate increases, including the lifetime loss ratio used in the original pricing, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia.  | Actuarial Memorandum Sections 4,7,8,9 and 10 |
|   | 14VAC5-200-150 C    | Any insurer may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The entire series mat be approved at one time as part of the current rate increase filing.  | Not Applicable                               |
|   | 14VAC5-200-150 D    | As a condition of approval of a rate increase for a block of business for which the contingent benefit upon lapse is not otherwise required, a contingent benefit upon lapse provision will be required in accordance with 14VAC5-200-185 D. If the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases will trigger the offering of a contingent benefit upon lapse, the insurer shall be required to include contingent benefit upon lapse at the time of each scheduled increase. | Actuarial Memorandum Page 3                  |
|   | 14VAC5-200-150 E    | All submissions shall include information required by 14VAC5-200-75.   | Acknowledged                                 |
| Long-Term Care Insurance Funded by Life Insurance | 14VAC5-200-150 F    | A life insurance policy that funds long-term care benefits entirely by accelerating the death benefit is considered to provide reasonable benefits in relation to  | Not Applicable                               |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS | REFERENCE          | COMMENTS   | FILER'S NOTES  |
|---------------------|--------------------|--|----------------|
|                     |                    | premiums paid, if the policy complies with all the following provisions:   |                |
|                     | 14VAC5-200-150 F 1 | The interest credited internally to determine cash value accumulations, including long term care, if any, are guaranteed not to be less than the minimum guaranteed interest rate for cash value accumulations without long-term care set forth in the policy;   | Not Applicable |
|                     | 14VAC5-200-150 F 2 | The portion of the policy that provides life insurance benefits meets the nonforfeiture requirements of Chapter 32 (§ 38.2-3200 et seq.) of Title 38.2 of the Code of Virginia;  | Not Applicable |
|                     | 14VAC5-200-150 F 3 | If an application for a long-term care insurance contract or certificate is approved, the issuer shall deliver the contract or certificate of insurance to the applicant no later than 30 days after the date of approval;   | Not Applicable |
|                     | 14VAC5-200-150 F 4 | At the time of policy delivery, a policy summary shall be delivered for an individual life insurance policy that provides long-term care benefits within the policy or by rider. In the case of direct response solicitations, the insurer shall deliver the policy summary upon the applicant's request, but regardless of request shall make delivery no later than at the time of policy delivery. In addition to complying with all applicable requirements, the summary shall also include: | Not Applicable |
|                     |                    | a. An explanation of how the long-term care benefit interacts with other components of the policy, including deductions from death benefits;   | Not Applicable |
|                     |                    | b. An illustration of the amount of benefits, the length of benefit, and the guaranteed lifetime benefits, if any, for each covered person;  | Not Applicable |
|                     |                    | c. Any exclusions, reductions and limitations on benefits of long-term care;   | Not Applicable |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS | REFERENCE          | COMMENTS   | FILER'S NOTES  |
|---------------------|--------------------|--|----------------|
|                     |                    | d. A statement that any long-term care inflation protection option required by 14VAC5- 200-100 is not available under this policy;   | Not Applicable |
|                     |                    | e. If applicable to the policy type, the summary shall also include:<br>(1) A disclosure of the effects of exercising other rights under the policy;<br>(2) A disclosure of guarantees related to long-term care costs of insurance charges; and<br>(3) Current and projected maximum lifetime benefits; and | Not Applicable |
|                     |                    | f. The provisions of the policy summary listed above may be incorporated into a basic illustration or into the life insurance policy summary;  | Not Applicable |
|                     | 14VAC5-200-150 F 5 | Any time a long-term care benefit, funded through a life insurance vehicle by the acceleration of the death benefit, is in benefit payment status, a monthly report shall be provided to the policyholder. The report shall include:   | Not Applicable |
|                     |                    | a. Any long-term care benefits paid out during the month;  | Not Applicable |
|                     |                    | b. An explanation of any changes in the policy (e.g., death benefits or cash values) due to long-term care benefits being paid out; and  | Not Applicable |
|                     |                    | c. The amount of long-term care benefits existing or remaining;  | Not Applicable |
|                     | 14VAC5-200-150 F 6 | Any policy illustration that meets the applicable requirements of 14VAC5-41; and   | Not Applicable |
|                     | 14VAC5-200-150 F 7 | An actuarial memorandum is filed with the Bureau of Insurance that includes:   | Not Applicable |
|                     |                    | a. A description of the basis on which the long-term care rates were determined;   | Not Applicable |
|                     |                    | b. A description of the basis for the reserves;  | Not Applicable |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS     | REFERENCE        | COMMENTS   | FILER'S NOTES  |
|-------------------------|------------------|--|----------------|
|                         |                  | c. A summary of the type of policy, benefits, renewability, general marketing method, and limits on ages of issuance;  | Not Applicable |
|                         |                  | d. A description and a table of each actuarial assumption used. For expenses, an insurer must include percentage of premium dollars per policy and dollars per unit of benefits, if any;   | Not Applicable |
|                         |                  | e. A description and a table of the anticipated policy reserves and additional reserves to be held in each future year for active lives;   | Not Applicable |
|                         |                  | f. The estimated average annual premium per policy and the average issue age;  | Not Applicable |
|                         |                  | g. A statement as to whether underwriting is performed at the time of application. The statement shall indicate whether underwriting is used and, if used, the statement shall include a description of the type or types of underwriting used, such as medical underwriting or functional assessment underwriting. Concerning a group policy, the statement shall indicate whether the enrollee or any dependent will be underwritten and when underwriting occurs; and | Not Applicable |
|                         |                  | h. A description of the effect of the long-term care policy provision on the required premiums, nonforfeiture values and reserves on the underlying life insurance policy, both for active lives and those in long-term care claim status.   | Not Applicable |
| Post-Stability Policies | 14VAC5-200-153 A | This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth on or after October 1, 2003, but prior to September 1, 2015.  | Acknowledged   |
|                         | 14VAC5-200-153 B | An insurer shall request the commission's approval of a pending premium rate schedule increase, including an   | Acknowledged   |

Revision to Long-Term Care Insurance (LTCI) Rates Checklist  
Virginia 1<sup>st</sup> Edition July 2001  
Updated: October 2020

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS | REFERENCE          | COMMENTS   | FILER'S NOTES  |
|---------------------|--------------------|--|--|
|                     |                    | exceptional increase, prior to the notice to the policyholders and shall include:  |  |
|                     | 14VAC5-200-153 B 1 | Information required by 14VAC5-200-75;   | Notification letter previously approved in SERFF Filing ##TRIP-131145217 |
|                     | 14VAC5-200-153 B 2 | Certification by a qualified actuary that:   |  |
|                     |                    | a. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated; and   | Not Applicable   |
|                     |                    | b. The premium rate filing is in compliance with the provisions of this section;   | Not Applicable   |
|                     | 14VAC5-200-153 B 3 | An actuarial memorandum justifying the rate schedule change request that includes:   | Supporting DocumentationTab  |
|                     |                    | a. Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase and the method and assumptions used in determining the projected values, including reflection of any assumptions that deviate from those used for pricing other forms currently available for sale; | Nationwide Exhibits 2021 file  |
|                     |                    | (1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately;  | Nationwide Exhibits 2021 file  |
|                     |                    | (2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase;   | Nationwide Exhibits 2021 file, AM Section 7                              |
|                     |                    | (3) The projections shall demonstrate compliance with subsection C of this section; and  | Nationwide Exhibits 2021 file, AM Section 7                              |
|                     |                    | (4) For exceptional increases,   | Not Applicable   |
|                     |                    | (a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and  | Not Applicable   |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS   | REFERENCE          | COMMENTS  | FILER'S NOTES                             |
|-----------------------|--------------------|---|---|
|                       |                    | (b) In the event the commission determines as provided in the definition of exceptional increase in 14VAC5-200-40 that offsets may exist, the insurer shall use appropriate net projected experience;                         | Not Applicable                            |
|                       |                    | b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse;   | Not Applicable                            |
|                       |                    | c. Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary; | Actuarial Memorandum<br>Section Section 7 |
|                       |                    | d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration;  | Actuarial Memorandum<br>Section Section 7 |
|                       |                    | e. If it is necessary to maintain consistent premium rates for new policies and policies receiving a rate increase, the insurer will need to file composite rates reflecting projections of new policies; and                 | N/A; Company not issuing new business     |
|                       |                    | f. A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted;                    | Actuarial Memorandum<br>Section Section 7 |
|                       | 14VAC5-200-153 B 4 | A statement that renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits, unless sufficient justification is provided to the commission; and  | Company not issuing new business.         |
|                       | 14VAC5-200-153 B 5 | Sufficient information for review and approval of the premium rate schedule increase by the commission.   | Supporting Documentation Tab              |
| Series Rate Increases |                    | An insurer may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The   | Not Applicable                            |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS   | REFERENCE          | COMMENTS   | FILER'S NOTES  |
|-----------------------|--------------------|--|----------------|
|                       |                    | entire series may be approved at one time as part of the current rate increase filing. The insurer shall be required to include contingent benefit upon lapse at the time of each scheduled increase.  |                |
|                       |                    | The insurer may request a premium rate schedule increase less than what is required under this section and the commission may approve such premium rate schedule increase, without submission of the certification in subdivision 2 a of this subsection, if the actuarial memorandum discloses the premium rate schedule increase necessary to make such certification required, the premium rate schedule increase filing satisfies all other requirements of this section, and is, in the opinion of the commission, in the best interest of policyholders. | Not Applicable |
|                       | 14VAC5-200-153 C   | All premium rate schedule increases shall be determined in accordance with the following requirements:   | Acknowledged   |
| Exceptional Increases | 14VAC5-200-153 C 1 | Exceptional increases shall provide that 70% of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits;  | Not Applicable |
|                       | 14VAC5-200-153 C 2 | Premium rate schedule increases shall be calculated such 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:  | Not Applicable |
|                       |                    | a. The accumulated value of the initial earned premium times 58%;  | Not Applicable |
|                       |                    | b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;   | Not Applicable |
|                       |                    | c. The present value of future projected initial earned premiums times 58%; and  | Not Applicable |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS | REFERENCE          | COMMENTS  | FILER'S NOTES  |
|---------------------|--------------------|---|----------------|
|                     |                    | d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;  | Not Applicable |
|                     | 14VAC5-200-153 C 3 | In the event that a policy form has both exceptional and other increases, the values in subdivisions 2 b and d of this subsection will also include 70% for exceptional rate increase amounts; and  | Not Applicable |
|                     | 14VAC5-200-153 C 4 | All present and accumulated values used to determine rate increases shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. The actuary shall disclose as part of the actuarial memorandum the use of any appropriate averages.  | Not Applicable |
|                     | 14VAC5-200-153 D   | For each rate increase that is implemented, the insurer shall file for approval by the commission updated projections, as defined in subdivision B 3 a of this section, annually for the next three years and include a comparison of actual results to projected values. The commission may extend the period to greater than three years if actual results are not consistent with projected values from prior projections. For group insurance policies that meet the conditions in subsection K of this section, the projections required by subdivision B 3 a of this section shall be provided to the policyholder in lieu of filing with the commission. | Acknowledged   |
|                     | 14VAC5-200-153 E   | If any increased premium rate in the revised premium rate schedule is greater than 200% of the comparable rate in the initial premium schedule, the premiums exceeding 200% shall be clearly identified and lifetime projections, as defined in subdivision B 3 a of this section, shall be filed for approval by the commission every five years following the end of the required period in subsection D of   | Not Applicable |



Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS   | REFERENCE          | COMMENTS   | FILER'S NOTES  |
|---|--------------------|--|----------------|
|   |                    | this section. For group insurance policies that meet the conditions in subsection K of this section, the projections required by this subsection shall be provided to the policyholder in lieu of filing with the commission.  |                |
| Premium Rate Increases for Policies Issued After September 1, 2015. | 14VAC5-200-154 A   | An insurer shall request the commission's approval of a pending premium rate schedule increase, including an exceptional increase, prior to the notice to the policyholders and shall include:   | Not Applicable |
|   | 14VAC5-200-154 A 1 | Information required by 14VAC5-200-75;   | Not Applicable |
|   | 14VAC5-200-154 A 2 | Certification by a qualified actuary that:   |                |
|   |                    | a. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated; and   | Not Applicable |
|   |                    | b. The premium rate filing is in compliance with the provisions of this section;   | Not Applicable |
|   | 14VAC5-200-154 A 3 | An actuarial memorandum justifying the rate schedule change request that includes:   | Not Applicable |
|   |                    | a. Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase and the method and assumptions used in determining the projected values, including reflection of any assumptions that deviate from those used for pricing other forms currently available for sale; | Not Applicable |
|   |                    | (1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately;  | Not Applicable |
|   |                    | (2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase;   | Not Applicable |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS | REFERENCE          | COMMENTS  | FILER'S NOTES  |
|---------------------|--------------------|---|----------------|
|                     |                    | (3) The projections shall demonstrate compliance with subsection B of this section; and   | Not Applicable |
|                     |                    | (4) For exceptional increases:  | Not Applicable |
|                     |                    | (a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and   | Not Applicable |
|                     |                    | (b) In the event the commission determines as provided in the definition of exceptional increase in 14VAC5-200-40 that offsets may exist, the insurer shall use appropriate net projected experience;                         | Not Applicable |
|                     |                    | b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse;   | Not Applicable |
|                     |                    | c. Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary; | Not Applicable |
|                     |                    | d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration;  | Not Applicable |
|                     |                    | e. In the event that it is necessary to maintain consistent premium rates for new policies and policies receiving a rate increase, the insurer will need to file composite rates reflecting projections of new policies; and  | Not Applicable |
|                     |                    | f. A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted;                    | Not Applicable |
|                     | 14VAC5-200-154 A 4 | A statement that renewal premium rate schedules are not greater than new business premium rate schedules  | Not Applicable |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS   | REFERENCE          | COMMENTS  | FILER'S NOTES  |
|-----------------------|--------------------|---|----------------|
|                       |                    | except for differences attributable to benefits, unless sufficient justification is provided to the commission; and   | Not Applicable |
|                       | 14VAC5-200-154 A 5 | Sufficient information for review and approval of the premium rate schedule increase by the commission.   | Not Applicable |
|                       | 14VAC5-200-154 B   | All premium rate schedule increases shall be determined in accordance with the following requirements:  | Not Applicable |
| Exceptional Increases | 14VAC5-200-154 B 1 | Exceptional increases shall provide that 70% of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits;   | Not Applicable |
|                       | 14VAC5-200-154 B 2 | Premium rate schedule increases shall be calculated such that the sum of the lesser of (i) the accumulated value of actual incurred claims, without the inclusion of active life reserves, or (ii) the accumulated value of historic expected claims without the inclusion of active life reserves, plus the present value of the future expected incurred claims, projected without the inclusion of actual life reserves, will not be less than the sum of the following: | Not Applicable |
|                       |                    | a. The accumulated value of the initial earned premium times the greater of (i) 58% and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience;   | Not Applicable |
|                       |                    | b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;  | Not Applicable |
|                       |                    | c. The present value of future projected initial earned premiums times the greater of (i) 58% and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience; and   | Not Applicable |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS | REFERENCE          | COMMENTS   | FILER'S NOTES  |
|---------------------|--------------------|--|----------------|
|                     |                    | d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;   | Not Applicable |
|                     | 14VAC5-200-154 B 3 | Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase. Expected claims are calculated for each calendar year based on the in-force policies at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing; | Not Applicable |
|                     | 14VAC5-200-154 B 4 | In the event that a policy form has both exceptional and other increases, the values in subdivisions 2 b and d of this subsection will also include 70% for exceptional rate increase amounts; and   | Not Applicable |
|                     | 14VAC5-200-154 B 5 | All present and accumulated values used to determine rate increases, including the lifetime loss ratio consistent with the original filing reflecting margins for moderately adverse experience, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. The actuary shall disclose as part of the actuarial memorandum the use of any appropriate averages.  | Not Applicable |
|                     | 14VAC5-200-154 C   | For each rate increase that is implemented, the insurer shall file for approval by the commission updated projections, as defined in subdivision A 3 a of this section, annually for the next three years and include a comparison of actual results to projected values. The  | Not Applicable |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

| REVIEW REQUIREMENTS | REFERENCE        | COMMENTS   | FILER'S NOTES  |
|---------------------|------------------|--|----------------|
|                     |                  | <p>commission may extend the period to greater than three years if actual results are not consistent with projected values from prior projections. For group insurance policies that meet the conditions in subsection J of this section, the projections required by subdivision A 3 a of this section shall be provided to the policyholder in lieu of filing with the commission.</p>   |                |
|                     | 14VAC5-200-154 D | <p>If any increased premium rate in the revised premium rate schedule is greater than 200% of the comparable rate in the initial premium schedule, the premiums exceeding 200% shall be clearly identified and lifetime projections, as defined in subdivision A 3 a of this section, shall be filed for approval by the commission every five years following the end of the required period in subsection C of this section. For group insurance policies that meet the conditions in subsection J of this section, the projections required by this subsection shall be provided to the policyholder in lieu of filing with the commission.</p> | Not Applicable |

Review Requirements Checklist  
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

**Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at:**  
<http://www.scc.virginia.gov/boi/laws.aspx>

The Rates Section of the Life and Health Division reviews long-term care insurance rate revisions . Please contact the assigned rates examiner or this section directly at (804) 371-9348 if you have questions or need additional information about this line of insurance.

The Flesch reading ease score of the filed policy form is \_\_\_\_\_.

I represent that a review of the enclosed form has been conducted, and I certify that, to the best of my knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the applicable rules and regulations. I understand that a failure to comply with these requirements will result in a disapproval of the filing.

I hereby certify that I have reviewed the attached revision to the long-term care insurance rate filing and determined that it is in compliance with the Revision to Long-Term Care Insurance (LTCI) Rates checklist.

Signed: Todd Moltumyr

Digitally signed by Todd Moltumyr  
DN: cn=Todd Moltumyr, o, ou, email=tmoltumyr@triplusservices.com, c=US  
Date: 2022.02.28 12:39:33 -06'00'

Name (please print): Todd Moltumyr

Title: Vice President

Company Name: TriPlus Services

Date: 2/28/2022 Phone No: ( ) (224) 217-9037

E-Mail Address: tmoltumyr@triplusservices.com

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

1. Purpose of Filing

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

2. Scope of Filing

This filing applies to the Virginia Long Term Care Policy Forms and Riders as shown in the 'Benefits' section. The forms were marketed by independent agents from 1991-2004. The Company ceased all sales of LTC in 2005. This rate revision applies only to inforce business. The Company is requesting an increase to the current premium rates that varies by issue age and benefit period, averaging 52.4% nationwide and 55.1% in Virginia based on the current inforce. The increase will generally be larger for policies at younger issue ages and for policies with a lifetime (unlimited) benefit period.

Additionally, the Company is requesting supplementary "catch-up" increases in states where less than the full requested nationwide rate level has been implemented from prior historical rate requests. These requests will be intended to bring the prevailing rates in all states up to an equivalent rate level. In Virginia, there is an additional 15% catch-up increase indicated.

The increases described above will be combined where applicable and implemented at the same time.

An exhibit detailing the nationwide increase request by issue age, benefit period and policy form is included as Attachment A. The increase will vary on select policy forms where necessary to preserve the differing banded age rating in the original pricing structures and maintain reasonable rate relationships between issue ages within each form. A separate exhibit summarizing the supplementary "catch-up" increases by state has been included as Attachment B. A series of tables showing the distribution of inforce business by form and state (excluding policies in paid up status) as of 12/31/2020 is included as Attachment C.

This request was filed with and has been reviewed by the Multistate Actuarial LTCI Rate Review Team (MSA Team) prior to submission in individual states. The MSA has recommended the requested nationwide rate increase as well as additional increases in states where less than the full amount of historical increase requests have been granted. The MSA shared their advisory report with states in November 2021.

**Revised Rate Increase Request as of 6-14-2023**

**After further discussions with the Bureau we have revised the rate increase request in Virginia. The companies are now requesting an increase that ranges from 15% - 83.2% and averages 50.9% (52.4% for Ability policies and 50.4% for Medico policies). This proposed increase would be implemented over three years with a maximum increase of 24% in any one year. The proposed annual rate increase percentages are shown in Attachment A-VA.**

3. Benefits

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

**Policy Form LT692:** Developed in 1992, Form LT692 provides benefits for Nursing Home Care and Adult Day Care. The policy also has provisions for Waiver of Premium and Survivorship (if both husband and wife have LT692 policies). Additional benefits include bed reservation, alternate plan of care, deferred purchase of inflation coverage, and extended period of reinstatement due to a lapse related to cognitive impairment suffered at time of lapse. Benefits are subject to an elimination period of 0, 20, 90, or 180 days and benefit period of 2, 3, 5, 10, or unlimited years in days. The policy pays a daily benefit for Nursing Home Care and Adult Day Care up to 33% of the policy daily benefit.

**Policy Form LT694 and Rider Forms UR268C, UR287:** Developed in 1996, Form LT694 provides benefits for Nursing Home Care, Alternative Care, Assisted Living Care, and Adult Day Care. The policy also has provisions for Waiver of Premium. Additional benefits include care giver training, bed reservation, extended period of reinstatement due to a lapse related to cognitive impairment suffered at time of lapse, and

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

restoration of benefits. Benefits are subject to an elimination period of 0 or 90 days and benefit period of 2, 3, 4, 5, or unlimited years in days. The policy pays a daily benefit for Nursing Home Care, Alternative Care, Assisted Living up to 50% of the policy daily benefit (80% if care coordinator used), and Adult Day Care up to 50% of the policy daily benefit and lifetime maximum. UR268C increases the policy daily benefit by 5% of the previous year's daily benefit. UR287 removes the non-duplication of Medicare benefits.

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

This filing applies to the Virginia Long Term Care Policy Forms and Riders as shown in the 'Benefits' section. The forms were marketed by independent agents from 1991-2004. The Company ceased all sales of LTC in 2005. This rate revision applies only to inforce business. The Company is requesting an increase to the current premium rates that varies by issue age and benefit period, averaging 52.4% nationwide and 55.1% in Virginia based on the current inforce. The increase will generally be larger for policies at younger issue ages and for policies with a lifetime (unlimited) benefit period.

Additionally, the Company is requesting supplementary "catch-up" increases in states where less than the full requested nationwide rate level has been implemented from prior historical rate requests. These requests will be intended to bring the prevailing rates in all states up to an equivalent rate level. In Virginia, there is an additional 15% catch-up increase indicated.

The increases described above will be combined where applicable and implemented at the same time.

An exhibit detailing the nationwide increase request by issue age, benefit period and policy form is included as Attachment A. The increase will vary on select policy forms where necessary to preserve the differing banded age rating in the original pricing structures and maintain reasonable rate relationships between issue ages within each form. A separate exhibit summarizing the supplementary "catch-up" increases by state has been included as Attachment B. A series of tables showing the distribution of inforce business by form and state (excluding policies in paid up status) as of 12/31/2020 is included as Attachment C.

The Company will notify Virginia-issued policyholders at least 75 days in advance before implementing a rate increase so it is expected that this rate revision will be implemented approximately 85 days following the approval of this increase.

This rate increase is necessary because projected future morbidity and terminations have changed from what was anticipated when the most recent nationwide rate adjustment was requested starting in 2017. There are several reasons for this change in projected future experience:

- The actual 2017-2020 morbidity experience is considerably poorer than projected experience from the 2017 rate increase filing.
- Actual versus expected claim experience was analyzed for each block of business and morbidity adjustment factors varying by form and policy duration were developed for use in projecting future claim costs. The results of this morbidity study and the development of these factors is presented in Attachment I. The average adjustment applied to the 2021 projected claim costs across all inforce policies based on these factors and inforce policies as of 12/31/2020 is 1.36; the average based on the factors that were used in the previous 2017 filing would be 1.30.
- Projected morbidity improvement has been changed from 1.0% per year for 20 years starting in 2017 in the previous filing to 0.75% per year for 17 years starting in 2020 in the current filing.
- The actual 2017-2020 termination experience shows a lower implied voluntary lapse rate than projected experience from the 2017 rate increase filing. A lower voluntary lapse rate is assumed for lifetime policies than for non-lifetime policies in the projected experience.

The larger requested increase on policies with younger issue ages and lifetime benefits is due to the greater impact of the assumption changes on these rates. Attachment K shows a comparison of the current and proposed rates for the largest policy forms in this block in Nebraska, the Company's state of domicile, to the average unisex new business rates for companies currently issuing stand-alone long term care. The proposed increase will bring the rates on policies issued at younger issue ages and the differential between



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

lifetime and non-lifetime inforce policies closer to the levels and relationships of currently sold policies in the industry.

The “catch-up” increases indicated in Attachment B are intended to bring the aggregate rate level in all states up to the prevailing indicated nationwide requested rate level. The catch-up increases are being requested in addition to the nationwide increase presented in this current filing. While many of the historical increases have varied by policy form, benefit structure or issue age, the company intends to request a level percentage increase in states where a catch-up increase is indicated in order to minimize the complexity of the resulting compounded increases.

Please note that the Company is not attempting to recoup past losses for the poor 2017-2020 experience. This rate increase is solely intended to get experience back in line with what was projected in our 2017 rate increase filing for years 2021 and forward. An exhibit comparing the projection from our 2017 filing with our current projection of future business along with a demonstration that the requested increase satisfies the prospective premium method is attached (Attachment G).

The Company intends to offer reduced benefit options to policyholders that can help mitigate the cost of the increase for those who cannot afford the full requested amount. Most policyholders will receive pre-programmed downgrade offers in the rate increase notification letter that would allow them to reduce their premium rate by choosing to increase their elimination period or decrease their benefit period. Policyholders will also be informed that they may call in to our customer service line to discuss other downgrade options as well if they would like to lower their premium rate.

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

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

5. Rate Justification Standard - Minimum Loss Ratio

This filing demonstrates that both the projected future loss ratio and the anticipated lifetime loss ratio are higher than the minimum loss ratio required for long term care policy forms.

6. Rate Increase History

The following table shows a summary of the rate increases that have previously been requested on the affected policy forms:

| <u>Initial Filing Year</u> | <u>Forms 585, 691-698</u>            | <u>Form 597</u> | <u>Form 201 - 203</u> |
|----------------------------|--------------------------------------|-----------------|-----------------------|
| 2001                       | 20%                                  |                 |                       |
| 2003                       | 20%-25%, by State                    |                 |                       |
| 2005                       |                                      |                 | 10%-15%, by State     |
| 2006                       | 20%                                  |                 |                       |
| 2010                       | 10%-40%, varying by Issue Age        |                 |                       |
| 2013                       | 40% on Non-Lifetime, 80% on Lifetime |                 |                       |

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

|                          |   |                            |                            |
|--------------------------|---|----------------------------|----------------------------|
| 2017                     | 0-90%, varying by Issue Age and Inflation |                            |                            |
| Cumulative<br>Historical | 166% - 762%<br>Average 384%               | 54% - 379%<br>Average 352% | 69% - 427%<br>Average 192% |

Approvals of the requested increases as shown in the table above, including the amount and timing of approved increases, have varied from state to state. Shown below are the approval dates and the percentage of past rate increases in your state:

| Date    | 692         | 694         |
|---------|-------------|-------------|
| 5/7/02  | 20% / n/a   | 20% / 0%    |
| 9/2/04  | 20% / n/a   | 20% / 20%   |
| 7/10/06 | 20% / n/a   | 20% / 0%    |
| 4/21/11 | 31.8%       | 31.8%       |
| 9/30/14 | 40.5%-81.6% | 40.5%-81.6% |
| 9/11/20 | 0-50%       | 0-50%       |

\* Rate increases for policies originally issued by Medico Insurance Company are shown on the left side and rate increases for policies originally issued by Ability Insurance Company are shown on the right. The "n/a" is shown for forms in which there are no inforce policies for that form and company in your state.

The 2010 rate increase ranged from 10.0%-40.0% depending on the issue age. The overall average rate increase was 31.8%.

The 2014 rate increase was three annual increases of 12% on non-lifetime benefit period plans and three annual increases of 22% on lifetime benefit period plans. The increase averaged 70.362% on Medico policies in Virginia and 70.584% on Ability policies in Virginia.

The 2020 rate increase ranged from 0% up to a maximum of 50% depending on issue age and inflation protection option. The overall average rate increase was 24.0%.

In states where less than the full requested average increases, the Company plans to request "catch-up" increase amounts in addition to the 52.4% average nationwide request as outlined within this memorandum.

#### 7. Projection Assumptions

The following assumptions were used in order to generate the present value of future premium and claims and their loss ratio.

- a. Assumptions that are unchanged from the 2017 rate filing:

Interest – The predominant valuation interest rate of 4.50% has been assumed for accumulating past experience and discounting projected future experience.

Mortality Improvement – Mortality improvement of 0.5% per year starting in 2017 for 20 years was assumed in the projection to account for the expectation that individuals will become healthier and mortality will improve due to advances in health care.

Claim Cost Guidelines – Morbidity costs were projected based on claim costs from the 2009 Milliman Long Term Care guidelines. Adjustments for actual experience have been updated and are addressed below.

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

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

Salvage – Future benefits on policies with a 5% simple or compound inflating benefit were assumed to increase by 4% per year, implying a degree of benefit salvage on inflation plans. Please note that this is an update from the MSA filing which showed this assumption as 3.75% per year. The future projection using 2021 assumptions has been updated to reflect this change. In addition, an error correction to the projection using 2017 assumptions was also made. The result of this change and correction is that the updated projections justify a slightly higher rate increase (by approximately 2% points) than what was shown in the MSA filing. The rate increase request has not changed from what was shown in the MSA filing and all other aspects of this filing are identical to the MSA filing.

b. Assumptions that have been revised since the 2017 rate filing:

Terminations – In projecting the inforce policies into the future, the 1994 GAM mortality table was utilized along with annual voluntary termination rates varying by benefit period of:

- o 0.9% for policies with a non-lifetime benefit period
- o 0.3% for policies with a lifetime benefit period

Attachment J presents a termination rate A/E study including experience split by lifetime and non-lifetime policies from 2017-2019. The exhibit shows that the actual lapse rate combined with the mortality assumption is very close to the voluntary lapse assumptions in this filing (actual non-lifetime benefit period lapse rate is 0.948% vs. the 0.9% assumption and actual lifetime benefit period lapse rate is 0.145% vs. the 0.3% assumption).

Shock Lapse – Additional terminations are assumed in the first four projection years (2021-2024) after the rate increase. These additional lapses shown in the table below are applied to all lives and are attributable to expected benefit reductions and contingent nonforfeiture elections in response to both ongoing and projected rate increase activity, the largest portion of which would be expected to occur in these early projection years. No anti-selection is assumed in conjunction with the shock lapse assumption.

|                        |       |       |       |       |       |       |
|------------------------|-------|-------|-------|-------|-------|-------|
| Projection Year:       | 2021  | 2022  | 2023  | 2024  | 2025  | 2026+ |
| Add'l Expected Lapses: | 0.00% | 0.60% | 0.70% | 0.50% | 0.30% | 0.00% |

A/E Adjustments – Actual versus expected claim experience was analyzed for each block of business and morbidity adjustment factors varying by form and policy duration were developed for use in projecting future claim costs. The results of this morbidity study and the development of these factors is presented in Attachment I. The average adjustment applied to the 2021 projected claim costs across all inforce policies based on these factors and inforce policies as of 12/31/2020 is 1.36.

Morbidity Improvement – Morbidity improvement of 0.75% per year starting in 2020 for 17 years was assumed in the projection to account for the expectation that individuals will become healthier due to advances in health care.

Premium Rate Increase – An anticipated portion of the catch-up rate increases that are to be requested in states where less than the full amount of previous increases have been implemented is included in the baseline “without requested increase” earned premium projections included with this filing. The nationwide average 52.4% increase is expected to be implemented starting in late 2021 and phased in over the next eight years to account for differences in anticipated approval dates across states.

In addition to the typical yearly review of assumptions on the block, an additional assumption review (focused on morbidity assumptions) was performed in 2020 in coordination with the State of Nebraska and

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

their external consultant LTCG. The assumptions are consistent with those used in the 2020 year-end Asset Adequacy testing (other than the interest rate, which was kept consistent with prior rate increase filings).

The following table summarizes each of the key assumptions from this filing along with what the assumption was in the 2017 rate filing.

|           |                                  | 2021  | 2017  |
|-----------|----------------------------------|---|---|
| Lapse     | Voluntary Lapses                 | 0.9% for Non-Lifetime, 0.3% for Lifetime with additional shock lapse assumption in early projection years | Level 0.85%   |
| Mortality | Mortality                        | 94 GAM  | 94 GAM  |
|           | Mortality Improvement            | 0.5% Improvement (Starts 2017 Caps 20 Dur)  | 0.5% Improvement (Starts 2017 Caps 20 Dur)                      |
| Morbidity | Claim Cost Guidelines            | 2009 Milliman LTC Guidelines  | 2009 Milliman LTC Guidelines                                    |
|           | A/E's                            | 1.36 average factor in 2021   | 1.30 average factor in 2021                                     |
|           | Inflation Adjustment for Salvage | 80% salvage factor 2016+ (equivalent of 4.00% inflation factor)   | 80% salvage factor 2016+ (equivalent of 4.00% inflation factor) |
|           | Morbidity Improvement            | 0.75% Improvement with adjustments (Starts 2020 Caps 17 Dur)  | 1% Improvement (Starts 2017 Caps 20 Dur)                        |
| Interest  | Discount Rate                    | Predominant valuation rate of 4.50%   | Predominant valuation rate of 4.50%                             |

**8. Past Experience**

Attachment D shows the past experience for the business. The experience is through December 31, 2020 and is based on nationwide experience. The return of premium riders were excluded from the experience. The accumulated value of past earned premium is \$2,936,659,382 and the accumulated value of past incurred claims is \$2,231,095,408. This results in a loss ratio of 76.0%. We have also included Attachment E which presents the nationwide experience by issue year and experience year.

**9. Projected Future Experience**

The future experience has been generated for 50 years using the business in force as of September 30, 2020 and is presented in Attachment F. Adjustments have been made to the experience by applying the termination rates and rate increase assumptions as shown in the Projection Assumptions section. The Earned Premiums in the Projected Experience (No Increase) section include an anticipated portion of the catch-up rate increases to be requested shown in Attachment B. The nationwide increase averaging 52.4%

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

requested within this filing is then applied to that premium stream using the phase-in percentages shown above resulting in the Revised Earned Premium in the Projected Experience W/ Rate Increase section.

The present value of future earned premium after the requested increase is \$503,298,279 and the present value of future incurred claims is \$954,992,158. This results in a loss ratio of 189.7%.

This filing is intended to return the future experience of this block to the level projected in 2017. Attachment G demonstrates a calculation of the indicated increase based on the Prospective Present Value method:

$$\text{Indicated Increase \%} = (\Delta\text{PV of future incurred claims} - \Delta\text{PV of future earned premiums}) / (0.802 * \text{PV of future earned premiums at implementation schedule})$$

Note that the .802 factor in the denominator of the equation is derived based on the percentage of the block that is made up of pre-rate stability policies. 96.8% of the future earned premium is on pre-rate stability policies, and thus the weighted averaged future loss ratio factor in the formula is calculated as:

$$(.968 * 80\%) + (.032 * 85\%) = 80.2\%$$

| Projection Years 2021+            | 2017 Filing Assumptions | Current Projection Assumptions | Difference    |
|-----------------------------------|-------------------------|--------------------------------|---------------|
| PV Future EP                      | \$365,422,179           | \$378,073,840                  | \$12,651,661  |
| PV Future Claims                  | \$813,249,219           | \$971,576,369                  | \$158,327,150 |
| PV of 1% of Rate Increase Premium |                         | \$2,545,228                    |               |

$$\text{Indicated Increase \%} = (\$158,327,150 - \$12,651,661) / (0.802 * \$2,545,228 * 100) = 71.4\%$$

The requested increase averaging 52.4% is less than this maximum indicated rate increase under the Prospective Present Value of 71.4%.

**10. Anticipated Lifetime Loss Ratio**

The anticipated lifetime loss ratio is defined as the sum of the present value of past and projected incurred claims divided by the sum the present value of past and future earned premium. These values, including the requested rate increase as shown in Attachment F, are summarized below:

| Experience Period    | Earned Premium | Incurred Claims | Loss Ratio |
|----------------------|----------------|-----------------|------------|
| Past Years           | 2,936,659,382  | 2,231,095,408   | 76.0%      |
| Projected Future     | 503,298,279    | 954,992,158     | 189.7%     |
| Anticipated Lifetime | 3,439,957,661  | 3,186,087,566   | 92.6%      |

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

The following table provides a comparison of actual and projected nationwide experience to that expected under the previous 2017 filing assumptions with respect to lapse, mortality, morbidity, and improvement. Historical experience through year end 2020 was used in each scenario along with projected future experience using 2017 assumptions except for those noted in each respective row. Indicated Increases in each row are calculated using the PPV method discussed above.

| Projection Scenario               | Lifetime Loss Ratio | $\Delta\text{PV Future Premium} - \Delta\text{PV Future Claims From Previous Scenario}$ | Indicated Increase (PPV Method) |
|-----------------------------------|---------------------|---|---------------------------------|
| 2017 Filing w/ Requested Increase | 85.1%               |   |                                 |

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

|  |              |               |              |
|--|--------------|---------------|--------------|
| Experience thru 2020, Projection starting 1/1/2021 using 2017 Filing Assumptions | 92.2%        |               |              |
| Current Morbidity  | 93.5%        | -\$43         | 22.0%        |
| Current Morbidity, Improvement   | 96.0%        | -\$81         | 41.0%        |
| Current Morbidity, Improvement, Lapse  | 96.6%        | -\$21         | 10.4%        |
| Current Morbidity, Improvement, Lapse, Mortality (All Current Projection)        | 96.6%        | \$0           | 0.0%         |
| <b>Current Projection compared to 2017</b>                                       | <b>96.6%</b> | <b>-\$146</b> | <b>71.4%</b> |
| Current Projection with Requested 52.4% Average Increase                         | 92.6%        |               |              |

We are also providing Attachment H showing separate experience and projections for lifetime policies and non-lifetime policies. The projections for these two separate groups of policies are provided both prior to and after the proposed increase, and also demonstrate that the experience for each subset meets the minimum loss ratio requirements.

11. Actuarial Certification

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

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

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

In my opinion, the rates have been calculated in a manner that complies with accepted actuarial practices, are uniformly applied to all policies within each issue age rate class, are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

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




---

Todd Moltumyr, ASA, MAAA  
 Vice President

**Long Term Care Insurance Rate Request Summary  
Part 1 – To Be Completed By Company**

Company Name and NAIC Number:

SERFF Tracking Number:

**Revised Rates**

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Range of Requested Rate Changes:

Number of Virginia Policyholders Affected:

| Form Number | Product Name          | Issue Dates | Prior Rate Increases – Date and Percentage Approved  | Outlook for Future Rate Increases |
|-------------|-----------------------|-------------|--|-----------------------------------|
| LT692       | Long Term Care Policy | 1991-2004   | 5/7/02 20% / n/a<br>9/2/04 20% / n/a<br>7/10/06 20% / n/a<br>4/21/11 31.8%<br>9/30/14 40.5%-81.6%<br>9/11/20 0-50% |                                   |
| LT694       | Long Term Care Policy | 1991-2004   | 5/7/02 20% / 0%<br>9/2/04 20% / 20%<br>7/10/06 20% / 0%<br>4/21/11 31.8%<br>9/30/14 40.5%-81.6%<br>9/11/20 0-50%   |                                   |
|             |                       |             |  |                                   |
|             |                       |             |  |                                   |
|             |                       |             |  |                                   |
|             |                       |             |  |                                   |
|             |                       |             |  |                                   |
|             |                       |             |  |                                   |
|             |                       |             |  |                                   |

**Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.**

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at <https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx>.

Premium rates on your policy are being raised as a result of current and future long-term care claims covered by the policy being higher than previously anticipated. Higher than anticipated claims are caused by a combination of higher incidence (more claims) and duration (claims lasting longer) than previously expected. Policies terminations have also been lower than expected which increases expected future claims under the policies. Premium rates must be adjusted to ensure current and future claims are adequately funded.



**Attachment A**  
**Ability Insurance Company and Medico Insurance Company**  
**Proposed 2021 Nationwide LTC Rate Increase Percentages by Policy Form, Issue Age and Benefit Period**  
**All Forms in Current Filing**

| Issue Age | Policy Forms<br>201-203 |              | Policy Form<br>585 |              | Policy Form<br>597 |              | Policy Forms<br>691-698 |              |
|-----------|-------------------------|--------------|--------------------|--------------|--------------------|--------------|-------------------------|--------------|
|           | Lifetime                | Non-Lifetime | Lifetime           | Non-Lifetime | Lifetime           | Non-Lifetime | Lifetime                | Non-Lifetime |
| 18-39     | 100%                    | 50%          | 100%               | 50%          | 50%                | 40%          | 100%                    | 50%          |
| 40-49     | 90%                     | 45%          | 90%                | 40%          | 50%                | 40%          | 90%                     | 45%          |
| 50        | 80%                     | 40%          | 80%                | 15%          | 45%                | 35%          | 80%                     | 40%          |
| 51        | 80%                     | 40%          | 80%                | 20%          | 45%                | 35%          | 80%                     | 40%          |
| 52        | 80%                     | 40%          | 80%                | 25%          | 45%                | 35%          | 80%                     | 40%          |
| 53        | 80%                     | 40%          | 80%                | 30%          | 45%                | 35%          | 80%                     | 40%          |
| 54        | 80%                     | 40%          | 80%                | 35%          | 45%                | 35%          | 80%                     | 40%          |
| 55        | 77%                     | 40%          | 80%                | 40%          | 45%                | 35%          | 80%                     | 40%          |
| 56        | 74%                     | 40%          | 80%                | 45%          | 45%                | 35%          | 80%                     | 40%          |
| 57        | 71%                     | 40%          | 80%                | 50%          | 45%                | 35%          | 80%                     | 40%          |
| 58        | 68%                     | 40%          | 80%                | 55%          | 45%                | 35%          | 80%                     | 40%          |
| 59        | 65%                     | 40%          | 80%                | 60%          | 45%                | 35%          | 80%                     | 40%          |
| 60        | 62%                     | 38%          | 65%                | 30%          | 42%                | 32%          | 65%                     | 38%          |
| 61        | 59%                     | 38%          | 65%                | 34%          | 42%                | 32%          | 65%                     | 38%          |
| 62        | 56%                     | 38%          | 65%                | 38%          | 42%                | 32%          | 65%                     | 38%          |
| 63        | 53%                     | 38%          | 65%                | 42%          | 42%                | 32%          | 65%                     | 38%          |
| 64        | 50%                     | 38%          | 65%                | 48%          | 42%                | 32%          | 65%                     | 38%          |
| 65        | 48%                     | 36%          | 50%                | 44%          | 41%                | 31%          | 50%                     | 36%          |
| 66        | 47%                     | 36%          | 47%                | 36%          | 41%                | 31%          | 47%                     | 36%          |
| 67        | 46%                     | 34%          | 44%                | 34%          | 40%                | 31%          | 44%                     | 34%          |
| 68        | 45%                     | 32%          | 41%                | 32%          | 39%                | 30%          | 41%                     | 32%          |
| 69        | 45%                     | 31%          | 38%                | 29%          | 38%                | 29%          | 38%                     | 29%          |
| 70        | 43%                     | 27%          | 35%                | 27%          | 37%                | 28%          | 35%                     | 27%          |
| 71        | 41%                     | 25%          | 32%                | 25%          | 36%                | 27%          | 32%                     | 25%          |
| 72        | 39%                     | 22%          | 29%                | 22%          | 35%                | 26%          | 29%                     | 22%          |
| 73        | 37%                     | 20%          | 26%                | 20%          | 34%                | 25%          | 26%                     | 20%          |
| 74        | 35%                     | 18%          | 23%                | 18%          | 33%                | 24%          | 23%                     | 18%          |
| 75        | 33%                     | 15%          | 20%                | 15%          | 32%                | 23%          | 20%                     | 15%          |
| 76        | 31%                     | 13%          | 17%                | 13%          | 31%                | 22%          | 17%                     | 13%          |
| 77        | 29%                     | 11%          | 14%                | 11%          | 30%                | 21%          | 14%                     | 11%          |
| 78        | 27%                     | 8%           | 11%                | 8%           | 29%                | 20%          | 11%                     | 8%           |
| 79        | 25%                     | 6%           | 10%                | 6%           | 28%                | 19%          | 10%                     | 6%           |
| 80        | 20%                     | 4%           | 8%                 | 4%           | 27%                | 18%          | 8%                      | 4%           |
| 81        | 15%                     | 2%           | 6%                 | 2%           | 26%                | 17%          | 6%                      | 2%           |
| 82        | 10%                     | 0%           | 0%                 | 0%           | 25%                | 16%          | 0%                      | 0%           |
| 83        | 5%                      | 0%           | 0%                 | 0%           | 24%                | 15%          | 0%                      | 0%           |
| 84        | 0%                      | 0%           | 0%                 | 0%           | 23%                | 14%          | 0%                      | 0%           |
| 85        | 0%                      | 0%           | 0%                 | 0%           | 22%                | 13%          | 0%                      | 0%           |
| 86        | 0%                      | 0%           | 0%                 | 0%           | 21%                | 12%          | 0%                      | 0%           |
| 87        | 0%                      | 0%           | 0%                 | 0%           | 20%                | 11%          | 0%                      | 0%           |
| 88        | 0%                      | 0%           | 0%                 | 0%           | 19%                | 10%          | 0%                      | 0%           |
| 89        | 0%                      | 0%           | 0%                 | 0%           | 18%                | 9%           | 0%                      | 0%           |

**Attachment B**  
**Ability Insurance Company and Medico Insurance Company**  
**Proposed "Catch-up" Increases by State**  
Level Increase to be Requested  
In Addition to Proposed 2021 Nationwide Rate Increase  
All Forms in Current Filing

Inforce as of 12/31/2020

| <u>State</u> | <u>Policy Count</u> | <u>Inforce Premium</u> | <u>"Catch-up" Increase</u> |
|--------------|---------------------|------------------------|----------------------------|
| AL           | 55                  | \$ 159,586             | 5%                         |
| AR           | 118                 | 538,135                | 5%                         |
| AZ           | 433                 | 1,386,551              | 40%                        |
| CA           | 370                 | 852,902                | 100%                       |
| CO           | 222                 | 804,034                | 70%                        |
| FL           | 684                 | 2,237,257              | 15%                        |
| GA           | 68                  | 238,254                | 30%                        |
| HI           | 70                  | 238,091                | 100%                       |
| IA           | 2,612               | 10,608,931             | 0%                         |
| ID           | 605                 | 1,351,057              | 15%                        |
| IL           | 332                 | 1,246,558              | 0%                         |
| IN           | 38                  | 83,727                 | 120%                       |
| KS           | 612                 | 2,120,208              | 5%                         |
| KY           | 164                 | 539,840                | 0%                         |
| LA           | 15                  | 26,483                 | 0%                         |
| ME           | 9                   | 19,795                 | 0%                         |
| MI           | 123                 | 352,841                | 0%                         |
| MN           | 966                 | 3,068,467              | 40%                        |
| MO           | 596                 | 2,089,925              | 0%                         |
| MS           | 68                  | 159,642                | 20%                        |
| MT           | 1,358               | 4,101,335              | 20%                        |
| NC           | 138                 | 542,625                | 20%                        |
| ND           | 332                 | 1,325,713              | 0%                         |
| NE           | 2,024               | 8,121,817              | 0%                         |
| NM           | 140                 | 488,924                | 60%                        |
| NV           | 50                  | 161,294                | 20%                        |
| OH           | 157                 | 596,317                | 5%                         |
| OK           | 101                 | 452,061                | 10%                        |
| OR           | 1,301               | 2,747,350              | 10%                        |
| PA           | 44                  | 103,469                | 65%                        |
| SC           | 20                  | 58,606                 | 0%                         |
| SD           | 974                 | 3,609,059              | 0%                         |
| TN           | 288                 | 922,861                | 0%                         |
| TX           | 349                 | 1,380,679              | 0%                         |
| UT           | 11                  | 33,957                 | 0%                         |
| VA           | 116                 | 391,434                | 15%                        |
| WA           | 930                 | 2,682,942              | 15%                        |
| WI*          | 241                 | 502,805                | 0%                         |
| WV           | 1                   | 2,563                  | 0%                         |
| WY           | 224                 | 809,178                | 0%                         |

\* We continue to pursue catch-up increases in WI on policies issued between 8/1/1996-12/31/2001 that are limited to 10% every two years.

**Attachment C**  
**Ability Insurance Company and Medico Insurance Company**  
**Inforce Policies and/or Premium as of 12/31/2020**  
**All Forms in Current Filing**

Inforce Policies, Premium, and Average Proposed Increase by Issue State

| Issue State | Inforce Policies | Inforce Premium | Catch-up Increase | Average 2021 NW Increase |
|-------------|------------------|-----------------|-------------------|--------------------------|
| AL          | 55               | \$159,586       | 5%                | 54%                      |
| AR          | 118              | \$538,135       | 5%                | 57%                      |
| AZ          | 433              | \$1,386,551     | 40%               | 48%                      |
| CA          | 370              | \$852,902       | 100%              | 59%                      |
| CO          | 222              | \$804,034       | 70%               | 51%                      |
| FL          | 684              | \$2,237,257     | 15%               | 50%                      |
| GA          | 68               | \$238,254       | 30%               | 52%                      |
| HI          | 70               | \$238,091       | 100%              | 51%                      |
| IA          | 2,612            | \$10,608,931    | 0%                | 55%                      |
| ID          | 605              | \$1,351,057     | 15%               | 49%                      |
| IL          | 332              | \$1,246,558     | 0%                | 51%                      |
| IN          | 38               | \$83,727        | 120%              | 42%                      |
| KS          | 612              | \$2,120,208     | 5%                | 48%                      |
| KY          | 164              | \$539,840       | 0%                | 46%                      |
| LA          | 15               | \$26,483        | 0%                | 0%                       |
| ME          | 9                | \$19,795        | 0%                | 0%                       |
| MI          | 123              | \$352,841       | 0%                | 38%                      |
| MN          | 966              | \$3,068,467     | 40%               | 56%                      |
| MO          | 596              | \$2,089,925     | 0%                | 49%                      |
| MS          | 68               | \$159,642       | 20%               | 52%                      |
| MT          | 1,358            | \$4,101,335     | 20%               | 52%                      |
| NC          | 138              | \$542,625       | 20%               | 50%                      |
| ND          | 332              | \$1,325,713     | 0%                | 60%                      |
| NE          | 2,024            | \$8,121,817     | 0%                | 54%                      |
| NM          | 140              | \$488,924       | 60%               | 56%                      |
| NV          | 50               | \$161,294       | 20%               | 55%                      |
| OH          | 157              | \$596,317       | 5%                | 46%                      |
| OK          | 101              | \$452,061       | 10%               | 49%                      |
| OR          | 1,301            | \$2,747,350     | 10%               | 51%                      |
| PA          | 44               | \$103,469       | 65%               | 46%                      |
| SC          | 20               | \$58,606        | 0%                | 48%                      |
| SD          | 974              | \$3,609,059     | 0%                | 55%                      |
| TN          | 288              | \$922,861       | 0%                | 49%                      |
| TX          | 349              | \$1,380,679     | 0%                | 51%                      |
| UT          | 11               | \$33,957        | 0%                | 0%                       |
| VA          | 116              | \$391,434       | 15%               | 55%                      |
| WA          | 930              | \$2,682,942     | 15%               | 48%                      |
| WI          | 241              | \$502,805       | 0%                | 48%                      |
| WV          | 1                | \$2,563         | 0%                | 0%                       |
| WY          | 224              | \$809,178       | 0%                | 57%                      |
| Total       | 16,959           | \$57,157,276    | 11%               | 52%                      |

**Attachment C**  
**Ability Insurance Company and Medico Insurance Company**  
**Inforce Policies and/or Premium as of 12/31/2020**  
**All Forms in Current Filing**  
**Inforce Policies by Policy Form Group, Benefit Period, and Issue State**

| <u>Issue State</u> | <u>Policy Forms 691-698</u> |                     | <u>Policy Form 585</u> |                     | <u>Policy Form 597</u> |                     | <u>Policy Forms 201-203</u> |                     |
|--------------------|-----------------------------|---------------------|------------------------|---------------------|------------------------|---------------------|-----------------------------|---------------------|
|                    | <u>Lifetime</u>             | <u>Non-Lifetime</u> | <u>Lifetime</u>        | <u>Non-Lifetime</u> | <u>Lifetime</u>        | <u>Non-Lifetime</u> | <u>Lifetime</u>             | <u>Non-Lifetime</u> |
| AL                 | 35                          | 20                  | 0                      | 0                   | 0                      | 0                   | 0                           | 0                   |
| AR                 | 56                          | 60                  | 0                      | 0                   | 0                      | 0                   | 1                           | 1                   |
| AZ                 | 130                         | 241                 | 0                      | 0                   | 6                      | 1                   | 12                          | 43                  |
| CA                 | 201                         | 112                 | 0                      | 0                   | 0                      | 0                   | 38                          | 19                  |
| CO                 | 88                          | 114                 | 0                      | 0                   | 0                      | 1                   | 10                          | 9                   |
| FL                 | 245                         | 228                 | 0                      | 0                   | 0                      | 0                   | 80                          | 131                 |
| GA                 | 31                          | 14                  | 0                      | 0                   | 2                      | 0                   | 9                           | 12                  |
| HI                 | 31                          | 38                  | 0                      | 0                   | 0                      | 0                   | 0                           | 1                   |
| IA                 | 1,367                       | 928                 | 0                      | 0                   | 0                      | 0                   | 179                         | 138                 |
| ID                 | 263                         | 256                 | 0                      | 0                   | 0                      | 0                   | 41                          | 45                  |
| IL                 | 127                         | 161                 | 0                      | 0                   | 0                      | 0                   | 30                          | 14                  |
| IN                 | 14                          | 22                  | 0                      | 0                   | 0                      | 0                   | 2                           | 0                   |
| KS                 | 314                         | 213                 | 0                      | 0                   | 0                      | 0                   | 38                          | 47                  |
| KY                 | 44                          | 105                 | 0                      | 0                   | 0                      | 0                   | 4                           | 11                  |
| LA                 | 10                          | 5                   | 0                      | 0                   | 0                      | 0                   | 0                           | 0                   |
| ME                 | 5                           | 3                   | 0                      | 0                   | 0                      | 0                   | 0                           | 1                   |
| MI                 | 7                           | 107                 | 0                      | 1                   | 0                      | 0                   | 0                           | 8                   |
| MN                 | 531                         | 435                 | 0                      | 0                   | 0                      | 0                   | 0                           | 0                   |
| MO                 | 119                         | 262                 | 0                      | 0                   | 0                      | 1                   | 95                          | 119                 |
| MS                 | 42                          | 23                  | 0                      | 0                   | 0                      | 0                   | 1                           | 2                   |
| MT                 | 713                         | 477                 | 0                      | 0                   | 1                      | 0                   | 126                         | 41                  |
| NC                 | 43                          | 72                  | 0                      | 0                   | 0                      | 0                   | 2                           | 21                  |
| ND                 | 220                         | 82                  | 0                      | 0                   | 1                      | 0                   | 20                          | 9                   |
| NE                 | 904                         | 919                 | 0                      | 0                   | 0                      | 4                   | 94                          | 103                 |
| NM                 | 75                          | 44                  | 0                      | 0                   | 0                      | 0                   | 8                           | 13                  |
| NV                 | 20                          | 26                  | 0                      | 0                   | 0                      | 0                   | 2                           | 2                   |
| OH                 | 38                          | 84                  | 0                      | 0                   | 2                      | 3                   | 9                           | 21                  |
| OK                 | 52                          | 38                  | 0                      | 0                   | 0                      | 0                   | 7                           | 4                   |
| OR                 | 538                         | 690                 | 0                      | 0                   | 0                      | 0                   | 30                          | 43                  |
| PA                 | 8                           | 29                  | 0                      | 0                   | 0                      | 0                   | 1                           | 6                   |
| SC                 | 9                           | 2                   | 0                      | 0                   | 0                      | 0                   | 3                           | 6                   |
| SD                 | 507                         | 370                 | 0                      | 0                   | 3                      | 0                   | 64                          | 30                  |
| TN                 | 112                         | 122                 | 0                      | 0                   | 2                      | 1                   | 27                          | 24                  |
| TX                 | 116                         | 116                 | 0                      | 0                   | 0                      | 0                   | 69                          | 48                  |
| UT                 | 4                           | 7                   | 0                      | 0                   | 0                      | 0                   | 0                           | 0                   |
| VA                 | 56                          | 60                  | 0                      | 0                   | 0                      | 0                   | 0                           | 0                   |
| WA                 | 331                         | 490                 | 0                      | 0                   | 0                      | 0                   | 42                          | 67                  |
| WI                 | 75                          | 109                 | 7                      | 26                  | 0                      | 0                   | 4                           | 20                  |
| WV                 | 1                           | 0                   | 0                      | 0                   | 0                      | 0                   | 0                           | 0                   |
| WY                 | 120                         | 64                  | 0                      | 0                   | 0                      | 0                   | 24                          | 16                  |
| Total              | 7,602                       | 7,148               | 7                      | 27                  | 17                     | 11                  | 1,072                       | 1,075               |

**Attachment C**  
**Ability Insurance Company and Medico Insurance Company**  
**Inforce Policies and/or Premium as of 12/31/2020**  
**All Forms in Current Filing**  
Inforce Policies by Policy Form Group, Benefit Period, and Issue Age

| Issue Age    | Policy Forms<br>691-698 |              | Policy Form<br>585 |              | Policy Form<br>597 |              | Policy Forms<br>201-203 |              |
|--------------|-------------------------|--------------|--------------------|--------------|--------------------|--------------|-------------------------|--------------|
|              | Lifetime                | Non-Lifetime | Lifetime           | Non-Lifetime | Lifetime           | Non-Lifetime | Lifetime                | Non-Lifetime |
| 18-39        | 475                     | 88           | 0                  | 0            | 0                  | 0            | 6                       | 3            |
| 40-49        | 1,062                   | 469          | 1                  | 1            | 0                  | 0            | 53                      | 23           |
| 50           | 56                      | 44           | 0                  | 0            | 0                  | 0            | 10                      | 8            |
| 51           | 105                     | 88           | 0                  | 0            | 0                  | 0            | 16                      | 7            |
| 52           | 155                     | 81           | 1                  | 0            | 0                  | 0            | 21                      | 9            |
| 53           | 135                     | 111          | 0                  | 0            | 0                  | 0            | 22                      | 8            |
| 54           | 178                     | 129          | 0                  | 0            | 0                  | 0            | 34                      | 14           |
| 55           | 192                     | 165          | 0                  | 0            | 0                  | 0            | 34                      | 28           |
| 56           | 260                     | 215          | 0                  | 0            | 0                  | 0            | 37                      | 21           |
| 57           | 306                     | 224          | 0                  | 1            | 0                  | 0            | 34                      | 21           |
| 58           | 325                     | 325          | 0                  | 1            | 0                  | 1            | 62                      | 45           |
| 59           | 680                     | 515          | 0                  | 2            | 0                  | 0            | 58                      | 52           |
| 60           | 227                     | 226          | 0                  | 2            | 0                  | 0            | 50                      | 25           |
| 61           | 317                     | 290          | 0                  | 2            | 0                  | 1            | 58                      | 51           |
| 62           | 353                     | 394          | 1                  | 1            | 1                  | 0            | 52                      | 63           |
| 63           | 353                     | 452          | 2                  | 2            | 0                  | 0            | 52                      | 63           |
| 64           | 810                     | 1,110        | 2                  | 1            | 0                  | 0            | 105                     | 130          |
| 65           | 331                     | 367          | 0                  | 3            | 0                  | 1            | 63                      | 71           |
| 66           | 280                     | 344          | 0                  | 3            | 0                  | 0            | 57                      | 55           |
| 67           | 233                     | 308          | 0                  | 3            | 1                  | 0            | 47                      | 65           |
| 68           | 201                     | 246          | 0                  | 2            | 1                  | 1            | 33                      | 45           |
| 69           | 158                     | 233          | 0                  | 0            | 1                  | 0            | 37                      | 62           |
| 70           | 104                     | 197          | 0                  | 2            | 1                  | 2            | 36                      | 38           |
| 71           | 79                      | 157          | 0                  | 0            | 1                  | 0            | 29                      | 36           |
| 72           | 48                      | 101          | 0                  | 0            | 3                  | 2            | 19                      | 27           |
| 73           | 53                      | 84           | 0                  | 1            | 2                  | 1            | 13                      | 22           |
| 74           | 41                      | 72           | 0                  | 0            | 2                  | 1            | 7                       | 30           |
| 75           | 23                      | 47           | 0                  | 0            | 0                  | 0            | 10                      | 19           |
| 76           | 21                      | 26           | 0                  | 0            | 0                  | 0            | 5                       | 11           |
| 77           | 17                      | 13           | 0                  | 0            | 1                  | 0            | 4                       | 8            |
| 78           | 10                      | 11           | 0                  | 0            | 0                  | 0            | 2                       | 9            |
| 79           | 6                       | 6            | 0                  | 0            | 2                  | 1            | 1                       | 3            |
| 80           | 5                       | 6            | 0                  | 0            | 1                  | 0            | 3                       | 2            |
| 81           | 2                       | 2            | 0                  | 0            | 0                  | 0            | 1                       | 0            |
| 82           | 0                       | 2            | 0                  | 0            | 0                  | 0            | 1                       | 0            |
| 83           | 1                       | 0            | 0                  | 0            | 0                  | 0            | 0                       | 0            |
| 84           | 0                       | 0            | 0                  | 0            | 0                  | 0            | 0                       | 0            |
| 85           | 0                       | 0            | 0                  | 0            | 0                  | 0            | 0                       | 1            |
| 86           | 0                       | 0            | 0                  | 0            | 0                  | 0            | 0                       | 0            |
| 87           | 0                       | 0            | 0                  | 0            | 0                  | 0            | 0                       | 0            |
| 88           | 0                       | 0            | 0                  | 0            | 0                  | 0            | 0                       | 0            |
| 89           | 0                       | 0            | 0                  | 0            | 0                  | 0            | 0                       | 0            |
| <b>Total</b> | <b>7,602</b>            | <b>7,148</b> | <b>7</b>           | <b>27</b>    | <b>17</b>          | <b>11</b>    | <b>1,072</b>            | <b>1,075</b> |



## Attachment D - Nationwide Experience

**For Reporting Year: 2020**  
**As of Reporting Month: December**  
**Company(s): Ability Insurance, Medico Insurance**

**Base Policy Type(s): All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698**  
**ROP: Excluded**  
**Provisions: All Provisions**  
**Benefit Period: All years**

### Claim Reserves

| EXPER YEAR     | ISSUE YEAR | Earned Premium | Statement Incurred Claims | Loss Ratio | Runout Incurred Claims | Loss Ratio | Written Premium | Change in Unearned | Paid Claims   | Change in Claim Res | Paid Claims Allocated to Incurred Year | Claim Reserves |            |                   |                    |                     | Statement Claims Act/Exp Ratio | Runout Claims Act/Exp Ratio |
|----------------|------------|----------------|---------------------------|------------|------------------------|------------|-----------------|--------------------|---------------|---------------------|--|----------------|------------|-------------------|--------------------|---------------------|--------------------------------|-----------------------------|
|                |            |                |                           |            |                        |            |                 |                    |               |                     |  | Pending        | IBNR       | Change in ActLRes | LR Expected Claims | Expected Loss Ratio |                                |                             |
| 1991           | Total      | 11,571         | 16,925                    | 146.3%     | 2,244                  | 19.4%      | 28,061          | 16,490             | 0             | 16,925              | 2,244                                  | 0              | 0          | 0                 | 1,984              | 17.1%               | 853.1%                         | 113.1%                      |
| 1992           | Total      | 681,344        | 60,768                    | 8.9%       | 5,323                  | 0.8%       | 1,502,915       | 821,571            | 4,197         | 56,571              | 5,323                                  | 0              | 0          | 0                 | 119,526            | 17.5%               | 50.8%                          | 4.5%                        |
| 1993           | Total      | 2,560,510      | 509,205                   | 19.9%      | 871,846                | 34.0%      | 3,159,633       | 599,123            | 73,518        | 435,687             | 871,846                                | 0              | 0          | 472,418           | 513,740            | 20.1%               | 99.1%                          | 169.7%                      |
| 1994           | Total      | 4,125,165      | 663,863                   | 16.1%      | 729,380                | 17.7%      | 4,555,442       | 430,277            | 235,042       | 428,821             | 729,380                                | 0              | 0          | 1,333,768         | 1,020,858          | 24.7%               | 65.0%                          | 71.4%                       |
| 1995           | Total      | 6,065,473      | 1,507,542                 | 24.9%      | 2,161,525              | 35.6%      | 6,714,294       | 648,821            | 522,545       | 984,997             | 2,161,525                              | 0              | 0          | 2,296,513         | 1,684,780          | 27.8%               | 89.5%                          | 128.3%                      |
| 1996           | Total      | 8,579,736      | 3,006,761                 | 35.0%      | 2,794,251              | 32.6%      | 9,955,525       | 1,375,789          | 1,265,742     | 1,741,019           | 2,794,251                              | 0              | 0          | 3,615,154         | 2,623,369          | 30.6%               | 114.6%                         | 106.5%                      |
| 1997           | Total      | 15,287,786     | 5,178,777                 | 33.9%      | 5,546,798              | 36.3%      | 17,903,880      | 2,616,094          | 1,960,692     | 3,218,085           | 5,546,798                              | 0              | 0          | 6,209,616         | 4,894,364          | 32.0%               | 105.8%                         | 113.3%                      |
| 1998           | Total      | 25,569,297     | 6,137,020                 | 24.0%      | 7,612,198              | 29.8%      | 28,477,341      | 2,908,044          | 2,942,369     | 3,194,651           | 7,612,198                              | 0              | 0          | 7,636,876         | 6,325,332          | 24.7%               | 97.0%                          | 120.3%                      |
| 1999           | Total      | 35,597,095     | 7,587,512                 | 21.3%      | 9,513,973              | 26.7%      | 37,865,607      | 2,268,512          | 4,739,437     | 2,848,075           | 9,513,973                              | 0              | 0          | 20,755,144        | 10,418,964         | 29.3%               | 72.8%                          | 91.3%                       |
| 2000           | Total      | 47,899,966     | 14,729,607                | 30.8%      | 17,762,096             | 37.1%      | 51,041,303      | 3,141,337          | 7,045,548     | 7,684,059           | 17,762,096                             | 0              | 0          | 22,369,811        | 15,210,940         | 31.8%               | 96.8%                          | 116.8%                      |
| 2001           | Total      | 66,533,153     | 21,998,630                | 33.1%      | 30,308,753             | 45.6%      | 71,849,025      | 5,315,872          | 11,784,091    | 10,214,539          | 30,112,103                             | 196,650        | 0          | 30,836,801        | 17,497,057         | 26.3%               | 125.7%                         | 173.2%                      |
| 2002           | Total      | 88,930,666     | 29,655,948                | 33.3%      | 35,883,457             | 40.3%      | 90,687,243      | 1,756,577          | 17,718,353    | 11,937,595          | 35,883,457                             | 0              | 0          | 41,811,865        | 26,205,320         | 29.5%               | 113.2%                         | 136.9%                      |
| 2003           | Total      | 93,433,567     | 56,313,769                | 60.3%      | 46,805,291             | 50.1%      | 93,696,116      | 262,549            | 24,410,584    | 31,903,185          | 46,776,232                             | 29,059         | 0          | 22,061,978        | 29,413,066         | 31.5%               | 191.5%                         | 159.1%                      |
| 2004           | Total      | 94,832,268     | 38,783,742                | 40.9%      | 52,727,126             | 55.6%      | 94,084,719      | (747,549)          | 30,831,819    | 7,951,923           | 52,103,472                             | 623,654        | 0          | 44,281,534        | 29,811,372         | 31.4%               | 130.1%                         | 176.9%                      |
| 2005           | Total      | 90,432,091     | 50,032,786                | 55.3%      | 60,671,532             | 67.1%      | 89,069,742      | (1,362,349)        | 36,679,056    | 13,353,730          | 60,286,760                             | 384,772        | 0          | 41,450,535        | 28,789,415         | 31.8%               | 173.8%                         | 210.7%                      |
| 2006           | Total      | 87,924,458     | 59,357,002                | 67.5%      | 61,181,640             | 69.6%      | 87,686,795      | (237,663)          | 40,961,369    | 18,395,633          | 60,766,973                             | 414,667        | 0          | 38,549,286        | 33,458,611         | 38.1%               | 177.4%                         | 182.9%                      |
| 2007           | Total      | 90,322,672     | 66,495,544                | 73.6%      | 65,008,920             | 72.0%      | 90,443,314      | 120,642            | 49,156,453    | 17,339,091          | 64,546,601                             | 462,319        | 0          | 37,283,893        | 35,490,157         | 39.3%               | 187.4%                         | 183.2%                      |
| 2008           | Total      | 87,359,902     | 69,958,200                | 80.1%      | 71,922,172             | 82.3%      | 85,582,490      | (1,777,412)        | 56,315,050    | 13,643,150          | 71,526,246                             | 395,926        | 0          | 36,493,888        | 38,890,486         | 44.5%               | 179.9%                         | 184.9%                      |
| 2009           | Total      | 85,587,178     | 75,000,313                | 87.6%      | 80,261,378             | 93.8%      | 84,581,633      | (1,005,545)        | 58,022,775    | 16,977,538          | 78,382,755                             | 1,878,623      | 0          | 32,986,463        | 40,564,078         | 47.4%               | 184.9%                         | 197.9%                      |
| 2010           | Total      | 77,774,587     | 87,625,139                | 112.7%     | 105,992,206            | 136.3%     | 77,074,405      | (700,182)          | 66,175,615    | 21,449,525          | 103,067,580                            | 2,924,626      | 0          | 27,569,736        | 46,334,145         | 59.6%               | 189.1%                         | 228.8%                      |
| 2011           | Total      | 77,913,099     | 97,819,362                | 125.5%     | 109,138,781            | 140.1%     | 78,022,398      | 109,299            | 73,623,537    | 24,195,824          | 104,092,364                            | 5,046,417      | 0          | 23,970,931        | 48,092,599         | 61.7%               | 203.4%                         | 226.9%                      |
| 2012           | Total      | 75,005,478     | 107,447,987               | 143.3%     | 105,332,699            | 140.4%     | 74,036,005      | (969,473)          | 84,996,455    | 22,451,532          | 99,964,315                             | 5,368,384      | 0          | 23,175,817        | 50,206,421         | 66.9%               | 214.0%                         | 209.8%                      |
| 2013           | Total      | 71,490,490     | 103,346,196               | 144.6%     | 112,291,227            | 157.1%     | 70,893,545      | (596,945)          | 92,765,963    | 10,580,233          | 102,649,067                            | 9,642,160      | 0          | 14,909,511        | 51,904,837         | 72.6%               | 199.1%                         | 216.3%                      |
| 2014           | Total      | 72,355,796     | 107,585,740               | 148.7%     | 111,117,176            | 153.6%     | 72,873,445      | 517,649            | 97,053,347    | 10,532,393          | 98,373,191                             | 12,743,985     | 0          | 4,748,530         | 52,745,957         | 72.9%               | 204.0%                         | 210.7%                      |
| 2015           | Total      | 71,856,531     | 111,544,138               | 155.2%     | 101,019,668            | 140.6%     | 71,618,337      | (238,194)          | 103,062,286   | 8,481,852           | 87,009,990                             | 14,009,678     | 0          | 5,578,226         | 53,243,166         | 74.1%               | 209.5%                         | 189.7%                      |
| 2016           | Total      | 69,310,095     | 109,941,815               | 158.6%     | 92,852,096             | 134.0%     | 68,286,975      | (1,023,120)        | 103,838,057   | 6,103,759           | 73,708,832                             | 19,143,264     | 0          | 6,286,179         | 54,129,812         | 78.1%               | 203.1%                         | 171.5%                      |
| 2017           | Total      | 65,471,075     | 108,527,307               | 165.8%     | 91,077,229             | 139.1%     | 64,542,776      | (928,299)          | 103,791,612   | 4,735,695           | 66,536,123                             | 24,541,106     | 0          | (798,619)         | 55,096,825         | 84.2%               | 197.0%                         | 165.3%                      |
| 2018           | Total      | 62,566,841     | 102,785,949               | 164.3%     | 90,724,363             | 145.0%     | 61,968,148      | (598,693)          | 103,355,206   | (569,256)           | 51,828,265                             | 37,921,163     | 974,935    | (4,206,189)       | 55,412,254         | 88.6%               | 185.5%                         | 163.7%                      |
| 2019           | Total      | 59,318,248     | 104,928,422               | 176.9%     | 86,209,335             | 145.3%     | 58,656,681      | (661,567)          | 103,816,598   | 1,111,825           | 32,913,264                             | 49,786,415     | 3,509,655  | (1,548,127)       | 56,167,127         | 94.7%               | 186.8%                         | 153.5%                      |
| 2020           | Total      | 55,312,009     | 86,839,535                | 157.0%     | 77,404,986             | 139.9%     | 54,141,057      | (1,170,952)        | 98,207,248    | (11,367,713)        | 7,344,067                              | 45,941,895     | 24,119,023 | (6,567,536)       | 56,843,020         | 102.8%              | 152.8%                         | 136.2%                      |
| Grand          | Total      | 1,690,108,148  | 1,635,385,506             | 96.8%      | 1,634,929,670          | 96.7%      | 1,700,998,850   | 10,890,702         | 1,375,354,563 | 260,030,942         | 1,374,871,292                          | 231,454,763    | 28,603,614 | 483,564,003       | 903,109,583        | 53.4%               | 181.1%                         | 181.0%                      |
| PV Grand Total |            | 2,936,659,382  | 2,231,095,408             | 76.0%      | 2,231,095,408          | 76.0%      | 2,977,959,096   |                    | 1,971,037,031 |                     |  |                |            |                   | 1,398,468,053      | 47.6%               | 159.5%                         | 159.5%                      |



## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698

**ROP:** Excluded

**Provisions:** All Provisions

**Benefit Period:** All years

### Claim Reserves

| EXPER YEAR | ISSUE YEAR | Earned Premium | Statement Incurred Claims | Loss Ratio | Runout Incurred Claims | Loss Ratio | Written Premium | Change in Unearned | Paid Claims | Change in Claim Res | Paid Claims Allocated to Incurred Year | Pending | IBNR | Change in ActLfRes | LR Expected Claims | Expected Loss Ratio | Statement Claims Act/Exp Ratio | Runout Claims Act/Exp Ratio |
|------------|------------|----------------|---------------------------|------------|------------------------|------------|-----------------|--------------------|-------------|---------------------|--|---------|------|--------------------|--------------------|---------------------|--------------------------------|-----------------------------|
| 1991       | 1991       | 11,571         | 16,925                    | 146.3%     | 2,244                  | 19.4%      | 28,061          | 16,490             | 0           | 16,925              | 2,244                                  | 0       | 0    | 0                  | 1,984              | 17.1%               | 853.1%                         | 113.1%                      |
|            | Total      | 11,571         | 16,925                    | 146.3%     | 2,244                  | 19.4%      | 28,061          | 16,490             | 0           | 16,925              | 2,244                                  | 0       | 0    | 0                  | 1,984              | 17.1%               | 853.1%                         | 113.1%                      |
| 1992       | 1991       | 73,656         | (8,127)                   | -11.0%     | 1,953                  | 2.7%       | 87,961          | 14,305             | 4,197       | (12,324)            | 1,953                                  | 0       | 0    | 0                  | 15,070             | 20.5%               | -53.9%                         | 13.0%                       |
|            | 1992       | 607,688        | 68,895                    | 11.3%      | 3,370                  | 0.6%       | 1,414,954       | 807,266            | 0           | 68,895              | 3,370                                  | 0       | 0    | 0                  | 104,456            | 17.2%               | 66.0%                          | 3.2%                        |
|            | Total      | 681,344        | 60,768                    | 8.9%       | 5,323                  | 0.8%       | 1,502,915       | 821,571            | 4,197       | 56,571              | 5,323                                  | 0       | 0    | 0                  | 119,526            | 17.5%               | 50.8%                          | 4.5%                        |
| 1993       | 1988       | 17             | 2                         | 11.8%      | 0                      | 0.0%       | 17              | 0                  | 0           | 2                   | 0                                      | 0       | 0    | 0                  | 0                  | 0.0%                | 0.0%                           | 0.0%                        |
|            | 1991       | 53,106         | 2,582                     | 4.9%       | 0                      | 0.0%       | 43,738          | (9,368)            | 0           | 2,582               | 0                                      | 0       | 0    | 20,309             | 13,784             | 26.0%               | 18.7%                          | 0.0%                        |
|            | 1992       | 1,606,603      | 461,393                   | 28.7%      | 617,206                | 38.4%      | 1,491,422       | (115,181)          | 72,318      | 389,075             | 617,206                                | 0       | 0    | 447,034            | 320,306            | 19.9%               | 144.0%                         | 192.7%                      |
|            | 1993       | 900,784        | 45,228                    | 5.0%       | 254,640                | 28.3%      | 1,624,456       | 723,672            | 1,200       | 44,028              | 254,640                                | 0       | 0    | 5,075              | 179,650            | 19.9%               | 25.2%                          | 141.7%                      |
|            | Total      | 2,560,510      | 509,205                   | 19.9%      | 871,846                | 34.0%      | 3,159,633       | 599,123            | 73,518      | 435,687             | 871,846                                | 0       | 0    | 472,418            | 513,740            | 20.1%               | 99.1%                          | 169.7%                      |
| 1994       | 1988       | 217            | 26                        | 12.0%      | 0                      | 0.0%       | 247             | 30                 | 0           | 26                  | 0                                      | 0       | 0    | 2,852              | 469                | 216.1%              | 5.5%                           | 0.0%                        |
|            | 1991       | 39,046         | (1,734)                   | -4.4%      | 0                      | 0.0%       | 33,604          | (5,442)            | 0           | (1,734)             | 0                                      | 0       | 0    | 19,709             | 13,575             | 34.8%               | -12.8%                         | 0.0%                        |
|            | 1992       | 1,318,732      | 303,221                   | 23.0%      | 514,728                | 39.0%      | 1,205,839       | (112,893)          | 205,516     | 97,705              | 514,728                                | 0       | 0    | 741,562            | 365,132            | 27.7%               | 83.0%                          | 141.0%                      |
|            | 1993       | 1,764,133      | 324,434                   | 18.4%      | 214,652                | 12.2%      | 1,673,248       | (90,885)           | 29,526      | 294,908             | 214,652                                | 0       | 0    | 557,561            | 409,200            | 23.2%               | 79.3%                          | 52.5%                       |
|            | 1994       | 1,003,037      | 37,916                    | 3.8%       | 0                      | 0.0%       | 1,642,504       | 639,467            | 0           | 37,916              | 0                                      | 0       | 0    | 12,084             | 232,482            | 23.2%               | 16.3%                          | 0.0%                        |
|            | Total      | 4,125,165      | 663,863                   | 16.1%      | 729,380                | 17.7%      | 4,555,442       | 430,277            | 235,042     | 428,821             | 729,380                                | 0       | 0    | 1,333,768          | 1,020,858          | 24.7%               | 65.0%                          | 71.4%                       |
| 1995       | 1988       | 373            | 978                       | 262.2%     | 950                    | 254.7%     | 343             | (30)               | 950         | 28                  | 950                                    | 0       | 0    | (2,852)            | 546                | 146.4%              | 179.1%                         | 174.0%                      |
|            | 1991       | 27,629         | (943)                     | -3.4%      | 0                      | 0.0%       | 23,849          | (3,780)            | 0           | (943)               | 0                                      | 0       | 0    | 10,213             | 12,887             | 46.6%               | -7.3%                          | 0.0%                        |
|            | 1992       | 1,145,904      | 704,904                   | 61.5%      | 843,364                | 73.6%      | 1,093,045       | (52,859)           | 316,615     | 388,289             | 843,364                                | 0       | 0    | 604,042            | 407,661            | 35.6%               | 172.9%                         | 206.9%                      |
|            | 1993       | 1,570,404      | 483,965                   | 30.8%      | 612,982                | 39.0%      | 1,508,211       | (62,193)           | 167,453     | 316,512             | 612,982                                | 0       | 0    | 985,915            | 467,556            | 29.8%               | 103.5%                         | 131.1%                      |
|            | 1994       | 1,866,775      | 161,713                   | 8.7%       | 436,811                | 23.4%      | 1,814,208       | (52,567)           | 11,560      | 150,153             | 436,811                                | 0       | 0    | 658,960            | 476,317            | 25.5%               | 34.0%                          | 91.7%                       |
|            | 1995       | 1,454,388      | 156,925                   | 10.8%      | 267,418                | 18.4%      | 2,274,638       | 820,250            | 25,967      | 130,958             | 267,418                                | 0       | 0    | 40,235             | 319,813            | 22.0%               | 49.1%                          | 83.6%                       |
|            | Total      | 6,065,473      | 1,507,542                 | 24.9%      | 2,161,525              | 35.6%      | 6,714,294       | 648,821            | 522,545     | 984,997             | 2,161,525                              | 0       | 0    | 2,296,513          | 1,684,780          | 27.8%               | 89.5%                          | 128.3%                      |
| 1996       | 1988       | 0              | (56)                      | 0.0%       | 0                      | 0.0%       | 0               | 0                  | 0           | (56)                | 0                                      | 0       | 0    | 0                  | 0                  | 0.0%                | 0.0%                           | 0.0%                        |
|            | 1991       | 25,964         | 71                        | 0.3%       | 105                    | 0.4%       | 25,847          | (117)              | 105         | (34)                | 105                                    | 0       | 0    | 15,380             | 13,754             | 53.0%               | 0.5%                           | 0.8%                        |
|            | 1992       | 1,057,895      | 392,612                   | 37.1%      | 381,534                | 36.1%      | 1,007,311       | (50,584)           | 440,757     | (48,145)            | 381,534                                | 0       | 0    | 538,412            | 449,538            | 42.5%               | 87.3%                          | 84.9%                       |
|            | 1993       | 1,438,059      | 898,286                   | 62.5%      | 800,649                | 55.7%      | 1,383,076       | (54,983)           | 531,084     | 367,202             | 800,649                                | 0       | 0    | 881,098            | 525,215            | 36.5%               | 171.0%                         | 152.4%                      |
|            | 1994       | 1,676,161      | 561,133                   | 33.5%      | 118,193                | 7.1%       | 1,629,899       | (46,262)           | 133,452     | 427,681             | 118,193                                | 0       | 0    | 1,166,545          | 529,474            | 31.6%               | 106.0%                         | 22.3%                       |



## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698  
**ROP:** Excluded  
**Provisions:** All Provisions  
**Benefit Period:** All years

|      |            |            |           |           |           |            |            |           |           |           |           |   |           |           |           |        |         |        |
|------|------------|------------|-----------|-----------|-----------|------------|------------|-----------|-----------|-----------|-----------|---|-----------|-----------|-----------|--------|---------|--------|
| 1996 | 1995       | 2,600,496  | 897,133   | 34.5%     | 1,182,687 | 45.5%      | 2,526,106  | (74,390)  | 156,558   | 740,575   | 1,182,687 | 0 | 0         | 1,001,621 | 661,325   | 25.4%  | 135.7%  | 178.8% |
|      | 1996       | 1,781,161  | 257,582   | 14.5%     | 311,083   | 17.5%      | 3,383,286  | 1,602,125 | 3,786     | 253,796   | 311,083   | 0 | 0         | 12,098    | 444,063   | 24.9%  | 58.0%   | 70.1%  |
|      | Total      | 8,579,736  | 3,006,761 | 35.0%     | 2,794,251 | 32.6%      | 9,955,525  | 1,375,789 | 1,265,742 | 1,741,019 | 2,794,251 | 0 | 0         | 3,615,154 | 2,623,369 | 30.6%  | 114.6%  | 106.5% |
| 1997 | 1991       | 23,731     | 192       | 0.8%      | 0         | 0.0%       | 20,612     | (3,119)   | 0         | 192       | 0         | 0 | 0         | 14,049    | 14,317    | 60.3%  | 1.3%    | 0.0%   |
|      | 1992       | 958,863    | 765,417   | 79.8%     | 454,687   | 47.4%      | 913,469    | (45,394)  | 517,461   | 247,956   | 454,687   | 0 | 0         | 518,837   | 469,414   | 49.0%  | 163.1%  | 96.9%  |
|      | 1993       | 1,308,183  | 902,921   | 69.0%     | 1,147,790 | 87.7%      | 1,259,401  | (48,782)  | 500,929   | 401,992   | 1,147,790 | 0 | 0         | 719,570   | 565,396   | 43.2%  | 159.7%  | 203.0% |
|      | 1994       | 1,564,096  | 598,804   | 38.3%     | 774,061   | 49.5%      | 1,528,771  | (35,325)  | 277,988   | 320,816   | 774,061   | 0 | 0         | 1,072,787 | 597,272   | 38.2%  | 100.3%  | 129.6% |
|      | 1995       | 2,390,490  | 1,202,578 | 50.3%     | 1,708,658 | 71.5%      | 2,347,171  | (43,319)  | 460,650   | 741,928   | 1,708,658 | 0 | 0         | 1,808,582 | 752,320   | 31.5%  | 159.8%  | 227.1% |
|      | 1996       | 4,328,432  | 963,002   | 22.2%     | 1,171,924 | 27.1%      | 4,118,320  | (210,112) | 195,201   | 767,801   | 1,171,924 | 0 | 0         | 1,764,998 | 1,171,225 | 27.1%  | 82.2%   | 100.1% |
|      | 1997       | 4,713,991  | 745,863   | 15.8%     | 289,677   | 6.1%       | 7,716,136  | 3,002,145 | 8,463     | 737,400   | 289,677   | 0 | 0         | 310,793   | 1,324,420 | 28.1%  | 56.3%   | 21.9%  |
|      | Total      | 15,287,786 | 5,178,777 | 33.9%     | 5,546,798 | 36.3%      | 17,903,880 | 2,616,094 | 1,960,692 | 3,218,085 | 5,546,798 | 0 | 0         | 6,209,616 | 4,894,364 | 32.0%  | 105.8%  | 113.3% |
| 1998 | 1991       | 20,443     | (468)     | -2.3%     | 0         | 0.0%       | 20,284     | (159)     | 0         | (468)     | 0         | 0 | 0         | 4,805     | 14,197    | 69.4%  | -3.3%   | 0.0%   |
|      | 1992       | 888,663    | 571,153   | 64.3%     | 687,558   | 77.4%      | 842,599    | (46,064)  | 482,020   | 89,133    | 687,558   | 0 | 0         | 434,206   | 501,713   | 56.5%  | 113.8%  | 137.0% |
|      | 1993       | 1,224,356  | 1,002,947 | 81.9%     | 1,243,684 | 101.6%     | 1,187,180  | (37,176)  | 681,765   | 321,182   | 1,243,684 | 0 | 0         | 656,203   | 573,179   | 46.8%  | 175.0%  | 217.0% |
|      | 1994       | 1,489,431  | 478,571   | 32.1%     | 473,478   | 31.8%      | 1,451,603  | (37,828)  | 382,144   | 96,427    | 473,478   | 0 | 0         | 734,280   | 584,437   | 39.2%  | 81.9%   | 81.0%  |
|      | 1995       | 2,249,203  | 1,036,841 | 46.1%     | 1,167,180 | 51.9%      | 2,183,447  | (65,756)  | 681,498   | 355,343   | 1,167,180 | 0 | 0         | 1,116,855 | 698,995   | 31.1%  | 148.3%  | 167.0% |
|      | 1996       | 3,694,100  | 1,307,706 | 35.4%     | 1,002,515 | 27.1%      | 3,504,291  | (189,809) | 439,997   | 867,709   | 1,002,515 | 0 | 0         | 2,015,386 | 993,538   | 26.9%  | 131.6%  | 100.9% |
|      | 1997       | 9,474,415  | 1,116,930 | 11.8%     | 2,278,567 | 24.0%      | 9,168,660  | (305,755) | 248,570   | 868,360   | 2,278,567 | 0 | 0         | 2,632,391 | 1,897,471 | 20.0%  | 58.9%   | 120.1% |
|      | Total      | 6,528,686  | 623,340   | 9.5%      | 759,215   | 11.6%      | 10,119,277 | 3,590,591 | 26,375    | 596,965   | 759,215   | 0 | 0         | 42,750    | 1,061,802 | 16.3%  | 58.7%   | 71.5%  |
| 1998 | Total      | 25,569,297 | 6,137,020 | 24.0%     | 7,612,198 | 29.8%      | 28,477,341 | 2,908,044 | 2,942,369 | 3,194,651 | 7,612,198 | 0 | 0         | 7,636,876 | 6,325,332 | 24.7%  | 97.0%   | 120.3% |
|      | 1987       | 4,309      | 1,161     | 26.9%     | 0         | 0.0%       | 6,899      | 2,590     | 0         | 1,161     | 0         | 0 | 0         | 18,801    | 4,564     | 105.9% | 25.4%   | 0.0%   |
|      | 1988       | 244,040    | 1,161,502 | 475.9%    | 0         | 0.0%       | 399,331    | 155,291   | 366,894   | 794,608   | 0         | 0 | 0         | 2,403,291 | 435,487   | 178.4% | 266.7%  | 0.0%   |
|      | 1989       | 217,157    | 615,410   | 283.4%    | 0         | 0.0%       | 359,350    | 142,193   | 168,707   | 446,703   | 0         | 0 | 0         | 2,186,205 | 340,231   | 156.7% | 180.9%  | 0.0%   |
|      | 1990       | 124,956    | 260,521   | 208.5%    | 0         | 0.0%       | 202,767    | 77,811    | 44,992    | 215,529   | 0         | 0 | 0         | 963,178   | 170,224   | 136.2% | 153.0%  | 0.0%   |
|      | 1991       | 144,272    | 556,607   | 385.8%    | 0         | 0.0%       | 199,897    | 55,625    | 187,125   | 369,482   | 0         | 0 | 0         | 733,418   | 138,526   | 96.0%  | 401.8%  | 0.0%   |
|      | 1992       | 893,704    | 505,882   | 56.6%     | 1,060,765 | 118.7%     | 889,655    | (4,049)   | 612,396   | (106,514) | 1,060,765 | 0 | 0         | 781,490   | 581,561   | 65.1%  | 87.0%   | 182.4% |
|      | 1993       | 1,178,691  | 723,373   | 61.4%     | 476,545   | 40.4%      | 1,168,365  | (10,326)  | 861,837   | (138,464) | 476,545   | 0 | 0         | 697,645   | 650,913   | 55.2%  | 111.1%  | 73.2%  |
|      | 1994       | 1,437,651  | 657,292   | 45.7%     | 985,850   | 68.6%      | 1,432,440  | (5,211)   | 545,762   | 111,530   | 985,850   | 0 | 0         | 958,877   | 672,585   | 46.8%  | 97.7%   | 146.6% |
|      | 1995       | 1,689,624  | (620,486) | -36.7%    | 1,290,126 | 76.4%      | 1,444,641  | (244,983) | 305,622   | (926,108) | 1,290,126 | 0 | 0         | (122,295) | 523,270   | 31.0%  | -118.6% | 246.6% |
|      | 1996       | 3,269,800  | 128,401   | 3.9%      | 1,139,637 | 34.9%      | 3,085,289  | (184,511) | 510,371   | (381,970) | 1,139,637 | 0 | 0         | 2,305,279 | 1,114,952 | 34.1%  | 11.5%   | 102.2% |
|      | 1997       | 8,431,922  | 2,087,635 | 24.8%     | 2,221,836 | 26.4%      | 8,250,087  | (181,835) | 729,531   | 1,358,104 | 2,221,836 | 0 | 0         | 5,786,120 | 2,406,213 | 28.5%  | 86.8%   | 92.3%  |
| 1998 | 12,197,717 | 1,107,181  | 9.1%      | 1,713,378 | 14.0%     | 11,931,160 | (266,557)  | 344,604   | 762,577   | 1,713,378 | 0         | 0 | 3,969,278 | 2,498,842 | 20.5%     | 44.3%  | 68.6%   |        |





## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698

**ROP:** Excluded

**Provisions:** All Provisions

**Benefit Period:** All years

|       |            |            |           |            |           |            |            |            |            |            |           |         |            |             |            |        |           |        |
|-------|------------|------------|-----------|------------|-----------|------------|------------|------------|------------|------------|-----------|---------|------------|-------------|------------|--------|-----------|--------|
| 1999  | 1999       | 5,763,252  | 403,033   | 7.0%       | 625,835   | 10.9%      | 8,495,726  | 2,732,474  | 61,596     | 341,437    | 625,835   | 0       | 0          | 73,857      | 881,596    | 15.3%  | 45.7%     | 71.0%  |
|       | Total      | 35,597,095 | 7,587,512 | 21.3%      | 9,513,973 | 26.7%      | 37,865,607 | 2,268,512  | 4,739,437  | 2,848,075  | 9,513,973 | 0       | 0          | 20,755,144  | 10,418,964 | 29.3%  | 72.8%     | 91.3%  |
| 2000  | 1987       | 4,451      | (1,161)   | -26.1%     | 0         | 0.0%       | 1,861      | (2,590)    | 0          | (1,161)    | 0         | 0       | 0          | (18,801)    | 0          | 0.0%   | 0.0%      | 0.0%   |
|       | 1988       | 338,442    | (604,757) | -178.7%    | 0         | 0.0%       | 183,151    | (155,291)  | 189,851    | (794,608)  | 0         | 0       | 0          | (2,403,291) | 0          | 0.0%   | 0.0%      | 0.0%   |
|       | 1989       | 305,708    | (363,507) | -118.9%    | 0         | 0.0%       | 163,515    | (142,193)  | 83,125     | (446,632)  | 0         | 0       | 0          | (2,186,205) | 475        | 0.2%   | -76527.8% | 0.0%   |
|       | 1990       | 189,140    | (181,707) | -96.1%     | 0         | 0.0%       | 111,329    | (77,811)   | 33,822     | (215,529)  | 0         | 0       | 0          | (963,178)   | 0          | 0.0%   | 0.0%      | 0.0%   |
|       | 1991       | 170,189    | (284,828) | -167.4%    | 0         | 0.0%       | 113,434    | (56,755)   | 85,039     | (369,867)  | 0         | 0       | 0          | (708,575)   | 17,647     | 10.4%  | -1614.0%  | 0.0%   |
|       | 1992       | 848,803    | 1,375,425 | 162.0%     | 1,212,990 | 142.9%     | 791,441    | (57,362)   | 873,909    | 501,516    | 1,212,990 | 0       | 0          | 25,702      | 589,530    | 69.5%  | 233.3%    | 205.8% |
|       | 1993       | 1,127,716  | 1,184,265 | 105.0%     | 1,385,962 | 122.9%     | 1,082,456  | (45,260)   | 857,368    | 326,897    | 1,385,962 | 0       | 0          | 553,462     | 712,554    | 63.2%  | 166.2%    | 194.5% |
|       | 1994       | 1,380,328  | 918,488   | 66.5%      | 803,044   | 58.2%      | 1,326,972  | (53,356)   | 624,317    | 294,171    | 803,044   | 0       | 0          | 645,529     | 746,725    | 54.1%  | 123.0%    | 107.5% |
|       | 1995       | 1,491,611  | 2,522,836 | 169.1%     | 1,552,968 | 104.1%     | 1,657,963  | 166,352    | 815,009    | 1,707,827  | 1,552,968 | 0       | 0          | 4,661,476   | 1,279,597  | 85.8%  | 197.2%    | 121.4% |
|       | 1996       | 3,032,487  | 2,407,542 | 79.4%      | 2,747,956 | 90.6%      | 3,026,492  | (5,995)    | 1,068,959  | 1,338,583  | 2,747,956 | 0       | 0          | 3,881,397   | 1,520,523  | 50.1%  | 158.3%    | 180.7% |
|       | 1997       | 8,002,443  | 1,650,074 | 20.6%      | 2,877,071 | 36.0%      | 7,647,354  | (355,089)  | 1,213,626  | 436,448    | 2,877,071 | 0       | 0          | 5,807,901   | 2,965,504  | 37.1%  | 55.6%     | 97.0%  |
|       | 1998       | 11,124,277 | 3,251,809 | 29.2%      | 2,684,452 | 24.1%      | 10,742,190 | (382,087)  | 760,280    | 2,491,529  | 2,684,452 | 0       | 0          | 7,357,735   | 3,426,364  | 30.8%  | 94.9%     | 78.3%  |
|       | 1999       | 11,473,293 | 2,060,978 | 18.0%      | 3,374,549 | 29.4%      | 11,618,712 | 145,419    | 402,590    | 1,658,388  | 3,374,549 | 0       | 0          | 4,706,625   | 2,564,719  | 22.4%  | 80.4%     | 131.6% |
|       | Total      | 8,411,078  | 794,150   | 9.4%       | 1,123,104 | 13.4%      | 12,574,433 | 4,163,355  | 37,653     | 756,497    | 1,123,104 | 0       | 0          | 1,010,034   | 1,387,302  | 16.5%  | 57.2%     | 81.0%  |
| Total | 47,899,966 | 14,729,607 | 30.8%     | 17,762,096 | 37.1%     | 51,041,303 | 3,141,337  | 7,045,548  | 7,684,059  | 17,762,096 | 0         | 0       | 22,369,811 | 15,210,940  | 31.8%      | 96.8%  | 116.8%    |        |
| 2001  | 1988       | 0          | 0         | 0.0%       | 0         | 0.0%       | 0          | 0          | 0          | 0          | 0         | 0       | 0          | 0           | 0          | 0.0%   | 0.0%      | 0.0%   |
|       | 1989       | 0          | (71)      | 0.0%       | 0         | 0.0%       | 0          | 0          | 0          | (71)       | 0         | 0       | 0          | 0           | 0          | 0.0%   | 0.0%      | 0.0%   |
|       | 1990       | 0          | 0         | 0.0%       | 0         | 0.0%       | 0          | 0          | 0          | 0          | 0         | 0       | 0          | 0           | 0          | 0.0%   | 0.0%      | 0.0%   |
|       | 1991       | 20,616     | 38,038    | 184.5%     | 146,869   | 712.4%     | 21,008     | 392        | 4,375      | 33,663     | 146,869   | 0       | 0          | 15,069      | 18,397     | 89.2%  | 206.8%    | 798.3% |
|       | 1992       | 730,609    | 763,890   | 104.6%     | 892,718   | 122.2%     | 722,750    | (7,859)    | 887,739    | (123,849)  | 892,718   | 0       | 0          | 301,201     | 631,953    | 86.5%  | 120.9%    | 141.3% |
|       | 1993       | 1,055,822  | 1,250,709 | 118.5%     | 1,045,213 | 99.0%      | 1,075,288  | 19,466     | 986,660    | 264,049    | 1,045,213 | 0       | 0          | 571,499     | 814,502    | 77.1%  | 153.6%    | 128.3% |
|       | 1994       | 1,287,501  | 1,246,060 | 96.8%      | 1,882,484 | 146.2%     | 1,297,213  | 9,712      | 784,374    | 461,686    | 1,882,484 | 0       | 0          | 713,277     | 842,382    | 65.4%  | 147.9%    | 223.5% |
|       | 1995       | 1,923,150  | 1,577,873 | 82.0%      | 2,334,909 | 121.4%     | 1,930,446  | 7,296      | 1,287,183  | 290,690    | 2,334,909 | 0       | 0          | 790,938     | 647,633    | 33.7%  | 243.6%    | 360.5% |
|       | 1996       | 3,007,582  | 2,836,962 | 94.3%      | 2,755,468 | 91.6%      | 2,967,788  | (39,794)   | 1,867,790  | 969,172    | 2,755,468 | 0       | 0          | 1,797,379   | 1,143,959  | 38.0%  | 248.0%    | 240.9% |
|       | 1997       | 7,185,103  | 3,066,221 | 42.7%      | 4,219,483 | 58.7%      | 7,115,484  | (69,619)   | 2,099,387  | 966,834    | 4,219,483 | 0       | 0          | 4,775,098   | 2,925,921  | 40.7%  | 104.8%    | 144.2% |
|       | 1998       | 10,244,861 | 3,275,452 | 32.0%      | 5,469,883 | 53.4%      | 10,116,554 | (128,307)  | 1,815,881  | 1,459,571  | 5,469,883 | 0       | 0          | 6,567,669   | 3,707,848  | 36.2%  | 88.3%     | 147.5% |
|       | 1999       | 11,116,976 | 4,113,655 | 37.0%      | 3,830,057 | 34.5%      | 11,018,526 | (98,450)   | 1,358,029  | 2,755,626  | 3,633,407 | 196,650 | 0          | 7,236,126   | 2,818,204  | 25.4%  | 146.0%    | 135.9% |
|       | 2000       | 17,685,409 | 2,655,243 | 15.0%      | 4,819,223 | 27.2%      | 17,750,734 | 65,325     | 602,551    | 2,052,692  | 4,819,223 | 0       | 0          | 6,501,187   | 2,868,880  | 16.2%  | 92.6%     | 168.0% |
|       | 2001       | 12,275,524 | 1,174,598 | 9.6%       | 2,912,445 | 23.7%      | 17,833,234 | 5,557,710  | 90,122     | 1,084,476  | 2,912,445 | 0       | 0          | 1,567,358   | 1,077,378  | 8.8%   | 109.0%    | 270.3% |
| Total | 66,533,153 | 21,998,630 | 33.1%     | 30,308,753 | 45.6%     | 71,849,025 | 5,315,872  | 11,784,091 | 10,214,539 | 30,112,103 | 196,650   | 0       | 30,836,801 | 17,497,057  | 26.3%      | 125.7% | 173.2%    |        |



## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698  
**ROP:** Excluded  
**Provisions:** All Provisions  
**Benefit Period:** All years

|      |              |                   |                   |              |                   |              |                   |                  |                   |                   |                   |          |           |                   |                   |              |               |               |
|------|--------------|-------------------|-------------------|--------------|-------------------|--------------|-------------------|------------------|-------------------|-------------------|-------------------|----------|-----------|-------------------|-------------------|--------------|---------------|---------------|
| 2002 | 1988         | 0                 | 0                 | 0.0%         | 0                 | 0.0%         | 0                 | 0                | 0                 | 0                 | 0                 | 0        | 0         | 0                 | 0.0%              | 0.0%         | 0.0%          |               |
|      | 1989         | 0                 | 0                 | 0.0%         | 0                 | 0.0%         | 0                 | 0                | 0                 | 0                 | 0                 | 0        | 0         | 0                 | 0.0%              | 0.0%         | 0.0%          |               |
|      | 1990         | 0                 | 0                 | 0.0%         | 0                 | 0.0%         | 0                 | 0                | 0                 | 0                 | 0                 | 0        | 0         | 0                 | 0.0%              | 0.0%         | 0.0%          |               |
|      | 1991         | 22,794            | 12,522            | 54.9%        | 0                 | 0.0%         | 23,378            | 584              | 16,832            | (4,310)           | 0                 | 0        | 0         | 9,269             | 22,996            | 100.9%       | 54.5%         | 0.0%          |
|      | 1992         | 744,361           | 1,085,165         | 145.8%       | 850,501           | 114.3%       | 747,676           | 3,315            | 898,273           | 186,892           | 850,501           | 0        | 0         | 201,292           | 664,979           | 89.3%        | 163.2%        | 127.9%        |
|      | 1993         | 1,112,513         | 1,257,884         | 113.1%       | 2,524,738         | 226.9%       | 1,103,909         | (8,604)          | 1,101,362         | 156,522           | 2,524,738         | 0        | 0         | 517,485           | 894,413           | 80.4%        | 140.6%        | 282.3%        |
|      | 1994         | 1,347,249         | 1,659,526         | 123.2%       | 1,639,515         | 121.7%       | 1,352,358         | 5,109            | 1,113,297         | 546,229           | 1,639,515         | 0        | 0         | 692,594           | 928,897           | 68.9%        | 178.7%        | 176.5%        |
|      | 1995         | 2,050,310         | 1,549,782         | 75.6%        | 1,973,589         | 96.3%        | 2,065,786         | 15,476           | 1,501,059         | 48,723            | 1,973,589         | 0        | 0         | 1,144,546         | 1,483,770         | 72.4%        | 104.4%        | 133.0%        |
|      | 1996         | 3,009,021         | 2,271,781         | 75.5%        | 2,615,890         | 86.9%        | 2,994,192         | (14,829)         | 2,106,984         | 164,797           | 2,615,890         | 0        | 0         | 2,186,053         | 1,730,790         | 57.5%        | 131.3%        | 151.1%        |
|      | 1997         | 7,287,793         | 3,572,680         | 49.0%        | 3,599,632         | 49.4%        | 7,272,985         | (14,808)         | 2,812,450         | 760,230           | 3,599,632         | 0        | 0         | 4,528,769         | 3,385,921         | 46.5%        | 105.5%        | 106.3%        |
|      | 1998         | 10,504,105        | 4,747,198         | 45.2%        | 5,728,719         | 54.5%        | 10,448,477        | (55,628)         | 3,247,637         | 1,499,561         | 5,728,719         | 0        | 0         | 6,282,478         | 4,215,256         | 40.1%        | 112.6%        | 135.9%        |
|      | 1999         | 11,220,770        | 2,684,942         | 23.9%        | 4,652,900         | 41.5%        | 11,100,786        | (119,984)        | 2,161,507         | 523,435           | 4,652,900         | 0        | 0         | 7,221,642         | 3,647,148         | 32.5%        | 73.6%         | 127.6%        |
|      | 2000         | 17,649,106        | 5,787,475         | 32.8%        | 5,824,251         | 33.0%        | 17,473,619        | (175,487)        | 1,722,865         | 4,064,610         | 5,824,251         | 0        | 0         | 11,603,662        | 3,974,311         | 22.5%        | 145.6%        | 146.5%        |
|      | 2001         | 25,201,118        | 4,196,679         | 16.7%        | 6,008,871         | 23.8%        | 25,101,246        | (99,872)         | 1,021,331         | 3,175,348         | 6,008,871         | 0        | 0         | 8,487,931         | 4,241,959         | 16.8%        | 98.9%         | 141.7%        |
|      | 2002         | 8,781,526         | 830,314           | 9.5%         | 464,850           | 5.3%         | 11,002,831        | 2,221,305        | 14,756            | 815,558           | 464,850           | 0        | 0         | (1,063,856)       | 1,014,880         | 11.6%        | 81.8%         | 45.8%         |
|      | <b>Total</b> | <b>88,930,666</b> | <b>29,655,948</b> | <b>33.3%</b> | <b>35,883,457</b> | <b>40.3%</b> | <b>90,687,243</b> | <b>1,756,577</b> | <b>17,718,353</b> | <b>11,937,595</b> | <b>35,883,457</b> | <b>0</b> | <b>0</b>  | <b>41,811,865</b> | <b>26,205,320</b> | <b>29.5%</b> | <b>113.2%</b> | <b>136.9%</b> |
|      | 1988         | 0                 | 0                 | 0.0%         | 0                 | 0.0%         | 0                 | 0                | 0                 | 0                 | 0                 | 0        | 0         | 0                 | 0.0%              | 0.0%         | 0.0%          |               |
|      | 1989         | 0                 | 0                 | 0.0%         | 0                 | 0.0%         | 0                 | 0                | 0                 | 0                 | 0                 | 0        | 0         | 0                 | 0.0%              | 0.0%         | 0.0%          |               |
|      | 1990         | 0                 | 0                 | 0.0%         | 0                 | 0.0%         | 0                 | 0                | 0                 | 0                 | 0                 | 0        | 0         | 0                 | 0.0%              | 0.0%         | 0.0%          |               |
|      | 1991         | 23,316            | 11,366            | 48.7%        | 4,700             | 20.2%        | 25,386            | 2,070            | 14,480            | (3,114)           | 4,700             | 0        | 0         | 11,060            | 24,407            | 104.7%       | 46.6%         | 19.3%         |
|      | 1992         | 779,401           | 1,098,677         | 141.0%       | 1,030,220         | 132.2%       | 798,359           | 18,958           | 797,321           | 301,356           | 1,030,220         | 0        | 0         | 156,707           | 687,925           | 88.3%        | 159.7%        | 149.8%        |
|      | 1993         | 1,149,983         | 2,359,830         | 205.2%       | 2,063,606         | 179.4%       | 1,133,767         | (16,216)         | 1,381,881         | 977,949           | 2,063,606         | 0        | 0         | (613,245)         | 972,762           | 84.6%        | 242.6%        | 212.1%        |
|      | 1994         | 1,390,880         | 1,627,482         | 117.0%       | 1,961,622         | 141.0%       | 1,410,968         | 20,088           | 1,160,287         | 467,195           | 1,961,622         | 0        | 0         | (742,197)         | 1,027,716         | 73.9%        | 158.4%        | 190.9%        |
|      | 1995         | 2,173,392         | 3,650,745         | 168.0%       | 2,097,877         | 96.5%        | 2,209,312         | 35,920           | 1,891,309         | 1,759,436         | 2,097,877         | 0        | 0         | (546,998)         | 1,644,689         | 75.7%        | 222.0%        | 127.6%        |
|      | 1996         | 3,095,052         | 3,268,013         | 105.6%       | 2,752,004         | 88.9%        | 3,128,229         | 33,177           | 2,254,661         | 1,013,352         | 2,752,004         | 0        | 0         | (545,299)         | 1,875,680         | 60.6%        | 174.2%        | 146.7%        |
|      | 1997         | 7,496,450         | 7,318,389         | 97.6%        | 6,310,532         | 84.2%        | 7,605,016         | 108,566          | 3,583,099         | 3,735,290         | 6,310,532         | 0        | 0         | 101,501           | 3,606,074         | 48.1%        | 202.9%        | 175.0%        |
|      | 1998         | 10,752,643        | 9,091,907         | 84.6%        | 6,992,635         | 65.0%        | 10,840,060        | 87,417           | 4,408,939         | 4,682,968         | 6,992,635         | 0        | 0         | 660,207           | 4,486,310         | 41.7%        | 202.7%        | 155.9%        |
|      | 1999         | 11,455,705        | 8,207,001         | 71.6%        | 5,914,316         | 51.6%        | 11,581,212        | 125,507          | 3,026,201         | 5,180,800         | 5,914,316         | 0        | 0         | 2,423,617         | 3,890,633         | 34.0%        | 210.9%        | 152.0%        |
|      | 2000         | 17,479,960        | 8,177,395         | 46.8%        | 7,277,961         | 41.6%        | 17,475,045        | (4,915)          | 3,081,881         | 5,095,514         | 7,248,902         | 29,059   | 0         | 5,256,179         | 4,460,767         | 25.5%        | 183.3%        | 163.2%        |
|      | 2001         | 24,569,578        | 9,573,700         | 39.0%        | 7,903,577         | 32.2%        | 24,237,822        | (331,756)        | 2,437,710         | 7,135,990         | 7,903,577         | 0        | 0         | 10,960,266        | 4,880,225         | 19.9%        | 196.2%        | 162.0%        |
|      | 2002         | 12,193,122        | 1,821,243         | 14.9%        | 2,462,358         | 20.2%        | 11,924,593        | (268,529)        | 349,800           | 1,471,443         | 2,462,358         | 0        | 0         | 5,313,872         | 1,753,883         | 14.4%        | 103.8%        | 140.4%        |
| 2003 | 874,085      | 108,021           | 12.4%             | 33,882       | 3.9%              | 1,326,347    | 452,262           | 23,015           | 85,006            | 33,882            | 0                 | 0        | (373,692) | 101,995           | 11.7%             | 105.9%       | 33.2%         |               |



## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698  
**ROP:** Excluded  
**Provisions:** All Provisions  
**Benefit Period:** All years

|      |       |            |            |         |            |        |            |             |            |            |            |         |   |            |            |        |        |        |
|------|-------|------------|------------|---------|------------|--------|------------|-------------|------------|------------|------------|---------|---|------------|------------|--------|--------|--------|
| 2003 | Total | 93,433,567 | 56,313,769 | 60.3%   | 46,805,291 | 50.1%  | 93,696,116 | 262,549     | 24,410,584 | 31,903,185 | 46,776,232 | 29,059  | 0 | 22,061,978 | 29,413,066 | 31.5%  | 191.5% | 159.1% |
|      | 1991  | 25,850     | 68,018     | 263.1%  | 168,391    | 651.4% | 26,306     | 456         | 9,504      | 58,514     | 168,391    | 0       | 0 | 14,009     | 28,522     | 110.3% | 238.5% | 590.4% |
|      | 1992  | 793,375    | 1,011,993  | 127.6%  | 1,426,673  | 179.8% | 759,758    | (33,617)    | 821,780    | 190,213    | 1,426,673  | 0       | 0 | 261,718    | 728,397    | 91.8%  | 138.9% | 195.9% |
|      | 1993  | 1,177,150  | 1,586,021  | 134.7%  | 1,320,058  | 112.1% | 1,097,160  | (79,990)    | 1,678,689  | (92,668)   | 1,320,058  | 0       | 0 | 201,758    | 1,001,051  | 85.0%  | 158.4% | 131.9% |
|      | 1994  | 1,418,500  | 1,792,068  | 126.3%  | 869,854    | 61.3%  | 1,335,289  | (83,211)    | 1,410,595  | 381,473    | 869,854    | 0       | 0 | 339,890    | 1,082,937  | 76.3%  | 165.5% | 80.3%  |
|      | 1995  | 2,231,357  | 2,653,348  | 118.9%  | 3,715,436  | 166.5% | 2,181,917  | (49,440)    | 2,291,044  | 362,304    | 3,715,436  | 0       | 0 | 577,601    | 1,730,935  | 77.6%  | 153.3% | 214.6% |
|      | 1996  | 3,145,622  | 2,807,856  | 89.3%   | 2,323,807  | 73.9%  | 3,098,021  | (47,601)    | 2,395,293  | 412,563    | 2,323,807  | 0       | 0 | 1,518,122  | 1,865,535  | 59.3%  | 150.5% | 124.6% |
|      | 1997  | 7,666,185  | 5,248,522  | 68.5%   | 5,834,605  | 76.1%  | 7,534,734  | (131,451)   | 4,121,850  | 1,126,672  | 5,834,605  | 0       | 0 | 3,562,434  | 3,430,800  | 44.8%  | 153.0% | 170.1% |
|      | 1998  | 10,973,063 | 6,001,735  | 54.7%   | 6,578,615  | 60.0%  | 10,814,898 | (158,165)   | 4,865,320  | 1,136,415  | 6,545,322  | 33,293  | 0 | 4,754,716  | 4,257,645  | 38.8%  | 141.0% | 154.5% |
|      | 1999  | 11,618,078 | 4,077,564  | 35.1%   | 5,951,040  | 51.2%  | 11,508,347 | (109,731)   | 3,870,377  | 207,187    | 5,951,040  | 0       | 0 | 5,287,666  | 3,767,620  | 32.4%  | 108.2% | 158.0% |
|      | 2000  | 17,565,606 | 6,393,948  | 36.4%   | 8,133,590  | 46.3%  | 17,382,331 | (183,275)   | 4,682,718  | 1,711,230  | 8,133,590  | 0       | 0 | 8,380,824  | 4,444,875  | 25.3%  | 143.8% | 183.0% |
|      | 2001  | 24,232,520 | 4,751,554  | 19.6%   | 12,181,056 | 50.3%  | 24,175,551 | (56,969)    | 3,816,906  | 934,648    | 11,590,695 | 590,361 | 0 | 11,789,157 | 5,049,595  | 20.8%  | 94.1%  | 241.2% |
|      | 2002  | 11,578,658 | 2,282,099  | 19.7%   | 4,119,805  | 35.6%  | 11,487,043 | (91,615)    | 846,253    | 1,435,846  | 4,119,805  | 0       | 0 | 7,170,624  | 2,167,474  | 18.7%  | 105.3% | 190.1% |
|      | 2003  | 1,616,435  | 94,775     | 5.9%    | 104,194    | 6.4%   | 1,521,306  | (95,129)    | 21,490     | 73,285     | 104,194    | 0       | 0 | 767,357    | 188,910    | 11.7%  | 50.2%  | 55.2%  |
|      | 2004  | 789,869    | 14,241     | 1.8%    | 0          | 0.0%   | 1,162,058  | 372,189     | 0          | 14,241     | 0          | 0       | 0 | (344,342)  | 67,076     | 8.5%   | 21.2%  | 0.0%   |
| 2004 | Total | 94,832,268 | 38,783,742 | 40.9%   | 52,727,126 | 55.6%  | 94,084,719 | (747,549)   | 30,831,819 | 7,951,923  | 52,103,472 | 623,654 | 0 | 44,281,534 | 29,811,372 | 31.4%  | 130.1% | 176.9% |
|      | 1991  | 26,525     | 286,518    | 1080.2% | 75,437     | 284.4% | 25,656     | (869)       | 110,398    | 176,120    | 75,437     | 0       | 0 | 14,456     | 29,918     | 112.8% | 957.7% | 252.1% |
|      | 1992  | 717,109    | 1,052,844  | 146.8%  | 627,729    | 87.5%  | 688,973    | (28,136)    | 884,731    | 168,113    | 627,729    | 0       | 0 | 94,338     | 702,804    | 98.0%  | 149.8% | 89.3%  |
|      | 1993  | 995,979    | 1,374,705  | 138.0%  | 2,356,671  | 236.6% | 1,020,399  | 24,420      | 1,495,536  | (120,831)  | 2,356,671  | 0       | 0 | 73,576     | 986,844    | 99.1%  | 139.3% | 238.8% |
|      | 1994  | 1,227,481  | 1,518,585  | 123.7%  | 1,596,737  | 130.1% | 1,242,104  | 14,623      | 1,297,623  | 220,962    | 1,596,737  | 0       | 0 | 215,562    | 1,087,900  | 88.6%  | 139.6% | 146.8% |
|      | 1995  | 2,053,608  | 3,370,972  | 164.1%  | 4,261,067  | 207.5% | 1,979,010  | (74,598)    | 2,481,885  | 889,087    | 4,261,067  | 0       | 0 | 314,665    | 1,757,752  | 85.6%  | 191.8% | 242.4% |
|      | 1996  | 2,980,071  | 3,587,523  | 120.4%  | 3,976,027  | 133.4% | 2,902,900  | (77,171)    | 2,786,524  | 800,999    | 3,935,664  | 40,363  | 0 | 1,356,770  | 1,854,858  | 62.2%  | 193.4% | 214.4% |
|      | 1997  | 7,270,426  | 5,478,505  | 75.4%   | 5,815,842  | 80.0%  | 7,135,066  | (135,360)   | 4,450,816  | 1,027,689  | 5,815,842  | 0       | 0 | 3,042,979  | 3,172,323  | 43.6%  | 172.7% | 183.3% |
|      | 1998  | 10,406,294 | 6,687,479  | 64.3%   | 9,319,576  | 89.6%  | 10,212,074 | (194,220)   | 5,501,815  | 1,185,664  | 9,139,194  | 180,382 | 0 | 3,877,245  | 3,902,096  | 37.5%  | 171.4% | 238.8% |
|      | 1999  | 11,085,298 | 6,418,344  | 57.9%   | 4,758,968  | 42.9%  | 10,902,844 | (182,454)   | 4,711,109  | 1,707,235  | 4,758,968  | 0       | 0 | 4,604,813  | 3,507,631  | 31.6%  | 183.0% | 135.7% |
|      | 2000  | 16,779,734 | 7,635,240  | 45.5%   | 9,720,654  | 57.9%  | 16,536,713 | (243,021)   | 5,696,624  | 1,938,616  | 9,670,944  | 49,710  | 0 | 8,208,089  | 4,323,102  | 25.8%  | 176.6% | 224.9% |
|      | 2001  | 23,113,265 | 9,729,996  | 42.1%   | 13,756,994 | 59.5%  | 22,836,567 | (276,698)   | 5,602,274  | 4,127,722  | 13,756,994 | 0       | 0 | 11,531,766 | 4,972,340  | 21.5%  | 195.7% | 276.7% |
|      | 2002  | 11,042,600 | 2,713,630  | 24.6%   | 4,151,777  | 37.6%  | 10,953,369 | (89,231)    | 1,616,080  | 1,097,550  | 4,037,460  | 114,317 | 0 | 6,372,200  | 2,185,655  | 19.8%  | 124.2% | 190.0% |
|      | 2003  | 1,426,764  | 159,820    | 11.2%   | 251,657    | 17.6%  | 1,405,914  | (20,850)    | 43,077     | 116,743    | 251,657    | 0       | 0 | 1,013,501  | 223,899    | 15.7%  | 71.4%  | 112.4% |
|      | 2004  | 1,300,874  | 18,597     | 1.4%    | 2,397      | 0.2%   | 1,222,015  | (78,859)    | 564        | 18,033     | 2,397      | 0       | 0 | 728,622    | 82,268     | 6.3%   | 22.6%  | 2.9%   |
|      | 2005  | 6,063      | 28         | 0.5%    | 0          | 0.0%   | 6,138      | 75          | 0          | 28         | 0          | 0       | 0 | 1,953      | 25         | 0.4%   | 112.0% | 0.0%   |
| 2005 | Total | 90,432,091 | 50,032,786 | 55.3%   | 60,671,532 | 67.1%  | 89,069,742 | (1,362,349) | 36,679,056 | 13,353,730 | 60,286,760 | 384,772 | 0 | 41,450,535 | 28,789,415 | 31.8%  | 173.8% | 210.7% |



## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698  
**ROP:** Excluded  
**Provisions:** All Provisions  
**Benefit Period:** All years

|      |       |            |            |        |            |        |            |           |            |            |            |         |   |            |            |        |        |        |
|------|-------|------------|------------|--------|------------|--------|------------|-----------|------------|------------|------------|---------|---|------------|------------|--------|--------|--------|
| 2006 | 1991  | 25,223     | 27,663     | 109.7% | 3,245      | 12.9%  | 24,801     | (422)     | 108,532    | (80,869)   | 3,245      | 0       | 0 | (12,298)   | 34,121     | 135.3% | 81.1%  | 9.5%   |
|      | 1992  | 676,189    | 881,389    | 130.3% | 863,067    | 127.6% | 673,711    | (2,478)   | 938,679    | (57,290)   | 863,067    | 0       | 0 | 51,560     | 780,941    | 115.5% | 112.9% | 110.5% |
|      | 1993  | 994,805    | 1,634,472  | 164.3% | 1,382,568  | 139.0% | 986,775    | (8,030)   | 1,502,495  | 131,977    | 1,382,568  | 0       | 0 | 166,652    | 1,079,741  | 108.5% | 151.4% | 128.0% |
|      | 1994  | 1,195,286  | 2,004,812  | 167.7% | 1,674,142  | 140.1% | 1,173,777  | (21,509)  | 1,462,874  | 541,938    | 1,674,142  | 0       | 0 | 117,908    | 1,216,115  | 101.7% | 164.9% | 137.7% |
|      | 1995  | 1,915,865  | 3,888,646  | 203.0% | 2,010,046  | 104.9% | 1,926,579  | 10,714    | 2,744,412  | 1,144,234  | 2,010,046  | 0       | 0 | 67,869     | 1,964,285  | 102.5% | 198.0% | 102.3% |
|      | 1996  | 2,796,337  | 2,613,099  | 93.4%  | 3,642,992  | 130.3% | 2,701,021  | (95,316)  | 2,811,392  | (198,293)  | 3,391,104  | 251,888 | 0 | 321,459    | 2,111,481  | 75.5%  | 123.8% | 172.5% |
|      | 1997  | 7,080,872  | 6,919,926  | 97.7%  | 5,723,650  | 80.8%  | 7,063,833  | (17,039)  | 4,956,997  | 1,962,929  | 5,723,650  | 0       | 0 | 3,007,878  | 3,578,798  | 50.5%  | 193.4% | 159.9% |
|      | 1998  | 9,965,307  | 8,254,423  | 82.8%  | 8,809,007  | 88.4%  | 9,923,429  | (41,878)  | 5,907,015  | 2,347,408  | 8,732,056  | 76,951  | 0 | 3,575,360  | 4,295,068  | 43.1%  | 192.2% | 205.1% |
|      | 1999  | 10,748,580 | 6,649,379  | 61.9%  | 8,618,012  | 80.2%  | 10,747,651 | (929)     | 5,053,580  | 1,595,799  | 8,532,184  | 85,828  | 0 | 4,789,016  | 3,959,262  | 36.8%  | 167.9% | 217.7% |
|      | 2000  | 16,440,341 | 9,767,846  | 59.4%  | 10,824,042 | 65.8%  | 16,419,510 | (20,831)  | 6,267,427  | 3,500,419  | 10,824,042 | 0       | 0 | 8,038,789  | 5,110,267  | 31.1%  | 191.1% | 211.8% |
|      | 2001  | 22,511,450 | 12,325,433 | 54.8%  | 13,629,230 | 60.5%  | 22,452,849 | (58,601)  | 6,970,865  | 5,354,568  | 13,629,230 | 0       | 0 | 10,967,928 | 5,968,109  | 26.5%  | 206.5% | 228.4% |
|      | 2002  | 11,005,042 | 3,924,736  | 35.7%  | 3,633,995  | 33.0%  | 11,059,224 | 54,182    | 2,085,092  | 1,839,644  | 3,633,995  | 0       | 0 | 5,930,356  | 2,922,538  | 26.6%  | 134.3% | 124.3% |
|      | 2003  | 1,363,776  | 319,643    | 23.4%  | 118,874    | 8.7%   | 1,352,720  | (11,056)  | 128,122    | 191,521    | 118,874    | 0       | 0 | 660,893    | 272,223    | 20.0%  | 117.4% | 43.7%  |
|      | 2004  | 1,200,517  | 145,465    | 12.1%  | 248,772    | 20.7%  | 1,176,122  | (24,395)  | 23,887     | 121,578    | 248,772    | 0       | 0 | 863,310    | 165,368    | 13.8%  | 88.0%  | 150.4% |
|      | 2005  | 4,868      | 70         | 1.4%   | 0          | 0.0%   | 4,793      | (75)      | 0          | 70         | 0          | 0       | 0 | 2,606      | 294        | 6.0%   | 23.8%  | 0.0%   |
|      | Total | 87,924,458 | 59,357,002 | 67.5%  | 61,181,640 | 69.6%  | 87,686,795 | (237,663) | 40,961,369 | 18,395,633 | 60,766,973 | 414,667 | 0 | 38,549,286 | 33,458,611 | 38.1%  | 177.4% | 182.9% |
| 2007 | 1991  | 24,513     | 29,349     | 119.7% | 68,433     | 279.2% | 25,874     | 1,361     | 80,383     | (51,034)   | 68,433     | 0       | 0 | (9,287)    | 36,013     | 146.9% | 81.5%  | 190.0% |
|      | 1992  | 673,033    | 1,263,765  | 187.8% | 1,082,600  | 160.9% | 652,965    | (20,068)  | 1,041,398  | 222,367    | 1,082,600  | 0       | 0 | 68,250     | 808,717    | 120.2% | 156.3% | 133.9% |
|      | 1993  | 996,331    | 1,888,729  | 189.6% | 1,760,565  | 176.7% | 975,029    | (21,302)  | 1,456,378  | 432,351    | 1,760,565  | 0       | 0 | (43,201)   | 1,095,876  | 110.0% | 172.3% | 160.7% |
|      | 1994  | 1,180,539  | 1,434,466  | 121.5% | 901,560    | 76.4%  | 1,182,839  | 2,300     | 1,582,629  | (148,163)  | 901,560    | 0       | 0 | (12,323)   | 1,230,044  | 104.2% | 116.6% | 73.3%  |
|      | 1995  | 1,951,390  | 2,761,647  | 141.5% | 2,603,247  | 133.4% | 1,949,601  | (1,789)   | 3,021,775  | (260,128)  | 2,540,488  | 62,759  | 0 | 137,850    | 1,987,798  | 101.9% | 138.9% | 131.0% |
|      | 1996  | 2,700,707  | 2,981,318  | 110.4% | 2,744,203  | 101.6% | 2,709,634  | 8,927     | 2,684,127  | 297,191    | 2,744,203  | 0       | 0 | 848,729    | 2,180,988  | 80.8%  | 136.7% | 125.8% |
|      | 1997  | 7,193,075  | 7,505,024  | 104.3% | 6,703,571  | 93.2%  | 7,217,343  | 24,268    | 5,783,189  | 1,721,835  | 6,582,727  | 120,844 | 0 | 2,876,139  | 3,713,063  | 51.6%  | 202.1% | 180.5% |
|      | 1998  | 10,285,749 | 8,287,764  | 80.6%  | 7,287,435  | 70.8%  | 10,322,415 | 36,666    | 6,652,438  | 1,635,326  | 7,231,764  | 55,671  | 0 | 3,946,173  | 4,398,407  | 42.8%  | 188.4% | 165.7% |
|      | 1999  | 11,167,011 | 7,753,866  | 69.4%  | 7,409,066  | 66.3%  | 11,140,476 | (26,535)  | 6,220,214  | 1,533,652  | 7,409,066  | 0       | 0 | 4,176,502  | 4,117,386  | 36.9%  | 188.3% | 179.9% |
|      | 2000  | 17,263,489 | 11,243,803 | 65.1%  | 11,280,895 | 65.3%  | 17,361,971 | 98,482    | 7,935,954  | 3,307,849  | 11,219,124 | 61,771  | 0 | 7,520,191  | 5,469,320  | 31.7%  | 205.6% | 206.3% |
|      | 2001  | 23,446,384 | 15,151,714 | 64.6%  | 14,472,842 | 61.7%  | 23,538,125 | 91,741    | 9,375,420  | 5,776,294  | 14,377,366 | 95,476  | 0 | 10,497,202 | 6,504,629  | 27.7%  | 232.9% | 222.5% |
|      | 2002  | 10,960,693 | 5,972,455  | 54.5%  | 8,341,178  | 76.1%  | 10,910,569 | (50,124)  | 3,073,626  | 2,898,829  | 8,275,380  | 65,798  | 0 | 5,787,958  | 3,403,960  | 31.1%  | 175.5% | 245.0% |
|      | 2003  | 1,313,656  | 143,932    | 11.0%  | 338,246    | 25.7%  | 1,286,262  | (27,394)  | 148,555    | (4,623)    | 338,246    | 0       | 0 | 737,483    | 332,761    | 25.3%  | 43.3%  | 101.6% |
|      | 2004  | 1,162,036  | 77,670     | 6.7%   | 15,078     | 1.3%   | 1,166,145  | 4,109     | 100,367    | (22,697)   | 15,078     | 0       | 0 | 749,165    | 210,772    | 18.1%  | 36.9%  | 7.2%   |
|      | 2005  | 4,066      | 42         | 1.0%   | 0          | 0.0%   | 4,066      | 0         | 0          | 42         | 0          | 0       | 0 | 3,062      | 423        | 10.4%  | 9.9%   | 0.0%   |
|      | Total | 90,322,672 | 66,495,544 | 73.6%  | 65,008,920 | 72.0%  | 90,443,314 | 120,642   | 49,156,453 | 17,339,091 | 64,546,601 | 462,319 | 0 | 37,283,893 | 35,490,157 | 39.3%  | 187.4% | 183.2% |



## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698  
**ROP:** Excluded  
**Provisions:** All Provisions  
**Benefit Period:** All years

|      |       |            |            |        |            |        |            |             |            |            |            |           |   |            |            |        |        |        |
|------|-------|------------|------------|--------|------------|--------|------------|-------------|------------|------------|------------|-----------|---|------------|------------|--------|--------|--------|
| 2008 | 1991  | 21,419     | 86,576     | 404.2% | 72,325     | 337.7% | 19,394     | (2,025)     | 55,345     | 31,231     | 72,325     | 0         | 0 | (17,329)   | 29,573     | 138.1% | 292.8% | 244.6% |
|      | 1992  | 627,837    | 1,351,368  | 215.2% | 783,971    | 124.9% | 606,124    | (21,713)    | 1,204,405  | 146,963    | 783,971    | 0         | 0 | 73,073     | 831,398    | 132.4% | 162.5% | 94.3%  |
|      | 1993  | 937,190    | 2,105,232  | 224.6% | 1,676,206  | 178.9% | 901,816    | (35,374)    | 1,826,301  | 278,931    | 1,676,206  | 0         | 0 | (16,696)   | 1,122,537  | 119.8% | 187.5% | 149.3% |
|      | 1994  | 1,123,483  | 1,332,206  | 118.6% | 1,171,346  | 104.3% | 1,085,546  | (37,937)    | 1,548,503  | (216,297)  | 1,171,346  | 0         | 0 | 108,020    | 1,283,894  | 114.3% | 103.8% | 91.2%  |
|      | 1995  | 1,851,375  | 2,828,789  | 152.8% | 3,559,908  | 192.3% | 1,782,171  | (69,204)    | 2,986,048  | (157,259)  | 3,559,908  | 0         | 0 | (117,382)  | 2,157,785  | 116.6% | 131.1% | 165.0% |
|      | 1996  | 2,617,575  | 3,420,447  | 130.7% | 4,473,980  | 170.9% | 2,526,126  | (91,449)    | 2,720,775  | 699,672    | 4,473,980  | 0         | 0 | 647,509    | 2,312,874  | 88.4%  | 147.9% | 193.4% |
|      | 1997  | 6,972,863  | 6,609,891  | 94.8%  | 6,923,275  | 99.3%  | 6,828,268  | (144,595)   | 6,406,196  | 203,695    | 6,923,275  | 0         | 0 | 2,676,934  | 3,985,273  | 57.2%  | 165.9% | 173.7% |
|      | 1998  | 9,738,312  | 6,371,468  | 65.4%  | 7,314,448  | 75.1%  | 9,482,611  | (255,701)   | 7,104,330  | (732,862)  | 7,289,089  | 25,359    | 0 | 3,475,471  | 4,727,333  | 48.5%  | 134.8% | 154.7% |
|      | 1999  | 10,766,038 | 6,915,971  | 64.2%  | 9,152,345  | 85.0%  | 10,592,923 | (173,115)   | 6,479,999  | 435,972    | 9,152,345  | 0         | 0 | 4,319,884  | 4,484,732  | 41.7%  | 154.2% | 204.1% |
|      | 2000  | 16,778,775 | 14,303,556 | 85.2%  | 13,531,365 | 80.6%  | 16,439,980 | (338,795)   | 9,611,710  | 4,691,846  | 13,227,220 | 304,145   | 0 | 7,538,545  | 6,113,397  | 36.4%  | 234.0% | 221.3% |
|      | 2001  | 22,898,361 | 17,977,142 | 78.5%  | 16,011,356 | 69.9%  | 22,461,265 | (437,096)   | 11,760,167 | 6,216,975  | 15,944,934 | 66,422    | 0 | 10,909,359 | 7,349,378  | 32.1%  | 244.6% | 217.9% |
|      | 2002  | 10,613,000 | 5,649,125  | 53.2%  | 6,308,494  | 59.4%  | 10,454,668 | (158,332)   | 4,270,301  | 1,378,824  | 6,308,494  | 0         | 0 | 5,452,621  | 3,835,110  | 36.1%  | 147.3% | 164.5% |
|      | 2003  | 1,256,036  | 675,590    | 53.8%  | 511,026    | 40.7%  | 1,242,041  | (13,995)    | 287,521    | 388,069    | 511,026    | 0         | 0 | 716,733    | 387,495    | 30.9%  | 174.3% | 131.9% |
|      | 2004  | 1,154,127  | 330,797    | 28.7%  | 432,126    | 37.4%  | 1,156,046  | 1,919       | 53,449     | 277,348    | 432,126    | 0         | 0 | 723,933    | 269,151    | 23.3%  | 122.9% | 160.6% |
|      | 2005  | 3,511      | 42         | 1.2%   | 0          | 0.0%   | 3,511      | 0           | 0          | 42         | 0          | 0         | 0 | 3,213      | 556        | 15.8%  | 7.6%   | 0.0%   |
|      | Total | 87,359,902 | 69,958,200 | 80.1%  | 71,922,172 | 82.3%  | 85,582,490 | (1,777,412) | 56,315,050 | 13,643,150 | 71,526,246 | 395,926   | 0 | 36,493,888 | 38,890,486 | 44.5%  | 179.9% | 184.9% |
| 2009 | 1991  | 23,307     | 47,272     | 202.8% | 2,300      | 9.9%   | 20,159     | (3,148)     | 54,813     | (7,541)    | 2,300      | 0         | 0 | (5,203)    | 27,691     | 118.8% | 170.7% | 8.3%   |
|      | 1992  | 567,039    | 1,331,089  | 234.7% | 1,351,243  | 238.3% | 530,120    | (36,919)    | 1,087,149  | 243,940    | 1,351,243  | 0         | 0 | (327,658)  | 800,533    | 141.2% | 166.3% | 168.8% |
|      | 1993  | 830,622    | 2,481,906  | 298.8% | 1,996,593  | 240.4% | 806,124    | (24,498)    | 1,803,947  | 677,959    | 1,949,778  | 46,815    | 0 | (149,025)  | 1,061,285  | 127.8% | 233.9% | 188.1% |
|      | 1994  | 1,023,764  | 1,513,539  | 147.8% | 2,958,385  | 289.0% | 982,785    | (40,979)    | 1,305,996  | 207,543    | 2,648,494  | 309,891   | 0 | 18,456     | 1,279,410  | 125.0% | 118.3% | 231.2% |
|      | 1995  | 1,631,683  | 3,076,350  | 188.5% | 3,168,945  | 194.2% | 1,578,054  | (53,629)    | 2,840,760  | 235,590    | 3,168,945  | 0         | 0 | (97,639)   | 2,062,669  | 126.4% | 149.1% | 153.6% |
|      | 1996  | 2,505,619  | 2,467,509  | 98.5%  | 5,002,329  | 199.6% | 2,428,982  | (76,637)    | 2,593,212  | (125,703)  | 5,002,329  | 0         | 0 | 685,383    | 2,340,577  | 93.4%  | 105.4% | 213.7% |
|      | 1997  | 6,598,531  | 7,361,074  | 111.6% | 6,282,928  | 95.2%  | 6,456,086  | (142,445)   | 6,030,635  | 1,330,439  | 6,119,284  | 163,644   | 0 | 1,884,658  | 4,038,777  | 61.2%  | 182.3% | 155.6% |
|      | 1998  | 9,344,160  | 10,236,780 | 109.6% | 8,809,367  | 94.3%  | 9,292,739  | (51,421)    | 7,188,597  | 3,048,183  | 8,750,760  | 58,607    | 0 | 2,917,789  | 4,913,680  | 52.6%  | 208.3% | 179.3% |
|      | 1999  | 10,297,658 | 7,509,087  | 72.9%  | 5,235,582  | 50.8%  | 10,150,945 | (146,713)   | 6,573,422  | 935,665    | 5,235,582  | 0         | 0 | 3,719,872  | 4,677,156  | 45.4%  | 160.5% | 111.9% |
|      | 2000  | 16,774,681 | 11,572,225 | 69.0%  | 12,833,081 | 76.5%  | 16,600,612 | (174,069)   | 10,041,525 | 1,530,700  | 12,735,540 | 97,541    | 0 | 7,504,196  | 6,595,304  | 39.3%  | 175.5% | 194.6% |
|      | 2001  | 22,762,357 | 19,874,895 | 87.3%  | 21,936,954 | 96.4%  | 22,602,489 | (159,868)   | 13,385,444 | 6,489,451  | 20,734,829 | 1,202,125 | 0 | 10,341,838 | 7,953,178  | 34.9%  | 249.9% | 275.8% |
|      | 2002  | 10,862,501 | 6,645,292  | 61.2%  | 8,860,965  | 81.6%  | 10,792,615 | (69,886)    | 4,532,009  | 2,113,283  | 8,860,965  | 0         | 0 | 5,225,164  | 4,048,781  | 37.3%  | 164.1% | 218.9% |
|      | 2003  | 1,224,276  | 440,693    | 36.0%  | 1,201,204  | 98.1%  | 1,217,265  | (7,011)     | 424,091    | 16,602     | 1,201,204  | 0         | 0 | 655,736    | 448,878    | 36.7%  | 98.2%  | 267.6% |
|      | 2004  | 1,137,525  | 442,551    | 38.9%  | 621,502    | 54.6%  | 1,119,203  | (18,322)    | 161,175    | 281,376    | 621,502    | 0         | 0 | 609,473    | 315,447    | 27.7%  | 140.3% | 197.0% |
|      | 2005  | 3,455      | 51         | 1.5%   | 0          | 0.0%   | 3,455      | 0           | 0          | 51         | 0          | 0         | 0 | 3,423      | 712        | 20.6%  | 7.2%   | 0.0%   |
|      | Total | 85,587,178 | 75,000,313 | 87.6%  | 80,261,378 | 93.8%  | 84,581,633 | (1,005,545) | 58,022,775 | 16,977,538 | 78,382,755 | 1,878,623 | 0 | 32,986,463 | 40,564,078 | 47.4%  | 184.9% | 197.9% |



## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698  
**ROP:** Excluded  
**Provisions:** All Provisions  
**Benefit Period:** All years

|      |      |              |                   |                   |               |                    |               |                   |                  |                   |                   |                    |                  |           |                   |                   |              |               |
|------|------|--------------|-------------------|-------------------|---------------|--------------------|---------------|-------------------|------------------|-------------------|-------------------|--------------------|------------------|-----------|-------------------|-------------------|--------------|---------------|
| 2010 | 1991 | 18,097       | (44,748)          | -247.3%           | 0             | 0.0%               | 17,761        | (335)             | 63,969           | (108,717)         | 0                 | 0                  | 0                | (26,912)  | 31,277            | 172.8%            | -143.1%      | 0.0%          |
|      | 1992 | 503,691      | 231,882           | 46.0%             | 810,412       | 160.9%             | 498,471       | (5,220)           | 1,051,302        | (819,420)         | 810,412           | 0                  | 0                | (150,445) | 870,631           | 172.9%            | 26.6%        | 93.1%         |
|      | 1993 | 707,113      | 1,278,170         | 180.8%            | 1,299,909     | 183.8%             | 687,017       | (20,096)          | 1,712,346        | (434,176)         | 1,299,909         | 0                  | 0                | (278,836) | 1,025,849         | 145.1%            | 124.6%       | 126.7%        |
|      | 1994 | 892,675      | 2,577,477         | 288.7%            | 1,799,403     | 201.6%             | 880,492       | (12,182)          | 1,811,049        | 766,428           | 1,799,403         | 0                  | 0                | (150,809) | 1,217,695         | 136.4%            | 211.7%       | 147.8%        |
|      | 1995 | 1,437,289    | 4,620,603         | 321.5%            | 5,510,355     | 383.4%             | 1,408,052     | (29,237)          | 3,113,915        | 1,506,688         | 5,510,355         | 0                  | 0                | (228,304) | 2,056,629         | 143.1%            | 224.7%       | 267.9%        |
|      | 1996 | 2,260,124    | 5,340,422         | 236.3%            | 4,898,441     | 216.7%             | 2,217,398     | (42,726)          | 3,243,782        | 2,096,640         | 4,898,441         | 0                  | 0                | 266,711   | 2,664,345         | 117.9%            | 200.4%       | 183.9%        |
|      | 1997 | 5,844,192    | 7,172,089         | 122.7%            | 7,864,593     | 134.6%             | 5,772,931     | (71,260)          | 6,050,648        | 1,121,441         | 7,773,948         | 90,645             | 0                | 1,714,988 | 4,473,757         | 76.6%             | 160.3%       | 175.8%        |
|      | 1998 | 8,591,207    | 12,326,937        | 143.5%            | 14,661,429    | 170.7%             | 8,532,410     | (58,796)          | 8,339,941        | 3,986,995         | 14,504,536        | 156,893            | 0                | 2,046,247 | 5,511,266         | 64.2%             | 223.7%       | 266.0%        |
|      | 1999 | 9,323,969    | 9,842,561         | 105.6%            | 10,103,577    | 108.4%             | 9,232,051     | (91,918)          | 7,017,246        | 2,825,315         | 9,993,307         | 110,270            | 0                | 2,852,846 | 5,319,208         | 57.0%             | 185.0%       | 189.9%        |
|      | 2000 | 14,617,965   | 13,637,891        | 93.3%             | 19,046,093    | 130.3%             | 14,319,130    | (298,835)         | 10,713,954       | 2,923,937         | 18,115,600        | 930,493            | 0                | 6,648,195 | 7,683,181         | 52.6%             | 177.5%       | 247.9%        |
|      | 2001 | 20,947,407   | 16,791,316        | 80.2%             | 23,925,979    | 114.2%             | 20,830,516    | (116,890)         | 15,072,233       | 1,719,083         | 22,983,553        | 942,426            | 0                | 8,257,203 | 9,494,884         | 45.3%             | 176.8%       | 252.0%        |
|      | 2002 | 10,447,716   | 12,128,773        | 116.1%            | 13,387,313    | 128.1%             | 10,484,840    | 37,125            | 7,147,455        | 4,981,318         | 13,150,845        | 236,468            | 0                | 5,371,648 | 5,108,039         | 48.9%             | 237.4%       | 262.1%        |
|      | 2003 | 1,087,901    | 1,008,105         | 92.7%             | 1,748,104     | 160.7%             | 1,089,891     | 1,991             | 481,201          | 526,903           | 1,354,697         | 393,407            | 0                | 541,890   | 482,252           | 44.3%             | 209.0%       | 362.5%        |
|      | 2004 | 1,092,341    | 713,648           | 65.3%             | 936,597       | 85.7%              | 1,100,055     | 7,714             | 356,574          | 357,075           | 872,573           | 64,024             | 0                | 701,644   | 394,903           | 36.2%             | 180.7%       | 237.2%        |
|      | 2005 | 2,902        | 15                | 0.5%              | 0             | 0.0%               | 3,387         | 485               | 0                | 15                | 0                 | 0                  | 0                | 3,670     | 230               | 7.9%              | 6.3%         | 0.0%          |
|      |      | <b>Total</b> | <b>77,774,587</b> | <b>87,625,139</b> | <b>112.7%</b> | <b>105,992,206</b> | <b>136.3%</b> | <b>77,074,405</b> | <b>(700,182)</b> | <b>66,175,615</b> | <b>21,449,525</b> | <b>103,067,580</b> | <b>2,924,626</b> | <b>0</b>  | <b>27,569,736</b> | <b>46,334,145</b> | <b>59.6%</b> | <b>189.1%</b> |
| 2011 | 1991 | 15,425       | 118,584           | 768.8%            | 34,782        | 225.5%             | 17,266        | 1,841             | 38,747           | 79,838            | 34,782            | 0                  | 0                | 1,400     | 27,091            | 175.6%            | 437.7%       | 128.4%        |
|      | 1992 | 493,521      | 1,417,587         | 287.2%            | 1,971,233     | 399.4%             | 494,720       | 1,199             | 1,019,264        | 398,323           | 1,971,233         | 0                  | 0                | (168,963) | 904,857           | 183.3%            | 156.7%       | 217.9%        |
|      | 1993 | 671,380      | 1,796,078         | 267.5%            | 1,905,648     | 283.8%             | 677,482       | 6,102             | 1,747,097        | 48,981            | 1,826,610         | 79,038             | 0                | (255,221) | 987,991           | 147.2%            | 181.8%       | 192.9%        |
|      | 1994 | 856,786      | 1,224,508         | 142.9%            | 4,405,465     | 514.2%             | 851,751       | (5,035)           | 1,720,742        | (496,234)         | 4,063,993         | 341,472            | 0                | (315,592) | 1,190,163         | 138.9%            | 102.9%       | 370.2%        |
|      | 1995 | 1,410,430    | 4,110,211         | 291.4%            | 5,933,347     | 420.7%             | 1,406,226     | (4,204)           | 3,680,014        | 430,197           | 5,607,713         | 325,634            | 0                | (481,983) | 2,024,874         | 143.6%            | 203.0%       | 293.0%        |
|      | 1996 | 2,298,639    | 3,948,051         | 171.8%            | 4,317,199     | 187.8%             | 2,320,297     | 21,658            | 3,491,122        | 456,929           | 4,074,394         | 242,805            | 0                | 83,567    | 2,691,129         | 117.1%            | 146.7%       | 160.4%        |
|      | 1997 | 5,741,072    | 6,712,101         | 116.9%            | 7,096,463     | 123.6%             | 5,726,241     | (14,831)          | 6,110,691        | 601,410           | 7,051,383         | 45,080             | 0                | 971,140   | 4,569,994         | 79.6%             | 146.9%       | 155.3%        |
|      | 1998 | 8,629,865    | 8,796,542         | 101.9%            | 9,144,270     | 106.0%             | 8,648,181     | 18,317            | 9,291,590        | (495,048)         | 8,656,822         | 487,448            | 0                | 1,920,582 | 5,651,735         | 65.5%             | 155.6%       | 161.8%        |
|      | 1999 | 9,433,623    | 10,966,624        | 116.3%            | 13,553,760    | 143.7%             | 9,492,216     | 58,593            | 7,824,227        | 3,142,398         | 12,911,483        | 642,277            | 0                | 2,879,095 | 5,470,923         | 58.0%             | 200.5%       | 247.7%        |
|      | 2000 | 14,488,479   | 18,363,718        | 126.7%            | 21,002,239    | 145.0%             | 14,587,349    | 98,870            | 12,215,779       | 6,147,939         | 19,796,052        | 1,206,187          | 0                | 5,073,137 | 8,104,721         | 55.9%             | 226.6%       | 259.1%        |
|      | 2001 | 20,531,998   | 25,998,196        | 126.6%            | 24,293,131    | 118.3%             | 20,359,860    | (172,138)         | 16,856,744       | 9,141,452         | 23,272,577        | 1,020,554          | 0                | 8,785,239 | 10,081,846        | 49.1%             | 257.9%       | 241.0%        |
|      | 2002 | 11,025,404   | 11,943,979        | 108.3%            | 12,944,613    | 117.4%             | 11,082,855    | 57,451            | 8,562,608        | 3,381,371         | 12,504,176        | 440,437            | 0                | 4,304,283 | 5,437,070         | 49.3%             | 219.7%       | 238.1%        |
|      | 2003 | 1,132,056    | 1,322,142         | 116.8%            | 995,036       | 87.9%              | 1,151,820     | 19,765            | 556,861          | 765,281           | 959,195           | 35,841             | 0                | 524,474   | 511,999           | 45.2%             | 258.2%       | 194.3%        |
|      | 2004 | 1,181,099    | 1,101,015         | 93.2%             | 1,541,595     | 130.5%             | 1,203,038     | 21,938            | 508,051          | 592,964           | 1,361,951         | 179,644            | 0                | 645,856   | 437,902           | 37.1%             | 251.4%       | 352.0%        |
|      | 2005 | 3,323        | 23                | 0.7%              | 0             | 0.0%               | 3,097         | (226)             | 0                | 23                | 0                 | 0                  | 0                | 3,917     | 302               | 9.1%              | 7.5%         | 0.0%          |
|      |      | <b>Total</b> | <b>77,913,099</b> | <b>97,819,362</b> | <b>125.5%</b> | <b>109,138,781</b> | <b>140.1%</b> | <b>78,022,398</b> | <b>109,299</b>   | <b>73,623,537</b> | <b>24,195,824</b> | <b>104,092,364</b> | <b>5,046,417</b> | <b>0</b>  | <b>23,970,931</b> | <b>48,092,599</b> | <b>61.7%</b> | <b>203.4%</b> |



## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698  
**ROP:** Excluded  
**Provisions:** All Provisions  
**Benefit Period:** All years

|      |              |                   |                    |               |                    |               |                   |                  |                   |                   |                    |                  |          |                   |                   |              |               |               |
|------|--------------|-------------------|--------------------|---------------|--------------------|---------------|-------------------|------------------|-------------------|-------------------|--------------------|------------------|----------|-------------------|-------------------|--------------|---------------|---------------|
| 2012 | 1991         | 13,307            | (122,379)          | -919.7%       | 0                  | 0.0%          | 11,010            | (2,297)          | 20,071            | (142,450)         | 0                  | 0                | 0        | (51,388)          | 23,691            | 178.0%       | -516.6%       | 0.0%          |
|      | 1992         | 469,013           | 1,441,394          | 307.3%        | 1,790,010          | 381.7%        | 445,413           | (23,600)         | 1,186,472         | 254,922           | 1,741,452          | 48,558           | 0        | (164,994)         | 914,059           | 194.9%       | 157.7%        | 195.8%        |
|      | 1993         | 648,840           | 1,645,094          | 253.5%        | 1,454,138          | 224.1%        | 631,960           | (16,881)         | 1,748,522         | (103,428)         | 1,454,138          | 0                | 0        | (217,405)         | 1,004,798         | 154.9%       | 163.7%        | 144.7%        |
|      | 1994         | 787,642           | 2,044,707          | 259.6%        | 1,167,526          | 148.2%        | 763,770           | (23,872)         | 1,798,350         | 246,357           | 1,167,526          | 0                | 0        | (129,297)         | 1,178,695         | 149.6%       | 173.5%        | 99.1%         |
|      | 1995         | 1,307,506         | 4,518,167          | 345.6%        | 3,422,297          | 261.7%        | 1,255,437         | (52,069)         | 3,794,464         | 723,703           | 3,328,367          | 93,930           | 0        | (344,313)         | 1,962,473         | 150.1%       | 230.2%        | 174.4%        |
|      | 1996         | 2,163,038         | 4,808,158          | 222.3%        | 3,161,621          | 146.2%        | 2,094,549         | (68,489)         | 4,180,602         | 627,556           | 3,133,635          | 27,986           | 0        | 217,449           | 2,766,930         | 127.9%       | 173.8%        | 114.3%        |
|      | 1997         | 5,527,394         | 7,285,711          | 131.8%        | 8,655,629          | 156.6%        | 5,382,524         | (144,870)        | 6,978,541         | 307,171           | 8,556,602          | 99,027           | 0        | 1,338,760         | 4,706,568         | 85.1%        | 154.8%        | 183.9%        |
|      | 1998         | 8,338,136         | 13,475,443         | 161.6%        | 14,303,899         | 171.5%        | 8,212,369         | (125,767)        | 9,824,243         | 3,651,201         | 13,172,423         | 1,131,476        | 0        | 1,955,444         | 5,856,931         | 70.2%        | 230.1%        | 244.2%        |
|      | 1999         | 9,214,326         | 11,308,109         | 122.7%        | 11,330,288         | 123.0%        | 9,157,033         | (57,293)         | 9,275,703         | 2,032,406         | 10,697,735         | 632,553          | 0        | 2,699,128         | 5,751,164         | 62.4%        | 196.6%        | 197.0%        |
|      | 2000         | 14,230,651        | 20,521,958         | 144.2%        | 19,332,881         | 135.9%        | 14,104,439        | (126,211)        | 14,729,146        | 5,792,811         | 18,341,214         | 991,667          | 0        | 5,060,048         | 8,548,572         | 60.1%        | 240.1%        | 226.2%        |
|      | 2001         | 19,405,083        | 23,992,538         | 123.6%        | 24,811,816         | 127.9%        | 19,187,513        | (217,570)        | 20,106,811        | 3,885,727         | 23,293,511         | 1,518,305        | 0        | 6,938,668         | 10,694,375        | 55.1%        | 224.3%        | 232.0%        |
|      | 2002         | 10,534,196        | 13,775,835         | 130.8%        | 14,642,900         | 139.0%        | 10,429,396        | (104,801)        | 9,742,954         | 4,032,882         | 13,818,018         | 824,882          | 0        | 4,693,203         | 5,765,228         | 54.7%        | 238.9%        | 254.0%        |
|      | 2003         | 1,150,807         | 1,616,158          | 140.4%        | 807,405            | 70.2%         | 1,148,085         | (2,722)          | 969,542           | 646,615           | 807,405            | 0                | 0        | 503,936           | 555,130           | 48.2%        | 291.1%        | 145.4%        |
|      | 2004         | 1,211,874         | 1,137,057          | 93.8%         | 452,289            | 37.3%         | 1,208,791         | (3,083)          | 641,035           | 496,021           | 452,289            | 0                | 0        | 672,384           | 477,440           | 39.4%        | 238.2%        | 94.7%         |
|      | 2005         | 3,665             | 37                 | 1.0%          | 0                  | 0.0%          | 3,716             | 51               | 0                 | 37                | 0                  | 0                | 0        | 4,194             | 367               | 10.0%        | 10.1%         | 0.0%          |
|      | <b>Total</b> | <b>75,005,478</b> | <b>107,447,987</b> | <b>143.3%</b> | <b>105,332,699</b> | <b>140.4%</b> | <b>74,036,005</b> | <b>(969,473)</b> | <b>84,996,455</b> | <b>22,451,532</b> | <b>99,964,315</b>  | <b>5,368,384</b> | <b>0</b> | <b>23,175,817</b> | <b>50,206,421</b> | <b>66.9%</b> | <b>214.0%</b> | <b>209.8%</b> |
| 2013 | 1991         | 5,657             | (3,874)            | -68.5%        | 669                | 11.8%         | 281               | (5,375)          | 669               | (4,542)           | 669                | 0                | 0        | (18,828)          | 9,227             | 163.1%       | -42.0%        | 7.2%          |
|      | 1992         | 414,087           | 1,634,477          | 394.7%        | 325,348            | 78.6%         | 400,530           | (13,557)         | 1,366,613         | 267,864           | 325,348            | 0                | 0        | (381,376)         | 862,255           | 208.2%       | 189.6%        | 37.7%         |
|      | 1993         | 564,977           | 1,498,276          | 265.2%        | 1,248,269          | 220.9%        | 562,126           | (2,851)          | 1,716,126         | (217,850)         | 1,248,269          | 0                | 0        | (333,130)         | 979,894           | 173.4%       | 152.9%        | 127.4%        |
|      | 1994         | 728,378           | 2,193,376          | 301.1%        | 2,420,340          | 332.3%        | 701,455           | (26,923)         | 2,039,752         | 153,624           | 2,137,908          | 282,432          | 0        | (137,824)         | 1,198,031         | 164.5%       | 183.1%        | 202.0%        |
|      | 1995         | 1,169,883         | 3,764,086          | 321.7%        | 3,501,102          | 299.3%        | 1,156,434         | (13,449)         | 4,290,189         | (526,103)         | 3,466,985          | 34,117           | 0        | (596,956)         | 1,940,348         | 165.9%       | 194.0%        | 180.4%        |
|      | 1996         | 1,979,292         | 2,384,949          | 120.5%        | 2,826,254          | 142.8%        | 1,953,504         | (25,788)         | 3,837,822         | (1,452,873)       | 2,635,103          | 191,151          | 0        | (129,995)         | 2,769,831         | 139.9%       | 86.1%         | 102.0%        |
|      | 1997         | 5,140,683         | 8,454,924          | 164.5%        | 11,308,687         | 220.0%        | 5,079,700         | (60,983)         | 6,913,945         | 1,540,979         | 10,453,856         | 854,831          | 0        | 653,611           | 4,842,943         | 94.2%        | 174.6%        | 233.5%        |
|      | 1998         | 7,835,021         | 12,517,525         | 159.8%        | 13,907,494         | 177.5%        | 7,780,408         | (54,613)         | 10,988,738        | 1,528,786         | 11,955,550         | 1,951,944        | 0        | 717,811           | 6,036,088         | 77.0%        | 207.4%        | 230.4%        |
|      | 1999         | 8,912,341         | 10,172,942         | 114.1%        | 11,930,706         | 133.9%        | 8,844,811         | (67,531)         | 9,714,693         | 458,249           | 11,101,403         | 829,303          | 0        | 1,942,934         | 6,021,087         | 67.6%        | 169.0%        | 198.1%        |
|      | 2000         | 13,709,991        | 18,936,339         | 138.1%        | 22,065,207         | 160.9%        | 13,600,467        | (109,524)        | 16,705,148        | 2,231,191         | 19,743,570         | 2,321,637        | 0        | 3,593,325         | 8,954,586         | 65.3%        | 211.5%        | 246.4%        |
|      | 2001         | 18,499,286        | 24,842,135         | 134.3%        | 26,772,842         | 144.7%        | 18,340,830        | (158,456)        | 21,737,302        | 3,104,833         | 24,308,743         | 2,464,099        | 0        | 5,520,078         | 11,123,180        | 60.1%        | 223.3%        | 240.7%        |
|      | 2002         | 10,196,440        | 16,487,808         | 161.7%        | 14,857,914         | 145.7%        | 10,147,838        | (48,603)         | 11,720,584        | 4,767,224         | 14,166,676         | 691,238          | 0        | 3,143,015         | 6,058,500         | 59.4%        | 272.1%        | 245.2%        |
|      | 2003         | 1,131,528         | 254,315            | 22.5%         | 635,565            | 56.2%         | 1,121,744         | (9,783)          | 1,075,567         | (821,252)         | 614,157            | 21,408           | 0        | 360,917           | 590,293           | 52.2%        | 43.1%         | 107.7%        |
|      | 2004         | 1,195,715         | 208,890            | 17.5%         | 490,831            | 41.0%         | 1,192,041         | (3,674)          | 658,815           | (449,925)         | 490,831            | 0                | 0        | 571,525           | 518,145           | 43.3%        | 40.3%         | 94.7%         |
|      | 2005         | 7,211             | 28                 | 0.4%          | 0                  | 0.0%          | 11,377            | 4,165            | 0                 | 28                | 0                  | 0                | 0        | 4,403             | 428               | 5.9%         | 6.5%          | 0.0%          |
|      | <b>Total</b> | <b>71,490,490</b> | <b>103,346,196</b> | <b>144.6%</b> | <b>112,291,227</b> | <b>157.1%</b> | <b>70,893,545</b> | <b>(596,945)</b> | <b>92,765,963</b> | <b>10,580,233</b> | <b>102,649,067</b> | <b>9,642,160</b> | <b>0</b> | <b>14,909,511</b> | <b>51,904,837</b> | <b>72.6%</b> | <b>199.1%</b> | <b>216.3%</b> |





## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698  
**ROP:** Excluded  
**Provisions:** All Provisions  
**Benefit Period:** All years

|      |       |            |             |        |             |         |            |           |             |             |            |            |   |           |            |        |        |        |
|------|-------|------------|-------------|--------|-------------|---------|------------|-----------|-------------|-------------|------------|------------|---|-----------|------------|--------|--------|--------|
| 2014 | 1991  | 4,998      | 43,993      | 880.2% | 54,750      | 1095.4% | 6,089      | 1,091     | 11,750      | 32,243      | 54,750     | 0          | 0 | 218       | 7,779      | 155.6% | 565.5% | 703.8% |
|      | 1992  | 398,313    | 1,682,236   | 422.3% | 1,962,227   | 492.6%  | 413,761    | 15,448    | 1,373,143   | 309,092     | 1,901,496  | 60,731     | 0 | (217,968) | 818,828    | 205.6% | 205.4% | 239.6% |
|      | 1993  | 549,818    | 2,224,830   | 404.6% | 1,281,038   | 233.0%  | 545,581    | (4,237)   | 1,619,874   | 604,956     | 1,281,038  | 0          | 0 | (352,897) | 969,264    | 176.3% | 229.5% | 132.2% |
|      | 1994  | 667,293    | 1,261,975   | 189.1% | 2,496,817   | 374.2%  | 648,372    | (18,922)  | 1,841,897   | (579,922)   | 2,260,245  | 236,572    | 0 | (360,344) | 1,159,032  | 173.7% | 108.9% | 215.4% |
|      | 1995  | 1,114,018  | 2,958,090   | 265.5% | 3,636,582   | 326.4%  | 1,123,148  | 9,130     | 3,997,754   | (1,039,664) | 3,478,192  | 158,390    | 0 | (734,748) | 1,861,236  | 167.1% | 158.9% | 195.4% |
|      | 1996  | 1,881,510  | 4,073,649   | 216.5% | 3,704,894   | 196.9%  | 1,872,031  | (9,478)   | 3,893,377   | 180,272     | 3,398,041  | 306,853    | 0 | 36,286    | 2,819,541  | 149.9% | 144.5% | 131.4% |
|      | 1997  | 5,172,207  | 9,840,058   | 190.2% | 9,818,862   | 189.8%  | 5,191,655  | 19,448    | 7,963,663   | 1,876,395   | 8,649,520  | 1,169,342  | 0 | 303,509   | 5,002,106  | 96.7%  | 196.7% | 196.3% |
|      | 1998  | 8,034,657  | 11,470,727  | 142.8% | 11,690,090  | 145.5%  | 8,040,071  | 5,413     | 11,023,320  | 447,407     | 10,350,734 | 1,339,356  | 0 | (58,688)  | 6,099,505  | 75.9%  | 188.1% | 191.7% |
|      | 1999  | 9,107,825  | 13,592,393  | 149.2% | 15,909,588  | 174.7%  | 9,234,881  | 127,056   | 10,319,585  | 3,272,808   | 13,504,261 | 2,405,327  | 0 | 1,106,156 | 6,209,058  | 68.2%  | 218.9% | 256.2% |
|      | 2000  | 13,961,677 | 21,469,754  | 153.8% | 20,228,720  | 144.9%  | 14,081,044 | 119,368   | 18,170,297  | 3,299,457   | 17,720,768 | 2,507,952  | 0 | 1,617,436 | 9,175,482  | 65.7%  | 234.0% | 220.5% |
|      | 2001  | 18,638,937 | 22,841,233  | 122.5% | 25,149,983  | 134.9%  | 18,790,288 | 151,351   | 22,399,174  | 442,059     | 22,261,430 | 2,888,553  | 0 | 1,808,753 | 11,352,965 | 60.9%  | 201.2% | 221.5% |
|      | 2002  | 10,454,469 | 14,824,155  | 141.8% | 13,792,217  | 131.9%  | 10,541,745 | 87,276    | 12,993,843  | 1,830,312   | 12,121,308 | 1,670,909  | 0 | 934,807   | 6,122,023  | 58.6%  | 242.1% | 225.3% |
|      | 2003  | 1,145,418  | 1,020,316   | 89.1%  | 1,036,880   | 90.5%   | 1,141,332  | (4,086)   | 851,155     | 169,160     | 1,036,880  | 0          | 0 | 238,255   | 601,557    | 52.5%  | 169.6% | 172.4% |
|      | 2004  | 1,220,592  | 282,303     | 23.1%  | 354,529     | 29.0%   | 1,236,250  | 15,658    | 594,515     | (312,212)   | 354,529    | 0          | 0 | 422,801   | 547,080    | 44.8%  | 51.6%  | 64.8%  |
|      | 2005  | 4,064      | 30          | 0.7%   | 0           | 0.0%    | 7,196      | 3,132     | 0           | 30          | 0          | 0          | 0 | 4,954     | 501        | 12.3%  | 6.0%   | 0.0%   |
|      | Total | 72,355,796 | 107,585,740 | 148.7% | 111,117,176 | 153.6%  | 72,873,445 | 517,649   | 97,053,347  | 10,532,393  | 98,373,191 | 12,743,985 | 0 | 4,748,530 | 52,745,957 | 72.9%  | 204.0% | 210.7% |
| 2015 | 1991  | 6,142      | 7,834       | 127.6% | 0           | 0.0%    | 6,932      | 790       | 18,250      | (10,416)    | 0          | 0          | 0 | 250       | 8,810      | 143.4% | 88.9%  | 0.0%   |
|      | 1992  | 372,179    | 1,417,278   | 380.8% | 770,480     | 207.0%  | 353,361    | (18,818)  | 1,654,399   | (237,122)   | 770,480    | 0          | 0 | (469,646) | 795,174    | 213.7% | 178.2% | 96.9%  |
|      | 1993  | 467,783    | 967,125     | 206.7% | 1,573,924   | 336.5%  | 456,339    | (11,444)  | 1,645,399   | (678,274)   | 1,379,333  | 194,591    | 0 | (549,586) | 885,391    | 189.3% | 109.2% | 177.8% |
|      | 1994  | 592,236    | 2,447,070   | 413.2% | 2,949,018   | 497.9%  | 596,625    | 4,389     | 1,826,804   | 620,267     | 2,461,514  | 487,504    | 0 | (323,417) | 1,087,586  | 183.6% | 225.0% | 271.2% |
|      | 1995  | 1,074,228  | 5,241,615   | 487.9% | 4,107,092   | 382.3%  | 1,054,068  | (20,161)  | 4,356,267   | 885,348     | 3,795,664  | 311,428    | 0 | (525,531) | 1,799,077  | 167.5% | 291.4% | 228.3% |
|      | 1996  | 1,833,608  | 5,375,771   | 293.2% | 4,059,189   | 221.4%  | 1,827,397  | (6,211)   | 4,296,005   | 1,079,766   | 3,589,880  | 469,309    | 0 | (341,391) | 2,842,615  | 155.0% | 189.1% | 142.8% |
|      | 1997  | 5,199,822  | 11,017,770  | 211.9% | 10,087,315  | 194.0%  | 5,169,300  | (30,522)  | 8,884,707   | 2,133,063   | 8,392,158  | 1,695,157  | 0 | 168,493   | 5,111,031  | 98.3%  | 215.6% | 197.4% |
|      | 1998  | 7,829,397  | 10,853,123  | 138.6% | 10,550,132  | 134.8%  | 7,784,584  | (44,813)  | 11,386,249  | (533,126)   | 9,171,612  | 1,378,520  | 0 | 185,327   | 6,120,061  | 78.2%  | 177.3% | 172.4% |
|      | 1999  | 9,103,765  | 12,489,421  | 137.2% | 11,607,005  | 127.5%  | 9,082,016  | (21,750)  | 10,963,482  | 1,525,939   | 10,073,770 | 1,533,235  | 0 | 706,895   | 6,369,952  | 70.0%  | 196.1% | 182.2% |
|      | 2000  | 13,890,440 | 21,296,056  | 153.3% | 16,271,371  | 117.1%  | 13,824,071 | (66,369)  | 19,502,230  | 1,793,826   | 13,877,186 | 2,394,185  | 0 | 1,591,563 | 9,330,344  | 67.2%  | 228.2% | 174.4% |
|      | 2001  | 18,524,390 | 27,836,162  | 150.3% | 26,046,865  | 140.6%  | 18,475,746 | (48,645)  | 23,603,202  | 4,232,960   | 21,613,413 | 4,433,452  | 0 | 2,456,366 | 11,505,812 | 62.1%  | 241.9% | 226.4% |
|      | 2002  | 10,585,097 | 10,785,580  | 101.9% | 11,195,821  | 105.8%  | 10,607,003 | 21,906    | 13,382,035  | (2,596,456) | 10,260,977 | 934,844    | 0 | 1,978,901 | 6,181,807  | 58.4%  | 174.5% | 181.1% |
|      | 2003  | 1,135,306  | 1,172,762   | 103.3% | 1,400,047   | 123.3%  | 1,130,467  | (4,839)   | 882,935     | 289,828     | 1,237,327  | 162,720    | 0 | 299,270   | 620,327    | 54.6%  | 189.1% | 225.7% |
|      | 2004  | 1,234,961  | 636,544     | 51.5%  | 401,408     | 32.5%   | 1,243,232  | 8,272     | 660,321     | (23,777)    | 386,675    | 14,733     | 0 | 395,642   | 584,599    | 47.3%  | 108.9% | 68.7%  |
|      | 2005  | 7,176      | 27          | 0.4%   | 0           | 0.0%    | 7,196      | 20        | 0           | 27          | 0          | 0          | 0 | 5,091     | 583        | 8.1%   | 4.6%   | 0.0%   |
|      | Total | 71,856,531 | 111,544,138 | 155.2% | 101,019,668 | 140.6%  | 71,618,337 | (238,194) | 103,062,286 | 8,481,852   | 87,009,990 | 14,009,678 | 0 | 5,578,226 | 53,243,166 | 74.1%  | 209.5% | 189.7% |





## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698  
**ROP:** Excluded  
**Provisions:** All Provisions  
**Benefit Period:** All years

|      |       |            |             |         |            |        |            |             |             |             |            |            |   |           |            |        |         |        |
|------|-------|------------|-------------|---------|------------|--------|------------|-------------|-------------|-------------|------------|------------|---|-----------|------------|--------|---------|--------|
| 2016 | 1991  | 4,200      | 74,813      | 1781.4% | 34,145     | 813.1% | 4,807      | 607         | 31,862      | 42,951      | 34,145     | 0          | 0 | 58        | 9,959      | 237.1% | 751.2%  | 342.9% |
|      | 1992  | 327,777    | 325,203     | 99.2%   | 999,329    | 304.9% | 311,913    | (15,863)    | 1,119,611   | (794,408)   | 675,625    | 323,704    | 0 | (331,992) | 717,573    | 218.9% | 45.3%   | 139.3% |
|      | 1993  | 448,209    | 823,649     | 183.8%  | 1,118,156  | 249.5% | 420,692    | (27,516)    | 1,603,605   | (779,956)   | 992,689    | 125,467    | 0 | (276,209) | 840,479    | 187.5% | 98.0%   | 133.0% |
|      | 1994  | 540,309    | 3,289,983   | 608.9%  | 793,045    | 146.8% | 521,245    | (19,064)    | 2,313,458   | 976,526     | 723,783    | 69,262     | 0 | (469,335) | 1,061,976  | 196.5% | 309.8%  | 74.7%  |
|      | 1995  | 997,181    | 3,609,161   | 361.9%  | 1,953,911  | 195.9% | 971,826    | (25,355)    | 4,050,328   | (441,167)   | 1,820,956  | 132,955    | 0 | (673,194) | 1,719,365  | 172.4% | 209.9%  | 113.6% |
|      | 1996  | 1,750,781  | 3,318,789   | 189.6%  | 3,121,619  | 178.3% | 1,691,721  | (59,061)    | 4,106,500   | (787,711)   | 2,494,787  | 626,832    | 0 | (504,611) | 2,864,467  | 163.6% | 115.9%  | 109.0% |
|      | 1997  | 4,979,044  | 10,482,738  | 210.5%  | 9,342,146  | 187.6% | 4,860,117  | (118,927)   | 9,087,027   | 1,395,711   | 7,621,442  | 1,720,704  | 0 | (222,084) | 5,187,696  | 104.2% | 202.1%  | 180.1% |
|      | 1998  | 7,518,371  | 11,396,812  | 151.6%  | 11,128,308 | 148.0% | 7,373,875  | (144,497)   | 11,045,875  | 350,937     | 9,442,828  | 1,685,480  | 0 | 454,608   | 6,227,523  | 82.8%  | 183.0%  | 178.7% |
|      | 1999  | 8,728,192  | 14,245,008  | 163.2%  | 11,664,910 | 133.6% | 8,604,090  | (124,102)   | 12,010,440  | 2,234,568   | 8,994,682  | 2,670,228  | 0 | 688,538   | 6,560,773  | 75.2%  | 217.1%  | 177.8% |
|      | 2000  | 13,366,590 | 18,134,194  | 135.7%  | 16,098,095 | 120.4% | 13,266,006 | (100,584)   | 18,649,416  | (515,222)   | 12,489,023 | 3,609,072  | 0 | 1,112,345 | 9,542,227  | 71.4%  | 190.0%  | 168.7% |
|      | 2001  | 18,007,950 | 30,178,004  | 167.6%  | 24,883,695 | 138.2% | 17,737,308 | (270,642)   | 25,272,449  | 4,905,554   | 18,845,181 | 6,038,514  | 0 | 3,658,613 | 11,832,502 | 65.7%  | 255.0%  | 210.3% |
|      | 2002  | 10,286,124 | 12,197,380  | 118.6%  | 10,148,165 | 98.7%  | 10,192,476 | (93,648)    | 12,928,530  | (731,150)   | 8,415,906  | 1,732,259  | 0 | 1,848,023 | 6,292,212  | 61.2%  | 193.8%  | 161.3% |
|      | 2003  | 1,105,588  | 1,347,303   | 121.9%  | 1,438,747  | 130.1% | 1,096,174  | (9,414)     | 1,072,371   | 274,932     | 1,029,960  | 408,787    | 0 | 384,469   | 649,182    | 58.7%  | 207.5%  | 221.6% |
|      | 2004  | 1,242,564  | 518,699     | 41.7%   | 127,824    | 10.3%  | 1,227,530  | (15,034)    | 546,583     | (27,884)    | 127,824    | 0          | 0 | 611,504   | 623,191    | 50.2%  | 83.2%   | 20.5%  |
|      | 2005  | 7,216      | 79          | 1.1%    | 0          | 0.0%   | 7,196      | (20)        | 0           | 79          | 0          | 0          | 0 | 5,446     | 687        | 9.5%   | 11.4%   | 0.0%   |
|      | Total | 69,310,095 | 109,941,815 | 158.6%  | 92,852,096 | 134.0% | 68,286,975 | (1,023,120) | 103,838,057 | 6,103,759   | 73,708,832 | 19,143,264 | 0 | 6,286,179 | 54,129,812 | 78.1%  | 203.1%  | 171.5% |
| 2017 | 1991  | 8,819      | (37,055)    | -420.2% | 0          | 0.0%   | 4,242      | (4,578)     | 27,033      | (64,088)    | 0          | 0          | 0 | (9,983)   | 8,874      | 100.6% | -417.5% | 0.0%   |
|      | 1992  | 299,459    | 794,567     | 265.3%  | 837,120    | 279.5% | 278,785    | (20,674)    | 959,245     | (164,679)   | 788,596    | 48,524     | 0 | (384,957) | 709,697    | 237.0% | 112.0%  | 118.0% |
|      | 1993  | 402,337    | 1,018,674   | 253.2%  | 581,974    | 144.6% | 380,055    | (22,282)    | 1,476,629   | (457,955)   | 556,615    | 25,359     | 0 | (306,976) | 769,979    | 191.4% | 132.3%  | 75.6%  |
|      | 1994  | 479,353    | 1,870,593   | 390.2%  | 2,036,340  | 424.8% | 451,139    | (28,214)    | 2,071,485   | (200,892)   | 1,592,994  | 443,346    | 0 | (418,730) | 993,373    | 207.2% | 188.3%  | 205.0% |
|      | 1995  | 872,984    | 2,879,864   | 329.9%  | 2,025,758  | 232.0% | 830,002    | (42,982)    | 3,680,665   | (800,801)   | 1,604,790  | 420,968    | 0 | (585,317) | 1,596,465  | 182.9% | 180.4%  | 126.9% |
|      | 1996  | 1,642,301  | 3,679,183   | 224.0%  | 2,516,339  | 153.2% | 1,634,488  | (7,813)     | 3,711,026   | (31,843)    | 1,893,609  | 622,730    | 0 | (606,319) | 2,891,628  | 176.1% | 127.2%  | 87.0%  |
|      | 1997  | 4,624,150  | 9,983,065   | 215.9%  | 9,429,571  | 203.9% | 4,510,999  | (113,151)   | 9,658,802   | 324,264     | 7,131,555  | 2,298,016  | 0 | (719,593) | 5,244,711  | 113.4% | 190.3%  | 179.8% |
|      | 1998  | 7,073,737  | 13,576,798  | 191.9%  | 10,218,099 | 144.5% | 6,990,498  | (83,240)    | 11,274,990  | 2,301,808   | 7,002,144  | 3,215,955  | 0 | (724,947) | 6,346,888  | 89.7%  | 213.9%  | 161.0% |
|      | 1999  | 8,348,812  | 14,912,225  | 178.6%  | 13,296,791 | 159.3% | 8,247,044  | (101,768)   | 12,204,448  | 2,707,776   | 9,358,377  | 3,938,414  | 0 | (218,893) | 6,752,135  | 80.9%  | 220.9%  | 196.9% |
|      | 2000  | 12,493,742 | 19,930,088  | 159.5%  | 16,736,934 | 134.0% | 12,358,486 | (135,255)   | 18,438,252  | 1,491,836   | 12,258,619 | 4,478,315  | 0 | 365,592   | 9,752,293  | 78.1%  | 204.4%  | 171.6% |
|      | 2001  | 17,170,794 | 23,661,507  | 137.8%  | 19,117,504 | 111.3% | 16,938,314 | (232,479)   | 25,932,932  | (2,271,424) | 13,806,861 | 5,310,643  | 0 | 1,185,084 | 12,175,068 | 70.9%  | 194.3%  | 157.0% |
|      | 2002  | 9,775,378  | 14,015,742  | 143.4%  | 12,609,930 | 129.0% | 9,640,816  | (134,562)   | 12,682,433  | 1,333,309   | 9,318,273  | 3,291,657  | 0 | 949,674   | 6,503,342  | 66.5%  | 215.5%  | 193.9% |
|      | 2003  | 1,051,745  | 1,277,586   | 121.5%  | 605,874    | 57.6%  | 1,052,878  | 1,132       | 1,133,843   | 143,742     | 430,359    | 175,515    | 0 | 183,146   | 678,483    | 64.5%  | 188.3%  | 89.3%  |
|      | 2004  | 1,220,268  | 964,430     | 79.0%   | 1,064,996  | 87.3%  | 1,225,030  | 4,762       | 539,830     | 424,601     | 793,332    | 271,664    | 0 | 487,779   | 673,068    | 55.2%  | 143.3%  | 158.2% |
|      | 2005  | 7,196      | 41          | 0.6%    | 0          | 0.0%   | 0          | (7,196)     | 0           | 41          | 0          | 0          | 0 | 5,822     | 819        | 11.4%  | 5.0%    | 0.0%   |
|      | Total | 65,471,075 | 108,527,307 | 165.8%  | 91,077,229 | 139.1% | 64,542,776 | (928,299)   | 103,791,612 | 4,735,695   | 66,536,123 | 24,541,106 | 0 | (798,619) | 55,096,825 | 84.2%  | 197.0%  | 165.3% |



## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698  
**ROP:** Excluded  
**Provisions:** All Provisions  
**Benefit Period:** All years

|      |      |              |                   |                    |               |                   |               |                   |                  |                    |                  |                   |                   |                  |                    |                   |              |               |               |
|------|------|--------------|-------------------|--------------------|---------------|-------------------|---------------|-------------------|------------------|--------------------|------------------|-------------------|-------------------|------------------|--------------------|-------------------|--------------|---------------|---------------|
| 2018 | 1991 | 2,265        | (1,648)           | -72.8%             | 15,136        | 668.3%            | 2,700         | 435               | 0                | (1,648)            | 15,136           | 0                 | 0                 | (9,500)          | 3,867              | 170.7%            | -42.6%       | 391.4%        |               |
|      | 1992 | 266,065      | 522,842           | 196.5%             | 542,025       | 203.7%            | 263,641       | (2,424)           | 841,538          | (318,696)          | 399,003          | 134,133           | 8,889             | (291,185)        | 639,169            | 240.2%            | 81.8%        | 84.8%         |               |
|      | 1993 | 340,752      | 1,253,111         | 367.7%             | 1,445,720     | 424.3%            | 321,136       | (19,616)          | 1,163,621        | 89,490             | 1,007,590        | 427,570           | 10,560            | (321,596)        | 685,602            | 201.2%            | 182.8%       | 210.9%        |               |
|      | 1994 | 429,903      | 2,178,071         | 506.6%             | 737,385       | 171.5%            | 413,768       | (16,135)          | 2,161,895        | 16,176             | 401,456          | 321,467           | 14,462            | (295,920)        | 951,932            | 221.4%            | 228.8%       | 77.5%         |               |
|      | 1995 | 799,119      | 2,359,634         | 295.3%             | 2,666,682     | 333.7%            | 784,152       | (14,967)          | 3,190,638        | (831,003)          | 1,641,172        | 1,004,813         | 20,696            | (746,166)        | 1,467,981          | 183.7%            | 160.7%       | 181.7%        |               |
|      | 1996 | 1,592,295    | 4,376,640         | 274.9%             | 5,010,451     | 314.7%            | 1,553,696     | (38,599)          | 3,789,731        | 586,909            | 2,940,989        | 2,018,725         | 50,737            | (485,678)        | 2,882,023          | 181.0%            | 151.9%       | 173.9%        |               |
|      | 1997 | 4,405,233    | 9,681,954         | 219.8%             | 6,220,739     | 141.2%            | 4,311,468     | (93,766)          | 9,851,123        | (169,169)          | 3,780,796        | 2,349,806         | 90,137            | (770,998)        | 5,260,866          | 119.4%            | 184.0%       | 118.2%        |               |
|      | 1998 | 6,727,742    | 10,419,538        | 154.9%             | 9,118,586     | 135.5%            | 6,655,989     | (71,753)          | 11,340,384       | (920,846)          | 5,158,699        | 3,847,472         | 112,415           | (879,345)        | 6,361,125          | 94.6%             | 163.8%       | 143.3%        |               |
|      | 1999 | 7,981,183    | 13,372,259        | 167.5%             | 11,486,179    | 143.9%            | 7,872,596     | (108,588)         | 13,245,191       | 127,068            | 7,170,743        | 4,195,478         | 119,958           | (102,220)        | 6,908,029          | 86.6%             | 193.6%       | 166.3%        |               |
|      | 2000 | 11,978,559   | 15,948,359        | 133.1%             | 16,339,604    | 136.4%            | 11,846,248    | (132,311)         | 18,130,548       | (2,182,189)        | 8,464,174        | 7,697,389         | 178,041           | (1,219,877)      | 9,846,093          | 82.2%             | 162.0%       | 166.0%        |               |
|      | 2001 | 16,379,740   | 25,861,997        | 157.9%             | 21,021,011    | 128.3%            | 16,326,854    | (52,886)          | 24,782,200       | 1,079,798          | 11,903,405       | 8,893,098         | 224,508           | (277,654)        | 12,364,391         | 75.5%             | 209.2%       | 170.0%        |               |
|      | 2002 | 9,368,418    | 15,599,670        | 166.5%             | 13,829,843    | 147.6%            | 9,340,154     | (28,265)          | 13,225,232       | 2,374,438          | 7,497,912        | 6,215,591         | 116,340           | 575,514          | 6,604,561          | 70.5%             | 236.2%       | 209.4%        |               |
|      | 2003 | 1,040,738    | 713,311           | 68.5%              | 1,076,968     | 103.5%            | 1,017,413     | (23,325)          | 970,874          | (257,563)          | 742,036          | 320,982           | 13,950            | 192,261          | 705,755            | 67.8%             | 101.1%       | 152.6%        |               |
|      | 2004 | 1,242,799    | 500,122           | 40.2%              | 1,214,011     | 97.7%             | 1,233,888     | (8,911)           | 662,232          | (162,110)          | 705,154          | 494,639           | 14,218            | 419,221          | 729,874            | 58.7%             | 68.5%        | 166.3%        |               |
|      | 2005 | 12,030       | 89                | 0.7%               | 24            | 0.2%              | 24,446        | 12,416            | 0                | 89                 | 0                | 0                 | 24                | 6,953            | 985                | 8.2%              | 9.0%         | 2.4%          |               |
|      |      | <b>Total</b> | <b>62,566,841</b> | <b>102,785,949</b> | <b>164.3%</b> | <b>90,724,363</b> | <b>145.0%</b> | <b>61,968,148</b> | <b>(598,693)</b> | <b>103,355,206</b> | <b>(569,256)</b> | <b>51,828,265</b> | <b>37,921,163</b> | <b>974,935</b>   | <b>(4,206,189)</b> | <b>55,412,254</b> | <b>88.6%</b> | <b>185.5%</b> | <b>163.7%</b> |
|      | 2019 | 1991         | 1,489             | 13,303             | 893.5%        | 0                 | 0.0%          | (981)             | (2,470)          | 15,136             | (1,833)          | 0                 | 0                 | 0                | (10,312)           | 2,490             | 167.3%       | 534.2%        | 0.0%          |
| 1992 |      | 244,740      | 682,787           | 279.0%             | 156,316       | 63.9%             | 223,289       | (21,452)          | 913,829          | (231,043)          | 124,316          | 0                 | 32,001            | (146,454)        | 620,862            | 253.7%            | 110.0%       | 25.2%         |               |
| 1993 |      | 320,942      | 1,468,227         | 457.5%             | 795,387       | 247.8%            | 307,634       | (13,308)          | 1,256,629        | 211,597            | 327,739          | 429,633           | 38,015            | (106,913)        | 687,477            | 214.2%            | 213.6%       | 115.7%        |               |
| 1994 |      | 392,879      | 996,323           | 253.6%             | 967,169       | 246.2%            | 385,989       | (6,891)           | 1,978,406        | (982,082)          | 444,639          | 470,469           | 52,061            | (466,049)        | 890,460            | 226.6%            | 111.9%       | 108.6%        |               |
| 1995 |      | 631,677      | 2,283,235         | 361.5%             | 1,738,916     | 275.3%            | 607,543       | (24,134)          | 3,112,945        | (829,710)          | 846,789          | 817,623           | 74,504            | (633,555)        | 1,366,103          | 216.3%            | 167.1%       | 127.3%        |               |
| 1996 |      | 1,479,606    | 4,601,325         | 311.0%             | 3,709,069     | 250.7%            | 1,442,111     | (37,495)          | 4,114,073        | 487,253            | 1,453,925        | 2,072,498         | 182,646           | (526,456)        | 2,888,075          | 195.2%            | 159.3%       | 128.4%        |               |
| 1997 |      | 4,199,234    | 9,292,829         | 221.3%             | 7,802,611     | 185.8%            | 4,148,294     | (50,940)          | 9,132,668        | 160,161            | 3,067,743        | 4,410,385         | 324,483           | (453,427)        | 5,313,454          | 126.5%            | 174.9%       | 146.8%        |               |
| 1998 |      | 6,399,763    | 11,803,104        | 184.4%             | 10,684,600    | 167.0%            | 6,293,849     | (105,915)         | 11,738,144       | 64,960             | 4,149,933        | 6,129,985         | 404,682           | (240,296)        | 6,479,495          | 101.2%            | 182.2%       | 164.9%        |               |
| 1999 |      | 7,602,604    | 14,769,335        | 194.3%             | 11,391,349    | 149.8%            | 7,550,193     | (52,411)          | 13,331,189       | 1,438,147          | 4,372,007        | 6,587,507         | 431,836           | (719,557)        | 7,045,673          | 92.7%             | 209.6%       | 161.7%        |               |
| 2000 |      | 11,263,822   | 19,913,981        | 176.8%             | 15,803,433    | 140.3%            | 11,208,584    | (55,238)          | 18,039,584       | 1,874,396          | 5,631,193        | 9,531,311         | 640,929           | 268,043          | 9,992,079          | 88.7%             | 199.3%       | 158.2%        |               |
| 2001 |      | 15,650,457   | 25,491,305        | 162.9%             | 21,474,498    | 137.2%            | 15,447,843    | (202,615)         | 24,801,469       | 689,836            | 7,901,314        | 12,764,981        | 808,204           | 897,473          | 12,634,682         | 80.7%             | 201.8%       | 170.0%        |               |
| 2002 |      | 8,897,680    | 10,475,927        | 117.7%             | 9,158,705     | 102.9%            | 8,796,381     | (101,300)         | 13,455,845       | (2,979,918)        | 3,758,808        | 4,981,088         | 418,809           | (43,289)         | 6,737,728          | 75.7%             | 155.5%       | 135.9%        |               |
| 2003 |      | 1,018,809    | 1,191,477         | 116.9%             | 732,306       | 71.9%             | 1,032,817     | 14,007            | 1,005,383        | 186,093            | 313,094          | 368,994           | 50,219            | 256,842          | 743,200            | 72.9%             | 160.3%       | 98.5%         |               |
| 2004 |      | 1,202,355    | 1,945,201         | 161.8%             | 1,794,889     | 149.3%            | 1,200,915     | (1,440)           | 921,296          | 1,023,905          | 521,765          | 1,221,941         | 51,182            | 369,078          | 764,177            | 63.6%             | 254.5%       | 234.9%        |               |
| 2005 |      | 12,189       | 63                | 0.5%               | 87            | 0.7%              | 12,223        | 33                | 0                | 63                 | 0                | 0                 | 87                | 6,745            | 1,173              | 9.6%              | 5.4%         | 7.4%          |               |
|      |      | <b>Total</b> | <b>59,318,248</b> | <b>104,928,422</b> | <b>176.9%</b> | <b>86,209,335</b> | <b>145.3%</b> | <b>58,656,681</b> | <b>(661,567)</b> | <b>103,816,598</b> | <b>1,111,825</b> | <b>32,913,264</b> | <b>49,786,415</b> | <b>3,509,655</b> | <b>(1,548,127)</b> | <b>56,167,127</b> | <b>94.7%</b> | <b>186.8%</b> | <b>153.5%</b> |



## Attachment E - Nationwide Experience by Issue Year

**For Reporting Year:** 2020  
**As of Reporting Month:** December  
**Company(s):** Ability Insurance, Medico Insurance

**Base Policy Type(s):** All Forms Included in this Filing - 201, 202, 203, 585, 597, 691, 692, 693, 694, 695, 696, 697, 698  
**ROP:** Excluded  
**Provisions:** All Provisions  
**Benefit Period:** All years

|       |       |               |               |        |               |        |               |             |               |              |               |             |            |             |             |        |        |        |
|-------|-------|---------------|---------------|--------|---------------|--------|---------------|-------------|---------------|--------------|---------------|-------------|------------|-------------|-------------|--------|--------|--------|
|       | 1992  | 209,707       | 75,953        | 36.2%  | 294,641       | 140.5% | 186,460       | (23,247)    | 657,369       | (581,416)    | 17,793        | 56,934      | 219,914    | (292,930)   | 580,962     | 277.0% | 13.1%  | 50.7%  |
|       | 1993  | 280,614       | 628,443       | 224.0% | 1,051,637     | 374.8% | 252,090       | (28,525)    | 1,177,248     | (548,805)    | 133,292       | 657,099     | 261,246    | (392,342)   | 662,721     | 236.2% | 94.8%  | 158.7% |
|       | 1994  | 353,261       | 1,194,288     | 338.1% | 816,162       | 231.0% | 340,224       | (13,036)    | 1,866,893     | (672,605)    | 74,707        | 383,682     | 357,773    | (235,432)   | 858,009     | 242.9% | 139.2% | 95.1%  |
|       | 1995  | 558,864       | 1,448,040     | 259.1% | 1,477,505     | 264.4% | 514,629       | (44,235)    | 2,428,334     | (980,294)    | 85,392        | 880,108     | 512,005    | (569,325)   | 1,252,346   | 224.1% | 115.6% | 118.0% |
|       | 1996  | 1,349,300     | 3,041,908     | 225.4% | 2,812,324     | 208.4% | 1,336,450     | (12,850)    | 3,724,616     | (682,708)    | 170,658       | 1,386,489   | 1,255,177  | (381,592)   | 2,909,860   | 215.7% | 104.5% | 96.6%  |
|       | 1997  | 3,886,294     | 6,852,103     | 176.3% | 8,408,633     | 216.4% | 3,748,888     | (137,407)   | 8,776,809     | (1,924,706)  | 606,647       | 5,572,077   | 2,229,909  | (1,766,639) | 5,300,827   | 136.4% | 129.3% | 158.6% |
|       | 1998  | 6,025,176     | 13,537,934    | 224.7% | 11,019,678    | 182.9% | 5,887,931     | (137,245)   | 11,592,347    | 1,945,587    | 1,001,660     | 7,236,965   | 2,781,053  | (1,346,166) | 6,564,824   | 109.0% | 206.2% | 167.9% |
|       | 1999  | 7,080,378     | 9,659,207     | 136.4% | 10,013,248    | 141.4% | 6,857,654     | (222,724)   | 12,713,467    | (3,054,260)  | 1,059,116     | 5,986,473   | 2,967,659  | (1,020,258) | 7,040,296   | 99.4%  | 137.2% | 142.2% |
|       | 2000  | 10,516,228    | 16,768,191    | 159.5% | 13,993,429    | 133.1% | 10,368,178    | (148,050)   | 17,747,462    | (979,271)    | 1,376,608     | 8,212,239   | 4,404,582  | (1,012,305) | 10,275,111  | 97.7%  | 163.2% | 136.2% |
|       | 2001  | 14,499,368    | 20,690,894    | 142.7% | 15,781,058    | 108.8% | 14,267,083    | (232,285)   | 23,873,242    | (3,182,348)  | 1,710,631     | 8,516,299   | 5,554,128  | 52,299      | 12,968,007  | 89.4%  | 159.6% | 121.7% |
|       | 2002  | 8,286,440     | 10,308,104    | 124.4% | 9,977,380     | 120.4% | 8,141,196     | (145,244)   | 11,527,249    | (1,219,146)  | 954,850       | 6,144,393   | 2,878,137  | 20,455      | 6,818,555   | 82.3%  | 151.2% | 146.3% |
|       | 2003  | 1,022,561     | 1,216,769     | 119.0% | 999,890       | 97.8%  | 1,011,213     | (11,348)    | 1,111,698     | 105,071      | 101,653       | 553,125     | 345,112    | 204,496     | 791,314     | 77.4%  | 153.8% | 126.4% |
|       | 2004  | 1,231,561     | 1,417,482     | 115.1% | 758,806       | 61.6%  | 1,216,839     | (14,723)    | 1,010,515     | 406,967      | 51,060        | 356,012     | 351,734    | 164,994     | 818,788     | 66.5%  | 173.1% | 92.7%  |
|       | 2005  | 12,256        | 219           | 1.8%   | 595           | 4.9%   | 12,223        | (33)        | 0             | 219          | 0             | 0           | 595        | 7,209       | 1,400       | 11.4%  | 15.7%  | 42.5%  |
| 2020  | Total | 55,312,009    | 86,839,535    | 157.0% | 77,404,986    | 139.9% | 54,141,057    | (1,170,952) | 98,207,248    | (11,367,713) | 7,344,067     | 45,941,895  | 24,119,023 | (6,567,536) | 56,843,020  | 102.8% | 152.8% | 136.2% |
| Grand | Total | 1,690,108,148 | 1,635,385,506 | 96.8%  | 1,634,929,670 | 96.7%  | 1,700,998,850 | 10,890,702  | 1,375,354,563 | 260,030,942  | 1,374,871,292 | 231,454,763 | 28,603,614 | 483,564,003 | 903,109,583 | 53.4%  | 181.1% | 181.0% |

**Attachment F**  
**Ability/Medico Insurance Companies**  
**Experience Starting January 1, 2021 Forward**  
**Nationwide Experience - All Forms Receiving a Rate Increase**  
**Incurred Claims Without Changes in Active Life Reserves**

Projection Assumptions

Projection Starting Date: 1/1/2021  
Rate Increase Beginning Implementation Date: 3/1/2022  
Cumulative Nationwide Rate Increase: 52.40%  
Lapse/Mortality: 0.3%-0.9% Voluntary Lapse + 1994 GAM Mortality  
Interest Rate: 4.50%  
Shock Lapse: See Below  
Claim Antiselection: 0.00%

| Experience Year         | Projected Experience (No Increase*) |                 |            | Projected Experience W/ Rate Increase |                 |            |                                |
|-------------------------|-------------------------------------|-----------------|------------|---------------------------------------|-----------------|------------|--------------------------------|
|                         | Earned Premium                      | Incurred Claims | Loss Ratio | Revised Earned Premium                | Incurred Claims | Loss Ratio | Lifetime Cumulative Loss Ratio |
| 2021                    | 54,295,175                          | 83,813,005      | 154.4%     | 54,295,175                            | 83,813,005      | 154.4%     | 98.5%                          |
| 2022                    | 51,362,886                          | 83,640,421      | 162.8%     | 58,588,676                            | 83,138,578      | 141.9%     | 99.9%                          |
| 2023                    | 47,732,256                          | 82,990,040      | 173.9%     | 60,970,982                            | 81,914,655      | 134.4%     | 101.1%                         |
| 2024                    | 43,297,791                          | 81,788,707      | 188.9%     | 58,715,488                            | 80,325,244      | 136.8%     | 102.2%                         |
| 2025                    | 38,937,175                          | 80,058,909      | 205.6%     | 55,822,222                            | 78,390,519      | 140.4%     | 103.2%                         |
| 2026                    | 34,821,497                          | 77,830,844      | 223.5%     | 50,876,604                            | 76,208,886      | 149.8%     | 104.4%                         |
| 2027                    | 31,005,991                          | 75,212,338      | 242.6%     | 45,569,904                            | 73,644,949      | 161.6%     | 105.7%                         |
| 2028                    | 27,448,733                          | 72,258,808      | 263.3%     | 40,622,581                            | 70,752,968      | 174.2%     | 107.0%                         |
| 2029                    | 24,171,438                          | 69,004,466      | 285.5%     | 35,926,579                            | 67,566,445      | 188.1%     | 108.3%                         |
| 2030                    | 21,184,896                          | 65,458,842      | 309.0%     | 31,612,961                            | 64,094,710      | 202.7%     | 109.7%                         |
| 2031                    | 18,480,459                          | 61,665,024      | 333.7%     | 27,577,291                            | 60,379,954      | 218.9%     | 111.1%                         |
| 2032                    | 16,049,407                          | 57,801,554      | 360.1%     | 23,949,576                            | 56,596,997      | 236.3%     | 112.4%                         |
| 2033                    | 13,876,358                          | 53,994,465      | 389.1%     | 20,706,865                            | 52,869,246      | 255.3%     | 113.7%                         |
| 2034                    | 11,949,106                          | 50,286,314      | 420.8%     | 17,830,940                            | 49,238,371      | 276.1%     | 115.0%                         |
| 2035                    | 10,252,226                          | 46,702,674      | 455.5%     | 15,298,787                            | 45,729,412      | 298.9%     | 116.2%                         |
| 2036                    | 8,763,853                           | 43,252,614      | 493.5%     | 13,077,777                            | 42,351,250      | 323.8%     | 117.4%                         |
| 2037                    | 7,466,886                           | 40,060,079      | 536.5%     | 11,142,391                            | 39,225,246      | 352.0%     | 118.5%                         |
| 2038                    | 6,336,389                           | 37,122,779      | 585.9%     | 9,455,417                             | 36,349,158      | 384.4%     | 119.6%                         |
| 2039                    | 5,359,800                           | 34,373,709      | 641.3%     | 7,998,111                             | 33,657,377      | 420.8%     | 120.6%                         |
| 2040                    | 4,516,759                           | 31,776,239      | 703.5%     | 6,740,091                             | 31,114,037      | 461.6%     | 121.6%                         |
| 2041                    | 3,794,968                           | 29,285,718      | 771.7%     | 5,663,005                             | 28,675,418      | 506.4%     | 122.6%                         |
| 2042                    | 3,180,806                           | 26,956,173      | 847.5%     | 4,746,528                             | 26,394,419      | 556.1%     | 123.4%                         |
| 2043                    | 2,659,210                           | 24,784,532      | 932.0%     | 3,968,181                             | 24,268,034      | 611.6%     | 124.3%                         |
| 2044                    | 2,217,025                           | 22,763,894      | 1026.8%    | 3,308,335                             | 22,289,505      | 673.7%     | 125.0%                         |
| 2045                    | 1,844,597                           | 20,872,445      | 1131.5%    | 2,752,583                             | 20,437,473      | 742.5%     | 125.8%                         |
| 2046                    | 1,532,037                           | 19,106,730      | 1247.1%    | 2,286,167                             | 18,708,555      | 818.3%     | 126.4%                         |
| 2047                    | 1,270,154                           | 17,525,336      | 1379.8%    | 1,895,375                             | 17,160,116      | 905.4%     | 127.0%                         |
| 2048                    | 1,051,335                           | 16,114,427      | 1532.8%    | 1,568,845                             | 15,778,610      | 1005.7%    | 127.6%                         |
| 2049                    | 868,594                             | 14,849,202      | 1709.6%    | 1,296,151                             | 14,539,752      | 1121.8%    | 128.2%                         |
| 2050                    | 716,467                             | 13,708,796      | 1913.4%    | 1,069,141                             | 13,423,111      | 1255.5%    | 128.7%                         |
| 2051                    | 590,706                             | 12,659,193      | 2143.1%    | 881,475                               | 12,395,381      | 1406.2%    | 129.2%                         |
| 2052                    | 486,548                             | 11,702,468      | 2405.2%    | 726,046                               | 11,458,594      | 1578.2%    | 129.6%                         |
| 2053                    | 400,398                             | 10,830,900      | 2705.0%    | 597,490                               | 10,605,189      | 1775.0%    | 130.0%                         |
| 2054                    | 329,222                             | 10,034,192      | 3047.8%    | 491,279                               | 9,825,084       | 1999.9%    | 130.4%                         |
| 2055                    | 270,474                             | 9,278,224       | 3430.4%    | 403,613                               | 9,084,870       | 2250.9%    | 130.8%                         |
| 2056                    | 222,023                             | 8,552,921       | 3852.3%    | 331,312                               | 8,374,682       | 2527.7%    | 131.1%                         |
| 2057                    | 182,090                             | 7,876,540       | 4325.6%    | 271,721                               | 7,712,397       | 2838.3%    | 131.4%                         |
| 2058                    | 149,196                             | 7,260,047       | 4866.1%    | 222,636                               | 7,108,751       | 3193.0%    | 131.7%                         |
| 2059                    | 122,113                             | 6,666,091       | 5459.0%    | 182,221                               | 6,527,172       | 3582.0%    | 132.0%                         |
| 2060                    | 99,819                              | 6,099,385       | 6110.5%    | 148,954                               | 5,972,277       | 4009.5%    | 132.2%                         |
| 2061                    | 81,471                              | 5,558,625       | 6822.9%    | 121,574                               | 5,442,786       | 4476.9%    | 132.4%                         |
| 2062                    | 66,372                              | 5,061,044       | 7625.3%    | 99,043                                | 4,955,575       | 5003.5%    | 132.6%                         |
| 2063                    | 53,952                              | 4,600,439       | 8526.8%    | 80,510                                | 4,504,568       | 5595.0%    | 132.8%                         |
| 2064                    | 43,746                              | 4,159,345       | 9507.9%    | 65,280                                | 4,072,667       | 6238.8%    | 133.0%                         |
| 2065                    | 35,369                              | 3,750,368       | 10603.6%   | 52,779                                | 3,672,212       | 6957.8%    | 133.1%                         |
| 2066                    | 28,504                              | 3,367,903       | 11815.7%   | 42,534                                | 3,297,717       | 7753.1%    | 133.3%                         |
| 2067                    | 22,889                              | 3,017,324       | 13182.3%   | 34,156                                | 2,954,445       | 8649.8%    | 133.4%                         |
| 2068                    | 18,310                              | 2,683,106       | 14654.0%   | 27,322                                | 2,627,191       | 9615.5%    | 133.5%                         |
| 2069                    | 14,585                              | 2,365,432       | 16218.1%   | 21,765                                | 2,316,137       | 10641.8%   | 133.6%                         |
| 2070                    | 11,565                              | 2,067,556       | 17877.4%   | 17,258                                | 2,024,469       | 11730.6%   | 133.7%                         |
| 2021 - 2070             | 499,673,626                         | 1,562,650,188   | 312.7%     | 680,151,696                           | 1,533,968,164   | 225.5%     |                                |
| Inception - 12/31/2020  | 1,690,108,148                       | 1,634,929,670   | 96.7%      | 1,690,108,148                         | 1,634,929,670   | 96.7%      |                                |
| Inception - 2070        | 2,189,781,774                       | 3,197,579,858   | 146.0%     | 2,370,259,844                         | 3,168,897,834   | 133.7%     |                                |
| PV 2021 - 2070          | 378,073,841                         | 971,576,369     | 257.0%     | 503,298,279                           | 954,992,158     | 189.7%     |                                |
| PV Inception - 12/31/20 | 2,936,659,382                       | 2,231,095,408   | 76.0%      | 2,936,659,382                         | 2,231,095,408   | 76.0%      |                                |
| PV Inception - 2070     | 3,314,733,223                       | 3,202,671,777   | 96.6%      | 3,439,957,661                         | 3,186,087,566   | 92.6%      |                                |

\* The Earned Premiums in the Projected Experience (No Increase) section are based on a serialim projection of the inforce policies as of 9/30/2020 using the assumptions outlined in the actuarial memorandum including an anticipated portion of the catch-up rate increases to be requested shown in Attachment B. The nationwide increase averaging 52.4% requested within this filing is then applied to that premium stream using the phase-in percentages shown above resulting in the Revised Earned Premium in the Projected Experience W/ Rate Increase section.

**Attachment G**  
**Ability/Medico Insurance Companies**  
**Nationwide Experience - All Forms Receiving a Rate Increase - Incurred Claims are WITHOUT Changes in Active Life Reserves**  
**Demonstration that the Requested Rate Increase Passes the Prospective Present Value (PPV) Approach**

| Experience Year | Actual Data    |                             | 2017 Assumptions |                 | 2021 Assumptions |                 | PPV Approach              |                                    |
|-----------------|----------------|-----------------------------|------------------|-----------------|------------------|-----------------|---------------------------|------------------------------------|
|                 | Earned Premium | Runout<br>Incurred Claims   | Earned Premium   | Incurred Claims | No Rate Increase |                 | Implementation Percentage | Present Value of 1% Rate Incr Prem |
|                 |                | Discounted to Incurred Year |                  |                 | Earned Premium   | Incurred Claims |                           |                                    |
| 2017            | 65,471,075     | 83,605,191                  |                  |                 |                  |                 |                           |                                    |
| 2018            | 62,566,841     | 84,342,883                  |                  |                 |                  |                 |                           |                                    |
| 2019            | 59,318,248     | 82,252,810                  |                  |                 |                  |                 |                           |                                    |
| 2020            | 55,312,009     | 76,557,874                  |                  |                 |                  |                 |                           |                                    |
| 2021            |                |                             | 54,185,972       | 76,323,455      | 54,295,175       | 83,813,005      | 0%                        | 0                                  |
| 2022            |                |                             | 51,076,196       | 74,773,566      | 51,362,886       | 83,640,421      | 28%                       | 144,646                            |
| 2023            |                |                             | 47,269,254       | 73,462,752      | 47,732,256       | 82,990,040      | 56%                       | 267,923                            |
| 2024            |                |                             | 42,675,019       | 71,793,307      | 43,297,791       | 81,788,707      | 73%                       | 314,646                            |
| 2025            |                |                             | 38,171,416       | 69,704,216      | 38,937,175       | 80,058,909      | 89%                       | 344,907                            |
| 2026            |                |                             | 33,931,785       | 68,524,850      | 34,821,497       | 77,830,844      | 94%                       | 327,059                            |
| 2027            |                |                             | 30,012,022       | 65,990,547      | 31,005,991       | 75,212,338      | 96%                       | 296,446                            |
| 2028            |                |                             | 26,373,185       | 62,628,135      | 27,448,733       | 72,258,808      | 98%                       | 267,909                            |
| 2029            |                |                             | 23,036,903       | 59,026,014      | 24,171,438       | 69,004,466      | 99%                       | 238,927                            |
| 2030            |                |                             | 20,013,194       | 55,216,108      | 21,184,896       | 65,458,842      | 100%                      | 211,849                            |
| 2031            |                |                             | 17,292,457       | 51,256,756      | 18,480,459       | 61,665,024      | 100%                      | 184,805                            |
| 2032            |                |                             | 14,864,347       | 47,313,158      | 16,049,407       | 57,801,554      | 100%                      | 160,494                            |
| 2033            |                |                             | 12,711,487       | 43,492,639      | 13,876,358       | 53,994,465      | 100%                      | 138,764                            |
| 2034            |                |                             | 10,819,203       | 39,837,187      | 11,949,106       | 50,286,314      | 100%                      | 119,491                            |
| 2035            |                |                             | 9,169,493        | 36,369,983      | 10,252,226       | 46,702,674      | 100%                      | 102,522                            |
| 2036            |                |                             | 7,737,973        | 33,098,323      | 8,763,853        | 43,252,614      | 100%                      | 87,639                             |
| 2037            |                |                             | 6,505,173        | 30,226,023      | 7,466,886        | 40,060,079      | 100%                      | 74,669                             |
| 2038            |                |                             | 5,447,452        | 27,709,399      | 6,336,389        | 37,122,779      | 100%                      | 63,364                             |
| 2039            |                |                             | 4,549,015        | 25,391,476      | 5,359,800        | 34,373,709      | 100%                      | 53,598                             |
| 2040            |                |                             | 3,785,952        | 23,237,263      | 4,516,759        | 31,776,239      | 100%                      | 45,168                             |
| 2041            |                |                             | 3,142,734        | 21,206,898      | 3,794,968        | 29,285,718      | 100%                      | 37,950                             |
| 2042            |                |                             | 2,603,584        | 19,335,382      | 3,180,806        | 26,956,173      | 100%                      | 31,808                             |
| 2043            |                |                             | 2,152,218        | 17,614,124      | 2,659,210        | 24,784,532      | 100%                      | 26,592                             |
| 2044            |                |                             | 1,774,762        | 16,032,544      | 2,217,025        | 22,763,894      | 100%                      | 22,170                             |
| 2045            |                |                             | 1,461,017        | 14,572,126      | 1,844,597        | 20,872,445      | 100%                      | 18,446                             |
| 2046            |                |                             | 1,201,032        | 13,227,329      | 1,532,037        | 19,106,730      | 100%                      | 15,320                             |
| 2047            |                |                             | 985,843          | 12,034,962      | 1,270,154        | 17,525,336      | 100%                      | 12,702                             |
| 2048            |                |                             | 808,147          | 10,981,074      | 1,051,335        | 16,114,427      | 100%                      | 10,513                             |
| 2049            |                |                             | 661,408          | 10,043,937      | 868,594          | 14,849,202      | 100%                      | 8,686                              |
| 2050            |                |                             | 540,572          | 9,205,867       | 716,467          | 13,708,796      | 100%                      | 7,165                              |
| 2051            |                |                             | 441,756          | 8,441,264       | 590,706          | 12,659,193      | 100%                      | 5,907                              |
| 2052            |                |                             | 360,744          | 7,749,464       | 486,548          | 11,702,468      | 100%                      | 4,865                              |
| 2053            |                |                             | 294,392          | 7,122,931       | 400,398          | 10,830,900      | 100%                      | 4,004                              |
| 2054            |                |                             | 240,087          | 6,553,756       | 329,222          | 10,034,192      | 100%                      | 3,292                              |
| 2055            |                |                             | 195,665          | 6,017,908       | 270,474          | 9,278,224       | 100%                      | 2,705                              |
| 2056            |                |                             | 159,344          | 5,508,779       | 222,023          | 8,552,921       | 100%                      | 2,220                              |
| 2057            |                |                             | 129,656          | 5,038,295       | 182,090          | 7,876,540       | 100%                      | 1,821                              |
| 2058            |                |                             | 105,395          | 4,611,693       | 149,196          | 7,260,047       | 100%                      | 1,492                              |
| 2059            |                |                             | 85,573           | 4,203,680       | 122,113          | 6,666,091       | 100%                      | 1,221                              |
| 2060            |                |                             | 69,378           | 3,817,598       | 99,819           | 6,099,385       | 100%                      | 998                                |
| 2061            |                |                             | 56,149           | 3,452,468       | 81,471           | 5,558,625       | 100%                      | 815                                |
| 2062            |                |                             | 45,345           | 3,119,044       | 66,372           | 5,061,044       | 100%                      | 664                                |
| 2063            |                |                             | 36,527           | 2,812,397       | 53,952           | 4,600,439       | 100%                      | 540                                |
| 2064            |                |                             | 29,340           | 2,521,773       | 43,746           | 4,159,345       | 100%                      | 437                                |
| 2065            |                |                             | 23,490           | 2,254,896       | 35,369           | 3,750,368       | 100%                      | 354                                |
| 2066            |                |                             | 18,740           | 2,007,963       | 28,504           | 3,367,903       | 100%                      | 285                                |
| 2067            |                |                             | 14,892           | 1,783,216       | 22,889           | 3,017,324       | 100%                      | 229                                |
| 2068            |                |                             | 11,784           | 1,571,212       | 18,310           | 2,683,106       | 100%                      | 183                                |
| 2069            |                |                             | 9,283            | 1,371,800       | 14,585           | 2,365,432       | 100%                      | 146                                |
| 2070            |                |                             | 7,275            | 1,186,584       | 11,565           | 2,067,556       | 100%                      | 116                                |
| PV 2021+        |                |                             | 365,422,179      | 813,249,219     | 378,073,841      | 971,576,369     |                           | 2,545,228                          |

|   |              |
|---|--------------|
| Maximum Indicated Rate Increase under PPV Approach: | <b>71.4%</b> |
|---|--------------|

**Attachment H**  
**Ability/Medico Insurance Companies**  
**Nationwide Experience - All Forms Receiving a Rate Increase**  
Experience Projections for Policies with and without Lifetime Benefit Periods  
Prior to Proposed Rate Increase

| Non-Lifetime     |                |                 |            |
|------------------|----------------|-----------------|------------|
| EXPER YEAR       | Earned Premium | Incurred Claims | Loss Ratio |
| 1988             | -              | -               | 0.0%       |
| 1989             | -              | -               | 0.0%       |
| 1990             | -              | -               | 0.0%       |
| 1991             | 8,255          | 2,244           | 27.2%      |
| 1992             | 439,714        | 2,863           | 0.7%       |
| 1993             | 1,602,518      | 556,728         | 34.7%      |
| 1994             | 2,499,611      | 385,229         | 15.4%      |
| 1995             | 3,582,681      | 713,964         | 19.9%      |
| 1996             | 5,003,522      | 1,877,774       | 37.5%      |
| 1997             | 8,704,663      | 2,667,244       | 30.6%      |
| 1998             | 13,352,830     | 4,391,318       | 32.9%      |
| 1999             | 18,117,812     | 5,271,121       | 29.1%      |
| 2000             | 22,347,891     | 9,423,333       | 42.2%      |
| 2001             | 27,431,797     | 12,667,431      | 46.2%      |
| 2002             | 35,209,351     | 15,484,965      | 44.0%      |
| 2003             | 36,478,146     | 19,583,178      | 53.7%      |
| 2004             | 36,463,930     | 19,039,604      | 52.2%      |
| 2005             | 34,480,288     | 23,963,081      | 69.5%      |
| 2006             | 32,699,526     | 22,708,673      | 69.4%      |
| 2007             | 32,600,937     | 23,132,742      | 71.0%      |
| 2008             | 30,913,487     | 22,007,825      | 71.2%      |
| 2009             | 29,578,752     | 26,409,817      | 89.3%      |
| 2010             | 26,359,477     | 34,147,928      | 129.5%     |
| 2011             | 25,562,374     | 31,297,685      | 122.4%     |
| 2012             | 25,518,055     | 33,006,358      | 129.3%     |
| 2013             | 24,008,114     | 30,380,443      | 126.5%     |
| 2014             | 24,708,255     | 29,246,314      | 118.4%     |
| 2015             | 26,893,770     | 29,035,404      | 108.0%     |
| 2016             | 26,859,203     | 24,018,923      | 89.4%      |
| 2017             | 25,664,642     | 28,273,627      | 110.2%     |
| 2018             | 24,665,119     | 29,417,770      | 119.3%     |
| 2019             | 23,494,976     | 27,824,716      | 118.4%     |
| 2020             | 21,962,687     | 33,083,064      | 150.6%     |
| PV Past @ 4.5%   | 1,149,239,764  | 861,798,449     | 75.0%      |
| 2021             | 21,088,066     | 33,754,918      | 160.1%     |
| 2022             | 19,804,004     | 33,275,154      | 168.0%     |
| 2023             | 18,160,109     | 32,615,172      | 179.6%     |
| 2024             | 16,215,254     | 31,751,531      | 195.8%     |
| 2025             | 14,336,305     | 30,683,858      | 214.0%     |
| 2026             | 12,603,271     | 29,428,251      | 233.5%     |
| 2027             | 11,014,193     | 28,039,244      | 254.6%     |
| 2028             | 9,566,364      | 26,540,463      | 277.4%     |
| 2029             | 8,257,717      | 24,943,987      | 302.1%     |
| 2030             | 7,086,346      | 23,258,997      | 328.2%     |
| 2031             | 6,045,823      | 21,494,854      | 355.5%     |
| 2032             | 5,128,417      | 19,721,722      | 384.6%     |
| 2033             | 4,324,214      | 17,987,993      | 416.0%     |
| 2034             | 3,625,404      | 16,316,205      | 450.1%     |
| 2035             | 3,024,440      | 14,719,299      | 486.7%     |
| 2036             | 2,510,136      | 13,196,274      | 525.7%     |
| 2037             | 2,072,907      | 11,801,304      | 569.3%     |
| 2038             | 1,700,599      | 10,532,936      | 619.4%     |
| 2039             | 1,388,484      | 9,367,260       | 674.6%     |
| 2040             | 1,128,067      | 8,304,947       | 736.2%     |
| 2041             | 912,068        | 7,329,998       | 803.7%     |
| 2042             | 734,120        | 6,456,159       | 879.4%     |
| 2043             | 588,457        | 5,672,532       | 964.0%     |
| 2044             | 469,934        | 4,964,995       | 1056.5%    |
| 2045             | 374,020        | 4,331,772       | 1158.2%    |
| 2046             | 296,781        | 3,762,471       | 1267.8%    |
| 2047             | 234,847        | 3,262,383       | 1389.2%    |
| 2048             | 185,381        | 2,825,148       | 1524.0%    |
| 2049             | 146,018        | 2,440,508       | 1671.4%    |
| 2050             | 114,797        | 2,104,183       | 1833.0%    |
| 2051             | 90,101         | 1,812,046       | 2011.1%    |
| 2052             | 70,610         | 1,561,399       | 2211.3%    |
| 2053             | 55,256         | 1,343,581       | 2431.6%    |
| 2054             | 43,181         | 1,155,227       | 2675.3%    |
| 2055             | 33,700         | 993,214         | 2947.2%    |
| 2056             | 26,266         | 851,959         | 3243.6%    |
| 2057             | 20,446         | 731,341         | 3577.0%    |
| 2058             | 15,896         | 624,696         | 3930.0%    |
| 2059             | 12,342         | 529,958         | 4293.8%    |
| 2060             | 9,569          | 447,377         | 4675.5%    |
| 2061             | 7,403          | 375,901         | 5077.4%    |
| 2062             | 5,714          | 315,114         | 5515.2%    |
| 2063             | 4,395          | 262,337         | 5969.2%    |
| 2064             | 3,367          | 214,780         | 6379.7%    |
| 2065             | 2,566          | 173,352         | 6756.7%    |
| 2066             | 1,943          | 139,181         | 7163.8%    |
| 2067             | 1,460          | 111,272         | 7619.3%    |
| 2068             | 1,089          | 88,485          | 8127.5%    |
| 2069             | 804            | 69,778          | 8675.5%    |
| 2070             | 588            | 54,349          | 9237.3%    |
| PV Future @ 4.5% | 135,187,224    | 336,727,341     | 249.1%     |
| PV Lifetime      | 1,284,426,988  | 1,198,525,790   | 93.3%      |

| Lifetime         |                |                 |            |
|------------------|----------------|-----------------|------------|
| EXPER YEAR       | Earned Premium | Incurred Claims | Loss Ratio |
| 1988             | -              | -               | 0.0%       |
| 1989             | -              | -               | 0.0%       |
| 1990             | -              | -               | 0.0%       |
| 1991             | 3,316          | -               | 0.0%       |
| 1992             | 241,630        | 2,460           | 1.0%       |
| 1993             | 957,992        | 315,119         | 32.9%      |
| 1994             | 1,625,554      | 344,151         | 21.2%      |
| 1995             | 2,482,792      | 1,447,561       | 58.3%      |
| 1996             | 3,576,214      | 916,477         | 25.6%      |
| 1997             | 6,583,123      | 2,879,554       | 43.7%      |
| 1998             | 12,216,467     | 3,220,879       | 26.4%      |
| 1999             | 17,479,283     | 4,242,852       | 24.3%      |
| 2000             | 25,552,075     | 8,338,763       | 32.6%      |
| 2001             | 39,101,356     | 17,641,321      | 45.1%      |
| 2002             | 53,721,315     | 20,398,492      | 38.0%      |
| 2003             | 56,955,421     | 27,222,112      | 47.8%      |
| 2004             | 58,368,338     | 33,687,522      | 57.7%      |
| 2005             | 55,951,803     | 36,708,451      | 65.6%      |
| 2006             | 55,224,932     | 38,472,968      | 69.7%      |
| 2007             | 57,721,735     | 41,876,177      | 72.5%      |
| 2008             | 56,446,415     | 49,914,347      | 88.4%      |
| 2009             | 56,008,426     | 53,851,561      | 96.1%      |
| 2010             | 51,415,110     | 71,844,279      | 139.7%     |
| 2011             | 52,350,725     | 77,841,096      | 148.7%     |
| 2012             | 49,487,424     | 72,326,341      | 146.2%     |
| 2013             | 47,482,376     | 81,910,785      | 172.5%     |
| 2014             | 47,647,541     | 81,870,862      | 171.8%     |
| 2015             | 44,962,761     | 71,984,264      | 160.1%     |
| 2016             | 42,450,892     | 68,833,173      | 162.1%     |
| 2017             | 39,806,433     | 62,803,602      | 157.8%     |
| 2018             | 37,901,722     | 61,306,593      | 161.8%     |
| 2019             | 35,823,271     | 58,384,619      | 163.0%     |
| 2020             | 33,349,322     | 44,321,922      | 132.9%     |
| PV Past @ 4.5%   | 1,787,419,618  | 1,369,296,959   | 76.6%      |
| 2021             | 33,207,109     | 50,058,087      | 150.7%     |
| 2022             | 31,558,881     | 50,365,267      | 159.6%     |
| 2023             | 29,572,146     | 50,374,868      | 170.3%     |
| 2024             | 27,082,537     | 50,037,175      | 184.8%     |
| 2025             | 24,600,870     | 49,375,052      | 200.7%     |
| 2026             | 22,218,227     | 48,402,593      | 217.9%     |
| 2027             | 19,991,798     | 47,173,094      | 236.0%     |
| 2028             | 17,882,369     | 45,718,345      | 255.7%     |
| 2029             | 15,913,721     | 44,060,479      | 276.9%     |
| 2030             | 14,098,550     | 42,199,844      | 299.3%     |
| 2031             | 12,434,636     | 40,170,170      | 323.1%     |
| 2032             | 10,920,990     | 38,079,832      | 348.7%     |
| 2033             | 9,552,144      | 36,006,473      | 376.9%     |
| 2034             | 8,323,702      | 33,970,109      | 408.1%     |
| 2035             | 7,227,786      | 31,983,375      | 442.5%     |
| 2036             | 6,253,717      | 30,056,340      | 480.6%     |
| 2037             | 5,393,979      | 28,258,775      | 523.9%     |
| 2038             | 4,635,790      | 26,589,843      | 573.6%     |
| 2039             | 3,971,316      | 25,006,448      | 629.7%     |
| 2040             | 3,388,692      | 23,471,293      | 692.6%     |
| 2041             | 2,882,900      | 21,955,720      | 761.6%     |
| 2042             | 2,446,686      | 20,500,014      | 837.9%     |
| 2043             | 2,070,753      | 19,112,000      | 922.9%     |
| 2044             | 1,747,091      | 17,798,899      | 1018.8%    |
| 2045             | 1,470,577      | 16,540,674      | 1124.8%    |
| 2046             | 1,235,256      | 15,344,260      | 1242.2%    |
| 2047             | 1,035,307      | 14,262,952      | 1377.7%    |
| 2048             | 865,954        | 13,289,279      | 1534.6%    |
| 2049             | 722,575        | 12,408,694      | 1717.3%    |
| 2050             | 601,670        | 11,604,613      | 1928.7%    |
| 2051             | 500,605        | 10,847,147      | 2166.8%    |
| 2052             | 415,938        | 10,141,070      | 2438.1%    |
| 2053             | 345,142        | 9,487,319       | 2748.8%    |
| 2054             | 286,041        | 8,878,965       | 3104.1%    |
| 2055             | 236,775        | 8,285,009       | 3499.1%    |
| 2056             | 195,757        | 7,700,962       | 3933.9%    |
| 2057             | 161,644        | 7,145,199       | 4420.3%    |
| 2058             | 133,300        | 6,635,351       | 4977.8%    |
| 2059             | 109,770        | 6,136,133       | 5590.0%    |
| 2060             | 90,250         | 5,652,008       | 6262.6%    |
| 2061             | 74,067         | 5,182,724       | 6997.3%    |
| 2062             | 60,658         | 4,745,930       | 7824.0%    |
| 2063             | 49,558         | 4,338,103       | 8753.7%    |
| 2064             | 40,379         | 3,944,565       | 9768.7%    |
| 2065             | 32,803         | 3,577,017       | 10904.5%   |
| 2066             | 26,561         | 3,228,721       | 12156.0%   |
| 2067             | 21,429         | 2,906,052       | 13561.4%   |
| 2068             | 17,221         | 2,594,621       | 15066.6%   |
| 2069             | 13,781         | 2,295,654       | 16658.3%   |
| 2070             | 10,977         | 2,013,206       | 18340.5%   |
| PV Future @ 4.5% | 242,886,617    | 634,849,028     | 261.4%     |
| PV Lifetime      | 2,030,306,235  | 2,004,145,987   | 98.7%      |

**Attachment H**  
**Ability/Medico Insurance Companies**  
**Nationwide Experience - All Forms Receiving a Rate Increase**  
Experience Projections for Policies with and without Lifetime Benefit Periods  
After Proposed Rate Increase

| Non-Lifetime     |                |                 |            |
|------------------|----------------|-----------------|------------|
| EXPER YEAR       | Earned Premium | Incurred Claims | Loss Ratio |
| 1988             | -              | -               | 0.0%       |
| 1989             | -              | -               | 0.0%       |
| 1990             | -              | -               | 0.0%       |
| 1991             | 8,255          | 2,244           | 27.2%      |
| 1992             | 439,714        | 2,863           | 0.7%       |
| 1993             | 1,602,518      | 556,728         | 34.7%      |
| 1994             | 2,499,611      | 385,229         | 15.4%      |
| 1995             | 3,582,681      | 713,964         | 19.9%      |
| 1996             | 5,003,522      | 1,877,774       | 37.5%      |
| 1997             | 8,704,663      | 2,667,244       | 30.6%      |
| 1998             | 13,352,830     | 4,391,318       | 32.9%      |
| 1999             | 18,117,812     | 5,271,121       | 29.1%      |
| 2000             | 22,347,891     | 9,423,333       | 42.2%      |
| 2001             | 27,431,797     | 12,667,431      | 46.2%      |
| 2002             | 35,209,351     | 15,484,965      | 44.0%      |
| 2003             | 36,478,146     | 19,583,178      | 53.7%      |
| 2004             | 36,463,930     | 19,039,604      | 52.2%      |
| 2005             | 34,480,288     | 23,963,081      | 69.5%      |
| 2006             | 32,699,526     | 22,708,673      | 69.4%      |
| 2007             | 32,600,937     | 23,132,742      | 71.0%      |
| 2008             | 30,913,487     | 22,007,825      | 71.2%      |
| 2009             | 29,578,752     | 26,409,817      | 89.3%      |
| 2010             | 26,359,477     | 34,147,928      | 129.5%     |
| 2011             | 25,562,374     | 31,297,685      | 122.4%     |
| 2012             | 25,518,055     | 33,006,358      | 129.3%     |
| 2013             | 24,008,114     | 30,380,443      | 126.5%     |
| 2014             | 24,708,255     | 29,246,314      | 118.4%     |
| 2015             | 26,893,770     | 29,035,404      | 108.0%     |
| 2016             | 26,859,203     | 24,018,923      | 89.4%      |
| 2017             | 25,664,642     | 28,273,627      | 110.2%     |
| 2018             | 24,665,119     | 29,417,770      | 119.3%     |
| 2019             | 23,494,976     | 27,824,716      | 118.4%     |
| 2020             | 21,962,687     | 33,083,064      | 150.6%     |
| PV Past @ 4.5%   | 1,149,239,764  | 861,798,449     | 75.0%      |
| 2021             | 21,088,066     | 33,754,918      | 160.1%     |
| 2022             | 21,614,372     | 33,075,503      | 153.0%     |
| 2023             | 21,426,106     | 32,192,544      | 150.2%     |
| 2024             | 19,952,449     | 31,183,395      | 156.3%     |
| 2025             | 18,420,010     | 30,134,825      | 163.6%     |
| 2026             | 16,423,522     | 28,901,685      | 176.0%     |
| 2027             | 14,416,188     | 27,537,532      | 191.0%     |
| 2028             | 12,586,358     | 26,065,569      | 207.1%     |
| 2029             | 10,899,679     | 24,497,659      | 224.8%     |
| 2030             | 9,381,472      | 22,842,819      | 243.5%     |
| 2031             | 8,003,944      | 21,110,242      | 263.7%     |
| 2032             | 6,789,408      | 19,368,837      | 285.3%     |
| 2033             | 5,724,740      | 17,666,130      | 308.6%     |
| 2034             | 4,799,600      | 16,024,256      | 333.9%     |
| 2035             | 4,003,996      | 14,455,924      | 361.0%     |
| 2036             | 3,323,119      | 12,960,150      | 390.0%     |
| 2037             | 2,744,281      | 11,590,141      | 422.3%     |
| 2038             | 2,251,390      | 10,344,468      | 459.5%     |
| 2039             | 1,838,186      | 9,199,650       | 500.5%     |
| 2040             | 1,493,425      | 8,156,344       | 546.2%     |
| 2041             | 1,207,468      | 7,198,841       | 596.2%     |
| 2042             | 971,887        | 6,340,638       | 652.4%     |
| 2043             | 779,047        | 5,571,032       | 715.1%     |
| 2044             | 622,136        | 4,876,155       | 783.8%     |
| 2045             | 495,158        | 4,254,262       | 859.2%     |
| 2046             | 392,902        | 3,695,148       | 940.5%     |
| 2047             | 310,909        | 3,204,009       | 1030.5%    |
| 2048             | 245,423        | 2,774,597       | 1130.5%    |
| 2049             | 193,311        | 2,396,840       | 1239.9%    |
| 2050             | 151,978        | 2,066,532       | 1359.8%    |
| 2051             | 119,283        | 1,779,623       | 1491.9%    |
| 2052             | 93,479         | 1,533,460       | 1640.4%    |
| 2053             | 73,152         | 1,319,540       | 1803.8%    |
| 2054             | 57,167         | 1,134,557       | 1984.7%    |
| 2055             | 44,615         | 975,442         | 2186.4%    |
| 2056             | 34,773         | 836,715         | 2406.2%    |
| 2057             | 27,068         | 718,255         | 2653.6%    |
| 2058             | 21,044         | 613,518         | 2915.4%    |
| 2059             | 16,340         | 520,475         | 3185.3%    |
| 2060             | 12,668         | 439,372         | 3468.4%    |
| 2061             | 9,801          | 369,175         | 3766.6%    |
| 2062             | 7,564          | 309,476         | 4091.4%    |
| 2063             | 5,818          | 257,643         | 4428.2%    |
| 2064             | 4,457          | 210,937         | 4732.7%    |
| 2065             | 3,397          | 170,250         | 5012.4%    |
| 2066             | 2,572          | 136,691         | 5314.4%    |
| 2067             | 1,933          | 109,281         | 5652.3%    |
| 2068             | 1,441          | 86,902          | 6029.3%    |
| 2069             | 1,065          | 68,530          | 6435.9%    |
| 2070             | 779            | 53,377          | 6852.6%    |
| PV Future @ 4.5% | 163,471,951    | 331,807,697     | 203.0%     |
| PV Lifetime      | 1,312,711,715  | 1,193,606,146   | 90.9%      |

| Lifetime         |                |                 |            |
|------------------|----------------|-----------------|------------|
| EXPER YEAR       | Earned Premium | Incurred Claims | Loss Ratio |
| 1988             | -              | -               | 0.0%       |
| 1989             | -              | -               | 0.0%       |
| 1990             | -              | -               | 0.0%       |
| 1991             | 3,316          | -               | 0.0%       |
| 1992             | 241,630        | 2,460           | 1.0%       |
| 1993             | 957,992        | 315,119         | 32.9%      |
| 1994             | 1,625,554      | 344,151         | 21.2%      |
| 1995             | 2,482,792      | 1,447,561       | 58.3%      |
| 1996             | 3,576,214      | 916,477         | 25.6%      |
| 1997             | 6,583,123      | 2,879,554       | 43.7%      |
| 1998             | 12,216,467     | 3,220,879       | 26.4%      |
| 1999             | 17,479,283     | 4,242,852       | 24.3%      |
| 2000             | 25,552,075     | 8,338,763       | 32.6%      |
| 2001             | 39,101,356     | 17,641,321      | 45.1%      |
| 2002             | 53,721,315     | 20,398,492      | 38.0%      |
| 2003             | 56,955,421     | 27,222,112      | 47.8%      |
| 2004             | 58,368,338     | 33,687,522      | 57.7%      |
| 2005             | 55,951,803     | 36,708,451      | 65.6%      |
| 2006             | 55,224,932     | 38,472,968      | 69.7%      |
| 2007             | 57,721,735     | 41,876,177      | 72.5%      |
| 2008             | 56,446,415     | 49,914,347      | 88.4%      |
| 2009             | 56,008,426     | 53,851,561      | 96.1%      |
| 2010             | 51,415,110     | 71,844,279      | 139.7%     |
| 2011             | 52,350,725     | 77,841,096      | 148.7%     |
| 2012             | 49,487,424     | 72,326,341      | 146.2%     |
| 2013             | 47,482,376     | 81,910,785      | 172.5%     |
| 2014             | 47,647,541     | 81,870,862      | 171.8%     |
| 2015             | 44,962,761     | 71,984,264      | 160.1%     |
| 2016             | 42,450,892     | 68,833,173      | 162.1%     |
| 2017             | 39,806,433     | 62,803,602      | 157.8%     |
| 2018             | 37,901,722     | 61,306,593      | 161.8%     |
| 2019             | 35,823,271     | 58,384,619      | 163.0%     |
| 2020             | 33,349,322     | 44,321,922      | 132.9%     |
| PV Past @ 4.5%   | 1,787,419,618  | 1,369,296,959   | 76.6%      |
| 2021             | 33,207,109     | 50,058,087      | 150.7%     |
| 2022             | 36,979,212     | 50,063,075      | 135.4%     |
| 2023             | 39,592,705     | 49,722,110      | 125.6%     |
| 2024             | 38,871,719     | 49,141,850      | 126.4%     |
| 2025             | 37,750,703     | 48,491,573      | 128.5%     |
| 2026             | 34,834,980     | 47,536,515      | 136.5%     |
| 2027             | 31,554,309     | 46,329,016      | 146.8%     |
| 2028             | 28,447,238     | 44,900,297      | 157.8%     |
| 2029             | 25,438,921     | 43,272,096      | 170.1%     |
| 2030             | 22,638,670     | 41,444,754      | 183.1%     |
| 2031             | 19,966,850     | 39,451,397      | 197.6%     |
| 2032             | 17,536,321     | 37,398,461      | 213.3%     |
| 2033             | 15,338,304     | 35,362,201      | 230.5%     |
| 2034             | 13,365,739     | 33,362,274      | 249.6%     |
| 2035             | 11,605,978     | 31,411,090      | 270.6%     |
| 2036             | 10,041,872     | 29,518,535      | 294.0%     |
| 2037             | 8,661,353      | 27,753,135      | 320.4%     |
| 2038             | 7,443,895      | 26,114,065      | 350.8%     |
| 2039             | 6,376,919      | 24,559,003      | 385.1%     |
| 2040             | 5,441,374      | 23,051,316      | 423.6%     |
| 2041             | 4,629,201      | 21,562,862      | 465.8%     |
| 2042             | 3,928,753      | 20,133,203      | 512.5%     |
| 2043             | 3,325,100      | 18,770,025      | 564.5%     |
| 2044             | 2,805,382      | 17,480,419      | 623.1%     |
| 2045             | 2,361,372      | 16,244,708      | 687.9%     |
| 2046             | 1,983,506      | 15,069,701      | 759.8%     |
| 2047             | 1,662,439      | 14,007,742      | 842.6%     |
| 2048             | 1,390,501      | 13,051,491      | 938.6%     |
| 2049             | 1,160,271      | 12,186,663      | 1050.3%    |
| 2050             | 966,128        | 11,396,970      | 1179.7%    |
| 2051             | 803,844        | 10,653,057      | 1325.3%    |
| 2052             | 667,890        | 9,959,613       | 1491.2%    |
| 2053             | 554,210        | 9,317,560       | 1681.2%    |
| 2054             | 459,309        | 8,720,091       | 1898.5%    |
| 2055             | 380,199        | 8,136,764       | 2140.1%    |
| 2056             | 314,336        | 7,563,167       | 2406.1%    |
| 2057             | 259,559        | 7,017,348       | 2703.6%    |
| 2058             | 214,046        | 6,516,623       | 3044.5%    |
| 2059             | 176,263        | 6,026,337       | 3419.0%    |
| 2060             | 144,919        | 5,550,876       | 3830.3%    |
| 2061             | 118,933        | 5,089,988       | 4279.7%    |
| 2062             | 97,402         | 4,661,010       | 4785.3%    |
| 2063             | 79,577         | 4,260,480       | 5353.9%    |
| 2064             | 64,839         | 3,873,984       | 5974.8%    |
| 2065             | 52,673         | 3,513,012       | 6669.4%    |
| 2066             | 42,650         | 3,170,949       | 7434.9%    |
| 2067             | 34,409         | 2,854,053       | 8294.4%    |
| 2068             | 27,652         | 2,548,195       | 9215.1%    |
| 2069             | 22,128         | 2,254,577       | 10188.6%   |
| 2070             | 17,626         | 1,977,183       | 11217.4%   |
| PV Future @ 4.5% | 343,708,416    | 625,149,180     | 181.9%     |
| PV Lifetime      | 2,131,128,034  | 1,994,446,139   | 93.6%      |

**Attachment I**  
**Ability Insurance Company and Medico Insurance Company**  
**Claim Cost Actual to Expected Study**  
**A/E Ratio by Duration**  
 Actual Experience through 6/30/2020  
 Expected Claim Cost based on 2009 Milliman LTC Guidelines

| <u>Policy Form</u> | <u>Duration</u> | <u>Exposure Amount</u> | <u>Expected Claim Cost</u> | <u>Actual Paid Claim Cost</u> | <u>Actual Reserve Amount</u> | <u>Actual IBNR</u> | <u>Actual Claim Cost</u> | <u>Claim Cost A:E</u> |
|--------------------|-----------------|------------------------|----------------------------|-------------------------------|------------------------------|--------------------|--------------------------|-----------------------|
| 201                | 0               | 7,351.69               | 1,618,613                  | 556,632                       | -                            |                    | 556,632                  | 0.34                  |
| 201                | 1               | 6,683.68               | 2,191,013                  | 1,386,356                     | -                            |                    | 1,386,356                | 0.63                  |
| 201                | 2               | 6,267.40               | 2,578,808                  | 2,793,448                     | -                            |                    | 2,793,448                | 1.08                  |
| 201                | 3               | 5,957.10               | 2,951,499                  | 3,254,168                     | 60,059                       |                    | 3,314,226                | 1.12                  |
| 201                | 4               | 5,669.59               | 3,379,919                  | 3,514,752                     | -                            |                    | 3,514,752                | 1.04                  |
| 201                | 5               | 5,426.94               | 3,850,168                  | 4,739,215                     | 38,996                       |                    | 4,778,211                | 1.24                  |
| 201                | 6               | 5,193.88               | 4,335,916                  | 7,900,810                     | 164,993                      |                    | 8,065,803                | 1.86                  |
| 201                | 7               | 4,954.15               | 4,757,429                  | 6,692,626                     | 258,616                      |                    | 6,951,243                | 1.46                  |
| 201                | 8               | 4,720.02               | 5,040,731                  | 7,635,614                     | 157,851                      |                    | 7,793,465                | 1.55                  |
| 201                | 9               | 4,503.37               | 5,232,258                  | 7,338,824                     | 359,418                      |                    | 7,698,242                | 1.47                  |
| 201                | 10              | 4,273.03               | 5,399,378                  | 8,088,268                     | 406,174                      |                    | 8,494,442                | 1.57                  |
| 201                | 11              | 4,053.68               | 5,490,071                  | 7,344,842                     | 313,646                      |                    | 7,658,489                | 1.39                  |
| 201                | 12              | 3,825.20               | 5,412,564                  | 7,714,544                     | 833,599                      |                    | 8,548,143                | 1.58                  |
| 201                | 13              | 3,610.20               | 5,431,706                  | 5,460,810                     | 919,007                      | 3                  | 6,379,819                | 1.17                  |
| 201                | 14              | 3,395.34               | 5,615,178                  | 5,121,559                     | 2,229,395                    | 1,764              | 7,352,718                | 1.31                  |
| 201                | 15              | 3,185.82               | 5,766,047                  | 4,994,203                     | 4,147,394                    | 163,305            | 9,304,903                | 1.61                  |
| 201                | 16              | 2,662.57               | 5,300,525                  | 3,362,195                     | 3,801,881                    | 409,616            | 7,573,692                | 1.43                  |
| 201                | 17              | 1,990.62               | 4,331,794                  | 1,212,404                     | 4,143,645                    | 972,766            | 6,328,815                | 1.46                  |
| 201                | 18              | 537.41                 | 1,366,287                  | 32,858                        | 759,801                      | 842,617            | 1,635,276                | 1.20                  |
| 692                | 0               | 5,733                  | 949,907                    | 729,901                       | -                            |                    | 729,901                  | 0.77                  |
| 692                | 1               | 5,164                  | 1,423,893                  | 1,738,149                     | -                            |                    | 1,738,149                | 1.22                  |
| 692                | 2               | 4,773                  | 1,716,621                  | 1,805,018                     | -                            |                    | 1,805,018                | 1.05                  |
| 692                | 3               | 4,529                  | 1,996,120                  | 2,254,974                     | -                            |                    | 2,254,974                | 1.13                  |
| 692                | 4               | 4,333                  | 2,349,171                  | 1,931,476                     | -                            |                    | 1,931,476                | 0.82                  |
| 692                | 5               | 4,129                  | 2,741,704                  | 3,194,954                     | -                            |                    | 3,194,954                | 1.17                  |
| 692                | 6               | 3,933                  | 3,126,211                  | 5,006,692                     | -                            |                    | 5,006,692                | 1.60                  |
| 692                | 7               | 3,730                  | 3,452,047                  | 3,300,770                     | -                            |                    | 3,300,770                | 0.96                  |
| 692                | 8               | 3,544                  | 3,756,913                  | 5,038,381                     | 22,263                       |                    | 5,060,644                | 1.35                  |
| 692                | 9               | 3,361                  | 4,061,133                  | 3,829,005                     | -                            |                    | 3,829,005                | 0.94                  |
| 692                | 10              | 3,142                  | 4,268,101                  | 5,335,501                     | -                            |                    | 5,335,501                | 1.25                  |
| 692                | 11              | 2,975                  | 4,583,392                  | 4,456,977                     | 36,445                       |                    | 4,493,421                | 0.98                  |
| 692                | 12              | 2,778                  | 4,755,251                  | 6,119,690                     | -                            |                    | 6,119,690                | 1.29                  |
| 692                | 13              | 2,596                  | 4,911,080                  | 6,693,623                     | 146,722                      |                    | 6,840,345                | 1.39                  |
| 692                | 14              | 2,424                  | 5,081,505                  | 5,807,765                     | 152,756                      |                    | 5,960,521                | 1.17                  |
| 692                | 15              | 2,269                  | 5,206,393                  | 8,143,003                     | 381,666                      | -                  | 8,524,669                | 1.64                  |
| 692                | 16              | 2,063                  | 5,132,687                  | 6,347,584                     | 186,699                      | -                  | 6,534,282                | 1.27                  |
| 692                | 17              | 1,867                  | 5,042,012                  | 6,355,306                     | 286,672                      | 15                 | 6,641,993                | 1.32                  |
| 692                | 18              | 1,703                  | 5,000,055                  | 5,127,230                     | 363,954                      | 430                | 5,491,615                | 1.10                  |
| 692                | 19              | 1,542                  | 4,902,934                  | 5,490,585                     | 754,714                      | 9,324              | 6,254,623                | 1.28                  |
| 692                | 20              | 1,367                  | 4,691,370                  | 4,188,171                     | 519,188                      | 35,574             | 4,742,933                | 1.01                  |
| 692                | 21              | 1,190                  | 4,451,234                  | 3,951,330                     | 1,306,131                    | 48,531             | 5,305,992                | 1.19                  |
| 692                | 22              | 1,031                  | 4,252,842                  | 2,867,624                     | 1,280,596                    | 67,122             | 4,215,341                | 0.99                  |
| 692                | 23              | 866                    | 3,956,766                  | 2,401,451                     | 2,260,180                    | 171,612            | 4,833,243                | 1.22                  |
| 692                | 24              | 642                    | 3,202,217                  | 573,900                       | 765,665                      | 357,898            | 1,697,462                | 0.53                  |
| 692                | 25              | 356                    | 1,896,222                  | 578,127                       | 906,083                      | 325,718            | 1,809,929                | 0.95                  |
| 692                | 26              | 150                    | 819,490                    | 124,169                       | 677,535                      | 230,303            | 1,032,007                | 1.26                  |
| 692                | 27              | 27                     | 112,369                    | 165                           | 79,368                       | 49,638             | 129,170                  | 1.15                  |
| 694                | 0               | 38,659                 | 7,724,102                  | 5,168,166                     | -                            |                    | 5,168,166                | 0.67                  |
| 694                | 1               | 34,005                 | 10,369,689                 | 10,429,237                    | -                            |                    | 10,429,237               | 1.01                  |
| 694                | 2               | 30,698                 | 11,759,323                 | 11,536,336                    | 15,907                       |                    | 11,552,243               | 0.98                  |
| 694                | 3               | 28,190                 | 12,988,582                 | 15,561,987                    | 204,366                      |                    | 15,766,353               | 1.21                  |
| 694                | 4               | 26,215                 | 14,541,503                 | 18,316,381                    | -                            |                    | 18,316,381               | 1.26                  |
| 694                | 5               | 24,627                 | 16,357,954                 | 18,465,139                    | 57,560                       |                    | 18,522,699               | 1.13                  |
| 694                | 6               | 23,336                 | 18,406,338                 | 21,487,663                    | -                            |                    | 21,487,663               | 1.17                  |
| 694                | 7               | 22,196                 | 20,280,959                 | 25,518,994                    | 358,689                      |                    | 25,877,683               | 1.28                  |
| 694                | 8               | 21,057                 | 21,634,040                 | 24,628,015                    | 69,586                       | -                  | 24,697,602               | 1.14                  |
| 694                | 9               | 19,977                 | 23,080,447                 | 25,645,388                    | 348,156                      | -                  | 25,993,544               | 1.13                  |
| 694                | 10              | 18,783                 | 24,150,618                 | 26,606,929                    | 296,872                      | -                  | 26,903,801               | 1.11                  |
| 694                | 11              | 17,770                 | 25,171,918                 | 33,833,959                    | 853,435                      | -                  | 34,687,394               | 1.38                  |
| 694                | 12              | 16,753                 | 25,756,872                 | 36,852,213                    | 2,369,524                    | -                  | 39,221,737               | 1.52                  |
| 694                | 13              | 15,759                 | 26,157,253                 | 34,046,482                    | 3,346,166                    | -                  | 37,392,648               | 1.43                  |
| 694                | 14              | 14,760                 | 26,205,546                 | 33,526,307                    | 3,875,213                    | -                  | 37,401,519               | 1.43                  |
| 694                | 15              | 13,784                 | 26,151,801                 | 30,114,984                    | 3,900,386                    | -                  | 34,015,369               | 1.30                  |
| 694                | 16              | 12,867                 | 26,240,671                 | 27,441,158                    | 6,663,854                    | 2,083              | 34,107,095               | 1.30                  |
| 694                | 17              | 12,024                 | 26,774,257                 | 26,158,197                    | 11,808,257                   | 56,943             | 38,023,397               | 1.42                  |
| 694                | 18              | 10,893                 | 26,446,723                 | 20,307,556                    | 11,097,356                   | 1,238,978          | 32,643,890               | 1.23                  |
| 694                | 19              | 8,531                  | 22,687,271                 | 14,285,052                    | 11,355,336                   | 1,634,305          | 27,274,693               | 1.20                  |
| 694                | 20              | 6,156                  | 18,064,722                 | 8,445,598                     | 10,198,957                   | 1,772,077          | 20,416,632               | 1.13                  |
| 694                | 21              | 3,775                  | 12,624,220                 | 3,983,631                     | 9,802,446                    | 2,045,741          | 15,831,819               | 1.25                  |
| 694                | 22              | 1,749                  | 6,558,333                  | 1,307,641                     | 4,384,402                    | 1,702,226          | 7,394,268                | 1.13                  |
| 694                | 23              | 415                    | 1,561,522                  | 109,368                       | 980,259                      | 656,554            | 1,746,181                | 1.12                  |
| 694                | 24              | 2                      | 12,589                     | -                             | -                            | 1,608              | 1,608                    | 0.13                  |



|           |    |        |            |            |            |           |            |      |
|-----------|----|--------|------------|------------|------------|-----------|------------|------|
| 695       | 0  | 7,477  | 842,557    | 943,419    | -          | -         | 943,419    | 1.12 |
| 695       | 1  | 6,601  | 1,189,029  | 1,087,655  | -          | -         | 1,087,655  | 0.91 |
| 695       | 2  | 6,036  | 1,385,061  | 1,660,995  | -          | -         | 1,660,995  | 1.20 |
| 695       | 3  | 5,681  | 1,583,126  | 2,198,550  | -          | -         | 2,198,550  | 1.39 |
| 695       | 4  | 5,416  | 1,803,349  | 2,568,571  | -          | -         | 2,568,571  | 1.42 |
| 695       | 5  | 5,177  | 2,088,026  | 2,070,766  | -          | -         | 2,070,766  | 0.99 |
| 695       | 6  | 4,985  | 2,455,290  | 3,628,610  | -          | -         | 3,628,610  | 1.48 |
| 695       | 7  | 4,787  | 2,792,935  | 3,196,663  | -          | -         | 3,196,663  | 1.14 |
| 695       | 8  | 4,598  | 3,112,429  | 3,919,939  | -          | -         | 3,919,939  | 1.26 |
| 695       | 9  | 4,418  | 3,416,918  | 3,763,100  | 173,299    | -         | 3,936,399  | 1.15 |
| 695       | 10 | 4,235  | 3,738,273  | 3,361,144  | -          | -         | 3,361,144  | 0.90 |
| 695       | 11 | 4,072  | 4,081,833  | 4,998,198  | 291,843    | -         | 5,290,040  | 1.30 |
| 695       | 12 | 3,918  | 4,470,617  | 4,012,309  | 79,543     | -         | 4,091,852  | 0.92 |
| 695       | 13 | 3,756  | 4,758,972  | 5,558,310  | 291,887    | -         | 5,850,198  | 1.23 |
| 695       | 14 | 3,626  | 5,108,257  | 8,524,475  | 1,372,222  | -         | 9,896,697  | 1.94 |
| 695       | 15 | 3,453  | 5,441,458  | 8,048,299  | 1,545,125  | -         | 9,593,425  | 1.76 |
| 695       | 16 | 3,293  | 5,750,991  | 6,822,998  | 1,468,134  | 115       | 8,291,247  | 1.44 |
| 695       | 17 | 3,136  | 6,232,127  | 6,352,212  | 2,527,886  | 4,802     | 8,884,900  | 1.43 |
| 695       | 18 | 2,957  | 6,662,906  | 5,632,326  | 3,893,468  | 280,708   | 9,806,503  | 1.47 |
| 695       | 19 | 2,452  | 6,228,129  | 3,289,912  | 2,696,276  | 476,008   | 6,462,196  | 1.04 |
| 695       | 20 | 1,915  | 5,487,308  | 3,010,851  | 2,911,105  | 495,527   | 6,417,483  | 1.17 |
| 695       | 21 | 1,440  | 4,683,377  | 2,030,153  | 3,464,129  | 667,145   | 6,161,427  | 1.32 |
| 695       | 22 | 959    | 3,479,017  | 1,002,864  | 2,201,773  | 790,081   | 3,994,719  | 1.15 |
| 695       | 23 | 467    | 1,860,174  | 182,884    | 1,052,129  | 821,163   | 2,056,177  | 1.11 |
| 695       | 24 | 63     | 269,014    | -          | -          | 227,822   | 227,822    | 0.85 |
| 698       | 0  | 21,025 | 6,162,054  | 4,553,906  | -          | -         | 4,553,906  | 0.74 |
| 698       | 1  | 18,888 | 8,423,661  | 8,338,567  | -          | -         | 8,338,567  | 0.99 |
| 698       | 2  | 16,700 | 9,312,655  | 9,298,802  | -          | -         | 9,298,802  | 1.00 |
| 698       | 3  | 15,198 | 10,322,831 | 11,708,063 | 165,315    | -         | 11,873,379 | 1.15 |
| 698       | 4  | 14,380 | 11,861,519 | 14,463,696 | -          | -         | 14,463,696 | 1.22 |
| 698       | 5  | 13,623 | 13,447,864 | 17,387,031 | 83,221     | -         | 17,470,252 | 1.30 |
| 698       | 6  | 12,994 | 15,181,890 | 18,400,876 | -          | -         | 18,400,876 | 1.21 |
| 698       | 7  | 12,411 | 16,718,437 | 20,876,459 | 228,830    | -         | 21,105,289 | 1.26 |
| 698       | 8  | 11,798 | 17,700,179 | 22,763,465 | 558,984    | -         | 23,322,449 | 1.32 |
| 698       | 9  | 11,191 | 18,286,941 | 30,480,636 | 1,381,798  | -         | 31,862,434 | 1.74 |
| 698       | 10 | 10,568 | 18,606,577 | 27,135,648 | 1,106,263  | -         | 28,241,911 | 1.52 |
| 698       | 11 | 9,997  | 18,793,551 | 29,033,301 | 2,362,071  | -         | 31,395,372 | 1.67 |
| 698       | 12 | 9,448  | 18,869,146 | 25,600,808 | 2,224,143  | -         | 27,824,951 | 1.47 |
| 698       | 13 | 8,903  | 18,374,401 | 24,142,275 | 3,960,775  | -         | 28,103,050 | 1.53 |
| 698       | 14 | 8,375  | 18,151,631 | 23,142,720 | 5,101,922  | -         | 28,244,642 | 1.56 |
| 698       | 15 | 7,867  | 18,144,231 | 21,160,810 | 7,684,912  | 21        | 28,845,743 | 1.59 |
| 698       | 16 | 7,349  | 18,190,614 | 17,412,429 | 10,258,859 | 8,370     | 27,679,658 | 1.52 |
| 698       | 17 | 6,876  | 18,360,511 | 9,758,168  | 9,824,896  | 106,313   | 19,689,378 | 1.07 |
| 698       | 18 | 5,980  | 17,688,736 | 6,702,525  | 14,025,705 | 2,687,026 | 23,415,256 | 1.32 |
| 698       | 19 | 2,925  | 9,803,114  | 1,651,801  | 7,226,159  | 2,895,274 | 11,773,234 | 1.20 |
| 698       | 20 | 659    | 2,477,875  | 228,113    | 1,328,474  | 1,139,413 | 2,696,000  | 1.09 |
| 698       | 21 | 10     | 30,262     | -          | -          | 8,523     | 8,523      | 0.28 |
| All Other | 0  | 37,578 | 6,820,433  | 6,355,024  | -          | -         | 6,355,024  | 0.93 |
| All Other | 1  | 26,182 | 7,512,688  | 9,435,881  | -          | -         | 9,435,881  | 1.26 |
| All Other | 2  | 20,640 | 7,859,844  | 12,175,923 | -          | -         | 12,175,923 | 1.55 |
| All Other | 3  | 17,127 | 8,089,349  | 10,495,573 | -          | -         | 10,495,573 | 1.30 |
| All Other | 4  | 14,812 | 8,630,499  | 10,506,493 | -          | -         | 10,506,493 | 1.22 |
| All Other | 5  | 13,023 | 9,228,178  | 11,798,478 | -          | -         | 11,798,478 | 1.28 |
| All Other | 6  | 11,534 | 9,771,619  | 11,592,566 | 108,281    | -         | 11,700,848 | 1.20 |
| All Other | 7  | 10,322 | 10,251,537 | 9,494,345  | 23,293     | -         | 9,517,638  | 0.93 |
| All Other | 8  | 9,254  | 10,382,306 | 12,647,381 | -          | -         | 12,647,381 | 1.22 |
| All Other | 9  | 8,308  | 10,417,286 | 12,264,739 | 158,693    | -         | 12,423,432 | 1.19 |
| All Other | 10 | 7,452  | 10,288,191 | 12,714,225 | -          | -         | 12,714,225 | 1.24 |
| All Other | 11 | 6,691  | 10,143,225 | 10,333,140 | -          | -         | 10,333,140 | 1.02 |
| All Other | 12 | 6,041  | 10,094,073 | 11,445,732 | 217,616    | -         | 11,663,348 | 1.16 |
| All Other | 13 | 5,445  | 9,943,707  | 10,451,338 | 190,167    | -         | 10,641,505 | 1.07 |
| All Other | 14 | 4,851  | 9,685,897  | 11,001,905 | 157,477    | 164       | 11,159,546 | 1.15 |
| All Other | 15 | 4,317  | 9,403,780  | 9,138,863  | 89,806     | 3,905     | 9,232,574  | 0.98 |
| All Other | 16 | 3,851  | 9,114,057  | 10,775,185 | 976,418    | 11,699    | 11,763,302 | 1.29 |
| All Other | 17 | 3,371  | 8,522,105  | 9,727,579  | 1,784,528  | 10,825    | 11,522,931 | 1.35 |
| All Other | 18 | 2,947  | 8,129,114  | 8,866,970  | 719,217    | 66,220    | 9,652,407  | 1.19 |
| All Other | 19 | 2,501  | 7,526,246  | 7,503,067  | 1,092,473  | 99,048    | 8,694,587  | 1.16 |
| All Other | 20 | 2,036  | 6,835,917  | 6,738,228  | 731,423    | 113,432   | 7,583,083  | 1.11 |
| All Other | 21 | 1,612  | 5,984,203  | 5,665,686  | 963,044    | 151,761   | 6,780,491  | 1.13 |
| All Other | 22 | 1,281  | 5,257,451  | 5,157,686  | 368,762    | 73,273    | 5,599,720  | 1.07 |
| All Other | 23 | 1,046  | 4,629,166  | 3,314,329  | 727,625    | 34,484    | 4,076,438  | 0.88 |
| All Other | 24 | 865    | 4,170,948  | 3,194,625  | 733,175    | 94,837    | 4,022,637  | 0.96 |
| All Other | 25 | 687    | 3,614,831  | 1,401,223  | 694,071    | 147,921   | 2,243,215  | 0.62 |
| All Other | 26 | 517    | 3,003,680  | 892,731    | 289,626    | 129,726   | 1,312,083  | 0.44 |
| All Other | 27 | 375    | 2,433,460  | 746,152    | 637,764    | 289,594   | 1,673,510  | 0.69 |
| All Other | 28 | 212    | 1,408,291  | 272,259    | 263,580    | 114,442   | 650,281    | 0.46 |
| All Other | 29 | 130    | 853,459    | 153,284    | 296,008    | 112,239   | 561,531    | 0.66 |
| All Other | 30 | 58     | 372,205    | 172,326    | 209,194    | 61,087    | 442,607    | 1.19 |
| All Other | 31 | 16     | 88,506     | 1,469      | 19,465     | 32,889    | 53,823     | 0.61 |

**Attachment I**  
**Ability Insurance Company and Medico Insurance Company**  
**Claim Cost Actual to Expected Study**  
**A/E Ratio by Attained Age**  
Actual Experience through 6/30/2020  
Expected Claim Cost based on 2009 Milliman LTC Guidelines

| <u>Policy Form</u> | <u>Duration</u> | <u>Exposure Amount</u> | <u>Expected Claim Cost</u> | <u>Actual Paid Claim Cost</u> | <u>Actual Reserve Amount</u> | <u>Actual IBNR</u> | <u>Actual Claim Cost</u> | <u>Claim Cost A:E</u> |
|--------------------|-----------------|------------------------|----------------------------|-------------------------------|------------------------------|--------------------|--------------------------|-----------------------|
| 201                | 54              | 365.35                 | 24,354                     | -                             | -                            | 11                 | 11                       | 0.00                  |
| 201                | 55              | 450.22                 | 30,837                     | -                             | -                            | 121                | 121                      | 0.00                  |
| 201                | 56              | 541.52                 | 41,359                     | -                             | -                            | 491                | 491                      | 0.01                  |
| 201                | 57              | 624.26                 | 52,526                     | -                             | -                            | 108                | 108                      | 0.00                  |
| 201                | 58              | 731.46                 | 67,361                     | -                             | -                            | 433                | 433                      | 0.01                  |
| 201                | 59              | 895.62                 | 89,059                     | 1,405                         | -                            | 286                | 1,692                    | 0.02                  |
| 201                | 60              | 1,074.09               | 117,677                    | 2,707                         | -                            | 374                | 3,081                    | 0.03                  |
| 201                | 61              | 1,230.53               | 152,312                    | 11,608                        | -                            | 975                | 12,582                   | 0.08                  |
| 201                | 62              | 1,394.68               | 192,415                    | -                             | -                            | 1,181              | 1,181                    | 0.01                  |
| 201                | 63              | 1,609.44               | 235,813                    | 559,981                       | 258,616                      | 668                | 819,265                  | 3.47                  |
| 201                | 64              | 1,890.03               | 292,425                    | 832,629                       | -                            | 2,886              | 835,516                  | 2.86                  |
| 201                | 65              | 2,361.12               | 365,263                    | 113,946                       | -                            | 2,410              | 116,356                  | 0.32                  |
| 201                | 66              | 2,600.14               | 454,546                    | 315,890                       | -                            | 4,521              | 320,411                  | 0.70                  |
| 201                | 67              | 2,857.03               | 557,002                    | 32,364                        | -                            | 6,272              | 38,635                   | 0.07                  |
| 201                | 68              | 3,080.49               | 687,429                    | 648,291                       | 202,833                      | 5,703              | 856,827                  | 1.25                  |
| 201                | 69              | 3,253.75               | 837,205                    | 209,912                       | -                            | 10,015             | 219,927                  | 0.26                  |
| 201                | 70              | 3,442.00               | 1,023,807                  | 1,654,403                     | -                            | 13,609             | 1,668,012                | 1.63                  |
| 201                | 71              | 3,552.18               | 1,223,875                  | 1,409,517                     | 264,734                      | 17,012             | 1,691,263                | 1.38                  |
| 201                | 72              | 3,663.27               | 1,444,899                  | 1,354,974                     | 431,823                      | 30,943             | 1,817,740                | 1.26                  |
| 201                | 73              | 3,728                  | 1,752,600                  | 2,394,312                     | 118,353                      | 31,612             | 2,544,277                | 1.45                  |
| 201                | 74              | 3,764                  | 2,104,645                  | 838,674                       | 271,767                      | 41,656             | 1,152,097                | 0.55                  |
| 201                | 75              | 3,795                  | 2,519,134                  | 2,349,798                     | -                            | 51,570             | 2,401,367                | 0.95                  |
| 201                | 76              | 3,768                  | 2,994,007                  | 3,211,780                     | 416,874                      | 82,731             | 3,711,386                | 1.24                  |
| 201                | 77              | 3,690                  | 3,457,638                  | 2,809,735                     | 998,645                      | 85,366             | 3,893,745                | 1.13                  |
| 201                | 78              | 3,552                  | 3,708,165                  | 3,181,509                     | 1,197,980                    | 79,291             | 4,458,780                | 1.20                  |
| 201                | 79              | 3,438                  | 4,032,885                  | 4,808,868                     | 471,103                      | 124,264            | 5,404,235                | 1.34                  |
| 201                | 80              | 3,245                  | 4,306,839                  | 4,518,658                     | 1,256,078                    | 175,082            | 5,949,817                | 1.38                  |
| 201                | 81              | 3,001                  | 4,525,794                  | 5,057,644                     | 858,947                      | 193,688            | 6,110,279                | 1.35                  |
| 201                | 82              | 2,684                  | 4,652,263                  | 6,333,777                     | 861,672                      | 208,816            | 7,404,265                | 1.59                  |
| 201                | 83              | 2,344                  | 4,707,474                  | 7,164,335                     | 2,030,395                    | 146,771            | 9,341,501                | 1.98                  |
| 201                | 84              | 2,000                  | 4,591,900                  | 6,542,370                     | 2,424,939                    | 146,523            | 9,113,832                | 1.98                  |
| 201                | 85              | 1,719                  | 4,495,451                  | 5,576,855                     | 708,718                      | 167,293            | 6,452,866                | 1.44                  |
| 201                | 86              | 1,442                  | 4,374,512                  | 5,949,139                     | 1,063,212                    | 119,365            | 7,131,716                | 1.63                  |
| 201                | 87              | 1,187                  | 4,150,850                  | 3,146,222                     | 379,530                      | 117,969            | 3,643,721                | 0.88                  |
| 201                | 88              | 975                    | 3,732,705                  | 3,750,455                     | 1,265,907                    | 99,339             | 5,115,701                | 1.37                  |
| 201                | 89              | 766                    | 3,168,492                  | 4,026,792                     | 881,141                      | 93,133             | 5,001,066                | 1.58                  |
| 201                | 90              | 574                    | 2,605,281                  | 3,315,170                     | 681,576                      | 70,291             | 4,067,037                | 1.56                  |
| 201                | 91              | 423                    | 2,064,635                  | 2,707,198                     | 394,101                      | 69,927             | 3,171,226                | 1.54                  |
| 201                | 92              | 293                    | 1,484,685                  | 1,689,810                     | 596,086                      | 61,165             | 2,347,062                | 1.58                  |
| 201                | 93              | 197                    | 1,002,155                  | 1,188,325                     | 197,099                      | 43,274             | 1,428,698                | 1.43                  |
| 201                | 94              | 126                    | 620,097                    | 662,573                       | 167,018                      | 18,338             | 847,929                  | 1.37                  |
| 201                | 95              | 83                     | 397,386                    | 195,143                       | 67,656                       | 22,946             | 285,745                  | 0.72                  |
| 201                | 96              | 55                     | 272,154                    | 327,082                       | 42,672                       | 14,556             | 384,311                  | 1.41                  |
| 201                | 97              | 28                     | 132,094                    | 66,941                        | -                            | 7,297              | 74,237                   | 0.56                  |
| 201                | 98              | 19                     | 94,018                     | 62,185                        | -                            | 10,851             | 73,036                   | 0.78                  |
| 201                | 99              | 9                      | 47,988                     | 44,365                        | -                            | 2,991              | 47,357                   | 0.99                  |
| 201                | 100             | 5                      | 30,647                     | 18,308                        | -                            | 949                | 19,257                   | 0.63                  |
| 201                | 101             | 4                      | 24,169                     | -                             | -                            | 955                | 955                      | 0.04                  |
| 201                | 102             | 2                      | 18,398                     | 58,479                        | 85,001                       | 419                | 143,899                  | 7.82                  |
| 201                | 103             | 1                      | 2,275                      | -                             | -                            | 3,473              | 3,473                    | 1.53                  |
| 201                | 104             | 0                      | 258                        | -                             | -                            | -                  | -                        | -                     |

|     |     |       |           |           |         |         |           |      |
|-----|-----|-------|-----------|-----------|---------|---------|-----------|------|
| 692 | 54  | 166   | 9,550     | -         | -       | -       | -         | -    |
| 692 | 55  | 198   | 12,124    | -         | -       | -       | -         | -    |
| 692 | 56  | 231   | 15,793    | -         | -       | -       | -         | -    |
| 692 | 57  | 270   | 20,650    | -         | -       | -       | -         | -    |
| 692 | 58  | 315   | 27,277    | -         | -       | -       | -         | -    |
| 692 | 59  | 379   | 35,079    | -         | -       | 0       | 0         | 0.00 |
| 692 | 60  | 509   | 48,542    | 6,261     | -       | 6       | 6,268     | 0.13 |
| 692 | 61  | 594   | 66,263    | 5,334     | -       | 56      | 5,390     | 0.08 |
| 692 | 62  | 713   | 89,855    | 13,233    | -       | 139     | 13,372    | 0.15 |
| 692 | 63  | 864   | 113,767   | 2,020     | -       | 457     | 2,477     | 0.02 |
| 692 | 64  | 1,122 | 146,910   | 1,776     | -       | 0       | 1,777     | 0.01 |
| 692 | 65  | 1,603 | 202,444   | 2,056     | -       | 9       | 2,065     | 0.01 |
| 692 | 66  | 1,834 | 269,447   | 9,280     | -       | 86      | 9,367     | 0.03 |
| 692 | 67  | 2,052 | 342,755   | 21,659    | -       | 451     | 22,110    | 0.06 |
| 692 | 68  | 2,274 | 440,513   | 207,176   | -       | 122     | 207,298   | 0.47 |
| 692 | 69  | 2,472 | 561,243   | 81,238    | -       | 186     | 81,424    | 0.15 |
| 692 | 70  | 2,691 | 724,350   | 519,386   | -       | 1,173   | 520,559   | 0.72 |
| 692 | 71  | 2,889 | 921,635   | 476,492   | -       | 2,706   | 479,197   | 0.52 |
| 692 | 72  | 3,073 | 1,148,475 | 1,825,586 | -       | 2,603   | 1,828,188 | 1.59 |
| 692 | 73  | 3,199 | 1,430,426 | 1,233,382 | -       | 4,119   | 1,237,501 | 0.87 |
| 692 | 74  | 3,315 | 1,784,444 | 2,713,346 | 152,756 | 7,686   | 2,873,787 | 1.61 |
| 692 | 75  | 3,364 | 2,192,765 | 2,545,616 | 211,616 | 6,232   | 2,763,464 | 1.26 |
| 692 | 76  | 3,379 | 2,680,173 | 2,543,543 | -       | 8,319   | 2,551,862 | 0.95 |
| 692 | 77  | 3,376 | 3,257,822 | 3,583,872 | 99,512  | 12,785  | 3,696,169 | 1.13 |
| 692 | 78  | 3,367 | 3,703,284 | 4,268,259 | 166,367 | 17,889  | 4,452,516 | 1.20 |
| 692 | 79  | 3,304 | 4,160,163 | 5,353,426 | 284,508 | 22,269  | 5,660,203 | 1.36 |
| 692 | 80  | 3,177 | 4,634,959 | 5,807,249 | 448,232 | 18,553  | 6,274,034 | 1.35 |
| 692 | 81  | 2,963 | 5,045,722 | 5,908,400 | -       | 26,634  | 5,935,034 | 1.18 |
| 692 | 82  | 2,752 | 5,389,329 | 5,759,453 | 699,412 | 51,308  | 6,510,173 | 1.21 |
| 692 | 83  | 2,532 | 5,766,651 | 6,738,759 | 626,613 | 64,947  | 7,430,319 | 1.29 |
| 692 | 84  | 2,285 | 6,072,211 | 7,458,425 | 466,493 | 89,243  | 8,014,161 | 1.32 |
| 692 | 85  | 2,025 | 6,250,033 | 6,938,364 | 846,530 | 86,544  | 7,871,438 | 1.26 |
| 692 | 86  | 1,761 | 6,280,543 | 7,147,807 | 940,016 | 100,253 | 8,188,076 | 1.30 |
| 692 | 87  | 1,495 | 6,250,915 | 5,447,842 | 903,380 | 108,381 | 6,459,603 | 1.03 |
| 692 | 88  | 1,262 | 5,834,310 | 5,387,876 | 848,755 | 127,108 | 6,363,739 | 1.09 |
| 692 | 89  | 1,026 | 5,247,022 | 5,270,295 | 567,050 | 133,880 | 5,971,225 | 1.14 |
| 692 | 90  | 795   | 4,299,620 | 3,727,786 | 774,466 | 86,459  | 4,588,711 | 1.07 |
| 692 | 91  | 598   | 3,560,790 | 3,613,113 | 751,265 | 93,794  | 4,458,171 | 1.25 |
| 692 | 92  | 435   | 2,849,397 | 3,427,191 | 764,129 | 57,851  | 4,249,171 | 1.49 |
| 692 | 93  | 299   | 1,976,209 | 2,250,439 | 170,638 | 45,620  | 2,466,697 | 1.25 |
| 692 | 94  | 213   | 1,400,668 | 1,302,125 | 121,813 | 33,651  | 1,457,590 | 1.04 |
| 692 | 95  | 144   | 966,450   | 550,063   | 77,851  | 37,255  | 665,169   | 0.69 |
| 692 | 96  | 98    | 678,431   | 566,720   | 121,245 | 20,969  | 708,934   | 1.04 |
| 692 | 97  | 56    | 366,454   | 326,383   | 46,032  | 5,759   | 378,174   | 1.03 |
| 692 | 98  | 34    | 218,126   | 150,351   | -       | 7,227   | 157,579   | 0.72 |
| 692 | 99  | 21    | 140,210   | 157,525   | -       | 3,997   | 161,523   | 1.15 |
| 692 | 100 | 11    | 76,414    | -         | -       | 2,632   | 2,632     | 0.03 |
| 692 | 101 | 8     | 57,880    | 42,413    | 37,956  | 2,048   | 82,417    | 1.42 |
| 692 | 102 | 3     | 27,093    | -         | -       | 2,495   | 2,495     | 0.09 |
| 692 | 103 | 1     | 9,424     | -         | -       | 244     | 244       | 0.03 |
| 692 | 104 | 1     | 6,314     | -         | -       | 2,017   | 2,017     | 0.32 |

|     |     |        |            |            |           |         |            |      |
|-----|-----|--------|------------|------------|-----------|---------|------------|------|
| 694 | 54  | 2,034  | 157,549    | 29,067     | -         | 685     | 29,752     | 0.19 |
| 694 | 55  | 2,308  | 188,499    | 18,161     | -         | 1,066   | 19,227     | 0.10 |
| 694 | 56  | 2,642  | 234,149    | 447,996    | 93,793    | 1,359   | 543,148    | 2.32 |
| 694 | 57  | 3,058  | 291,660    | 4,473      | -         | 1,885   | 6,358      | 0.02 |
| 694 | 58  | 3,583  | 365,190    | 138,738    | -         | 1,366   | 140,104    | 0.38 |
| 694 | 59  | 4,242  | 465,953    | 58,029     | -         | 2,271   | 60,300     | 0.13 |
| 694 | 60  | 5,215  | 605,935    | 203,348    | -         | 1,870   | 205,219    | 0.34 |
| 694 | 61  | 5,823  | 766,257    | 64,139     | -         | 2,198   | 66,337     | 0.09 |
| 694 | 62  | 6,667  | 972,177    | 239,835    | -         | 4,142   | 243,977    | 0.25 |
| 694 | 63  | 7,711  | 1,187,025  | 941,191    | -         | 4,253   | 945,444    | 0.80 |
| 694 | 64  | 8,987  | 1,462,750  | 455,078    | 74,742    | 7,036   | 536,856    | 0.37 |
| 694 | 65  | 11,677 | 1,889,127  | 2,155,991  | 155,158   | 8,411   | 2,319,559  | 1.23 |
| 694 | 66  | 12,787 | 2,382,531  | 561,031    | 376,870   | 10,887  | 948,788    | 0.40 |
| 694 | 67  | 13,807 | 2,913,417  | 2,403,222  | -         | 22,456  | 2,425,678  | 0.83 |
| 694 | 68  | 14,672 | 3,561,199  | 3,294,894  | 245,321   | 22,413  | 3,562,628  | 1.00 |
| 694 | 69  | 15,491 | 4,299,038  | 4,417,393  | 505,359   | 30,034  | 4,952,785  | 1.15 |
| 694 | 70  | 16,233 | 5,215,734  | 4,299,511  | 520,393   | 31,692  | 4,851,597  | 0.93 |
| 694 | 71  | 16,832 | 6,326,168  | 5,548,243  | 228,793   | 36,854  | 5,813,889  | 0.92 |
| 694 | 72  | 17,395 | 7,586,128  | 5,021,222  | 246,600   | 44,742  | 5,312,564  | 0.70 |
| 694 | 73  | 17,745 | 9,218,929  | 5,822,735  | 478,907   | 48,607  | 6,350,248  | 0.69 |
| 694 | 74  | 18,045 | 11,104,413 | 11,604,097 | 525,172   | 69,031  | 12,198,300 | 1.10 |
| 694 | 75  | 18,141 | 13,328,033 | 11,116,198 | 1,678,391 | 110,961 | 12,905,551 | 0.97 |
| 694 | 76  | 18,041 | 15,883,066 | 17,164,873 | 1,951,881 | 166,405 | 19,283,159 | 1.21 |
| 694 | 77  | 17,700 | 18,552,472 | 18,460,429 | 1,379,112 | 252,450 | 20,091,992 | 1.08 |
| 694 | 78  | 17,250 | 20,301,236 | 20,866,450 | 4,003,764 | 276,747 | 25,146,961 | 1.24 |
| 694 | 79  | 16,627 | 21,993,235 | 22,116,759 | 2,838,116 | 311,022 | 25,265,897 | 1.15 |
| 694 | 80  | 15,930 | 23,775,757 | 31,097,294 | 5,184,687 | 401,173 | 36,683,155 | 1.54 |
| 694 | 81  | 14,900 | 25,020,669 | 32,091,130 | 7,153,435 | 491,610 | 39,736,175 | 1.59 |
| 694 | 82  | 13,725 | 25,940,694 | 32,277,289 | 7,150,974 | 641,536 | 40,069,799 | 1.54 |
| 694 | 83  | 12,427 | 26,645,775 | 30,044,268 | 7,054,405 | 740,529 | 37,839,202 | 1.42 |
| 694 | 84  | 11,026 | 26,979,477 | 25,007,352 | 6,684,451 | 796,630 | 32,488,433 | 1.20 |
| 694 | 85  | 9,722  | 27,042,838 | 26,760,943 | 5,810,821 | 857,840 | 33,429,604 | 1.24 |
| 694 | 86  | 8,232  | 26,203,757 | 29,887,841 | 4,994,406 | 732,537 | 35,614,783 | 1.36 |
| 694 | 87  | 6,760  | 24,504,001 | 24,462,586 | 4,541,662 | 656,572 | 29,660,820 | 1.21 |
| 694 | 88  | 5,486  | 21,163,978 | 22,459,297 | 3,551,058 | 553,813 | 26,564,168 | 1.26 |
| 694 | 89  | 4,396  | 17,907,536 | 22,446,101 | 4,659,171 | 388,562 | 27,493,834 | 1.54 |
| 694 | 90  | 3,374  | 14,713,896 | 15,796,684 | 2,081,038 | 331,655 | 18,209,376 | 1.24 |
| 694 | 91  | 2,529  | 11,902,743 | 12,296,573 | 1,485,299 | 268,534 | 14,050,406 | 1.18 |
| 694 | 92  | 1,853  | 9,478,859  | 10,691,607 | 1,879,460 | 209,591 | 12,780,659 | 1.35 |
| 694 | 93  | 1,273  | 6,565,500  | 7,311,676  | 1,310,767 | 179,780 | 8,802,224  | 1.34 |
| 694 | 94  | 853    | 4,334,486  | 4,998,892  | 1,325,455 | 119,376 | 6,443,724  | 1.49 |
| 694 | 95  | 582    | 2,962,834  | 3,590,903  | 559,863   | 103,959 | 4,254,724  | 1.44 |
| 694 | 96  | 368    | 1,938,118  | 2,205,617  | 380,391   | 74,998  | 2,661,006  | 1.37 |
| 694 | 97  | 215    | 1,113,465  | 1,313,150  | 331,021   | 31,301  | 1,675,472  | 1.50 |
| 694 | 98  | 122    | 611,106    | 913,827    | 107,772   | 22,368  | 1,043,967  | 1.71 |
| 694 | 99  | 67     | 339,180    | 138,910    | 106,148   | 14,574  | 259,632    | 0.77 |
| 694 | 100 | 41     | 227,274    | 171,587    | 88,860    | 4,444   | 264,892    | 1.17 |
| 694 | 101 | 25     | 156,225    | 45,185     | 48,731    | 7,782   | 101,698    | 0.65 |
| 694 | 102 | 17     | 110,449    | 71,464     | 131,463   | 1,248   | 204,175    | 1.85 |
| 694 | 103 | 7      | 43,896     | 42,903     | 63,017    | 4,010   | 109,930    | 2.50 |
| 694 | 104 | 4      | 18,011     | -          | -         | 2,598   | 2,598      | 0.14 |
| 694 | 105 | 2      | 12,539     | -          | -         | -       | -          | -    |
| 694 | 106 | 0      | 2,351      | -          | -         | -       | -          | -    |

|     |     |       |           |           |           |         |           |      |
|-----|-----|-------|-----------|-----------|-----------|---------|-----------|------|
| 695 | 54  | 994   | 139,260   | -         | -         | 1,246   | 1,246     | 0.01 |
| 695 | 55  | 1,071 | 160,718   | 3,040     | -         | 1,311   | 4,350     | 0.03 |
| 695 | 56  | 1,166 | 188,705   | 95,805    | -         | 2,122   | 97,927    | 0.52 |
| 695 | 57  | 1,279 | 223,185   | 197,898   | -         | 4,759   | 202,657   | 0.91 |
| 695 | 58  | 1,417 | 261,189   | 3,895     | -         | 5,956   | 9,851     | 0.04 |
| 695 | 59  | 1,589 | 306,482   | 16,876    | -         | 3,796   | 20,672    | 0.07 |
| 695 | 60  | 1,838 | 365,472   | 19,692    | -         | 4,854   | 24,545    | 0.07 |
| 695 | 61  | 1,929 | 435,010   | 6,810     | -         | 4,075   | 10,885    | 0.03 |
| 695 | 62  | 2,067 | 506,623   | 386,391   | 586,011   | 6,362   | 978,764   | 1.93 |
| 695 | 63  | 2,252 | 570,122   | 213,054   | -         | 6,219   | 219,273   | 0.38 |
| 695 | 64  | 2,556 | 662,597   | 165,892   | 122,910   | 6,220   | 295,023   | 0.45 |
| 695 | 65  | 3,257 | 802,630   | 799,309   | -         | 10,990  | 810,299   | 1.01 |
| 695 | 66  | 3,395 | 937,038   | 1,012,678 | -         | 8,977   | 1,021,655 | 1.09 |
| 695 | 67  | 3,527 | 1,087,229 | 563,375   | -         | 26,896  | 590,271   | 0.54 |
| 695 | 68  | 3,600 | 1,264,729 | 333,820   | -         | 32,206  | 366,026   | 0.29 |
| 695 | 69  | 3,670 | 1,434,622 | 1,503,965 | -         | 35,329  | 1,539,294 | 1.07 |
| 695 | 70  | 3,705 | 1,623,158 | 1,327,118 | 276,513   | 33,165  | 1,636,797 | 1.01 |
| 695 | 71  | 3,692 | 1,851,151 | 1,486,847 | 466,758   | 42,632  | 1,996,236 | 1.08 |
| 695 | 72  | 3,684 | 2,110,390 | 643,482   | 337,242   | 39,286  | 1,020,011 | 0.48 |
| 695 | 73  | 3,665 | 2,449,525 | 2,726,927 | 621,521   | 38,509  | 3,386,957 | 1.38 |
| 695 | 74  | 3,585 | 2,810,910 | 2,251,563 | 419,528   | 46,718  | 2,717,809 | 0.97 |
| 695 | 75  | 3,521 | 3,272,361 | 4,246,329 | 888,774   | 58,651  | 5,193,753 | 1.59 |
| 695 | 76  | 3,391 | 3,745,679 | 3,989,615 | 442,011   | 74,588  | 4,506,213 | 1.20 |
| 695 | 77  | 3,234 | 4,266,447 | 3,238,650 | 1,398,394 | 92,477  | 4,729,521 | 1.11 |
| 695 | 78  | 3,073 | 4,604,021 | 4,856,703 | 1,534,902 | 154,173 | 6,545,778 | 1.42 |
| 695 | 79  | 2,853 | 4,831,164 | 6,877,390 | 1,163,468 | 178,233 | 8,219,090 | 1.70 |
| 695 | 80  | 2,607 | 4,858,672 | 7,247,853 | 2,222,310 | 166,594 | 9,636,757 | 1.98 |
| 695 | 81  | 2,369 | 4,942,879 | 5,378,580 | 2,170,027 | 245,258 | 7,793,865 | 1.58 |
| 695 | 82  | 2,138 | 4,914,647 | 5,888,906 | 1,017,095 | 243,052 | 7,149,053 | 1.45 |
| 695 | 83  | 1,884 | 4,952,371 | 4,732,946 | 1,053,511 | 298,182 | 6,084,639 | 1.23 |
| 695 | 84  | 1,616 | 4,819,667 | 6,169,092 | 2,424,933 | 267,704 | 8,861,729 | 1.84 |
| 695 | 85  | 1,345 | 4,543,786 | 3,737,910 | 1,690,633 | 320,228 | 5,748,771 | 1.27 |
| 695 | 86  | 1,086 | 4,167,725 | 4,715,776 | 1,026,092 | 301,820 | 6,043,688 | 1.45 |
| 695 | 87  | 831   | 3,632,108 | 3,199,211 | 875,985   | 357,645 | 4,432,841 | 1.22 |
| 695 | 88  | 631   | 2,872,954 | 2,127,167 | 925,585   | 201,459 | 3,254,211 | 1.13 |
| 695 | 89  | 447   | 2,023,187 | 2,037,328 | 650,768   | 108,245 | 2,796,342 | 1.38 |
| 695 | 90  | 317   | 1,583,996 | 1,897,966 | 298,109   | 90,771  | 2,286,846 | 1.44 |
| 695 | 91  | 222   | 1,228,726 | 764,047   | 431,426   | 51,350  | 1,246,823 | 1.01 |
| 695 | 92  | 154   | 965,783   | 974,813   | 309,639   | 66,136  | 1,350,588 | 1.40 |
| 695 | 93  | 97    | 589,191   | 226,307   | 85,421    | 43,220  | 354,948   | 0.60 |
| 695 | 94  | 66    | 385,340   | 328,952   | -         | 37,249  | 366,201   | 0.95 |
| 695 | 95  | 44    | 282,171   | 143,984   | 1,923     | 20,714  | 166,622   | 0.59 |
| 695 | 96  | 30    | 233,181   | 317,294   | 32,908    | 8,126   | 358,328   | 1.54 |
| 695 | 97  | 12    | 123,314   | 343,402   | -         | 4,454   | 347,856   | 2.82 |
| 695 | 98  | 6     | 66,814    | 53,909    | -         | 3,338   | 57,247    | 0.86 |
| 695 | 99  | 3     | 25,943    | -         | -         | -       | -         | -    |
| 695 | 100 | 2     | 16,970    | 5,663     | -         | -       | 5,663     | 0.33 |
| 695 | 101 | 0     | 0         | -         | -         | -       | -         | -    |

|     |     |       |            |            |           |         |            |      |
|-----|-----|-------|------------|------------|-----------|---------|------------|------|
| 698 | 25  | 4     | 24         | -          | -         | -       | -          | -    |
| 698 | 26  | 15    | 99         | -          | -         | -       | -          | -    |
| 698 | 27  | 23    | 187        | -          | -         | -       | -          | -    |
| 698 | 28  | 28    | 270        | -          | -         | -       | -          | -    |
| 698 | 29  | 31    | 345        | -          | -         | -       | -          | -    |
| 698 | 30  | 41    | 459        | -          | -         | -       | -          | -    |
| 698 | 31  | 48    | 618        | -          | -         | -       | -          | -    |
| 698 | 32  | 56    | 894        | -          | -         | -       | -          | -    |
| 698 | 33  | 63    | 1,106      | -          | -         | -       | -          | -    |
| 698 | 34  | 82    | 1,604      | -          | -         | 0       | 0          | 0.00 |
| 698 | 35  | 95    | 2,108      | -          | -         | 0       | 0          | 0.00 |
| 698 | 36  | 113   | 2,797      | -          | -         | 1       | 1          | 0.00 |
| 698 | 37  | 141   | 3,820      | -          | -         | 1       | 1          | 0.00 |
| 698 | 38  | 167   | 5,039      | -          | -         | 3       | 3          | 0.00 |
| 698 | 39  | 192   | 6,378      | -          | -         | 18      | 18         | 0.00 |
| 698 | 40  | 247   | 8,428      | -          | -         | 52      | 52         | 0.01 |
| 698 | 41  | 268   | 10,774     | -          | -         | 5       | 5          | 0.00 |
| 698 | 42  | 283   | 13,075     | -          | -         | 25      | 25         | 0.00 |
| 698 | 43  | 307   | 15,828     | -          | -         | 31      | 31         | 0.00 |
| 698 | 44  | 338   | 18,980     | -          | -         | 164     | 164        | 0.01 |
| 698 | 45  | 387   | 23,062     | 105,098    | 71,442    | 84      | 176,624    | 7.66 |
| 698 | 46  | 456   | 28,424     | 2,905      | -         | 158     | 3,062      | 0.11 |
| 698 | 47  | 523   | 34,701     | 200        | -         | 305     | 505        | 0.01 |
| 698 | 48  | 587   | 40,272     | 315        | -         | 260     | 575        | 0.01 |
| 698 | 49  | 676   | 48,373     | 405,313    | -         | 320     | 405,632    | 8.39 |
| 698 | 50  | 855   | 60,304     | 6,438      | -         | 293     | 6,731      | 0.11 |
| 698 | 51  | 941   | 74,393     | 2,929      | -         | 436     | 3,365      | 0.05 |
| 698 | 52  | 1,051 | 89,952     | 39,384     | -         | 742     | 40,125     | 0.45 |
| 698 | 53  | 1,177 | 108,384    | 577        | -         | 800     | 1,377      | 0.01 |
| 698 | 54  | 1,310 | 128,426    | 5,204      | -         | 794     | 5,998      | 0.05 |
| 698 | 55  | 1,484 | 155,671    | 24,466     | -         | 854     | 25,320     | 0.16 |
| 698 | 56  | 1,700 | 195,841    | 281,816    | 56,049    | 1,774   | 339,639    | 1.73 |
| 698 | 57  | 1,905 | 242,898    | 408,043    | -         | 1,911   | 409,954    | 1.69 |
| 698 | 58  | 2,196 | 300,543    | 5,072      | -         | 1,544   | 6,616      | 0.02 |
| 698 | 59  | 2,578 | 382,224    | 507,000    | 65,259    | 1,652   | 573,911    | 1.50 |
| 698 | 60  | 3,102 | 491,576    | 13,543     | -         | 1,600   | 15,144     | 0.03 |
| 698 | 61  | 3,405 | 619,809    | 159,294    | -         | 2,100   | 161,394    | 0.26 |
| 698 | 62  | 3,805 | 776,279    | 185,564    | -         | 2,431   | 187,995    | 0.24 |
| 698 | 63  | 4,298 | 936,902    | 637,103    | 508,399   | 4,581   | 1,150,084  | 1.23 |
| 698 | 64  | 4,953 | 1,138,086  | 549,143    | -         | 6,933   | 556,076    | 0.49 |
| 698 | 65  | 6,133 | 1,429,985  | 843,538    | 125,885   | 9,862   | 979,284    | 0.68 |
| 698 | 66  | 6,617 | 1,759,433  | 780,841    | -         | 13,941  | 794,782    | 0.45 |
| 698 | 67  | 7,028 | 2,102,806  | 1,785,555  | 156,810   | 29,905  | 1,972,270  | 0.94 |
| 698 | 68  | 7,380 | 2,503,597  | 527,819    | -         | 22,925  | 550,743    | 0.22 |
| 698 | 69  | 7,758 | 2,975,486  | 2,061,492  | 499,026   | 21,549  | 2,582,067  | 0.87 |
| 698 | 70  | 8,198 | 3,615,756  | 2,231,493  | 41,222    | 27,630  | 2,300,345  | 0.64 |
| 698 | 71  | 8,585 | 4,380,786  | 2,709,438  | 521,670   | 33,157  | 3,264,265  | 0.75 |
| 698 | 72  | 8,951 | 5,227,774  | 3,830,921  | 234,085   | 46,268  | 4,111,274  | 0.79 |
| 698 | 73  | 9,161 | 6,291,548  | 7,820,436  | 896,505   | 72,263  | 8,789,205  | 1.40 |
| 698 | 74  | 9,364 | 7,535,315  | 7,620,649  | 969,673   | 80,527  | 8,670,848  | 1.15 |
| 698 | 75  | 9,436 | 8,903,351  | 9,155,482  | 509,659   | 113,282 | 9,778,423  | 1.10 |
| 698 | 76  | 9,439 | 10,495,013 | 14,608,003 | 2,894,942 | 181,660 | 17,684,605 | 1.69 |
| 698 | 77  | 9,272 | 12,141,142 | 10,488,989 | 2,045,754 | 301,175 | 12,835,919 | 1.06 |
| 698 | 78  | 9,078 | 13,193,705 | 13,602,295 | 1,944,619 | 248,103 | 15,795,017 | 1.20 |
| 698 | 79  | 8,800 | 14,182,299 | 14,919,735 | 4,262,806 | 229,892 | 19,412,433 | 1.37 |
| 698 | 80  | 8,498 | 15,294,212 | 17,551,367 | 3,636,855 | 245,020 | 21,433,243 | 1.40 |
| 698 | 81  | 8,049 | 16,394,649 | 20,391,653 | 4,921,344 | 395,415 | 25,708,411 | 1.57 |
| 698 | 82  | 7,411 | 16,996,385 | 21,666,491 | 5,668,235 | 594,649 | 27,929,376 | 1.64 |
| 698 | 83  | 6,708 | 17,625,495 | 18,941,785 | 4,774,925 | 694,929 | 24,411,638 | 1.39 |
| 698 | 84  | 5,946 | 17,924,499 | 22,223,389 | 6,872,223 | 535,330 | 29,630,942 | 1.65 |
| 698 | 85  | 5,114 | 17,360,133 | 21,132,750 | 3,670,484 | 394,540 | 25,197,774 | 1.45 |
| 698 | 86  | 4,407 | 17,093,154 | 22,272,759 | 3,753,214 | 412,062 | 26,438,035 | 1.55 |
| 698 | 87  | 3,742 | 16,751,815 | 18,667,147 | 3,256,785 | 418,155 | 22,342,087 | 1.33 |
| 698 | 88  | 3,106 | 14,854,719 | 18,065,600 | 3,553,858 | 362,479 | 21,981,937 | 1.48 |
| 698 | 89  | 2,475 | 12,773,523 | 16,518,018 | 3,155,784 | 297,860 | 19,971,662 | 1.56 |
| 698 | 90  | 1,912 | 10,593,417 | 13,504,512 | 2,489,824 | 250,207 | 16,244,543 | 1.53 |
| 698 | 91  | 1,448 | 8,543,244  | 10,040,552 | 1,707,256 | 217,443 | 11,965,251 | 1.40 |
| 698 | 92  | 1,097 | 6,947,861  | 10,483,728 | 1,485,921 | 145,510 | 12,115,158 | 1.74 |
| 698 | 93  | 765   | 4,801,936  | 6,243,958  | 1,302,601 | 116,440 | 7,662,999  | 1.60 |
| 698 | 94  | 519   | 3,260,361  | 4,990,860  | 513,223   | 76,750  | 5,580,832  | 1.71 |
| 698 | 95  | 322   | 1,985,717  | 2,473,264  | 408,528   | 77,229  | 2,959,022  | 1.49 |
| 698 | 96  | 210   | 1,299,772  | 1,454,656  | 299,917   | 59,377  | 1,813,950  | 1.40 |
| 698 | 97  | 132   | 754,457    | 532,593    | 53,401    | 29,703  | 615,696    | 0.82 |
| 698 | 98  | 82    | 441,445    | 278,587    | -         | 25,160  | 303,747    | 0.69 |
| 698 | 99  | 49    | 275,385    | 255,357    | 69,282    | 19,413  | 344,052    | 1.25 |
| 698 | 100 | 22    | 133,815    | 108,221    | 69,613    | 8,138   | 185,972    | 1.39 |
| 698 | 101 | 13    | 74,790     | 116,755    | 55,249    | 5,873   | 177,877    | 2.38 |
| 698 | 102 | 3     | 17,278     | 34,267     | -         | 1,246   | 35,513     | 2.06 |
| 698 | 103 | 1     | 3,670      | -          | -         | -       | -          | -    |

|           |     |        |            |            |           |         |            |      |
|-----------|-----|--------|------------|------------|-----------|---------|------------|------|
| All Other | 54  | 257    | 13,823     | -          | -         | 111     | 111        | 0.01 |
| All Other | 55  | 328    | 17,817     | -          | -         | -       | -          | -    |
| All Other | 56  | 397    | 23,729     | 98,681     | -         | -       | 98,681     | 4.16 |
| All Other | 57  | 449    | 30,194     | 2,998      | -         | 4       | 3,003      | 0.10 |
| All Other | 58  | 518    | 37,566     | 18,237     | 66,563    | 59      | 84,859     | 2.26 |
| All Other | 59  | 636    | 47,401     | 4,927      | -         | 211     | 5,138      | 0.11 |
| All Other | 60  | 838    | 64,529     | 18,546     | -         | 377     | 18,923     | 0.29 |
| All Other | 61  | 1,053  | 86,436     | 81,843     | -         | 497     | 82,339     | 0.95 |
| All Other | 62  | 1,357  | 114,887    | 36,328     | -         | 81      | 36,409     | 0.32 |
| All Other | 63  | 1,765  | 150,797    | 39,573     | -         | 174     | 39,747     | 0.26 |
| All Other | 64  | 2,367  | 198,614    | 235,584    | -         | 618     | 236,202    | 1.19 |
| All Other | 65  | 4,004  | 284,104    | 242,964    | -         | 606     | 243,570    | 0.86 |
| All Other | 66  | 4,672  | 391,788    | 247,460    | -         | 534     | 247,994    | 0.63 |
| All Other | 67  | 5,314  | 507,879    | 1,110,434  | -         | 849     | 1,111,283  | 2.19 |
| All Other | 68  | 6,086  | 671,625    | 1,140,136  | -         | 1,988   | 1,142,124  | 1.70 |
| All Other | 69  | 6,824  | 863,622    | 422,874    | -         | 3,819   | 426,693    | 0.49 |
| All Other | 70  | 7,752  | 1,123,687  | 2,033,411  | -         | 4,030   | 2,037,441  | 1.81 |
| All Other | 71  | 8,335  | 1,444,019  | 1,435,563  | 82,010    | 4,118   | 1,521,690  | 1.05 |
| All Other | 72  | 8,913  | 1,811,301  | 2,954,345  | 138,235   | 4,175   | 3,096,755  | 1.71 |
| All Other | 73  | 9,411  | 2,295,121  | 2,931,227  | 102,305   | 2,123   | 3,035,655  | 1.32 |
| All Other | 74  | 9,938  | 2,932,534  | 3,878,708  | -         | 6,241   | 3,884,949  | 1.32 |
| All Other | 75  | 10,552 | 3,768,421  | 4,068,895  | -         | 8,352   | 4,077,247  | 1.08 |
| All Other | 76  | 10,828 | 4,759,982  | 6,464,211  | 366,820   | 12,304  | 6,843,335  | 1.44 |
| All Other | 77  | 11,011 | 5,877,002  | 7,367,411  | 561,481   | 18,315  | 7,947,207  | 1.35 |
| All Other | 78  | 11,089 | 6,771,082  | 7,635,007  | 194,847   | 11,050  | 7,840,904  | 1.16 |
| All Other | 79  | 11,188 | 7,804,534  | 8,766,002  | 206,826   | 27,642  | 9,000,470  | 1.15 |
| All Other | 80  | 11,197 | 8,990,713  | 11,349,271 | 270,857   | 42,688  | 11,662,815 | 1.30 |
| All Other | 81  | 10,578 | 10,009,832 | 11,988,553 | 524,687   | 25,472  | 12,538,712 | 1.25 |
| All Other | 82  | 10,056 | 11,163,423 | 12,406,171 | 508,545   | 32,984  | 12,947,700 | 1.16 |
| All Other | 83  | 9,441  | 12,395,878 | 14,704,816 | 877,035   | 60,813  | 15,642,664 | 1.26 |
| All Other | 84  | 8,766  | 13,544,728 | 16,980,237 | 610,788   | 65,597  | 17,656,623 | 1.30 |
| All Other | 85  | 7,764  | 14,424,854 | 14,355,548 | 320,228   | 99,019  | 14,774,796 | 1.02 |
| All Other | 86  | 6,402  | 14,950,342 | 17,646,326 | 687,649   | 112,460 | 18,446,435 | 1.23 |
| All Other | 87  | 5,288  | 14,893,238 | 16,248,395 | 732,675   | 86,162  | 17,067,232 | 1.15 |
| All Other | 88  | 4,364  | 13,885,389 | 13,760,493 | 1,142,128 | 95,605  | 14,998,227 | 1.08 |
| All Other | 89  | 3,545  | 12,851,522 | 10,621,752 | 287,130   | 104,653 | 11,013,536 | 0.86 |
| All Other | 90  | 2,847  | 11,706,824 | 12,260,248 | 752,442   | 118,838 | 13,131,528 | 1.12 |
| All Other | 91  | 2,208  | 10,044,534 | 7,025,485  | 298,907   | 118,153 | 7,442,546  | 0.74 |
| All Other | 92  | 1,725  | 8,618,901  | 8,075,522  | 495,501   | 155,654 | 8,726,677  | 1.01 |
| All Other | 93  | 1,265  | 6,479,795  | 6,247,441  | 297,445   | 81,950  | 6,626,836  | 1.02 |
| All Other | 94  | 899    | 4,610,639  | 3,653,890  | 1,032,021 | 58,495  | 4,744,406  | 1.03 |
| All Other | 95  | 637    | 3,353,031  | 2,649,987  | 207,316   | 63,541  | 2,920,844  | 0.87 |
| All Other | 96  | 407    | 2,281,456  | 1,860,901  | 210,768   | 59,243  | 2,130,911  | 0.93 |
| All Other | 97  | 264    | 1,573,634  | 1,130,335  | 270,425   | 28,585  | 1,429,344  | 0.91 |
| All Other | 98  | 175    | 1,057,897  | 867,285    | 56,019    | 25,343  | 948,647    | 0.90 |
| All Other | 99  | 110    | 660,391    | 416,036    | 15,362    | 9,043   | 440,440    | 0.67 |
| All Other | 100 | 62     | 389,282    | 221,914    | -         | 857     | 222,772    | 0.57 |
| All Other | 101 | 37     | 238,490    | 118,489    | -         | 1,280   | 119,768    | 0.50 |
| All Other | 102 | 23     | 154,614    | 64,150     | -         | -       | 64,150     | 0.41 |
| All Other | 103 | 13     | 52,168     | 13,622     | -         | -       | 13,622     | 0.26 |
| All Other | 104 | 6      | 24,617     | 66,968     | 26,410    | -       | 93,378     | 3.79 |
| All Other | 105 | 1      | 824        | -          | -         | -       | -          | -    |

**Attachment I**  
**Ability Insurance Company and Medico Insurance Company**  
**Development of Smoothed A/E factors for use in Projecting Future Claim Costs**  
**and Calculation of Average Adjustment Factor based on Current Inforce**

Experience and Smoothed Factors from 2020 Study and 2021 Filing

| <b>Actual A/E Ratios Calculated from Study</b><br>(summarized by form group from last column of first page) |      |      |      |      |      |           |
|---|------|------|------|------|------|-----------|
| Dur   | 201  | 692  | 694  | 695  | 698  | All Other |
| 0   | 0.34 | 0.77 | 0.67 | 1.12 | 0.74 | 0.93      |
| 1   | 0.63 | 1.22 | 1.01 | 0.91 | 0.99 | 1.26      |
| 2   | 1.08 | 1.05 | 0.98 | 1.20 | 1.00 | 1.55      |
| 3   | 1.12 | 1.13 | 1.21 | 1.39 | 1.15 | 1.30      |
| 4   | 1.04 | 0.82 | 1.26 | 1.42 | 1.22 | 1.22      |
| 5   | 1.24 | 1.17 | 1.13 | 0.99 | 1.30 | 1.28      |
| 6   | 1.86 | 1.60 | 1.17 | 1.48 | 1.21 | 1.20      |
| 7   | 1.46 | 0.96 | 1.28 | 1.14 | 1.26 | 0.93      |
| 8   | 1.55 | 1.35 | 1.14 | 1.26 | 1.32 | 1.22      |
| 9   | 1.47 | 0.94 | 1.13 | 1.15 | 1.74 | 1.19      |
| 10  | 1.57 | 1.25 | 1.11 | 0.90 | 1.52 | 1.24      |
| 11  | 1.39 | 0.98 | 1.38 | 1.30 | 1.67 | 1.02      |
| 12  | 1.58 | 1.29 | 1.52 | 0.92 | 1.47 | 1.16      |
| 13  | 1.17 | 1.39 | 1.43 | 1.23 | 1.53 | 1.07      |
| 14  | 1.31 | 1.17 | 1.43 | 1.94 | 1.56 | 1.15      |
| 15  | 1.61 | 1.64 | 1.30 | 1.76 | 1.59 | 0.98      |
| 16  | 1.43 | 1.27 | 1.30 | 1.44 | 1.52 | 1.29      |
| 17  | 1.46 | 1.32 | 1.42 | 1.43 | 1.07 | 1.35      |
| 18  | 1.20 | 1.10 | 1.23 | 1.47 | 1.32 | 1.19      |
| 19  | -    | 1.28 | 1.20 | 1.04 | 1.20 | 1.16      |
| 20  | -    | 1.01 | 1.13 | 1.17 | 1.09 | 1.11      |
| 21  | -    | 1.19 | 1.25 | 1.32 | 0.28 | 1.13      |
| 22  | -    | 0.99 | 1.13 | 1.15 | -    | 1.07      |
| 23  | -    | 1.22 | 1.12 | 1.11 | -    | 0.88      |
| 24  | -    | 0.53 | 0.13 | 0.85 | -    | 0.96      |
| 25  | -    | 0.95 | -    | -    | -    | 0.62      |
| 26  | -    | 1.26 | -    | -    | -    | 0.44      |
| 27  | -    | 1.15 | -    | -    | -    | 0.69      |
| 28  | -    | -    | -    | -    | -    | 0.46      |
| 29  | -    | -    | -    | -    | -    | 0.66      |
| 30  | -    | -    | -    | -    | -    | 1.19      |
| 31  | -    | -    | -    | -    | -    | 0.61      |
| 32  | -    | -    | -    | -    | -    | -         |
| 33  | -    | -    | -    | -    | -    | -         |
| 34  | -    | -    | -    | -    | -    | -         |
| 35  | -    | -    | -    | -    | -    | -         |
| 36  | -    | -    | -    | -    | -    | -         |

| <b>Smoothed A/E Ratios for use in Projections</b><br>(Smoothing out actual A/E's from left by duration and form) |      |      |      |      |      |           |
|--|------|------|------|------|------|-----------|
| Dur  | 201  | 692  | 694  | 695  | 698  | All Other |
| 0  |      |      |      |      |      |           |
| 1  |      |      |      |      |      |           |
| 2  | 1.10 |      |      |      |      |           |
| 3  | 1.15 |      |      |      |      |           |
| 4  | 1.20 |      |      |      |      |           |
| 5  | 1.30 |      |      |      |      |           |
| 6  | 1.40 |      | 1.15 | 1.15 | 1.20 | 0.90      |
| 7  | 1.50 |      | 1.15 | 1.15 | 1.25 | 0.95      |
| 8  | 1.50 |      | 1.15 | 1.15 | 1.35 | 1.00      |
| 9  | 1.50 | 1.15 | 1.15 | 1.15 | 1.70 | 1.05      |
| 10   | 1.50 | 1.15 | 1.15 | 1.15 | 1.60 | 1.10      |
| 11   | 1.50 | 1.15 | 1.40 | 1.20 | 1.60 | 1.15      |
| 12   | 1.50 | 1.30 | 1.50 | 1.25 | 1.50 | 1.15      |
| 13   | 1.50 | 1.40 | 1.44 | 1.30 | 1.50 | 1.15      |
| 14   | 1.50 | 1.40 | 1.44 | 1.80 | 1.50 | 1.15      |
| 15   | 1.50 | 1.40 | 1.30 | 1.80 | 1.50 | 1.14      |
| 16   | 1.50 | 1.35 | 1.30 | 1.55 | 1.45 | 1.13      |
| 17   | 1.50 | 1.32 | 1.30 | 1.40 | 1.45 | 1.12      |
| 18   | 1.50 | 1.25 | 1.30 | 1.40 | 1.45 | 1.11      |
| 19   | 1.50 | 1.20 | 1.30 | 1.35 | 1.45 | 1.10      |
| 20   | 1.50 | 1.18 | 1.30 | 1.32 | 1.45 | 1.08      |
| 21   | 1.50 | 1.16 | 1.30 | 1.30 | 1.45 | 1.06      |
| 22   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.04      |
| 23   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.02      |
| 24   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |
| 25   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |
| 26   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |
| 27   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |
| 28   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |
| 29   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |
| 30   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |
| 31   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |
| 32   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |
| 33   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |
| 34   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |
| 35   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |
| 36   | 1.50 | 1.14 | 1.30 | 1.30 | 1.45 | 1.00      |

| <b>12/31/2020 Inforce Premium by Form and Duration (000's)</b><br>(Calculating average A/E across all forms at start of projection) |         |       |        |       |        |           |
|---|---------|-------|--------|-------|--------|-----------|
| Dur   | 201 Grp | 692   | 694    | 695   | 698    | All Other |
| 0   |         |       |        |       |        |           |
| 1   |         |       |        |       |        |           |
| 2   |         |       |        |       |        |           |
| 3   |         |       |        |       |        |           |
| 4   |         |       |        |       |        |           |
| 5   |         |       |        |       |        |           |
| 6   |         |       |        |       |        |           |
| 7   |         |       |        |       |        |           |
| 8   |         |       |        |       |        |           |
| 9   |         |       |        |       |        |           |
| 10  |         |       |        |       |        |           |
| 11  |         |       |        |       |        |           |
| 12  |         |       |        |       |        |           |
| 13  |         |       |        |       |        |           |
| 14  |         |       |        |       |        |           |
| 15  |         |       |        |       |        |           |
| 16  | 12      |       |        |       |        |           |
| 17  | 1,308   |       |        |       |        | 4         |
| 18  | 1,088   |       |        |       | 16     |           |
| 19  | 4,350   |       | 1,707  | 60    | 2,731  | 20        |
| 20  | 95      | 3     | 5,140  | 1,013 | 8,628  | 105       |
| 21  |         | 27    | 4,783  | 851   | 5,024  | 138       |
| 22  |         | 22    | 5,387  | 848   | 754    | 140       |
| 23  |         | 86    | 5,099  | 810   |        | 198       |
| 24  |         | 95    | 3,011  | 764   |        | 56        |
| 25  |         | 286   | 432    | 749   |        | 50        |
| 26  |         | 358   |        |       |        | 141       |
| 27  |         | 199   |        |       |        | 137       |
| 28  |         | 126   |        |       |        | 112       |
| 29  |         | 5     |        |       |        | 189       |
| 30  |         |       |        |       |        |           |
| 31  |         |       |        |       |        |           |
| 32  |         |       |        |       |        |           |
| 33  |         |       |        |       |        |           |
| 34  |         |       |        |       |        |           |
| 35  |         |       |        |       |        |           |
| 36  |         |       |        |       |        |           |
|   | 6,853   | 1,206 | 25,558 | 5,096 | 17,153 | 1,291     |

Starting 2021 A/E: **1.36**  
(based on above weighted average 12/31/2020 inforce premium by form and duration)



**Attachment I**  
**Ability Insurance Company and Medico Insurance Company**  
**Development of Smoothed A/E factors for use in Projecting Future Claim Costs**  
**and Calculation of Average Adjustment Factor based on Current Inforce**

Experience and Smoothed Factors from 2016 Study and 2017 Filing

| Actual A/E Ratios Calculated from 2017 Study<br>(summarized by form group from 2017 study) |      |      |      |      |      |           |
|--|------|------|------|------|------|-----------|
| Dur  | 201  | 692  | 694  | 695  | 698  | All Other |
| 0  | 0.34 | 0.77 | 0.67 | 1.11 | 0.74 | 0.93      |
| 1  | 0.63 | 1.22 | 1.00 | 0.91 | 0.99 | 1.25      |
| 2  | 1.13 | 1.05 | 0.97 | 1.19 | 0.99 | 1.55      |
| 3  | 1.09 | 1.13 | 1.19 | 1.40 | 1.13 | 1.29      |
| 4  | 1.04 | 0.82 | 1.25 | 1.41 | 1.21 | 1.21      |
| 5  | 1.26 | 1.16 | 1.12 | 0.98 | 1.29 | 1.27      |
| 6  | 1.81 | 1.60 | 1.16 | 1.44 | 1.22 | 1.18      |
| 7  | 1.42 | 0.95 | 1.24 | 1.13 | 1.22 | 0.93      |
| 8  | 1.48 | 1.31 | 1.13 | 1.29 | 1.28 | 1.21      |
| 9  | 1.45 | 0.94 | 1.12 | 1.06 | 1.64 | 1.17      |
| 10   | 1.57 | 1.24 | 1.11 | 0.91 | 1.45 | 1.23      |
| 11   | 1.45 | 0.98 | 1.36 | 1.20 | 1.56 | 1.02      |
| 12   | 1.53 | 1.28 | 1.43 | 0.93 | 1.34 | 1.10      |
| 13   | 1.15 | 1.37 | 1.31 | 1.14 | 1.38 | 1.04      |
| 14   | 1.32 | 1.14 | 1.28 | 1.50 | 1.30 | 1.16      |
| 15   | -    | 1.51 | 1.22 | 1.57 | 0.97 | 0.99      |
| 16   | -    | 1.28 | 1.25 | 1.35 | 1.05 | 1.20      |
| 17   | -    | 1.31 | 1.11 | 1.21 | 0.29 | 1.13      |
| 18   | -    | 1.02 | 1.04 | 0.74 | -    | 1.18      |
| 19   | -    | 1.14 | 1.29 | 0.70 | -    | 1.04      |
| 20   | -    | 1.08 | 0.07 | 1.00 | -    | 1.02      |
| 21   | -    | 0.81 | -    | -    | -    | 0.98      |
| 22   | -    | 0.65 | -    | -    | -    | 0.98      |
| 23   | -    | 0.45 | -    | -    | -    | 0.89      |
| 24   | -    | -    | -    | -    | -    | 0.69      |
| 25   | -    | -    | -    | -    | -    | 0.49      |
| 26   | -    | -    | -    | -    | -    | 0.73      |
| 27   | -    | -    | -    | -    | -    | 0.74      |
| 28   | -    | -    | -    | -    | -    | 0.32      |
| 29   | -    | -    | -    | -    | -    | 1.27      |
| 30   | -    | -    | -    | -    | -    | -         |
| 31   | -    | -    | -    | -    | -    | -         |
| 32   | -    | -    | -    | -    | -    | -         |
| 33   | -    | -    | -    | -    | -    | -         |
| 34   | -    | -    | -    | -    | -    | -         |
| 35   | -    | -    | -    | -    | -    | -         |
| 36   | -    | -    | -    | -    | -    | -         |

| Smoothed A/E Ratios for use in 2017 Projections |      |      |      |      |      |           |
|---|------|------|------|------|------|-----------|
| Dur   | 201  | 692  | 694  | 695  | 698  | All Other |
| 0   |      |      |      |      |      |           |
| 1   |      |      |      |      |      |           |
| 2   | 1.10 |      |      |      |      |           |
| 3   | 1.15 |      |      |      |      |           |
| 4   | 1.20 |      |      |      |      |           |
| 5   | 1.30 |      |      |      |      |           |
| 6   | 1.40 |      | 1.15 | 1.15 | 1.20 | 0.90      |
| 7   | 1.50 |      | 1.15 | 1.15 | 1.25 | 0.95      |
| 8   | 1.50 |      | 1.20 | 1.15 | 1.35 | 1.00      |
| 9   | 1.50 | 1.15 | 1.25 | 1.15 | 1.40 | 1.05      |
| 10  | 1.55 | 1.15 | 1.30 | 1.15 | 1.45 | 1.10      |
| 11  | 1.55 | 1.15 | 1.32 | 1.20 | 1.50 | 1.15      |
| 12  | 1.55 | 1.20 | 1.34 | 1.25 | 1.40 | 1.15      |
| 13  | 1.50 | 1.25 | 1.32 | 1.30 | 1.38 | 1.15      |
| 14  | 1.50 | 1.30 | 1.31 | 1.40 | 1.36 | 1.15      |
| 15  | 1.50 | 1.40 | 1.29 | 1.40 | 1.35 | 1.14      |
| 16  | 1.50 | 1.35 | 1.27 | 1.35 | 1.34 | 1.13      |
| 17  | 1.50 | 1.30 | 1.25 | 1.33 | 1.34 | 1.12      |
| 18  | 1.50 | 1.25 | 1.24 | 1.30 | 1.34 | 1.11      |
| 19  | 1.50 | 1.23 | 1.24 | 1.30 | 1.34 | 1.10      |
| 20  | 1.50 | 1.18 | 1.24 | 1.30 | 1.34 | 1.08      |
| 21  | 1.50 | 1.16 | 1.24 | 1.30 | 1.34 | 1.06      |
| 22  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.04      |
| 23  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.02      |
| 24  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |
| 25  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |
| 26  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |
| 27  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |
| 28  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |
| 29  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |
| 30  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |
| 31  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |
| 32  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |
| 33  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |
| 34  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |
| 35  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |
| 36  | 1.50 | 1.14 | 1.24 | 1.30 | 1.34 | 1.00      |

| 12/31/2020 Inforce Premium by Form and Duration (000's) |         |       |        |       |        |           |
|---|---------|-------|--------|-------|--------|-----------|
| Dur   | 201 Grp | 692   | 694    | 695   | 698    | All Other |
| 0   |         |       |        |       |        |           |
| 1   |         |       |        |       |        |           |
| 2   |         |       |        |       |        |           |
| 3   |         |       |        |       |        |           |
| 4   |         |       |        |       |        |           |
| 5   |         |       |        |       |        |           |
| 6   |         |       |        |       |        |           |
| 7   |         |       |        |       |        |           |
| 8   |         |       |        |       |        |           |
| 9   |         |       |        |       |        |           |
| 10  |         |       |        |       |        |           |
| 11  |         |       |        |       |        |           |
| 12  |         |       |        |       |        |           |
| 13  |         |       |        |       |        |           |
| 14  |         |       |        |       |        |           |
| 15  |         |       |        |       |        |           |
| 16  | 12      |       |        |       |        |           |
| 17  | 1,308   |       |        |       |        | 4         |
| 18  | 1,088   |       |        |       | 16     |           |
| 19  | 4,350   |       | 1,707  | 60    | 2,731  | 20        |
| 20  | 95      | 3     | 5,140  | 1,013 | 8,628  | 105       |
| 21  |         | 27    | 4,783  | 851   | 5,024  | 138       |
| 22  |         | 22    | 5,387  | 848   | 754    | 140       |
| 23  |         | 86    | 5,099  | 810   |        | 198       |
| 24  |         | 95    | 3,011  | 764   |        | 56        |
| 25  |         | 286   | 432    | 749   |        | 50        |
| 26  |         | 358   |        |       |        | 141       |
| 27  |         | 199   |        |       |        | 137       |
| 28  |         | 126   |        |       |        | 112       |
| 29  |         | 5     |        |       |        | 189       |
| 30  |         |       |        |       |        |           |
| 31  |         |       |        |       |        |           |
| 32  |         |       |        |       |        |           |
| 33  |         |       |        |       |        |           |
| 34  |         |       |        |       |        |           |
| 35  |         |       |        |       |        |           |
| 36  |         |       |        |       |        |           |
|   | 6,853   | 1,206 | 25,558 | 5,096 | 17,153 | 1,291     |

Starting 2021 A/E: **1.30**  
(based on above weighted average 12/31/2020 inforce premium by form and duration)

**Attachment J**  
**Ability Insurance Company and Medico Insurance Company**  
**2017-2019 Lapse Study**

Data includes ONLY policies that were Premium Paying as of prior year-end and had Lifetime BP, and have a Prem Paying, Surv or Pd-Up Status as of following year-end. NF policies are EXCLUDED from all Data.  
 1994 GAM Table with Mortality Improvement of 0.5% Per Year Starting in 2017

| Prior Year-end Inforce by Age and Sex |        |      | 1994 GAM with Mort. Impr. |          |          | Expected Following Year-end Inforce |              |          | Actual Following Year-end Inforce |          |        | Actual - Expected |       |        |        |        |
|---------------------------------------|--------|------|---------------------------|----------|----------|-------------------------------------|--------------|----------|-----------------------------------|----------|--------|-------------------|-------|--------|--------|--------|
| Attained Age                          | Female | Male | Total                     | Female   | Male     | Lapse                               | Attained Age | Female   | Male                              | Total    | Female | Male              | Total | Female | Male   | Total  |
| 20                                    | 0      | 0    | 0                         | 0.000310 | 0.000664 | 0.003                               | 21           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 21                                    | 0      | 0    | 0                         | 0.000310 | 0.000664 | 0.003                               | 22           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 22                                    | 0      | 0    | 0                         | 0.000310 | 0.000664 | 0.003                               | 23           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 23                                    | 0      | 0    | 0                         | 0.000310 | 0.000664 | 0.003                               | 24           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 24                                    | 0      | 0    | 0                         | 0.000310 | 0.000664 | 0.003                               | 25           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 25                                    | 0      | 0    | 0                         | 0.000310 | 0.000704 | 0.003                               | 26           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 26                                    | 0      | 0    | 0                         | 0.000313 | 0.000742 | 0.003                               | 27           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 27                                    | 0      | 0    | 0                         | 0.000321 | 0.000774 | 0.003                               | 28           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 28                                    | 0      | 0    | 0                         | 0.000335 | 0.000803 | 0.003                               | 29           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 29                                    | 0      | 0    | 0                         | 0.000352 | 0.000830 | 0.003                               | 30           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 30                                    | 0      | 0    | 0                         | 0.000373 | 0.000853 | 0.003                               | 31           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 31                                    | 0      | 0    | 0                         | 0.000397 | 0.000874 | 0.003                               | 32           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 32                                    | 0      | 0    | 0                         | 0.000423 | 0.000893 | 0.003                               | 33           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 33                                    | 1      | 1    | 2                         | 0.000452 | 0.000907 | 0.003                               | 34           | 1.00     | 1.00                              | 1.99     | 1      | 1                 | 2     | 0.00   | 0.00   | 0.01   |
| 34                                    | 4      | 2    | 6                         | 0.000479 | 0.000906 | 0.003                               | 35           | 3.99     | 1.99                              | 5.98     | 4      | 2                 | 6     | 0.01   | 0.01   | 0.02   |
| 35                                    | 5      | 4    | 9                         | 0.000510 | 0.000907 | 0.003                               | 36           | 4.98     | 3.98                              | 8.97     | 5      | 4                 | 9     | 0.02   | 0.02   | 0.03   |
| 36                                    | 8      | 5    | 13                        | 0.000545 | 0.000919 | 0.003                               | 37           | 7.97     | 4.98                              | 12.95    | 8      | 5                 | 13    | 0.03   | 0.02   | 0.05   |
| 37                                    | 6      | 6    | 12                        | 0.000587 | 0.000948 | 0.003                               | 38           | 5.98     | 5.98                              | 11.95    | 6      | 6                 | 12    | 0.02   | 0.02   | 0.05   |
| 38                                    | 8      | 7    | 15                        | 0.000637 | 0.001001 | 0.003                               | 39           | 7.97     | 6.97                              | 14.94    | 8      | 7                 | 15    | 0.03   | 0.03   | 0.06   |
| 39                                    | 8      | 4    | 12                        | 0.000695 | 0.001062 | 0.003                               | 40           | 7.97     | 3.98                              | 11.95    | 8      | 4                 | 12    | 0.03   | 0.02   | 0.05   |
| 40                                    | 12     | 5    | 17                        | 0.000756 | 0.001143 | 0.003                               | 41           | 11.95    | 4.98                              | 16.93    | 11     | 4                 | 15    | -0.95  | -0.98  | -1.93  |
| 41                                    | 11     | 8    | 19                        | 0.000818 | 0.001234 | 0.003                               | 42           | 10.96    | 7.97                              | 18.92    | 11     | 8                 | 19    | 0.04   | 0.03   | 0.08   |
| 42                                    | 17     | 13   | 30                        | 0.000880 | 0.001335 | 0.003                               | 43           | 16.93    | 12.94                             | 29.88    | 16     | 13                | 29    | -0.93  | 0.06   | -0.88  |
| 43                                    | 18     | 15   | 33                        | 0.000934 | 0.001439 | 0.003                               | 44           | 17.93    | 14.93                             | 32.86    | 18     | 14                | 32    | 0.07   | -0.93  | -0.86  |
| 44                                    | 21     | 17   | 38                        | 0.000981 | 0.001553 | 0.003                               | 45           | 20.92    | 16.92                             | 37.84    | 20     | 17                | 37    | -0.92  | 0.08   | -0.84  |
| 45                                    | 22     | 17   | 39                        | 0.001037 | 0.001682 | 0.003                               | 46           | 21.91    | 16.92                             | 38.83    | 22     | 17                | 39    | 0.09   | 0.08   | 0.17   |
| 46                                    | 30     | 21   | 51                        | 0.001102 | 0.001833 | 0.003                               | 47           | 29.88    | 20.90                             | 50.78    | 28     | 21                | 49    | -1.88  | 0.10   | -1.78  |
| 47                                    | 25     | 18   | 43                        | 0.001183 | 0.002021 | 0.003                               | 48           | 24.90    | 17.91                             | 42.81    | 25     | 16                | 41    | 0.10   | -1.91  | -1.81  |
| 48                                    | 24     | 16   | 40                        | 0.001283 | 0.002237 | 0.003                               | 49           | 23.90    | 15.92                             | 39.81    | 24     | 14                | 38    | 0.10   | -1.92  | -1.81  |
| 49                                    | 26     | 21   | 47                        | 0.001397 | 0.002481 | 0.003                               | 50           | 25.89    | 20.89                             | 46.77    | 26     | 21                | 47    | 0.11   | 0.11   | 0.23   |
| 50                                    | 36     | 34   | 70                        | 0.001522 | 0.002751 | 0.003                               | 51           | 35.84    | 33.80                             | 69.64    | 36     | 34                | 70    | 0.16   | 0.20   | 0.36   |
| 51                                    | 49     | 45   | 94                        | 0.001671 | 0.003058 | 0.003                               | 52           | 48.77    | 44.73                             | 93.50    | 49     | 45                | 94    | 0.23   | 0.27   | 0.50   |
| 52                                    | 54     | 40   | 94                        | 0.001846 | 0.003418 | 0.003                               | 53           | 53.74    | 39.74                             | 93.48    | 54     | 39                | 93    | 0.26   | -0.74  | -0.48  |
| 53                                    | 70     | 38   | 108                       | 0.002032 | 0.003818 | 0.003                               | 54           | 69.65    | 37.74                             | 107.39   | 70     | 37                | 107   | 0.35   | -0.74  | -0.39  |
| 54                                    | 80     | 57   | 137                       | 0.002220 | 0.004244 | 0.003                               | 55           | 79.58    | 56.59                             | 136.17   | 80     | 57                | 137   | 0.42   | 0.41   | 0.83   |
| 55                                    | 92     | 78   | 170                       | 0.002441 | 0.004715 | 0.003                               | 56           | 91.50    | 77.40                             | 168.90   | 90     | 78                | 168   | -1.50  | 0.60   | -0.90  |
| 56                                    | 87     | 94   | 181                       | 0.002727 | 0.005270 | 0.003                               | 57           | 86.50    | 93.22                             | 179.73   | 87     | 93                | 180   | 0.50   | -0.22  | 0.27   |
| 57                                    | 87     | 90   | 177                       | 0.003108 | 0.005941 | 0.003                               | 58           | 86.47    | 89.20                             | 175.67   | 86     | 89                | 175   | -0.47  | -0.20  | -0.67  |
| 58                                    | 93     | 83   | 176                       | 0.003578 | 0.006705 | 0.003                               | 59           | 92.39    | 82.20                             | 174.59   | 91     | 83                | 174   | -1.39  | 0.80   | -0.59  |
| 59                                    | 103    | 80   | 183                       | 0.004115 | 0.007547 | 0.003                               | 60           | 102.27   | 79.16                             | 181.43   | 102    | 80                | 182   | -0.27  | 0.84   | 0.57   |
| 60                                    | 117    | 86   | 203                       | 0.004728 | 0.008495 | 0.003                               | 61           | 116.10   | 85.01                             | 201.11   | 116    | 85                | 201   | -0.10  | -0.01  | -0.11  |
| 61                                    | 148    | 101  | 249                       | 0.005427 | 0.009573 | 0.003                               | 62           | 146.76   | 99.73                             | 246.49   | 148    | 98                | 246   | 1.24   | -1.73  | -0.49  |
| 62                                    | 183    | 108  | 291                       | 0.006215 | 0.010807 | 0.003                               | 63           | 181.32   | 106.51                            | 287.83   | 181    | 106               | 287   | -0.32  | -0.51  | -0.83  |
| 63                                    | 200    | 120  | 320                       | 0.007108 | 0.012219 | 0.003                               | 64           | 197.98   | 118.18                            | 316.16   | 199    | 119               | 318   | 1.02   | 0.82   | 1.84   |
| 64                                    | 239    | 177  | 416                       | 0.008118 | 0.013797 | 0.003                               | 65           | 236.35   | 174.03                            | 410.38   | 236    | 175               | 411   | -0.35  | 0.97   | 0.62   |
| 65                                    | 292    | 224  | 516                       | 0.009206 | 0.015491 | 0.003                               | 66           | 288.44   | 219.87                            | 508.31   | 291    | 219               | 510   | 2.56   | -0.87  | 1.69   |
| 66                                    | 360    | 257  | 617                       | 0.010325 | 0.017290 | 0.003                               | 67           | 355.21   | 251.80                            | 607.01   | 357    | 252               | 609   | 1.79   | 0.20   | 1.99   |
| 67                                    | 361    | 258  | 619                       | 0.011458 | 0.019203 | 0.003                               | 68           | 355.79   | 252.29                            | 608.08   | 351    | 254               | 605   | -4.79  | 1.71   | -3.08  |
| 68                                    | 359    | 253  | 612                       | 0.012525 | 0.021141 | 0.003                               | 69           | 353.44   | 246.91                            | 600.35   | 356    | 251               | 607   | 2.56   | 4.09   | 6.65   |
| 69                                    | 374    | 255  | 629                       | 0.013536 | 0.023136 | 0.003                               | 70           | 367.83   | 248.35                            | 616.18   | 370    | 251               | 621   | 2.17   | 2.65   | 4.82   |
| 70                                    | 399    | 269  | 668                       | 0.014619 | 0.025276 | 0.003                               | 71           | 391.99   | 261.41                            | 653.40   | 396    | 265               | 661   | 4.01   | 3.59   | 7.60   |
| 71                                    | 430    | 278  | 708                       | 0.015927 | 0.027633 | 0.003                               | 72           | 421.88   | 269.51                            | 691.39   | 426    | 275               | 701   | 4.12   | 5.49   | 9.61   |
| 72                                    | 497    | 284  | 781                       | 0.017587 | 0.030327 | 0.003                               | 73           | 486.79   | 274.56                            | 761.36   | 491    | 275               | 766   | 4.21   | 0.44   | 4.64   |
| 73                                    | 599    | 325  | 924                       | 0.019547 | 0.033247 | 0.003                               | 74           | 585.53   | 313.25                            | 898.78   | 587    | 318               | 905   | 1.47   | 4.75   | 6.22   |
| 74                                    | 731    | 411  | 1,142                     | 0.021714 | 0.036297 | 0.003                               | 75           | 712.98   | 394.89                            | 1,107.88 | 716    | 404               | 1,120 | 3.02   | 9.11   | 12.12  |
| 75                                    | 824    | 492  | 1,316                     | 0.024163 | 0.039646 | 0.003                               | 76           | 801.68   | 471.08                            | 1,272.75 | 804    | 479               | 1,283 | 2.32   | 7.92   | 10.25  |
| 76                                    | 848    | 528  | 1,376                     | 0.026971 | 0.043506 | 0.003                               | 77           | 822.65   | 503.51                            | 1,326.17 | 829    | 507               | 1,336 | 6.35   | 3.49   | 9.83   |
| 77                                    | 939    | 517  | 1,456                     | 0.030213 | 0.048095 | 0.003                               | 78           | 907.90   | 490.66                            | 1,398.56 | 908    | 499               | 1,407 | 0.10   | 8.34   | 8.44   |
| 78                                    | 975    | 582  | 1,557                     | 0.033792 | 0.053500 | 0.003                               | 79           | 939.23   | 549.21                            | 1,488.44 | 950    | 565               | 1,515 | 10.77  | 15.79  | 26.56  |
| 79                                    | 1,055  | 651  | 1,706                     | 0.037661 | 0.059511 | 0.003                               | 80           | 1,012.22 | 610.42                            | 1,622.64 | 1,022  | 619               | 1,641 | 9.78   | 8.58   | 18.36  |
| 80                                    | 1,146  | 769  | 1,915                     | 0.041965 | 0.066073 | 0.003                               | 81           | 1,094.61 | 716.03                            | 1,810.65 | 1,087  | 727               | 1,814 | -7.61  | 10.97  | 3.35   |
| 81                                    | 1,171  | 796  | 1,967                     | 0.046808 | 0.073082 | 0.003                               | 82           | 1,112.84 | 735.61                            | 1,848.45 | 1,117  | 738               | 1,855 | 4.16   | 2.39   | 6.55   |
| 82                                    | 1,164  | 775  | 1,939                     | 0.052330 | 0.080418 | 0.003                               | 83           | 1,099.78 | 710.54                            | 1,810.32 | 1,111  | 710               | 1,821 | 11.22  | -0.54  | 10.68  |
| 83                                    | 1,066  | 733  | 1,799                     | 0.058394 | 0.087858 | 0.003                               | 84           | 1,000.74 | 666.59                            | 1,667.33 | 1,007  | 681               | 1,688 | 6.26   | 14.41  | 20.67  |
| 84                                    | 1,025  | 675  | 1,700                     | 0.064931 | 0.095411 | 0.003                               | 85           | 955.57   | 608.77                            | 1,564.34 | 973    | 616               | 1,589 | 17.43  | 7.23   | 24.66  |
| 85                                    | 930    | 603  | 1,533                     | 0.072113 | 0.103511 | 0.003                               | 86           | 860.35   | 538.96                            | 1,399.31 | 856    | 550               | 1,406 | -4.35  | 11.04  | 6.69   |
| 86                                    | 837    | 506  | 1,343                     | 0.080193 | 0.112607 | 0.003                               | 87           | 767.57   | 447.67                            | 1,215.24 | 754    | 447               | 1,201 | -13.57 | -0.67  | -14.24 |
| 87                                    | 683    | 421  | 1,104                     | 0.089428 | 0.123142 | 0.003                               | 88           | 620.05   | 368.05                            | 988.10   | 606    | 382               | 988   | -14.05 | 13.95  | -0.10  |
| 88                                    | 555    | 356  | 911                       | 0.099848 | 0.135182 | 0.003                               | 89           | 498.09   | 306.95                            | 805.04   | 500    | 306               | 806   | 1.91   | -0.95  | 0.96   |
| 89                                    | 457    | 280  | 737                       | 0.111357 | 0.148404 | 0.003                               | 90           | 404.89   | 237.73                            | 642.62   | 391    | 233               | 624   | -13.89 | -4.73  | -18.62 |
| 90                                    | 399    | 213  | 612                       | 0.123793 | 0.162772 | 0.003                               | 91           | 348.56   | 177.79                            | 526.35   | 336    | 170               | 506   | -12.56 | -7.79  | -20.35 |
| 91                                    | 343    | 145  | 488                       | 0.137070 | 0.177958 | 0.003                               | 92           | 295.10   | 118.84                            | 413.94   | 291    | 108               | 399   | -4.10  | -10.84 | -14.94 |
| 92                                    | 285    | 108  | 393                       | 0.151144 | 0.194147 | 0.003                               | 93           | 241.20   | 86.77                             | 327.97   | 233    | 80                | 313   | -8.20  | -6.77  | -14.97 |
| 93                                    | 244    | 84   | 328                       | 0.166062 | 0.211375 | 0.003                               | 94           | 202.87   | 66.05                             | 268.92   | 194    | 62                | 256   | -8.87  | -4.05  | -12.92 |
| 94                                    | 182    | 61   | 243                       | 0.181630 | 0.229492 | 0.003                               | 95           | 148.50   | 46.86                             | 195.36   | 143    | 45                | 188   | -5.50  | -1.86  | -7.36  |
| 95                                    | 133    | 41   | 174                       | 0.198159 | 0.248625 | 0.003                               | 96           | 106.32   | 30.71                             |          |        |                   |       |        |        |        |

**Attachment J**  
**Ability Insurance Company and Medico Insurance Company**  
**2017-2019 Lapse Study**

Data includes ONLY policies that were Premium Paying as of prior year-end and had Non-Lifetime BP, and have a Prem Paying, Surv or Pd-Up Status as of following year-end. NF policies are EXCLUDED from all Data.  
 1994 GAM Table with Mortality Improvement of 0.5% Per Year Starting in 2017

| Prior Year-end Inforce by Age and Sex |        |      | 1994 GAM with Mort. Impr. |          |          | Expected Following Year-end Inforce |              |          | Actual Following Year-end Inforce |          |        | Actual - Expected |       |        |        |        |
|---------------------------------------|--------|------|---------------------------|----------|----------|-------------------------------------|--------------|----------|-----------------------------------|----------|--------|-------------------|-------|--------|--------|--------|
| Attained Age                          | Female | Male | Total                     | Female   | Male     | Lapse                               | Attained Age | Female   | Male                              | Total    | Female | Male              | Total | Female | Male   | Total  |
| 20                                    | 0      | 0    | 0                         | 0.000310 | 0.000664 | 0.009                               | 21           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 21                                    | 0      | 0    | 0                         | 0.000310 | 0.000664 | 0.009                               | 22           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 22                                    | 0      | 0    | 0                         | 0.000310 | 0.000664 | 0.009                               | 23           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 23                                    | 0      | 0    | 0                         | 0.000310 | 0.000664 | 0.009                               | 24           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 24                                    | 0      | 0    | 0                         | 0.000310 | 0.000664 | 0.009                               | 25           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 25                                    | 0      | 0    | 0                         | 0.000310 | 0.000704 | 0.009                               | 26           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 26                                    | 0      | 0    | 0                         | 0.000313 | 0.000742 | 0.009                               | 27           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 27                                    | 0      | 0    | 0                         | 0.000321 | 0.000774 | 0.009                               | 28           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 28                                    | 0      | 0    | 0                         | 0.000335 | 0.000803 | 0.009                               | 29           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 29                                    | 0      | 0    | 0                         | 0.000352 | 0.000830 | 0.009                               | 30           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 30                                    | 0      | 0    | 0                         | 0.000373 | 0.000853 | 0.009                               | 31           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 31                                    | 0      | 0    | 0                         | 0.000397 | 0.000874 | 0.009                               | 32           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 32                                    | 0      | 0    | 0                         | 0.000423 | 0.000893 | 0.009                               | 33           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 33                                    | 0      | 0    | 0                         | 0.000449 | 0.000903 | 0.009                               | 34           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 34                                    | 0      | 0    | 0                         | 0.000477 | 0.000904 | 0.009                               | 35           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 35                                    | 0      | 1    | 1                         | 0.000509 | 0.000910 | 0.009                               | 36           | 0.00     | 0.99                              | 0.99     | 0      | 1                 | 1     | 0.00   | 0.01   | 0.01   |
| 36                                    | 0      | 1    | 1                         | 0.000545 | 0.000918 | 0.009                               | 37           | 0.00     | 0.99                              | 0.99     | 0      | 1                 | 1     | 0.00   | 0.01   | 0.01   |
| 37                                    | 0      | 1    | 1                         | 0.000587 | 0.000944 | 0.009                               | 38           | 0.00     | 0.99                              | 0.99     | 0      | 1                 | 1     | 0.00   | 0.01   | 0.01   |
| 38                                    | 0      | 0    | 0                         | 0.000637 | 0.001000 | 0.009                               | 39           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 39                                    | 0      | 0    | 0                         | 0.000694 | 0.001064 | 0.009                               | 40           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 40                                    | 0      | 0    | 0                         | 0.000755 | 0.001141 | 0.009                               | 41           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 41                                    | 0      | 0    | 0                         | 0.000818 | 0.001231 | 0.009                               | 42           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 42                                    | 0      | 0    | 0                         | 0.000879 | 0.001333 | 0.009                               | 43           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 43                                    | 0      | 0    | 0                         | 0.000934 | 0.001439 | 0.009                               | 44           | 0.00     | 0.00                              | 0.00     | 0      | 0                 | 0     | 0.00   | 0.00   | 0.00   |
| 44                                    | 1      | 1    | 2                         | 0.000987 | 0.001560 | 0.009                               | 45           | 0.99     | 0.99                              | 1.98     | 1      | 1                 | 2     | 0.01   | 0.01   | 0.02   |
| 45                                    | 3      | 1    | 4                         | 0.001039 | 0.001680 | 0.009                               | 46           | 2.97     | 0.99                              | 3.96     | 3      | 1                 | 4     | 0.03   | 0.01   | 0.04   |
| 46                                    | 4      | 2    | 6                         | 0.001100 | 0.001834 | 0.009                               | 47           | 3.96     | 1.98                              | 5.94     | 4      | 2                 | 6     | 0.04   | 0.02   | 0.06   |
| 47                                    | 6      | 2    | 8                         | 0.001185 | 0.002027 | 0.009                               | 48           | 5.94     | 1.98                              | 7.92     | 6      | 2                 | 8     | 0.06   | 0.02   | 0.08   |
| 48                                    | 5      | 5    | 10                        | 0.001281 | 0.002237 | 0.009                               | 49           | 4.95     | 4.94                              | 9.89     | 5      | 5                 | 10    | 0.05   | 0.06   | 0.11   |
| 49                                    | 4      | 3    | 7                         | 0.001390 | 0.002472 | 0.009                               | 50           | 3.96     | 2.97                              | 6.92     | 4      | 3                 | 7     | 0.04   | 0.03   | 0.08   |
| 50                                    | 3      | 5    | 8                         | 0.001523 | 0.002745 | 0.009                               | 51           | 2.97     | 4.94                              | 7.91     | 3      | 5                 | 8     | 0.03   | 0.06   | 0.09   |
| 51                                    | 4      | 3    | 7                         | 0.001667 | 0.003052 | 0.009                               | 52           | 3.96     | 2.96                              | 6.92     | 4      | 3                 | 7     | 0.04   | 0.04   | 0.08   |
| 52                                    | 12     | 11   | 23                        | 0.001852 | 0.003427 | 0.009                               | 53           | 11.87    | 10.86                             | 22.73    | 12     | 10                | 22    | 0.13   | -0.86  | -0.73  |
| 53                                    | 17     | 12   | 29                        | 0.002033 | 0.003812 | 0.009                               | 54           | 16.81    | 11.85                             | 28.66    | 17     | 12                | 29    | 0.19   | 0.15   | 0.34   |
| 54                                    | 23     | 13   | 36                        | 0.002218 | 0.004229 | 0.009                               | 55           | 22.74    | 12.83                             | 35.57    | 23     | 12                | 35    | 0.26   | -0.83  | -0.57  |
| 55                                    | 23     | 11   | 34                        | 0.002442 | 0.004719 | 0.009                               | 56           | 22.74    | 10.85                             | 33.59    | 21     | 11                | 32    | -1.74  | 0.15   | -1.59  |
| 56                                    | 21     | 15   | 36                        | 0.002728 | 0.005269 | 0.009                               | 57           | 20.75    | 14.79                             | 35.54    | 19     | 15                | 34    | -1.75  | 0.21   | -1.54  |
| 57                                    | 22     | 20   | 42                        | 0.003108 | 0.005944 | 0.009                               | 58           | 21.73    | 19.70                             | 41.44    | 22     | 20                | 42    | 0.27   | 0.30   | 0.56   |
| 58                                    | 25     | 20   | 45                        | 0.003577 | 0.006701 | 0.009                               | 59           | 24.69    | 19.69                             | 44.37    | 24     | 19                | 43    | -0.69  | -0.69  | -1.37  |
| 59                                    | 32     | 19   | 51                        | 0.004116 | 0.007541 | 0.009                               | 60           | 31.58    | 18.69                             | 50.27    | 32     | 19                | 51    | 0.42   | 0.31   | 0.73   |
| 60                                    | 41     | 20   | 61                        | 0.004729 | 0.008499 | 0.009                               | 61           | 40.44    | 19.65                             | 60.09    | 40     | 20                | 60    | -0.44  | 0.35   | -0.09  |
| 61                                    | 58     | 23   | 81                        | 0.005427 | 0.009569 | 0.009                               | 62           | 57.17    | 22.57                             | 79.74    | 55     | 21                | 76    | -2.17  | -1.57  | -3.74  |
| 62                                    | 73     | 30   | 103                       | 0.006213 | 0.010808 | 0.009                               | 63           | 71.89    | 29.41                             | 101.30   | 73     | 30                | 103   | 1.11   | 0.59   | 1.70   |
| 63                                    | 84     | 42   | 126                       | 0.007105 | 0.012222 | 0.009                               | 64           | 82.65    | 41.11                             | 123.77   | 83     | 41                | 124   | 0.35   | -0.11  | 0.23   |
| 64                                    | 110    | 53   | 163                       | 0.008120 | 0.013787 | 0.009                               | 65           | 108.12   | 51.80                             | 159.92   | 108    | 52                | 160   | -0.12  | 0.20   | 0.08   |
| 65                                    | 124    | 60   | 184                       | 0.009200 | 0.015473 | 0.009                               | 66           | 121.75   | 58.54                             | 180.29   | 123    | 58                | 181   | 1.25   | -0.54  | 0.71   |
| 66                                    | 141    | 82   | 223                       | 0.010313 | 0.017292 | 0.009                               | 67           | 138.29   | 79.86                             | 218.15   | 141    | 81                | 222   | 2.71   | 1.14   | 3.85   |
| 67                                    | 137    | 105  | 242                       | 0.011457 | 0.019216 | 0.009                               | 68           | 134.21   | 102.06                            | 236.27   | 136    | 104               | 240   | 1.79   | 1.94   | 3.73   |
| 68                                    | 151    | 112  | 263                       | 0.012527 | 0.021135 | 0.009                               | 69           | 147.77   | 108.65                            | 256.41   | 150    | 112               | 262   | 2.23   | 3.35   | 5.59   |
| 69                                    | 187    | 127  | 314                       | 0.013545 | 0.023128 | 0.009                               | 70           | 182.81   | 122.95                            | 305.75   | 185    | 127               | 312   | 2.19   | 4.05   | 6.25   |
| 70                                    | 226    | 121  | 347                       | 0.014623 | 0.025274 | 0.009                               | 71           | 220.69   | 116.88                            | 337.57   | 225    | 118               | 343   | 4.31   | 1.12   | 5.43   |
| 71                                    | 281    | 144  | 425                       | 0.015925 | 0.027627 | 0.009                               | 72           | 274.04   | 138.76                            | 412.80   | 277    | 140               | 417   | 2.96   | 1.24   | 4.20   |
| 72                                    | 338    | 159  | 497                       | 0.017586 | 0.030329 | 0.009                               | 73           | 329.07   | 152.79                            | 481.86   | 331    | 155               | 486   | 1.93   | 2.21   | 4.14   |
| 73                                    | 447    | 202  | 649                       | 0.019543 | 0.033250 | 0.009                               | 74           | 434.32   | 193.53                            | 627.85   | 430    | 197               | 627   | -4.32  | 3.47   | -0.85  |
| 74                                    | 519    | 281  | 800                       | 0.021709 | 0.036289 | 0.009                               | 75           | 503.16   | 268.37                            | 771.53   | 508    | 275               | 783   | 4.84   | 6.63   | 11.47  |
| 75                                    | 615    | 358  | 973                       | 0.024160 | 0.039633 | 0.009                               | 76           | 594.74   | 340.72                            | 935.46   | 599    | 352               | 951   | 4.26   | 11.28  | 15.54  |
| 76                                    | 719    | 378  | 1,097                     | 0.026973 | 0.043487 | 0.009                               | 77           | 693.31   | 358.31                            | 1,051.62 | 700    | 363               | 1,063 | 6.69   | 4.69   | 11.38  |
| 77                                    | 802    | 416  | 1,218                     | 0.030210 | 0.048108 | 0.009                               | 78           | 770.77   | 392.42                            | 1,163.20 | 776    | 395               | 1,171 | 5.23   | 2.58   | 7.80   |
| 78                                    | 887    | 458  | 1,345                     | 0.033789 | 0.053499 | 0.009                               | 79           | 849.32   | 429.60                            | 1,278.91 | 859    | 437               | 1,296 | 9.68   | 7.40   | 17.09  |
| 79                                    | 1,054  | 592  | 1,646                     | 0.037670 | 0.059517 | 0.009                               | 80           | 1,005.17 | 551.76                            | 1,556.92 | 1,016  | 558               | 1,574 | 10.83  | 6.24   | 17.08  |
| 80                                    | 1,214  | 769  | 1,983                     | 0.041971 | 0.066108 | 0.009                               | 81           | 1,152.58 | 711.70                            | 1,864.28 | 1,164  | 723               | 1,887 | 11.42  | 11.30  | 22.72  |
| 81                                    | 1,322  | 894  | 2,216                     | 0.046796 | 0.073095 | 0.009                               | 82           | 1,248.79 | 821.20                            | 2,069.99 | 1,271  | 835               | 2,106 | 22.21  | 13.80  | 36.01  |
| 82                                    | 1,332  | 964  | 2,296                     | 0.052332 | 0.080409 | 0.009                               | 83           | 1,250.93 | 878.51                            | 2,129.44 | 1,269  | 900               | 2,169 | 18.07  | 21.49  | 39.56  |
| 83                                    | 1,275  | 881  | 2,156                     | 0.058398 | 0.087826 | 0.009                               | 84           | 1,189.74 | 796.39                            | 1,986.13 | 1,187  | 796               | 1,983 | -2.74  | -0.39  | -3.13  |
| 84                                    | 1,195  | 803  | 1,998                     | 0.064918 | 0.095406 | 0.009                               | 85           | 1,107.37 | 719.85                            | 1,827.22 | 1,117  | 742               | 1,859 | 9.63   | 22.15  | 31.78  |
| 85                                    | 1,144  | 747  | 1,891                     | 0.072130 | 0.103536 | 0.009                               | 86           | 1,051.93 | 663.63                            | 1,715.56 | 1,047  | 681               | 1,728 | -4.93  | 17.37  | 12.44  |
| 86                                    | 1,079  | 675  | 1,754                     | 0.080213 | 0.112605 | 0.009                               | 87           | 983.52   | 593.60                            | 1,577.12 | 984    | 601               | 1,585 | 0.48   | 7.40   | 7.88   |
| 87                                    | 967    | 605  | 1,572                     | 0.089439 | 0.123142 | 0.009                               | 88           | 872.59   | 525.72                            | 1,398.31 | 864    | 538               | 1,402 | -8.59  | 12.28  | 3.69   |
| 88                                    | 900    | 550  | 1,450                     | 0.099911 | 0.135196 | 0.009                               | 89           | 802.79   | 471.36                            | 1,274.15 | 788    | 474               | 1,262 | -14.79 | 2.64   | -12.15 |
| 89                                    | 885    | 493  | 1,378                     | 0.111414 | 0.148455 | 0.009                               | 90           | 779.32   | 416.03                            | 1,195.35 | 766    | 413               | 1,179 | -13.32 | -3.03  | -16.35 |
| 90                                    | 855    | 383  | 1,238                     | 0.123825 | 0.162782 | 0.009                               | 91           | 742.39   | 317.77                            | 1,060.16 | 727    | 319               | 1,046 | -15.39 | 1.23   | -14.16 |
| 91                                    | 762    | 336  | 1,098                     | 0.137050 | 0.178065 | 0.009                               | 92           | 651.65   | 273.68                            | 925.33   | 626    | 265               | 891   | -25.65 | -8.68  | -34.33 |
| 92                                    | 650    | 285  | 935                       | 0.151182 | 0.194160 | 0.009                               | 93           | 546.77   | 227.60                            | 774.36   | 526    | 221               | 747   | -20.77 | -6.60  | -27.36 |
| 93                                    | 551    | 248  | 799                       | 0.166060 | 0.211284 | 0.009                               | 94           | 455.37   | 193.84                            | 649.21   | 436    | 188               | 624   | -19.37 | -5.84  | -25.21 |
| 94                                    | 464    | 184  | 648                       | 0.181716 | 0.229537 | 0.009                               | 95           | 376.27   | 140.49                            | 516.76   | 362    | 123               | 485   | -14.27 | -17.49 | -31.76 |
| 95                                    | 367    | 116  | 483                       | 0.198252 | 0.248578 | 0.009                               | 96           | 291.59   | 86.38                             | 377.97   | 277    | 80                | 357   | -14.59 | -6.38  | -20.97 |
| 96                                    | 298    | 74   | 372                       | 0.215638 | 0.267800 |                                     |              |          |                                   |          |        |                   |       |        |        |        |

**Attachment K**  
**Ability Insurance Company and Medico Insurance Company**  
**Premium Rate Comparison with Major Forms in this Filing Compared with New Business Rate for Companies Currently Issuing Stand-Alone Long Term Care**

Current Rates - 5 Year BP, 90 Day EP, Non-Inflation, Single Insured

Proposed Rates - 5 Year BP, 90 Day EP, Non-Inflation, Single Insured

| <u>Form</u>   | <u>47</u> | <u>52</u> | <u>57</u> | <u>62</u> | <u>67</u> | <u>72</u> | <u>47</u> | <u>52</u> | <u>57</u> | <u>62</u> | <u>67</u> | <u>72</u> |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Ability/Medico 201 (Current NE Rates) - Prior Rates       | \$1,048   | \$1,235   | \$1,535   | \$2,204   | \$3,025   | \$4,300   | \$1,520   | \$1,729   | \$2,149   | \$3,042   | \$4,053   | \$5,246   |
| Ability/Medico 694 (Current NE Rates)                     | \$727     | \$1,463   | \$1,463   | \$2,180   | \$3,251   | \$5,058   | \$1,053   | \$2,048   | \$2,048   | \$3,008   | \$4,356   | \$6,171   |
| Ability/Medico 695 (Current NE Rates)                     | \$528     | \$1,417   | \$1,417   | \$2,342   | \$3,660   | \$5,983   | \$766     | \$1,983   | \$1,983   | \$3,232   | \$4,905   | \$7,299   |
| Ability/Medico 698 (Current NE Rates)                     | \$755     | \$1,568   | \$1,568   | \$2,235   | \$3,081   | \$4,235   | \$1,094   | \$2,195   | \$2,195   | \$3,085   | \$4,128   | \$5,166   |
| Average Unisex Rate of Six Companies Issuing New Business | \$1,110   | \$1,329   | \$1,665   | \$2,233   | \$3,156   | \$4,740   | \$1,110   | \$1,329   | \$1,665   | \$2,233   | \$3,156   | \$4,740   |

Ratios of Ability/Medico Rate to Average Unisex\* Rate

|   |      |      |      |      |      |      |      |      |      |      |      |      |
|---|------|------|------|------|------|------|------|------|------|------|------|------|
| Ability/Medico 201 (Current NE Rates) - Prior Rates | 0.94 | 0.93 | 0.92 | 0.99 | 0.96 | 0.91 | 1.37 | 1.30 | 1.29 | 1.36 | 1.28 | 1.11 |
| Ability/Medico 694 (Current NE Rates)               | 0.65 | 1.10 | 0.88 | 0.98 | 1.03 | 1.07 | 0.95 | 1.54 | 1.23 | 1.35 | 1.38 | 1.30 |
| Ability/Medico 695 (Current NE Rates)               | 0.48 | 1.07 | 0.85 | 1.05 | 1.16 | 1.26 | 0.69 | 1.49 | 1.19 | 1.45 | 1.55 | 1.54 |
| Ability/Medico 698 (Current NE Rates)               | 0.68 | 1.18 | 0.94 | 1.00 | 0.98 | 0.89 | 0.99 | 1.65 | 1.32 | 1.38 | 1.31 | 1.09 |

Current Rates - 5 Year BP, 90 Day EP, 5% Comp. Inflation, Single Insured

Proposed Rates - 5 Year BP, 90 Day EP, 5% Comp. Inflation, Single Insured

| <u>Form</u>   | <u>47</u> | <u>52</u> | <u>57</u> | <u>62</u> | <u>67</u> | <u>72</u> | <u>47</u> | <u>52</u> | <u>57</u> | <u>62</u> | <u>67</u> | <u>72</u> |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Ability/Medico 201 (Current NE Rates) - Prior Rates       | \$3,426   | \$3,728   | \$4,393   | \$5,691   | \$8,097   | \$10,863  | \$4,968   | \$5,219   | \$6,150   | \$7,853   | \$10,850  | \$13,252  |
| Ability/Medico 694 (Current NE Rates)                     | \$1,973   | \$4,251   | \$4,251   | \$6,058   | \$9,004   | \$12,056  | \$2,861   | \$5,951   | \$5,951   | \$8,361   | \$12,065  | \$14,708  |
| Ability/Medico 695 (Current NE Rates)                     | \$1,533   | \$4,044   | \$4,044   | \$6,340   | \$9,829   | \$13,784  | \$2,223   | \$5,662   | \$5,662   | \$8,749   | \$13,171  | \$16,816  |
| Ability/Medico 698 (Current NE Rates)                     | \$2,305   | \$4,616   | \$4,616   | \$6,261   | \$8,500   | \$10,159  | \$3,342   | \$6,462   | \$6,462   | \$8,640   | \$11,390  | \$12,394  |
| Average Unisex Rate of Six Companies Issuing New Business | \$5,880   | \$5,788   | \$5,920   | \$6,328   | \$7,380   | \$9,311   | \$5,880   | \$5,788   | \$5,920   | \$6,328   | \$7,380   | \$9,311   |

Ratios of Ability/Medico Rate to Average Unisex\* Rate

|   |      |      |      |      |      |      |      |      |      |      |      |      |
|---|------|------|------|------|------|------|------|------|------|------|------|------|
| Ability/Medico 201 (Current NE Rates) - Prior Rates | 0.58 | 0.64 | 0.74 | 0.90 | 1.10 | 1.17 | 0.84 | 0.90 | 1.04 | 1.24 | 1.47 | 1.42 |
| Ability/Medico 694 (Current NE Rates)               | 0.34 | 0.73 | 0.72 | 0.96 | 1.22 | 1.29 | 0.49 | 1.03 | 1.01 | 1.32 | 1.63 | 1.58 |
| Ability/Medico 695 (Current NE Rates)               | 0.26 | 0.70 | 0.68 | 1.00 | 1.33 | 1.48 | 0.38 | 0.98 | 0.96 | 1.38 | 1.78 | 1.81 |
| Ability/Medico 698 (Current NE Rates)               | 0.39 | 0.80 | 0.78 | 0.99 | 1.15 | 1.09 | 0.57 | 1.12 | 1.09 | 1.37 | 1.54 | 1.33 |

Company/Form Notes

|   |  |
|---|--|
| Ability/Medico 201 (Current NE rates)                     | First Released: 2001, Other Discounts Available: 20% Spousal Disc.; Rates shown reflect 20% Preferred Disc.; Rates Prior to 1/3/03 are shown                     |
| Ability/Medico 694 (Current NE rates)                     | First Released: 1996, Pays up to 50% of DB for HC (80% if Care Coord.utilized); Other Discounts Available: 15% Spousal Disc.; Rates shown reflect 30% Pref. Disc |
| Ability/Medico 695 (Current NE rates)                     | First Released: 1995, Other Discounts Available: 15% Spousal Disc.; Rates shown reflect 20% Preferred Disc.  |
| Ability/Medico 698 (Current NE rates)                     | First Released: 1999, Other Discounts Available: 15% Spousal Disc.; Rates shown reflect 30% Preferred Disc.  |
| Average Unisex Rate of Six Companies Issuing New Business | Average Unisex Rate using a 62.4%/37.6% female/male split for six companies currently issuing new stand-alone LTC business nationwide                            |



# VA EXPERIENCE

For Reporting Year: 2020  
 As of Reporting Month: December  
 Company(s): Ability Insurance, Medico Insurance

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

## Claim Reserves

| EXPER YEAR | ISSUE YEAR | Earned Premium | Statement Incurred Claims | Loss Ratio | Runout Incurred Claims | Loss Ratio | Written Premium | Change in Unearned | Paid Claims | Change in Claim Res | Paid Claims Allocated to Incurred Year | Pending | IBNR    | Change in ActLfRes | LR Expected Claims | Expected Loss Ratio | Statement Claims Act/Exp Ratio | Runout Claims Act/Exp Ratio |
|------------|------------|----------------|---------------------------|------------|------------------------|------------|-----------------|--------------------|-------------|---------------------|--|---------|---------|--------------------|--------------------|---------------------|--------------------------------|-----------------------------|
| 1992       | Total      | 169            | 10                        | 5.9%       | 0                      | 0.0%       | 169             | 0                  | 0           | 10                  | 0                                      | 0       | 0       | 0                  | 15                 | 8.9%                | 66.7%                          | 0.0%                        |
| 1993       | Total      | 29,188         | 898                       | 3.1%       | 0                      | 0.0%       | 41,946          | 12,758             | 0           | 898                 | 0                                      | 0       | 0       | 218                | 7,254              | 24.9%               | 12.4%                          | 0.0%                        |
| 1994       | Total      | 40,657         | 1,804                     | 4.4%       | 0                      | 0.0%       | 41,639          | 982                | 0           | 1,804               | 0                                      | 0       | 0       | 13,911             | 10,982             | 27.0%               | 16.4%                          | 0.0%                        |
| 1995       | Total      | 43,333         | 2,769                     | 6.4%       | 0                      | 0.0%       | 44,060          | 727                | 0           | 2,769               | 0                                      | 0       | 0       | 30,887             | 11,961             | 27.6%               | 23.2%                          | 0.0%                        |
| 1996       | Total      | 47,071         | 944                       | 2.0%       | 0                      | 0.0%       | 55,394          | 8,323              | 0           | 944                 | 0                                      | 0       | 0       | 37,094             | 15,019             | 31.9%               | 6.3%                           | 0.0%                        |
| 1997       | Total      | 58,891         | 2,288                     | 3.9%       | 0                      | 0.0%       | 64,230          | 5,339              | 0           | 2,288               | 0                                      | 0       | 0       | 43,222             | 23,202             | 39.4%               | 9.9%                           | 0.0%                        |
| 1998       | Total      | 99,609         | 58,403                    | 58.6%      | 65,362                 | 65.6%      | 106,408         | 6,799              | 29,132      | 29,271              | 65,362                                 | 0       | 0       | 36,743             | 27,235             | 27.3%               | 214.4%                         | 240.0%                      |
| 1999       | Total      | 140,671        | 48,246                    | 34.3%      | 51,100                 | 36.3%      | 146,380         | 5,709              | 34,187      | 14,059              | 51,100                                 | 0       | 0       | 59,448             | 39,280             | 27.9%               | 122.8%                         | 130.1%                      |
| 2000       | Total      | 200,663        | 77,265                    | 38.5%      | 1,879                  | 0.9%       | 213,897         | 13,234             | 39,827      | 37,438              | 1,879                                  | 0       | 0       | 104,670            | 59,454             | 29.6%               | 130.0%                         | 3.2%                        |
| 2001       | Total      | 296,140        | (45,425)                  | -15.3%     | 610,608                | 206.2%     | 312,012         | 15,872             | 15,195      | (60,620)            | 610,608                                | 0       | 0       | 143,292            | 84,657             | 28.6%               | -53.7%                         | 721.3%                      |
| 2002       | Total      | 374,682        | 238,101                   | 63.5%      | 21,922                 | 5.9%       | 381,042         | 6,360              | 63,448      | 174,653             | 21,922                                 | 0       | 0       | 259,378            | 115,484            | 30.8%               | 206.2%                         | 19.0%                       |
| 2003       | Total      | 421,261        | 102,433                   | 24.3%      | 30,350                 | 7.2%       | 418,925         | (2,336)            | 79,767      | 22,666              | 30,350                                 | 0       | 0       | 132,324            | 140,363            | 33.3%               | 73.0%                          | 21.6%                       |
| 2004       | Total      | 421,778        | 257,848                   | 61.1%      | 223,432                | 53.0%      | 420,305         | (1,473)            | 104,890     | 152,958             | 223,432                                | 0       | 0       | 264,504            | 147,248            | 34.9%               | 175.1%                         | 151.7%                      |
| 2005       | Total      | 452,129        | 148,668                   | 32.9%      | 14,368                 | 3.2%       | 456,191         | 4,062              | 164,068     | (15,400)            | 14,368                                 | 0       | 0       | 214,799            | 144,081            | 31.9%               | 103.2%                         | 10.0%                       |
| 2006       | Total      | 456,498        | 367,570                   | 80.5%      | 533,995                | 117.0%     | 462,387         | 5,889              | 187,246     | 180,324             | 533,995                                | 0       | 0       | 228,054            | 157,348            | 34.5%               | 233.6%                         | 339.4%                      |
| 2007       | Total      | 495,307        | 227,732                   | 46.0%      | 70,458                 | 14.2%      | 498,610         | 3,303              | 202,361     | 25,371              | 70,458                                 | 0       | 0       | 245,589            | 172,332            | 34.8%               | 132.1%                         | 40.9%                       |
| 2008       | Total      | 494,575        | 981,852                   | 198.5%     | 1,807,534              | 365.5%     | 483,853         | (10,722)           | 369,507     | 612,345             | 1,807,534                              | 0       | 0       | 263,036            | 190,478            | 38.5%               | 515.5%                         | 948.9%                      |
| 2009       | Total      | 500,177        | 513,884                   | 102.7%     | 196,110                | 39.2%      | 498,132         | (2,045)            | 453,315     | 60,569              | 196,110                                | 0       | 0       | 231,834            | 198,811            | 39.7%               | 258.5%                         | 98.6%                       |
| 2010       | Total      | 452,611        | 797,568                   | 176.2%     | 675,459                | 149.2%     | 455,326         | 2,716              | 534,853     | 262,715             | 675,459                                | 0       | 0       | 260,945            | 220,515            | 48.7%               | 361.7%                         | 306.3%                      |
| 2011       | Total      | 461,150        | 1,288,425                 | 279.4%     | 1,277,304              | 277.0%     | 459,212         | (1,937)            | 661,908     | 626,517             | 1,277,304                              | 0       | 0       | 103,943            | 235,704            | 51.1%               | 546.6%                         | 541.9%                      |
| 2012       | Total      | 507,761        | 986,976                   | 194.4%     | 591,575                | 116.5%     | 520,812         | 13,051             | 852,232     | 134,744             | 591,575                                | 0       | 0       | 128,536            | 249,184            | 49.1%               | 396.1%                         | 237.4%                      |
| 2013       | Total      | 476,306        | 235,899                   | 49.5%      | 9,243                  | 1.9%       | 473,105         | (3,201)            | 812,641     | (576,742)           | 9,243                                  | 0       | 0       | 121,152            | 256,285            | 53.8%               | 92.0%                          | 3.6%                        |
| 2014       | Total      | 430,946        | 417,212                   | 96.8%      | 165,828                | 38.5%      | 424,841         | (6,105)            | 584,408     | (167,196)           | 165,828                                | 0       | 0       | 47,798             | 261,593            | 60.7%               | 159.5%                         | 63.4%                       |
| 2015       | Total      | 392,112        | 166,549                   | 42.5%      | 505,861                | 129.0%     | 394,592         | 2,480              | 459,863     | (293,314)           | 331,369                                | 174,492 | 0       | (31,413)           | 254,633            | 64.9%               | 65.4%                          | 198.7%                      |
| 2016       | Total      | 403,077        | 17,318                    | 4.3%       | 35,482                 | 8.8%       | 402,658         | (418)              | 367,663     | (350,345)           | 35,482                                 | 0       | 0       | 16,366             | 263,356            | 65.3%               | 6.6%                           | 13.5%                       |
| 2017       | Total      | 430,562        | 157,487                   | 36.6%      | 354,232                | 82.3%      | 432,013         | 1,451              | 318,940     | (161,453)           | 82,529                                 | 271,703 | 0       | 34,868             | 277,386            | 64.4%               | 56.8%                          | 127.7%                      |
| 2018       | Total      | 397,463        | 234,747                   | 59.1%      | 109,408                | 27.5%      | 392,717         | (4,747)            | 287,702     | (52,955)            | 103,878                                | 0       | 5,530   | 7,587              | 291,293            | 73.3%               | 80.6%                          | 37.6%                       |
| 2019       | Total      | 365,454        | 21,206                    | 5.8%       | 81,335                 | 22.3%      | 355,250         | (10,204)           | 150,893     | (129,686)           | 38,016                                 | 23,410  | 19,909  | 79,275             | 299,149            | 81.9%               | 7.1%                           | 27.2%                       |
| 2020       | Total      | 350,334        | 265,330                   | 75.7%      | 136,815                | 39.1%      | 338,584         | (11,750)           | 168,050     | 97,280              | 0                                      | 0       | 136,815 | (20,110)           | 325,969            | 93.0%               | 81.4%                          | 42.0%                       |
| Grand      | Total      | 9,240,575      | 7,574,007                 | 82.0%      | 7,569,657              | 81.9%      | 9,294,689       | 54,115             | 6,942,096   | 631,912             | 6,937,799                              | 469,605 | 162,254 | 3,057,950          | 4,480,273          | 48.5%               | 169.1%                         | 169.0%                      |

**Attachment L**  
**Ability Insurance Company and Medico Insurance Company**  
**Average Premium Before and After Increase**  
**All Forms in Current Filing**

| Issue State | Inforce Policies | Inforce Premium | Avg Premium Before Increase | Average 2021 NW Increase | Avg Premium After Increase |
|-------------|------------------|-----------------|-----------------------------|--------------------------|----------------------------|
| AL          | 55               | \$159,586       | \$2,902                     | 61.3%                    | \$4,680                    |
| AR          | 118              | \$538,135       | \$4,560                     | 64.6%                    | \$7,509                    |
| AZ          | 433              | \$1,386,551     | \$3,202                     | 106.8%                   | \$6,622                    |
| CA          | 370              | \$852,902       | \$2,305                     | 217.7%                   | \$7,324                    |
| CO          | 222              | \$804,034       | \$3,622                     | 157.4%                   | \$9,322                    |
| FL          | 684              | \$2,237,257     | \$3,271                     | 71.3%                    | \$5,601                    |
| GA          | 68               | \$238,254       | \$3,504                     | 97.2%                    | \$6,911                    |
| HI          | 70               | \$238,091       | \$3,401                     | 202.4%                   | \$10,284                   |
| IA          | 2,612            | \$10,608,931    | \$4,062                     | 54.9%                    | \$6,292                    |
| ID          | 605              | \$1,351,057     | \$2,233                     | 71.8%                    | \$3,836                    |
| IL          | 332              | \$1,246,558     | \$3,755                     | 50.9%                    | \$5,665                    |
| IN          | 38               | \$83,727        | \$2,203                     | 213.3%                   | \$6,904                    |
| KS          | 612              | \$2,120,208     | \$3,464                     | 54.9%                    | \$5,368                    |
| KY          | 164              | \$539,840       | \$3,292                     | 45.9%                    | \$4,801                    |
| LA          | 15               | \$26,483        | \$1,766                     | 0.0%                     | \$1,766                    |
| ME          | 9                | \$19,795        | \$2,199                     | 0.0%                     | \$2,199                    |
| MI          | 123              | \$352,841       | \$2,869                     | 38.4%                    | \$3,971                    |
| MN          | 966              | \$3,068,467     | \$3,176                     | 118.0%                   | \$6,926                    |
| MO          | 596              | \$2,089,925     | \$3,507                     | 48.5%                    | \$5,207                    |
| MS          | 68               | \$159,642       | \$2,348                     | 82.9%                    | \$4,294                    |
| MT          | 1,358            | \$4,101,335     | \$3,020                     | 82.9%                    | \$5,524                    |
| NC          | 138              | \$542,625       | \$3,932                     | 79.7%                    | \$7,064                    |
| ND          | 332              | \$1,325,713     | \$3,993                     | 60.2%                    | \$6,397                    |
| NE          | 2,024            | \$8,121,817     | \$4,013                     | 54.0%                    | \$6,179                    |
| NM          | 140              | \$488,924       | \$3,492                     | 149.0%                   | \$8,695                    |
| NV          | 50               | \$161,294       | \$3,226                     | 85.9%                    | \$5,998                    |
| OH          | 157              | \$596,317       | \$3,798                     | 53.3%                    | \$5,824                    |
| OK          | 101              | \$452,061       | \$4,476                     | 64.0%                    | \$7,341                    |
| OR          | 1,301            | \$2,747,350     | \$2,112                     | 65.9%                    | \$3,504                    |
| PA          | 44               | \$103,469       | \$2,352                     | 140.6%                   | \$5,659                    |
| SC          | 20               | \$58,606        | \$2,930                     | 47.8%                    | \$4,331                    |
| SD          | 974              | \$3,609,059     | \$3,705                     | 54.5%                    | \$5,726                    |
| TN          | 288              | \$922,861       | \$3,204                     | 48.7%                    | \$4,766                    |
| TX          | 349              | \$1,380,679     | \$3,956                     | 51.0%                    | \$5,976                    |
| UT          | 11               | \$33,957        | \$3,087                     | 0.0%                     | \$3,087                    |
| VA          | 116              | \$391,434       | \$3,374                     | 78.4%                    | \$6,020                    |
| WA          | 930              | \$2,682,942     | \$2,885                     | 69.9%                    | \$4,901                    |
| WI          | 241              | \$502,805       | \$2,086                     | 48.0%                    | \$3,087                    |
| WV          | 1                | \$2,563         | \$2,563                     | 0.0%                     | \$2,563                    |
| WY          | 224              | \$809,178       | \$3,612                     | 56.8%                    | \$5,663                    |
| Total       | 16,959           | \$57,157,276    | \$3,370                     | 69.7%                    | \$5,719                    |



ABILITY INSURANCE CO.

December 12, 2022

TO: State Insurance Department

RE: Representation Authorization

| Name   | Action authorized on behalf of the Company   |
|--|--|
| Karen Babio, Esq. AVP, Assistant General Counsel, Davies Life & Health, Inc. | Communications and Regulatory Filings and Certifications with Regulatory Agencies  |
| Thea Gonzalez, Accounting, Davies Life & Health, Inc.                        | Communications and Regulatory Filings and Certifications with Regulatory Agencies  |
| Raymond Nelson, SVP Actuary, Davies Life & Health, Inc.                      | Communications and Regulatory Filings and Certifications with Regulatory Agencies` |
| Todd Moltumyr, VP Actuary, Davies Life & Health, Inc.                        | Communications and Regulatory Filings and Certifications with Regulatory Agencies  |
| Beverly Toomey, Analyst, Davies Life & Health, Inc.                          | Communications and Regulatory Filings and Certifications with Regulatory Agencies  |
| David Krydinski, Director, Davies Life & Health, Inc.                        | Communications and Regulatory Filings and Certifications with Regulatory Agencies  |

The above referenced individuals, employed by Davies Life & Health, Inc. (formerly known as TriPlus Services, Inc.), are hereby authorized to represent Ability Insurance Company (NAIC. No. 71471) to perform the above referenced actions as necessary pursuant to the Administrative Services Agreement between Ability Insurance Company and Davies Life & Health, Inc. (formerly known as TriPlus Services, Inc.) dated the 17th of December 2015.

Signed on Behalf of Ability Insurance Company by its officer:

12/12/2022

Date

Signature of Officer

Anna Elliott

Printed Name

President

TITLE

March 2, 2022

Bobby Toone  
Virginia Bureau of Insurance

Via *SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated March 2, 2022 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

[Objection 1](#)

*Virginia Regulation 14VAC5-200-75 D requires that an insurer shall provide notice of an upcoming rate increase to all policyholders/certificateholder's at least 75 days prior to the implementation of the increase.*

- 1. Please submit a letter in compliance with the above regulation, along with any accompanying forms to the Forms Schedule for review;*
- 2. If a letter has previously been approved, submit those documents to Supporting Documentation along with the SERFF tracking number showing when these documents were submitted and approved.*

We are attaching the previously approved letter documents to Supporting Documentation. The SERFF tracking numbers for these previously approved letter documents are TRIP-131145217 (for Ability Insurance Company) and TRIP-131145218 (for Medico Insurance Company). Our intention is to use these same approved letters for this current filing.

[Objection 2](#)

*The Actuarial memorandum states these policies were sold between 1991 and 2004. Please state how many policies were sold on or after October 1, 2003. Any policies sold after this date are considered post-stability policies and fall under regulation 14VAC5-200-153.*

No policies in this filing were issued on or after October 1, 2003 in Virginia.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,





Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial



TriPlus Services, Inc. • Third-Party Administrator for  
**Ability Insurance Company**  
 Policyholder Services Department  
 PO Box 3735  
 Omaha, NE 68103-0735

PHONE: (877) 795-8493  
 FAX: (844) 855-7817  
 EMAIL: customersupport@tri-plus.net

**BENEFIT ADJUSTMENT OPTION RETURN FORM**

Date: <<MM/DD/YYYY>>

Policyholder: <<NAME>>

Policy Number: <<XXXXXX>>

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. Please return your option to us within 60 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at 877-795-8493.

**If you do not wish to implement any of these benefit adjustment options you do not need to return this form to us.**

<<

\* Reduce your policy maximum from <<5 Years>> to <<4 Years>> for a new Annual premium of <<\$#####.##>>

\* Reduce your policy maximum from <<5 Years>> to <<3 Years>> for a new Annual premium of <<\$#####.##>>

\* Increase your Elimination Period from <<0 Days>> to 90 Days for a new Annual premium of <<\$#####.##>>

\* Reduce your policy maximum from <<5 Years>> to <<4 Years>> and increase your Elimination Period from <<0 Days>> to 90 Days for a new Annual premium of <<\$#####.##>>

\* Reduce your base Daily Benefit Amount from <<\$###.##>> to <<\$###.##>> for a new Annual premium of \$<<###.##>>. Since you have an active Compound Inflation rider, your new inflated Daily Benefit Amount would be \$<<###.##>> as of <<MM/DD/YYYY>> and is subject to further increases per rider terms.

>>

<<Please be aware that your policy does include additional coverage that is independent of the base policy. The adjustments and quotes noted here only reflect changes to the base policy and not the additional coverage. If you would like premium rate quotes that include adjusting the additional coverage as well, please contact us.>> **Please note that all options may not be of equal value.**

Please be aware when considering these options, that if you choose to reduce the maximum available under your policy, then any prior claims made on your policy will affect the benefits available after the reduction.

By signing and returning this page, Ability Insurance Company will change the policy's available benefits, effective <<MM/DD/YYYY>>, to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates are for the current rate increase period and do not reflect any future rate increases that may occur, whether mentioned in this letter or not.

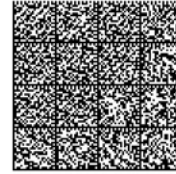
Signature \_\_\_\_\_ Date \_\_\_\_\_



**TriPlus Services, Inc. • Third-Party Administrator for  
Ability Insurance Company**  
Policyholder Services Department  
PO Box 3735  
Omaha, NE 68103-0735

PHONE: (877) 795-8493  
FAX: (844) 855-7817  
EMAIL: [customersupport@tri-plus.net](mailto:customersupport@tri-plus.net)

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.





TriPlus Services, Inc. • Third-Party Administrator for  
**Ability Insurance Company**  
 Policyholder Services Department  
 PO Box 3735  
 Omaha, NE 68103-0735

PHONE: (877) 795-8493  
 FAX: (844) 855-7817  
 EMAIL: customersupport@tri-plus.net

**REQUEST TO EXERCISE CONTINGENT BENEFIT UPON LAPSE**

Date: <<MM/DD/YYYY>>

Policyholder: <<NAME>>

Policy Number: <<XXXXXX>>

NOTE: This benefit can be elected by either lapsing your coverage by means of not paying your premium, or by completing and returning this form to us. Either way your election for this coverage must be made within 120 days following the effective date of this rate increase. *If you do not want to exercise the Contingent Benefit Upon Lapse, then you do not need to complete this form.*

By completing and returning this form, I am electing to stop paying premiums for my long term care coverage and I am exercising the Contingent Benefit Upon Lapse option available with this rate increase.

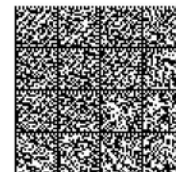
By exercising this option, I understand that:

- My new maximum benefit amount under this policy will be equal to the greater of the sum of the premiums paid into the policy from the issue date through the current paid to date or 30 times the daily nursing home benefit at the time of lapse; in no event will the paid up value exceed the remaining amount of benefits available under the policy if it remained in a premium paying status; and,
- If you currently have an open claim, or if a new claim is filed, any benefits paid for dates of service after the effective date of this new policy status will be applied to and will not exceed the policy's new maximum benefit amount.
- Once I exercise this option, I will only be able to reinstate my original maximum benefit amount if I submit a premium payment within 65 days from my premium due date; and,
- I must meet the eligibility requirements required under the Policy in order to receive benefit payments.

**By signing below I agree to elect the Contingent Benefit Upon Lapse and I agree to all of the above.**

Signature \_\_\_\_\_ Date \_\_\_\_\_

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.





## **FREQUENTLY ASKED QUESTIONS FOR INSURED**

**Q. Why is my premium increasing?**

A: It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like this one. Many of the pricing assumptions that were common in the industry when your product was originally marketed have not developed as expected. The factors that contribute to the higher anticipated claims payments include morbidity, persistency and mortality. The claims experience trends have emerged higher than originally priced and more policyholders have kept their coverage in force, resulting in more claims in the later policy durations. This premium increase will help ensure that Ability Insurance Company (the Company) is able to live up to its obligations to you as a policyholder.

**Q. When will my premium increase?**

A: Premium for your in force coverage will increase on the date specified in your letter. If your premium is paid through automatic bank draft, your new premium will be deducted automatically from your account on the stated date. If you pay your premium by direct bill (by check) you will receive a premium notice for the increased amount approximately 30 days before that premium due date.

**Q. I thought my premium could never go up. Am I being singled out for this rate increase because of my age or health?**

A: No. Your premium rates for long term care insurance will never change based on changes in your age or health. As stated in your policy, we can only change premium rates on a class basis, not an individual basis. This means that the rates have been changed on all policies like yours on a statewide class basis. Even though you may not have used your policy, we need to ensure that we can deliver on the promises of the policy should you need to make a claim in the future.

**Q. Will my premium continue to increase?**

A: The Company will continue to monitor emerging claims experience to ensure that it is able to deliver on the promises of your policy, primarily to pay any future claims you might incur. Please note that any future increases will be subject to review and approval by the Virginia State Corporation Commission before implementation.

**Q. Have other insurance companies raised their long term care rates?**

A: Yes. The deviations from expected claim and persistency assumptions that the Company has experienced have also been experienced by other long term care insurance carriers. Numerous other carriers have also implemented rate increases for long term care policies.

**Q. <<What are the options to reduce my coverage?**

A: Please refer to the Benefit Adjustment Option Return Form for a description of some of the options available to you. If there are no specific options listed in your letter (this would only occur if your policy has the smallest allowable benefit period and an elimination period of 90 days or higher), or you would like to investigate additional options, please contact our customer service center at 877-795-8493.



**Q. I want to maintain an active premium paying policy, how do I change my coverage?**

A: To change your coverage we require your request in writing. You may submit the Benefit Adjustment Option Return Form included with your notification letter, or you may contact our customer service center at 877-795-8493, pressing option 2 then 3 at the prompt, to obtain a proposed benefit adjustment form for those options not identified in your letter. >>

**Q. How long do I have to make any coverage changes before the effective date of the increase?**

A: You can change your coverage at any time, however in order for us to process any changes before the rate increase effective date you should submit your election to us 15 business days in advance of the effective date of the increase.

**Q. I am currently receiving Long Term Care benefits. Do I have to remit the new premium?**

A: The premium increase will not impact your current claim benefits. Your policy will continue to provide you with the benefits in accordance with the terms of the coverage you purchased. If your policy contains a provision that waives premium and you are currently receiving that benefit, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your policy. You will have to pay the increased premium only after you return to a premium paying status. If your policy does not have a waiver of premium provision or if you do not qualify under this provision, then the premium increase will impact you, even if you are on claim. Please note that you are allowed to modify benefit levels at any time to adjust your premium rate, not only at the time of a premium increase. Please refer to the “Options Available To You” section of the rate increase notification letter.

**Q. What safety measures are in place should an insurer file for bankruptcy and not be able to meet their current claim obligations?**

A: The premium increases are designed to prevent this from happening. Also, all states have what are known as Guaranty Associations. In the event that a company cannot meet its claim obligations, these Guaranty Associations will pay claims up to a certain cap, which varies by state.

For more information, please see the Virginia Life, Accident & Sickness Insurance Guaranty Association at <http://www.valifega.org>.

**Q. Whom should I contact if I have additional questions about this rate increase?**

A: If you have additional questions, please contact our customer service center at <<877-795-8493, pressing option 2 and then 3 at the prompt. The office hours are Monday through Friday 7:30 a.m. to 4:45 p.m. Central time.>>

**Ability Insurance Company**

**STATEMENT OF VARIABILITY**

**Form:**

**RI-17-VA - Policyholder Rate Increase Notification Letter**

**September 3, 2020**

The above captioned form is to be sent to Ability Insurance Company policyholders notifying them of a rate increase, to be implemented upon approval. The language that is bracketed (“<< >>”) in the attached form is intended to be illustrative and variable, and may be modified as described below.

| <b>Bracketed Item</b>       | <b>Description</b>  |
|-----------------------------|---|
| Printing date               | Date the letter is printed  |
| Name of policyholder        | Name of policyholder for that particular policy   |
| Address line 1              | Street Address for that particular policyholder   |
| Address line 2              | City, State and Zip code for that particular policyholder   |
| Policy number               | Policy Number for that particular policy  |
| Name of insured             | Name of insured for that particular policy  |
| New premium rate            | New modal premium amount due after the rate increase  |
| Effective date 1            | Renewal date that the new premium rate is effective   |
| Percentage increase         | Percentage increase in the premium rate from the prior premium rate   |
| Effective date 2            | Renewal date that the new premium rate is effective   |
| Adjust your coverage option | <p>Paragraphs describing the option to adjust coverage to lower premium and offset the increase. When policy is actively on claim, the section is changed to read as follows instead:</p> <p><b>“Adjust your coverage:</b> You may have the option to adjust your level of coverage in order to make your premiums more affordable. If you would like to investigate the availability of benefit adjustment options, please call our dedicated Customer Support Department, toll free at 877-795-8493.</p> <p>Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.”</p> |
| Phone Number and Prompts    | Customer Service Phone number, and instructions for prompts   |
| Enclosures                  | If someone is on claim or if they are already at the lowest benefit amounts then they do not receive the Benefit Adjustment Option Return Form  |

**Ability Insurance Company**

**STATEMENT OF VARIABILITY**

**Form:**

**RI-17-VA-FAQ - Policyholder Rate Increase Notification Letter FAQ Insert**

**July 23, 2020**

The above captioned form is to be sent to Ability Insurance Company policyholders as an insert with a letter notifying them of a rate increase. The language that is bracketed (“<< >>”) in the attached form is intended to be illustrative and variable, and may be modified as described below.

| <b>Bracketed Item</b>   | <b>Description</b>   |
|---|--|
| “What are the options to reduce my coverage?” and “I want to maintain an active premium paying policy, how do I change my coverage?” sections | Sections discussing the options to adjust coverage to lower premium and offset the increase. When policy is actively on claim, the section is changed to read as follows instead:<br><b>“Q. To keep my policy without paying the higher premium, how do I change my coverage?”</b><br><br>A: To change your coverage we require your request in writing. You may submit the Benefit Adjustment Option Return Form included with your notification letter, or you may contact our Policyholder Services Department at 877-795-8493, electing option 2, then 3, at the prompt, to obtain a proposed benefit adjustment form for those options not identified in your letter. “ |
| Customer service contact number and office hours  | The phone number, prompt instructions and office hours stated in the last FAQ have been marked variable so they can be updated in the event that the information changes during the course of implementing the increase.   |





Davies Life & Health, Inc., Third-Party Administrator for  
Ability Insurance Company  
Policyholder Services Department  
PO Box 7066  
Allentown, PA 18105-7066

Phone (877) 795-8493 Fax (877) 855-7817

Email DLHSupport@us.davies-group.com

04/01/2023

John Doe  
123 Main Street  
City, VA, Zip Code

Policy No: 00001  
Insured: John Doe

Dear John Doe:

We value your business and want to thank you for choosing **Ability Insurance Company** to provide your long term care coverage. We are committed to ensuring that your long term care insurance benefits are there when you need them.

The purpose of this letter is to notify you that we have determined that it is necessary to increase premiums for your coverage. This is not a premium notice. If you are on a direct, paper bill mode you will receive a notice of premium due approximately 30 days before the premium is due. Your future premium rate(s) will be as follows:

\* The Annual renewal premium rate of \$2000.00 will become effective on 06/05/2023. This represents a percentage increase of 50.0%. Please note that this premium rate does not reflect any future rate increases that may occur.

### Reasons for the Premium Increase

It is necessary to increase premiums due to greater-than-anticipated claims payments expected over the lifetime of all certificates like yours. Premium rates must be adjusted to ensure current and future claims are adequately funded, so that long term care benefits will be available to you when you need them. Please be assured that you have not been singled out, and this premium increase is not a reflection of any previous claims history you may have had.

### Options Available To You:

We do understand that this premium increase may make it more difficult to continue your current level of coverage. Please know that we do not take this action lightly. We recognize that raising premiums may have a significant impact on you. As such, below are options that you may consider at this time:

- 1. Continue current level of coverage:** Keep your exact coverage without any changes and the new premium will take effect on 06/05/2023. If we do not hear from you, then we will assume that you have accepted the higher premium amount.
- 2. Adjust your coverage:** The policyholder has the right to a revised premium rate or rate schedule. You may consider adjusting the level of coverage in order to make premiums more affordable. We have provided you with the enclosed Benefit Adjustment Option Return Form. This form shows the available policy adjustment offer(s) as an alternative to the current plan, while still maintaining essential coverage. **Please note that all options may not be of equal value.**

If you would like to investigate additional benefit adjustment options, not mentioned in the enclosed, please call our Customer Support Department, toll free at 877-795-8493.



Davies Life & Health, Inc., Third-Party Administrator for  
Ability Insurance Company  
Policyholder Services Department  
PO Box 7066  
Allentown, PA 18105-7066

Phone (877) 795-8493 Fax (877) 855-7817

Email DLHSupport@us.davies-group.com

Please discuss policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

**3. Elect the Contingent Benefit Upon Lapse:** If you decide that you would like to end this coverage, we will provide a Contingent Benefit Upon Lapse. The new maximum benefit amount for this Benefit will be equal to the greater of the following:

1. The sum of the premiums paid into the policy from the issue date through the current paid to date.
2. 30 times the daily nursing home benefit at the time of lapse.

To determine the number of days payable under the policy, the sum of all premiums paid is divided by the Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

This Contingent Benefit Upon Lapse acts as a form of reduced paid up coverage. It will be available should you choose to lapse the coverage at any point between now and 120 days following the date the new premium rates take effect. If you would like to elect this benefit please complete and return the enclosed Request to Exercise Contingent Benefit Upon Lapse form. This form includes more details about the Benefit. If you do not complete this form, and you lapse your policy within 120 days after the effective date of the rate increase, this benefit will be automatically applied.

Please note that the policy may be subject to future rate increases. In the event of future rate increases, similar options may be available. You can contact us at any time to discuss decreasing your coverage and premiums.

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at <https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.asp>.

We have enclosed additional information about this increase in the attached Frequently Asked Questions document. For any other questions, please call our Policyholder Services Department at 877-795-8493 and a customer support representative will be happy to assist you.

Sincerely,

Davies Life & Health, Inc.  
Third Party Administrator for Ability Insurance Company  
Enclosures – Frequently Asked Questions, Request to Exercise Contingent Benefit Upon Lapse, Benefit Adjustment Option Return Form, Business Reply Envelope

April 27, 2022

Bobby Toone  
Virginia Bureau of Insurance

*Via SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated March 28, 2022 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

*Objection 1*

*Without including any specific policyholder information, please provide an exhibit that shows a breakdown of how the increase will be applied.*

In general, the requested increase percentage for the appropriate policy form, benefit period and issue age as indicated in Attachments A and B are applied to the current base, per unit premium rates from the rate sheets that accompanied the prior approved rate filing. This results in the updated rate sheets accompanying the current filing. The rates from those updated rate sheets are then used to calculate policy premium rates for each individual policy on their next renewal date following the notification period. We have updated Section 4 of the actuarial memorandum, specifically the sentence that now reads, “The Company will notify Virginia-issued policyholders at least 75 days in advance before implementing a rate increase so it is expected that this rate revision will be implemented approximately 85 days following the approval of this increase.”

*Objection 2*

*1) Please provide exhibits, in Excel with working formulas, showing the allowable increase using both the Prospective Present Value (Texas) Approach and the Blended If-Knew/Make-up (Minnesota) Approach.*

*2) Please provide Excel versions of all other exhibits, with working formulas.*

The requested Excel versions of all exhibits are attached. We have enhanced Attachment G, the Texas PPV Method Demonstration to include a tab for a version including all policyholders and a second tab including only premium paying policyholders. We have also included new exhibits based on this objection letter, including Attachment S, a demonstration of the Blended If-Knew/Make-up (Minnesota) Approach.

*Objection 3*

*Please advise if the actuarial assumptions associated with the rate increase request are consistent with the assumptions utilized in the most recent asset adequacy testing. If not, please provide full details on any changes to the original assumptions and explain the reason for the change.*

This increase was originally submitted to the MSA team in April 2021. The actuarial assumptions are consistent with those used in the 2020 year-end Asset Adequacy testing (other than the interest rate, which

was kept consistent with prior rate increase filings). The only change to assumptions for year end 2021 testing was a slight adjustment to the assumed shock lapses to account for the later than originally anticipated implementation schedule.

Objection 4

*Provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium rate had been charged since the forms' introduction.*

Attachments N and O show the nationwide experience and projection restated at the proposed Virginia rate level since inception. Substantially the same increases have been requested in all states historically for the forms in question. Because many of the increases have varied by form, issue age, or benefit configuration, the average increase requested differs between states according to the inforce distribution of policies in that state at the time of the initial filings. This is not an indicator that a larger or smaller increase was requested in a given state. In states where less than the full requested average increases have been approved, the Company is requesting “catch-up” increase amounts in addition to the 52.4% average nationwide request within this filing. In Virginia, we are requesting a 15% catchup rate increase. Even though less than the full amount of historical nationwide rate increase requests have been approved in Virginia, the average cumulative rate increase in Virginia is slightly above the average nationwide cumulative rate increase, mainly due to those differences in distributions of policies in Virginia relative to the nationwide distribution.

We strongly disagree with using the increased rate level since inception methodology to determine the lifetime loss ratio. We would greatly appreciate the opportunity to discuss this methodology with the state while this new filing is being reviewed. In addition to the issues surrounding the relative differences in state rate levels under variable historical increases discussed above, following are several observations and comments that we think are relevant to this method as well as the company's filing in particular:

- The NAIC's Health Actuarial Task Force (HATF) specifically considered the issue of recouping past losses when creating the 2014 LTC Model Bulletin and changes to the NAIC Models. After lengthy discussion HATF ended up modifying language to prevent companies from recouping prior actual claims in excess of expected. Language was modified prospectively to require the use of the lesser of actual and expected past claims in demonstrating compliance with loss ratio requirements.
- An article published in the April 2017 issue of the Society of Actuaries Long Term Care Insurance Section newsletter, Long-Term Care News, further addressed the issue of recouping past losses. (A copy of the article entitled “Recouping Past LTC Losses” is enclosed with this filing.)
- The issue of recouping past losses has been more recently addressed by the NAIC's Long Term Care Pricing Subgroup; they are not considering methods that assume a rate increase premium was collected from day one. In discussions it was deemed that such a method inappropriately prevented companies from accounting for emerging assumption changes. New assumptions and projections show new future losses. It would not be possible to have collected the appropriate premium earlier because the actuary did not know those assumptions were going to change.
- We believe the method being used by the state is not appropriate because the company could not have possibly charged the current rates since inception. The pricing assumptions were

different when the products were first issued, hence the current rates would have resulted in a lifetime loss ratio that was below the 60% minimum allowed. Thus, it does not seem appropriate to calculate a lifetime loss ratio based on a premium rate that would never have been allowed by a state insurance department when the products were first issued.

- We are not trying to recoup past losses in this filing. We are copying in a portion of Section 9 of the Actuarial Memorandum below, which illustrates that we are not recouping past losses, highlighting the Texas PPV method of analysis:

*This filing is intended to return the future experience of this block to the level projected in 2017. Attachment G demonstrates a calculation of the indicated increase based on the Prospective Present Value method:*

$$\text{Indicated Increase \%} = (\Delta PV \text{ of future incurred claims} - \Delta PV \text{ of future earned premiums}) / (0.802 * PV \text{ of future earned premiums at implementation schedule})$$

*Note that the .802 factor in the denominator of the equation is derived based on the percentage of the block that is made up of pre-rate stability policies. 96.8% of the future earned premium is on pre-rate stability policies, and thus the weighted averaged future loss ratio factor in the formula is calculated as:*

$$-.968 * 80\% + .032 * 85\% = 80.2\%$$

| <i>Projection Years 2021+</i>            | <i>2017 Filing Assumptions</i> | <i>Current Projection Assumptions</i> | <i>Difference</i>    |
|--|--------------------------------|---------------------------------------|----------------------|
| <i>PV Future EP</i>                      | <i>\$365,422,179</i>           | <i>\$378,073,840</i>                  | <i>\$12,651,661</i>  |
| <i>PV Future Claims</i>                  | <i>\$813,249,219</i>           | <i>\$971,576,369</i>                  | <i>\$158,327,150</i> |
| <i>PV of 1% of Rate Increase Premium</i> |                                | <i>\$2,545,228</i>                    |                      |

$$\text{Indicated Increase \%} = (\$158,327,150 - \$12,651,661) / (0.802 * \$2,545,228 * 100) = 71.4\%$$

*The requested increase averaging 52.4% is less than this maximum indicated rate increase under the Prospective Present Value of 71.4%.*

By only considering the future projected experience, this prospective present value method ensures that an appropriate rate level is achieved without recouping past losses. This methodology is utilized by the Multistate Actuarial LTCI Rate Review Team (MSA Team). As discussed in the Actuarial Memorandum, this request was filed with and has been reviewed by the MSA Team prior to submission in individual states. The MSA has recommended the requested nationwide rate increase as well as additional increases in states where less than the full amount of historical increase requests have been granted. The MSA shared their advisory report with states in November 2021.

Objection 5

*Please provide a list as to which states the company has requested rate increases on this block of business and the status of all rate requests, both approved and pending. In addition, provide the nationwide cumulative average of all approved rate increases as of the most recent date.*

The requested status report for this nationwide filing is included with this response as Attachment P. Additionally, we have included the file Attachment Q - Historical Rate Level Summary detailing the historical cumulative average increases requested and ultimately approved in each state and nationwide prior to the current filing. The history has been grouped by “round”, coinciding with the initial filing years in the table: pre-2010, 2010, 2013 and 2017. As discussed briefly above in response to Objection 4, the following are some important notes about this exhibit:

- Substantially the same increases have been requested in all states historically for the forms in question. Because many of the increases have varied by form, issue age, or benefit configuration, the average increase requested in each round as shown in Attachment Q differs between states according to the inforce distribution of policies in that state at the time of the initial filings. This is not an indicator that a larger or smaller increase was requested in a given state.
- Average approved amounts shown in the exhibit are calculated on the same basis as the average requested amounts within a given state and round and again, differences between approved amounts between states does not necessarily mean a larger or smaller increase was approved in a given state. It is more useful to compare the “average remaining” increases shown for each state to show how the average rate level in each state compares to what was requested nationwide.
- In states where more than the requested average increases were ultimately approved in a given round or cumulatively, this is usually attributable to a state approving a particular requested round increase over multiple years or requiring a phase-in implementation of the increase. In these cases the Company often requested a slightly higher ultimate rate level to compensate for the delayed implementation of the full rate level. In a small number of select instances, the structure of the increase that was ultimately approved was different from the originally requested structure and resulted in an average increase that was higher than the originally requested increase.
- In states where less than the full requested average increases have been approved, the Company is requesting “catch-up” increase amounts in addition to the 52.4% average nationwide request within this filing. In Virginia, we are requesting a 15% catchup rate increase.

Objection 6

*1) Please state the lifetime loss ratio anticipated in the original filing.*

*2) Please provide a loss ratio projection (both historical and projected) which reflects all the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies issued rather than the originally assumed mix of business.*

This is an acquired block and much of the original pricing and filing materials are not available. It is not known what the original pricing loss ratio or projected experience was for each of the forms included in this filing. Because this block was priced primarily prior to rate stabilization, it is reasonable to expect that the original pricing lifetime loss ratios would have been close to the 60% statutorily required minimum.

Attachment R shows estimated lifetime projected experience at the original rate level and original pricing assumptions but with the actual distribution of sales. We used the original lapse, mortality and claim cost tables for representative cells from each form group in the filing to project each of the individual issue year cohorts of experience on a durational basis using those original assumptions. The issue year projections were then added together to result in the calendar year loss ratio projection as shown on that first tab of the attached exhibit.

Objection 7

*Were any margins for moderately adverse conditions included in the most recent approved rate filing. Provide an explanation if no margin for moderately adverse conditions were included.*

No margins for moderately adverse conditions were included in the most recent approved rate filing. The forms included in this nationwide filing are primarily pre-rate stabilization forms. Fewer than 4% of the

policies included in this filing were issued under rate stability standards nationwide, and no policies were issued in Virginia under rate stability standards. Furthermore, the company did not wish to request the larger increase that would have been necessary in the prior filing if margins would have been added for moderately adverse conditions.

Objection 8

*Please advise if the experience exhibits include information for paid-up policies. If not, please provide updated exhibits.*

The initially provided experience projection exhibits included information for paid-up policies. We have included Attachment T with this response which shows experience for policies that remained or continue to remain in premium paying status separately from policies that ever entered a paid up status. As discussed above in the response to Objection 2, we have also enhanced Attachment G, the Texas PPV Method Demonstration to include a tab for a version including all policyholders and a second tab including only premium paying policyholders.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,



Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial



June 10, 2022

Bobby Toone  
Virginia Bureau of Insurance

Via *SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated May 12, 2022 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference. Furthermore, we reiterate that this rate increase request was filed with and has been reviewed by the Multistate Actuarial LTCI Rate Review Team (MSA Team) prior to submission in individual states. The MSA has recommended the requested nationwide rate increase as well as additional increases in states where less than the full amount of historical increase requests have been granted. The MSA shared their advisory report with states in November 2021.

Objection 1

*Has any assumption that adverse selection will result due to the implementation of the rate increase been considered? Similarly, please state whether the experience projections reflect the impact of policyholders reducing benefit levels to reduce or eliminate the impact of the requested premium increase. If so, please justify the assumption reflected in the experience projections. Please include quantitative support where applicable.*

As outlined in section 7b of the Actuarial Memorandum, additional terminations are assumed in the first four projection years (2021-2024) after the rate increase. These additional lapses shown in the table below are applied to all lives and are attributable to expected benefit reductions and contingent nonforfeiture elections in response to both ongoing and projected rate increase activity, the largest portion of which would be expected to occur in these early projection years. No anti-selection is assumed in conjunction with the shock lapse assumption. Additional support is provided in the response to Objection 2 below.

|                        |       |       |       |       |       |       |
|------------------------|-------|-------|-------|-------|-------|-------|
| Projection Year:       | 2021  | 2022  | 2023  | 2024  | 2025  | 2026+ |
| Add'l Expected Lapses: | 0.00% | 0.60% | 0.70% | 0.50% | 0.30% | 0.00% |

Objection 2

*Please justify the shock lapse assumption reflected in the actuarial memorandum. Please include quantitative support.*

As discussed above in response to Objection 1, the shock lapses assumed in the first four projection years after the increase are attributable to expected benefit reductions and contingent nonforfeiture elections. The shock lapse assumption is based on data from the implementation of prior increases on this block where approximately 15%-17% of policies elected to reduce benefits and about 5-8% of policies elected or ultimately entered non-forfeiture status. The proposed increase applies to a portion of the total inforce on this block, and these expected benefit reductions and non-forfeiture elections result in only a partial reduction in future premiums and active life reserves.



Objection 3

*Regarding the lapse rates shown in Attachment J:*

*a. Please confirm that the data in Attachment J is based on nationwide experience for only the policy forms that are the subject of this filing in Virginia (e.g., LT692 and LT694). If not, please provide Attachment J with experience for only these policy forms.*

Since the requested increase is based on nationwide experience, all nationwide experience exhibits previously provided have been based on nationwide data on all affected policy forms, as has been done on each of the three previously filed increases in Virginia since 2010. Per your request we have attached versions of the exhibits, including Attachment J, with experience only for policies LT692 and LT694 with this response. The exhibits show that the derived voluntary lapses are slightly lower for policies LT692 and LT694 than they are for the entire block.

*b. Please explain if shock lapses associated with previously implemented rate increases have been removed from the historical experience.*

Because all policies receiving prior increases were provided the option to elect a contingent nonforfeiture benefit, policies that were in or entered non-forfeiture status during the study period are considered shock lapses and are excluded from the lapse study data.

Objection 4

*An increase in deaths (due to COVID19) and an increase in voluntary lapses (due to the current economic environment) would be expected to result in fewer insured lives, which would be expected to reduce claim liabilities going forward. Please provide any emerging experience pertaining to the actual number of deaths and voluntary lapses in 2020 and 2021 relative to the expected assumptions associated with this filing.*

We are providing an additional Attachment J that shows combined mortality/lapse experience for 2020 and 2021. The derived voluntary lapses are higher for 2020/2021 than the lapse assumption for the lifetime benefit period, and slightly lower than the lapse assumption for the non-lifetime benefit periods.

Objection 5

*Please confirm that all present and accumulated values used to determine rate increases use the maximum valuation interest rate for contract reserves as specified in §38.2-1371 of the Code of Virginia.*

As stated in the Actuarial Memorandum, the predominant valuation interest rate of 4.50% has been assumed for accumulating past experience and discounting projected future experience.

Objection 6

*Please provide quantitative support for lowering the morbidity improvement from 1.0% to 0.75%.*

As discussed in the Actuarial Memorandum, in addition to the typical yearly review of assumptions on the block, an additional assumption review (focused on morbidity assumptions) was performed during 2020-21 in coordination with the State of Nebraska and their external consultant LTCG. This extensive review, which informed the development of the assumptions used in the year-end AG51 memorandum and ultimately these rate increase filings, suggested that while the experience supports the inclusion of a morbidity improvement assumption, a reduction to 0.75% per year was appropriate.

Objection 7

*Please explain what A/E factors are assumed for durations 37+ in the experience projections policy forms LT692 and LT694.*

A/E factors assumed for duration 37+ are identical to those shown for duration 36 in Attachment I. All late duration A/E factors by form are held level starting in duration 24 or earlier.

Objection 8

*Please provide nationwide and Virginia specific experience projections as shown in attachments D, E, G, H, N, S, R and T but only for policy forms subject to this rate filing in Virginia (e.g. LT692 and LT694). Please ensure to treat waiver of premium benefits as a reduction to premium instead of a claims expense in the experience projections.*

Since the requested increase is based on nationwide experience, all nationwide experience exhibits previously provided have been based on nationwide data on all affected policy forms, as has been done on each of the three previously filed increases in Virginia since 2010. Per your request we have attached versions of all requested exhibits with experience only for policies LT692 and LT694, and for Virginia specific experience, with this response.

We are unable to provide these exhibits by treating waiver of premium as a reduction to premium, thus the provided exhibits treat waiver of premium as both earned premium and a claims expense. Please note that the projected future loss ratio would be higher if we treated waiver of premium as a reduction to premium instead of a claims expense.

Objection 9

*Please provide the nationwide policy reserves for policy forms subject to this rate filing in Virginia (e.g. LT692 and LT694), as of December 31, 2020, calculated at the interest rate used to discount and accumulate cash flows in the experience projections.*

Policy reserves are shown in column 'V' of Attachment D. Changes in the total reserve are shown in each calendar year, with the current total active life reserve balance shown in the Grand Total row. These reserve amounts are calculated using the actual valuation rates and we are unable to restate them at the level predominant valuation interest rate of 4.50% at this time.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,



Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial

July 29, 2022

Bobby Toone  
Virginia Bureau of Insurance

*Via SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated July 1, 2022 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference. Furthermore, we reiterate that this rate increase request was filed with and has been reviewed by the Multistate Actuarial LTCI Rate Review Team (MSA Team) prior to submission in individual states. The MSA has recommended the requested nationwide rate increase as well as additional increases in states where less than the full amount of historical increase requests have been granted. The MSA shared their advisory report with states in November 2021.

*Objection 1*

*Please provide supporting documentation for the “60-80” test based on nationwide experience both for all forms included in the rate filing nationwide and separately for only those policy forms subject to this rate filing in Virginia (e.g., LT692 and LT694). Please ensure to treat waiver of premium benefits as a reduction to premium rather than a claims expense in the experience projections. In addition, nationwide premiums should be restated to reflect the requested and approved rate levels in Virginia.*

We are unable to split waiver of premium out from the incurred claims; we estimate that waiver accounts for approximately 3-5% of incurred claim costs, and that removing it from the incurred claim totals and instead subtracting it from earned premiums would have a less than 1 percent impact on the lifetime loss ratio. The projected lifetime loss ratio of this block on a Virginia rate level basis even after the proposed increase is implemented is over 87% for all forms and over 85% for form 692 and 694 only. Therefore, it is clear that the proposed increase passes the 60/80 test in both scenarios. For completeness, we have included the files ‘Attachment U - Calculation of 60-80 Test All Forms.xlsx’ and ‘Attachment U - Calculation of 60-80 Test 692-694.xlsx’ which show the maximum allowable rate increase under 14VAC5-200-150 B based on the projected Nationwide experience. In each case, the maximum allowable increase under the test far exceeds the proposed increase.

*Objection 2*

*1. Regarding attachment D we would like to request the following:*

*a. Please revise the nationwide earned premium and loss ratios for historical experience to reflect the Virginia specific approved rate levels.*

*b. Please provide two sets of attachment D: revised for all forms included nationwide and a second version only for policy forms subject to this rate filing in Virginia (e.g., LT692 and LT694) on nationwide basis.*

Please see 'Attachment D-VA Rate Level' and 'Attachment D-VA Rate Level - 692-694' included with this response. Earned premiums and loss ratios have been adjusted to reflect the prevailing Virginia specific approved and implemented rate levels in each exhibit.

*2. Regarding attachment H we would like to request the following:*

*a. Please revise the nationwide earned premium and loss ratios for historical experience to reflect the Virginia specific approved rate levels.*

*b. Please revise the nationwide earned premium and loss ratios for future periods to reflect the Virginia specific requested rate increase (74.2%).*

*c. Please provide two sets of attachment H: revised for all forms included nationwide and a second version only for policy forms subject to this rate filing in Virginia (e.g., LT692 and LT694) on nationwide basis.*

Attachment H shows projected experience split between policies with a lifetime and non-lifetime benefit periods. We have previously provided Attachment H on an actual nationwide basis and on a Virginia specific basis. We do not currently have rate historical or projected level factors for this block split by benefit period and so we are unable to accurately adjust nationwide premiums to the Virginia rate level separately between lifetime and non-lifetime benefit periods.

Alternatively, we have provided versions of Attachment F showing projected future experience in total, consistent with the revised versions of Attachment D discussed above, with premiums restated at the Virginia rate level and illustrating the 78.4% increase proposed in Virginia (which includes both the 55.1% nationwide increase and the 15% catch-up increase in Virginia). As requested we have provided one version including all affected forms nationwide and a second version including only forms 692 and 694.

*3. Regarding attachment O we would like to request the following:*

*a. Please revise the calculation of the present value in row 78 where the formula utilizes the interest rate 4.5% in cell E12.*

*b. Please provide two sets of attachment O: revised for all forms included nationwide and a second version only for policy forms subject to this rate filing in Virginia (e.g., LT692 and LT694) on nationwide basis.*

*c. Please provide the lifetime loss ratio since inception where historical experience is restated to reflect Virginia specific approved rate level as calculated in revised attachment D, and future experience reflects proposed Virginia rate levels.*

The previously provided version of Attachment O shows the projected experience and lifetime loss ratio at the proposed Virginia rate level since inception. We have provided the revised versions of Attachment O with the present value calculations in row 78 corrected as requested in item 3a above and with historical experience restated as calculated in the revised Attachment D's as requested in 3c. We've provided two versions of the revised Attachment O, one version including all affected forms nationwide and a second version including only forms 692 and 694. These are essentially the same as Attachment F except that the increase is illustrated as implemented 100% as of the start of 2021 instead of the more realistic phased in implementation schedule with shock lapses as in Attachment F.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,

A handwritten signature in black ink, appearing to read 'T.M. Moltumyr', written over a light gray rectangular background.

Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial

September 1, 2022

Bobby Toone  
Virginia Bureau of Insurance

Via *SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated August 16, 2022 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

Objection 1

*Please revise attachment G such that the prospective premium test is calculated based on the formula for Prospective PV approach outlined by the NAIC1 and limited to active, premium-paying policyholders nationwide for policy forms LT692 and LT694 only, and also for all policy forms. Please confirm whether the any catch-up provisions have been included for the prospective premium test such that the requested 15% catch up rate increase in Virginia.*

We have included a new version of Attachment G as requested, showing the results of the PPV test as outlined by the NAIC, limited to active, premium-paying policyholders nationwide. There are two tabs in the exhibits, one including only forms 692 and 694, and one including all forms affected nationwide. Note that one concern we have with the NAIC defined formula and method is that it does not account for a realistic schedule for the implementation of the increase and the effect that has on the amount indicated by the method. In the previous versions of this exhibit we have provided, we made adjustments to the formula calculating the indicated increase to recognize that implementation timing. In this current version we have started the projection period with calendar year 2023 as it is unlikely at this point that any approved increase in Virginia would become effective before that time.

In these exhibits, anticipated catchup increases have been removed so that the increases calculated by the formulas at the bottom of the exhibit show the total increase indicated by the nationwide experience including any catchups, without adjusting for prior differences in approved amounts by state. In states like Virginia that have approved less than the full amount of previous increases, adjusting experience to the state rate history would result in a larger increase being indicated by the formula.

In the exhibit including all affected policy forms, the indicated increase is 56.4%, greater than the requested nationwide average 52.4% increase. The increase indicated for forms 692 and 694 only is lower, at 46.4%. However, we reiterate that this rate increase request was filed with and has been reviewed by the Multistate Actuarial LTCI Rate Review Team (MSA Team) prior to submission in individual states. The MSA, which heavily considers the PPV method as one part of their review, has recommended the requested nationwide rate increase as well as additional increases in states where less than the full amount of historical increase requests have been granted. The MSA shared their advisory report with states in November 2021. Additional review methods and concerns, including the Minnesota blended approach and considerations of company solvency, were and should be taken into account when determining an appropriate rate action

Objection 2

Please provide cumulative approved (prior to the proposed rate increase and similar to attachment Q – Historical rate level summary as previously provided in response to objection 5 dated March 28,2022) and newly requested rate increase estimates nationwide and in Virginia, broken down for policyholders with non-lifetime and lifetime benefit period types. Please state the “catch-up” increase amounts in Virginia and nationwide if all newly requested rate increases were approved.

We have included “Attachment Q-BP - Historical Rate Level Summary by BP.xlsx” with this response, which shows the cumulative approved and newly requested increases by round for each state, now with separate tabs for policies with lifetime benefits, non-lifetime benefits, and all policies combined. Recall as discussed in the March 28 response letter that the same increases have historically been requested in all states and that the variation across states in the amounts requested in Attachment Q is due solely to differences in the distribution of inforce policies. The abbreviated table below summarizes the cumulative increases in Virginia and nationwide, both before the current round and then also including the current round to date:

| Benefit Period Group  | State | Cumulative Prior to Current Round |                                 |                   | Cumulative to Date including current round |                                 |                   |
|-----------------------|-------|-----------------------------------|---------------------------------|-------------------|--|---------------------------------|-------------------|
|                       |       | Average Approved in State         | Average Requested NW Rate Level | Average Remaining | Average Approved in State                  | Average Requested NW Rate Level | Average Remaining |
| Lifetime Policies     | VA    | 420%                              | 515%                            | 18%               | 420%                                       | 940%                            | 100%              |
|                       | NW    | 359%                              | 391%                            | 7%                | 500%                                       | 707%                            | 35%               |
| Non-Lifetime Policies | VA    | 268%                              | 326%                            | 16%               | 268%                                       | 481%                            | 58%               |
|                       | NW    | 230%                              | 249%                            | 6%                | 288%                                       | 371%                            | 21%               |
| All Policies          | VA    | 370%                              | 451%                            | 17%               | 370%                                       | 760%                            | 83%               |
|                       | NW    | 308%                              | 335%                            | 7%                | 412%                                       | 565%                            | 30%               |

While the average approved amounts in Virginia appear to be higher than that of nationwide, this is solely due to a difference in the mix of business distribution in Virginia compared to nationwide; **in fact, Virginia has approved a lesser portion of the requested nationwide rate level than the average.** The 17% average remaining increase highlighted in yellow (compared to only 7% nationwide) roughly coincides with the 15% catch-up increase requested in Virginia. The remaining unapproved catchup increases being requested nationwide average roughly 7% across all states, with the majority of states having approved the full amount of prior requests to date now. The MSA review team has recommended that all requested catch-up increases be approved in addition to the new 2021 requested increase in all states. We continue to request the remaining catch-up increases in all states until the full amounts are approved and an equivalent rate level is achieved in all states.

To date, just over half of the amount of the newly requested 2021 round has been approved nationwide (Average 25% increase approved, average 22% increase remaining). Again, we will continue to submit follow-up increase filings in all states that approve less than the full amount of the requested nationwide increases.

Objection 3

*Please confirm that combined experience for Ability Insurance Company and Medico Insurance Company related to policy forms LT692 and LT694 will be utilized for future rate increase requests.*

The experience on this block has been analyzed on a nationwide basis, which incorporates experience on all affected policy forms nationwide. Individual policy form experience and demographics are reviewed periodically to determine if all of the same forms should continue to be grouped for future rate action purposes. Experience on only forms 692 and 694 would still be presented for review in the state of Virginia to ensure that the requested increase is still justified on those forms that remain in force in Virginia, but the block will likely continue to be managed on a nationwide basis.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at:

[tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,



Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial



September 28, 2022

Bobby Toone  
Virginia Bureau of Insurance

Via *SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated September 27, 2022 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

Objection 1

*Please specify if the company has had an NAIC or Compact rate review on these policy forms in the last 12 months. If so, please send us a copy of the review or provide SERFF access.*

As stated in the Actuarial Memorandum and each objection response, this request was filed with and has been reviewed by the NAIC Multistate Actuarial LTCI Rate Review Team (MSA Team) prior to submission in individual states. The MSA has recommended the requested nationwide rate increase as well as additional increases in states where less than the full amount of historical increase requests have been granted. We have attached a copy of the MSA report with this response per your request; it is our understanding the MSA shared their advisory report with states in November 2021.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,



Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial



National Association of Insurance Commissioners

---

TO: NAIC LTCI (EX) Task Force Members

FROM: Multistate Actuarial Long-Term Care Insurance (LTCI) Rate Review Team

DATE: November 19, 2021

RE: Ability Insurance Company – Forms marketed 1991-2004 – Advisory Report

---

#### Update

After considering comments and additional information after distribution of the September 10, 2021 Initial Advisory Report, The Multistate Actuarial LTCI Rate Review Team (MSA Team) recommends a rate increase averaging 52.4%, equaling Ability's requested amount.

The reasons for the change from the initial recommendation of rate increases averaging 41% are:

1. Consideration of solvency: in rare, non-typical circumstances, adjustments could be considered within the MSA review to consider the impact of a rate increase approval on the company's solvency position.

After discussion with the company and analysis by the Team, it was determined the company is in a difficult financial situation, with under \$50 million in surplus, in comparison to the \$155 million impact of the requested rate increase and that an adjustment is appropriate. The form of adjustment is stated in item 2.

2. The analysis by the MSA Team contemplated implementation of the rate increase beginning in 2021. At this date, it is apparent that the implementation will begin in 2022. The advancement of the implementation results in Minnesota and Texas approach amounts very near the company's requested amounts.

Note that applying this concept, consideration of timing of implementation, is being discussed as a possible aspect of the MSA Framework for all cases. In this case the Team felt comfortable applying this concept as the form of solvency adjustment.

In addition, the Minnesota approach contains an additional cost-sharing component. It was determined to slightly reduce the additional company cost-sharing burden from 45% to 42%.

#### Executive Summary

The Multistate Actuarial LTCI Rate Review Team (MSA Team) recommends a rate increase averaging 52.4% to be approved for Ability's block.

Higher rate increases are recommended for states that did not grant full approval of prior rate increase requests. It is recommended that in states that delay implementation of the increase, the amount of the increase should be

adjusted to achieve actuarial equivalence, i.e., the same present value of future premiums as if there was no such delay. Reduced benefit options may be selected to help manage the impact of the rate increase.

Analysis by the MSA Team resulted in the recommended rate increase being consistent with that resulting from the actuarially justified Texas and Minnesota approaches, with the aforementioned implementation adjustment being applied. The recommended rate increases, even after the adjustments, are below the increases that would have resulted from the lifetime loss ratio approach.

### Background

The MSA Team was formed to assist the Task Force in developing a consistent national approach for reviewing LTCI rates that results in actuarially appropriate increases being granted by the states in a timely manner, and eliminates cross-state rate subsidization.

The members are: Fred Andersen (MN), Paul Lombardo (CT), Barbara Snyder (TX), and Tomasz Serbinowski (UT). Starting in the first half of 2020, the MSA Team accepted rate increase filings as part of a pilot program.

This advisory report is related to the rate increase request filed by Ability for its business marketed between 1991 and 2004, with primary blocks being under policy forms LT691-698 and LT 201-203. The MSA Team's actuarial analysis is provided below. The intention is that states can rely on this analysis and feel comfortable accepting the advisory report recommendation when taking action on the upcoming Ability filings that will be made to the states.

As this is a state-approved product, each state will ultimately be responsible for approving, partially approving, or disapproving the rate increase. A goal of the Task Force is for as much consistency as possible to occur between states in the rate increase approvals.

### Company's Request

Ability requests rate increases averaging 52.4%, with a range of 0% to 100%, depending on issue age and benefit period.

In addition, Ability is requesting higher rate increases for states that did not grant full approval of prior rate increase requests, consistent with the MSA Team's goal of attaining the same resulting rate tables in each state for a given product.

### Workstream-related Review Aspects

#### ***Actuarial Review***

At the direction of the LTCI Multistate Rate Review (EX) Subgroup, the MSA Team applied the Minnesota and Texas approaches to calculate the recommended, approvable rate increases. Aspects of the Minnesota approach that result in lower rate increases than those resulting from loss ratio-based approaches contained in many states' laws and rules include:

- Reduction in rate increases at later policy durations to address shrinking block issues;
- Elimination of rate increases related to inappropriate recovery of past losses;

Minnesota also has additional unique aspects: consideration of adverse investment expectations related to decline in market interest rates, adjustments to projected claim costs to ensure impact of uncertainty is adequately borne by the company, and a cost-sharing formula applied in typical circumstances.

Even though these additional aspects are outside the pure loss-ratio requirements, they fall in line with legal provisions that rates shall be fair, reasonable, and not misleading.

The Minnesota approach, including application of the typical-circumstance cost-sharing formula, results in approvable rate increases averaging 41% and varying by issue age and benefit period.

The Texas approach results in an average approvable rate increase of 41.34%.

The MSA Team's recommendation, in consideration of the Minnesota and Texas approaches, is to approve an average rate increase of 52.4%. This would be implemented by approving the company-requested rate increases by issue-age and benefit-period cell. It is recommended that any delayed implementation of the increase should be adjusted such that actuarial equivalence in comparison to timely implementation is achieved.

Higher rate increases are recommended for states where past cumulative rate increases below the prevailing current rate level have been approved. The MSA team's recommendation does not include adjustments based on different timing of past rate increase approvals.

The MSA Team reviewed support for the assumptions, experience, and projections provided by the company and performed validation steps to review the company-provided information for reasonableness. Details regarding the actuarial review are provided in Appendix 1. Also, the initial submission and subsequent correspondence between the company and MSA Team are available on SERFF. The SERFF tracking number is TRIP-132788055.

### ***Consideration of Differences in Histories of States' Rate Increase Approvals***

According to the *Historical Rate Level Summary*, Appendix D in the company filing, past rate increase approvals by state have varied and can be categorized as follows:

- 14 states have granted full or near-full approval of Ability's past requests (averaging around 315%, cumulatively),
- 18 states have granted cumulative approvals ranging from 200% to 314%,
- 6 states have granted cumulative approvals ranging from 100% to 199%,
- 2 states have granted cumulative approvals below 100%.

Note that this block has no current policyholders in 10 states.

The company's stated goal is to bring rates in all states up to an equivalent rate level. Currently, the average annual premium rates for a policyholder range from below \$2,200 in some states to over \$4,000 in other states.

The MSA Team's recommendation is based on a goal of rates per benefit unit being equal between states going forward.

A table of examples of recommended rate increases, based on past cumulative approval history is provided in Appendix 2.

### ***Non-actuarial Considerations***

Non-actuarial considerations, including, flexibility regarding phase-in of rate increases, waiting periods between rate increases should be coordinated with phase-in periods, and other issues are being discussed at the Task Force and Multistate Rate Review Subgroup.

Even with future claims potentially being reduced due to COVID-19-related behavioral impact, Ability will continue to experience substantial losses on this block.

Regarding coordination of rate and reserving reviews, the company states on page 7 of the actuarial memorandum that assumptions underlying the rate increase request (other than interest rate, which involve prescribed aspects) are consistent with assumptions underlying the reserve adequacy testing.

### ***Reduced Benefit Options – Review for Reasonableness***

Unless a rider was purchased, Ability policyholders facing a rate increase will be offered the following applicable options in lieu of a rate increase:

- 1) extending the elimination period;
- 2) decrease the benefit period.

In its August 16, 2021 response letter, it is stated that alternative options may be available, and the pre-programmed and alternative options are and have always been available, even independent of a rate increase. The response goes on to say that the premium and value of benefits relative to an adjustment premium are identical to those another policyholder with the same benefits from issue would have. There were not red flags regarding any unreasonableness of the values of the options.

### Financial Impact for Company

The requested rate increase associated with recent adverse development would result in around \$155 million of reduced losses for this block, according to information contained in page 9 of the actuarial memorandum. The lifetime loss ratio would change from 96% to 91% as a result of the requested rate increase.

### Mix of Business

From the company's actuarial memorandum:

Enrollees:

- Total enrollees as of date of filing: 16,959
- Inflation protection: 7,395 (inflation protection), 9,564 (no inflation)
- Benefit period: 8,698 (lifetime benefits), 8,261 (limited benefits).

Product types: Expense reimbursement and cash reimbursement

Average issue age: 60

Average attained age: 83

Annualized premium: \$57.2 million; \$3,370 average per policyholder

DRAFT

## Appendix 1

### Drivers of Rate Increase Request - Summary

The primary driver of the current rate increase request, summarized starting on page 3 of the company actuarial memorandum, was longer average claim length. The company assumptions were based on actual-to-expected adjustments, based in part by company experience that has become more credible in recent years. The assumptions were determined to be reasonable and in line with industry and actuarial averages. Future morbidity incidence improvement of 0.75% per year for 17 years is assumed. Although the likelihood of this improvement is uncertain, in the case of a rate increase filing, application of this improvement assumption works to lower the rate increase request.

Review of the transition between the end of the experience period (2020) and the beginning of the projection period (2021) included noting that projected 2021 earned premiums are 1.8% lower than actual 2020 earned premiums and projected 2021 incurred claims are 4.1% lower than actual 2020 incurred claims. These patterns appear reasonable, as the block is in the latter portion of its lifespan.

As proposed by the company, lower rate increases for limited-benefit period policies and higher rate increases for lifetime-benefit period policies were determined to be appropriate, based on analysis of earned premiums and incurred claims for policyholders that are still paying premiums.

### Details Regarding Minnesota Approach

For an average (in terms of inflation protection, benefit period, and issue age) cell:

- Makeup cumulative rate increase: 3,685% (the increase from original rates needed going forward to get the block to the financial position contemplated at original pricing)
  - o This increase is equal to the increase that would result from a pure loss ratio approach.
- If-knew cumulative rate increase: 224% (the increase from original rates needed if the company could go back to the past and reprice the product given information it knows now)
- Proportion of original policyholders remaining in force, based on company original and updated assumptions: 19%
- Blended if-knew / makeup rate cumulative rate increase since issue: 886%
  - o  $= .19 * 3,685\% + (1 - .19) * 224\%$ , adjusted for rounding
- Reduced pre-cost sharing, cumulative rate increase due to the original mortality table being an outlier at the time of issue: 886%, no reduction due to benchmark grading wearing off over 20 years.
- Company cost share based on Minnesota formula (see Appendix 3): 45%
- Recommended cumulative rate increase since issue: 484%
  - o  $= (1 - .45) * 8.86$ , adjusted for rounding
- Past cumulative rate increases: 316%
- Actuarial recommended rate increase from current rates: 41%
  - o  $= (1 + 4.84) / (1 + 3.16) - 1$ , adjusted for rounding

- Actuarial recommended rate increase from current rates: 41%
- Recommended rate increase considering 2022 implementation: 50%.
- Recommended rate increase considering slightly reduced cost sharing from 45% to 42%: 53%.
  - o Minimum of: calculated approval rate of 53% and company request of 52.4%.

Note that the Minnesota approach includes reflection of declining interest rates which tends to lead to adverse investment returns compared to expectations in original pricing. This tends to lead to higher approvable rate increase when interest rates decline but would tend to lead to lower approvable rate increases when interest rates rise. The company's original pricing investment assumption averaged 6%, varying from 5% to 7% by policy form.

Also, where applicable, company morbidity assumptions are adjusted downward due to lack of credible support at extremely high ages, COVID-19 uncertainty, and general lack of complete support for aspects of morbidity assumptions, including uncertainty regarding future benefit utilization.

#### Details regarding Texas approach

##### Company's Proposed Increases

- Average Increase: 52.4%
- Maximum Increase: 100%
- Minimum Increase: 0%
- Increase varies by Benefit Period and Issue Age (See Attachment A of company filing)

##### PPV calculations

- Company PPV Calculation (aggregate): 51.2%
- Texas Life & Health Actuarial Office (LHAO) PPV Calculation (aggregate): 41.34%
- Adjusted PPV Calculation (aggregate): 51.7%
- In the 5/6 response, the company provided PPV calculations for the total of all benefit categories and separately for Lifetime and non-Lifetime, and further segregated by Lifetime/Inflation and non-Lifetime/Inflation.
- LHAO PPV calculations are roughly 10 percentage points lower than the company calculations. The 10-point variance is explained below.

##### Note on Waiver of Premium Policies

- The company was unable to provide data excluding waiver of premium policies; these policies being excluded is typically part of the Texas method.
- The company provided this explanation regarding the inclusion of waiver of premium policies from the PPV calculation:

*The projections in Exhibit J are based on the best estimate assumptions included in the filing materials from the 2017 and current rate increase filing respectively, and do not contain any margin. However, the projections do include experience for policies on waiver; it is not possible to remove those policies on waiver as claims are projected using total claims costs on an all lives basis. Removing policies that are on waiver as of the start of the projection period would require an adjustment to the underlying claims costs tables to account for that change.*



Ability's PPV calculation is about 10 points higher than the Texas PPV calculation (51.2% vs. 41.34%) for the following reasons:

- Ability assumes an implementation schedule that takes multiple years.
- Ability uses .85 in the formula, rather than the .80 that LHAO uses for pre-rate stabilized blocks.
- Ability does not include the cumulative increase in its formula.

Texas pre-rate stabilized PPV Formula:

$$\text{rate increase \%} = \frac{\Delta PV(\text{future incurred claims}) - \left( \frac{.6 + .8C}{1 + C} \right) \Delta PV(\text{future earned premiums})}{.8 PV_{\text{current}}(\text{future earned premiums})}$$

For purposes of the MSA report, and as a component of the calculation of the approvable rate increase, the MSA Team recommends an actuarially justified adjusted PPV calculation amount of 51.7%, assuming use of the projections including the policies on waiver. Texas Life & Health Actuarial Office (LHAO) PPV Calculation of 41.34% assumes that the increase is 100% effective in 2021. The adjustment reflects the assumption of 0% effectiveness in 2021, 50% effectiveness in 2022, and 100% effectiveness in 2023.

#### Coordination of Minnesota and Texas Approaches

The average rate increases of 53% from the adjusted Minnesota approach and 51.7% from the adjusted Texas approach were close to the company's requested average of 52.4%. A near 50/50 blend of the Minnesota amount and Texas amount was applied to attain the MSA recommendation of a 52.4% average rate increase.

#### Filing Correspondence Summary

- Template information request for multi-state rate increase filings, based on the list adopted by the NAIC Health Actuarial Task Force on March 23, 2018.
  - New premium rate schedule, percentage increase for each rating scenario such as issue age, benefit period, elimination period, etc., from the existing and original rates.
  - Rate increase history that reflects the filed increase.
  - Actuarial Memorandum justifying the new rate schedule, which includes:
    - o Lifetime loss ratio projection, with earned premiums and incurred claims discounted at the maximum valuation interest rate.
    - o Reasons for the rate increase, including which pricing assumptions were not realized & why.
    - o Statement that policy design, underwriting, and claims handling practices were considered.
    - o A demonstration that actual and projected costs exceed anticipated costs and the margin.
    - o The method and assumptions used in determining projected values should be reviewed in light of reported experience and compared to the original pricing assumptions and current assumptions.
    - o Combined morbidity experience from different forms with similar benefits, whether from inside or outside the company, where appropriate to result in more credible historical claims as the basis for future claim costs.

- Information (from NAIC Guidance Manual for Rating Aspect of the Long-Term Care Insurance Model Regulation, “Guidance Manual” Q&A): Morbidity, Lapse, Mortality, Interest
    - Comparison with asset adequacy testing reserve assumptions
    - Provide actuarial assumptions from original pricing and most recent rate increase filing, and have the original actuarial memorandum available upon request.
  - Guidance Manual Checklist items: summaries (including past rate adjustments); average premium; distribution of business, including rate increases by state; underwriting; policy design and margins; actuarial assumptions; experience data; loss ratios; rationale for increase; reserve description
  - Assert that analysis complies with Actuarial Standards of Practice, including No. 18 & No. 41.
  - Numerical exhibits should be provided in Excel spreadsheets with active formulas maintained, where possible.
- Rate Comparison Statement of renewal premiums with new business premiums, if applicable.
  - Policyholder notification letter – should be clear and accurate.
    - Provide a description of options for policyholders in lieu of or to reduce the increase.
    - If inflation protection is removed or reduced, is accumulated inflation protection vested?
    - Explain the comparison of value between the rate increase and policyholder options.
    - Are future rate increases expected if the rate increase is approved in full? If so, how is this communicated to policyholders?
    - How are partnership policies addressed?
- Supplementary information, based on a list developed by the MSA Team following review of initial pilot program filings:
- Information on benefit utilization
  - Attribution of rate increase by factor
  - Reduced benefit option history and reasonability analysis
  - Investment returns
  - Expected loss ratio
  - Shock lapse history
  - Waiver of premium handling
  - Actual-to-expected differences
  - Assumption consistency with Actuarial Guideline 51 asset adequacy testing
- Following initial review of the filing, additional information was requested by the MSA Team related to:
- Original pricing assumptions.
  - Lapse assumption by duration.
  - Premiums & incurred claims by calendar year based on original assumptions.
  - Distribution of inforce by inflation protection.
  - Loss ratios by lifetime/non-lifetime benefit period and with/without inflation protection\*.
  - Description of waiver of premium handling in premium & claim projections.
  - Commentary on COVID-19 short-term and long-term LTC impact
  - Present value calculations including only premium-paying policyholders
  - Cumulative nationwide aggregate premium rate increase.
  - Confirmation on use of margins and how premium waiver is handled.

- Statement that the MSA team prefers that rate increases be filed in all states (including those with small number of policyholders) due to the goal of more uniformity across states, where appropriate, in rates.

\* The company provided this statement on rate increase allocation in its 5/6/21 response:

*While we acknowledge that different indicated increase amounts are calculated within each of the four subsets of policies, due to limitations in the administrative system it is currently exceedingly difficult to implement an increase on this block that varies by both the benefit period and inflation benefit. The previous 2017 increase varied by inflation option and issue age. The variation in the currently proposed increase has been limited to benefit period (as well as issue age) in order to allow for a reasonable and efficient implementation process without excessive changes to the administrative infrastructure.*

DRAFT

## Appendix 2

### Rate Increases by State if a Reduced Benefit Option is not Selected

| <b>Ability</b>  |   |                             |                        |  |
|---|---|-----------------------------|------------------------|--|
| <b>Jurisdiction Example*</b>  | <b>Past Cumulative Approved Increases</b> | <b>Increase to catch up</b> | <b>Recommended New</b> | <b>2021 Recommended Average (across cells) Rate Incr**</b> |
| Example: state with average past approvals  | 315%                                      | 0%                          | 52.4%                  | <b>52.4%</b>   |
| Example: state with lower than average past approvals   | 220%                                      | 30%                         | 52.4%                  | <b>97.6%</b>   |
| *The recommendation for each state is based on the actual past cumulative approved increases in that state.   |   |                             |                        |  |
| **The right-hand column average across cells will be reflected in a range (higher and lower than the average) among issue age and benefit period cells. |   |                             |                        |  |

### Appendix 3

#### Potential Cost-Sharing Formula for Typical Circumstance

Cumulative rate increase since issue date is haircut by:

- No haircut for the first 15%
- 10% for the portion of cumulative rate increase between 15% and 50%
- 25% for the portion of cumulative rate increase between 50% and 100%
- 35% for the portion of cumulative rate increase between 100% and 150%
- 50% for the portion of cumulative rate increase in excess of 150%.

Example: if the Texas approach or pre-cost sharing Minnesota approach results in a cumulative 210% rate increase since issue:

- Break 210% into the following components: 15%, 35%, 50%, 50%, 60%
- Post haircut approval is 100% of 15% + 90% of 35% + 75% of 50% + 65% of 50% + 50% of 60%
- = 15% + 32% + 38% + 33% + 30%
- = 147%

Legal justification for the cost-sharing formula is that the company should have had more information about the possibility of triple-digit rate increases than the consumer had.

Adjustments to the formula may be desired when a company's solvency position is dependent on a certain level of rate increase approval. That is not the case with this company or filing.

September 28, 2022

Bobby Toone  
Virginia Bureau of Insurance

*Via SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated September 27, 2022 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

Objection 1

*Please provide the average rate increase requested and number of Virginia policy holders impacted in the Long-Term Care Rate Request Summary Part 1 for Ability Insurance Company and Medico Insurance Company separately.*

We have attached a revised version of the Long-Term Care Rate Request Summary Part 1 for Ability and Medico separately as requested.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,



Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial

November 17, 2022

Bobby Toone  
Virginia Bureau of Insurance

Via *SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated November 16, 2022 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

*Please provide an exhibit showing how the increase will be spread among policyholders.*

Attachment A, the first page of the Nationwide Exhibits that was included in the initial filing materials, details the nationwide increase request by issue age, benefit period and policy form. From the Actuarial Memorandum:

The Company is requesting an increase to the current premium rates that varies by issue age and benefit period, averaging 52.4% nationwide and 55.1% in Virginia based on the current inforce. The increase will generally be larger for policies at younger issue ages and for policies with a lifetime (unlimited) benefit period.

Additionally, the Company is requesting supplementary “catch-up” increases in states where less than the full requested nationwide rate level has been implemented from prior historical rate requests. These requests will be intended to bring the prevailing rates in all states up to an equivalent rate level. In Virginia, there is an additional 15% catch-up increase indicated.

The increases described above will be combined where applicable and implemented at the same time.

We’ve also included a version of Attachment A with this response that shows the Virginia specific increases, consisting of both the proposed 2021 round increase and the VA-specific 15% catchup, along with counts of Virginia inforce premium paying policies by increase cell.

*Provide the average age of policyholders both at issue, and currently.*

The average ages requested, both for nationwide and Virginia specific, are shown in the table below.

| <i>State</i> | <i>Average Issue Age,<br/>All Issued Policies</i> | <i>Average Attained<br/>Age, Current<br/>Premium Paying<br/>Policies</i> |
|--------------|---|--|
| Nationwide   | 66  | 82   |
| Virginia     | 64  | 82   |

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,

A handwritten signature in black ink, appearing to read 'T. Moltumyr', with a stylized flourish at the end.

Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial



**Attachment A-VA**  
**Ability Insurance Company and Medico Insurance Company**  
**Proposed 2021 Virginia LTC Rate Increase Percentages by Policy Form, Issue Age and Benefit Period**  
**Including Proposed 15% Catch-up Increase**  
**All Forms in Current Filing**  
**Inforce Premium Paying Policy Counts as of 12/31/2020**

| <u>Issue Age</u> | <u>Lifetime Benefit Period</u> |                    | <u>Non-Lifetime Benefit Period</u> |                    |
|------------------|--------------------------------|--------------------|------------------------------------|--------------------|
|                  | <u>Increase</u>                | <u>VA Policies</u> | <u>Increase</u>                    | <u>VA Policies</u> |
| 18-39            | 130.0%                         |                    | 72.5%                              |                    |
| 40-49            | 118.5%                         | 9                  | 66.8%                              | 1                  |
| 50               | 107.0%                         |                    | 61.0%                              | 1                  |
| 51               | 107.0%                         |                    | 61.0%                              |                    |
| 52               | 107.0%                         | 1                  | 61.0%                              | 1                  |
| 53               | 107.0%                         | 1                  | 61.0%                              | 1                  |
| 54               | 107.0%                         | 2                  | 61.0%                              | 1                  |
| 55               | 107.0%                         | 5                  | 61.0%                              | 2                  |
| 56               | 107.0%                         | 6                  | 61.0%                              | 4                  |
| 57               | 107.0%                         | 2                  | 61.0%                              | 3                  |
| 58               | 107.0%                         | 2                  | 61.0%                              | 2                  |
| 59               | 107.0%                         | 9                  | 61.0%                              | 9                  |
| 60               | 89.8%                          | 1                  | 58.7%                              | 3                  |
| 61               | 89.8%                          | 5                  | 58.7%                              | 1                  |
| 62               | 89.8%                          |                    | 58.7%                              | 6                  |
| 63               | 89.8%                          | 4                  | 58.7%                              | 2                  |
| 64               | 89.8%                          | 3                  | 58.7%                              | 6                  |
| 65               | 72.5%                          | 2                  | 56.4%                              | 1                  |
| 66               | 69.1%                          |                    | 56.4%                              | 2                  |
| 67               | 65.6%                          |                    | 54.1%                              | 4                  |
| 68               | 62.2%                          | 1                  | 51.8%                              | 4                  |
| 69               | 58.7%                          |                    | 48.4%                              | 1                  |
| 70               | 55.3%                          | 1                  | 46.1%                              | 1                  |
| 71               | 51.8%                          |                    | 43.8%                              | 1                  |
| 72               | 48.4%                          | 1                  | 40.3%                              | 1                  |
| 73               | 44.9%                          | 1                  | 38.0%                              |                    |
| 74               | 41.5%                          |                    | 35.7%                              |                    |
| 75               | 38.0%                          |                    | 32.3%                              | 2                  |
| 76               | 34.5%                          |                    | 30.0%                              |                    |
| 77               | 31.1%                          |                    | 27.7%                              |                    |
| 78               | 27.7%                          |                    | 24.2%                              |                    |
| 79               | 26.5%                          |                    | 21.9%                              |                    |
| 80               | 24.2%                          |                    | 19.6%                              |                    |
| 81               | 21.9%                          |                    | 17.3%                              |                    |
| 82               | 15.0%                          |                    | 15.0%                              |                    |
| 83               | 15.0%                          |                    | 15.0%                              |                    |
| 84               | 15.0%                          |                    | 15.0%                              |                    |
| 85               | 15.0%                          |                    | 15.0%                              |                    |
| 86               | 15.0%                          |                    | 15.0%                              |                    |
| 87               | 15.0%                          |                    | 15.0%                              |                    |
| 88               | 15.0%                          |                    | 15.0%                              |                    |
| 89               | 15.0%                          |                    | 15.0%                              |                    |

January 16, 2023

Bobby Toone  
Virginia Bureau of Insurance

Via *SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated January 13, 2023 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

*Thank you for allowing us to speak with you today. We will continue to look at the MSA review of both blocks of business and present our findings to the Commissioner. In the meantime, as we discussed in the meeting, please provide a breakdown of how the increase will be implemented, based on benefit level and age.*

We were grateful for the opportunity to discuss this filing with you as well. We understand that the Virginia Bureau of Insurance and the Commissioner are advocates of the MSA review construct and appreciate your reconsideration of the requested increase. As requested, we've included two exhibits from the filing materials with this response showing the breakdown of the increase that was recommended by the MSA and is now proposed in Virginia. Recall that the MSA has recommended the requested nationwide rate increase as well as additional increases in states where less than the full amount of historical increase requests have been granted.

Attachment A included with the initial filing materials and again with this response shows the first part of that recommended increase, varying by issue age and benefit period and averaging 52.4% nationwide and 55.1% in Virginia based on the current inforce. The increase will generally be larger for policies at younger issue ages and for policies with a lifetime (unlimited) benefit period. Note that the same increase as what was recommended by the MSA was requested in all states for this part – the average only differs in Virginia based on the difference in the distribution of inforce policies there as compared to nationwide.

Attachment B, also included with the initial filing materials and again with this response, shows the “catch-up” increases also recommended by the MSA in states where less than the full requested nationwide rate level has been implemented from prior historical rate requests. These requests will be intended to bring the prevailing rates in all states up to an equivalent rate level. In Virginia, there is an additional 15% catch-up increase indicated.

The two pieces of the increases described above would be combined and implemented at the same time. The rate sheets included with the filing include the full cumulative effect of both parts of the increase.

We have also included an Excel spreadsheet, “Calculation of Average Increases – Virginia and Nationwide.xlsx”. The first tab of this spreadsheet shows the same increases as Attachment A, varying by issue age and benefit period, while the next two tabs show the Virginia and Nationwide distribution of inforce premiums, respectively. The summary tab then demonstrates, with the formulas in cells B7 and

B8, how the average increases in Virginia and Nationwide are calculated using the same set of increases and the respective distributions. The average increases calculated on the summary tab match up to the values shown in the actuarial memorandum.

Finally, as also discussed during the call, the Company recognizes this is a large increase to request at one time. We believe it is in the policyholder's best interest to know up front how much of an increase is necessary as it allows them to make an informed decision regarding keeping their current level of coverage in force, downgrading their policy to lower their premium or choosing the non-forfeiture option. The Company is willing to spread larger increases over multiple years; however, a significant delay in implementation or a reduction in the proposed rates could result in a loss in present value of projected earned premium, and could potentially result in the need for additional increases over time for this group of policies.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,



Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial

**Attachment A**  
**Ability Insurance Company and Medico Insurance Company**  
**Proposed 2021 Nationwide LTC Rate Increase Percentages by Policy Form, Issue Age and Benefit Period**  
**All Forms in Current Filing**

| Issue Age | Policy Forms<br>201-203 |              | Policy Form<br>585 |              | Policy Form<br>597 |              | Policy Forms<br>691-698 |              |
|-----------|-------------------------|--------------|--------------------|--------------|--------------------|--------------|-------------------------|--------------|
|           | Lifetime                | Non-Lifetime | Lifetime           | Non-Lifetime | Lifetime           | Non-Lifetime | Lifetime                | Non-Lifetime |
| 18-39     | 100%                    | 50%          | 100%               | 50%          | 50%                | 40%          | 100%                    | 50%          |
| 40-49     | 90%                     | 45%          | 90%                | 40%          | 50%                | 40%          | 90%                     | 45%          |
| 50        | 80%                     | 40%          | 80%                | 15%          | 45%                | 35%          | 80%                     | 40%          |
| 51        | 80%                     | 40%          | 80%                | 20%          | 45%                | 35%          | 80%                     | 40%          |
| 52        | 80%                     | 40%          | 80%                | 25%          | 45%                | 35%          | 80%                     | 40%          |
| 53        | 80%                     | 40%          | 80%                | 30%          | 45%                | 35%          | 80%                     | 40%          |
| 54        | 80%                     | 40%          | 80%                | 35%          | 45%                | 35%          | 80%                     | 40%          |
| 55        | 77%                     | 40%          | 80%                | 40%          | 45%                | 35%          | 80%                     | 40%          |
| 56        | 74%                     | 40%          | 80%                | 45%          | 45%                | 35%          | 80%                     | 40%          |
| 57        | 71%                     | 40%          | 80%                | 50%          | 45%                | 35%          | 80%                     | 40%          |
| 58        | 68%                     | 40%          | 80%                | 55%          | 45%                | 35%          | 80%                     | 40%          |
| 59        | 65%                     | 40%          | 80%                | 60%          | 45%                | 35%          | 80%                     | 40%          |
| 60        | 62%                     | 38%          | 65%                | 30%          | 42%                | 32%          | 65%                     | 38%          |
| 61        | 59%                     | 38%          | 65%                | 34%          | 42%                | 32%          | 65%                     | 38%          |
| 62        | 56%                     | 38%          | 65%                | 38%          | 42%                | 32%          | 65%                     | 38%          |
| 63        | 53%                     | 38%          | 65%                | 42%          | 42%                | 32%          | 65%                     | 38%          |
| 64        | 50%                     | 38%          | 65%                | 48%          | 42%                | 32%          | 65%                     | 38%          |
| 65        | 48%                     | 36%          | 50%                | 44%          | 41%                | 31%          | 50%                     | 36%          |
| 66        | 47%                     | 36%          | 47%                | 36%          | 41%                | 31%          | 47%                     | 36%          |
| 67        | 46%                     | 34%          | 44%                | 34%          | 40%                | 31%          | 44%                     | 34%          |
| 68        | 45%                     | 32%          | 41%                | 32%          | 39%                | 30%          | 41%                     | 32%          |
| 69        | 45%                     | 31%          | 38%                | 29%          | 38%                | 29%          | 38%                     | 29%          |
| 70        | 43%                     | 27%          | 35%                | 27%          | 37%                | 28%          | 35%                     | 27%          |
| 71        | 41%                     | 25%          | 32%                | 25%          | 36%                | 27%          | 32%                     | 25%          |
| 72        | 39%                     | 22%          | 29%                | 22%          | 35%                | 26%          | 29%                     | 22%          |
| 73        | 37%                     | 20%          | 26%                | 20%          | 34%                | 25%          | 26%                     | 20%          |
| 74        | 35%                     | 18%          | 23%                | 18%          | 33%                | 24%          | 23%                     | 18%          |
| 75        | 33%                     | 15%          | 20%                | 15%          | 32%                | 23%          | 20%                     | 15%          |
| 76        | 31%                     | 13%          | 17%                | 13%          | 31%                | 22%          | 17%                     | 13%          |
| 77        | 29%                     | 11%          | 14%                | 11%          | 30%                | 21%          | 14%                     | 11%          |
| 78        | 27%                     | 8%           | 11%                | 8%           | 29%                | 20%          | 11%                     | 8%           |
| 79        | 25%                     | 6%           | 10%                | 6%           | 28%                | 19%          | 10%                     | 6%           |
| 80        | 20%                     | 4%           | 8%                 | 4%           | 27%                | 18%          | 8%                      | 4%           |
| 81        | 15%                     | 2%           | 6%                 | 2%           | 26%                | 17%          | 6%                      | 2%           |
| 82        | 10%                     | 0%           | 0%                 | 0%           | 25%                | 16%          | 0%                      | 0%           |
| 83        | 5%                      | 0%           | 0%                 | 0%           | 24%                | 15%          | 0%                      | 0%           |
| 84        | 0%                      | 0%           | 0%                 | 0%           | 23%                | 14%          | 0%                      | 0%           |
| 85        | 0%                      | 0%           | 0%                 | 0%           | 22%                | 13%          | 0%                      | 0%           |
| 86        | 0%                      | 0%           | 0%                 | 0%           | 21%                | 12%          | 0%                      | 0%           |
| 87        | 0%                      | 0%           | 0%                 | 0%           | 20%                | 11%          | 0%                      | 0%           |
| 88        | 0%                      | 0%           | 0%                 | 0%           | 19%                | 10%          | 0%                      | 0%           |
| 89        | 0%                      | 0%           | 0%                 | 0%           | 18%                | 9%           | 0%                      | 0%           |

**Attachment B**  
**Ability Insurance Company and Medico Insurance Company**  
**Proposed "Catch-up" Increases by State**  
Level Increase to be Requested  
In Addition to Proposed 2021 Nationwide Rate Increase  
All Forms in Current Filing

Inforce as of 12/31/2020

| <u>State</u> | <u>Policy Count</u> | <u>Inforce Premium</u> | <u>"Catch-up" Increase</u> |
|--------------|---------------------|------------------------|----------------------------|
| AL           | 55                  | \$ 159,586             | 5%                         |
| AR           | 118                 | 538,135                | 5%                         |
| AZ           | 433                 | 1,386,551              | 40%                        |
| CA           | 370                 | 852,902                | 100%                       |
| CO           | 222                 | 804,034                | 70%                        |
| FL           | 684                 | 2,237,257              | 15%                        |
| GA           | 68                  | 238,254                | 30%                        |
| HI           | 70                  | 238,091                | 100%                       |
| IA           | 2,612               | 10,608,931             | 0%                         |
| ID           | 605                 | 1,351,057              | 15%                        |
| IL           | 332                 | 1,246,558              | 0%                         |
| IN           | 38                  | 83,727                 | 120%                       |
| KS           | 612                 | 2,120,208              | 5%                         |
| KY           | 164                 | 539,840                | 0%                         |
| LA           | 15                  | 26,483                 | 0%                         |
| ME           | 9                   | 19,795                 | 0%                         |
| MI           | 123                 | 352,841                | 0%                         |
| MN           | 966                 | 3,068,467              | 40%                        |
| MO           | 596                 | 2,089,925              | 0%                         |
| MS           | 68                  | 159,642                | 20%                        |
| MT           | 1,358               | 4,101,335              | 20%                        |
| NC           | 138                 | 542,625                | 20%                        |
| ND           | 332                 | 1,325,713              | 0%                         |
| NE           | 2,024               | 8,121,817              | 0%                         |
| NM           | 140                 | 488,924                | 60%                        |
| NV           | 50                  | 161,294                | 20%                        |
| OH           | 157                 | 596,317                | 5%                         |
| OK           | 101                 | 452,061                | 10%                        |
| OR           | 1,301               | 2,747,350              | 10%                        |
| PA           | 44                  | 103,469                | 65%                        |
| SC           | 20                  | 58,606                 | 0%                         |
| SD           | 974                 | 3,609,059              | 0%                         |
| TN           | 288                 | 922,861                | 0%                         |
| TX           | 349                 | 1,380,679              | 0%                         |
| UT           | 11                  | 33,957                 | 0%                         |
| VA           | 116                 | 391,434                | 15%                        |
| WA           | 930                 | 2,682,942              | 15%                        |
| WI*          | 241                 | 502,805                | 0%                         |
| WV           | 1                   | 2,563                  | 0%                         |
| WY           | 224                 | 809,178                | 0%                         |

\* We continue to pursue catch-up increases in WI on policies issued between 8/1/1996-12/31/2001 that are limited to 10% every two years.

March 27, 2023

Bobby Toone  
Virginia Bureau of Insurance

*Via SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated March 21, 2023 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

*Based on regulatory and non-regulatory considerations, we are recommending a 31.5% average increase for this block of policies.*

*If you accept this recommendation, please respond by revising the Rate/Rule Schedule, the Actuarial Memorandum, the LTC Rate Request Summary, and all exhibits to coincide with the revised request.*

*If you wish to discuss, please contact me at Bobby.Toone@scc.virginia.gov, and we can arrange a time to meet.*

We will discuss this offer with the company but we were hoping to receive a little more clarity so we can better explain the offer to the company. Please recall that the NAIC Multistate Actuarial rate review recommended that states approve a rate increase averaging 52.4% in addition to amounts not previously approved. (Virginia was 15% behind the previous nationwide rate, so the company's original request did include this amount as well.) Could you please provide further explanation as to why Virginia is recommending an increase that is below the recommendation of the Multistate Actuarial Review Team? (Please note that the company is willing to spread out larger rate increases across multiple years.)

We would also note that the Virginia Commissioner was Chair of the NAIC's Long-Term Care (EX) Task Force that oversaw development of the Multi-State Rate Review Process and has been a champion of the process.

Please see the following key sections from the NAIC's Multistate Actuarial Long-Term Care Insurance (LTCI) Rate Review Team report in regard to the recommendation and their notes about the importance of the increase to company solvency:

Executive Summary

“The Multistate Actuarial LTCI Rate Review Team (MSA Team) recommends a rate increase averaging 52.4% to be approved for Ability's block.

Higher rate increases are recommended for states that did not grant full approval of prior rate increase requests. It is recommended that in states that delay implementation of the increase, the amount of the

increase should be adjusted to achieve actuarial equivalence, i.e., the same present value of future premiums as if there was no such delay. Reduced benefit options may be selected to help manage the impact of the rate increase.”

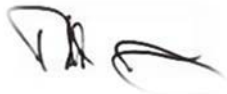
Consideration of Solvency

“Consideration of solvency: in rare, non-typical circumstances, adjustments could be considered within the MSA review to consider the impact of a rate increase approval on the company’s solvency position.

After discussion with the company and analysis by the Team, it was determined the company is in a difficult financial situation, with under \$50 million in surplus, in comparison to the \$155 million impact of the requested rate increase and that an adjustment is appropriate. The form of adjustment is stated in item 2.”

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,



Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial

March 31, 2023

Bobby Toone  
Virginia Bureau of Insurance

Via *SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated March 28, 2023 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

*My apologies for not getting this to you earlier. Please replace the Sample Rate Increase Forms with versions completed in "John Doe" fashion, with no variability in the forms. The forms should appear exactly as they would when sent to a policyholder.*

The requested "John Doe" letters are attached.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,



Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial



June 9, 2023

Bobby Toone  
Virginia Bureau of Insurance  
Via *SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated May 30, 2023 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

*1. Thank you for your responses on this filing. The Bureau has revised its original recommendation and will approve an average increase of 52.4% spread out over 3 years, without adjusting for the time value of money. If this is acceptable to the company, please submit revised rate sheets showing the increase over 3 years; a revised Actuarial Memorandum including all exhibits; and a revised LTC Rate Request Summary.*

Thank you for the revised offer, the companies will accept it. We have attached proposed rate increase percentages that reflect the revised offer. The proposed percentages range from 15%-95.3% cumulative, with a 25% maximum increase per year. The overall average across both companies is 52.3%. Please note that the average cumulative increase varies slightly by company due to the distribution of inforce policies. The average cumulative increase for Ability is 51.4% and for Medico is 53.9%. We have submitted a post submission update and have also included revised rate sheets and a revised LTC Rate Request Summary reflecting these revised increase amounts. We have also attached a new Actuarial Memorandum that discusses the revised request in a bolded paragraph at the end of section 2. The remainder of the Actuarial Memorandum is unchanged from what had been submitted previously.

*2. In order to allow for the multi-year implementation, the policyholder notifications will need to be revised to show variability that allows for this type of increase. As the letters in TRIP-131145217 and TRIP-131145218 have previously been approved, the simplest way will be to re-open that filing and revise the existing letter. The revision will need to show the total increase as well as a breakdown of each separate increase amount and when it will be implemented. When you are ready to make the revisions, reach out to the Bureau and we will re-open the filing.*

Thank you for reopening the above filings. We will submit revised policyholder notification letters today.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,



Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial

**Attachment A-VA**  
**Ability Insurance Company and Medico Insurance Company**  
**Proposed 2021 Virginia LTC Rate Increase by Policy Form, Issue Age and Benefit Period**  
**All Forms in Current Filing**

|                  | Year 1                                       |                     | Year 2                   |                     | Year 3                   |                     | Cumulative Increase |                     | Inforce Premium |                     |                |                |
|------------------|--|---------------------|--------------------------|---------------------|--------------------------|---------------------|---------------------|---------------------|-----------------|---------------------|----------------|----------------|
|                  | Policy Forms<br>692, 694                     |                     | Policy Forms<br>692, 694 |                     | Policy Forms<br>692, 694 |                     |                     |                     | Lifetime        | Non-Lifetime        | Total          |                |
| <u>Issue Age</u> | <u>Lifetime</u>                              | <u>Non-Lifetime</u> | <u>Lifetime</u>          | <u>Non-Lifetime</u> | <u>Lifetime</u>          | <u>Non-Lifetime</u> | <u>Lifetime</u>     | <u>Non-Lifetime</u> | <u>Lifetime</u> | <u>Non-Lifetime</u> | <u>Total</u>   |                |
| 18-39            | 25.0%  | 25.0%               | 25.0%                    | 18.0%               | 25.0%                    | 0.0%                | 95.3%               | 47.5%               | -               | -                   | -              |                |
| 40-49            | 25.0%  | 25.0%               | 25.0%                    | 14.2%               | 18.8%                    | 0.0%                | 85.6%               | 42.8%               | 22,450          | 1,140               | 23,590         |                |
| 50               | 25.0%  | 25.0%               | 25.0%                    | 10.4%               | 12.7%                    | 0.0%                | 76.1%               | 38.0%               | -               | 872                 | 872            |                |
| 51               | 25.0%  | 25.0%               | 25.0%                    | 10.4%               | 12.7%                    | 0.0%                | 76.1%               | 38.0%               | -               | -                   | -              |                |
| 52               | 25.0%  | 25.0%               | 25.0%                    | 10.4%               | 12.7%                    | 0.0%                | 76.1%               | 38.0%               | 4,511           | 988                 | 5,499          |                |
| 53               | 25.0%  | 25.0%               | 25.0%                    | 10.4%               | 12.7%                    | 0.0%                | 76.1%               | 38.0%               | 1,658           | 2,554               | 4,212          |                |
| 54               | 25.0%  | 25.0%               | 25.0%                    | 10.4%               | 12.7%                    | 0.0%                | 76.1%               | 38.0%               | 7,494           | 2,418               | 9,911          |                |
| 55               | 25.0%  | 25.0%               | 25.0%                    | 10.4%               | 12.7%                    | 0.0%                | 76.1%               | 38.0%               | 16,650          | 5,099               | 21,749         |                |
| 56               | 25.0%  | 25.0%               | 25.0%                    | 10.4%               | 12.7%                    | 0.0%                | 76.1%               | 38.0%               | 26,037          | 10,673              | 36,710         |                |
| 57               | 25.0%  | 25.0%               | 25.0%                    | 10.4%               | 12.7%                    | 0.0%                | 76.1%               | 38.0%               | 9,000           | 6,476               | 15,476         |                |
| 58               | 25.0%  | 25.0%               | 25.0%                    | 10.4%               | 12.7%                    | 0.0%                | 76.1%               | 38.0%               | 3,474           | 5,372               | 8,846          |                |
| 59               | 25.0%  | 25.0%               | 25.0%                    | 10.4%               | 12.7%                    | 0.0%                | 76.1%               | 38.0%               | 40,002          | 21,961              | 61,963         |                |
| 60               | 25.0%  | 25.0%               | 25.0%                    | 8.9%                | 3.6%                     | 0.0%                | 61.8%               | 36.1%               | 5,414           | 8,020               | 13,434         |                |
| 61               | 25.0%  | 25.0%               | 25.0%                    | 8.9%                | 3.6%                     | 0.0%                | 61.8%               | 36.1%               | 15,088          | 1,362               | 16,451         |                |
| 62               | 25.0%  | 25.0%               | 25.0%                    | 8.9%                | 3.6%                     | 0.0%                | 61.8%               | 36.1%               | -               | 19,284              | 19,284         |                |
| 63               | 25.0%  | 25.0%               | 25.0%                    | 8.9%                | 3.6%                     | 0.0%                | 61.8%               | 36.1%               | 18,198          | 6,979               | 25,177         |                |
| 64               | 25.0%  | 25.0%               | 25.0%                    | 8.9%                | 3.6%                     | 0.0%                | 61.8%               | 36.1%               | 13,777          | 16,590              | 30,367         |                |
| 65               | 25.0%  | 25.0%               | 18.0%                    | 7.4%                | 0.0%                     | 0.0%                | 47.5%               | 34.2%               | 7,531           | 5,793               | 13,324         |                |
| 66               | 25.0%  | 25.0%               | 15.8%                    | 7.4%                | 0.0%                     | 0.0%                | 44.7%               | 34.2%               | -               | 6,525               | 6,525          |                |
| 67               | 25.0%  | 25.0%               | 13.5%                    | 5.9%                | 0.0%                     | 0.0%                | 41.8%               | 32.3%               | -               | 11,723              | 11,723         |                |
| 68               | 25.0%  | 25.0%               | 11.2%                    | 4.3%                | 0.0%                     | 0.0%                | 39.0%               | 30.4%               | 11,072          | 12,927              | 23,999         |                |
| 69               | 25.0%  | 25.0%               | 8.9%                     | 2.1%                | 0.0%                     | 0.0%                | 36.1%               | 27.6%               | -               | 3,104               | 3,104          |                |
| 70               | 25.0%  | 25.0%               | 6.6%                     | 0.5%                | 0.0%                     | 0.0%                | 33.3%               | 25.7%               | 1,772           | 2,761               | 4,533          |                |
| 71               | 25.0%  | 23.8%               | 4.3%                     | 0.0%                | 0.0%                     | 0.0%                | 30.4%               | 23.8%               | -               | 2,248               | 2,248          |                |
| 72               | 25.0%  | 20.9%               | 2.1%                     | 0.0%                | 0.0%                     | 0.0%                | 27.6%               | 20.9%               | 9,421           | 3,309               | 12,730         |                |
| 73               | 24.7%  | 19.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 24.7%               | 19.0%               | -               | -                   | -              |                |
| 74               | 21.9%  | 17.1%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 21.9%               | 17.1%               | 12,515          | -                   | 12,515         |                |
| 75               | 19.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 19.0%               | 15.0%               | -               | 7,194               | 7,194          |                |
| 76               | 16.2%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 16.2%               | 15.0%               | -               | -                   | -              |                |
| 77               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| 78               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| 79               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| 80               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| 81               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| 82               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| 83               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| 84               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| 85               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| 86               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| 87               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| 88               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| 89               | 15.0%  | 15.0%               | 0.0%                     | 0.0%                | 0.0%                     | 0.0%                | 15.0%               | 15.0%               | -               | -                   | -              |                |
| <b>Total</b>     | <b>Overall Cumulative Average Increase =</b> |                     |                          |                     |                          |                     | <b>52.3%</b>        |                     |                 | <b>226,064</b>      | <b>165,371</b> | <b>391,434</b> |

June 15, 2023

Bobby Toone  
Virginia Bureau of Insurance

Via *SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated June 14, 2023 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

### **Objection 1**

*1. Per our conversation on 6/14/2023, please revise the rates so that both companies are requesting an increase of 52.4%.*

We have revised the rate increase percentages so that the average increase of each company is equal to or less than 52.4%. We would like to use the same rate increase percentages by pricing cell for both companies. We have adjusted those percentages so that the average increase does not exceed 52.4% for either company. The average cumulative increase is now equal to 52.4% for Medico and 50.4% for Ability. The average cumulative increase across both companies is 50.9%.

*2. Please revise the Company Rate Information section of the Rate/Rule Schedule to reflect the revised requested rate increase.*

We revised the Company Rate Information section of the Rate/Rule Schedule to reflect the revised requested rate increase.

*3. Please revise the Actuarial Memorandum, the Long-Term Care Insurance Rate Request Summary, and all other exhibits to reflect the revised rate request.*

We revised the Actuarial Memorandum, the Long-Term Care Insurance Rate Request Summary, and the Attachment A-VA exhibit to reflect the revised rate request.

### **Objection 2**

*1. Please attach revised "John/Jane Doe" versions of each form to reflect the revisions made.*

The revised "John/Jane Doe" versions of each form are attached.

*2. Please attach a revised copy of the Statement of Variability to reflect any changes to the forms.*

A revised copy of the Statement of Variability is attached.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,

A handwritten signature in black ink, appearing to read 'T.M. Moltumyr', with a stylized flourish extending to the right.

Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial





Davies Life & Health, Inc., Third-Party Administrator for  
Ability Insurance Company  
Policyholder Services Department  
PO Box 7066  
Allentown, PA 18105-7066

Phone (877) 795-8493 Fax (877) 855-7817

Email DLHSupport@us.davies-group.com

07/01/2023

John Doe  
123 Main Street  
City, VA, Zip Code

Policy No: 00001  
Insured: John Doe

Dear John Doe:

We value your business and want to thank you for choosing **Ability Insurance Company** to provide your long term care coverage. We are committed to ensuring that your long term care insurance benefits are there when you need them.

The purpose of this letter is to notify you that we have determined that it is necessary to increase premiums for your coverage. This is not a premium notice. If you are on a direct, paper bill mode you will receive a notice of premium due approximately 30 days before the premium is due. The total increase to your premium rate is 60.1%. This increase will be implemented over 3 years. Your future premium rate(s) will be as follows:

\* The Annual renewal premium rate of \$2000.00 will become effective on 09/04/2023. This represents a percentage increase of 24.0%.

\* The Annual renewal premium rate of \$2480.00 will become effective on 09/04/2024. This represents a percentage increase of 24.0%.

\* The Annual renewal premium rate of \$2581.68 will become effective on 09/04/2025. This represents a percentage increase of 4.1%. Please note that this premium rate does not reflect any future rate increases that may occur.

### Reasons for the Premium Increase

It is necessary to increase premiums due to greater-than-anticipated claims payments expected over the lifetime of all certificates like yours. Premium rates must be adjusted to ensure current and future claims are adequately funded, so that long term care benefits will be available to you when you need them. Please be assured that you have not been singled out, and this premium increase is not a reflection of any previous claims history you may have had.

### Options Available To You:

We do understand that this premium increase may make it more difficult to continue your current level of coverage. Please know that we do not take this action lightly. We recognize that raising premiums may have a significant impact on you. As such, below are options that you may consider at this time:

- 1. Continue current level of coverage:** Keep your exact coverage without any changes and the new premium will take effect on 09/04/2023. If we do not hear from you, then we will assume that you have accepted the higher premium amount.
- 2. Adjust your coverage:** The policyholder has the right to a revised premium rate or rate schedule. You may consider adjusting the level of coverage in order to make premiums more affordable. We have provided you with the enclosed Benefit Adjustment Option Return Form. This form shows the available



Davies Life & Health, Inc., Third-Party Administrator for  
Ability Insurance Company  
Policyholder Services Department  
PO Box 7066  
Allentown, PA 18105-7066

Phone (877) 795-8493 Fax (877) 855-7817

Email DLHSupport@us.davies-group.com

policy adjustment offer(s) as an alternative to the current plan, while still maintaining essential coverage.  
**Please note that all options may not be of equal value.**

If you would like to investigate additional benefit adjustment options, not mentioned in the enclosed, please call our Customer Support Department, toll free at 877-795-8493.

Please discuss policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

**3. Elect the Contingent Benefit Upon Lapse:** If you decide that you would like to end this coverage, we will provide a Contingent Benefit Upon Lapse. The new maximum benefit amount for this Benefit will be equal to the greater of the following:

1. The sum of the premiums paid into the policy from the issue date through the current paid to date.
2. 30 times the daily nursing home benefit at the time of lapse.

To determine the number of days payable under the policy, the sum of all premiums paid is divided by the Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

This Contingent Benefit Upon Lapse acts as a form of reduced paid up coverage. It will be available should you choose to lapse the coverage at any point between now and 120 days following the date the new premium rates take effect. If you would like to elect this benefit please complete and return the enclosed Request to Exercise Contingent Benefit Upon Lapse form. This form includes more details about the Benefit. If you do not complete this form, and you lapse your policy within 120 days after the effective date of the rate increase, this benefit will be automatically applied.

Please note that the policy may be subject to future rate increases. In the event of future rate increases, similar options may be available. You can contact us at any time to discuss decreasing your coverage and premiums.

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at <https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.asp>.

We have enclosed additional information about this increase in the Frequently Asked Questions document. For any additional questions, please call our Policyholder Services Department at 877-795-8493 and a customer support representative will be happy to assist you.

Sincerely,

Davies Life & Health, Inc.  
Third Party Administrator for Ability Insurance Company  
Enclosures – Frequently Asked Questions, Request to Exercise Contingent Benefit Upon Lapse, [Benefit Adjustment Option Return Form], Business Reply Envelope

**Ability Insurance Company**

**STATEMENT OF VARIABILITY**

**Form:**

**RI-17-VA - Policyholder Rate Increase Notification Letter**

**June 14, 2023**

The above captioned form is to be sent to Ability Insurance Company policyholders notifying them of a rate increase, to be implemented upon approval. The language that is bracketed (“<< >>”) in the attached form is intended to be illustrative and variable, and may be modified as described below.

| <b>Bracketed Item</b>       | <b>Description</b>  |
|-----------------------------|---|
| Printing date               | Date the letter is printed  |
| Name of policyholder        | Name of policyholder for that particular policy   |
| Address line 1              | Street Address for that particular policyholder   |
| Address line 2              | City, State and Zip code for that particular policyholder   |
| Policy number               | Policy Number for that particular policy  |
| Name of insured             | Name of insured for that particular policy  |
| Total Increase              | The cumulative increase over the multiple years   |
| Number of Years             | The number of years for which the increase will be implemented  |
| New premium rate            | New modal premium amount due after the rate increase  |
| Effective date 1            | Renewal date that the new premium rate is effective   |
| Percentage increase         | Percentage increase in the premium rate from the prior premium rate   |
| Effective date 2            | Renewal date that the new premium rate is effective   |
| Adjust your coverage option | Paragraphs describing the option to adjust coverage to lower premium and offset the increase. When policy is actively on claim, the section is changed to read as follows instead:<br><br>“ <b>Adjust your coverage:</b> You may have the option to adjust your level of coverage in order to make your premiums more affordable. If you would like to investigate the availability of benefit adjustment options, please call our dedicated Customer Support Department, toll free at 877-795-8493.<br><br>Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.” |
| Phone Number and Prompts    | Customer Service Phone number, and instructions for prompts   |
| Enclosures                  | If someone is on claim or if they are already at the lowest benefit amounts then they do not receive the Benefit Adjustment Option Return Form  |



June 19, 2023

Bobby Toone  
Virginia Bureau of Insurance

Via *SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated June 16, 2023 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

**Objection 1**

*As Davies Life and Health is now the third-party administrator for these filings, please provide a new authorization letter showing the change.*

A new authorization letter reflecting Davies Life & Health as the current third-party administrator is attached.

**Second Objection Letter**

**Objection 1**

*Please revise the following forms to include the new Davies Life & Health logo:*

*Sample Rate Increase Letter – Ability/Medico Form RI-17-VA-BAO - Updated 12-21-17.pdf*

*Sample Rate Increase Letter – Ability/Medico Form RI-17-VA-CBUL - Updated 12-21-17.pdf*

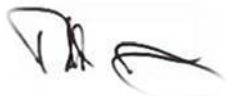
*Sample Rate Increase Letter – Ability/Medico Form RI-17-VA-FAQ - Updated 7-23-20.pdf*

The requested forms with the new Davies Life & Health logos are attached.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at:

[tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,



Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial



Davies Life & Health, Inc., Third-Party Administrator for  
 Ability Insurance Company  
 Policyholder Services Department  
 PO Box 7066  
 Allentown, PA 18105-7066

Phone (877) 795-8493 Fax (877) 855-7817  
 Email DLHSupport@us.davies-group.com

**BENEFIT ADJUSTMENT OPTION RETURN FORM**

Date: 07/01/2023

Policyholder: John Doe  
 Policy Number: 00001

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. Please return your option to us within 60 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at 877-795-8493.

**If you do not wish to implement any of these benefit adjustment options you do not need to return this form to us.**

- \* Reduce your policy maximum from 5 Years to 4 Years for a new Annual premium of \$1800.00
- \* Reduce your policy maximum from 5 Years to 3 Years for a new Annual premium of \$1600.00
- \* Increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of \$1900.00
- \* Reduce your policy maximum from 5 Years to 4 Years and increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of \$1700.00
- \* Reduce your base Daily Benefit Amount from \$100.00 to \$80.00 for a new Annual premium of \$1600.00. Since you have an active Compound Inflation rider, your new inflated Daily Benefit Amount would be \$212.26 as of 09/04/2023 and is subject to further increases per rider terms.

Please be aware that your policy does include additional coverage that is independent of the base policy. The adjustments and quotes noted here only reflect changes to the base policy and not the additional coverage. If you would like premium rate quotes that include adjusting the additional coverage as well, please contact us. **Please note that all options may not be of equal value.**

Please be aware when considering these options, that if you choose to reduce the maximum available under your policy, then any prior claims made on your policy will affect the benefits available after the reduction.

By signing and returning this page, Ability Insurance Company will change the policy’s available benefits, effective 09/04/2023, to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates are for the current rate increase period and do not reflect any future rate increases that may occur, whether mentioned in this letter or not.

Signature \_\_\_\_\_ Date \_\_\_\_\_



**Davies Life & Health, Inc., Third-Party Administrator for  
Ability Insurance Company**  
Policyholder Services Department  
PO Box 7066  
Allentown, PA 18105-7066

**Phone** (877) 795-8493      **Fax** (877) 855-7817

**Email**  
DLHSupport@us.davies-group.com

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.



Davies Life & Health, Inc., Third-Party Administrator for  
 Ability Insurance Company  
 Policyholder Services Department  
 PO Box 7066  
 Allentown, PA 18105-7066

Phone (877) 795-8493 Fax (877) 855-7817

Email DLHSupport@us.davies-group.com

**REQUEST TO EXERCISE CONTINGENT BENEFIT UPON LAPSE**

Date: 07/01/2023

Policyholder: John Doe  
 Policy Number: 00001

NOTE: This benefit can be elected by either lapsing your coverage by means of not paying your premium, or by completing and returning this form to us. Either way your election for this coverage must be made within 120 days following the effective date of this rate increase. *If you do not want to exercise the Contingent Benefit Upon Lapse, then you do not need to complete this form.*

By completing and returning this form, I am electing to stop paying premiums for my long term care coverage and I am exercising the Contingent Benefit Upon Lapse option available with this rate increase.

By exercising this option, I understand that:

- My new maximum benefit amount under this policy will be equal to the greater of the sum of the premiums paid into the policy from the issue date through the current paid to date or 30 times the daily nursing home benefit at the time of lapse; in no event will the paid up value exceed the remaining amount of benefits available under the policy if it remained in a premium paying status; and,
- If you currently have an open claim, or if a new claim is filed, any benefits paid for dates of service after the effective date of this new policy status will be applied to and will not exceed the policy's new maximum benefit amount.
- Once I exercise this option, I will only be able to reinstate my original maximum benefit amount if I submit a premium payment within 65 days from my premium due date; and,
- I must meet the eligibility requirements required under the Policy in order to receive benefit payments.

**By signing below I agree to elect the Contingent Benefit Upon Lapse and I agree to all of the above.**

Signature \_\_\_\_\_ Date \_\_\_\_\_

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.



## **FREQUENTLY ASKED QUESTIONS FOR INSURED**

**Q. Why is my premium increasing?**

A: It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like this one. Many of the pricing assumptions that were common in the industry when your product was originally marketed have not developed as expected. The factors that contribute to the higher anticipated claims payments include morbidity, persistency and mortality. The claims experience trends have emerged higher than originally priced and more policyholders have kept their coverage in force, resulting in more claims in the later policy durations. This premium increase will help ensure that Ability Insurance Company (the Company) is able to live up to its obligations to you as a policyholder.

**Q. When will my premium increase?**

A: Premium for your in force coverage will increase on the date specified in your letter. If your premium is paid through automatic bank draft, your new premium will be deducted automatically from your account on the stated date. If you pay your premium by direct bill (by check) you will receive a premium notice for the increased amount approximately 30 days before that premium due date.

**Q. I thought my premium could never go up. Am I being singled out for this rate increase because of my age or health?**

A: No. Your premium rates for long term care insurance will never change based on changes in your age or health. As stated in your policy, we can only change premium rates on a class basis, not an individual basis. This means that the rates have been changed on all policies like yours on a statewide class basis. Even though you may not have used your policy, we need to ensure that we can deliver on the promises of the policy should you need to make a claim in the future.

**Q. Will my premium continue to increase?**

A: The Company will continue to monitor emerging claims experience to ensure that it is able to deliver on the promises of your policy, primarily to pay any future claims you might incur. Please note that any future increases will be subject to review and approval by the Virginia State Corporation Commission before implementation.

**Q. Have other insurance companies raised their long term care rates?**

A: Yes. The deviations from expected claim and persistency assumptions that the Company has experienced have also been experienced by other long term care insurance carriers. Numerous other carriers have also implemented rate increases for long term care policies.

**Q. What are the options to reduce my coverage?**

A: Please refer to the Benefit Adjustment Option Return Form for a description of some of the options available to you. If there are no specific options listed in your letter (this would only occur if your policy has the smallest allowable benefit period and an elimination period of 90 days or higher), or you would like to investigate additional options, please contact our customer service center at 877-795-8493.



Davies Life & Health, Inc., Third-Party Administrator for  
Ability Insurance Company  
Policyholder Services Department  
PO Box 7066  
Allentown, PA 18105-7066

Phone (877) 795-8493 Fax (877) 855-7817

Email DLHSupport@us.davies-group.com

**Q. I want to maintain an active premium paying policy, how do I change my coverage?**

A: To change your coverage we require your request in writing. You may submit the Benefit Adjustment Option Return Form included with your notification letter, or you may contact our customer service center at 877-795-8493, pressing option 2 then 3 at the prompt, to obtain a proposed benefit adjustment form for those options not identified in your letter.

**Q. How long do I have to make any coverage changes before the effective date of the increase?**

A: You can change your coverage at any time, however in order for us to process any changes before the rate increase effective date you should submit your election to us 15 business days in advance of the effective date of the increase.

**Q. I am currently receiving Long Term Care benefits. Do I have to remit the new premium?**

A: The premium increase will not impact your current claim benefits. Your policy will continue to provide you with the benefits in accordance with the terms of the coverage you purchased. If your policy contains a provision that waives premium and you are currently receiving that benefit, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your policy. You will have to pay the increased premium only after you return to a premium paying status. If your policy does not have a waiver of premium provision or if you do not qualify under this provision, then the premium increase will impact you, even if you are on claim. Please note that you are allowed to modify benefit levels at any time to adjust your premium rate, not only at the time of a premium increase. Please refer to the "Options Available To You" section of the rate increase notification letter.

**Q. What safety measures are in place should an insurer file for bankruptcy and not be able to meet their current claim obligations?**

A: The premium increases are designed to prevent this from happening. Also, all states have what are known as Guaranty Associations. In the event that a company cannot meet its claim obligations, these Guaranty Associations will pay claims up to a certain cap, which varies by state.

For more information, please see the Virginia Life, Accident & Sickness Insurance Guaranty Association at <http://www.valifega.org>.

**Q. Whom should I contact if I have additional questions about this rate increase?**

A: If you have additional questions, please contact our customer service center at 877-795-8493, pressing option 2 and then 3 at the prompt. The office hours are Monday through Friday 7:30 a.m. to 4:45 p.m. Central time.

June 20, 2023

Bobby Toone  
Virginia Bureau of Insurance

Via *SERFF*

RE: SERFF Tracking #TRIP-133170781 and TRIP-133170782

Dear Mr. Toone:

Thank you for reviewing this filing. This letter is in response to your letter dated June 20, 2023 regarding the above- referenced filing. The comments made in the letter are restated in italics for reference.

**Objection 1**

*Please revise the exhibits listed below to reflect the revised rate increase:*

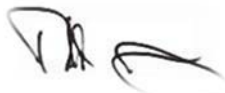
- 1. Nationwide Exhibits 2021.pdf*
- 2. VA Experience.pdf*
- 3. Attachment L - Avg Prem Before and After Increase.pdf*

We have posted revised exhibits for those affected by the revised rate increase. The following notes clarify the revisions made:

- For ‘Nationwide Exhibits 2021.pdf’ we have included revised Exhibits A, F, and H to reflect the VA specific revised increase. The other exhibits in this file are unaffected by or inapplicable to the change to the increase percentage in Virginia. Furthermore, Exhibits F and H portray nationwide experience but we have incorporated the Virginia specific increase percentages into them for illustration at your request even though that revised increase will only be applied in Virginia.
- The file ‘VA Experience.pdf’ that was previously shown in this Supporting Documentation item showed historical Virginia experience only so it is not affected by a revised increase amount which will only affect future projected experience. Instead, we have also included ‘Attachment F- VA Rate Level’ showing nationwide projected experience adjusted to the Virginia rate level.
- The line for Virginia in ‘Attachment L’ has been updated to reflect the revised increase percentage in Virginia.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: [tmoltumyr@triplusservices.com](mailto:tmoltumyr@triplusservices.com).

Respectfully,



Todd M. Moltumyr, ASA, MAAA  
Vice President, Actuarial





**Attachment F-revised VA increase  
Ability/Medico Insurance Companies  
Experience Starting January 1, 2021 Forward  
Nationwide Experience - All Forms Receiving a Rate Increase  
Incurred Claims Without Changes in Active Life Reserves**

Projection Assumptions

Projection Starting Date: 1/1/2021  
Rate Increase Beginning Implementation Date: 3/1/2022  
Cumulative Nationwide Rate Increase: 50.90%  
Lapse/Mortality: 0.3%-0.9% Voluntary Lapse + 1994 GAM Mortality  
Interest Rate: 4.50%  
Shock Lapse: See Below  
Claim Antiselection: 0.00%

| Experience Year         | Projected Experience (No Increase*) |                 |            | Projected Experience W/ Rate Increase |                 |            |                                |
|-------------------------|-------------------------------------|-----------------|------------|---------------------------------------|-----------------|------------|--------------------------------|
|                         | Earned Premium                      | Incurred Claims | Loss Ratio | Revised Earned Premium                | Incurred Claims | Loss Ratio | Lifetime Cumulative Loss Ratio |
| 2021                    | 54,388,146                          | 83,813,005      | 154.1%     | 54,388,146                            | 83,813,005      | 154.1%     | 98.5%                          |
| 2022                    | 50,387,599                          | 83,640,421      | 166.0%     | 57,264,613                            | 83,138,578      | 145.2%     | 100.0%                         |
| 2023                    | 45,950,787                          | 82,990,040      | 180.6%     | 58,313,544                            | 81,914,655      | 140.5%     | 101.3%                         |
| 2024                    | 41,531,763                          | 81,788,707      | 196.9%     | 55,875,986                            | 80,325,244      | 143.8%     | 102.5%                         |
| 2025                    | 37,337,349                          | 80,058,909      | 214.4%     | 53,042,868                            | 78,390,519      | 147.8%     | 103.7%                         |
| 2026                    | 33,369,083                          | 77,830,844      | 233.2%     | 48,294,198                            | 76,208,886      | 157.8%     | 105.0%                         |
| 2027                    | 29,704,652                          | 75,212,338      | 253.2%     | 43,240,181                            | 73,644,949      | 170.3%     | 106.4%                         |
| 2028                    | 26,285,435                          | 72,258,808      | 274.9%     | 38,524,152                            | 70,752,968      | 183.7%     | 107.8%                         |
| 2029                    | 23,141,703                          | 69,004,466      | 298.2%     | 34,060,087                            | 67,566,445      | 198.4%     | 109.3%                         |
| 2030                    | 20,278,769                          | 65,458,842      | 322.8%     | 29,962,960                            | 64,094,710      | 213.9%     | 110.7%                         |
| 2031                    | 17,686,986                          | 61,665,024      | 348.6%     | 26,133,462                            | 60,379,954      | 231.0%     | 112.1%                         |
| 2032                    | 15,357,865                          | 57,801,554      | 376.4%     | 22,692,062                            | 56,596,997      | 249.4%     | 113.6%                         |
| 2033                    | 13,276,386                          | 53,994,465      | 406.7%     | 19,616,566                            | 52,869,246      | 269.5%     | 114.9%                         |
| 2034                    | 11,430,821                          | 50,286,314      | 439.9%     | 16,889,645                            | 49,238,371      | 291.5%     | 116.3%                         |
| 2035                    | 9,806,327                           | 46,702,674      | 476.3%     | 14,489,369                            | 45,729,412      | 315.6%     | 117.5%                         |
| 2036                    | 8,381,696                           | 43,252,614      | 516.0%     | 12,384,401                            | 42,351,250      | 342.0%     | 118.8%                         |
| 2037                    | 7,140,552                           | 40,060,079      | 561.0%     | 10,550,545                            | 39,225,246      | 371.8%     | 119.9%                         |
| 2038                    | 6,058,841                           | 37,122,779      | 612.7%     | 8,952,260                             | 36,349,158      | 406.0%     | 121.0%                         |
| 2039                    | 5,124,687                           | 34,373,709      | 670.7%     | 7,571,998                             | 33,657,377      | 444.5%     | 122.1%                         |
| 2040                    | 4,318,345                           | 31,776,239      | 735.8%     | 6,380,584                             | 31,114,037      | 487.6%     | 123.1%                         |
| 2041                    | 3,628,118                           | 29,285,718      | 807.2%     | 5,360,737                             | 28,675,418      | 534.9%     | 124.1%                         |
| 2042                    | 3,040,966                           | 26,956,173      | 886.4%     | 4,493,189                             | 26,394,419      | 587.4%     | 125.0%                         |
| 2043                    | 2,542,371                           | 24,784,532      | 974.9%     | 3,756,488                             | 24,268,034      | 646.0%     | 125.8%                         |
| 2044                    | 2,119,684                           | 22,763,894      | 1073.9%    | 3,131,945                             | 22,289,505      | 711.7%     | 126.6%                         |
| 2045                    | 1,763,715                           | 20,872,445      | 1183.4%    | 2,605,983                             | 20,437,473      | 784.3%     | 127.3%                         |
| 2046                    | 1,464,996                           | 19,106,730      | 1304.2%    | 2,164,610                             | 18,708,555      | 864.3%     | 128.0%                         |
| 2047                    | 1,214,711                           | 17,525,336      | 1442.8%    | 1,794,801                             | 17,160,116      | 956.1%     | 128.7%                         |
| 2048                    | 1,005,577                           | 16,114,427      | 1602.5%    | 1,485,793                             | 15,778,610      | 1062.0%    | 129.2%                         |
| 2049                    | 830,895                             | 14,849,202      | 1787.1%    | 1,227,692                             | 14,539,752      | 1184.3%    | 129.8%                         |
| 2050                    | 685,457                             | 13,708,796      | 2000.0%    | 1,012,799                             | 13,423,111      | 1325.3%    | 130.3%                         |
| 2051                    | 565,231                             | 12,659,193      | 2239.6%    | 835,160                               | 12,395,381      | 1484.2%    | 130.8%                         |
| 2052                    | 465,645                             | 11,702,468      | 2513.2%    | 688,016                               | 11,458,594      | 1665.5%    | 131.3%                         |
| 2053                    | 383,266                             | 10,830,900      | 2825.9%    | 566,296                               | 10,605,189      | 1872.7%    | 131.7%                         |
| 2054                    | 315,196                             | 10,034,192      | 3183.5%    | 465,720                               | 9,825,084       | 2109.7%    | 132.1%                         |
| 2055                    | 259,003                             | 9,278,224       | 3582.3%    | 382,690                               | 9,084,870       | 2373.9%    | 132.4%                         |
| 2056                    | 212,650                             | 8,552,921       | 4022.1%    | 314,201                               | 8,374,682       | 2665.4%    | 132.8%                         |
| 2057                    | 174,439                             | 7,876,540       | 4515.4%    | 257,743                               | 7,712,397       | 2992.3%    | 133.1%                         |
| 2058                    | 142,958                             | 7,260,047       | 5078.4%    | 211,229                               | 7,108,751       | 3365.4%    | 133.4%                         |
| 2059                    | 117,034                             | 6,666,091       | 5695.9%    | 172,924                               | 6,527,172       | 3774.6%    | 133.7%                         |
| 2060                    | 95,689                              | 6,099,385       | 6374.1%    | 141,386                               | 5,972,277       | 4224.1%    | 133.9%                         |
| 2061                    | 78,118                              | 5,558,625       | 7115.7%    | 115,424                               | 5,442,786       | 4715.5%    | 134.1%                         |
| 2062                    | 63,655                              | 5,061,044       | 7950.7%    | 94,054                                | 4,955,575       | 5268.9%    | 134.3%                         |
| 2063                    | 51,755                              | 4,600,439       | 8888.9%    | 76,470                                | 4,504,568       | 5890.6%    | 134.5%                         |
| 2064                    | 41,971                              | 4,159,345       | 9910.0%    | 62,015                                | 4,072,667       | 6567.2%    | 134.7%                         |
| 2065                    | 33,938                              | 3,750,368       | 11050.6%   | 50,145                                | 3,672,212       | 7323.1%    | 134.8%                         |
| 2066                    | 27,352                              | 3,367,903       | 12313.1%   | 40,414                                | 3,297,717       | 8159.8%    | 135.0%                         |
| 2067                    | 21,964                              | 3,017,324       | 13737.5%   | 32,453                                | 2,954,445       | 9103.7%    | 135.1%                         |
| 2068                    | 17,567                              | 2,683,106       | 15273.2%   | 25,957                                | 2,627,191       | 10121.4%   | 135.2%                         |
| 2069                    | 13,990                              | 2,365,432       | 16907.5%   | 20,672                                | 2,316,137       | 11204.5%   | 135.3%                         |
| 2070                    | 11,090                              | 2,067,556       | 18644.1%   | 16,385                                | 2,024,469       | 12355.3%   | 135.4%                         |
| 2021 - 2070             | 482,346,796                         | 1,562,650,188   | 324.0%     | 650,231,016                           | 1,533,968,164   | 235.9%     |                                |
| Inception - 12/31/2020  | 1,690,108,148                       | 1,634,929,670   | 96.7%      | 1,690,108,148                         | 1,634,929,670   | 96.7%      |                                |
| Inception - 2070        | 2,172,454,944                       | 3,197,579,858   | 147.2%     | 2,340,339,164                         | 3,168,897,834   | 135.4%     |                                |
| PV 2021 - 2070          | 365,789,223                         | 971,576,369     | 265.6%     | 482,347,244                           | 954,992,158     | 198.0%     |                                |
| PV Inception - 12/31/20 | 2,936,659,382                       | 2,231,095,408   | 76.0%      | 2,936,659,382                         | 2,231,095,408   | 76.0%      |                                |
| PV Inception - 2070     | 3,302,448,605                       | 3,202,671,777   | 97.0%      | 3,419,006,625                         | 3,186,087,566   | 93.2%      |                                |

\* The Earned Premiums in the Projected Experience (No Increase) section are based on a serialim projection of the inforce policies as of 9/30/2020 using the assumptions outlined in the actuarial memorandum including an anticipated portion of the catch-up rate increases to be requested shown in Attachment B. The nationwide increase averaging 52.4% requested within this filing is then applied to that premium stream using the phase-in percentages shown above resulting in the Revised Earned Premium in the Projected Experience W/ Rate Increase section.

**Attachment F-VA Rate Level**  
**Ability/Medico Insurance Companies**  
**Experience Starting January 1, 2021 Forward**  
**Nationwide Experience, Premiums restated at VA Rate Level - All Forms Receiving a Rate If**  
**Incurred Claims Without Changes in Active Life Reserves**

Projection Assumptions

Projection Starting Date: 1/1/2021  
 Rate Increase Beginning Implementation Date: 3/1/2022  
 Proposed Virginia Rate Increase: 50.90%  
 Lapse/Mortality: 0.3%-0.9% Voluntary Lapse + 1994 GAM Mortality  
 Interest Rate: 4.50%  
 Shock Lapse: See Below  
 Claim Antiselection: 0.00%

| Experience Year         | Projected Experience (No Increase*) |                 |            | Projected Experience W/ Rate Increase |                 |            |                                |
|-------------------------|-------------------------------------|-----------------|------------|---------------------------------------|-----------------|------------|--------------------------------|
|                         | Earned Premium                      | Incurred Claims | Loss Ratio | Revised Earned Premium                | Incurred Claims | Loss Ratio | Lifetime Cumulative Loss Ratio |
| 2021                    | 64,621,340                          | 83,813,005      | 129.7%     | 64,621,340                            | 83,813,005      | 129.7%     | 94.2%                          |
| 2022                    | 58,766,376                          | 83,640,421      | 142.3%     | 66,786,944                            | 83,138,578      | 124.5%     | 95.3%                          |
| 2023                    | 53,188,444                          | 82,990,040      | 156.0%     | 67,498,445                            | 81,914,655      | 121.4%     | 96.2%                          |
| 2024                    | 47,979,501                          | 81,788,707      | 170.5%     | 64,550,642                            | 80,325,244      | 124.4%     | 97.1%                          |
| 2025                    | 43,114,401                          | 80,058,909      | 185.7%     | 61,249,970                            | 78,390,519      | 128.0%     | 98.0%                          |
| 2026                    | 38,528,037                          | 77,830,844      | 202.0%     | 55,760,616                            | 76,208,886      | 136.7%     | 99.0%                          |
| 2027                    | 34,289,379                          | 75,212,338      | 219.3%     | 49,914,032                            | 73,644,949      | 147.5%     | 100.1%                         |
| 2028                    | 30,340,492                          | 72,258,808      | 238.2%     | 44,467,278                            | 70,752,968      | 159.1%     | 101.3%                         |
| 2029                    | 26,711,776                          | 69,004,466      | 258.3%     | 39,314,540                            | 67,566,445      | 171.9%     | 102.5%                         |
| 2030                    | 23,407,177                          | 65,458,842      | 279.7%     | 34,585,349                            | 64,094,710      | 185.3%     | 103.8%                         |
| 2031                    | 20,415,560                          | 61,665,024      | 302.0%     | 30,165,074                            | 60,379,954      | 200.2%     | 105.0%                         |
| 2032                    | 17,727,124                          | 57,801,554      | 326.1%     | 26,192,769                            | 56,596,997      | 216.1%     | 106.2%                         |
| 2033                    | 15,324,536                          | 53,994,465      | 352.3%     | 22,642,816                            | 52,869,246      | 233.5%     | 107.4%                         |
| 2034                    | 13,194,255                          | 50,286,314      | 381.1%     | 19,495,213                            | 49,238,371      | 252.6%     | 108.6%                         |
| 2035                    | 11,319,150                          | 46,702,674      | 412.6%     | 16,724,645                            | 45,729,412      | 273.4%     | 109.8%                         |
| 2036                    | 9,674,741                           | 43,252,614      | 447.1%     | 14,294,944                            | 42,351,250      | 296.3%     | 110.9%                         |
| 2037                    | 8,242,126                           | 40,060,079      | 486.0%     | 12,178,179                            | 39,225,246      | 322.1%     | 111.9%                         |
| 2038                    | 6,993,539                           | 37,122,779      | 530.8%     | 10,333,326                            | 36,349,158      | 351.8%     | 112.9%                         |
| 2039                    | 5,915,273                           | 34,373,709      | 581.1%     | 8,740,131                             | 33,657,377      | 385.1%     | 113.9%                         |
| 2040                    | 4,984,536                           | 31,776,239      | 637.5%     | 7,364,917                             | 31,114,037      | 422.5%     | 114.8%                         |
| 2041                    | 4,187,828                           | 29,285,718      | 699.3%     | 6,187,738                             | 28,675,418      | 463.4%     | 115.7%                         |
| 2042                    | 3,510,096                           | 26,956,173      | 768.0%     | 5,186,354                             | 26,394,419      | 508.9%     | 116.5%                         |
| 2043                    | 2,934,582                           | 24,784,532      | 844.6%     | 4,336,002                             | 24,268,034      | 559.7%     | 117.3%                         |
| 2044                    | 2,446,687                           | 22,763,894      | 930.4%     | 3,615,111                             | 22,289,505      | 616.6%     | 118.0%                         |
| 2045                    | 2,035,804                           | 20,872,445      | 1025.3%    | 3,008,008                             | 20,437,473      | 679.4%     | 118.7%                         |
| 2046                    | 1,691,001                           | 19,106,730      | 1129.9%    | 2,498,544                             | 18,708,555      | 748.8%     | 119.3%                         |
| 2047                    | 1,402,105                           | 17,525,336      | 1249.9%    | 2,071,685                             | 17,160,116      | 828.3%     | 119.9%                         |
| 2048                    | 1,160,707                           | 16,114,427      | 1388.3%    | 1,715,007                             | 15,778,610      | 920.0%     | 120.4%                         |
| 2049                    | 959,078                             | 14,849,202      | 1548.3%    | 1,417,088                             | 14,539,752      | 1026.0%    | 120.9%                         |
| 2050                    | 791,202                             | 13,708,796      | 1732.7%    | 1,169,044                             | 13,423,111      | 1148.2%    | 121.4%                         |
| 2051                    | 652,430                             | 12,659,193      | 1940.3%    | 964,000                               | 12,395,381      | 1285.8%    | 121.9%                         |
| 2052                    | 537,481                             | 11,702,468      | 2177.3%    | 794,156                               | 11,458,594      | 1442.9%    | 122.3%                         |
| 2053                    | 442,393                             | 10,830,900      | 2448.3%    | 653,659                               | 10,605,189      | 1622.4%    | 122.7%                         |
| 2054                    | 363,822                             | 10,034,192      | 2758.0%    | 537,566                               | 9,825,084       | 1827.7%    | 123.0%                         |
| 2055                    | 298,959                             | 9,278,224       | 3103.5%    | 441,728                               | 9,084,870       | 2056.7%    | 123.4%                         |
| 2056                    | 245,455                             | 8,552,921       | 3484.5%    | 362,673                               | 8,374,682       | 2309.2%    | 123.7%                         |
| 2057                    | 201,350                             | 7,876,540       | 3911.9%    | 297,505                               | 7,712,397       | 2592.4%    | 124.0%                         |
| 2058                    | 165,013                             | 7,260,047       | 4399.7%    | 243,815                               | 7,108,751       | 2915.6%    | 124.2%                         |
| 2059                    | 135,089                             | 6,666,091       | 4934.6%    | 199,601                               | 6,527,172       | 3270.1%    | 124.5%                         |
| 2060                    | 110,451                             | 6,099,385       | 5522.2%    | 163,198                               | 5,972,277       | 3659.5%    | 124.7%                         |
| 2061                    | 90,170                              | 5,558,625       | 6164.6%    | 133,230                               | 5,442,786       | 4085.2%    | 124.9%                         |
| 2062                    | 73,475                              | 5,061,044       | 6888.1%    | 108,563                               | 4,955,575       | 4564.7%    | 125.1%                         |
| 2063                    | 59,739                              | 4,600,439       | 7700.9%    | 88,267                                | 4,504,568       | 5103.3%    | 125.3%                         |
| 2064                    | 48,446                              | 4,159,345       | 8585.5%    | 71,582                                | 4,072,667       | 5689.5%    | 125.5%                         |
| 2065                    | 39,174                              | 3,750,368       | 9573.7%    | 57,881                                | 3,672,212       | 6344.4%    | 125.6%                         |
| 2066                    | 31,572                              | 3,367,903       | 10667.4%   | 46,649                                | 3,297,717       | 7069.2%    | 125.7%                         |
| 2067                    | 25,352                              | 3,017,324       | 11901.5%   | 37,460                                | 2,954,445       | 7887.0%    | 125.9%                         |
| 2068                    | 20,277                              | 2,683,106       | 13232.0%   | 29,961                                | 2,627,191       | 8768.7%    | 126.0%                         |
| 2069                    | 16,149                              | 2,365,432       | 14647.8%   | 23,861                                | 2,316,137       | 9707.0%    | 126.0%                         |
| 2070                    | 12,800                              | 2,067,556       | 16152.3%   | 18,913                                | 2,024,469       | 10704.0%   | 126.1%                         |
| 2021 - 2070             | 559,426,450                         | 1,562,650,188   | 279.3%     | 753,360,016                           | 1,533,968,164   | 203.6%     |                                |
| Inception - 12/31/2020  | 1,759,155,702                       | 1,634,929,670   | 92.9%      | 1,759,155,702                         | 1,634,929,670   | 92.9%      |                                |
| Inception - 2070        | 2,318,582,152                       | 3,197,579,858   | 137.9%     | 2,512,515,718                         | 3,168,897,834   | 126.1%     |                                |
| PV 2021 - 2070          | 424,781,432                         | 971,576,369     | 228.7%     | 559,456,642                           | 954,992,158     | 170.7%     |                                |
| PV Inception - 12/31/20 | 3,024,895,019                       | 2,231,095,408   | 73.8%      | 3,024,895,019                         | 2,231,095,408   | 73.8%      |                                |
| PV Inception - 2070     | 3,449,676,451                       | 3,202,671,777   | 92.8%      | 3,584,351,661                         | 3,186,087,566   | 88.9%      |                                |

\* The Earned Premiums in the Projected Experience (No Increase) section are based on a serialim projection of the inforce policies as of 9/30/2020 using the assumptions outlined in the actuarial memorandum including an anticipated portion of the catch-up rate increases to be requested shown in Attachment B. The nationwide increase averaging 52.4% requested within this filing is then applied to that premium stream using the phase-in percentages shown above resulting in the Revised Earned Premium in the Projected Experience W/ Rate Increase section.

**Attachment H-VA revised increase**  
**Ability/Medico Insurance Companies**  
**Nationwide Experience - All Forms Receiving a Rate Increase**  
Experience Projections for Policies with and without Lifetime Benefit Periods  
Prior to Proposed Rate Increase

| Non-Lifetime     |                |                 |            |
|------------------|----------------|-----------------|------------|
| EXPER YEAR       | Earned Premium | Incurred Claims | Loss Ratio |
| 1988             | -              | -               | 0.0%       |
| 1989             | -              | -               | 0.0%       |
| 1990             | -              | -               | 0.0%       |
| 1991             | 8,255          | 2,244           | 27.2%      |
| 1992             | 439,714        | 2,863           | 0.7%       |
| 1993             | 1,602,518      | 556,728         | 34.7%      |
| 1994             | 2,499,611      | 385,229         | 15.4%      |
| 1995             | 3,582,681      | 713,964         | 19.9%      |
| 1996             | 5,003,522      | 1,877,774       | 37.5%      |
| 1997             | 8,704,663      | 2,667,244       | 30.6%      |
| 1998             | 13,352,830     | 4,391,318       | 32.9%      |
| 1999             | 18,117,812     | 5,271,121       | 29.1%      |
| 2000             | 22,347,891     | 9,423,333       | 42.2%      |
| 2001             | 27,431,797     | 12,667,431      | 46.2%      |
| 2002             | 35,209,351     | 15,484,965      | 44.0%      |
| 2003             | 36,478,146     | 19,583,178      | 53.7%      |
| 2004             | 36,463,930     | 19,039,604      | 52.2%      |
| 2005             | 34,480,288     | 23,963,081      | 69.5%      |
| 2006             | 32,699,526     | 22,708,673      | 69.4%      |
| 2007             | 32,600,937     | 23,132,742      | 71.0%      |
| 2008             | 30,913,487     | 22,007,825      | 71.2%      |
| 2009             | 29,578,752     | 26,409,817      | 89.3%      |
| 2010             | 26,359,477     | 34,147,928      | 129.5%     |
| 2011             | 25,562,374     | 31,297,685      | 122.4%     |
| 2012             | 25,518,055     | 33,006,358      | 129.3%     |
| 2013             | 24,008,114     | 30,380,443      | 126.5%     |
| 2014             | 24,708,255     | 29,246,314      | 118.4%     |
| 2015             | 26,893,770     | 29,035,404      | 108.0%     |
| 2016             | 26,859,203     | 24,018,923      | 89.4%      |
| 2017             | 25,664,642     | 28,273,627      | 110.2%     |
| 2018             | 24,665,119     | 29,417,770      | 119.3%     |
| 2019             | 23,494,976     | 27,824,716      | 118.4%     |
| 2020             | 21,962,687     | 33,083,064      | 150.6%     |
| PV Past @ 4.5%   | 1,149,239,764  | 861,798,449     | 75.0%      |
| 2021             | 21,088,066     | 33,754,918      | 160.1%     |
| 2022             | 19,804,004     | 33,275,154      | 168.0%     |
| 2023             | 18,160,109     | 32,615,172      | 179.6%     |
| 2024             | 16,215,254     | 31,751,531      | 195.8%     |
| 2025             | 14,336,305     | 30,683,858      | 214.0%     |
| 2026             | 12,603,271     | 29,428,251      | 233.5%     |
| 2027             | 11,014,193     | 28,039,244      | 254.6%     |
| 2028             | 9,566,364      | 26,540,463      | 277.4%     |
| 2029             | 8,257,717      | 24,943,987      | 302.1%     |
| 2030             | 7,086,346      | 23,258,997      | 328.2%     |
| 2031             | 6,045,823      | 21,494,854      | 355.5%     |
| 2032             | 5,128,417      | 19,721,722      | 384.6%     |
| 2033             | 4,324,214      | 17,987,993      | 416.0%     |
| 2034             | 3,625,404      | 16,316,205      | 450.1%     |
| 2035             | 3,024,440      | 14,719,299      | 486.7%     |
| 2036             | 2,510,136      | 13,196,274      | 525.7%     |
| 2037             | 2,072,907      | 11,801,304      | 569.3%     |
| 2038             | 1,700,599      | 10,532,936      | 619.4%     |
| 2039             | 1,388,484      | 9,367,260       | 674.6%     |
| 2040             | 1,128,067      | 8,304,947       | 736.2%     |
| 2041             | 912,068        | 7,329,998       | 803.7%     |
| 2042             | 734,120        | 6,456,159       | 879.4%     |
| 2043             | 588,457        | 5,672,532       | 964.0%     |
| 2044             | 469,934        | 4,964,995       | 1056.5%    |
| 2045             | 374,020        | 4,331,772       | 1158.2%    |
| 2046             | 296,781        | 3,762,471       | 1267.8%    |
| 2047             | 234,847        | 3,262,383       | 1389.2%    |
| 2048             | 185,381        | 2,825,148       | 1524.0%    |
| 2049             | 146,018        | 2,440,508       | 1671.4%    |
| 2050             | 114,797        | 2,104,183       | 1833.0%    |
| 2051             | 90,101         | 1,812,046       | 2011.1%    |
| 2052             | 70,610         | 1,561,399       | 2211.3%    |
| 2053             | 55,256         | 1,343,581       | 2431.6%    |
| 2054             | 43,181         | 1,155,227       | 2675.3%    |
| 2055             | 33,700         | 993,214         | 2947.2%    |
| 2056             | 26,266         | 851,959         | 3243.6%    |
| 2057             | 20,446         | 731,341         | 3577.0%    |
| 2058             | 15,896         | 624,696         | 3930.0%    |
| 2059             | 12,342         | 529,958         | 4293.8%    |
| 2060             | 9,569          | 447,377         | 4675.5%    |
| 2061             | 7,403          | 375,901         | 5077.4%    |
| 2062             | 5,714          | 315,114         | 5515.2%    |
| 2063             | 4,395          | 262,337         | 5969.2%    |
| 2064             | 3,367          | 214,780         | 6379.7%    |
| 2065             | 2,566          | 173,352         | 6756.7%    |
| 2066             | 1,943          | 139,181         | 7163.8%    |
| 2067             | 1,460          | 111,272         | 7619.3%    |
| 2068             | 1,089          | 88,485          | 8127.5%    |
| 2069             | 804            | 69,778          | 8675.5%    |
| 2070             | 588            | 54,349          | 9237.3%    |
| PV Future @ 4.5% | 135,187,224    | 336,727,341     | 249.1%     |
| PV Lifetime      | 1,284,426,988  | 1,198,525,790   | 93.3%      |

| Lifetime         |                |                 |            |
|------------------|----------------|-----------------|------------|
| EXPER YEAR       | Earned Premium | Incurred Claims | Loss Ratio |
| 1988             | -              | -               | 0.0%       |
| 1989             | -              | -               | 0.0%       |
| 1990             | -              | -               | 0.0%       |
| 1991             | 3,316          | -               | 0.0%       |
| 1992             | 241,630        | 2,460           | 1.0%       |
| 1993             | 957,992        | 315,119         | 32.9%      |
| 1994             | 1,625,554      | 344,151         | 21.2%      |
| 1995             | 2,482,792      | 1,447,561       | 58.3%      |
| 1996             | 3,576,214      | 916,477         | 25.6%      |
| 1997             | 6,583,123      | 2,879,554       | 43.7%      |
| 1998             | 12,216,467     | 3,220,879       | 26.4%      |
| 1999             | 17,479,283     | 4,242,852       | 24.3%      |
| 2000             | 25,552,075     | 8,338,763       | 32.6%      |
| 2001             | 39,101,356     | 17,641,321      | 45.1%      |
| 2002             | 53,721,315     | 20,398,492      | 38.0%      |
| 2003             | 56,955,421     | 27,222,112      | 47.8%      |
| 2004             | 58,368,338     | 33,687,522      | 57.7%      |
| 2005             | 55,951,803     | 36,708,451      | 65.6%      |
| 2006             | 55,224,932     | 38,472,968      | 69.7%      |
| 2007             | 57,721,735     | 41,876,177      | 72.5%      |
| 2008             | 56,446,415     | 49,914,347      | 88.4%      |
| 2009             | 56,008,426     | 53,851,561      | 96.1%      |
| 2010             | 51,415,110     | 71,844,279      | 139.7%     |
| 2011             | 52,350,725     | 77,841,096      | 148.7%     |
| 2012             | 49,487,424     | 72,326,341      | 146.2%     |
| 2013             | 47,482,376     | 81,910,785      | 172.5%     |
| 2014             | 47,647,541     | 81,870,862      | 171.8%     |
| 2015             | 44,962,761     | 71,984,264      | 160.1%     |
| 2016             | 42,450,892     | 68,833,173      | 162.1%     |
| 2017             | 39,806,433     | 62,803,602      | 157.8%     |
| 2018             | 37,901,722     | 61,306,593      | 161.8%     |
| 2019             | 35,823,271     | 58,384,619      | 163.0%     |
| 2020             | 33,349,322     | 44,321,922      | 132.9%     |
| PV Past @ 4.5%   | 1,787,419,618  | 1,369,296,959   | 76.6%      |
| 2021             | 33,207,109     | 50,058,087      | 150.7%     |
| 2022             | 31,558,881     | 50,365,267      | 159.6%     |
| 2023             | 29,572,146     | 50,374,868      | 170.3%     |
| 2024             | 27,082,537     | 50,037,175      | 184.8%     |
| 2025             | 24,600,870     | 49,375,052      | 200.7%     |
| 2026             | 22,218,227     | 48,402,593      | 217.9%     |
| 2027             | 19,991,798     | 47,173,094      | 236.0%     |
| 2028             | 17,882,369     | 45,718,345      | 255.7%     |
| 2029             | 15,913,721     | 44,060,479      | 276.9%     |
| 2030             | 14,098,550     | 42,199,844      | 299.3%     |
| 2031             | 12,434,636     | 40,170,170      | 323.1%     |
| 2032             | 10,920,990     | 38,079,832      | 348.7%     |
| 2033             | 9,552,144      | 36,006,473      | 376.9%     |
| 2034             | 8,323,702      | 33,970,109      | 408.1%     |
| 2035             | 7,227,786      | 31,983,375      | 442.5%     |
| 2036             | 6,253,717      | 30,056,340      | 480.6%     |
| 2037             | 5,393,979      | 28,258,775      | 523.9%     |
| 2038             | 4,635,790      | 26,589,843      | 573.6%     |
| 2039             | 3,971,316      | 25,006,448      | 629.7%     |
| 2040             | 3,388,692      | 23,471,293      | 692.6%     |
| 2041             | 2,882,900      | 21,955,720      | 761.6%     |
| 2042             | 2,446,686      | 20,500,014      | 837.9%     |
| 2043             | 2,070,753      | 19,112,000      | 922.9%     |
| 2044             | 1,747,091      | 17,798,899      | 1018.8%    |
| 2045             | 1,470,577      | 16,540,674      | 1124.8%    |
| 2046             | 1,235,256      | 15,344,260      | 1242.2%    |
| 2047             | 1,035,307      | 14,262,952      | 1377.7%    |
| 2048             | 865,954        | 13,289,279      | 1534.6%    |
| 2049             | 722,575        | 12,408,694      | 1717.3%    |
| 2050             | 601,670        | 11,604,613      | 1928.7%    |
| 2051             | 500,605        | 10,847,147      | 2166.8%    |
| 2052             | 415,938        | 10,141,070      | 2438.1%    |
| 2053             | 345,142        | 9,487,319       | 2748.8%    |
| 2054             | 286,041        | 8,878,965       | 3104.1%    |
| 2055             | 236,775        | 8,285,009       | 3499.1%    |
| 2056             | 195,757        | 7,700,962       | 3933.9%    |
| 2057             | 161,644        | 7,145,199       | 4420.3%    |
| 2058             | 133,300        | 6,635,351       | 4977.8%    |
| 2059             | 109,770        | 6,136,133       | 5590.0%    |
| 2060             | 90,250         | 5,652,008       | 6262.6%    |
| 2061             | 74,067         | 5,182,724       | 6997.3%    |
| 2062             | 60,658         | 4,745,930       | 7824.0%    |
| 2063             | 49,558         | 4,338,103       | 8753.7%    |
| 2064             | 40,379         | 3,944,565       | 9768.7%    |
| 2065             | 32,803         | 3,577,017       | 10904.5%   |
| 2066             | 26,561         | 3,228,721       | 12156.0%   |
| 2067             | 21,429         | 2,906,052       | 13561.4%   |
| 2068             | 17,221         | 2,594,621       | 15066.6%   |
| 2069             | 13,781         | 2,295,654       | 16658.3%   |
| 2070             | 10,977         | 2,013,206       | 18340.5%   |
| PV Future @ 4.5% | 242,886,617    | 634,849,028     | 261.4%     |
| PV Lifetime      | 2,030,306,235  | 2,004,145,987   | 98.7%      |

**Attachment H-VA revised increase**  
**Ability/Medico Insurance Companies**  
**Nationwide Experience - All Forms Receiving a Rate Increase**  
Experience Projections for Policies with and without Lifetime Benefit Periods  
After Proposed Rate Increase

| Non-Lifetime     |                |                 |            |
|------------------|----------------|-----------------|------------|
| EXPER YEAR       | Earned Premium | Incurred Claims | Loss Ratio |
| 1988             | -              | -               | 0.0%       |
| 1989             | -              | -               | 0.0%       |
| 1990             | -              | -               | 0.0%       |
| 1991             | 8,255          | 2,244           | 27.2%      |
| 1992             | 439,714        | 2,863           | 0.7%       |
| 1993             | 1,602,518      | 556,728         | 34.7%      |
| 1994             | 2,499,611      | 385,229         | 15.4%      |
| 1995             | 3,582,681      | 713,964         | 19.9%      |
| 1996             | 5,003,522      | 1,877,774       | 37.5%      |
| 1997             | 8,704,663      | 2,667,244       | 30.6%      |
| 1998             | 13,352,830     | 4,391,318       | 32.9%      |
| 1999             | 18,117,812     | 5,271,121       | 29.1%      |
| 2000             | 22,347,891     | 9,423,333       | 42.2%      |
| 2001             | 27,431,797     | 12,667,431      | 46.2%      |
| 2002             | 35,209,351     | 15,484,965      | 44.0%      |
| 2003             | 36,478,146     | 19,583,178      | 53.7%      |
| 2004             | 36,463,930     | 19,039,604      | 52.2%      |
| 2005             | 34,480,288     | 23,963,081      | 69.5%      |
| 2006             | 32,699,526     | 22,708,673      | 69.4%      |
| 2007             | 32,600,937     | 23,132,742      | 71.0%      |
| 2008             | 30,913,487     | 22,007,825      | 71.2%      |
| 2009             | 29,578,752     | 26,409,817      | 89.3%      |
| 2010             | 26,359,477     | 34,147,928      | 129.5%     |
| 2011             | 25,562,374     | 31,297,685      | 122.4%     |
| 2012             | 25,518,055     | 33,006,358      | 129.3%     |
| 2013             | 24,008,114     | 30,380,443      | 126.5%     |
| 2014             | 24,708,255     | 29,246,314      | 118.4%     |
| 2015             | 26,893,770     | 29,035,404      | 108.0%     |
| 2016             | 26,859,203     | 24,018,923      | 89.4%      |
| 2017             | 25,664,642     | 28,273,627      | 110.2%     |
| 2018             | 24,665,119     | 29,417,770      | 119.3%     |
| 2019             | 23,494,976     | 27,824,716      | 118.4%     |
| 2020             | 21,962,687     | 33,083,064      | 150.6%     |
| PV Past @ 4.5%   | 1,149,239,764  | 861,798,449     | 75.0%      |
| 2021             | 21,088,066     | 33,754,918      | 160.1%     |
| 2022             | 20,566,621     | 33,075,503      | 160.8%     |
| 2023             | 19,524,529     | 32,192,544      | 164.9%     |
| 2024             | 17,765,188     | 31,183,395      | 175.5%     |
| 2025             | 16,062,818     | 30,134,825      | 187.6%     |
| 2026             | 14,226,253     | 28,901,685      | 203.2%     |
| 2027             | 12,461,518     | 27,537,532      | 221.0%     |
| 2028             | 10,853,225     | 26,065,569      | 240.2%     |
| 2029             | 9,384,573      | 24,497,659      | 261.0%     |
| 2030             | 8,066,117      | 22,842,819      | 283.2%     |
| 2031             | 6,881,729      | 21,110,242      | 306.8%     |
| 2032             | 5,837,481      | 19,368,837      | 331.8%     |
| 2033             | 4,922,088      | 17,666,130      | 358.9%     |
| 2034             | 4,126,659      | 16,024,256      | 388.3%     |
| 2035             | 3,442,605      | 14,455,924      | 419.9%     |
| 2036             | 2,857,192      | 12,960,150      | 453.6%     |
| 2037             | 2,359,511      | 11,590,141      | 491.2%     |
| 2038             | 1,935,727      | 10,344,468      | 534.4%     |
| 2039             | 1,580,458      | 9,199,650       | 582.1%     |
| 2040             | 1,284,036      | 8,156,344       | 635.2%     |
| 2041             | 1,038,172      | 7,198,841       | 693.4%     |
| 2042             | 835,621        | 6,340,638       | 758.8%     |
| 2043             | 669,818        | 5,571,032       | 831.7%     |
| 2044             | 534,908        | 4,876,155       | 911.6%     |
| 2045             | 425,733        | 4,254,262       | 999.3%     |
| 2046             | 337,814        | 3,695,148       | 1093.8%    |
| 2047             | 267,317        | 3,204,009       | 1198.6%    |
| 2048             | 211,012        | 2,774,597       | 1314.9%    |
| 2049             | 166,207        | 2,396,840       | 1442.1%    |
| 2050             | 130,669        | 2,066,532       | 1581.5%    |
| 2051             | 102,558        | 1,779,623       | 1735.2%    |
| 2052             | 80,372         | 1,533,460       | 1908.0%    |
| 2053             | 62,895         | 1,319,540       | 2098.0%    |
| 2054             | 49,151         | 1,134,557       | 2308.3%    |
| 2055             | 38,359         | 975,442         | 2542.9%    |
| 2056             | 29,898         | 836,715         | 2798.6%    |
| 2057             | 23,273         | 718,255         | 3086.3%    |
| 2058             | 18,093         | 613,518         | 3390.8%    |
| 2059             | 14,049         | 520,475         | 3704.7%    |
| 2060             | 10,892         | 439,372         | 4034.0%    |
| 2061             | 8,427          | 369,175         | 4380.8%    |
| 2062             | 6,503          | 309,476         | 4758.6%    |
| 2063             | 5,002          | 257,643         | 5150.3%    |
| 2064             | 3,832          | 210,937         | 5504.5%    |
| 2065             | 2,920          | 170,250         | 5829.7%    |
| 2066             | 2,211          | 136,691         | 6181.0%    |
| 2067             | 1,662          | 109,281         | 6574.0%    |
| 2068             | 1,239          | 86,902          | 7012.5%    |
| 2069             | 916            | 68,530          | 7485.4%    |
| 2070             | 670            | 53,377          | 7970.0%    |
| PV Future @ 4.5% | 147,160,506    | 331,807,697     | 225.5%     |
| PV Lifetime      | 1,296,400,270  | 1,193,606,146   | 92.1%      |

| Lifetime         |                |                 |            |
|------------------|----------------|-----------------|------------|
| EXPER YEAR       | Earned Premium | Incurred Claims | Loss Ratio |
| 1988             | -              | -               | 0.0%       |
| 1989             | -              | -               | 0.0%       |
| 1990             | -              | -               | 0.0%       |
| 1991             | 3,316          | -               | 0.0%       |
| 1992             | 241,630        | 2,460           | 1.0%       |
| 1993             | 957,992        | 315,119         | 32.9%      |
| 1994             | 1,625,554      | 344,151         | 21.2%      |
| 1995             | 2,482,792      | 1,447,561       | 58.3%      |
| 1996             | 3,576,214      | 916,477         | 25.6%      |
| 1997             | 6,583,123      | 2,879,554       | 43.7%      |
| 1998             | 12,216,467     | 3,220,879       | 26.4%      |
| 1999             | 17,479,283     | 4,242,852       | 24.3%      |
| 2000             | 25,552,075     | 8,338,763       | 32.6%      |
| 2001             | 39,101,356     | 17,641,321      | 45.1%      |
| 2002             | 53,721,315     | 20,398,492      | 38.0%      |
| 2003             | 56,955,421     | 27,222,112      | 47.8%      |
| 2004             | 58,368,338     | 33,687,522      | 57.7%      |
| 2005             | 55,951,803     | 36,708,451      | 65.6%      |
| 2006             | 55,224,932     | 38,472,968      | 69.7%      |
| 2007             | 57,721,735     | 41,876,177      | 72.5%      |
| 2008             | 56,446,415     | 49,914,347      | 88.4%      |
| 2009             | 56,008,426     | 53,851,561      | 96.1%      |
| 2010             | 51,415,110     | 71,844,279      | 139.7%     |
| 2011             | 52,350,725     | 77,841,096      | 148.7%     |
| 2012             | 49,487,424     | 72,326,341      | 146.2%     |
| 2013             | 47,482,376     | 81,910,785      | 172.5%     |
| 2014             | 47,647,541     | 81,870,862      | 171.8%     |
| 2015             | 44,962,761     | 71,984,264      | 160.1%     |
| 2016             | 42,450,892     | 68,833,173      | 162.1%     |
| 2017             | 39,806,433     | 62,803,602      | 157.8%     |
| 2018             | 37,901,722     | 61,306,593      | 161.8%     |
| 2019             | 35,823,271     | 58,384,619      | 163.0%     |
| 2020             | 33,349,322     | 44,321,922      | 132.9%     |
| PV Past @ 4.5%   | 1,787,419,618  | 1,369,296,959   | 76.6%      |
| 2021             | 33,207,109     | 50,058,087      | 150.7%     |
| 2022             | 35,124,041     | 50,063,075      | 142.5%     |
| 2023             | 36,152,093     | 49,722,110      | 137.5%     |
| 2024             | 34,812,675     | 49,141,850      | 141.2%     |
| 2025             | 33,256,366     | 48,491,573      | 145.8%     |
| 2026             | 30,531,036     | 47,536,515      | 155.7%     |
| 2027             | 27,612,186     | 46,329,016      | 167.8%     |
| 2028             | 24,847,527     | 44,900,297      | 180.7%     |
| 2029             | 22,194,687     | 43,272,096      | 195.0%     |
| 2030             | 19,730,951     | 41,444,754      | 210.0%     |
| 2031             | 17,402,300     | 39,451,397      | 226.7%     |
| 2032             | 15,283,950     | 37,398,461      | 244.7%     |
| 2033             | 13,368,247     | 35,362,201      | 264.5%     |
| 2034             | 11,649,039     | 33,362,274      | 286.4%     |
| 2035             | 10,115,302     | 31,411,090      | 310.5%     |
| 2036             | 8,752,090      | 29,518,535      | 337.3%     |
| 2037             | 7,548,885      | 27,753,135      | 367.6%     |
| 2038             | 6,487,798      | 26,114,065      | 402.5%     |
| 2039             | 5,557,866      | 24,559,003      | 441.9%     |
| 2040             | 4,742,482      | 23,051,316      | 486.1%     |
| 2041             | 4,034,625      | 21,562,862      | 534.4%     |
| 2042             | 3,424,142      | 20,133,203      | 588.0%     |
| 2043             | 2,898,023      | 18,770,025      | 647.7%     |
| 2044             | 2,445,058      | 17,480,419      | 714.9%     |
| 2045             | 2,058,076      | 16,244,708      | 789.3%     |
| 2046             | 1,728,744      | 15,069,701      | 871.7%     |
| 2047             | 1,448,914      | 14,007,742      | 966.8%     |
| 2048             | 1,211,904      | 13,051,491      | 1076.9%    |
| 2049             | 1,011,246      | 12,186,663      | 1205.1%    |
| 2050             | 842,038        | 11,396,970      | 1353.5%    |
| 2051             | 700,598        | 10,653,057      | 1520.6%    |
| 2052             | 582,106        | 9,959,613       | 1711.0%    |
| 2053             | 483,027        | 9,317,560       | 1929.0%    |
| 2054             | 400,316        | 8,720,091       | 2178.3%    |
| 2055             | 331,366        | 8,136,764       | 2455.5%    |
| 2056             | 273,963        | 7,563,167       | 2760.7%    |
| 2057             | 226,221        | 7,017,348       | 3102.0%    |
| 2058             | 186,554        | 6,516,623       | 3493.2%    |
| 2059             | 153,623        | 6,026,337       | 3922.8%    |
| 2060             | 126,305        | 5,550,876       | 4394.8%    |
| 2061             | 103,657        | 5,089,988       | 4910.4%    |
| 2062             | 84,891         | 4,661,010       | 5490.6%    |
| 2063             | 69,356         | 4,260,480       | 6142.9%    |
| 2064             | 56,511         | 3,873,984       | 6855.3%    |
| 2065             | 45,908         | 3,513,012       | 7652.3%    |
| 2066             | 37,172         | 3,170,949       | 8530.5%    |
| 2067             | 29,990         | 2,854,053       | 9516.8%    |
| 2068             | 24,101         | 2,548,195       | 10573.1%   |
| 2069             | 19,286         | 2,254,577       | 11690.1%   |
| 2070             | 15,362         | 1,977,183       | 12870.5%   |
| PV Future @ 4.5% | 309,280,163    | 625,149,180     | 202.1%     |
| PV Lifetime      | 2,096,699,781  | 1,994,446,139   | 95.1%      |

**Attachment L-VA revised**  
**Ability Insurance Company and Medico Insurance Company**  
**Average Premium Before and After Increase**  
**All Forms in Current Filing**

| Issue State | Inforce Policies | Inforce Premium | Avg Premium Before Increase | Average 2021 NW Increase | Avg Premium After Increase |
|-------------|------------------|-----------------|-----------------------------|--------------------------|----------------------------|
| AL          | 55               | \$159,586       | \$2,902                     | 61.3%                    | \$4,680                    |
| AR          | 118              | \$538,135       | \$4,560                     | 64.6%                    | \$7,509                    |
| AZ          | 433              | \$1,386,551     | \$3,202                     | 106.8%                   | \$6,622                    |
| CA          | 370              | \$852,902       | \$2,305                     | 217.7%                   | \$7,324                    |
| CO          | 222              | \$804,034       | \$3,622                     | 157.4%                   | \$9,322                    |
| FL          | 684              | \$2,237,257     | \$3,271                     | 71.3%                    | \$5,601                    |
| GA          | 68               | \$238,254       | \$3,504                     | 97.2%                    | \$6,911                    |
| HI          | 70               | \$238,091       | \$3,401                     | 202.4%                   | \$10,284                   |
| IA          | 2,612            | \$10,608,931    | \$4,062                     | 54.9%                    | \$6,292                    |
| ID          | 605              | \$1,351,057     | \$2,233                     | 71.8%                    | \$3,836                    |
| IL          | 332              | \$1,246,558     | \$3,755                     | 50.9%                    | \$5,665                    |
| IN          | 38               | \$83,727        | \$2,203                     | 213.3%                   | \$6,904                    |
| KS          | 612              | \$2,120,208     | \$3,464                     | 54.9%                    | \$5,368                    |
| KY          | 164              | \$539,840       | \$3,292                     | 45.9%                    | \$4,801                    |
| LA          | 15               | \$26,483        | \$1,766                     | 0.0%                     | \$1,766                    |
| ME          | 9                | \$19,795        | \$2,199                     | 0.0%                     | \$2,199                    |
| MI          | 123              | \$352,841       | \$2,869                     | 38.4%                    | \$3,971                    |
| MN          | 966              | \$3,068,467     | \$3,176                     | 118.0%                   | \$6,926                    |
| MO          | 596              | \$2,089,925     | \$3,507                     | 48.5%                    | \$5,207                    |
| MS          | 68               | \$159,642       | \$2,348                     | 82.9%                    | \$4,294                    |
| MT          | 1,358            | \$4,101,335     | \$3,020                     | 82.9%                    | \$5,524                    |
| NC          | 138              | \$542,625       | \$3,932                     | 79.7%                    | \$7,064                    |
| ND          | 332              | \$1,325,713     | \$3,993                     | 60.2%                    | \$6,397                    |
| NE          | 2,024            | \$8,121,817     | \$4,013                     | 54.0%                    | \$6,179                    |
| NM          | 140              | \$488,924       | \$3,492                     | 149.0%                   | \$8,695                    |
| NV          | 50               | \$161,294       | \$3,226                     | 85.9%                    | \$5,998                    |
| OH          | 157              | \$596,317       | \$3,798                     | 53.3%                    | \$5,824                    |
| OK          | 101              | \$452,061       | \$4,476                     | 64.0%                    | \$7,341                    |
| OR          | 1,301            | \$2,747,350     | \$2,112                     | 65.9%                    | \$3,504                    |
| PA          | 44               | \$103,469       | \$2,352                     | 140.6%                   | \$5,659                    |
| SC          | 20               | \$58,606        | \$2,930                     | 47.8%                    | \$4,331                    |
| SD          | 974              | \$3,609,059     | \$3,705                     | 54.5%                    | \$5,726                    |
| TN          | 288              | \$922,861       | \$3,204                     | 48.7%                    | \$4,766                    |
| TX          | 349              | \$1,380,679     | \$3,956                     | 51.0%                    | \$5,976                    |
| UT          | 11               | \$33,957        | \$3,087                     | 0.0%                     | \$3,087                    |
| VA*         | 116              | \$391,434       | \$3,374                     | 50.9%                    | \$5,092                    |
| WA          | 930              | \$2,682,942     | \$2,885                     | 69.9%                    | \$4,901                    |
| WI          | 241              | \$502,805       | \$2,086                     | 48.0%                    | \$3,087                    |
| WV          | 1                | \$2,563         | \$2,563                     | 0.0%                     | \$2,563                    |
| WY          | 224              | \$809,178       | \$3,612                     | 56.8%                    | \$5,663                    |
| Total       | 16,959           | \$57,157,276    | \$3,370                     | 69.7%                    | \$5,719                    |

\* Showing revised average Virginia increase of 50.9% for Virginia only