

State: Pennsylvania **Filing Company:** AF&L Insurance Company
TOI/Sub-TOI: LTC021 Individual Long Term Care - Home Health Care Only/LTC021.003 Other
Product Name: AF&L HHC Rate Increase Filing
Project Name/Number: /

Filing at a Glance

Company: AF&L Insurance Company
Product Name: AF&L HHC Rate Increase Filing
State: Pennsylvania
TOI: LTC021 Individual Long Term Care - Home Health Care Only
Sub-TOI: LTC021.003 Other
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 05/28/2019
SERFF Tr Num: AFLI-131945013
SERFF Status: Assigned
State Tr Num: AFLI-131945013
State Status: Received Review in Progress
Co Tr Num:

Implementation: 06/30/2019
Date Requested:
Author(s): Trish Dreeman
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 14% increase (ranges from 12.5% to 20%) on 282 PA policyholders of AF&L home health forms HHC, HHC-4, and HHC-93 .

State: Pennsylvania **Filing Company:** AF&L Insurance Company
TOI/Sub-TOI: LTC02I Individual Long Term Care - Home Health Care Only/LTC02I.003 Other
Product Name: AF&L HHC Rate Increase Filing
Project Name/Number: /

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 14%	Filing Status Changed: 05/28/2019
	State Status Changed: 05/28/2019
Deemer Date:	Created By: Trish Dreeman
Submitted By: Trish Dreeman	Corresponding Filing Tracking Number:
	State TOI: LTC02I Individual Long Term Care - Home Health Care Only

Filing Description:

AF&L Insurance Company is requesting a rate increase on HHC Products - HHC,HHC-4,and HHC-93 for requested policies base and associated riders.

Small Non-inflation - 1,2,3 years requested 12.5%

Medium Non-inflation- 4,5 years requested 15%

Lifetime Non-inflation - requested 20%

Small-Inflation - 1,2,3 years requested 20%

Medium Inflation- 4,5 years requested 20%

Lifetime Inflation - requested 20%

Company and Contact

Filing Contact Information

Trish Dreeman,	Pdreeman@aflitc.com
165 Veterans Way	800-659-9206 [Phone] 1252 [Ext]
Suite 300	215-918-0565 [FAX]
Warminster, PA 18974	

Filing Company Information

AF&L Insurance Company	CoCode: 35963	State of Domicile:
165 Veterans Way	Group Code: 1289	Pennsylvania
Suite 300	Group Name: AF&L Group	Company Type: Life, Accident and Health
Warminster, PA 18974	FEIN Number: 23-2401229	State ID Number:
(800) 659-9206 ext. 1252[Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$0.00
Retaliatory?	Yes
Fee Explanation:	

SERFF Tracking #:

AFLI-131945013

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AFLI-131945013

Company Tracking #:

State:

Pennsylvania

Filing Company:

AF&L Insurance Company

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LTC021 Individual Long Term Care - Home Health Care Only/LTC021.003 Other

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Rate Information

Rate data applies to filing.

Filing Method:

serff

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

40.000%

Effective Date of Last Rate Revision:

03/01/2014

Filing Method of Last Filing:

serff

SERFF Tracking Number of Last Filing:

AFLI-129177692

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):
AF&L Insurance Company	14.000%	14.000%	\$39,199	282	\$279,994	20.000%	12.500%

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Company Tracking #:**State:**

Pennsylvania

Filing Company:

AF&L Insurance Company

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LTC021 Individual Long Term Care - Home Health Care Only/LTC021.003 Other

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AF&L HHC Rate Increase Filing

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Current and Proposed Rates HHC	HHC, HHC-4, HHC-93	New		afl hhc current rates.xls, AFL HHC4 PA Current Rates.xlsx, afl hhc93 current rates.xls,

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Pennsylvania

Filing Company:

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Attachment afl hhc current rates.xls is not a PDF document and cannot be reproduced here.

Attachment AFL HHC4 PA Current Rates.xlsx is not a PDF document and cannot be reproduced here.

Attachment afl hhc93 current rates.xls is not a PDF document and cannot be reproduced here.

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Filing Company:

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Product Name:

AF&L HHC Rate Increase Filing

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Supporting Document Schedules

Bypassed - Item:	Transmittal Letter (A&H)
Bypass Reason:	N/A - see actuarial Memorandum
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Actuarial Certification on page 8 of actuarial memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	See attached. Additional exhibits attached as appendices at end of act memo.
Attachment(s):	AF&L HHC Rate Increase Report 12-31-2018.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

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/

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	



AF&L Insurance Company

Rate Increase Memorandum

Valuation Date: December 31, 2018

Report Issued: May 2019

YOUR ACTUARIES FOR THE LONG-TERM!

Actuarial Memorandum

AF&L

Home Health Care Rate Increases

Purpose and Scope

The purpose of this actuarial memorandum is to provide information that supports the requested rate increases for the Home Health Care Only Benefit Long-Term Care insurance policies held by AF&L. This filing only applies to existing policyholders, as AF&L's Long-Term Care business is a closed block of policies. The rate increases proposed are needed to offset higher than expected lifetime loss ratios.

Effective Date

The effective date of this rate increase proposal is December 31, 2018. It is known that the rate increases would not likely be implemented until the summer of 2019. Therefore, the projections in this report are likely to slightly overstate potential premium revenue, which will cause actual premium realized to be less than projected.

Policy Forms

Home Health Care Only forms were included in this filing. Forms that are included in this rate increase filing are: HHC, HHC-93, HHC-4 and MWTQHHC. In the remainder of this report, forms HHC, HHC-93, HHC-4 and MWTQHHC are combined and denoted as HHC4. The proposed rate increase will apply to these policy forms and all associated riders.

Benefit Description

CCA calculated rate increases for six different benefit groups and in total. Policy sizes are Small, Medium and Lifetime and each benefit size is split between policies that do not have an inflation benefit, and policies that do. The three sizes of the policies are defined as follows:

- Small Policies are defined as having a benefit limit up to three years or \$100,000.
- Medium Policies are defined as having benefits greater than small policies, with a maximum benefit limit of 5 years or \$250,000.
- Lifetime policies are policies with a lifetime benefit.

Minimum Loss Ratio vs Rate Stabilization Methods

The majority of the policies at AF&L were sold before the NAIC Model Law Long-Term Care Rate Stabilization Act was put into place. For those policies, the Minimum Lifetime Loss Ratio is 60%.

Policies sold after the rate stabilization require that projected incurred claims are greater than the sum of:

- 1) 58% of lifetime original premiums

2) 85% of lifetime rate increase premiums

CCA has shown calculations for compliance with both standards for all policies combined, even though the standards apply to two different sets of policies.

Assumptions

The selection of actuarial assumptions is guided by standards of the actuarial profession. Based on the information provided to us, we believe that the actuarial assumptions are reasonable for the purposes described in this report. The assumptions have been developed based on expected long-term future trends.

The following list describe the assumptions used in the premium rate increase calculations:

1. Methodology

The rate increase projections utilize a sixty-year seriatim projection model. The distinct policy benefits for each form and policy was factored into all calculations.

2. Mortality Rates and Improvement

Mortality Rates that are 110% of the Annuity 2000 Table were found to best reflect experience. Ten years of mortality improvement through 2028 was also factored in using the MP-2016 Table.

3. Morbidity Improvement

Morbidity improvement of 1% was used each year through 2028. Morbidity improvement of ten years was used in order to match the same assumption period of mortality improvement in the projections.

4. Claim Incidence

Claim incidence tables were provided to CCA by the previous actuary. CCA adjusted these tables to account for elimination period and location of care differences in incidence rates. CCA also smoothed the tables so that incidences rates that were previously in 5-year age bands are now unique for every age. Finally, the tables were modified so that the projection model reasonably matched actual experience. The incidence tables can be found in Appendix G.

5. Claim Continuance

Claim Continuance Rates were developed by CCA using AF&L company experience and industry tables. The Continuance Rates were tested in a hindsight analysis by calculating the DLRs as of December 31, 2013-2017, and comparing the outcomes to recast reserves that used actual company open claim experience. An additional closed group aging factor of 0.11% per year was added onto the continuance rates after completing the most recent hindsight analysis. The claim continuance tables can be found in Appendix F.

6. Policy Lapse Rates

AF&L provided CCA with a policy lapse experience study. The lapse rate has averaged 3% historically. However, the lapse rate has been decreasing in the most recent years. For this

reason, we have used an initial 2.8% lapse rate that declines to 2% over 4 years. The ultimate lapse rate is 2%.

7. Claim Utilization

Average claim utilization factors by policy and tax qualified status were provided to CCA by AF&L. These factors, found in Appendix H, were used in projecting claims for the active population. For open claims, the actual payment eligibility and experience of each policy was used to calculate the claim utilization rate. For policies that do not have an inflation benefit, the claim utilization rate was increased by 5% per year, up to a maximum utilization rate of 100%.

8. Premium Increases

Management of AF&L and SAIC has engaged CCA to assist in filing the following proposed premium rate increases:

<u>AF&L-2019</u>			
	<u>Small</u>	<u>Medium</u>	<u>Lifetime</u>
Base	12.5%	15.0%	20.0%
Inflation	20.0%	20.0%	20.0%

9. Shock Lapses

No Shock Lapses were assumed in these projections.

10. Discount Rate

Discount rates used for Disabled Life Reserves are based on state regulations by the year the claim was incurred. The discount rate used in the rate increase projections was the maximum discount rate allowed when calculating Disabled Life Reserves, or 4.5%.

11. Other Policy Benefit Factors

Additional claim incidence and continuance factors were used for Home Health Care policies. The additional factors for each policy can be found in Appendix I.

Renewability

These policy forms are guaranteed renewable for the lifetime of the insured.

Underwriting

The policy forms were medically underwritten.

Impact on Policyholder Behavior

Long-Term Care Insurance rate increases may induce policyholders to reduce their benefit or lapse their policy. This behavior would prove to be a benefit to the company.

Conversely, policyholders who accept the premium increase may be more likely to use their benefits and exhibit anti-selection. This behavior would be to the detriment of the company.

The projections in this rate increase filing do not include additional lapses or benefit reductions, or an assumption for anti-selection. It is assumed that if these behaviors were to occur they would offset each other.

Rate Increase History

The historical rate increases approved for AF&L by Pennsylvania can be found in Appendix E.

Distributions of Policies Nationwide and in PA

The charts in Appendix C illustrate the distribution of policies as of December 31, 2018. Appendix D illustrates the policy counts, premiums, and proposed premiums by state. It should be noted that Pennsylvania's experience cannot be considered credible on its own, due to the small size of the block of business in Pennsylvania.

Benefit Reduction Offer

Upon issuing rate increase notices, AF&L will offer policyholders the option to reduce benefits to forgo all or a portion of the proposed increase in premium. Several options, such as a change in elimination period, benefit amount, or benefit limit, will allow the policyholder to adjust the future premium they will pay. Offering benefit reductions has helped AF&L to avoid shock lapses in the past.

Data Reliance and Quality

In performing this rate filing, data was provided to Continuing Care Actuaries by management of AF&L. Continuing Care Actuaries inspected the policy data for internal consistency and general reasonableness but have not audited any of the data or information provided. Based on our review, the data contains no material issues and is appropriate for use in this rate filing memorandum.

Proposed and Largest Justifiable Rate Increases (MLR and RS)

The following charts illustrate the proposed rate increase for each of AF&L’s six benefit categories. CCA has also calculated the largest justifiable rate increase based on the Lifetime Minimum Loss Ratio and the NAIC Rate Stabilization guidelines. The first chart illustrates the chart on a national scale, while the second is at the state level. It should be noted that Pennsylvania’s results cannot be considered fully credible since there were only 282 Active Policies and 30 Disabled policies as of December 31, 2018. Likewise, the National data for each of the six groups has low credibility, considering the that each of the groups, except for one, has less than a hundred policies. Therefore, the proposed premium increases for each group are reasonable when considering the experience of the national group, in total.

National Results

	<u>Active Policies</u>	<u>Disabled Policies</u>	<u>Requested Increase</u>	<u>Max RS Increase</u>	<u>Max MLR Increase</u>
Small-No Inflation	739	96	12.5%	284.5%	526.0%
Medium-No Inflation	82	13	15.0%	1652.8%	2428.9%
Lifetime-No Inflation	98	39	20.0%	4433.1%	6364.9%
Small-Inflation	85	11	20.0%	25.6%	75.1%
Medium-Inflation	10	1	20.0%	0.0%	0.0%
Lifetime-Inflation	13	4	20.0%	1311.9%	1878.3%
Total	1,027	164	14.9%	1110.9%	1673.2%

Pennsylvania State Results

	<u>Active Policies</u>	<u>Disabled Policies</u>	<u>Requested Increase</u>	<u>Max RS Increase</u>	<u>Max MLR Increase</u>
Small-No Inflation	245	26	12.5%	0.0%	0.0%
Medium-No Inflation	9	1	15.0%	515.0%	757.1%
Lifetime-No Inflation	3	2	20.0%	2993.3%	3887.0%
Small-Inflation	19	0	20.0%	0.0%	0.0%
Medium-Inflation	5	1	20.0%	328.1%	507.8%
Lifetime-Inflation	1	0	20.0%	2712.6%	3760.5%
Total	282	30	14.0%	0.0%	0.0%

This report is intended to provide actuarial information and analysis as of December 31, 2018 that would allow a qualified actuary, technically competent in Long-Term Care Insurance premium rate increases, to develop and estimate the present value of expected future cash flows. The report should be reviewed in its entirety to be understood. We have projected future revenues and expenses according to applicable regulatory guidelines. The validity of these projections will depend on how well actual future results conform to the assumptions of mortality rates, lapse rates, incidence rates, claim continuance rates, investment income, and other actuarial assumptions. To the extent actual experience is different from the assumptions underlying this report, so will actual results differ from the projection.

STATEMENT OF ACTUARIAL OPINION

I, Christopher Borcik, hereby certify that I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I meet the actuarial qualification standards to render Statements of Actuarial Opinion for AF&L. I have been retained by AF&L to issue a report on their long-term care insurance obligations.

This Statement of Actuarial Opinion was prepared in a manner consistent with the Code of Professional Conduct and Qualification Standards of the American Academy of Actuaries, and the Standards of Practice of the Actuarial Standards Board. Concerning the projection of health care expenses, I am of the opinion that the data and assumptions used are appropriate.

In my opinion, the methodology employed is appropriate and in accordance with the Standards of Actuarial Practice. The undersigned credentialed actuaries collectively meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained in this report. We are not aware of any direct or material indirect financial interest or relationship, including investments or other services that could create a conflict of interest that would impair the objectivity of our work.



Chris Borcik, F.S.A., F.C.A., M.A.A.A.
Principal



Brad Paulis, A.S.A., F.C.A., M.A.A.A.
Partner

Continuing Care Actuaries
415 Main Street
Reisterstown, MD 21136
410-833-4220

APPENDICES

AF&L-Nationwide
Small Benefit Limits, No Inflation Benefits
 Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
 No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$32,173	\$0	\$2,926	9%	\$117,877	\$0	\$10,719	9%		3.664
1990			\$65,166	\$0	\$7,487	11%	\$228,473	\$0	\$26,248	11%		3.506
1991			\$269,697	\$0	\$15,432	6%	\$904,844	\$0	\$51,776	6%		3.355
1992			\$437,482	\$0	\$98,013	22%	\$1,404,566	\$0	\$314,676	22%		3.211
1993			\$347,561	\$0	\$140,397	40%	\$1,067,815	\$0	\$431,343	40%		3.072
1994			\$177,512	\$0	\$53,511	30%	\$521,889	\$0	\$157,322	30%		2.940
1995			\$206,005	\$0	\$19,230	9%	\$579,576	\$0	\$54,102	9%		2.813
1996			\$275,406	\$0	\$240	0%	\$741,465	\$0	\$646	0%		2.692
1997			\$332,634	\$0	\$20,660	6%	\$856,972	\$0	\$53,226	6%		2.576
1998			\$1,249,980	\$0	\$257,477	21%	\$3,081,677	\$0	\$634,780	21%		2.465
1999			\$3,979,418	\$0	\$1,561,063	39%	\$9,388,305	\$0	\$3,682,884	39%		2.359
2000			\$6,784,596	\$0	\$3,248,009	48%	\$15,317,058	\$0	\$7,332,779	48%		2.258
2001			\$9,144,219	-\$1,514	\$4,179,542	46%	\$19,755,213	-\$3,270	\$9,029,502	46%		2.160
2002			\$9,130,190	\$711,352	\$5,030,536	51%	\$18,875,505	\$1,470,630	\$10,399,992	51%		2.067
2003			\$8,789,341	\$970,785	\$5,151,307	53%	\$17,388,368	\$1,920,550	\$10,191,074	53%		1.978
2004			\$8,038,542	\$1,072,822	\$4,645,902	51%	\$15,218,207	\$2,031,019	\$8,795,413	51%		1.893
2005			\$7,071,757	\$1,005,401	\$5,160,410	64%	\$12,811,419	\$1,821,416	\$9,348,763	64%		1.812
2006			\$5,715,929	\$1,208,924	\$5,052,203	73%	\$9,909,242	\$2,095,814	\$8,758,595	73%		1.734
2007			\$4,646,205	\$1,231,787	\$3,559,085	61%	\$7,707,893	\$2,043,491	\$5,904,399	61%		1.659
2008			\$3,851,969	\$1,385,026	\$3,636,007	69%	\$6,115,104	\$2,198,765	\$5,772,259	69%		1.588
2009			\$3,259,492	\$1,229,150	\$4,265,263	95%	\$4,951,704	\$1,867,281	\$6,479,635	95%		1.519
2010			\$2,679,054	\$1,013,196	\$4,498,191	122%	\$3,894,663	\$1,472,930	\$6,539,226	122%		1.454
2011			\$2,227,367	\$822,834	\$4,135,362	136%	\$3,098,589	\$1,144,681	\$5,752,885	136%		1.391
2012			\$1,879,249	\$704,411	\$3,248,848	126%	\$2,501,728	\$937,739	\$4,324,992	126%		1.331
2013			\$1,556,380	\$590,662	\$2,445,395	114%	\$1,982,692	\$752,452	\$3,115,219	114%		1.274
2014			\$1,248,773	\$628,829	\$2,207,555	118%	\$1,522,323	\$766,577	\$2,691,130	118%		1.219
2015			\$1,013,921	\$616,709	\$2,911,283	179%	\$1,182,800	\$719,428	\$3,396,186	179%		1.167
2016			\$829,833	\$500,882	\$1,632,599	123%	\$926,364	\$559,147	\$1,822,512	123%		1.116
2017			\$672,807	\$396,708	\$2,122,485	198%	\$718,728	\$423,785	\$2,267,353	198%		1.068
2018			\$561,808	\$330,027	\$1,773,507	199%	\$574,309	\$337,371	\$1,812,972	199%		1.022
Historical												
Projected												
2019	739.0	96.0	\$456,694	\$268,279	\$1,068,434	147%	\$446,753	\$262,439	\$1,045,176	147%	0.0%	0.978
2020	638.4	76.6	\$388,662	\$228,314	\$936,192	152%	\$363,829	\$213,727	\$876,376	152%		0.936
2021	553.2	50.4	\$331,309	\$194,623	\$822,093	156%	\$296,785	\$174,343	\$736,428	156%		0.896
2022	478.4	42.0	\$281,935	\$165,619	\$723,885	162%	\$241,681	\$141,972	\$620,529	162%		0.857
2023	413.3	35.3	\$239,482	\$140,681	\$633,423	167%	\$196,449	\$115,401	\$519,602	167%		0.820
2024	355.8	30.2	\$202,425	\$118,912	\$549,702	171%	\$158,900	\$93,344	\$431,507	171%		0.785
2025	304.3	25.7	\$169,938	\$99,828	\$471,497	175%	\$127,654	\$74,989	\$354,179	175%		0.751
2026	258.6	21.9	\$141,607	\$83,185	\$401,252	178%	\$101,792	\$59,796	\$288,433	178%		0.719
2027	218.1	18.7	\$117,083	\$68,779	\$339,542	183%	\$80,539	\$47,312	\$233,563	183%		0.688
2028	182.6	15.8	\$96,021	\$56,406	\$285,857	188%	\$63,206	\$37,130	\$188,167	188%		0.658
2029	151.6	13.3	\$78,055	\$45,853	\$235,849	190%	\$49,168	\$28,883	\$148,564	190%		0.630
2030	124.8	11.1	\$62,842	\$36,915	\$195,235	196%	\$37,880	\$22,252	\$117,685	196%		0.603
2031	101.7	9.2	\$50,076	\$29,417	\$161,075	203%	\$28,885	\$16,968	\$92,912	203%		0.577
2032	82.1	7.6	\$39,480	\$23,192	\$131,597	210%	\$21,793	\$12,802	\$72,640	210%		0.552
2033	65.6	6.2	\$30,779	\$18,081	\$106,679	218%	\$16,258	\$9,551	\$56,350	218%		0.528
2034	51.8	5.0	\$23,710	\$13,928	\$85,547	227%	\$11,985	\$7,040	\$43,242	227%		0.505
2035	40.4	4.0	\$18,042	\$10,598	\$67,453	236%	\$8,727	\$5,126	\$32,627	236%		0.484
2036	31.2	3.2	\$13,555	\$7,963	\$52,313	243%	\$6,274	\$3,686	\$24,214	243%		0.463
2037	23.8	2.5	\$10,050	\$5,903	\$39,991	251%	\$4,451	\$2,615	\$17,714	251%		0.443
2038	17.9	2.0	\$7,348	\$4,316	\$30,233	259%	\$3,115	\$1,830	\$12,815	259%		0.424
2039	13.3	1.5	\$5,292	\$3,109	\$22,396	267%	\$2,146	\$1,261	\$9,084	267%		0.406
2040	9.7	1.1	\$3,755	\$2,206	\$16,090	270%	\$1,458	\$856	\$6,245	270%		0.388
2041	7.0	0.8	\$2,625	\$1,542	\$11,281	271%	\$975	\$573	\$4,190	271%		0.371
2042	4.9	0.6	\$1,809	\$1,063	\$7,854	274%	\$643	\$378	\$2,792	274%		0.355
2043	3.5	0.4	\$1,230	\$723	\$5,393	276%	\$418	\$246	\$1,834	276%		0.340
2044	2.4	0.3	\$824	\$484	\$3,656	279%	\$268	\$158	\$1,190	279%		0.325
2045	1.6	0.2	\$545	\$320	\$2,441	282%	\$170	\$100	\$760	282%		0.311
2046	1.1	0.1	\$357	\$210	\$1,618	286%	\$106	\$62	\$482	286%		0.298
2047	0.7	0.1	\$231	\$136	\$1,064	290%	\$66	\$39	\$303	290%		0.285
2048	0.5	0.1	\$149	\$88	\$707	298%	\$41	\$24	\$193	298%		0.273
2049	0.3	0.0	\$96	\$56	\$474	311%	\$25	\$15	\$124	311%		0.261
2050	0.2	0.0	\$61	\$36	\$315	323%	\$15	\$9	\$79	323%		0.250
2051	0.1	0.0	\$39	\$23	\$207	334%	\$9	\$6	\$50	334%		0.239
2052	0.1	0.0	\$25	\$15	\$132	336%	\$6	\$3	\$30	336%		0.229
2053	0.0	0.0	\$16	\$9	\$82	333%	\$3	\$2	\$18	333%		0.219
2054	0.0	0.0	\$10	\$6	\$51	335%	\$2	\$1	\$11	335%		0.210
2055	0.0	0.0	\$6	\$3	\$31	338%	\$1	\$1	\$6	338%		0.201
2056	0.0	0.0	\$3	\$2	\$18	349%	\$1	\$0	\$3	349%		0.192
2057	0.0	0.0	\$2	\$1	\$8	288%	\$0	\$0	\$1	288%		0.184
2058	0.0	0.0	\$1	\$1	\$3	186%	\$0	\$0	\$0	186%		0.176
2059	0.0	0.0	\$0	\$0	\$1	105%	\$0	\$0	\$0	105%		0.168
2060	0.0	0.0	\$0	\$0	\$0	73%	\$0	\$0	\$0	73%		0.161
2061	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.154
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$86,474,465	\$14,417,991	\$71,079,924	70%	\$163,345,368	\$22,559,806	\$119,152,609	64%		
Future			\$2,776,169	\$1,630,825	\$7,411,668	168%	\$2,272,479	\$1,334,938	\$5,940,120	165%		
Lifetime			\$89,250,634	\$16,048,816	\$78,491,592	75%	\$165,617,847	\$23,894,744	\$125,092,729	66%		

AF&L-Nationwide
Small Benefit Limits, No Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$32,173	\$0	\$2,926	9%	\$117,877	\$0	\$10,719	9%	3.664	
1990			\$65,166	\$0	\$7,487	11%	\$228,473	\$0	\$26,248	11%	3.506	
1991			\$269,697	\$0	\$15,432	6%	\$904,844	\$0	\$51,776	6%	3.355	
1992			\$437,482	\$0	\$98,013	22%	\$1,404,566	\$0	\$314,676	22%	3.211	
1993			\$347,561	\$0	\$140,397	40%	\$1,067,815	\$0	\$431,343	40%	3.072	
1994			\$177,512	\$0	\$53,511	30%	\$521,889	\$0	\$157,322	30%	2.940	
1995			\$206,005	\$0	\$19,230	9%	\$579,576	\$0	\$54,102	9%	2.813	
1996			\$275,406	\$0	\$240	0%	\$741,465	\$0	\$646	0%	2.692	
1997			\$332,634	\$0	\$20,660	6%	\$856,972	\$0	\$53,226	6%	2.576	
1998			\$1,249,980	\$0	\$257,477	21%	\$3,081,677	\$0	\$634,780	21%	2.465	
1999			\$3,979,418	\$0	\$1,561,063	39%	\$9,388,305	\$0	\$3,682,884	39%	2.359	
2000			\$6,784,596	\$0	\$3,248,009	48%	\$15,317,058	\$0	\$7,332,779	48%	2.258	
2001			\$9,144,219	-\$1,514	\$4,179,542	46%	\$19,755,213	-\$3,270	\$9,029,502	46%	2.160	
2002			\$9,130,190	\$711,352	\$5,030,536	51%	\$18,875,505	\$1,470,630	\$10,399,992	51%	2.067	
2003			\$8,789,341	\$970,785	\$5,151,307	53%	\$17,388,368	\$1,920,550	\$10,191,074	53%	1.978	
2004			\$8,038,542	\$1,072,822	\$4,645,902	51%	\$15,218,207	\$2,031,019	\$8,795,413	51%	1.893	
2005			\$7,071,757	\$1,005,401	\$5,160,410	64%	\$12,811,419	\$1,821,416	\$9,348,763	64%	1.812	
2006			\$5,715,929	\$1,208,924	\$5,052,203	73%	\$9,909,242	\$2,095,814	\$8,758,595	73%	1.734	
2007			\$4,646,205	\$1,231,787	\$3,559,085	61%	\$7,707,893	\$2,043,491	\$5,904,399	61%	1.659	
2008			\$3,851,969	\$1,385,026	\$3,636,007	69%	\$6,115,104	\$2,198,765	\$5,772,259	69%	1.588	
2009			\$3,259,492	\$1,229,150	\$4,265,263	95%	\$4,951,704	\$1,867,281	\$6,479,635	95%	1.519	
2010			\$2,679,054	\$1,013,196	\$4,498,191	122%	\$3,894,663	\$1,472,930	\$6,539,226	122%	1.454	
2011			\$2,227,367	\$822,834	\$4,135,262	136%	\$3,098,589	\$1,144,681	\$5,752,885	136%	1.391	
2012			\$1,879,249	\$704,411	\$3,248,848	126%	\$2,501,728	\$937,739	\$4,324,992	126%	1.331	
2013			\$1,556,380	\$590,662	\$2,445,395	114%	\$1,982,692	\$752,452	\$3,115,219	114%	1.274	
2014			\$1,248,773	\$628,829	\$2,207,555	118%	\$1,522,323	\$766,577	\$2,691,130	118%	1.219	
2015			\$1,013,921	\$616,709	\$2,911,283	179%	\$1,182,800	\$719,428	\$3,396,186	179%	1.167	
2016			\$829,833	\$500,882	\$1,632,599	123%	\$926,364	\$559,147	\$1,822,512	123%	1.116	
2017			\$672,807	\$396,708	\$2,122,485	198%	\$718,728	\$423,785	\$2,267,353	198%	1.068	
2018			\$561,808	\$330,027	\$1,773,507	199%	\$574,309	\$337,371	\$1,812,972	199%	1.022	
Historical												
Projected												
2019	739.0	96.0	\$456,694	\$358,799	\$1,068,434	131%	\$446,753	\$350,988	\$1,045,176	131%	12.5%	0.978
2020	638.4	76.6	\$388,662	\$305,436	\$936,192	135%	\$363,829	\$285,921	\$876,376	135%	0.936	
2021	553.2	50.4	\$331,309	\$260,364	\$822,093	139%	\$296,785	\$233,233	\$736,428	139%	0.896	
2022	478.4	42.0	\$281,935	\$221,563	\$723,885	144%	\$241,681	\$189,929	\$620,529	144%	0.857	
2023	413.3	35.3	\$239,482	\$188,201	\$633,423	148%	\$196,449	\$154,383	\$519,602	148%	0.820	
2024	355.8	30.2	\$202,425	\$159,079	\$549,702	152%	\$158,900	\$124,875	\$431,507	152%	0.785	
2025	304.3	25.7	\$169,938	\$133,549	\$471,497	155%	\$127,654	\$100,319	\$354,179	155%	0.751	
2026	258.6	21.9	\$141,607	\$111,285	\$401,252	159%	\$101,792	\$79,995	\$288,433	159%	0.719	
2027	218.1	18.7	\$117,083	\$92,012	\$339,542	162%	\$80,539	\$63,293	\$233,563	162%	0.688	
2028	182.6	15.8	\$96,021	\$75,460	\$285,857	167%	\$63,206	\$49,672	\$188,167	167%	0.658	
2029	151.6	13.3	\$78,055	\$61,341	\$235,849	169%	\$49,168	\$38,639	\$148,564	169%	0.630	
2030	124.8	11.1	\$62,842	\$49,385	\$195,235	174%	\$37,880	\$29,769	\$117,685	174%	0.603	
2031	101.7	9.2	\$50,076	\$39,353	\$161,075	180%	\$28,885	\$22,700	\$92,912	180%	0.577	
2032	82.1	7.6	\$39,480	\$31,026	\$131,597	187%	\$21,793	\$17,126	\$72,640	187%	0.552	
2033	65.6	6.2	\$30,779	\$24,188	\$106,679	194%	\$16,258	\$12,777	\$56,350	194%	0.528	
2034	51.8	5.0	\$23,710	\$18,633	\$85,547	202%	\$11,985	\$9,418	\$43,242	202%	0.505	
2035	40.4	4.0	\$18,042	\$14,178	\$67,453	209%	\$8,727	\$6,858	\$32,627	209%	0.484	
2036	31.2	3.2	\$13,555	\$10,653	\$52,313	216%	\$6,274	\$4,931	\$24,214	216%	0.463	
2037	23.8	2.5	\$10,050	\$7,898	\$39,991	223%	\$4,451	\$3,498	\$17,714	223%	0.443	
2038	17.9	2.0	\$7,348	\$5,774	\$30,233	230%	\$3,115	\$2,448	\$12,815	230%	0.424	
2039	13.3	1.5	\$5,292	\$4,159	\$22,396	237%	\$2,146	\$1,687	\$9,084	237%	0.406	
2040	9.7	1.1	\$3,755	\$2,951	\$16,090	240%	\$1,458	\$1,145	\$6,245	240%	0.388	
2041	7.0	0.8	\$2,625	\$2,063	\$11,281	241%	\$975	\$766	\$4,190	241%	0.371	
2042	4.9	0.6	\$1,809	\$1,422	\$7,854	243%	\$643	\$505	\$2,792	243%	0.355	
2043	3.5	0.4	\$1,230	\$967	\$5,393	246%	\$418	\$329	\$1,834	246%	0.340	
2044	2.4	0.3	\$824	\$648	\$3,656	248%	\$268	\$211	\$1,190	248%	0.325	
2045	1.6	0.2	\$545	\$429	\$2,441	251%	\$170	\$133	\$760	251%	0.311	
2046	1.1	0.1	\$357	\$280	\$1,618	254%	\$106	\$84	\$482	254%	0.298	
2047	0.7	0.1	\$231	\$182	\$1,064	258%	\$66	\$52	\$303	258%	0.285	
2048	0.5	0.1	\$149	\$117	\$707	265%	\$41	\$32	\$193	265%	0.273	
2049	0.3	0.0	\$96	\$76	\$474	276%	\$25	\$20	\$124	276%	0.261	
2050	0.2	0.0	\$61	\$48	\$315	287%	\$15	\$12	\$79	287%	0.250	
2051	0.1	0.0	\$39	\$31	\$207	296%	\$9	\$7	\$50	296%	0.239	
2052	0.1	0.0	\$25	\$20	\$132	299%	\$6	\$4	\$30	299%	0.229	
2053	0.0	0.0	\$16	\$12	\$82	296%	\$3	\$3	\$18	296%	0.219	
2054	0.0	0.0	\$10	\$8	\$51	297%	\$2	\$2	\$11	297%	0.210	
2055	0.0	0.0	\$6	\$5	\$31	301%	\$1	\$1	\$6	301%	0.201	
2056	0.0	0.0	\$3	\$3	\$18	310%	\$1	\$0	\$3	310%	0.192	
2057	0.0	0.0	\$2	\$1	\$8	256%	\$0	\$0	\$1	256%	0.184	
2058	0.0	0.0	\$1	\$1	\$3	165%	\$0	\$0	\$0	165%	0.176	
2059	0.0	0.0	\$0	\$0	\$1	93%	\$0	\$0	\$0	93%	0.168	
2060	0.0	0.0	\$0	\$0	\$0	65%	\$0	\$0	\$0	65%	0.161	
2061	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	0.154	
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.147	
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.141	
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.135	
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.129	
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.124	
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.118	
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.113	
Past			\$86,474,465	\$14,417,991	\$71,079,924	70%	\$163,345,368	\$22,559,806	\$119,152,609	64%		
Future			\$2,776,169	\$2,181,597	\$7,411,668	149%	\$2,272,479	\$1,785,766	\$5,940,120	146%		
Lifetime			\$89,250,634	\$16,599,588	\$78,491,592	74%	\$165,617,847	\$24,345,571	\$125,092,729	66%		

AF&L-Nationwide
Medium Benefit Limits, No Inflation Benefits
 Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
 No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664
1990			\$969	\$0	\$0	0%	\$3,396	\$0	\$0	0%		3.506
1991			\$7,744	\$0	\$0	0%	\$25,982	\$0	\$0	0%		3.355
1992			\$3,947	\$0	\$0	0%	\$12,672	\$0	\$0	0%		3.211
1993			\$2,761	\$0	\$0	0%	\$8,482	\$0	\$0	0%		3.072
1994			\$1,408	\$0	\$0	0%	\$4,139	\$0	\$0	0%		2.940
1995			\$2,668	\$0	\$0	0%	\$7,506	\$0	\$0	0%		2.813
1996			\$12,922	\$0	\$0	0%	\$34,791	\$0	\$0	0%		2.692
1997			\$17,388	\$0	\$0	0%	\$44,796	\$0	\$0	0%		2.576
1998			\$96,549	\$0	\$8,778	9%	\$238,030	\$0	\$21,641	9%		2.465
1999			\$425,341	\$0	\$349,498	82%	\$1,003,472	\$0	\$824,541	82%		2.359
2000			\$647,192	\$0	\$268,027	41%	\$1,461,116	\$0	\$605,104	41%		2.258
2001			\$926,793	-\$491	\$455,769	49%	\$2,002,248	-\$1,061	\$984,645	49%		2.160
2002			\$914,293	\$64,787	\$772,413	84%	\$1,890,184	\$133,939	\$1,596,866	84%		2.067
2003			\$935,457	\$98,906	\$724,305	77%	\$1,850,659	\$195,670	\$1,432,926	77%		1.978
2004			\$915,078	\$108,195	\$694,969	76%	\$1,732,385	\$204,831	\$1,315,685	76%		1.893
2005			\$771,603	\$89,286	\$683,796	89%	\$1,397,861	\$161,753	\$1,238,787	89%		1.812
2006			\$663,703	\$109,637	\$682,095	103%	\$1,150,607	\$190,069	\$1,182,493	103%		1.734
2007			\$586,517	\$123,707	\$722,698	123%	\$973,012	\$205,225	\$1,198,931	123%		1.659
2008			\$513,221	\$152,265	\$857,982	167%	\$814,751	\$241,726	\$1,362,069	167%		1.588
2009			\$436,745	\$145,718	\$513,201	118%	\$663,488	\$221,370	\$779,636	118%		1.519
2010			\$370,728	\$129,443	\$1,665,882	449%	\$538,944	\$188,177	\$2,421,769	449%		1.454
2011			\$314,887	\$109,126	\$816,497	259%	\$438,054	\$151,810	\$1,135,865	259%		1.391
2012			\$264,334	\$97,378	\$1,260,196	477%	\$351,891	\$129,633	\$1,677,621	477%		1.331
2013			\$209,326	\$92,187	\$957,695	458%	\$266,663	\$117,439	\$1,220,020	458%		1.274
2014			\$180,915	\$92,455	\$329,946	182%	\$220,545	\$112,708	\$402,222	182%		1.219
2015			\$162,383	\$98,912	\$552,199	340%	\$189,429	\$115,386	\$644,174	340%		1.167
2016			\$135,686	\$83,209	\$378,984	279%	\$151,470	\$92,889	\$423,069	279%		1.116
2017			\$106,608	\$63,497	\$119,149	112%	\$113,884	\$67,831	\$127,282	112%		1.068
2018			\$103,057	\$61,635	\$503,991	489%	\$105,351	\$63,006	\$515,206	489%		1.022
Historical												
Projected												
2019	82.0	13.0	\$77,858	\$46,564	\$185,625	238%	\$76,163	\$45,550	\$181,584	238%	0.0%	0.978
2020	71.9	11.1	\$67,127	\$40,146	\$167,460	249%	\$62,838	\$37,581	\$156,760	249%		0.936
2021	63.2	9.2	\$57,879	\$34,615	\$150,276	260%	\$51,848	\$31,008	\$134,616	260%		0.896
2022	55.4	7.8	\$49,788	\$29,776	\$133,628	268%	\$42,679	\$25,525	\$114,549	268%		0.857
2023	48.5	6.1	\$42,782	\$25,586	\$117,335	274%	\$35,095	\$20,989	\$96,250	274%		0.820
2024	42.4	5.6	\$36,711	\$21,955	\$103,146	281%	\$28,817	\$17,235	\$80,968	281%		0.785
2025	37.0	5.0	\$31,403	\$18,781	\$89,739	286%	\$23,589	\$14,108	\$67,410	286%		0.751
2026	32.1	4.2	\$26,743	\$15,994	\$78,266	293%	\$19,224	\$11,497	\$56,260	293%		0.719
2027	27.8	3.6	\$22,656	\$13,550	\$66,336	293%	\$15,585	\$9,321	\$45,631	293%		0.688
2028	23.9	3.1	\$19,097	\$11,421	\$56,659	297%	\$12,571	\$7,518	\$37,296	297%		0.658
2029	20.4	2.6	\$16,002	\$9,570	\$48,645	304%	\$10,080	\$6,028	\$30,642	304%		0.630
2030	17.3	2.2	\$13,327	\$7,970	\$41,242	309%	\$8,033	\$4,804	\$24,860	309%		0.603
2031	14.6	1.9	\$11,032	\$6,598	\$34,880	316%	\$6,364	\$3,806	\$20,120	316%		0.577
2032	12.3	1.6	\$9,072	\$5,426	\$29,605	326%	\$5,008	\$2,995	\$16,342	326%		0.552
2033	10.2	1.3	\$7,408	\$4,431	\$24,789	335%	\$3,913	\$2,340	\$13,094	335%		0.528
2034	8.4	1.1	\$6,010	\$3,595	\$20,676	344%	\$3,038	\$1,817	\$10,451	344%		0.505
2035	6.9	0.9	\$4,850	\$2,900	\$17,115	353%	\$2,346	\$1,403	\$8,278	353%		0.484
2036	5.7	0.8	\$3,896	\$2,330	\$13,788	354%	\$1,803	\$1,079	\$6,382	354%		0.463
2037	4.6	0.6	\$3,117	\$1,864	\$11,340	364%	\$1,381	\$826	\$5,023	364%		0.443
2038	3.7	0.5	\$2,488	\$1,488	\$9,214	370%	\$1,054	\$631	\$3,906	370%		0.424
2039	3.0	0.4	\$1,983	\$1,186	\$7,306	368%	\$805	\$481	\$2,964	368%		0.406
2040	2.4	0.3	\$1,583	\$947	\$5,916	374%	\$614	\$367	\$2,296	374%		0.388
2041	1.9	0.3	\$1,266	\$757	\$4,588	362%	\$470	\$281	\$1,704	362%		0.371
2042	1.5	0.2	\$1,016	\$608	\$3,726	367%	\$361	\$216	\$1,324	367%		0.355
2043	1.2	0.2	\$817	\$489	\$2,953	361%	\$278	\$166	\$1,004	361%		0.340
2044	1.0	0.1	\$660	\$395	\$2,298	348%	\$215	\$129	\$748	348%		0.325
2045	0.8	0.1	\$537	\$321	\$1,901	354%	\$167	\$100	\$592	354%		0.311
2046	0.6	0.1	\$438	\$262	\$1,583	362%	\$130	\$78	\$472	362%		0.298
2047	0.5	0.1	\$358	\$214	\$1,329	372%	\$102	\$61	\$379	372%		0.285
2048	0.4	0.1	\$292	\$175	\$1,125	385%	\$80	\$48	\$307	385%		0.273
2049	0.3	0.0	\$239	\$143	\$782	327%	\$63	\$37	\$204	327%		0.261
2050	0.3	0.0	\$196	\$117	\$653	333%	\$49	\$29	\$163	333%		0.250
2051	0.2	0.0	\$160	\$95	\$537	336%	\$38	\$23	\$128	336%		0.239
2052	0.2	0.0	\$129	\$77	\$439	340%	\$30	\$18	\$100	340%		0.229
2053	0.1	0.0	\$103	\$62	\$343	333%	\$23	\$13	\$75	333%		0.219
2054	0.1	0.0	\$81	\$49	\$264	325%	\$17	\$10	\$55	325%		0.210
2055	0.1	0.0	\$63	\$38	\$201	317%	\$13	\$8	\$40	317%		0.201
2056	0.1	0.0	\$49	\$29	\$151	308%	\$9	\$6	\$29	308%		0.192
2057	0.0	0.0	\$37	\$22	\$111	299%	\$7	\$4	\$20	299%		0.184
2058	0.0	0.0	\$28	\$17	\$81	293%	\$5	\$3	\$14	293%		0.176
2059	0.0	0.0	\$20	\$12	\$55	275%	\$3	\$2	\$9	275%		0.168
2060	0.0	0.0	\$14	\$8	\$37	263%	\$2	\$1	\$6	263%		0.161
2061	0.0	0.0	\$10	\$6	\$25	254%	\$2	\$1	\$4	254%		0.154
2062	0.0	0.0	\$7	\$4	\$16	251%	\$1	\$1	\$2	251%		0.147
2063	0.0	0.0	\$4	\$3	\$10	239%	\$1	\$0	\$1	239%		0.141
2064	0.0	0.0	\$3	\$2	\$6	222%	\$0	\$0	\$1	222%		0.135
2065	0.0	0.0	\$2	\$1	\$3	189%	\$0	\$0	\$0	189%		0.129
2066	0.0	0.0	\$1	\$1	\$1	138%	\$0	\$0	\$0	138%		0.124
2067	0.0	0.0	\$0	\$0	\$0	61%	\$0	\$0	\$0	61%		0.118
2068	0.0	0.0	\$0	\$0	\$0	63%	\$0	\$0	\$0	63%		0.113
Past			\$9,730,224	\$1,719,853	\$13,318,069	116%	\$17,695,810	\$2,592,401	\$21,110,550	104%		
Future			\$519,345	\$310,600	\$1,436,204	173%	\$414,914	\$248,145	\$1,123,068	169%		
Lifetime			\$10,249,568	\$2,030,454	\$14,754,272	120%	\$18,110,725	\$2,840,546	\$22,233,618	106%		

AF&L-Nationwide
Medium Benefit Limits, No Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664
1990			\$969	\$0	\$0	0%	\$3,396	\$0	\$0	0%		3.506
1991			\$7,744	\$0	\$0	0%	\$25,982	\$0	\$0	0%		3.355
1992			\$3,947	\$0	\$0	0%	\$12,672	\$0	\$0	0%		3.211
1993			\$2,761	\$0	\$0	0%	\$8,482	\$0	\$0	0%		3.072
1994			\$1,408	\$0	\$0	0%	\$4,139	\$0	\$0	0%		2.940
1995			\$2,668	\$0	\$0	0%	\$7,506	\$0	\$0	0%		2.813
1996			\$12,922	\$0	\$0	0%	\$34,791	\$0	\$0	0%		2.692
1997			\$17,388	\$0	\$0	0%	\$44,796	\$0	\$0	0%		2.576
1998			\$96,549	\$0	\$8,778	9%	\$238,030	\$0	\$21,641	9%		2.465
1999			\$425,341	\$0	\$349,498	82%	\$1,003,472	\$0	\$824,541	82%		2.359
2000			\$647,192	\$0	\$268,027	41%	\$1,461,116	\$0	\$605,104	41%		2.258
2001			\$926,793	-\$491	\$455,769	49%	\$2,002,248	-\$1,061	\$984,645	49%		2.160
2002			\$914,293	\$64,787	\$772,413	84%	\$1,890,184	\$133,939	\$1,596,866	84%		2.067
2003			\$935,457	\$98,906	\$724,305	77%	\$1,850,659	\$195,670	\$1,432,926	77%		1.978
2004			\$915,078	\$108,195	\$694,969	76%	\$1,732,385	\$204,831	\$1,315,685	76%		1.893
2005			\$771,603	\$89,286	\$683,796	89%	\$1,397,861	\$161,753	\$1,238,787	89%		1.812
2006			\$663,703	\$109,637	\$682,095	103%	\$1,150,607	\$190,069	\$1,182,493	103%		1.734
2007			\$586,517	\$123,707	\$722,698	123%	\$973,012	\$205,225	\$1,198,931	123%		1.659
2008			\$513,221	\$152,265	\$857,982	167%	\$814,751	\$241,726	\$1,362,069	167%		1.588
2009			\$436,745	\$145,718	\$513,201	118%	\$663,488	\$221,370	\$779,636	118%		1.519
2010			\$370,728	\$129,443	\$1,665,882	449%	\$538,944	\$188,177	\$2,421,769	449%		1.454
2011			\$314,887	\$109,126	\$816,497	259%	\$438,054	\$151,810	\$1,135,865	259%		1.391
2012			\$264,334	\$97,378	\$1,260,196	477%	\$351,891	\$129,633	\$1,677,621	477%		1.331
2013			\$209,326	\$92,187	\$957,695	458%	\$266,663	\$117,439	\$1,220,020	458%		1.274
2014			\$180,915	\$92,455	\$329,946	182%	\$220,545	\$112,708	\$402,222	182%		1.219
2015			\$162,383	\$98,912	\$552,199	340%	\$189,429	\$115,386	\$644,174	340%		1.167
2016			\$135,686	\$83,209	\$378,984	279%	\$151,470	\$92,889	\$423,069	279%		1.116
2017			\$106,608	\$63,497	\$119,149	112%	\$113,884	\$67,831	\$127,282	112%		1.068
2018			\$103,057	\$61,635	\$503,991	489%	\$105,351	\$63,006	\$515,206	489%		1.022
Projected												
2019	82.0	13.0	\$77,858	\$65,227	\$185,625	238%	\$76,163	\$63,807	\$181,584	238%	15.0%	0.978
2020	71.9	11.1	\$67,127	\$56,237	\$167,460	249%	\$62,838	\$52,644	\$156,760	249%		0.936
2021	63.2	9.2	\$57,879	\$48,489	\$150,276	260%	\$51,848	\$43,437	\$134,616	260%		0.896
2022	55.4	7.8	\$49,788	\$41,711	\$133,628	268%	\$42,679	\$35,755	\$114,549	268%		0.857
2023	48.5	6.1	\$42,782	\$35,842	\$117,335	274%	\$35,095	\$29,401	\$96,250	274%		0.820
2024	42.4	5.6	\$36,711	\$30,755	\$103,146	281%	\$28,817	\$24,142	\$80,968	281%		0.785
2025	37.0	5.0	\$31,403	\$26,309	\$89,739	286%	\$23,589	\$19,763	\$67,410	286%		0.751
2026	32.1	4.2	\$26,743	\$22,404	\$78,266	293%	\$19,224	\$16,105	\$56,260	293%		0.719
2027	27.8	3.6	\$22,656	\$18,981	\$66,336	293%	\$15,585	\$13,057	\$45,631	293%		0.688
2028	23.9	3.1	\$19,097	\$15,999	\$56,659	297%	\$12,571	\$10,531	\$37,296	297%		0.658
2029	20.4	2.6	\$16,002	\$13,406	\$48,645	304%	\$10,080	\$8,445	\$30,642	304%		0.630
2030	17.3	2.2	\$13,327	\$11,165	\$41,242	309%	\$8,033	\$6,730	\$24,860	309%		0.603
2031	14.6	1.9	\$11,032	\$9,243	\$34,880	316%	\$6,364	\$5,331	\$20,120	316%		0.577
2032	12.3	1.6	\$9,072	\$7,600	\$29,605	326%	\$5,008	\$4,195	\$16,342	326%		0.552
2033	10.2	1.3	\$7,408	\$6,206	\$24,789	335%	\$3,913	\$3,278	\$13,094	335%		0.528
2034	8.4	1.1	\$6,010	\$5,035	\$20,676	344%	\$3,038	\$2,545	\$10,451	344%		0.505
2035	6.9	0.9	\$4,850	\$4,063	\$17,115	353%	\$2,346	\$1,965	\$8,278	353%		0.484
2036	5.7	0.8	\$3,896	\$3,264	\$13,788	354%	\$1,803	\$1,511	\$6,382	354%		0.463
2037	4.6	0.6	\$3,117	\$2,611	\$11,340	364%	\$1,381	\$1,157	\$5,023	364%		0.443
2038	3.7	0.5	\$2,488	\$2,084	\$9,214	370%	\$1,054	\$883	\$3,906	370%		0.424
2039	3.0	0.4	\$1,983	\$1,662	\$7,306	368%	\$805	\$674	\$2,964	368%		0.406
2040	2.4	0.3	\$1,583	\$1,326	\$5,916	374%	\$614	\$515	\$2,296	374%		0.388
2041	1.9	0.3	\$1,266	\$1,061	\$4,588	362%	\$470	\$394	\$1,704	362%		0.371
2042	1.5	0.2	\$1,016	\$851	\$3,726	367%	\$361	\$303	\$1,324	367%		0.355
2043	1.2	0.2	\$817	\$685	\$2,953	361%	\$278	\$233	\$1,004	361%		0.340
2044	1.0	0.1	\$660	\$553	\$2,298	348%	\$215	\$180	\$748	348%		0.325
2045	0.8	0.1	\$537	\$450	\$1,901	354%	\$167	\$140	\$592	354%		0.311
2046	0.6	0.1	\$438	\$367	\$1,583	362%	\$130	\$109	\$472	362%		0.298
2047	0.5	0.1	\$358	\$300	\$1,329	372%	\$102	\$85	\$379	372%		0.285
2048	0.4	0.1	\$292	\$245	\$1,125	385%	\$80	\$67	\$307	385%		0.273
2049	0.3	0.0	\$239	\$201	\$782	327%	\$63	\$52	\$204	327%		0.261
2050	0.3	0.0	\$196	\$164	\$653	333%	\$49	\$41	\$163	333%		0.250
2051	0.2	0.0	\$160	\$134	\$537	336%	\$38	\$32	\$128	336%		0.239
2052	0.2	0.0	\$129	\$108	\$439	340%	\$30	\$25	\$100	340%		0.229
2053	0.1	0.0	\$103	\$86	\$343	333%	\$23	\$19	\$75	333%		0.219
2054	0.1	0.0	\$81	\$68	\$264	325%	\$17	\$14	\$55	325%		0.210
2055	0.1	0.0	\$63	\$53	\$201	317%	\$13	\$11	\$40	317%		0.201
2056	0.1	0.0	\$49	\$41	\$151	308%	\$9	\$8	\$29	308%		0.192
2057	0.0	0.0	\$37	\$31	\$111	299%	\$7	\$6	\$20	299%		0.184
2058	0.0	0.0	\$28	\$23	\$81	293%	\$5	\$4	\$14	293%		0.176
2059	0.0	0.0	\$20	\$17	\$55	275%	\$3	\$3	\$9	275%		0.168
2060	0.0	0.0	\$14	\$12	\$37	263%	\$2	\$2	\$6	263%		0.161
2061	0.0	0.0	\$10	\$8	\$25	254%	\$2	\$1	\$4	254%		0.154
2062	0.0	0.0	\$7	\$5	\$16	251%	\$1	\$1	\$2	251%		0.147
2063	0.0	0.0	\$4	\$4	\$10	239%	\$1	\$1	\$1	239%		0.141
2064	0.0	0.0	\$3	\$2	\$6	222%	\$0	\$0	\$1	222%		0.135
2065	0.0	0.0	\$2	\$1	\$3	189%	\$0	\$0	\$0	189%		0.129
2066	0.0	0.0	\$1	\$1	\$1	138%	\$0	\$0	\$0	138%		0.124
2067	0.0	0.0	\$0	\$0	\$0	61%	\$0	\$0	\$0	61%		0.118
2068	0.0	0.0	\$0	\$0	\$0	63%	\$0	\$0	\$0	63%		0.113
Past			\$9,730,224	\$1,719,853	\$13,318,069	116%	\$17,695,810	\$2,592,401	\$21,110,550	104%		
Future			\$519,345	\$435,092	\$1,436,204	150%	\$414,914	\$347,604	\$1,123,068	147%		
Lifetime			\$10,249,568	\$2,154,945	\$14,754,272	119%	\$18,110,725	\$2,940,005	\$22,233,618	106%		

AF&L-Nationwide
Lifetime Benefit Limits, No Inflation Benefits
 Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
 No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$5,578	\$0	\$0	0%	\$20,437	\$0	\$0	0%		3.664	
1990			\$11,235	\$0	\$0	0%	\$39,390	\$0	\$0	0%		3.506	
1991			\$23,612	\$0	\$0	0%	\$79,218	\$0	\$0	0%		3.355	
1992			\$33,797	\$0	\$0	0%	\$108,507	\$0	\$0	0%		3.211	
1993			\$58,287	\$0	\$0	0%	\$179,076	\$0	\$0	0%		3.072	
1994			\$113,705	\$0	\$0	0%	\$334,295	\$0	\$0	0%		2.940	
1995			\$140,597	\$0	\$0	0%	\$395,557	\$0	\$0	0%		2.813	
1996			\$172,459	\$0	\$0	0%	\$464,305	\$0	\$0	0%		2.692	
1997			\$222,791	\$0	\$0	0%	\$573,982	\$0	\$0	0%		2.576	
1998			\$402,369	\$0	\$316,792	79%	\$991,993	\$0	\$781,013	79%		2.465	
1999			\$850,778	\$0	\$451,146	53%	\$2,007,168	\$0	\$1,064,350	53%		2.359	
2000			\$1,423,099	\$0	\$1,570,148	110%	\$3,212,820	\$0	\$3,544,802	110%		2.258	
2001			\$1,752,498	-\$14	\$1,963,356	112%	\$3,786,104	-\$31	\$4,241,643	112%		2.160	
2002			\$1,775,285	\$100,179	\$2,896,658	163%	\$3,670,175	\$207,108	\$5,988,471	163%		2.067	
2003			\$1,739,094	\$163,970	\$2,682,568	154%	\$3,440,531	\$324,390	\$5,307,051	154%		1.978	
2004			\$1,583,286	\$178,648	\$4,861,996	307%	\$2,997,406	\$338,208	\$9,204,512	307%		1.893	
2005			\$1,131,687	\$127,949	\$1,855,289	164%	\$2,050,200	\$231,796	\$3,361,101	164%		1.812	
2006			\$945,622	\$175,020	\$1,745,826	185%	\$1,639,348	\$303,418	\$3,026,597	185%		1.734	
2007			\$802,340	\$202,605	\$2,229,439	278%	\$1,331,055	\$336,114	\$3,698,562	278%		1.659	
2008			\$698,188	\$251,619	\$1,573,982	225%	\$1,108,393	\$399,452	\$2,498,739	225%		1.588	
2009			\$609,057	\$241,234	\$1,862,690	306%	\$925,257	\$366,474	\$2,829,732	306%		1.519	
2010			\$511,914	\$219,642	\$2,699,261	527%	\$744,193	\$319,303	\$3,924,039	527%		1.454	
2011			\$421,333	\$177,458	\$2,236,435	531%	\$586,136	\$246,870	\$3,111,204	531%		1.391	
2012			\$339,279	\$170,838	\$2,122,318	626%	\$451,662	\$227,426	\$2,825,312	626%		1.331	
2013			\$277,395	\$163,889	\$1,231,274	444%	\$353,377	\$208,780	\$1,568,535	444%		1.274	
2014			\$243,365	\$162,492	\$1,260,272	518%	\$296,675	\$198,086	\$1,536,341	518%		1.219	
2015			\$211,147	\$170,096	\$302,381	143%	\$246,316	\$198,427	\$352,746	143%		1.167	
2016			\$177,560	\$143,392	\$677,246	381%	\$198,214	\$160,072	\$756,027	381%		1.116	
2017			\$157,177	\$125,163	\$189,829	121%	\$167,904	\$133,705	\$202,785	121%		1.068	
2018			\$122,653	\$96,619	\$550,958	449%	\$125,383	\$98,769	\$563,218	449%		1.022	
Projected	2019	98.0	39.0	\$102,470	\$80,720	\$303,320	296%	\$100,239	\$78,962	\$296,718	296%	0.0%	0.978
	2020	86.3	29.0	\$89,700	\$70,660	\$272,587	304%	\$83,969	\$66,145	\$255,171	304%		0.936
	2021	76.3	21.5	\$78,574	\$61,896	\$245,845	313%	\$70,387	\$55,446	\$220,227	313%		0.896
	2022	67.2	16.6	\$68,660	\$54,086	\$222,357	324%	\$58,857	\$46,364	\$190,609	324%		0.857
	2023	59.1	13.3	\$59,878	\$47,168	\$203,655	340%	\$49,118	\$38,692	\$167,060	340%		0.820
	2024	51.8	10.9	\$52,041	\$40,995	\$176,033	338%	\$40,851	\$32,180	\$138,183	338%		0.785
	2025	45.3	9.0	\$45,066	\$35,500	\$154,258	342%	\$33,853	\$26,667	\$115,876	342%		0.751
	2026	39.5	7.4	\$38,856	\$30,608	\$132,778	342%	\$27,931	\$22,002	\$95,445	342%		0.719
	2027	34.2	6.2	\$33,344	\$26,266	\$115,105	345%	\$22,937	\$18,068	\$79,178	345%		0.688
	2028	29.5	5.3	\$28,470	\$22,427	\$101,039	355%	\$18,740	\$14,762	\$66,509	355%		0.658
	2029	25.3	4.6	\$24,157	\$19,029	\$83,181	344%	\$15,217	\$11,987	\$52,397	344%		0.630
	2030	21.6	3.9	\$20,376	\$16,051	\$71,874	353%	\$12,282	\$9,675	\$43,325	353%		0.603
	2031	18.3	3.3	\$17,073	\$13,449	\$61,767	362%	\$9,848	\$7,758	\$35,629	362%		0.577
	2032	15.4	2.8	\$14,208	\$11,192	\$53,391	376%	\$7,843	\$6,178	\$29,471	376%		0.552
	2033	12.9	2.4	\$11,744	\$9,251	\$45,255	385%	\$6,203	\$4,886	\$23,905	385%		0.528
	2034	10.8	2.0	\$9,641	\$7,594	\$36,895	383%	\$4,873	\$3,839	\$18,649	383%		0.505
	2035	8.9	1.7	\$7,861	\$6,192	\$30,181	384%	\$3,802	\$2,995	\$14,599	384%		0.484
	2036	7.3	1.4	\$6,367	\$5,016	\$25,308	397%	\$2,947	\$2,322	\$11,714	397%		0.463
	2037	6.0	1.1	\$5,126	\$4,038	\$21,090	411%	\$2,271	\$1,789	\$9,342	411%		0.443
	2038	4.9	0.9	\$4,103	\$3,232	\$17,231	420%	\$1,739	\$1,370	\$7,304	420%		0.424
	2039	4.0	0.7	\$3,270	\$2,576	\$14,178	434%	\$1,327	\$1,045	\$5,751	434%		0.406
	2040	3.3	0.6	\$2,601	\$2,049	\$11,253	433%	\$1,010	\$795	\$4,368	433%		0.388
	2041	2.7	0.5	\$2,070	\$1,631	\$9,247	447%	\$769	\$606	\$3,435	447%		0.371
	2042	2.2	0.4	\$1,650	\$1,300	\$7,663	464%	\$587	\$462	\$2,724	464%		0.355
	2043	1.8	0.3	\$1,318	\$1,038	\$6,501	493%	\$448	\$353	\$2,211	493%		0.340
	2044	1.5	0.3	\$1,055	\$831	\$5,502	522%	\$343	\$270	\$1,791	522%		0.325
	2045	1.2	0.2	\$848	\$668	\$4,331	511%	\$264	\$208	\$1,349	511%		0.311
	2046	1.0	0.2	\$688	\$542	\$3,750	545%	\$205	\$162	\$1,118	545%		0.298
	2047	0.8	0.2	\$561	\$442	\$3,283	585%	\$160	\$126	\$937	585%		0.285
	2048	0.7	0.1	\$460	\$362	\$2,835	617%	\$125	\$99	\$774	617%		0.273
	2049	0.6	0.1	\$378	\$298	\$2,381	630%	\$99	\$78	\$622	630%		0.261
	2050	0.5	0.1	\$311	\$245	\$1,672	538%	\$78	\$61	\$418	538%		0.250
	2051	0.4	0.1	\$257	\$202	\$1,443	563%	\$61	\$48	\$345	563%		0.239
	2052	0.3	0.1	\$211	\$166	\$1,245	590%	\$48	\$38	\$285	590%		0.229
	2053	0.3	0.1	\$173	\$136	\$1,069	619%	\$38	\$30	\$234	619%		0.219
	2054	0.2	0.1	\$140	\$110	\$909	649%	\$29	\$23	\$191	649%		0.210
	2055	0.2	0.0	\$113	\$89	\$770	684%	\$23	\$18	\$154	684%		0.201
	2056	0.2	0.0	\$90	\$71	\$643	716%	\$17	\$14	\$123	716%		0.192
	2057	0.1	0.0	\$71	\$56	\$530	749%	\$13	\$10	\$97	749%		0.184
	2058	0.1	0.0	\$55	\$43	\$431	787%	\$10	\$8	\$76	787%		0.176
	2059	0.1	0.0	\$41	\$32	\$336	821%	\$7	\$5	\$56	821%		0.168
	2060	0.1	0.0	\$29	\$23	\$239	810%	\$5	\$4	\$38	810%		0.161
	2061	0.0	0.0	\$21	\$16	\$165	793%	\$3	\$3	\$25	793%		0.154
	2062	0.0	0.0	\$14	\$11	\$109	768%	\$2	\$2	\$16	768%		0.147
	2063	0.0	0.0	\$9	\$7	\$68	721%	\$1	\$1	\$10	721%		0.141
	2064	0.0	0.0	\$6	\$5	\$40	654%	\$1	\$1	\$5	654%		0.135
	2065	0.0	0.0	\$4	\$3	\$21	562%	\$0	\$0	\$3	562%		0.129
	2066	0.0	0.0	\$2	\$2	\$10	439%	\$0	\$0	\$1	439%		0.124
	2067	0.0	0.0	\$1	\$1	\$3	281%	\$0	\$0	\$0	281%		0.118
	2068	0.0	0.0	\$1	\$0	\$1	131%	\$0	\$0	\$0	131%		0.113
Past				\$16,957,188	\$2,870,797	\$35,279,864	178%	\$32,525,079	\$4,298,369	\$60,386,781	164%		
Future				\$734,161	\$578,327	\$2,453,777	187%	\$579,581	\$456,558	\$1,898,467	183%		
Lifetime				\$17,691,349	\$3,449,125	\$37,733,642	178%	\$33,104,660	\$4,754,927	\$62,285,248	165%		

AF&L-Nationwide
Lifetime Benefit Limits, No Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$5,578	\$0	\$0	0%	\$20,437	\$0	\$0	0%		3.664
1990			\$11,235	\$0	\$0	0%	\$39,390	\$0	\$0	0%		3.506
1991			\$23,612	\$0	\$0	0%	\$79,218	\$0	\$0	0%		3.355
1992			\$33,797	\$0	\$0	0%	\$108,507	\$0	\$0	0%		3.211
1993			\$58,287	\$0	\$0	0%	\$179,076	\$0	\$0	0%		3.072
1994			\$113,705	\$0	\$0	0%	\$334,295	\$0	\$0	0%		2.940
1995			\$140,597	\$0	\$0	0%	\$395,557	\$0	\$0	0%		2.813
1996			\$172,459	\$0	\$0	0%	\$464,305	\$0	\$0	0%		2.692
1997			\$222,791	\$0	\$0	0%	\$573,982	\$0	\$0	0%		2.576
1998			\$402,369	\$0	\$316,792	79%	\$991,993	\$0	\$781,013	79%		2.465
1999			\$850,778	\$0	\$451,146	53%	\$2,007,168	\$0	\$1,064,350	53%		2.359
2000			\$1,423,099	\$0	\$1,570,148	110%	\$3,212,820	\$0	\$3,544,802	110%		2.258
2001			\$1,752,498	-\$14	\$1,963,356	112%	\$3,786,104	-\$31	\$4,241,643	112%		2.160
2002			\$1,775,285	\$100,179	\$2,896,658	163%	\$3,670,175	\$207,108	\$5,988,471	163%		2.067
2003			\$1,739,094	\$163,970	\$2,682,568	154%	\$3,440,531	\$324,390	\$5,307,051	154%		1.978
2004			\$1,583,286	\$178,648	\$4,861,996	307%	\$2,997,406	\$338,208	\$9,204,512	307%		1.893
2005			\$1,131,687	\$127,949	\$1,855,289	164%	\$2,050,200	\$231,796	\$3,361,101	164%		1.812
2006			\$945,622	\$175,020	\$1,745,826	185%	\$1,639,348	\$303,418	\$3,026,597	185%		1.734
2007			\$802,340	\$202,605	\$2,229,439	278%	\$1,331,055	\$336,114	\$3,698,562	278%		1.659
2008			\$698,188	\$251,619	\$1,573,982	225%	\$1,108,393	\$399,452	\$2,498,739	225%		1.588
2009			\$609,057	\$241,234	\$1,862,690	306%	\$925,257	\$366,474	\$2,829,732	306%		1.519
2010			\$511,914	\$219,642	\$2,699,261	527%	\$744,193	\$319,303	\$3,924,039	527%		1.454
2011			\$421,333	\$177,458	\$2,236,435	531%	\$586,136	\$246,870	\$3,111,204	531%		1.391
2012			\$339,279	\$170,838	\$2,122,318	626%	\$451,662	\$227,426	\$2,825,312	626%		1.331
2013			\$277,395	\$163,889	\$1,231,274	444%	\$353,377	\$208,780	\$1,568,535	444%		1.274
2014			\$243,365	\$162,492	\$1,260,272	518%	\$296,675	\$198,086	\$1,536,341	518%		1.219
2015			\$211,147	\$170,096	\$302,381	143%	\$246,316	\$198,427	\$352,746	143%		1.167
2016			\$177,560	\$143,392	\$677,246	381%	\$198,214	\$160,072	\$756,027	381%		1.116
2017			\$157,177	\$125,163	\$189,829	121%	\$167,904	\$133,705	\$202,785	121%		1.068
2018			\$122,653	\$96,619	\$550,958	449%	\$125,383	\$98,769	\$563,218	449%		1.022
Projected												
2019	98.0	39.0	\$102,470	\$117,346	\$303,320	296%	\$100,239	\$114,791	\$296,718	296%	20.0%	0.978
2020	86.3	29.0	\$89,700	\$102,732	\$272,587	304%	\$83,969	\$96,168	\$255,171	304%		0.936
2021	76.3	21.5	\$78,574	\$89,990	\$245,845	313%	\$70,387	\$80,613	\$220,227	313%		0.896
2022	67.2	16.6	\$68,660	\$78,636	\$222,357	324%	\$58,857	\$67,408	\$190,609	324%		0.857
2023	59.1	13.3	\$59,878	\$68,577	\$203,655	340%	\$49,118	\$56,255	\$167,060	340%		0.820
2024	51.8	10.9	\$52,041	\$59,602	\$176,033	338%	\$40,851	\$46,786	\$138,183	338%		0.785
2025	45.3	9.0	\$45,066	\$51,614	\$154,258	342%	\$33,853	\$38,771	\$115,876	342%		0.751
2026	39.5	7.4	\$38,856	\$44,501	\$132,778	342%	\$27,931	\$31,989	\$95,445	342%		0.719
2027	34.2	6.2	\$33,344	\$38,189	\$115,105	345%	\$22,937	\$26,269	\$79,178	345%		0.688
2028	29.5	5.3	\$28,470	\$32,606	\$101,039	355%	\$18,740	\$21,463	\$66,509	355%		0.658
2029	25.3	4.6	\$24,157	\$27,667	\$83,181	344%	\$15,217	\$17,427	\$52,397	344%		0.630
2030	21.6	3.9	\$20,376	\$23,336	\$71,874	353%	\$12,282	\$14,067	\$43,325	353%		0.603
2031	18.3	3.3	\$17,073	\$19,553	\$61,767	362%	\$9,848	\$11,279	\$35,629	362%		0.577
2032	15.4	2.8	\$14,208	\$16,272	\$53,391	376%	\$7,843	\$8,982	\$29,471	376%		0.552
2033	12.9	2.4	\$11,744	\$13,450	\$45,255	385%	\$6,203	\$7,104	\$23,905	385%		0.528
2034	10.8	2.0	\$9,641	\$11,041	\$36,895	383%	\$4,873	\$5,581	\$18,649	383%		0.505
2035	8.9	1.7	\$7,861	\$9,003	\$30,181	384%	\$3,802	\$4,355	\$14,599	384%		0.484
2036	7.3	1.4	\$6,367	\$7,292	\$25,308	397%	\$2,947	\$3,375	\$11,714	397%		0.463
2037	6.0	1.1	\$5,126	\$5,871	\$21,090	411%	\$2,271	\$2,601	\$9,342	411%		0.443
2038	4.9	0.9	\$4,103	\$4,699	\$17,231	420%	\$1,739	\$1,992	\$7,304	420%		0.424
2039	4.0	0.7	\$3,270	\$3,746	\$14,178	434%	\$1,327	\$1,519	\$5,751	434%		0.406
2040	3.3	0.6	\$2,601	\$2,979	\$11,253	433%	\$1,010	\$1,156	\$4,368	433%		0.388
2041	2.7	0.5	\$2,070	\$2,371	\$9,247	447%	\$769	\$881	\$3,435	447%		0.371
2042	2.2	0.4	\$1,650	\$1,890	\$7,663	464%	\$587	\$672	\$2,724	464%		0.355
2043	1.8	0.3	\$1,318	\$1,509	\$6,501	493%	\$448	\$513	\$2,211	493%		0.340
2044	1.5	0.3	\$1,055	\$1,208	\$5,502	522%	\$343	\$393	\$1,791	522%		0.325
2045	1.2	0.2	\$848	\$972	\$4,331	511%	\$264	\$303	\$1,349	511%		0.311
2046	1.0	0.2	\$688	\$788	\$3,750	545%	\$205	\$235	\$1,118	545%		0.298
2047	0.8	0.2	\$561	\$642	\$3,283	585%	\$160	\$183	\$937	585%		0.285
2048	0.7	0.1	\$460	\$526	\$2,835	617%	\$125	\$144	\$774	617%		0.273
2049	0.6	0.1	\$378	\$433	\$2,381	630%	\$99	\$113	\$622	630%		0.261
2050	0.5	0.1	\$311	\$356	\$1,672	538%	\$78	\$89	\$418	538%		0.250
2051	0.4	0.1	\$257	\$294	\$1,443	563%	\$61	\$70	\$345	563%		0.239
2052	0.3	0.1	\$211	\$242	\$1,245	590%	\$48	\$55	\$285	590%		0.229
2053	0.3	0.1	\$173	\$198	\$1,069	619%	\$38	\$43	\$234	619%		0.219
2054	0.2	0.1	\$140	\$160	\$909	649%	\$29	\$34	\$191	649%		0.210
2055	0.2	0.0	\$113	\$129	\$770	684%	\$23	\$26	\$154	684%		0.201
2056	0.2	0.0	\$90	\$103	\$643	716%	\$17	\$20	\$123	716%		0.192
2057	0.1	0.0	\$71	\$81	\$530	749%	\$13	\$15	\$97	749%		0.184
2058	0.1	0.0	\$55	\$63	\$431	787%	\$10	\$11	\$76	787%		0.176
2059	0.1	0.0	\$41	\$47	\$336	821%	\$7	\$8	\$56	821%		0.168
2060	0.1	0.0	\$29	\$34	\$239	810%	\$5	\$5	\$38	810%		0.161
2061	0.0	0.0	\$21	\$24	\$165	793%	\$3	\$4	\$25	793%		0.154
2062	0.0	0.0	\$14	\$16	\$109	768%	\$2	\$2	\$16	768%		0.147
2063	0.0	0.0	\$9	\$11	\$68	721%	\$1	\$1	\$10	721%		0.141
2064	0.0	0.0	\$6	\$7	\$40	654%	\$1	\$1	\$5	654%		0.135
2065	0.0	0.0	\$4	\$4	\$21	562%	\$0	\$1	\$3	562%		0.129
2066	0.0	0.0	\$2	\$2	\$10	439%	\$0	\$0	\$1	439%		0.124
2067	0.0	0.0	\$1	\$1	\$3	281%	\$0	\$0	\$0	281%		0.118
2068	0.0	0.0	\$1	\$1	\$1	131%	\$0	\$0	\$0	131%		0.113
Past			\$16,957,188	\$2,870,797	\$35,279,864	178%	\$32,525,079	\$4,298,369	\$60,386,781	164%		
Future			\$734,161	\$840,813	\$2,453,777	156%	\$579,581	\$663,775	\$1,898,467	153%		
Lifetime			\$17,691,349	\$3,711,610	\$37,733,642	176%	\$33,104,660	\$4,962,143	\$62,285,248	164%		

AF&L-Nationwide

Small Benefit Limits with Inflation Benefits

Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH

No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664	
1990			\$828	\$0	\$0	0%	\$2,904	\$0	\$0	0%		3.506	
1991			\$2,587	\$0	\$0	0%	\$8,678	\$0	\$0	0%		3.355	
1992			\$1,646	\$0	\$0	0%	\$5,286	\$0	\$0	0%		3.211	
1993			\$1,161	\$0	\$0	0%	\$3,567	\$0	\$0	0%		3.072	
1994			\$7,140	\$0	\$0	0%	\$20,991	\$0	\$0	0%		2.940	
1995			\$29,415	\$0	\$0	0%	\$82,757	\$0	\$0	0%		2.813	
1996			\$35,786	\$0	\$1,050	3%	\$96,345	\$0	\$2,827	3%		2.692	
1997			\$28,827	\$0	\$0	0%	\$74,268	\$0	\$0	0%		2.576	
1998			\$71,537	\$0	\$0	0%	\$176,366	\$0	\$0	0%		2.465	
1999			\$196,709	\$0	\$4,900	2%	\$464,079	\$0	\$11,560	2%		2.359	
2000			\$307,408	\$0	\$43,882	14%	\$694,012	\$0	\$99,068	14%		2.258	
2001			\$335,693	-\$43	\$205,875	61%	\$725,232	-\$92	\$444,774	61%		2.160	
2002			\$390,495	\$13,419	\$135,919	35%	\$807,298	\$27,742	\$280,995	35%		2.067	
2003			\$436,195	\$17,215	\$26,377	6%	\$862,945	\$34,058	\$52,183	6%		1.978	
2004			\$466,005	\$16,559	\$230,330	49%	\$882,219	\$31,350	\$436,050	49%		1.893	
2005			\$441,733	\$17,068	\$202,034	46%	\$800,258	\$30,921	\$366,011	46%		1.812	
2006			\$361,036	\$42,248	\$55,264	15%	\$625,899	\$73,241	\$95,806	15%		1.734	
2007			\$312,555	\$51,117	\$86,654	28%	\$518,517	\$84,801	\$143,756	28%		1.659	
2008			\$265,323	\$70,863	\$49,112	19%	\$421,208	\$112,498	\$77,966	19%		1.588	
2009			\$233,831	\$69,512	\$15,261	7%	\$355,227	\$105,601	\$23,183	7%		1.519	
2010			\$206,202	\$63,399	\$64,448	312%	\$299,765	\$92,166	\$933,955	312%		1.454	
2011			\$173,571	\$54,320	\$458,956	264%	\$241,462	\$75,567	\$638,474	264%		1.391	
2012			\$156,402	\$49,613	\$139,710	89%	\$208,209	\$66,046	\$185,987	89%		1.331	
2013			\$142,196	\$46,881	\$48,289	34%	\$181,146	\$59,723	\$61,517	34%		1.274	
2014			\$124,701	\$53,301	\$296,842	238%	\$152,018	\$64,977	\$361,867	238%		1.219	
2015			\$107,126	\$58,368	\$684,231	639%	\$124,969	\$68,090	\$798,197	639%		1.167	
2016			\$86,300	\$51,645	\$128,929	149%	\$96,339	\$57,653	\$143,927	149%		1.116	
2017			\$82,196	\$49,240	\$655,788	798%	\$87,806	\$52,600	\$700,547	798%		1.068	
2018			\$76,332	\$45,747	\$52,442	69%	\$78,030	\$46,765	\$53,609	69%		1.022	
Projected	2019	85.0	11.0	\$64,057	\$38,391	\$98,174	153%	\$62,663	\$37,555	\$96,037	153%	0.0%	0.978
	2020	75.2	9.3	\$56,403	\$33,804	\$93,324	165%	\$52,799	\$31,644	\$87,361	165%		0.936
	2021	66.7	7.2	\$49,650	\$29,756	\$86,209	174%	\$44,476	\$26,655	\$77,226	174%		0.896
	2022	59.1	5.8	\$43,620	\$26,143	\$81,763	187%	\$37,392	\$22,410	\$70,089	187%		0.857
	2023	52.2	5.4	\$38,241	\$22,918	\$79,314	207%	\$31,369	\$18,800	\$65,062	207%		0.820
	2024	46.1	4.3	\$33,390	\$20,011	\$73,881	221%	\$26,210	\$15,708	\$57,996	221%		0.785
	2025	40.4	3.7	\$29,000	\$17,380	\$69,045	238%	\$21,784	\$13,056	\$51,865	238%		0.751
	2026	35.3	3.3	\$25,028	\$15,000	\$64,298	257%	\$17,991	\$10,782	\$46,220	257%		0.719
	2027	30.6	2.9	\$21,454	\$12,858	\$58,324	272%	\$14,758	\$8,845	\$40,120	272%		0.688
	2028	26.4	2.5	\$18,262	\$10,945	\$54,326	297%	\$12,021	\$7,204	\$35,760	297%		0.658
	2029	22.6	2.2	\$15,423	\$9,243	\$47,355	307%	\$9,715	\$5,822	\$29,830	307%		0.630
	2030	19.2	1.9	\$12,923	\$7,745	\$43,270	335%	\$7,790	\$4,668	\$26,082	335%		0.603
	2031	16.2	1.7	\$10,728	\$6,429	\$38,595	360%	\$6,188	\$3,709	\$22,263	360%		0.577
	2032	13.5	1.4	\$8,836	\$5,296	\$33,765	382%	\$4,877	\$2,923	\$18,638	382%		0.552
	2033	11.2	1.2	\$7,226	\$4,330	\$30,381	420%	\$3,817	\$2,287	\$16,048	420%		0.528
	2034	9.3	1.0	\$5,857	\$3,510	\$26,639	455%	\$2,961	\$1,774	\$13,465	455%		0.505
	2035	7.6	0.9	\$4,710	\$2,823	\$23,370	496%	\$2,278	\$1,366	\$11,304	496%		0.484
	2036	6.1	0.7	\$3,757	\$2,252	\$20,515	546%	\$1,739	\$1,042	\$9,496	546%		0.463
	2037	4.9	0.6	\$2,974	\$1,783	\$16,922	569%	\$1,318	\$790	\$7,495	569%		0.443
	2038	3.9	0.5	\$2,340	\$1,403	\$14,616	624%	\$992	\$595	\$6,195	624%		0.424
	2039	3.1	0.4	\$1,826	\$1,094	\$12,370	678%	\$741	\$444	\$5,018	678%		0.406
	2040	2.5	0.3	\$1,413	\$847	\$10,347	732%	\$549	\$329	\$4,016	732%		0.388
	2041	1.9	0.3	\$1,086	\$651	\$8,669	798%	\$404	\$242	\$3,220	798%		0.371
	2042	1.5	0.2	\$831	\$498	\$6,808	820%	\$295	\$177	\$2,420	820%		0.355
	2043	1.2	0.2	\$634	\$380	\$5,642	890%	\$216	\$129	\$1,919	890%		0.340
	2044	0.9	0.1	\$481	\$288	\$4,664	969%	\$157	\$94	\$1,518	969%		0.325
	2045	0.7	0.1	\$364	\$218	\$3,620	995%	\$113	\$68	\$1,127	995%		0.311
	2046	0.5	0.1	\$274	\$164	\$2,986	1088%	\$82	\$49	\$890	1088%		0.298
	2047	0.4	0.1	\$206	\$123	\$2,430	1181%	\$59	\$35	\$693	1181%		0.285
	2048	0.3	0.0	\$154	\$92	\$1,990	1294%	\$42	\$25	\$543	1294%		0.273
	2049	0.2	0.0	\$114	\$68	\$1,592	1394%	\$30	\$18	\$416	1394%		0.261
	2050	0.2	0.0	\$84	\$50	\$1,270	1508%	\$21	\$13	\$317	1508%		0.250
	2051	0.1	0.0	\$62	\$37	\$1,008	1633%	\$15	\$9	\$241	1633%		0.239
	2052	0.1	0.0	\$45	\$27	\$771	1728%	\$10	\$6	\$177	1728%		0.229
	2053	0.1	0.0	\$32	\$19	\$577	1804%	\$7	\$4	\$126	1804%		0.219
	2054	0.1	0.0	\$22	\$13	\$422	1885%	\$5	\$3	\$89	1885%		0.210
	2055	0.0	0.0	\$15	\$9	\$289	1888%	\$3	\$2	\$58	1888%		0.201
	2056	0.0	0.0	\$10	\$6	\$197	1921%	\$2	\$1	\$38	1921%		0.192
	2057	0.0	0.0	\$7	\$4	\$130	1974%	\$1	\$1	\$24	1974%		0.184
	2058	0.0	0.0	\$4	\$2	\$82	1988%	\$1	\$0	\$14	1988%		0.176
	2059	0.0	0.0	\$3	\$2	\$48	1874%	\$0	\$0	\$8	1874%		0.168
	2060	0.0	0.0	\$2	\$1	\$27	1780%	\$0	\$0	\$4	1780%		0.161
	2061	0.0	0.0	\$1	\$1	\$14	1590%	\$0	\$0	\$2	1590%		0.154
	2062	0.0	0.0	\$0	\$0	\$5	1132%	\$0	\$0	\$1	1132%		0.147
	2063	0.0	0.0	\$0	\$0	\$1	544%	\$0	\$0	\$0	544%		0.141
	2064	0.0	0.0	\$0	\$0	\$1	587%	\$0	\$0	\$0	587%		0.135
	2065	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past				\$5,080,936	\$770,474	\$4,164,292	71%	\$9,097,800	\$1,083,707	\$5,912,261	58%		
Future				\$461,550	\$276,616	\$1,120,047	152%	\$365,890	\$219,285	\$811,432	139%		
Lifetime				\$5,542,486	\$1,047,090	\$5,284,339	80%	\$9,463,690	\$1,302,992	\$6,723,693	62%		

AF&L-Nationwide
Small Benefit Limits with Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664	
1990			\$828	\$0	\$0	0%	\$2,904	\$0	\$0	0%		3.506	
1991			\$2,587	\$0	\$0	0%	\$8,678	\$0	\$0	0%		3.355	
1992			\$1,646	\$0	\$0	0%	\$5,286	\$0	\$0	0%		3.211	
1993			\$1,161	\$0	\$0	0%	\$3,567	\$0	\$0	0%		3.072	
1994			\$7,140	\$0	\$0	0%	\$20,991	\$0	\$0	0%		2.940	
1995			\$29,415	\$0	\$0	0%	\$82,757	\$0	\$0	0%		2.813	
1996			\$35,786	\$0	\$1,050	3%	\$96,345	\$0	\$2,827	3%		2.692	
1997			\$28,827	\$0	\$0	0%	\$74,268	\$0	\$0	0%		2.576	
1998			\$71,537	\$0	\$0	0%	\$176,366	\$0	\$0	0%		2.465	
1999			\$196,709	\$0	\$4,900	2%	\$464,079	\$0	\$11,560	2%		2.359	
2000			\$307,408	\$0	\$43,882	14%	\$694,012	\$0	\$99,068	14%		2.258	
2001			\$335,693	-\$43	\$205,875	61%	\$725,232	-\$92	\$444,774	61%		2.160	
2002			\$390,495	\$13,419	\$135,919	35%	\$807,298	\$27,742	\$280,995	35%		2.067	
2003			\$436,195	\$17,215	\$26,377	6%	\$862,945	\$34,058	\$52,183	6%		1.978	
2004			\$466,005	\$16,559	\$230,330	49%	\$882,219	\$31,350	\$436,050	49%		1.893	
2005			\$441,733	\$17,068	\$202,034	46%	\$800,258	\$30,921	\$366,011	46%		1.812	
2006			\$361,036	\$42,248	\$55,264	15%	\$625,899	\$73,241	\$95,806	15%		1.734	
2007			\$312,555	\$51,117	\$86,654	28%	\$518,517	\$84,801	\$143,756	28%		1.659	
2008			\$265,323	\$70,863	\$49,112	19%	\$421,208	\$112,498	\$77,966	19%		1.588	
2009			\$233,831	\$69,512	\$15,261	7%	\$355,227	\$105,601	\$23,183	7%		1.519	
2010			\$206,202	\$63,399	\$64,448	312%	\$299,765	\$92,166	\$93,955	312%		1.454	
2011			\$173,571	\$54,320	\$458,956	264%	\$241,462	\$75,567	\$638,474	264%		1.391	
2012			\$156,402	\$49,613	\$139,710	89%	\$208,209	\$66,046	\$185,987	89%		1.331	
2013			\$142,196	\$46,881	\$48,289	34%	\$181,146	\$59,723	\$61,517	34%		1.274	
2014			\$124,701	\$53,301	\$296,842	238%	\$152,018	\$64,977	\$361,867	238%		1.219	
2015			\$107,126	\$58,368	\$684,231	639%	\$124,969	\$68,090	\$798,197	639%		1.167	
2016			\$86,300	\$51,645	\$128,929	149%	\$96,339	\$57,653	\$143,927	149%		1.116	
2017			\$82,196	\$49,240	\$655,788	798%	\$87,806	\$52,600	\$700,547	798%		1.068	
2018			\$76,332	\$45,747	\$52,442	69%	\$78,030	\$46,765	\$53,609	69%		1.022	
Projected	2019	85.0	11.0	\$64,057	\$58,880	\$98,174	153%	\$62,663	\$57,599	\$96,037	153%	20.0%	0.978
	2020	75.2	9.3	\$56,403	\$51,845	\$93,324	165%	\$52,799	\$48,532	\$87,361	165%		0.936
	2021	66.7	7.2	\$49,650	\$45,637	\$86,209	174%	\$44,476	\$40,882	\$77,226	174%		0.896
	2022	59.1	5.8	\$43,620	\$40,095	\$81,763	187%	\$37,392	\$34,370	\$70,089	187%		0.857
	2023	52.2	5.4	\$38,241	\$35,150	\$79,314	207%	\$31,369	\$28,834	\$65,062	207%		0.820
	2024	46.1	4.3	\$33,390	\$30,691	\$73,881	221%	\$26,210	\$24,092	\$57,996	221%		0.785
	2025	40.4	3.7	\$29,000	\$26,656	\$69,045	238%	\$21,784	\$20,024	\$51,865	238%		0.751
	2026	35.3	3.3	\$25,028	\$23,005	\$64,298	257%	\$17,991	\$16,537	\$46,220	257%		0.719
	2027	30.6	2.9	\$21,454	\$19,720	\$58,324	272%	\$14,758	\$13,565	\$40,120	272%		0.688
	2028	26.4	2.5	\$18,262	\$16,786	\$54,326	297%	\$12,021	\$11,050	\$35,760	297%		0.658
	2029	22.6	2.2	\$15,423	\$14,176	\$47,355	307%	\$9,715	\$8,930	\$29,830	307%		0.630
	2030	19.2	1.9	\$12,923	\$11,878	\$43,270	335%	\$7,790	\$7,160	\$26,082	335%		0.603
	2031	16.2	1.7	\$10,728	\$9,861	\$38,595	360%	\$6,188	\$5,688	\$22,263	360%		0.577
	2032	13.5	1.4	\$8,836	\$8,122	\$33,765	382%	\$4,877	\$4,483	\$18,638	382%		0.552
	2033	11.2	1.2	\$7,226	\$6,642	\$30,381	420%	\$3,817	\$3,508	\$16,048	420%		0.528
	2034	9.3	1.0	\$5,857	\$5,384	\$26,639	455%	\$2,961	\$2,721	\$13,465	455%		0.505
	2035	7.6	0.9	\$4,710	\$4,330	\$23,370	496%	\$2,278	\$2,094	\$11,304	496%		0.484
	2036	6.1	0.7	\$3,757	\$3,454	\$20,515	546%	\$1,739	\$1,599	\$9,496	546%		0.463
	2037	4.9	0.6	\$2,974	\$2,734	\$16,922	569%	\$1,318	\$1,211	\$7,495	569%		0.443
	2038	3.9	0.5	\$2,340	\$2,151	\$14,616	624%	\$992	\$912	\$6,195	624%		0.424
	2039	3.1	0.4	\$1,826	\$1,678	\$12,370	678%	\$741	\$681	\$5,018	678%		0.406
	2040	2.5	0.3	\$1,413	\$1,299	\$10,347	732%	\$549	\$504	\$4,016	732%		0.388
	2041	1.9	0.3	\$1,086	\$999	\$8,669	798%	\$404	\$371	\$3,220	798%		0.371
	2042	1.5	0.2	\$831	\$764	\$6,808	820%	\$295	\$271	\$2,420	820%		0.355
	2043	1.2	0.2	\$634	\$583	\$5,642	890%	\$216	\$198	\$1,919	890%		0.340
	2044	0.9	0.1	\$481	\$442	\$4,664	969%	\$157	\$144	\$1,518	969%		0.325
	2045	0.7	0.1	\$364	\$334	\$3,620	995%	\$113	\$104	\$1,127	995%		0.311
	2046	0.5	0.1	\$274	\$252	\$2,986	1088%	\$82	\$75	\$890	1088%		0.298
	2047	0.4	0.1	\$206	\$189	\$2,430	1181%	\$59	\$54	\$693	1181%		0.285
	2048	0.3	0.0	\$154	\$141	\$1,990	1294%	\$42	\$39	\$543	1294%		0.273
	2049	0.2	0.0	\$114	\$105	\$1,592	1394%	\$30	\$27	\$416	1394%		0.261
	2050	0.2	0.0	\$84	\$77	\$1,270	1508%	\$21	\$19	\$317	1508%		0.250
	2051	0.1	0.0	\$62	\$57	\$1,008	1633%	\$15	\$14	\$241	1633%		0.239
	2052	0.1	0.0	\$45	\$41	\$771	1728%	\$10	\$9	\$177	1728%		0.229
	2053	0.1	0.0	\$32	\$29	\$577	1804%	\$7	\$6	\$126	1804%		0.219
	2054	0.1	0.0	\$22	\$21	\$422	1885%	\$5	\$4	\$89	1885%		0.210
	2055	0.0	0.0	\$15	\$14	\$289	1888%	\$3	\$3	\$58	1888%		0.201
	2056	0.0	0.0	\$10	\$9	\$197	1921%	\$2	\$2	\$38	1921%		0.192
	2057	0.0	0.0	\$7	\$6	\$130	1974%	\$1	\$1	\$24	1974%		0.184
	2058	0.0	0.0	\$4	\$4	\$82	1988%	\$1	\$1	\$14	1988%		0.176
	2059	0.0	0.0	\$3	\$2	\$48	1874%	\$0	\$0	\$8	1874%		0.168
	2060	0.0	0.0	\$2	\$1	\$27	1780%	\$0	\$0	\$4	1780%		0.161
	2061	0.0	0.0	\$1	\$1	\$14	1590%	\$0	\$0	\$2	1590%		0.154
	2062	0.0	0.0	\$0	\$0	\$5	1132%	\$0	\$0	\$1	1132%		0.147
	2063	0.0	0.0	\$0	\$0	\$1	544%	\$0	\$0	\$0	544%		0.141
	2064	0.0	0.0	\$0	\$0	\$1	587%	\$0	\$0	\$0	587%		0.135
	2065	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past				\$5,080,936	\$770,474	\$4,164,292	71%	\$9,097,800	\$1,083,707	\$5,912,261	58%		
Future				\$461,550	\$424,249	\$1,120,047	126%	\$365,890	\$336,320	\$811,432	116%		
Lifetime				\$5,542,486	\$1,194,724	\$5,284,339	78%	\$9,463,690	\$1,420,027	\$6,723,693	62%		

AF&L-Nationwide
Medium Benefit Limits with Inflation Benefits
 Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
 No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664
1990			\$652	\$0	\$0	0%	\$2,286	\$0	\$0	0%		3.506
1991			\$3,256	\$0	\$0	0%	\$10,924	\$0	\$0	0%		3.355
1992			\$5,021	\$0	\$0	0%	\$16,120	\$0	\$0	0%		3.211
1993			\$4,356	\$0	\$0	0%	\$13,383	\$0	\$0	0%		3.072
1994			\$1,645	\$0	\$0	0%	\$4,836	\$0	\$0	0%		2.940
1995			\$733	\$0	\$0	0%	\$2,063	\$0	\$0	0%		2.813
1996			\$1,951	\$0	\$0	0%	\$5,252	\$0	\$0	0%		2.692
1997			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		2.576
1998			\$3,984	\$0	\$0	0%	\$9,822	\$0	\$0	0%		2.465
1999			\$22,602	\$0	\$0	0%	\$53,323	\$0	\$0	0%		2.359
2000			\$44,804	\$0	\$1,133	3%	\$101,150	\$0	\$2,557	3%		2.258
2001			\$65,454	\$0	\$0	0%	\$141,408	\$0	\$0	0%		2.160
2002			\$74,109	\$1,485	\$0	0%	\$153,212	\$3,070	\$0	0%		2.067
2003			\$96,966	\$3,776	\$0	0%	\$191,833	\$7,469	\$0	0%		1.978
2004			\$95,454	\$3,256	\$11,097	12%	\$180,710	\$6,165	\$21,009	12%		1.893
2005			\$72,365	\$593	\$0	0%	\$131,098	\$1,074	\$0	0%		1.812
2006			\$61,938	\$4,667	\$0	0%	\$107,377	\$8,091	\$0	0%		1.734
2007			\$52,206	\$5,175	\$0	0%	\$86,609	\$8,585	\$0	0%		1.659
2008			\$46,071	\$9,006	\$0	0%	\$73,138	\$14,297	\$0	0%		1.588
2009			\$34,197	\$7,773	\$0	0%	\$51,951	\$11,809	\$0	0%		1.519
2010			\$31,854	\$7,439	\$0	0%	\$46,308	\$10,814	\$0	0%		1.454
2011			\$30,931	\$7,566	\$148,303	479%	\$43,029	\$10,525	\$206,310	479%		1.391
2012			\$30,396	\$10,336	\$12,052	40%	\$40,464	\$13,760	\$16,044	40%		1.331
2013			\$22,560	\$9,941	\$0	0%	\$28,740	\$12,665	\$0	0%		1.274
2014			\$21,410	\$14,507	\$0	0%	\$26,100	\$17,685	\$0	0%		1.219
2015			\$18,891	\$16,207	\$0	0%	\$22,038	\$18,906	\$0	0%		1.167
2016			\$17,908	\$15,590	\$346,495	1935%	\$19,991	\$17,404	\$386,801	1935%		1.116
2017			\$16,071	\$13,189	\$2,720	17%	\$17,167	\$14,089	\$2,906	17%		1.068
2018			\$14,392	\$11,233	\$7,208	50%	\$14,712	\$11,483	\$7,369	50%		1.022
Historical												
Projected												
2019	10.0	1.0	\$13,325	\$10,400	\$15,676	118%	\$13,035	\$10,174	\$15,335	118%	0.0%	0.978
2020	9.0	1.0	\$12,146	\$9,480	\$15,616	129%	\$11,370	\$8,875	\$14,619	129%		0.936
2021	8.2	0.9	\$11,066	\$8,637	\$15,924	144%	\$9,913	\$7,737	\$14,265	144%		0.896
2022	7.4	0.8	\$10,055	\$7,848	\$16,419	163%	\$8,620	\$6,728	\$14,075	163%		0.857
2023	6.6	0.5	\$9,121	\$7,119	\$16,661	183%	\$7,482	\$5,840	\$13,667	183%		0.820
2024	6.0	0.5	\$8,247	\$6,437	\$15,802	192%	\$6,473	\$5,053	\$12,404	192%		0.785
2025	5.4	0.5	\$7,425	\$5,796	\$15,126	204%	\$5,578	\$4,354	\$11,363	204%		0.751
2026	4.8	0.5	\$6,657	\$5,196	\$14,809	222%	\$4,785	\$3,735	\$10,645	222%		0.719
2027	4.3	0.5	\$5,939	\$4,636	\$13,486	227%	\$4,085	\$3,189	\$9,277	227%		0.688
2028	3.8	0.4	\$5,282	\$4,123	\$13,247	251%	\$3,477	\$2,714	\$8,720	251%		0.658
2029	3.3	0.4	\$4,674	\$3,648	\$12,397	265%	\$2,944	\$2,298	\$7,809	265%		0.630
2030	2.9	0.4	\$4,111	\$3,209	\$12,223	297%	\$2,478	\$1,934	\$7,368	297%		0.603
2031	2.6	0.3	\$3,592	\$2,804	\$12,035	335%	\$2,072	\$1,617	\$6,942	335%		0.577
2032	2.2	0.3	\$3,118	\$2,434	\$10,638	341%	\$1,721	\$1,343	\$5,872	341%		0.552
2033	1.9	0.3	\$2,693	\$2,102	\$10,214	379%	\$1,422	\$1,110	\$5,395	379%		0.528
2034	1.6	0.2	\$2,306	\$1,800	\$9,575	415%	\$1,165	\$910	\$4,840	415%		0.505
2035	1.4	0.2	\$1,958	\$1,528	\$8,525	435%	\$947	\$739	\$4,123	435%		0.484
2036	1.2	0.2	\$1,651	\$1,288	\$7,758	470%	\$764	\$596	\$3,591	470%		0.463
2037	1.0	0.2	\$1,384	\$1,080	\$5,533	400%	\$613	\$479	\$2,451	400%		0.443
2038	0.8	0.1	\$1,155	\$901	\$4,939	428%	\$489	\$382	\$2,093	428%		0.424
2039	0.7	0.1	\$954	\$744	\$4,134	434%	\$387	\$302	\$1,677	434%		0.406
2040	0.6	0.1	\$782	\$610	\$3,586	459%	\$303	\$237	\$1,392	459%		0.388
2041	0.5	0.1	\$635	\$496	\$3,095	487%	\$236	\$184	\$1,149	487%		0.371
2042	0.4	0.1	\$511	\$399	\$2,668	522%	\$182	\$142	\$948	522%		0.355
2043	0.3	0.0	\$408	\$318	\$2,289	561%	\$139	\$108	\$779	561%		0.340
2044	0.3	0.0	\$322	\$251	\$1,952	607%	\$105	\$82	\$635	607%		0.325
2045	0.2	0.0	\$251	\$196	\$1,643	656%	\$78	\$61	\$512	656%		0.311
2046	0.2	0.0	\$191	\$149	\$1,366	715%	\$57	\$44	\$407	715%		0.298
2047	0.1	0.0	\$142	\$111	\$1,052	741%	\$40	\$32	\$300	741%		0.285
2048	0.1	0.0	\$104	\$81	\$791	764%	\$28	\$22	\$216	764%		0.273
2049	0.1	0.0	\$74	\$57	\$566	770%	\$19	\$15	\$148	770%		0.261
2050	0.0	0.0	\$51	\$40	\$382	750%	\$13	\$10	\$95	750%		0.250
2051	0.0	0.0	\$34	\$27	\$242	707%	\$8	\$6	\$58	707%		0.239
2052	0.0	0.0	\$22	\$17	\$142	641%	\$5	\$4	\$32	641%		0.229
2053	0.0	0.0	\$14	\$11	\$75	549%	\$3	\$2	\$16	549%		0.219
2054	0.0	0.0	\$8	\$6	\$35	442%	\$2	\$1	\$7	442%		0.210
2055	0.0	0.0	\$4	\$3	\$12	294%	\$1	\$1	\$2	294%		0.201
2056	0.0	0.0	\$2	\$2	\$6	285%	\$0	\$0	\$1	285%		0.192
2057	0.0	0.0	\$1	\$1	\$1	96%	\$0	\$0	\$0	96%		0.184
2058	0.0	0.0	\$0	\$0	\$0	174%	\$0	\$0	\$0	174%		0.176
2059	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.168
2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$892,178	\$141,739	\$529,008	51%	\$1,595,044	\$187,891	\$642,995	36%		
Future			\$120,413	\$93,985	\$270,638	126%	\$91,042	\$71,060	\$183,230	113%		
Lifetime			\$1,012,591	\$235,724	\$799,646	64%	\$1,686,086	\$258,950	\$826,225	42%		

AF&L-Nationwide
Medium Benefit Limits with Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.664	
1990			\$652	\$0	\$0	0%	\$2,286	\$0	\$0	0%	3.506	
1991			\$3,256	\$0	\$0	0%	\$10,924	\$0	\$0	0%	3.355	
1992			\$5,021	\$0	\$0	0%	\$16,120	\$0	\$0	0%	3.211	
1993			\$4,356	\$0	\$0	0%	\$13,383	\$0	\$0	0%	3.072	
1994			\$1,645	\$0	\$0	0%	\$4,836	\$0	\$0	0%	2.940	
1995			\$733	\$0	\$0	0%	\$2,063	\$0	\$0	0%	2.813	
1996			\$1,951	\$0	\$0	0%	\$5,252	\$0	\$0	0%	2.692	
1997			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	2.576	
1998			\$3,984	\$0	\$0	0%	\$9,822	\$0	\$0	0%	2.465	
1999			\$22,602	\$0	\$0	0%	\$53,323	\$0	\$0	0%	2.359	
2000			\$44,804	\$0	\$1,133	3%	\$101,150	\$0	\$2,557	3%	2.258	
2001			\$65,454	\$0	\$0	0%	\$141,408	\$0	\$0	0%	2.160	
2002			\$74,109	\$1,485	\$0	0%	\$153,212	\$3,070	\$0	0%	2.067	
2003			\$96,966	\$3,776	\$0	0%	\$191,833	\$7,469	\$0	0%	1.978	
2004			\$95,454	\$3,256	\$11,097	12%	\$180,710	\$6,165	\$21,009	12%	1.893	
2005			\$72,365	\$593	\$0	0%	\$131,098	\$1,074	\$0	0%	1.812	
2006			\$61,938	\$4,667	\$0	0%	\$107,377	\$8,091	\$0	0%	1.734	
2007			\$52,206	\$5,175	\$0	0%	\$86,609	\$8,585	\$0	0%	1.659	
2008			\$46,071	\$9,006	\$0	0%	\$73,138	\$14,297	\$0	0%	1.588	
2009			\$34,197	\$7,773	\$0	0%	\$51,951	\$11,809	\$0	0%	1.519	
2010			\$31,854	\$7,439	\$0	0%	\$46,308	\$10,814	\$0	0%	1.454	
2011			\$30,931	\$7,566	\$148,303	479%	\$43,029	\$10,525	\$206,310	479%	1.391	
2012			\$30,396	\$10,336	\$12,052	40%	\$40,464	\$13,760	\$16,044	40%	1.331	
2013			\$22,560	\$9,941	\$0	0%	\$28,740	\$12,665	\$0	0%	1.274	
2014			\$21,410	\$14,507	\$0	0%	\$26,100	\$17,685	\$0	0%	1.219	
2015			\$18,891	\$16,207	\$0	0%	\$22,038	\$18,906	\$0	0%	1.167	
2016			\$17,908	\$15,590	\$346,495	1935%	\$19,991	\$17,404	\$386,801	1935%	1.116	
2017			\$16,071	\$13,189	\$2,720	17%	\$17,167	\$14,089	\$2,906	17%	1.068	
2018			\$14,392	\$11,233	\$7,208	50%	\$14,712	\$11,483	\$7,369	50%	1.022	
Historical												
Projected												
2019	10.0	1.0	\$13,325	\$15,145	\$15,676	118%	\$13,035	\$14,816	\$15,335	118%	20.0%	0.978
2020	9.0	1.0	\$12,146	\$13,806	\$15,616	129%	\$11,370	\$12,924	\$14,619	129%		0.936
2021	8.2	0.9	\$11,066	\$12,577	\$15,924	144%	\$9,913	\$11,267	\$14,265	144%		0.896
2022	7.4	0.8	\$10,055	\$11,429	\$16,419	163%	\$8,620	\$9,797	\$14,075	163%		0.857
2023	6.6	0.5	\$9,121	\$10,368	\$16,661	183%	\$7,482	\$8,505	\$13,667	183%		0.820
2024	6.0	0.5	\$8,247	\$9,373	\$15,802	192%	\$6,473	\$7,358	\$12,404	192%		0.785
2025	5.4	0.5	\$7,425	\$8,440	\$15,126	204%	\$5,578	\$6,340	\$11,363	204%		0.751
2026	4.8	0.5	\$6,657	\$7,567	\$14,809	222%	\$4,785	\$5,439	\$10,645	222%		0.719
2027	4.3	0.5	\$5,939	\$6,751	\$13,486	227%	\$4,085	\$4,644	\$9,277	227%		0.688
2028	3.8	0.4	\$5,282	\$6,004	\$13,247	251%	\$3,477	\$3,952	\$8,720	251%		0.658
2029	3.3	0.4	\$4,674	\$5,312	\$12,397	265%	\$2,944	\$3,346	\$7,809	265%		0.630
2030	2.9	0.4	\$4,111	\$4,673	\$12,223	297%	\$2,478	\$2,817	\$7,368	297%		0.603
2031	2.6	0.3	\$3,592	\$4,083	\$12,035	335%	\$2,072	\$2,355	\$6,942	335%		0.577
2032	2.2	0.3	\$3,118	\$3,544	\$10,638	341%	\$1,721	\$1,956	\$5,872	341%		0.552
2033	1.9	0.3	\$2,693	\$3,061	\$10,214	379%	\$1,422	\$1,617	\$5,395	379%		0.528
2034	1.6	0.2	\$2,306	\$2,621	\$9,575	415%	\$1,165	\$1,325	\$4,840	415%		0.505
2035	1.4	0.2	\$1,958	\$2,225	\$8,525	435%	\$947	\$1,076	\$4,123	435%		0.484
2036	1.2	0.2	\$1,651	\$1,876	\$7,758	470%	\$764	\$868	\$3,591	470%		0.463
2037	1.0	0.2	\$1,384	\$1,573	\$5,533	400%	\$613	\$697	\$2,451	400%		0.443
2038	0.8	0.1	\$1,155	\$1,312	\$4,939	428%	\$489	\$556	\$2,093	428%		0.424
2039	0.7	0.1	\$954	\$1,084	\$4,134	434%	\$387	\$440	\$1,677	434%		0.406
2040	0.6	0.1	\$782	\$889	\$3,586	459%	\$303	\$345	\$1,392	459%		0.388
2041	0.5	0.1	\$635	\$722	\$3,095	487%	\$236	\$268	\$1,149	487%		0.371
2042	0.4	0.1	\$511	\$581	\$2,668	522%	\$182	\$207	\$948	522%		0.355
2043	0.3	0.0	\$408	\$464	\$2,289	561%	\$139	\$158	\$779	561%		0.340
2044	0.3	0.0	\$322	\$366	\$1,952	607%	\$105	\$119	\$635	607%		0.325
2045	0.2	0.0	\$251	\$285	\$1,643	656%	\$78	\$89	\$512	656%		0.311
2046	0.2	0.0	\$191	\$217	\$1,366	715%	\$57	\$65	\$407	715%		0.298
2047	0.1	0.0	\$142	\$161	\$1,052	741%	\$40	\$46	\$300	741%		0.285
2048	0.1	0.0	\$104	\$118	\$791	764%	\$28	\$32	\$216	764%		0.273
2049	0.1	0.0	\$74	\$84	\$566	770%	\$19	\$22	\$148	770%		0.261
2050	0.0	0.0	\$51	\$58	\$382	750%	\$13	\$14	\$95	750%		0.250
2051	0.0	0.0	\$34	\$39	\$242	707%	\$8	\$9	\$58	707%		0.239
2052	0.0	0.0	\$22	\$25	\$142	641%	\$5	\$6	\$32	641%		0.229
2053	0.0	0.0	\$14	\$15	\$75	549%	\$3	\$3	\$16	549%		0.219
2054	0.0	0.0	\$8	\$9	\$35	442%	\$2	\$2	\$7	442%		0.210
2055	0.0	0.0	\$4	\$5	\$12	294%	\$1	\$1	\$2	294%		0.201
2056	0.0	0.0	\$2	\$2	\$6	285%	\$0	\$0	\$1	285%		0.192
2057	0.0	0.0	\$1	\$1	\$1	96%	\$0	\$0	\$0	96%		0.184
2058	0.0	0.0	\$0	\$0	\$0	174%	\$0	\$0	\$0	174%		0.176
2059	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.168
2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$892,178	\$141,739	\$529,008	51%	\$1,595,044	\$187,891	\$642,995	36%		
Future			\$120,413	\$136,864	\$270,638	105%	\$91,042	\$103,480	\$183,230	94%		
Lifetime			\$1,012,591	\$278,603	\$799,646	62%	\$1,686,086	\$291,371	\$826,225	42%		

AF&L-Nationwide
Lifetime Benefit Limits with Inflation Benefits
 Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
 No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.664		
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.506		
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.355		
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.211		
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.072		
1994			\$10,003	\$0	\$0	0%	\$29,409	\$0	\$0	0%	2.940		
1995			\$39,639	\$0	\$0	0%	\$111,522	\$0	\$0	0%	2.813		
1996			\$30,740	\$0	\$0	0%	\$82,761	\$0	\$0	0%	2.692		
1997			\$29,194	\$0	\$0	0%	\$75,213	\$0	\$0	0%	2.576		
1998			\$51,761	\$0	\$276,100	533%	\$127,611	\$0	\$680,692	533%	2.465		
1999			\$134,976	\$0	\$0	0%	\$318,438	\$0	\$0	0%	2.359		
2000			\$210,236	\$0	\$0	0%	\$474,633	\$0	\$0	0%	2.258		
2001			\$249,236	\$0	\$10,052	4%	\$538,451	\$0	\$21,715	4%	2.160		
2002			\$227,828	\$2,837	\$310,911	136%	\$471,004	\$5,866	\$642,769	136%	2.067		
2003			\$209,705	\$6,510	\$114,071	54%	\$414,869	\$12,879	\$225,671	54%	1.978		
2004			\$198,222	\$6,256	\$6,309	3%	\$375,265	\$11,844	\$11,944	3%	1.893		
2005			\$145,676	\$2,591	\$353,368	243%	\$263,911	\$4,695	\$640,173	243%	1.812		
2006			\$127,900	\$9,327	\$44,582	35%	\$221,730	\$16,170	\$77,288	35%	1.734		
2007			\$109,364	\$11,956	\$122,179	112%	\$181,431	\$19,834	\$202,690	112%	1.659		
2008			\$87,855	\$16,602	\$349,942	398%	\$139,473	\$26,357	\$555,543	398%	1.588		
2009			\$80,194	\$19,672	\$0	0%	\$121,828	\$29,885	\$0	0%	1.519		
2010			\$80,928	\$20,091	\$98,854	122%	\$117,649	\$29,207	\$143,708	122%	1.454		
2011			\$76,076	\$18,471	\$12,042	16%	\$105,833	\$25,696	\$16,752	16%	1.391		
2012			\$55,704	\$18,926	\$4,366	8%	\$74,156	\$25,195	\$5,812	8%	1.331		
2013			\$62,957	\$25,521	\$412,291	655%	\$80,201	\$32,512	\$525,222	655%	1.274		
2014			\$57,985	\$30,942	\$471,747	814%	\$70,687	\$37,720	\$575,086	814%	1.219		
2015			\$42,546	\$29,912	\$192,806	453%	\$49,633	\$34,894	\$224,920	453%	1.167		
2016			\$29,503	\$22,954	\$0	0%	\$32,935	\$25,624	\$0	0%	1.116		
2017			\$26,869	\$21,023	\$190,467	709%	\$28,703	\$22,457	\$203,468	709%	1.068		
2018			\$20,938	\$16,411	\$226,328	1081%	\$21,404	\$16,776	\$231,365	1081%	1.022		
Projected	2019	13.0	4.0	\$18,043	\$14,142	\$29,850	165%	\$17,651	\$13,834	\$29,200	165%	0.0%	0.978
	2020	11.4	3.1	\$15,862	\$12,432	\$27,007	170%	\$14,849	\$11,638	\$25,281	170%		0.936
	2021	10.1	2.2	\$13,979	\$10,956	\$25,967	186%	\$12,522	\$9,814	\$23,261	186%		0.896
	2022	8.9	1.9	\$12,303	\$9,643	\$24,144	196%	\$10,546	\$8,266	\$20,697	196%		0.857
	2023	7.9	1.5	\$10,835	\$8,492	\$21,757	201%	\$8,888	\$6,966	\$17,848	201%		0.820
	2024	7.0	1.3	\$9,530	\$7,469	\$21,034	221%	\$7,481	\$5,863	\$16,512	221%		0.785
	2025	6.1	1.2	\$8,362	\$6,554	\$16,761	200%	\$6,281	\$4,923	\$12,591	200%		0.751
	2026	5.4	1.0	\$7,334	\$5,749	\$15,667	214%	\$5,272	\$4,132	\$11,262	214%		0.719
	2027	4.8	0.9	\$6,411	\$5,025	\$15,126	236%	\$4,410	\$3,457	\$10,405	236%		0.688
	2028	4.2	0.7	\$5,583	\$4,376	\$13,920	249%	\$3,675	\$2,880	\$9,163	249%		0.658
	2029	3.7	0.6	\$4,845	\$3,797	\$13,323	275%	\$3,052	\$2,392	\$8,393	275%		0.630
	2030	3.2	0.5	\$4,188	\$3,282	\$12,082	288%	\$2,524	\$1,979	\$7,283	288%		0.603
	2031	2.8	0.5	\$3,605	\$2,826	\$10,913	303%	\$2,080	\$1,630	\$6,295	303%		0.577
	2032	2.4	0.4	\$3,083	\$2,416	\$10,384	337%	\$1,702	\$1,334	\$5,732	337%		0.552
	2033	2.1	0.3	\$2,622	\$2,055	\$9,636	367%	\$1,385	\$1,086	\$5,090	367%		0.528
	2034	1.8	0.3	\$2,220	\$1,740	\$8,954	403%	\$1,122	\$879	\$4,526	403%		0.505
	2035	1.5	0.2	\$1,871	\$1,466	\$7,377	394%	\$905	\$709	\$3,568	394%		0.484
	2036	1.3	0.2	\$1,578	\$1,237	\$6,985	443%	\$730	\$572	\$3,233	443%		0.463
	2037	1.1	0.2	\$1,328	\$1,041	\$6,670	502%	\$588	\$461	\$2,955	502%		0.443
	2038	1.0	0.1	\$1,118	\$876	\$6,003	537%	\$474	\$371	\$2,545	537%		0.424
	2039	0.8	0.1	\$942	\$738	\$5,770	613%	\$382	\$299	\$2,341	613%		0.406
	2040	0.7	0.1	\$793	\$621	\$5,603	707%	\$308	\$241	\$2,175	707%		0.388
	2041	0.6	0.1	\$667	\$523	\$5,574	836%	\$248	\$194	\$2,070	836%		0.371
	2042	0.5	0.1	\$562	\$441	\$5,568	991%	\$200	\$157	\$1,979	991%		0.355
	2043	0.4	0.1	\$474	\$372	\$4,930	1039%	\$161	\$126	\$1,677	1039%		0.340
	2044	0.4	0.1	\$400	\$313	\$4,880	1220%	\$130	\$102	\$1,588	1220%		0.325
	2045	0.3	0.1	\$336	\$263	\$4,755	1417%	\$105	\$82	\$1,481	1417%		0.311
	2046	0.3	0.1	\$281	\$221	\$4,478	1591%	\$84	\$66	\$1,335	1591%		0.298
	2047	0.2	0.0	\$236	\$185	\$4,197	1776%	\$67	\$53	\$1,197	1776%		0.285
	2048	0.2	0.0	\$197	\$155	\$3,141	1591%	\$54	\$42	\$857	1591%		0.273
	2049	0.2	0.0	\$164	\$129	\$2,890	1759%	\$43	\$34	\$755	1759%		0.261
	2050	0.1	0.0	\$136	\$107	\$2,643	1943%	\$34	\$27	\$661	1943%		0.250
	2051	0.1	0.0	\$112	\$88	\$2,392	2142%	\$27	\$21	\$572	2142%		0.239
	2052	0.1	0.0	\$91	\$71	\$2,142	2356%	\$21	\$16	\$490	2356%		0.229
	2053	0.1	0.0	\$73	\$58	\$1,917	2609%	\$16	\$13	\$420	2609%		0.219
	2054	0.1	0.0	\$59	\$46	\$1,694	2881%	\$12	\$10	\$355	2881%		0.210
	2055	0.0	0.0	\$47	\$36	\$1,477	3174%	\$9	\$7	\$296	3174%		0.201
	2056	0.0	0.0	\$36	\$29	\$1,272	3487%	\$7	\$5	\$244	3487%		0.192
	2057	0.0	0.0	\$28	\$22	\$1,077	3888%	\$5	\$4	\$198	3888%		0.184
	2058	0.0	0.0	\$20	\$16	\$809	4029%	\$4	\$3	\$142	4029%		0.176
	2059	0.0	0.0	\$14	\$11	\$590	4139%	\$2	\$2	\$99	4139%		0.168
	2060	0.0	0.0	\$10	\$8	\$414	4197%	\$2	\$1	\$67	4197%		0.161
	2061	0.0	0.0	\$7	\$5	\$270	4080%	\$1	\$1	\$42	4080%		0.154
	2062	0.0	0.0	\$4	\$3	\$163	3807%	\$1	\$0	\$24	3807%		0.147
	2063	0.0	0.0	\$3	\$2	\$90	3373%	\$0	\$0	\$13	3373%		0.141
	2064	0.0	0.0	\$2	\$1	\$43	2744%	\$0	\$0	\$6	2744%		0.135
	2065	0.0	0.0	\$1	\$1	\$17	1896%	\$0	\$0	\$2	1896%		0.129
	2066	0.0	0.0	\$0	\$0	\$3	775%	\$0	\$0	\$0	775%		0.124
	2067	0.0	0.0	\$0	\$0	\$2	836%	\$0	\$0	\$0	836%		0.118
	2068	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.113
Past				\$2,396,037	\$280,003	\$3,196,415	119%	\$4,528,750	\$377,611	\$4,984,819	102%		
Future				\$140,395	\$110,039	\$372,360	149%	\$108,060	\$84,695	\$246,922	128%		
Lifetime				\$2,536,432	\$390,042	\$3,568,775	122%	\$4,636,809	\$462,306	\$5,231,741	103%		

AF&L-Nationwide
Lifetime Benefit Limits with Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664	
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.506	
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.355	
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.211	
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.072	
1994			\$10,003	\$0	\$0	0%	\$29,409	\$0	\$0	0%		2.940	
1995			\$39,639	\$0	\$0	0%	\$111,522	\$0	\$0	0%		2.813	
1996			\$30,740	\$0	\$0	0%	\$82,761	\$0	\$0	0%		2.692	
1997			\$29,194	\$0	\$0	0%	\$75,213	\$0	\$0	0%		2.576	
1998			\$51,761	\$0	\$276,100	533%	\$127,611	\$0	\$680,692	533%		2.465	
1999			\$134,976	\$0	\$0	0%	\$318,438	\$0	\$0	0%		2.359	
2000			\$210,236	\$0	\$0	0%	\$474,633	\$0	\$0	0%		2.258	
2001			\$249,236	\$0	\$10,052	4%	\$538,451	\$0	\$21,715	4%		2.160	
2002			\$227,828	\$2,837	\$310,911	136%	\$471,004	\$5,866	\$642,769	136%		2.067	
2003			\$209,705	\$6,510	\$114,071	54%	\$414,869	\$12,879	\$225,671	54%		1.978	
2004			\$198,222	\$6,256	\$6,309	3%	\$375,265	\$11,844	\$11,944	3%		1.893	
2005			\$145,676	\$2,591	\$353,368	243%	\$263,911	\$4,695	\$640,173	243%		1.812	
2006			\$127,900	\$9,327	\$44,582	35%	\$221,730	\$16,170	\$77,288	35%		1.734	
2007			\$109,364	\$11,956	\$122,179	112%	\$181,431	\$19,834	\$202,690	112%		1.659	
2008			\$87,855	\$16,602	\$349,942	398%	\$139,473	\$26,357	\$555,543	398%		1.588	
2009			\$80,194	\$19,672	\$0	0%	\$121,828	\$29,885	\$0	0%		1.519	
2010			\$80,928	\$20,091	\$98,854	122%	\$117,649	\$29,207	\$143,708	122%		1.454	
2011			\$76,076	\$18,471	\$12,042	16%	\$105,833	\$25,696	\$16,752	16%		1.391	
2012			\$55,704	\$18,926	\$4,366	8%	\$74,156	\$25,195	\$5,812	8%		1.331	
2013			\$62,957	\$25,521	\$412,291	655%	\$80,201	\$32,512	\$525,222	655%		1.274	
2014			\$57,985	\$30,942	\$471,747	814%	\$70,687	\$37,720	\$575,086	814%		1.219	
2015			\$42,546	\$29,912	\$192,806	453%	\$49,633	\$34,894	\$224,920	453%		1.167	
2016			\$29,503	\$22,954	\$0	0%	\$32,935	\$25,624	\$0	0%		1.116	
2017			\$26,869	\$21,023	\$190,467	709%	\$28,703	\$22,457	\$203,468	709%		1.068	
2018			\$20,938	\$16,411	\$226,328	1081%	\$21,404	\$16,776	\$231,365	1081%		1.022	
Projected	2019	13.0	4.0	\$18,043	\$20,579	\$29,850	165%	\$17,651	\$20,131	\$29,200	165%	20.0%	0.978
	2020	11.4	3.1	\$15,862	\$18,091	\$27,007	170%	\$14,849	\$16,936	\$25,281	170%		0.936
	2021	10.1	2.2	\$13,979	\$15,943	\$25,967	186%	\$12,522	\$14,282	\$23,261	186%		0.896
	2022	8.9	1.9	\$12,303	\$14,032	\$24,144	196%	\$10,546	\$12,029	\$20,697	196%		0.857
	2023	7.9	1.5	\$10,835	\$12,357	\$21,757	201%	\$8,888	\$10,137	\$17,848	201%		0.820
	2024	7.0	1.3	\$9,530	\$10,869	\$21,034	221%	\$7,481	\$8,532	\$16,512	221%		0.785
	2025	6.1	1.2	\$8,362	\$9,537	\$16,761	200%	\$6,281	\$7,164	\$12,591	200%		0.751
	2026	5.4	1.0	\$7,334	\$8,365	\$15,667	214%	\$5,272	\$6,013	\$11,262	214%		0.719
	2027	4.8	0.9	\$6,411	\$7,312	\$15,126	236%	\$4,410	\$5,030	\$10,405	236%		0.688
	2028	4.2	0.7	\$5,583	\$6,368	\$13,920	249%	\$3,675	\$4,192	\$9,163	249%		0.658
	2029	3.7	0.6	\$4,845	\$5,526	\$13,323	275%	\$3,052	\$3,481	\$8,393	275%		0.630
	2030	3.2	0.5	\$4,188	\$4,776	\$12,082	288%	\$2,524	\$2,879	\$7,283	288%		0.603
	2031	2.8	0.5	\$3,605	\$4,112	\$10,913	303%	\$2,080	\$2,372	\$6,295	303%		0.577
	2032	2.4	0.4	\$3,083	\$3,516	\$10,384	337%	\$1,702	\$1,941	\$5,732	337%		0.552
	2033	2.1	0.3	\$2,622	\$2,991	\$9,636	367%	\$1,385	\$1,580	\$5,090	367%		0.528
	2034	1.8	0.3	\$2,220	\$2,532	\$8,954	403%	\$1,122	\$1,280	\$4,526	403%		0.505
	2035	1.5	0.2	\$1,871	\$2,134	\$7,377	394%	\$905	\$1,032	\$3,568	394%		0.484
	2036	1.3	0.2	\$1,578	\$1,799	\$6,985	443%	\$730	\$833	\$3,233	443%		0.463
	2037	1.1	0.2	\$1,328	\$1,515	\$6,670	502%	\$588	\$671	\$2,955	502%		0.443
	2038	1.0	0.1	\$1,118	\$1,275	\$6,003	537%	\$474	\$540	\$2,545	537%		0.424
	2039	0.8	0.1	\$942	\$1,074	\$5,770	613%	\$382	\$436	\$2,341	613%		0.406
	2040	0.7	0.1	\$793	\$904	\$5,603	707%	\$308	\$351	\$2,175	707%		0.388
	2041	0.6	0.1	\$667	\$761	\$5,574	836%	\$248	\$283	\$2,070	836%		0.371
	2042	0.5	0.1	\$562	\$641	\$5,568	991%	\$200	\$228	\$1,979	991%		0.355
	2043	0.4	0.1	\$474	\$541	\$4,930	1039%	\$161	\$184	\$1,677	1039%		0.340
	2044	0.4	0.1	\$400	\$456	\$4,880	1220%	\$130	\$148	\$1,588	1220%		0.325
	2045	0.3	0.1	\$336	\$383	\$4,755	1417%	\$105	\$119	\$1,481	1417%		0.311
	2046	0.3	0.1	\$281	\$321	\$4,478	1591%	\$84	\$96	\$1,335	1591%		0.298
	2047	0.2	0.0	\$236	\$269	\$4,197	1776%	\$67	\$77	\$1,197	1776%		0.285
	2048	0.2	0.0	\$197	\$225	\$3,141	1591%	\$54	\$61	\$857	1591%		0.273
	2049	0.2	0.0	\$164	\$187	\$2,890	1759%	\$43	\$49	\$755	1759%		0.261
	2050	0.1	0.0	\$136	\$155	\$2,643	1943%	\$34	\$39	\$661	1943%		0.250
	2051	0.1	0.0	\$112	\$127	\$2,392	2142%	\$27	\$30	\$572	2142%		0.239
	2052	0.1	0.0	\$91	\$104	\$2,142	2356%	\$21	\$24	\$490	2356%		0.229
	2053	0.1	0.0	\$73	\$84	\$1,917	2609%	\$16	\$18	\$420	2609%		0.219
	2054	0.1	0.0	\$59	\$67	\$1,694	2881%	\$12	\$14	\$355	2881%		0.210
	2055	0.0	0.0	\$47	\$53	\$1,477	3174%	\$9	\$11	\$296	3174%		0.201
	2056	0.0	0.0	\$36	\$42	\$1,272	3487%	\$7	\$8	\$244	3487%		0.192
	2057	0.0	0.0	\$28	\$32	\$1,077	3888%	\$5	\$6	\$198	3888%		0.184
	2058	0.0	0.0	\$20	\$23	\$809	4029%	\$4	\$4	\$142	4029%		0.176
	2059	0.0	0.0	\$14	\$16	\$590	4139%	\$2	\$3	\$99	4139%		0.168
	2060	0.0	0.0	\$10	\$11	\$414	4197%	\$2	\$2	\$67	4197%		0.161
	2061	0.0	0.0	\$7	\$8	\$270	4080%	\$1	\$1	\$42	4080%		0.154
	2062	0.0	0.0	\$4	\$5	\$163	3807%	\$1	\$1	\$24	3807%		0.147
	2063	0.0	0.0	\$3	\$3	\$90	3373%	\$0	\$0	\$13	3373%		0.141
	2064	0.0	0.0	\$2	\$2	\$43	2744%	\$0	\$0	\$6	2744%		0.135
	2065	0.0	0.0	\$1	\$1	\$17	1896%	\$0	\$0	\$2	1896%		0.129
	2066	0.0	0.0	\$0	\$1	\$3	775%	\$0	\$0	\$0	775%		0.124
	2067	0.0	0.0	\$0	\$0	\$2	836%	\$0	\$0	\$0	836%		0.118
	2068	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.113
Past				\$2,396,037	\$280,003	\$3,196,415	119%	\$4,528,750	\$377,611	\$4,984,819	102%		
Future				\$140,395	\$160,126	\$372,360	124%	\$108,060	\$123,246	\$246,922	107%		
Lifetime				\$2,536,432	\$440,129	\$3,568,775	120%	\$4,636,809	\$500,857	\$5,231,741	102%		

AF&L-Nationwide

All Benefits

Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH

No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$37,752	\$0	\$2,926	8%	\$138,314	\$0	\$10,719	8%		3.664	
1990			\$78,850	\$0	\$7,487	9%	\$276,449	\$0	\$26,248	9%		3.506	
1991			\$306,895	\$0	\$15,432	5%	\$1,029,647	\$0	\$51,776	5%		3.355	
1992			\$481,893	\$0	\$98,013	20%	\$1,547,151	\$0	\$314,676	20%		3.211	
1993			\$414,126	\$0	\$140,397	34%	\$1,272,324	\$0	\$431,343	34%		3.072	
1994			\$311,413	\$0	\$53,511	17%	\$915,559	\$0	\$157,322	17%		2.940	
1995			\$419,058	\$0	\$19,230	5%	\$1,178,981	\$0	\$54,102	5%		2.813	
1996			\$529,265	\$0	\$1,290	0%	\$1,424,918	\$0	\$3,473	0%		2.692	
1997			\$630,834	\$0	\$20,660	3%	\$1,625,232	\$0	\$53,226	3%		2.576	
1998			\$1,876,181	\$0	\$859,148	46%	\$4,625,499	\$0	\$2,118,126	46%		2.465	
1999			\$5,609,824	\$0	\$2,366,607	42%	\$13,234,786	\$0	\$5,583,336	42%		2.359	
2000			\$9,417,335	\$0	\$5,131,198	54%	\$21,260,790	\$0	\$11,584,310	54%		2.258	
2001			\$12,473,893	-\$2,061	\$6,814,594	55%	\$26,948,656	-\$4,454	\$14,722,280	55%		2.160	
2002			\$12,512,199	\$894,060	\$9,146,436	68%	\$25,867,379	\$1,848,355	\$18,909,093	68%		2.067	
2003			\$12,206,757	\$1,261,162	\$8,698,628	65%	\$24,149,204	\$2,495,016	\$17,208,905	65%		1.978	
2004			\$11,296,587	\$1,385,737	\$10,450,603	82%	\$21,386,192	\$2,623,416	\$19,784,613	82%		1.893	
2005			\$9,634,821	\$1,242,888	\$8,254,897	76%	\$17,454,747	\$2,251,655	\$14,954,833	76%		1.812	
2006			\$7,876,127	\$1,549,823	\$7,579,970	80%	\$13,654,203	\$2,686,803	\$13,140,779	80%		1.734	
2007			\$6,509,187	\$1,626,345	\$6,720,055	83%	\$10,798,517	\$2,698,050	\$11,148,338	83%		1.659	
2008			\$5,462,628	\$1,885,382	\$6,467,026	88%	\$8,672,068	\$2,993,094	\$10,266,576	88%		1.588	
2009			\$4,653,516	\$1,713,060	\$6,656,413	105%	\$7,069,455	\$2,602,419	\$10,112,186	105%		1.519	
2010			\$3,880,680	\$1,453,209	\$9,604,635	180%	\$5,641,523	\$2,112,596	\$13,962,697	180%		1.454	
2011			\$3,244,165	\$1,189,776	\$7,807,595	176%	\$4,513,102	\$1,655,150	\$10,861,491	176%		1.391	
2012			\$2,725,364	\$1,051,502	\$6,787,490	180%	\$3,628,110	\$1,399,800	\$9,035,768	180%		1.331	
2013			\$2,270,815	\$929,082	\$5,094,943	159%	\$2,892,819	\$1,183,569	\$6,490,512	159%		1.274	
2014			\$1,877,148	\$982,527	\$4,566,362	160%	\$2,288,347	\$1,197,754	\$5,566,647	160%		1.219	
2015			\$1,556,015	\$990,204	\$4,642,901	182%	\$1,815,184	\$1,155,133	\$5,416,222	182%		1.167	
2016			\$1,276,790	\$817,673	\$3,164,254	151%	\$1,425,313	\$912,789	\$3,532,336	151%		1.116	
2017			\$1,061,726	\$668,819	\$3,280,438	190%	\$1,134,193	\$714,468	\$3,504,341	190%		1.068	
2018			\$899,181	\$561,672	\$3,114,434	213%	\$919,190	\$574,171	\$3,183,738	213%		1.022	
Historical													
Projected	2019	1,027.0	164.0	\$732,447	\$458,496	\$1,701,079	143%	\$716,503	\$448,515	\$1,664,050	143%	0.0%	0.978
	2020	892.3	130.1	\$629,901	\$394,837	\$1,512,186	148%	\$589,655	\$369,610	\$1,415,568	148%		0.936
	2021	777.7	91.4	\$542,456	\$340,483	\$1,346,313	152%	\$485,930	\$305,004	\$1,206,023	152%		0.896
	2022	676.4	74.9	\$466,362	\$293,115	\$1,202,195	158%	\$399,775	\$251,265	\$1,030,547	158%		0.857
	2023	587.6	62.1	\$400,339	\$251,965	\$1,072,145	164%	\$328,401	\$206,689	\$879,489	164%		0.820
	2024	509.0	52.9	\$342,344	\$215,779	\$939,598	168%	\$268,734	\$169,383	\$737,569	168%		0.785
	2025	438.5	45.1	\$291,195	\$183,839	\$816,426	172%	\$218,740	\$138,096	\$613,283	172%		0.751
	2026	375.6	38.3	\$246,226	\$155,732	\$707,070	176%	\$176,995	\$111,945	\$508,265	176%		0.719
	2027	319.7	32.8	\$206,888	\$131,114	\$607,918	180%	\$142,314	\$90,190	\$418,174	180%		0.688
	2028	270.3	27.9	\$172,714	\$109,697	\$525,047	186%	\$113,690	\$72,209	\$345,616	186%		0.658
	2029	226.9	23.7	\$143,156	\$91,141	\$440,751	188%	\$90,175	\$57,411	\$277,634	188%		0.630
	2030	189.1	20.1	\$117,767	\$75,173	\$375,926	195%	\$70,988	\$45,313	\$226,603	195%		0.603
	2031	156.2	16.9	\$96,106	\$61,522	\$319,264	203%	\$55,437	\$35,488	\$184,161	203%		0.577
	2032	128.0	14.1	\$77,797	\$49,956	\$269,379	211%	\$42,943	\$27,575	\$148,694	211%		0.552
	2033	103.9	11.7	\$62,471	\$40,249	\$226,955	221%	\$32,998	\$21,260	\$119,882	221%		0.528
	2034	83.7	9.6	\$49,744	\$32,167	\$188,285	230%	\$25,144	\$16,259	\$95,173	230%		0.505
	2035	66.8	7.9	\$39,291	\$25,508	\$154,021	238%	\$19,005	\$12,339	\$74,501	238%		0.484
	2036	52.8	6.5	\$30,804	\$20,085	\$126,666	249%	\$14,259	\$9,297	\$58,630	249%		0.463
	2037	41.4	5.2	\$23,980	\$15,710	\$101,546	256%	\$10,622	\$6,959	\$44,979	256%		0.443
	2038	32.2	4.2	\$18,552	\$12,216	\$82,236	267%	\$7,863	\$5,178	\$34,857	267%		0.424
	2039	24.9	3.3	\$14,267	\$9,448	\$66,154	279%	\$5,787	\$3,832	\$26,833	279%		0.406
	2040	19.1	2.6	\$10,927	\$7,280	\$52,795	290%	\$4,241	\$2,826	\$20,493	290%		0.388
	2041	14.6	2.0	\$8,350	\$5,600	\$42,454	304%	\$3,101	\$2,080	\$15,769	304%		0.371
	2042	11.1	1.6	\$6,380	\$4,308	\$34,287	321%	\$2,268	\$1,531	\$12,187	321%		0.355
	2043	8.4	1.2	\$4,882	\$3,320	\$27,708	338%	\$1,660	\$1,129	\$9,425	338%		0.340
	2044	6.4	0.9	\$3,742	\$2,563	\$22,951	364%	\$1,218	\$834	\$7,470	364%		0.325
	2045	4.8	0.7	\$2,880	\$1,986	\$18,690	384%	\$897	\$619	\$5,821	384%		0.311
	2046	3.7	0.6	\$2,229	\$1,547	\$15,781	418%	\$664	\$461	\$4,704	418%		0.298
	2047	2.8	0.4	\$1,734	\$1,211	\$13,355	454%	\$495	\$345	\$3,809	454%		0.285
	2048	2.2	0.4	\$1,356	\$952	\$10,590	459%	\$370	\$260	\$2,890	459%		0.273
	2049	1.7	0.3	\$1,065	\$752	\$8,685	478%	\$278	\$196	\$2,268	478%		0.261
	2050	1.3	0.2	\$840	\$595	\$6,935	483%	\$210	\$149	\$1,733	483%		0.250
	2051	1.0	0.2	\$663	\$472	\$5,830	514%	\$159	\$113	\$1,394	514%		0.239
	2052	0.8	0.2	\$522	\$373	\$4,870	544%	\$120	\$85	\$1,115	544%		0.229
	2053	0.6	0.1	\$410	\$294	\$4,062	577%	\$90	\$64	\$890	577%		0.219
	2054	0.5	0.1	\$320	\$230	\$3,376	613%	\$67	\$48	\$707	613%		0.210
	2055	0.4	0.1	\$248	\$179	\$2,780	651%	\$50	\$36	\$558	651%		0.201
	2056	0.3	0.1	\$191	\$138	\$2,286	695%	\$37	\$27	\$439	695%		0.192
	2057	0.2	0.1	\$145	\$105	\$1,857	743%	\$27	\$19	\$341	743%		0.184
	2058	0.2	0.0	\$108	\$79	\$1,406	755%	\$19	\$14	\$247	755%		0.176
	2059	0.1	0.0	\$78	\$57	\$1,029	760%	\$13	\$10	\$173	760%		0.168
	2060	0.1	0.0	\$55	\$40	\$717	750%	\$9	\$7	\$115	750%		0.161
	2061	0.1	0.0	\$38	\$28	\$473	717%	\$6	\$4	\$73	717%		0.154
	2062	0.0	0.0	\$26	\$19	\$294	665%	\$4	\$3	\$43	665%		0.147
	2063	0.0	0.0	\$17	\$12	\$170	588%	\$2	\$2	\$24	588%		0.141
	2064	0.0	0.0	\$10	\$8	\$90	494%	\$1	\$1	\$12	494%		0.135
	2065	0.0	0.0	\$6	\$5	\$41	374%	\$1	\$1	\$5	374%		0.129
	2066	0.0	0.0	\$4	\$3	\$14	232%	\$0	\$0	\$2	232%		0.124
	2067	0.0	0.0	\$2	\$1	\$5	165%	\$0	\$0	\$1	165%		0.118
	2068	0.0	0.0	\$1	\$1	\$1	60%	\$0	\$0	\$0	60%		0.113
Past				\$121,531,027	\$20,200,858	\$127,567,571	90%	\$228,787,851	\$31,099,784	\$212,190,015	82%		
Future				\$4,752,034	\$3,000,392	\$13,064,694	169%	\$3,831,966	\$2,414,682	\$10,203,239	163%		
Lifetime				\$126,283,060	\$23,201,251	\$140,632,265	94%	\$232,619,817	\$33,514,466	\$222,393,254	84%		

AF&L-Nationwide

All Benefits

Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH

With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$37,752	\$0	\$2,926	8%	\$138,314	\$0	\$10,719	8%		3.664	
1990			\$78,850	\$0	\$7,487	9%	\$276,449	\$0	\$26,248	9%		3.506	
1991			\$306,895	\$0	\$15,432	5%	\$1,029,647	\$0	\$51,776	5%		3.355	
1992			\$481,893	\$0	\$98,013	20%	\$1,547,151	\$0	\$314,676	20%		3.211	
1993			\$414,126	\$0	\$140,397	34%	\$1,272,324	\$0	\$431,343	34%		3.072	
1994			\$311,413	\$0	\$53,511	17%	\$915,559	\$0	\$157,322	17%		2.940	
1995			\$419,058	\$0	\$19,230	5%	\$1,178,981	\$0	\$54,102	5%		2.813	
1996			\$529,265	\$0	\$1,290	0%	\$1,424,918	\$0	\$3,473	0%		2.692	
1997			\$630,834	\$0	\$20,660	3%	\$1,625,232	\$0	\$53,226	3%		2.576	
1998			\$1,876,181	\$0	\$859,148	46%	\$4,625,499	\$0	\$2,118,126	46%		2.465	
1999			\$5,609,824	\$0	\$2,366,607	42%	\$13,234,786	\$0	\$5,583,336	42%		2.359	
2000			\$9,417,335	\$0	\$5,131,198	54%	\$21,260,790	\$0	\$11,584,310	54%		2.258	
2001			\$12,473,893	-\$2,061	\$6,814,594	55%	\$26,948,656	-\$4,454	\$14,722,280	55%		2.160	
2002			\$12,512,199	\$894,060	\$9,146,436	73%	\$25,867,379	\$1,848,355	\$18,909,093	68%		2.067	
2003			\$12,206,757	\$1,261,162	\$8,698,628	71%	\$24,149,204	\$2,495,016	\$17,208,905	65%		1.978	
2004			\$11,296,587	\$1,385,737	\$10,450,603	93%	\$21,386,192	\$2,623,416	\$19,784,613	82%		1.893	
2005			\$9,634,821	\$1,242,888	\$8,254,897	86%	\$17,454,747	\$2,251,655	\$14,954,833	76%		1.812	
2006			\$7,876,127	\$1,549,823	\$7,579,970	96%	\$13,654,203	\$2,686,803	\$13,140,779	80%		1.734	
2007			\$6,509,187	\$1,626,345	\$6,720,055	103%	\$10,798,517	\$2,698,050	\$11,148,338	83%		1.659	
2008			\$5,462,628	\$1,885,382	\$6,467,026	118%	\$8,672,068	\$2,993,094	\$10,266,576	88%		1.588	
2009			\$4,653,516	\$1,713,060	\$6,656,413	143%	\$7,069,455	\$2,602,419	\$10,112,186	105%		1.519	
2010			\$3,880,680	\$1,453,209	\$9,604,635	247%	\$5,641,523	\$2,112,596	\$13,962,697	180%		1.454	
2011			\$3,244,165	\$1,189,776	\$7,807,595	241%	\$4,513,102	\$1,655,150	\$10,861,491	176%		1.391	
2012			\$2,725,364	\$1,051,502	\$6,787,490	249%	\$3,628,110	\$1,399,800	\$9,035,768	180%		1.331	
2013			\$2,270,815	\$929,082	\$5,094,943	224%	\$2,892,819	\$1,183,569	\$6,490,512	159%		1.274	
2014			\$1,877,148	\$982,527	\$4,566,362	243%	\$2,288,347	\$1,197,754	\$5,566,647	160%		1.219	
2015			\$1,556,015	\$990,204	\$4,642,901	298%	\$1,815,184	\$1,155,133	\$5,416,222	182%		1.167	
2016			\$1,276,790	\$817,673	\$3,164,254	248%	\$1,425,313	\$912,789	\$3,532,336	151%		1.116	
2017			\$1,061,726	\$668,819	\$3,280,438	309%	\$1,134,193	\$714,468	\$3,504,341	190%		1.068	
2018			\$899,181	\$561,672	\$3,114,434	346%	\$919,190	\$574,171	\$3,183,738	213%		1.022	
Historical													
Projected	2019	1,027.0	164.0	\$732,447	\$635,976	\$1,701,079	232%	\$716,503	\$622,132	\$1,664,050	124%	14.9%	0.978
	2020	892.3	130.1	\$629,901	\$548,148	\$1,512,186	240%	\$589,655	\$513,125	\$1,415,568	128%		0.936
	2021	777.7	91.4	\$542,456	\$473,002	\$1,346,313	248%	\$485,930	\$423,713	\$1,206,023	133%		0.896
	2022	676.4	74.9	\$466,362	\$407,466	\$1,202,195	258%	\$399,775	\$349,289	\$1,030,547	138%		0.857
	2023	587.6	62.1	\$400,339	\$350,495	\$1,072,145	268%	\$328,401	\$287,514	\$879,489	143%		0.820
	2024	509.0	52.9	\$342,344	\$300,370	\$939,598	274%	\$268,734	\$235,786	\$737,569	146%		0.785
	2025	438.5	45.1	\$291,195	\$256,104	\$816,426	280%	\$218,740	\$192,380	\$613,283	149%		0.751
	2026	375.6	38.3	\$246,226	\$217,127	\$707,070	287%	\$176,995	\$156,078	\$508,265	153%		0.719
	2027	319.7	32.8	\$206,888	\$182,964	\$607,918	294%	\$142,314	\$125,857	\$418,174	156%		0.688
	2028	270.3	27.9	\$172,714	\$153,222	\$525,047	304%	\$113,690	\$100,859	\$345,616	161%		0.658
	2029	226.9	23.7	\$143,156	\$127,428	\$440,751	308%	\$90,175	\$80,269	\$277,634	163%		0.630
	2030	189.1	20.1	\$117,767	\$105,214	\$375,926	319%	\$70,988	\$63,422	\$226,603	169%		0.603
	2031	156.2	16.9	\$96,106	\$86,205	\$319,264	332%	\$55,437	\$49,725	\$184,161	175%		0.577
	2032	128.0	14.1	\$77,797	\$70,081	\$269,379	346%	\$42,943	\$38,684	\$148,694	182%		0.552
	2033	103.9	11.7	\$62,471	\$56,537	\$226,955	363%	\$32,998	\$29,864	\$119,882	191%		0.528
	2034	83.7	9.6	\$49,744	\$45,246	\$188,285	379%	\$25,144	\$22,870	\$95,173	198%		0.505
	2035	66.8	7.9	\$39,291	\$35,933	\$154,021	392%	\$19,005	\$17,381	\$74,501	205%		0.484
	2036	52.8	6.5	\$30,804	\$28,338	\$126,666	411%	\$14,259	\$13,117	\$58,630	214%		0.463
	2037	41.4	5.2	\$23,980	\$22,202	\$101,546	423%	\$10,622	\$9,834	\$44,979	220%		0.443
	2038	32.2	4.2	\$18,552	\$17,296	\$82,236	443%	\$7,863	\$7,331	\$34,857	229%		0.424
	2039	24.9	3.3	\$14,267	\$13,402	\$66,154	464%	\$5,787	\$5,436	\$26,833	239%		0.406
	2040	19.1	2.6	\$10,927	\$10,348	\$52,795	483%	\$4,241	\$4,017	\$20,493	248%		0.388
	2041	14.6	2.0	\$8,350	\$7,976	\$42,454	508%	\$3,101	\$2,962	\$15,769	260%		0.371
	2042	11.1	1.6	\$6,380	\$6,149	\$34,287	537%	\$2,268	\$2,186	\$12,187	274%		0.355
	2043	8.4	1.2	\$4,882	\$4,748	\$27,708	568%	\$1,660	\$1,615	\$9,425	288%		0.340
	2044	6.4	0.9	\$3,742	\$3,673	\$22,951	613%	\$1,218	\$1,196	\$7,470	309%		0.325
	2045	4.8	0.7	\$2,880	\$2,851	\$18,690	649%	\$897	\$888	\$5,821	326%		0.311
	2046	3.7	0.6	\$2,229	\$2,225	\$15,781	708%	\$664	\$663	\$4,704	354%		0.298
	2047	2.8	0.4	\$1,734	\$1,744	\$13,355	770%	\$495	\$497	\$3,809	384%		0.285
	2048	2.2	0.4	\$1,356	\$1,373	\$10,590	781%	\$370	\$375	\$2,890	388%		0.273
	2049	1.7	0.3	\$1,065	\$1,085	\$8,685	815%	\$278	\$283	\$2,268	404%		0.261
	2050	1.3	0.2	\$840	\$859	\$6,935	826%	\$210	\$215	\$1,733	408%		0.250
	2051	1.0	0.2	\$663	\$681	\$5,830	879%	\$159	\$163	\$1,394	434%		0.239
	2052	0.8	0.2	\$522	\$539	\$4,870	932%	\$120	\$123	\$1,115	459%		0.229
	2053	0.6	0.1	\$410	\$425	\$4,062	990%	\$90	\$93	\$890	487%		0.219
	2054	0.5	0.1	\$320	\$333	\$3,376	1055%	\$67	\$70	\$707	517%		0.210
	2055	0.4	0.1	\$248	\$259	\$2,780	1122%	\$50	\$52	\$558	549%		0.201
	2056	0.3	0.1	\$191	\$200	\$2,286	1200%	\$37	\$38	\$439	586%		0.192
	2057	0.2	0.1	\$145	\$152	\$1,857	1283%	\$27	\$28	\$341	626%		0.184
	2058	0.2	0.0	\$108	\$113	\$1,406	1306%	\$19	\$20	\$247	636%		0.176
	2059	0.1	0.0	\$78	\$83	\$1,029	1316%	\$13	\$14	\$173	640%		0.168
	2060	0.1	0.0	\$55	\$58	\$717	1299%	\$9	\$9	\$115	631%		0.161
	2061	0.1	0.0	\$38	\$40	\$473	1244%	\$6	\$6	\$73	604%		0.154
	2062	0.0	0.0	\$26	\$27	\$294	1153%	\$4	\$4	\$43	559%		0.147
	2063	0.0	0.0	\$17	\$18	\$170	1020%	\$2	\$2	\$24	495%		0.141
	2064	0.0	0.0	\$10	\$11	\$90	857%	\$1	\$1	\$12	416%		0.135
	2065	0.0	0.0	\$6	\$7	\$41	649%	\$1	\$1	\$5	315%		0.129
	2066	0.0	0.0	\$4	\$4	\$14	404%	\$0	\$0	\$2	196%		0.124
	2067	0.0	0.0	\$2	\$2	\$5	287%	\$0	\$0	\$1	139%		0.118
	2068	0.0	0.0	\$1	\$1	\$1	104%	\$0	\$0	\$0	50%		0.113
Past				\$121,531,027	\$20,200,858	\$127,567,571	90%	\$228,787,851	\$31,099,784	\$212,190,015	82%		
Future				\$4,752,034	\$4,178,742	\$13,064,694	146%	\$3,831,966	\$3,360,191	\$10,203,239	142%		
Lifetime				\$126,283,060	\$24,379,600	\$140,632,265	93%	\$232,619,817	\$34,459,975	\$222,393,254	83%		

AF&L-Pennsylvania
Small Benefit Limits, No Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4
No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$30,433	\$0	\$2,926	10%	\$111,498	\$0	\$10,719	10%		3.664
1990			\$63,019	\$0	\$7,487	12%	\$220,947	\$0	\$26,248	12%		3.506
1991			\$265,621	\$0	\$10,392	4%	\$891,168	\$0	\$34,867	4%		3.355
1992			\$433,786	\$0	\$98,013	23%	\$1,392,699	\$0	\$314,676	23%		3.211
1993			\$345,133	\$0	\$140,397	41%	\$1,060,356	\$0	\$431,343	41%		3.072
1994			\$175,684	\$0	\$53,511	30%	\$516,513	\$0	\$157,322	30%		2.940
1995			\$196,075	\$0	\$9,615	5%	\$551,638	\$0	\$27,052	5%		2.813
1996			\$201,658	\$0	\$240	0%	\$542,915	\$0	\$646	0%		2.692
1997			\$219,380	\$0	\$13,845	6%	\$565,193	\$0	\$35,670	6%		2.576
1998			\$311,693	\$0	\$7,800	3%	\$768,442	\$0	\$19,231	3%		2.465
1999			\$585,555	\$0	\$67,384	12%	\$1,381,451	\$0	\$158,973	12%		2.359
2000			\$818,909	\$0	\$102,375	13%	\$1,848,787	\$0	\$231,124	13%		2.258
2001			\$1,082,762	\$0	\$178,312	16%	\$2,339,204	\$0	\$385,227	16%		2.160
2002			\$1,305,358	\$0	\$145,158	11%	\$2,698,661	\$0	\$300,096	11%		2.067
2003			\$1,582,801	\$0	\$404,934	26%	\$3,131,331	\$0	\$801,101	26%		1.978
2004			\$1,705,761	\$0	\$99,991	6%	\$3,229,269	\$0	\$189,298	6%		1.893
2005			\$1,591,855	\$1,687	\$383,603	24%	\$2,883,856	\$3,056	\$694,948	24%		1.812
2006			\$1,328,979	\$117,137	\$688,216	48%	\$2,303,944	\$203,071	\$1,193,103	48%		1.734
2007			\$1,148,148	\$114,297	\$495,815	39%	\$1,904,738	\$189,614	\$822,539	39%		1.659
2008			\$986,624	\$195,555	\$855,385	72%	\$1,566,293	\$310,449	\$1,357,946	72%		1.588
2009			\$862,418	\$195,876	\$771,668	73%	\$1,310,155	\$297,568	\$1,172,290	73%		1.519
2010			\$733,885	\$166,440	\$758,388	84%	\$1,066,882	\$241,961	\$1,102,504	84%		1.454
2011			\$636,474	\$144,284	\$923,374	118%	\$885,427	\$200,720	\$1,284,546	118%		1.391
2012			\$546,598	\$133,335	\$573,512	84%	\$727,653	\$177,501	\$763,481	84%		1.331
2013			\$471,152	\$116,840	\$304,469	52%	\$600,206	\$148,844	\$387,866	52%		1.274
2014			\$356,154	\$203,736	\$310,713	55%	\$434,171	\$248,365	\$378,776	55%		1.219
2015			\$278,131	\$206,729	\$633,863	131%	\$324,456	\$241,161	\$739,439	131%		1.167
2016			\$225,464	\$168,078	\$590,281	150%	\$251,691	\$187,630	\$658,945	150%		1.116
2017			\$177,534	\$132,226	\$565,700	183%	\$189,651	\$141,251	\$604,311	183%		1.068
2018			\$148,466	\$111,101	\$470,121	181%	\$151,770	\$113,573	\$480,583	181%		1.022
Historical												
Projected												
2019	245.0	26.0	\$115,904	\$86,734	\$273,312	135%	\$113,381	\$84,846	\$267,362	135%	0.0%	0.978
2020	213.9	19.0	\$100,090	\$74,900	\$241,143	138%	\$93,695	\$70,114	\$225,736	138%		0.936
2021	187.4	15.5	\$86,542	\$64,761	\$216,139	143%	\$77,524	\$58,013	\$193,617	143%		0.896
2022	163.9	12.5	\$74,682	\$55,886	\$192,954	148%	\$64,019	\$47,907	\$165,405	148%		0.857
2023	143.1	10.3	\$64,281	\$48,103	\$171,210	152%	\$52,730	\$39,459	\$140,445	152%		0.820
2024	124.4	8.7	\$55,046	\$41,193	\$149,855	156%	\$43,210	\$32,335	\$117,634	156%		0.785
2025	107.5	7.6	\$46,815	\$35,033	\$128,253	157%	\$35,166	\$26,316	\$96,341	157%		0.751
2026	92.2	6.3	\$39,530	\$29,582	\$110,341	160%	\$28,416	\$21,264	\$79,317	160%		0.719
2027	78.6	5.4	\$33,124	\$24,787	\$93,988	162%	\$22,785	\$17,051	\$64,652	162%		0.688
2028	66.5	4.6	\$27,532	\$20,603	\$79,803	166%	\$18,123	\$13,562	\$52,531	166%		0.658
2029	55.8	3.9	\$22,684	\$16,975	\$66,554	168%	\$14,289	\$10,693	\$41,923	168%		0.630
2030	46.4	3.3	\$18,515	\$13,855	\$54,998	170%	\$11,160	\$8,352	\$33,152	170%		0.603
2031	38.2	2.7	\$14,963	\$11,197	\$46,023	176%	\$8,631	\$6,459	\$26,547	176%		0.577
2032	31.2	2.3	\$11,963	\$8,952	\$38,065	182%	\$6,604	\$4,942	\$21,012	182%		0.552
2033	25.2	1.9	\$9,460	\$7,079	\$31,386	190%	\$4,997	\$3,739	\$16,578	190%		0.528
2034	20.1	1.5	\$7,391	\$5,531	\$25,516	197%	\$3,736	\$2,796	\$12,898	197%		0.505
2035	15.8	1.2	\$5,702	\$4,267	\$20,327	204%	\$2,758	\$2,064	\$9,832	204%		0.484
2036	12.4	1.0	\$4,344	\$3,251	\$15,822	208%	\$2,011	\$1,505	\$7,324	208%		0.463
2037	9.5	0.8	\$3,267	\$2,445	\$12,276	215%	\$1,447	\$1,083	\$5,438	215%		0.443
2038	7.2	0.6	\$2,424	\$1,814	\$9,391	222%	\$1,027	\$769	\$3,981	222%		0.424
2039	5.4	0.5	\$1,772	\$1,326	\$7,072	228%	\$719	\$538	\$2,869	228%		0.406
2040	4.0	0.4	\$1,275	\$954	\$4,987	224%	\$495	\$370	\$1,936	224%		0.388
2041	2.9	0.3	\$904	\$677	\$3,600	228%	\$336	\$251	\$1,337	228%		0.371
2042	2.1	0.2	\$633	\$473	\$2,552	231%	\$225	\$168	\$907	231%		0.355
2043	1.5	0.1	\$436	\$326	\$1,791	235%	\$148	\$111	\$609	235%		0.340
2044	1.0	0.1	\$297	\$222	\$1,255	242%	\$97	\$72	\$408	242%		0.325
2045	0.7	0.1	\$199	\$149	\$877	252%	\$62	\$46	\$273	252%		0.311
2046	0.5	0.0	\$132	\$99	\$607	263%	\$39	\$29	\$181	263%		0.298
2047	0.3	0.0	\$87	\$65	\$420	274%	\$25	\$19	\$120	274%		0.285
2048	0.2	0.0	\$58	\$43	\$293	290%	\$16	\$12	\$80	290%		0.273
2049	0.1	0.0	\$38	\$29	\$208	312%	\$10	\$7	\$54	312%		0.261
2050	0.1	0.0	\$25	\$19	\$140	324%	\$6	\$5	\$35	324%		0.250
2051	0.1	0.0	\$16	\$12	\$94	335%	\$4	\$3	\$23	335%		0.239
2052	0.0	0.0	\$10	\$8	\$62	339%	\$2	\$2	\$14	339%		0.229
2053	0.0	0.0	\$7	\$5	\$38	327%	\$1	\$1	\$8	327%		0.219
2054	0.0	0.0	\$4	\$3	\$23	312%	\$1	\$1	\$5	312%		0.210
2055	0.0	0.0	\$2	\$2	\$14	312%	\$0	\$0	\$3	312%		0.201
2056	0.0	0.0	\$1	\$1	\$8	319%	\$0	\$0	\$1	319%		0.192
2057	0.0	0.0	\$1	\$1	\$3	237%	\$0	\$0	\$1	237%		0.184
2058	0.0	0.0	\$0	\$0	\$1	101%	\$0	\$0	\$0	101%		0.176
2059	0.0	0.0	\$0	\$0	\$0	104%	\$0	\$0	\$0	104%		0.168
2060	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.161
2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$18,815,509	\$2,007,320	\$9,667,487	46%	\$35,850,965	\$2,704,764	\$14,764,873	38%		
Future			\$750,156	\$561,360	\$2,001,401	153%	\$607,896	\$454,904	\$1,590,587	150%		
Lifetime			\$19,565,665	\$2,568,680	\$11,668,888	53%	\$36,458,861	\$3,159,668	\$16,355,461	41%		

AF&L-Pennsylvania
Small Benefit Limits, No Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$30,433	\$0	\$2,926	10%	\$111,498	\$0	\$10,719	10%		3.664	
1990			\$63,019	\$0	\$7,487	12%	\$220,947	\$0	\$26,248	12%		3.506	
1991			\$265,621	\$0	\$10,392	4%	\$891,168	\$0	\$34,867	4%		3.355	
1992			\$433,786	\$0	\$98,013	23%	\$1,392,699	\$0	\$314,676	23%		3.211	
1993			\$345,133	\$0	\$140,397	41%	\$1,060,356	\$0	\$431,343	41%		3.072	
1994			\$175,684	\$0	\$53,511	30%	\$516,513	\$0	\$157,322	30%		2.940	
1995			\$196,075	\$0	\$9,615	5%	\$551,638	\$0	\$27,052	5%		2.813	
1996			\$201,658	\$0	\$240	0%	\$542,915	\$0	\$646	0%		2.692	
1997			\$219,380	\$0	\$13,845	6%	\$565,193	\$0	\$35,670	6%		2.576	
1998			\$311,693	\$0	\$7,800	3%	\$768,442	\$0	\$19,231	3%		2.465	
1999			\$585,555	\$0	\$67,384	12%	\$1,381,451	\$0	\$158,973	12%		2.359	
2000			\$818,909	\$0	\$102,375	13%	\$1,848,787	\$0	\$231,124	13%		2.258	
2001			\$1,082,762	\$0	\$178,312	16%	\$2,339,204	\$0	\$385,227	16%		2.160	
2002			\$1,305,358	\$0	\$145,158	11%	\$2,698,661	\$0	\$300,096	11%		2.067	
2003			\$1,582,801	\$0	\$404,934	26%	\$3,131,331	\$0	\$801,101	26%		1.978	
2004			\$1,705,761	\$0	\$99,991	6%	\$3,229,269	\$0	\$189,298	6%		1.893	
2005			\$1,591,855	\$1,687	\$383,603	24%	\$2,883,856	\$3,056	\$694,948	24%		1.812	
2006			\$1,328,979	\$117,137	\$688,216	48%	\$2,303,944	\$203,071	\$1,193,103	48%		1.734	
2007			\$1,148,148	\$114,297	\$495,815	39%	\$1,904,738	\$189,614	\$822,539	39%		1.659	
2008			\$986,624	\$195,555	\$855,385	72%	\$1,566,293	\$310,449	\$1,357,946	72%		1.588	
2009			\$862,418	\$195,876	\$771,668	73%	\$1,310,155	\$297,568	\$1,172,290	73%		1.519	
2010			\$733,885	\$166,440	\$758,388	84%	\$1,066,882	\$241,961	\$1,102,504	84%		1.454	
2011			\$636,474	\$144,284	\$923,374	118%	\$885,427	\$200,720	\$1,284,546	118%		1.391	
2012			\$546,598	\$133,335	\$573,512	84%	\$727,653	\$177,501	\$763,481	84%		1.331	
2013			\$471,152	\$116,840	\$304,469	52%	\$600,206	\$148,844	\$387,866	52%		1.274	
2014			\$356,154	\$203,736	\$310,713	55%	\$434,171	\$248,365	\$378,776	55%		1.219	
2015			\$278,131	\$206,729	\$633,863	131%	\$324,456	\$241,161	\$739,439	131%		1.167	
2016			\$225,464	\$168,078	\$590,281	150%	\$251,691	\$187,630	\$658,945	150%		1.116	
2017			\$177,534	\$132,226	\$565,700	183%	\$189,651	\$141,251	\$604,311	183%		1.068	
2018			\$148,466	\$111,101	\$470,121	181%	\$151,770	\$113,573	\$480,583	181%		1.022	
Historical													
Projected	2019	245.0	26.0	\$115,904	\$112,058	\$273,312	120%	\$113,381	\$109,619	\$267,362	120%	12.5%	0.978
	2020	213.9	19.0	\$100,090	\$96,774	\$241,143	122%	\$93,695	\$90,591	\$225,736	122%		0.936
	2021	187.4	15.5	\$86,542	\$83,674	\$216,139	127%	\$77,524	\$74,955	\$193,617	127%		0.896
	2022	163.9	12.5	\$74,682	\$72,207	\$192,954	131%	\$64,019	\$61,897	\$165,405	131%		0.857
	2023	143.1	10.3	\$64,281	\$62,151	\$171,210	135%	\$52,730	\$50,983	\$140,445	135%		0.820
	2024	124.4	8.7	\$55,046	\$53,222	\$149,855	138%	\$43,210	\$41,779	\$117,634	138%		0.785
	2025	107.5	7.6	\$46,815	\$45,264	\$128,253	139%	\$35,166	\$34,001	\$96,341	139%		0.751
	2026	92.2	6.3	\$39,530	\$38,221	\$110,341	142%	\$28,416	\$27,474	\$79,317	142%		0.719
	2027	78.6	5.4	\$33,124	\$32,026	\$93,988	144%	\$22,785	\$22,030	\$64,652	144%		0.688
	2028	66.5	4.6	\$27,532	\$26,619	\$79,803	147%	\$18,123	\$17,522	\$52,531	147%		0.658
	2029	55.8	3.9	\$22,684	\$21,933	\$66,554	149%	\$14,289	\$13,816	\$41,923	149%		0.630
	2030	46.4	3.3	\$18,515	\$17,901	\$54,998	151%	\$11,160	\$10,791	\$33,152	151%		0.603
	2031	38.2	2.7	\$14,963	\$14,467	\$46,023	156%	\$8,631	\$8,345	\$26,547	156%		0.577
	2032	31.2	2.3	\$11,963	\$11,567	\$38,065	162%	\$6,604	\$6,385	\$21,012	162%		0.552
	2033	25.2	1.9	\$9,460	\$9,146	\$31,386	169%	\$4,997	\$4,831	\$16,578	169%		0.528
	2034	20.1	1.5	\$7,391	\$7,146	\$25,516	176%	\$3,736	\$3,612	\$12,898	176%		0.505
	2035	15.8	1.2	\$5,702	\$5,513	\$20,327	181%	\$2,758	\$2,667	\$9,832	181%		0.484
	2036	12.4	1.0	\$4,344	\$4,200	\$15,822	185%	\$2,011	\$1,944	\$7,324	185%		0.463
	2037	9.5	0.8	\$3,267	\$3,158	\$12,276	191%	\$1,447	\$1,399	\$5,438	191%		0.443
	2038	7.2	0.6	\$2,424	\$2,344	\$9,391	197%	\$1,027	\$993	\$3,981	197%		0.424
	2039	5.4	0.5	\$1,772	\$1,713	\$7,072	203%	\$719	\$695	\$2,869	203%		0.406
	2040	4.0	0.4	\$1,275	\$1,233	\$4,987	199%	\$495	\$478	\$1,936	199%		0.388
	2041	2.9	0.3	\$904	\$874	\$3,600	202%	\$336	\$325	\$1,337	202%		0.371
	2042	2.1	0.2	\$633	\$612	\$2,552	205%	\$225	\$217	\$907	205%		0.355
	2043	1.5	0.1	\$436	\$422	\$1,791	209%	\$148	\$143	\$609	209%		0.340
	2044	1.0	0.1	\$297	\$287	\$1,255	215%	\$97	\$93	\$408	215%		0.325
	2045	0.7	0.1	\$199	\$192	\$877	224%	\$62	\$60	\$273	224%		0.311
	2046	0.5	0.0	\$132	\$128	\$607	234%	\$39	\$38	\$181	234%		0.298
	2047	0.3	0.0	\$87	\$85	\$420	244%	\$25	\$24	\$120	244%		0.285
	2048	0.2	0.0	\$58	\$56	\$293	258%	\$16	\$15	\$80	258%		0.273
	2049	0.1	0.0	\$38	\$37	\$208	277%	\$10	\$10	\$54	277%		0.261
	2050	0.1	0.0	\$25	\$24	\$140	288%	\$6	\$6	\$35	288%		0.250
	2051	0.1	0.0	\$16	\$16	\$94	298%	\$4	\$4	\$23	298%		0.239
	2052	0.0	0.0	\$10	\$10	\$62	301%	\$2	\$2	\$14	301%		0.229
	2053	0.0	0.0	\$7	\$6	\$38	291%	\$1	\$1	\$8	291%		0.219
	2054	0.0	0.0	\$4	\$4	\$23	278%	\$1	\$1	\$5	278%		0.210
	2055	0.0	0.0	\$2	\$2	\$14	277%	\$0	\$0	\$3	277%		0.201
	2056	0.0	0.0	\$1	\$1	\$8	284%	\$0	\$0	\$1	284%		0.192
	2057	0.0	0.0	\$1	\$1	\$3	210%	\$0	\$0	\$1	210%		0.184
	2058	0.0	0.0	\$0	\$0	\$1	90%	\$0	\$0	\$0	90%		0.176
	2059	0.0	0.0	\$0	\$0	\$0	93%	\$0	\$0	\$0	93%		0.168
	2060	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.161
	2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
	2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
	2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past				\$18,815,509	\$2,007,320	\$9,667,487	46%	\$35,850,965	\$2,704,764	\$14,764,873	38%		
Future				\$750,156	\$725,294	\$2,001,401	136%	\$607,896	\$587,748	\$1,590,587	133%		
Lifetime				\$19,565,665	\$2,732,614	\$11,668,888	52%	\$36,458,861	\$3,292,512	\$16,355,461	41%		

AF&L-Pennsylvania
Medium Benefit Limits, No Inflation Benefits
 Policy Forms: HHC ORIG, HHC3, HHC4
 No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664
1990			\$969	\$0	\$0	0%	\$3,396	\$0	\$0	0%		3.506
1991			\$7,744	\$0	\$0	0%	\$25,982	\$0	\$0	0%		3.355
1992			\$3,947	\$0	\$0	0%	\$12,672	\$0	\$0	0%		3.211
1993			\$2,761	\$0	\$0	0%	\$8,482	\$0	\$0	0%		3.072
1994			\$1,408	\$0	\$0	0%	\$4,139	\$0	\$0	0%		2.940
1995			\$443	\$0	\$0	0%	\$1,245	\$0	\$0	0%		2.813
1996			\$3,487	\$0	\$0	0%	\$9,387	\$0	\$0	0%		2.692
1997			\$3,090	\$0	\$0	0%	\$7,961	\$0	\$0	0%		2.576
1998			\$10,935	\$0	\$6,283	57%	\$26,958	\$0	\$15,489	57%		2.465
1999			\$29,125	\$0	\$0	0%	\$68,711	\$0	\$0	0%		2.359
2000			\$43,467	\$0	\$739	2%	\$98,133	\$0	\$1,668	2%		2.258
2001			\$54,946	\$0	\$4,164	8%	\$118,705	\$0	\$8,996	8%		2.160
2002			\$49,837	\$0	\$0	0%	\$103,032	\$0	\$0	0%		2.067
2003			\$48,997	\$0	\$135,100	276%	\$96,932	\$0	\$267,275	276%		1.978
2004			\$50,842	\$0	\$25,641	50%	\$96,252	\$0	\$48,542	50%		1.893
2005			\$47,989	\$53	\$0	0%	\$86,939	\$97	\$0	0%		1.812
2006			\$39,862	\$3,275	\$109,501	275%	\$69,105	\$5,678	\$189,833	275%		1.734
2007			\$36,299	\$3,630	\$3,900	11%	\$60,219	\$6,022	\$6,470	11%		1.659
2008			\$32,480	\$6,087	\$1,560	5%	\$51,562	\$9,664	\$2,477	5%		1.588
2009			\$27,117	\$6,291	\$49,380	182%	\$41,195	\$9,557	\$75,016	182%		1.519
2010			\$22,512	\$5,223	\$145,643	647%	\$32,727	\$7,593	\$211,727	647%		1.454
2011			\$14,705	\$3,411	\$0	0%	\$20,456	\$4,746	\$0	0%		1.391
2012			\$15,627	\$4,572	\$0	0%	\$20,803	\$6,087	\$0	0%		1.331
2013			\$13,023	\$5,178	\$0	0%	\$16,590	\$6,597	\$0	0%		1.274
2014			\$12,853	\$7,840	\$51,024	397%	\$15,669	\$9,557	\$62,201	397%		1.219
2015			\$9,901	\$9,790	\$1,410	14%	\$11,550	\$11,421	\$1,645	14%		1.167
2016			\$9,724	\$9,658	\$8,814	91%	\$10,855	\$10,782	\$9,839	91%		1.116
2017			\$9,750	\$9,701	\$1,026	11%	\$10,416	\$10,363	\$1,096	11%		1.068
2018			\$9,649	\$9,615	\$141,205	1463%	\$9,864	\$9,829	\$144,347	1463%		1.022
Historical												
Projected												
2019	9.0	1.0	\$6,739	\$6,716	\$18,165	270%	\$6,593	\$6,570	\$17,769	270%	0.0%	0.978
2020	8.1	1.0	\$6,063	\$6,042	\$16,872	278%	\$5,676	\$5,656	\$15,794	278%		0.936
2021	7.4	0.9	\$5,452	\$5,433	\$16,641	305%	\$4,884	\$4,867	\$14,907	305%		0.896
2022	6.6	0.8	\$4,883	\$4,866	\$15,156	310%	\$4,186	\$4,171	\$12,992	310%		0.857
2023	6.0	0.5	\$4,367	\$4,352	\$14,043	322%	\$3,582	\$3,570	\$11,519	322%		0.820
2024	5.4	0.5	\$3,891	\$3,878	\$13,244	340%	\$3,055	\$3,044	\$10,396	340%		0.785
2025	4.8	0.5	\$3,449	\$3,437	\$12,105	351%	\$2,591	\$2,582	\$9,093	351%		0.751
2026	4.3	0.5	\$3,041	\$3,030	\$10,858	357%	\$2,186	\$2,178	\$7,805	357%		0.719
2027	3.8	0.4	\$2,667	\$2,657	\$8,863	332%	\$1,834	\$1,828	\$6,096	332%		0.688
2028	3.3	0.4	\$2,327	\$2,319	\$7,734	332%	\$1,532	\$1,526	\$5,091	332%		0.658
2029	2.9	0.3	\$2,015	\$2,008	\$7,083	352%	\$1,269	\$1,265	\$4,462	352%		0.630
2030	2.5	0.3	\$1,728	\$1,722	\$6,479	375%	\$1,041	\$1,038	\$3,905	375%		0.603
2031	2.2	0.3	\$1,469	\$1,464	\$5,646	384%	\$847	\$844	\$3,257	384%		0.577
2032	1.9	0.2	\$1,238	\$1,234	\$5,061	409%	\$683	\$681	\$2,794	409%		0.552
2033	1.6	0.2	\$1,033	\$1,029	\$4,281	414%	\$546	\$544	\$2,261	414%		0.528
2034	1.3	0.2	\$851	\$848	\$3,696	434%	\$430	\$429	\$1,868	434%		0.505
2035	1.1	0.2	\$693	\$691	\$3,127	451%	\$335	\$334	\$1,512	451%		0.484
2036	0.9	0.1	\$558	\$556	\$2,343	419%	\$258	\$258	\$1,084	419%		0.463
2037	0.7	0.1	\$444	\$443	\$1,909	430%	\$197	\$196	\$846	430%		0.443
2038	0.6	0.1	\$349	\$348	\$1,533	439%	\$148	\$148	\$650	439%		0.424
2039	0.5	0.1	\$272	\$271	\$1,220	449%	\$110	\$110	\$495	449%		0.406
2040	0.4	0.1	\$209	\$208	\$966	463%	\$81	\$81	\$375	463%		0.388
2041	0.3	0.0	\$158	\$158	\$760	481%	\$59	\$59	\$282	481%		0.371
2042	0.2	0.0	\$118	\$117	\$592	502%	\$42	\$42	\$210	502%		0.355
2043	0.2	0.0	\$86	\$86	\$442	514%	\$29	\$29	\$150	514%		0.340
2044	0.1	0.0	\$62	\$62	\$328	531%	\$20	\$20	\$107	531%		0.325
2045	0.1	0.0	\$44	\$43	\$242	556%	\$14	\$14	\$75	556%		0.311
2046	0.1	0.0	\$30	\$30	\$169	565%	\$9	\$9	\$50	565%		0.298
2047	0.0	0.0	\$20	\$20	\$115	572%	\$6	\$6	\$33	572%		0.285
2048	0.0	0.0	\$13	\$13	\$75	576%	\$4	\$4	\$20	576%		0.273
2049	0.0	0.0	\$8	\$8	\$47	563%	\$2	\$2	\$12	563%		0.261
2050	0.0	0.0	\$5	\$5	\$27	518%	\$1	\$1	\$7	518%		0.250
2051	0.0	0.0	\$3	\$3	\$13	430%	\$1	\$1	\$3	430%		0.239
2052	0.0	0.0	\$2	\$2	\$6	367%	\$0	\$0	\$1	367%		0.229
2053	0.0	0.0	\$1	\$1	\$2	264%	\$0	\$0	\$1	264%		0.219
2054	0.0	0.0	\$0	\$0	\$1	130%	\$0	\$0	\$0	130%		0.210
2055	0.0	0.0	\$0	\$0	\$0	133%	\$0	\$0	\$0	133%		0.201
2056	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.192
2057	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.184
2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$613,486	\$84,326	\$685,389	98%	\$1,139,938	\$107,991	\$1,046,622	84%		
Future			\$54,289	\$54,098	\$179,842	166%	\$42,252	\$42,103	\$135,925	161%		
Lifetime			\$667,775	\$138,424	\$865,231	107%	\$1,182,189	\$150,095	\$1,182,546	89%		

AF&L-Pennsylvania
Medium Benefit Limits, No Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664
1990			\$969	\$0	\$0	0%	\$3,396	\$0	\$0	0%		3.506
1991			\$7,744	\$0	\$0	0%	\$25,982	\$0	\$0	0%		3.355
1992			\$3,947	\$0	\$0	0%	\$12,672	\$0	\$0	0%		3.211
1993			\$2,761	\$0	\$0	0%	\$8,482	\$0	\$0	0%		3.072
1994			\$1,408	\$0	\$0	0%	\$4,139	\$0	\$0	0%		2.940
1995			\$443	\$0	\$0	0%	\$1,245	\$0	\$0	0%		2.813
1996			\$3,487	\$0	\$0	0%	\$9,387	\$0	\$0	0%		2.692
1997			\$3,090	\$0	\$0	0%	\$7,961	\$0	\$0	0%		2.576
1998			\$10,935	\$0	\$6,283	57%	\$26,958	\$0	\$15,489	57%		2.465
1999			\$29,125	\$0	\$0	0%	\$68,711	\$0	\$0	0%		2.359
2000			\$43,467	\$0	\$739	2%	\$98,133	\$0	\$1,668	2%		2.258
2001			\$54,946	\$0	\$4,164	8%	\$118,705	\$0	\$8,996	8%		2.160
2002			\$49,837	\$0	\$0	0%	\$103,032	\$0	\$0	0%		2.067
2003			\$48,997	\$0	\$135,100	276%	\$96,932	\$0	\$267,275	276%		1.978
2004			\$50,842	\$0	\$25,641	50%	\$96,252	\$0	\$48,542	50%		1.893
2005			\$47,989	\$53	\$0	0%	\$86,939	\$97	\$0	0%		1.812
2006			\$39,862	\$3,275	\$109,501	275%	\$69,105	\$5,678	\$189,833	275%		1.734
2007			\$36,299	\$3,630	\$3,900	11%	\$60,219	\$6,022	\$6,470	11%		1.659
2008			\$32,480	\$6,087	\$1,560	5%	\$51,562	\$9,664	\$2,477	5%		1.588
2009			\$27,117	\$6,291	\$49,380	182%	\$41,195	\$9,557	\$75,016	182%		1.519
2010			\$22,512	\$5,223	\$145,643	647%	\$32,727	\$7,593	\$211,727	647%		1.454
2011			\$14,705	\$3,411	\$0	0%	\$20,456	\$4,746	\$0	0%		1.391
2012			\$15,627	\$4,572	\$0	0%	\$20,803	\$6,087	\$0	0%		1.331
2013			\$13,023	\$5,178	\$0	0%	\$16,590	\$6,597	\$0	0%		1.274
2014			\$12,853	\$7,840	\$51,024	397%	\$15,669	\$9,557	\$62,201	397%		1.219
2015			\$9,901	\$9,790	\$1,410	14%	\$11,550	\$11,421	\$1,645	14%		1.167
2016			\$9,724	\$9,658	\$8,814	91%	\$10,855	\$10,782	\$9,839	91%		1.116
2017			\$9,750	\$9,701	\$1,026	11%	\$10,416	\$10,363	\$1,096	11%		1.068
2018			\$9,649	\$9,615	\$141,205	1463%	\$9,864	\$9,829	\$144,347	1463%		1.022
Historical												
Projected												
2019	9.0	1.0	\$6,739	\$8,734	\$18,165	270%	\$6,593	\$8,544	\$17,769	270%	15.0%	0.978
2020	8.1	1.0	\$6,063	\$7,858	\$16,872	278%	\$5,676	\$7,356	\$15,794	278%		0.936
2021	7.4	0.9	\$5,452	\$7,066	\$16,641	305%	\$4,884	\$6,329	\$14,907	305%		0.896
2022	6.6	0.8	\$4,883	\$6,328	\$15,156	310%	\$4,186	\$5,425	\$12,992	310%		0.857
2023	6.0	0.5	\$4,367	\$5,659	\$14,043	322%	\$3,582	\$4,642	\$11,519	322%		0.820
2024	5.4	0.5	\$3,891	\$5,043	\$13,244	340%	\$3,055	\$3,959	\$10,396	340%		0.785
2025	4.8	0.5	\$3,449	\$4,470	\$12,105	351%	\$2,591	\$3,358	\$9,093	351%		0.751
2026	4.3	0.5	\$3,041	\$3,941	\$10,858	357%	\$2,186	\$2,833	\$7,805	357%		0.719
2027	3.8	0.4	\$2,667	\$3,456	\$8,863	332%	\$1,834	\$2,377	\$6,096	332%		0.688
2028	3.3	0.4	\$2,327	\$3,016	\$7,734	332%	\$1,532	\$1,985	\$5,091	332%		0.658
2029	2.9	0.3	\$2,015	\$2,611	\$7,083	352%	\$1,269	\$1,645	\$4,462	352%		0.630
2030	2.5	0.3	\$1,728	\$2,239	\$6,479	375%	\$1,041	\$1,350	\$3,905	375%		0.603
2031	2.2	0.3	\$1,469	\$1,903	\$5,646	384%	\$847	\$1,098	\$3,257	384%		0.577
2032	1.9	0.2	\$1,238	\$1,604	\$5,061	409%	\$683	\$886	\$2,794	409%		0.552
2033	1.6	0.2	\$1,033	\$1,338	\$4,281	414%	\$546	\$707	\$2,261	414%		0.528
2034	1.3	0.2	\$851	\$1,103	\$3,696	434%	\$430	\$557	\$1,868	434%		0.505
2035	1.1	0.2	\$693	\$898	\$3,127	451%	\$335	\$435	\$1,512	451%		0.484
2036	0.9	0.1	\$558	\$724	\$2,343	419%	\$258	\$335	\$1,084	419%		0.463
2037	0.7	0.1	\$444	\$576	\$1,909	430%	\$197	\$255	\$846	430%		0.443
2038	0.6	0.1	\$349	\$453	\$1,533	439%	\$148	\$192	\$650	439%		0.424
2039	0.5	0.1	\$272	\$352	\$1,220	449%	\$110	\$143	\$495	449%		0.406
2040	0.4	0.1	\$209	\$270	\$966	463%	\$81	\$105	\$375	463%		0.388
2041	0.3	0.0	\$158	\$205	\$760	481%	\$59	\$76	\$282	481%		0.371
2042	0.2	0.0	\$118	\$153	\$592	502%	\$42	\$54	\$210	502%		0.355
2043	0.2	0.0	\$86	\$112	\$442	514%	\$29	\$38	\$150	514%		0.340
2044	0.1	0.0	\$62	\$80	\$328	531%	\$20	\$26	\$107	531%		0.325
2045	0.1	0.0	\$44	\$56	\$242	556%	\$14	\$18	\$75	556%		0.311
2046	0.1	0.0	\$30	\$39	\$169	565%	\$9	\$12	\$50	565%		0.298
2047	0.0	0.0	\$20	\$26	\$115	572%	\$6	\$7	\$33	572%		0.285
2048	0.0	0.0	\$13	\$17	\$75	576%	\$4	\$5	\$20	576%		0.273
2049	0.0	0.0	\$8	\$11	\$47	563%	\$2	\$3	\$12	563%		0.261
2050	0.0	0.0	\$5	\$7	\$27	518%	\$1	\$2	\$7	518%		0.250
2051	0.0	0.0	\$3	\$4	\$13	430%	\$1	\$1	\$3	430%		0.239
2052	0.0	0.0	\$2	\$2	\$6	367%	\$0	\$1	\$1	367%		0.229
2053	0.0	0.0	\$1	\$1	\$2	264%	\$0	\$0	\$1	264%		0.219
2054	0.0	0.0	\$0	\$1	\$1	130%	\$0	\$0	\$0	130%		0.210
2055	0.0	0.0	\$0	\$0	\$0	133%	\$0	\$0	\$0	133%		0.201
2056	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.192
2057	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.184
2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$613,486	\$84,326	\$685,389	98%	\$1,139,938	\$107,991	\$1,046,622	84%		
Future			\$54,289	\$70,356	\$179,842	144%	\$42,252	\$54,756	\$135,925	140%		
Lifetime			\$667,775	\$154,682	\$865,231	105%	\$1,182,189	\$162,748	\$1,182,546	88%		

AF&L-Nationwide
Lifetime Benefit Limits, No Inflation Benefits
 Policy Forms: HHC ORIG, HHC3, HHC4
 No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$5,563	\$0	\$0	0%	\$20,382	\$0	\$0	0%		3.664
1990			\$9,406	\$0	\$0	0%	\$32,978	\$0	\$0	0%		3.506
1991			\$23,612	\$0	\$0	0%	\$79,218	\$0	\$0	0%		3.355
1992			\$33,297	\$0	\$0	0%	\$106,902	\$0	\$0	0%		3.211
1993			\$57,532	\$0	\$0	0%	\$176,757	\$0	\$0	0%		3.072
1994			\$113,273	\$0	\$0	0%	\$333,025	\$0	\$0	0%		2.940
1995			\$133,485	\$0	\$0	0%	\$375,547	\$0	\$0	0%		2.813
1996			\$152,967	\$0	\$0	0%	\$411,827	\$0	\$0	0%		2.692
1997			\$179,542	\$0	\$0	0%	\$462,558	\$0	\$0	0%		2.576
1998			\$155,317	\$0	\$5,676	4%	\$382,916	\$0	\$13,992	4%		2.465
1999			\$115,942	\$0	\$0	0%	\$273,533	\$0	\$0	0%		2.359
2000			\$130,803	\$0	\$0	0%	\$295,304	\$0	\$0	0%		2.258
2001			\$118,376	\$0	\$239,525	202%	\$255,740	\$0	\$517,472	202%		2.160
2002			\$99,866	\$0	\$975	1%	\$206,461	\$0	\$2,015	1%		2.067
2003			\$97,836	\$0	\$226,797	232%	\$193,553	\$0	\$448,683	232%		1.978
2004			\$89,836	\$0	\$665,092	740%	\$170,074	\$0	\$1,259,122	740%		1.893
2005			\$60,376	\$63	\$128	0%	\$109,379	\$114	\$232	0%		1.812
2006			\$44,845	\$3,790	\$26,676	59%	\$77,744	\$6,570	\$46,246	59%		1.734
2007			\$38,478	\$3,848	\$20,584	53%	\$63,833	\$6,384	\$34,149	53%		1.659
2008			\$32,424	\$6,896	\$0	0%	\$51,474	\$10,947	\$0	0%		1.588
2009			\$22,391	\$5,195	\$12,378	55%	\$34,016	\$7,892	\$18,804	55%		1.519
2010			\$18,442	\$4,279	\$0	0%	\$26,810	\$6,220	\$0	0%		1.454
2011			\$14,421	\$3,346	\$124,600	864%	\$20,062	\$4,654	\$173,337	864%		1.391
2012			\$9,726	\$3,808	\$517,676	5323%	\$12,948	\$5,070	\$689,150	5323%		1.331
2013			\$3,569	\$2,163	\$252	7%	\$4,547	\$2,756	\$321	7%		1.274
2014			\$3,433	\$3,497	\$0	0%	\$4,185	\$4,263	\$0	0%		1.219
2015			\$3,013	\$3,799	\$0	0%	\$3,515	\$4,432	\$0	0%		1.167
2016			\$2,902	\$3,718	\$919	32%	\$3,240	\$4,150	\$1,026	32%		1.116
2017			\$2,342	\$2,999	\$0	0%	\$2,501	\$3,204	\$0	0%		1.068
2018			\$2,245	\$2,876	\$1,497	67%	\$2,295	\$2,940	\$1,530	67%		1.022
Historical												
Projected												
2019	3.0	2.0	\$2,153	\$2,757	\$8,768	407%	\$2,106	\$2,697	\$8,577	407%	0.0%	0.978
2020	2.7	1.6	\$1,932	\$2,475	\$8,745	453%	\$1,809	\$2,317	\$8,186	453%		0.936
2021	2.4	1.3	\$1,729	\$2,214	\$7,991	462%	\$1,548	\$1,984	\$7,159	462%		0.896
2022	2.2	1.1	\$1,541	\$1,974	\$7,033	456%	\$1,321	\$1,692	\$6,029	456%		0.857
2023	1.9	0.8	\$1,369	\$1,754	\$6,296	460%	\$1,123	\$1,439	\$5,165	460%		0.820
2024	1.7	0.7	\$1,210	\$1,549	\$5,939	491%	\$949	\$1,216	\$4,662	491%		0.785
2025	1.5	0.5	\$1,059	\$1,357	\$5,456	515%	\$796	\$1,019	\$4,098	515%		0.751
2026	1.3	0.4	\$920	\$1,179	\$4,330	470%	\$662	\$848	\$3,112	470%		0.719
2027	1.1	0.3	\$797	\$1,021	\$3,209	403%	\$548	\$702	\$2,207	403%		0.688
2028	1.0	0.2	\$686	\$879	\$2,423	353%	\$452	\$578	\$1,595	353%		0.658
2029	0.9	0.2	\$586	\$750	\$2,134	364%	\$369	\$473	\$1,344	364%		0.630
2030	0.7	0.2	\$494	\$633	\$1,874	379%	\$298	\$382	\$1,130	379%		0.603
2031	0.6	0.1	\$412	\$528	\$1,628	395%	\$238	\$304	\$939	395%		0.577
2032	0.5	0.1	\$339	\$434	\$1,400	413%	\$187	\$240	\$773	413%		0.552
2033	0.4	0.1	\$275	\$352	\$1,191	433%	\$145	\$186	\$629	433%		0.528
2034	0.3	0.1	\$221	\$283	\$998	452%	\$112	\$143	\$504	452%		0.505
2035	0.3	0.1	\$174	\$222	\$824	475%	\$84	\$108	\$398	475%		0.484
2036	0.2	0.1	\$133	\$170	\$653	493%	\$61	\$79	\$302	493%		0.463
2037	0.2	0.0	\$98	\$126	\$490	499%	\$43	\$56	\$217	499%		0.443
2038	0.1	0.0	\$71	\$91	\$347	490%	\$30	\$38	\$147	490%		0.424
2039	0.1	0.0	\$50	\$64	\$236	475%	\$20	\$26	\$96	475%		0.406
2040	0.1	0.0	\$34	\$44	\$153	449%	\$13	\$17	\$59	449%		0.388
2041	0.0	0.0	\$23	\$29	\$92	410%	\$8	\$11	\$34	410%		0.371
2042	0.0	0.0	\$14	\$18	\$51	358%	\$5	\$7	\$18	358%		0.355
2043	0.0	0.0	\$9	\$11	\$25	293%	\$3	\$4	\$9	293%		0.340
2044	0.0	0.0	\$5	\$6	\$10	212%	\$2	\$2	\$3	212%		0.325
2045	0.0	0.0	\$3	\$3	\$3	133%	\$1	\$1	\$1	133%		0.311
2046	0.0	0.0	\$1	\$2	\$1	74%	\$0	\$0	\$0	74%		0.298
2047	0.0	0.0	\$0	\$1	\$0	61%	\$0	\$0	\$0	61%		0.285
2048	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.273
2049	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.261
2050	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.250
2051	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.239
2052	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.229
2053	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.219
2054	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.210
2055	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.201
2056	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.192
2057	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.184
2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$1,775,261	\$50,278	\$1,842,775	101%	\$4,193,324	\$69,598	\$3,206,079	75%		
Future			\$16,336	\$20,926	\$72,302	194%	\$12,933	\$16,568	\$57,396	195%		
Lifetime			\$1,791,597	\$71,204	\$1,915,077	103%	\$4,206,257	\$86,165	\$3,263,475	76%		

AF&L-Nationwide
Lifetime Benefit Limits, No Inflation Benefits
 Policy Forms: HHC ORIG, HHC3, HHC4
 With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$5,563	\$0	\$0	0%	\$20,382	\$0	\$0	0%		3.664
1990			\$9,406	\$0	\$0	0%	\$32,978	\$0	\$0	0%		3.506
1991			\$23,612	\$0	\$0	0%	\$79,218	\$0	\$0	0%		3.355
1992			\$33,297	\$0	\$0	0%	\$106,902	\$0	\$0	0%		3.211
1993			\$57,532	\$0	\$0	0%	\$176,757	\$0	\$0	0%		3.072
1994			\$113,273	\$0	\$0	0%	\$333,025	\$0	\$0	0%		2.940
1995			\$133,485	\$0	\$0	0%	\$375,547	\$0	\$0	0%		2.813
1996			\$152,967	\$0	\$0	0%	\$411,827	\$0	\$0	0%		2.692
1997			\$179,542	\$0	\$0	0%	\$462,558	\$0	\$0	0%		2.576
1998			\$155,317	\$0	\$5,676	4%	\$382,916	\$0	\$13,992	4%		2.465
1999			\$115,942	\$0	\$0	0%	\$273,533	\$0	\$0	0%		2.359
2000			\$130,803	\$0	\$0	0%	\$295,304	\$0	\$0	0%		2.258
2001			\$118,376	\$0	\$239,525	202%	\$255,740	\$0	\$517,472	202%		2.160
2002			\$99,866	\$0	\$975	1%	\$206,461	\$0	\$2,015	1%		2.067
2003			\$97,836	\$0	\$226,797	232%	\$193,553	\$0	\$448,683	232%		1.978
2004			\$89,836	\$0	\$665,092	740%	\$170,074	\$0	\$1,259,122	740%		1.893
2005			\$60,376	\$63	\$128	0%	\$109,379	\$114	\$232	0%		1.812
2006			\$44,845	\$3,790	\$26,676	59%	\$77,744	\$6,570	\$46,246	59%		1.734
2007			\$38,478	\$3,848	\$20,584	53%	\$63,833	\$6,384	\$34,149	53%		1.659
2008			\$32,424	\$6,896	\$0	0%	\$51,474	\$10,947	\$0	0%		1.588
2009			\$22,391	\$5,195	\$12,378	55%	\$34,016	\$7,892	\$18,804	55%		1.519
2010			\$18,442	\$4,279	\$0	0%	\$26,810	\$6,220	\$0	0%		1.454
2011			\$14,421	\$3,346	\$124,600	864%	\$20,062	\$4,654	\$173,337	864%		1.391
2012			\$9,726	\$3,808	\$517,676	5323%	\$12,948	\$5,070	\$689,150	5323%		1.331
2013			\$3,569	\$2,163	\$252	7%	\$4,547	\$2,756	\$321	7%		1.274
2014			\$3,433	\$3,497	\$0	0%	\$4,185	\$4,263	\$0	0%		1.219
2015			\$3,013	\$3,799	\$0	0%	\$3,515	\$4,432	\$0	0%		1.167
2016			\$2,902	\$3,718	\$919	32%	\$3,240	\$4,150	\$1,026	32%		1.116
2017			\$2,342	\$2,999	\$0	0%	\$2,501	\$3,204	\$0	0%		1.068
2018			\$2,245	\$2,876	\$1,497	67%	\$2,295	\$2,940	\$1,530	67%		1.022
Historical												
Projected												
2019	3.0	2.0	\$2,153	\$3,739	\$8,768	407%	\$2,106	\$3,658	\$8,577	407%	20.0%	0.978
2020	2.7	1.6	\$1,932	\$3,357	\$8,745	453%	\$1,809	\$3,142	\$8,186	453%		0.936
2021	2.4	1.3	\$1,729	\$3,003	\$7,991	462%	\$1,548	\$2,690	\$7,159	462%		0.896
2022	2.2	1.1	\$1,541	\$2,677	\$7,033	456%	\$1,321	\$2,295	\$6,029	456%		0.857
2023	1.9	0.8	\$1,369	\$2,379	\$6,296	460%	\$1,123	\$1,951	\$5,165	460%		0.820
2024	1.7	0.7	\$1,210	\$2,101	\$5,939	491%	\$949	\$1,649	\$4,662	491%		0.785
2025	1.5	0.5	\$1,059	\$1,840	\$5,456	515%	\$796	\$1,382	\$4,098	515%		0.751
2026	1.3	0.4	\$920	\$1,599	\$4,330	470%	\$662	\$1,149	\$3,112	470%		0.719
2027	1.1	0.3	\$797	\$1,384	\$3,209	403%	\$548	\$952	\$2,207	403%		0.688
2028	1.0	0.2	\$686	\$1,192	\$2,423	353%	\$452	\$784	\$1,595	353%		0.658
2029	0.9	0.2	\$586	\$1,017	\$2,134	364%	\$369	\$641	\$1,344	364%		0.630
2030	0.7	0.2	\$494	\$859	\$1,874	379%	\$298	\$518	\$1,130	379%		0.603
2031	0.6	0.1	\$412	\$715	\$1,628	395%	\$238	\$413	\$939	395%		0.577
2032	0.5	0.1	\$339	\$588	\$1,400	413%	\$187	\$325	\$773	413%		0.552
2033	0.4	0.1	\$275	\$478	\$1,191	433%	\$145	\$252	\$629	433%		0.528
2034	0.3	0.1	\$221	\$383	\$998	452%	\$112	\$194	\$504	452%		0.505
2035	0.3	0.1	\$174	\$302	\$824	475%	\$84	\$146	\$398	475%		0.484
2036	0.2	0.1	\$133	\$230	\$653	493%	\$61	\$107	\$302	493%		0.463
2037	0.2	0.0	\$98	\$171	\$490	499%	\$43	\$76	\$217	499%		0.443
2038	0.1	0.0	\$71	\$123	\$347	490%	\$30	\$52	\$147	490%		0.424
2039	0.1	0.0	\$50	\$87	\$236	475%	\$20	\$35	\$96	475%		0.406
2040	0.1	0.0	\$34	\$59	\$153	449%	\$13	\$23	\$59	449%		0.388
2041	0.0	0.0	\$23	\$39	\$92	410%	\$8	\$15	\$34	410%		0.371
2042	0.0	0.0	\$14	\$25	\$51	358%	\$5	\$9	\$18	358%		0.355
2043	0.0	0.0	\$9	\$15	\$25	293%	\$3	\$5	\$9	293%		0.340
2044	0.0	0.0	\$5	\$9	\$10	212%	\$2	\$3	\$3	212%		0.325
2045	0.0	0.0	\$3	\$5	\$3	133%	\$1	\$1	\$1	133%		0.311
2046	0.0	0.0	\$1	\$2	\$1	74%	\$0	\$1	\$0	74%		0.298
2047	0.0	0.0	\$0	\$1	\$0	61%	\$0	\$0	\$0	61%		0.285
2048	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.273
2049	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.261
2050	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.250
2051	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.239
2052	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.229
2053	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.219
2054	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.210
2055	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.201
2056	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.192
2057	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.184
2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$1,775,261	\$50,278	\$1,842,775	101%	\$4,193,324	\$69,598	\$3,206,079	75%		
Future			\$16,336	\$28,378	\$72,302	162%	\$12,933	\$22,468	\$57,396	162%		
Lifetime			\$1,791,597	\$78,656	\$1,915,077	102%	\$4,206,257	\$92,066	\$3,263,475	76%		

AF&L-Nationwide
Small Benefit Limits with Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4
No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664
1990			\$828	\$0	\$0	0%	\$2,904	\$0	\$0	0%		3.506
1991			\$2,587	\$0	\$0	0%	\$8,678	\$0	\$0	0%		3.355
1992			\$1,646	\$0	\$0	0%	\$5,286	\$0	\$0	0%		3.211
1993			\$1,161	\$0	\$0	0%	\$3,567	\$0	\$0	0%		3.072
1994			\$7,140	\$0	\$0	0%	\$20,991	\$0	\$0	0%		2.940
1995			\$29,415	\$0	\$0	0%	\$82,757	\$0	\$0	0%		2.813
1996			\$33,771	\$0	\$1,050	3%	\$90,921	\$0	\$2,827	3%		2.692
1997			\$24,853	\$0	\$0	0%	\$64,029	\$0	\$0	0%		2.576
1998			\$34,609	\$0	\$0	0%	\$85,325	\$0	\$0	0%		2.465
1999			\$52,056	\$0	\$0	0%	\$122,811	\$0	\$0	0%		2.359
2000			\$60,555	\$0	\$454	1%	\$136,710	\$0	\$1,025	1%		2.258
2001			\$50,107	\$0	\$10,950	22%	\$108,251	\$0	\$23,656	22%		2.160
2002			\$71,929	\$0	\$16,999	24%	\$148,704	\$0	\$35,143	24%		2.067
2003			\$93,897	\$0	\$10,716	11%	\$185,762	\$0	\$21,201	11%		1.978
2004			\$127,839	\$0	\$192,293	150%	\$242,018	\$0	\$364,041	150%		1.893
2005			\$111,775	\$147	\$428	0%	\$202,495	\$266	\$775	0%		1.812
2006			\$86,373	\$7,829	\$0	0%	\$149,737	\$13,572	\$0	0%		1.734
2007			\$70,794	\$7,493	\$0	0%	\$117,445	\$12,431	\$0	0%		1.659
2008			\$59,882	\$11,585	\$0	0%	\$95,065	\$18,392	\$0	0%		1.588
2009			\$53,263	\$12,176	\$0	0%	\$80,915	\$18,498	\$0	0%		1.519
2010			\$48,159	\$10,940	\$512,214	1064%	\$70,011	\$15,905	\$744,629	1064%		1.454
2011			\$42,497	\$9,627	\$0	0%	\$59,119	\$13,393	\$0	0%		1.391
2012			\$37,771	\$9,118	\$41,587	110%	\$50,282	\$12,139	\$55,363	110%		1.331
2013			\$29,882	\$7,622	\$0	0%	\$38,067	\$9,709	\$0	0%		1.274
2014			\$23,434	\$12,241	\$261	1%	\$28,567	\$14,923	\$318	1%		1.219
2015			\$16,948	\$12,919	\$0	0%	\$19,771	\$15,071	\$0	0%		1.167
2016			\$16,115	\$12,318	\$0	0%	\$17,990	\$13,751	\$0	0%		1.116
2017			\$14,669	\$11,028	\$0	0%	\$15,670	\$11,781	\$0	0%		1.068
2018			\$14,739	\$11,083	\$7,092	48%	\$15,067	\$11,329	\$7,250	48%		1.022
Historical												
Projected												
2019	19.0	-	\$13,724	\$10,319	\$22,074	161%	\$13,425	\$10,095	\$21,593	161%	0.0%	0.978
2020	16.9	0.6	\$12,134	\$9,124	\$20,650	170%	\$11,359	\$8,541	\$19,330	170%		0.936
2021	15.0	0.8	\$10,735	\$8,072	\$18,430	172%	\$9,617	\$7,231	\$16,509	172%		0.896
2022	13.4	0.8	\$9,492	\$7,137	\$17,677	186%	\$8,137	\$6,118	\$15,154	186%		0.857
2023	11.9	0.9	\$8,379	\$6,300	\$17,523	209%	\$6,873	\$5,168	\$14,374	209%		0.820
2024	10.5	0.8	\$7,365	\$5,538	\$16,271	221%	\$5,781	\$4,347	\$12,772	221%		0.785
2025	9.3	0.7	\$6,435	\$4,838	\$15,705	244%	\$4,834	\$3,635	\$11,797	244%		0.751
2026	8.1	0.6	\$5,583	\$4,198	\$15,074	270%	\$4,013	\$3,018	\$10,836	270%		0.719
2027	7.0	0.6	\$4,812	\$3,619	\$13,974	290%	\$3,310	\$2,489	\$9,612	290%		0.688
2028	6.1	0.5	\$4,120	\$3,098	\$13,265	322%	\$2,712	\$2,039	\$8,732	322%		0.658
2029	5.2	0.5	\$3,496	\$2,629	\$11,427	327%	\$2,202	\$1,656	\$7,198	327%		0.630
2030	4.4	0.4	\$2,943	\$2,213	\$10,292	350%	\$1,774	\$1,334	\$6,204	350%		0.603
2031	3.7	0.4	\$2,454	\$1,845	\$9,066	369%	\$1,415	\$1,064	\$5,230	369%		0.577
2032	3.1	0.3	\$2,030	\$1,527	\$7,657	377%	\$1,121	\$843	\$4,227	377%		0.552
2033	2.6	0.3	\$1,666	\$1,253	\$6,884	413%	\$880	\$662	\$3,636	413%		0.528
2034	2.1	0.2	\$1,353	\$1,018	\$5,611	415%	\$684	\$514	\$2,836	415%		0.505
2035	1.7	0.2	\$1,090	\$820	\$4,936	453%	\$527	\$396	\$2,388	453%		0.484
2036	1.4	0.1	\$868	\$653	\$4,306	496%	\$402	\$302	\$1,993	496%		0.463
2037	1.1	0.1	\$683	\$514	\$3,706	542%	\$303	\$228	\$1,642	542%		0.443
2038	0.8	0.1	\$531	\$399	\$3,162	596%	\$225	\$169	\$1,340	596%		0.424
2039	0.6	0.1	\$406	\$305	\$2,643	651%	\$165	\$124	\$1,072	651%		0.406
2040	0.5	0.1	\$306	\$230	\$2,175	712%	\$119	\$89	\$844	712%		0.388
2041	0.4	0.0	\$226	\$170	\$1,745	774%	\$84	\$63	\$648	774%		0.371
2042	0.3	0.0	\$163	\$123	\$1,350	827%	\$58	\$44	\$480	827%		0.355
2043	0.2	0.0	\$116	\$87	\$1,031	889%	\$39	\$30	\$351	889%		0.340
2044	0.1	0.0	\$80	\$60	\$745	934%	\$26	\$20	\$243	934%		0.325
2045	0.1	0.0	\$53	\$40	\$511	955%	\$17	\$13	\$159	955%		0.311
2046	0.1	0.0	\$35	\$26	\$335	960%	\$10	\$8	\$100	960%		0.298
2047	0.0	0.0	\$22	\$16	\$212	969%	\$6	\$5	\$60	969%		0.285
2048	0.0	0.0	\$13	\$10	\$128	977%	\$4	\$3	\$35	977%		0.273
2049	0.0	0.0	\$8	\$6	\$73	967%	\$2	\$1	\$19	967%		0.261
2050	0.0	0.0	\$4	\$3	\$33	819%	\$1	\$1	\$8	819%		0.250
2051	0.0	0.0	\$2	\$2	\$13	642%	\$0	\$0	\$3	642%		0.239
2052	0.0	0.0	\$1	\$1	\$3	281%	\$0	\$0	\$1	281%		0.229
2053	0.0	0.0	\$0	\$0	\$1	355%	\$0	\$0	\$0	355%		0.219
2054	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.210
2055	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.201
2056	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.192
2057	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.184
2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$1,218,694	\$136,127	\$794,046	59%	\$2,268,916	\$181,158	\$1,256,229	51%		
Future			\$101,328	\$76,191	\$248,688	140%	\$80,125	\$60,248	\$181,426	129%		
Lifetime			\$1,320,022	\$212,318	\$1,042,734	68%	\$2,349,041	\$241,406	\$1,437,655	55%		

AF&L-Nationwide
Small Benefit Limits with Inflation Benefits
 Policy Forms: HHC ORIG, HHC3, HHC4
 With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664
1990			\$828	\$0	\$0	0%	\$2,904	\$0	\$0	0%		3.506
1991			\$2,587	\$0	\$0	0%	\$8,678	\$0	\$0	0%		3.355
1992			\$1,646	\$0	\$0	0%	\$5,286	\$0	\$0	0%		3.211
1993			\$1,161	\$0	\$0	0%	\$3,567	\$0	\$0	0%		3.072
1994			\$7,140	\$0	\$0	0%	\$20,991	\$0	\$0	0%		2.940
1995			\$29,415	\$0	\$0	0%	\$82,757	\$0	\$0	0%		2.813
1996			\$33,771	\$0	\$1,050	3%	\$90,921	\$0	\$2,827	3%		2.692
1997			\$24,853	\$0	\$0	0%	\$64,029	\$0	\$0	0%		2.576
1998			\$34,609	\$0	\$0	0%	\$85,325	\$0	\$0	0%		2.465
1999			\$52,056	\$0	\$0	0%	\$122,811	\$0	\$0	0%		2.359
2000			\$60,555	\$0	\$454	1%	\$136,710	\$0	\$1,025	1%		2.258
2001			\$50,107	\$0	\$10,950	22%	\$108,251	\$0	\$23,656	22%		2.160
2002			\$71,929	\$0	\$16,999	24%	\$148,704	\$0	\$35,143	24%		2.067
2003			\$93,897	\$0	\$10,716	11%	\$185,762	\$0	\$21,201	11%		1.978
2004			\$127,839	\$0	\$192,293	150%	\$242,018	\$0	\$364,041	150%		1.893
2005			\$111,775	\$147	\$428	0%	\$202,495	\$266	\$775	0%		1.812
2006			\$86,373	\$7,829	\$0	0%	\$149,737	\$13,572	\$0	0%		1.734
2007			\$70,794	\$7,493	\$0	0%	\$117,445	\$12,431	\$0	0%		1.659
2008			\$59,882	\$11,585	\$0	0%	\$95,065	\$18,392	\$0	0%		1.588
2009			\$53,263	\$12,176	\$0	0%	\$80,915	\$18,498	\$0	0%		1.519
2010			\$48,159	\$10,940	\$512,214	1064%	\$70,011	\$15,905	\$744,629	1064%		1.454
2011			\$42,497	\$9,627	\$0	0%	\$59,119	\$13,393	\$0	0%		1.391
2012			\$37,771	\$9,118	\$41,587	110%	\$50,282	\$12,139	\$55,363	110%		1.331
2013			\$29,882	\$7,622	\$0	0%	\$38,067	\$9,709	\$0	0%		1.274
2014			\$23,434	\$12,241	\$261	1%	\$28,567	\$14,923	\$318	1%		1.219
2015			\$16,948	\$12,919	\$0	0%	\$19,771	\$15,071	\$0	0%		1.167
2016			\$16,115	\$12,318	\$0	0%	\$17,990	\$13,751	\$0	0%		1.116
2017			\$14,669	\$11,028	\$0	0%	\$15,670	\$11,781	\$0	0%		1.068
2018			\$14,739	\$11,083	\$7,092	48%	\$15,067	\$11,329	\$7,250	48%		1.022
Historical												
Projected												
2019	19.0	-	\$13,724	\$15,128	\$22,074	161%	\$13,425	\$14,798	\$21,593	161%	20.0%	0.978
2020	16.9	0.6	\$12,134	\$13,375	\$20,650	170%	\$11,359	\$12,521	\$19,330	170%		0.936
2021	15.0	0.8	\$10,735	\$11,834	\$18,430	172%	\$9,617	\$10,600	\$16,509	172%		0.896
2022	13.4	0.8	\$9,492	\$10,463	\$17,677	186%	\$8,137	\$8,969	\$15,154	186%		0.857
2023	11.9	0.9	\$8,379	\$9,236	\$17,523	209%	\$6,873	\$7,577	\$14,374	209%		0.820
2024	10.5	0.8	\$7,365	\$8,118	\$16,271	221%	\$5,781	\$6,373	\$12,772	221%		0.785
2025	9.3	0.7	\$6,435	\$7,093	\$15,705	244%	\$4,834	\$5,328	\$11,797	244%		0.751
2026	8.1	0.6	\$5,583	\$6,154	\$15,074	270%	\$4,013	\$4,424	\$10,836	270%		0.719
2027	7.0	0.6	\$4,812	\$5,305	\$13,974	290%	\$3,310	\$3,649	\$9,612	290%		0.688
2028	6.1	0.5	\$4,120	\$4,541	\$13,265	322%	\$2,712	\$2,989	\$8,732	322%		0.658
2029	5.2	0.5	\$3,496	\$3,854	\$11,427	327%	\$2,202	\$2,427	\$7,198	327%		0.630
2030	4.4	0.4	\$2,943	\$3,244	\$10,292	350%	\$1,774	\$1,955	\$6,204	350%		0.603
2031	3.7	0.4	\$2,454	\$2,705	\$9,066	369%	\$1,415	\$1,560	\$5,230	369%		0.577
2032	3.1	0.3	\$2,030	\$2,238	\$7,657	377%	\$1,121	\$1,235	\$4,227	377%		0.552
2033	2.6	0.3	\$1,666	\$1,836	\$6,884	413%	\$880	\$970	\$3,636	413%		0.528
2034	2.1	0.2	\$1,353	\$1,492	\$5,611	415%	\$684	\$754	\$2,836	415%		0.505
2035	1.7	0.2	\$1,090	\$1,201	\$4,936	453%	\$527	\$581	\$2,388	453%		0.484
2036	1.4	0.1	\$868	\$957	\$4,306	496%	\$402	\$443	\$1,993	496%		0.463
2037	1.1	0.1	\$683	\$753	\$3,706	542%	\$303	\$334	\$1,642	542%		0.443
2038	0.8	0.1	\$531	\$585	\$3,162	596%	\$225	\$248	\$1,340	596%		0.424
2039	0.6	0.1	\$406	\$448	\$2,643	651%	\$165	\$182	\$1,072	651%		0.406
2040	0.5	0.1	\$306	\$337	\$2,175	712%	\$119	\$131	\$844	712%		0.388
2041	0.4	0.0	\$226	\$249	\$1,745	774%	\$84	\$92	\$648	774%		0.371
2042	0.3	0.0	\$163	\$180	\$1,350	827%	\$58	\$64	\$480	827%		0.355
2043	0.2	0.0	\$116	\$128	\$1,031	889%	\$39	\$43	\$351	889%		0.340
2044	0.1	0.0	\$80	\$88	\$745	934%	\$26	\$29	\$243	934%		0.325
2045	0.1	0.0	\$53	\$59	\$511	955%	\$17	\$18	\$159	955%		0.311
2046	0.1	0.0	\$35	\$38	\$335	960%	\$10	\$11	\$100	960%		0.298
2047	0.0	0.0	\$22	\$24	\$212	969%	\$6	\$7	\$60	969%		0.285
2048	0.0	0.0	\$13	\$14	\$128	977%	\$4	\$4	\$35	977%		0.273
2049	0.0	0.0	\$8	\$8	\$73	967%	\$2	\$2	\$19	967%		0.261
2050	0.0	0.0	\$4	\$4	\$33	819%	\$1	\$1	\$8	819%		0.250
2051	0.0	0.0	\$2	\$2	\$13	642%	\$0	\$1	\$3	642%		0.239
2052	0.0	0.0	\$1	\$1	\$3	281%	\$0	\$0	\$1	281%		0.229
2053	0.0	0.0	\$0	\$0	\$1	355%	\$0	\$0	\$0	355%		0.219
2054	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.210
2055	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.201
2056	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.192
2057	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.184
2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$1,218,694	\$136,127	\$794,046	59%	\$2,268,916	\$181,158	\$1,256,229	51%		
Future			\$101,328	\$111,695	\$248,688	117%	\$80,125	\$88,323	\$181,426	108%		
Lifetime			\$1,320,022	\$247,822	\$1,042,734	67%	\$2,349,041	\$269,481	\$1,437,655	55%		

AF&L-Nationwide
Medium Benefit Limits with Inflation Benefits
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No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664
1990			\$652	\$0	\$0	0%	\$2,286	\$0	\$0	0%		3.506
1991			\$3,256	\$0	\$0	0%	\$10,924	\$0	\$0	0%		3.355
1992			\$5,021	\$0	\$0	0%	\$16,120	\$0	\$0	0%		3.211
1993			\$4,356	\$0	\$0	0%	\$13,383	\$0	\$0	0%		3.072
1994			\$1,645	\$0	\$0	0%	\$4,836	\$0	\$0	0%		2.940
1995			\$733	\$0	\$0	0%	\$2,063	\$0	\$0	0%		2.813
1996			\$1,951	\$0	\$0	0%	\$5,252	\$0	\$0	0%		2.692
1997			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		2.576
1998			\$86	\$0	\$0	0%	\$211	\$0	\$0	0%		2.465
1999			\$3,115	\$0	\$0	0%	\$7,348	\$0	\$0	0%		2.359
2000			\$5,946	\$0	\$0	0%	\$13,424	\$0	\$0	0%		2.258
2001			\$6,441	\$0	\$0	0%	\$13,915	\$0	\$0	0%		2.160
2002			\$7,267	\$0	\$0	0%	\$15,024	\$0	\$0	0%		2.067
2003			\$14,205	\$0	\$0	0%	\$28,103	\$0	\$0	0%		1.978
2004			\$16,497	\$0	\$0	0%	\$31,231	\$0	\$0	0%		1.893
2005			\$18,764	\$18	\$0	0%	\$33,993	\$33	\$0	0%		1.812
2006			\$16,256	\$1,036	\$0	0%	\$28,182	\$1,795	\$0	0%		1.734
2007			\$12,815	\$1,282	\$0	0%	\$21,259	\$2,126	\$0	0%		1.659
2008			\$12,823	\$2,638	\$0	0%	\$20,357	\$4,188	\$0	0%		1.588
2009			\$12,798	\$2,969	\$0	0%	\$19,443	\$4,511	\$0	0%		1.519
2010			\$12,818	\$2,974	\$0	0%	\$18,634	\$4,323	\$0	0%		1.454
2011			\$12,815	\$2,973	\$148,303	1157%	\$17,827	\$4,136	\$206,310	1157%		1.391
2012			\$12,885	\$4,672	\$0	0%	\$17,153	\$6,220	\$0	0%		1.331
2013			\$10,681	\$5,609	\$0	0%	\$13,607	\$7,146	\$0	0%		1.274
2014			\$10,980	\$10,092	\$0	0%	\$13,385	\$12,302	\$0	0%		1.219
2015			\$10,862	\$12,526	\$0	0%	\$12,671	\$14,612	\$0	0%		1.167
2016			\$10,882	\$12,550	\$346,495	3184%	\$12,148	\$14,010	\$386,801	3184%		1.116
2017			\$9,007	\$10,149	\$2,720	30%	\$9,622	\$10,842	\$2,906	30%		1.068
2018			\$7,834	\$8,647	\$4,816	61%	\$8,009	\$8,839	\$4,924	61%		1.022
Historical												
Projected												
2019	5.0	1.0	\$7,555	\$8,339	\$7,993	106%	\$7,391	\$8,158	\$7,819	106%	0.0%	0.978
2020	4.5	0.9	\$6,936	\$7,656	\$8,324	120%	\$6,493	\$7,167	\$7,793	120%		0.936
2021	4.1	0.7	\$6,367	\$7,027	\$8,683	136%	\$5,703	\$6,295	\$7,778	136%		0.896
2022	3.7	0.6	\$5,834	\$6,440	\$9,179	157%	\$5,001	\$5,520	\$7,868	157%		0.857
2023	3.4	0.2	\$5,343	\$5,897	\$9,595	180%	\$4,383	\$4,838	\$7,871	180%		0.820
2024	3.0	0.2	\$4,879	\$5,386	\$9,488	194%	\$3,830	\$4,228	\$7,448	194%		0.785
2025	2.7	0.3	\$4,437	\$4,898	\$9,849	222%	\$3,333	\$3,679	\$7,399	222%		0.751
2026	2.5	0.3	\$4,018	\$4,435	\$10,247	255%	\$2,888	\$3,188	\$7,366	255%		0.719
2027	2.2	0.3	\$3,623	\$3,999	\$9,187	254%	\$2,492	\$2,751	\$6,320	254%		0.688
2028	2.0	0.2	\$3,260	\$3,598	\$9,237	283%	\$2,146	\$2,369	\$6,081	283%		0.658
2029	1.7	0.2	\$2,920	\$3,223	\$8,752	300%	\$1,839	\$2,030	\$5,513	300%		0.630
2030	1.5	0.2	\$2,600	\$2,870	\$8,857	341%	\$1,567	\$1,730	\$5,339	341%		0.603
2031	1.4	0.2	\$2,300	\$2,539	\$8,953	389%	\$1,327	\$1,464	\$5,164	389%		0.577
2032	1.2	0.2	\$2,021	\$2,231	\$7,833	388%	\$1,116	\$1,231	\$4,324	388%		0.552
2033	1.0	0.2	\$1,767	\$1,950	\$7,686	435%	\$933	\$1,030	\$4,060	435%		0.528
2034	0.9	0.1	\$1,530	\$1,689	\$7,447	487%	\$774	\$854	\$3,764	487%		0.505
2035	0.8	0.1	\$1,316	\$1,453	\$6,686	508%	\$637	\$703	\$3,234	508%		0.484
2036	0.7	0.1	\$1,125	\$1,241	\$6,236	554%	\$521	\$575	\$2,886	554%		0.463
2037	0.6	0.1	\$954	\$1,053	\$4,274	448%	\$423	\$467	\$1,893	448%		0.443
2038	0.5	0.1	\$805	\$888	\$3,901	485%	\$341	\$376	\$1,653	485%		0.424
2039	0.4	0.1	\$670	\$739	\$3,456	516%	\$272	\$300	\$1,402	516%		0.406
2040	0.3	0.1	\$553	\$610	\$3,043	551%	\$214	\$237	\$1,181	551%		0.388
2041	0.3	0.0	\$451	\$498	\$2,654	589%	\$167	\$185	\$986	589%		0.371
2042	0.2	0.0	\$364	\$401	\$2,304	633%	\$129	\$143	\$819	633%		0.355
2043	0.2	0.0	\$290	\$320	\$1,981	683%	\$99	\$109	\$674	683%		0.340
2044	0.1	0.0	\$228	\$252	\$1,689	740%	\$74	\$82	\$550	740%		0.325
2045	0.1	0.0	\$177	\$195	\$1,414	798%	\$55	\$61	\$440	798%		0.311
2046	0.1	0.0	\$134	\$148	\$1,170	873%	\$40	\$44	\$349	873%		0.298
2047	0.1	0.0	\$98	\$109	\$886	901%	\$28	\$31	\$253	901%		0.285
2048	0.0	0.0	\$71	\$78	\$654	925%	\$19	\$21	\$178	925%		0.273
2049	0.0	0.0	\$49	\$55	\$462	934%	\$13	\$14	\$121	934%		0.261
2050	0.0	0.0	\$34	\$37	\$305	908%	\$8	\$9	\$76	908%		0.250
2051	0.0	0.0	\$22	\$24	\$187	844%	\$5	\$6	\$45	844%		0.239
2052	0.0	0.0	\$14	\$15	\$104	746%	\$3	\$4	\$24	746%		0.229
2053	0.0	0.0	\$8	\$9	\$50	603%	\$2	\$2	\$11	603%		0.219
2054	0.0	0.0	\$5	\$5	\$20	434%	\$1	\$1	\$4	434%		0.210
2055	0.0	0.0	\$2	\$2	\$4	192%	\$0	\$0	\$1	192%		0.201
2056	0.0	0.0	\$1	\$1	\$2	242%	\$0	\$0	\$0	242%		0.192
2057	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.184
2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$243,390	\$78,135	\$502,334	156%	\$410,409	\$95,083	\$600,941	119%		
Future			\$72,763	\$80,312	\$182,793	119%	\$54,270	\$59,900	\$118,686	104%		
Lifetime			\$316,152	\$158,446	\$685,127	144%	\$464,679	\$154,983	\$719,627	116%		

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 With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664	
1990			\$652	\$0	\$0	0%	\$2,286	\$0	\$0	0%		3.506	
1991			\$3,256	\$0	\$0	0%	\$10,924	\$0	\$0	0%		3.355	
1992			\$5,021	\$0	\$0	0%	\$16,120	\$0	\$0	0%		3.211	
1993			\$4,356	\$0	\$0	0%	\$13,383	\$0	\$0	0%		3.072	
1994			\$1,645	\$0	\$0	0%	\$4,836	\$0	\$0	0%		2.940	
1995			\$733	\$0	\$0	0%	\$2,063	\$0	\$0	0%		2.813	
1996			\$1,951	\$0	\$0	0%	\$5,252	\$0	\$0	0%		2.692	
1997			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		2.576	
1998			\$86	\$0	\$0	0%	\$211	\$0	\$0	0%		2.465	
1999			\$3,115	\$0	\$0	0%	\$7,348	\$0	\$0	0%		2.359	
2000			\$5,946	\$0	\$0	0%	\$13,424	\$0	\$0	0%		2.258	
2001			\$6,441	\$0	\$0	0%	\$13,915	\$0	\$0	0%		2.160	
2002			\$7,267	\$0	\$0	0%	\$15,024	\$0	\$0	0%		2.067	
2003			\$14,205	\$0	\$0	0%	\$28,103	\$0	\$0	0%		1.978	
2004			\$16,497	\$0	\$0	0%	\$31,231	\$0	\$0	0%		1.893	
2005			\$18,764	\$18	\$0	0%	\$33,993	\$33	\$0	0%		1.812	
2006			\$16,256	\$1,036	\$0	0%	\$28,182	\$1,795	\$0	0%		1.734	
2007			\$12,815	\$1,282	\$0	0%	\$21,259	\$2,126	\$0	0%		1.659	
2008			\$12,823	\$2,638	\$0	0%	\$20,357	\$4,188	\$0	0%		1.588	
2009			\$12,798	\$2,969	\$0	0%	\$19,443	\$4,511	\$0	0%		1.519	
2010			\$12,818	\$2,974	\$0	0%	\$18,634	\$4,323	\$0	0%		1.454	
2011			\$12,815	\$2,973	\$148,303	1157%	\$17,827	\$4,136	\$206,310	1157%		1.391	
2012			\$12,885	\$4,672	\$0	0%	\$17,153	\$6,220	\$0	0%		1.331	
2013			\$10,681	\$5,609	\$0	0%	\$13,607	\$7,146	\$0	0%		1.274	
2014			\$10,980	\$10,092	\$0	0%	\$13,385	\$12,302	\$0	0%		1.219	
2015			\$10,862	\$12,526	\$0	0%	\$12,671	\$14,612	\$0	0%		1.167	
2016			\$10,882	\$12,550	\$346,495	3184%	\$12,148	\$14,010	\$386,801	3184%		1.116	
2017			\$9,007	\$10,149	\$2,720	30%	\$9,622	\$10,842	\$2,906	30%		1.068	
2018			\$7,834	\$8,647	\$4,816	61%	\$8,009	\$8,839	\$4,924	61%		1.022	
Projected	2019	5.0	1.0	\$7,555	\$11,518	\$7,993	106%	\$7,391	\$11,268	\$7,819	106%	20.0%	0.978
	2020	4.5	0.9	\$6,936	\$10,574	\$8,324	120%	\$6,493	\$9,899	\$7,793	120%		0.936
	2021	4.1	0.7	\$6,367	\$9,706	\$8,683	136%	\$5,703	\$8,695	\$7,778	136%		0.896
	2022	3.7	0.6	\$5,834	\$8,895	\$9,179	157%	\$5,001	\$7,625	\$7,868	157%		0.857
	2023	3.4	0.2	\$5,343	\$8,146	\$9,595	180%	\$4,383	\$6,682	\$7,871	180%		0.820
	2024	3.0	0.2	\$4,879	\$7,438	\$9,488	194%	\$3,830	\$5,839	\$7,448	194%		0.785
	2025	2.7	0.3	\$4,437	\$6,765	\$9,849	222%	\$3,333	\$5,081	\$7,399	222%		0.751
	2026	2.5	0.3	\$4,018	\$6,126	\$10,247	255%	\$2,888	\$4,403	\$7,366	255%		0.719
	2027	2.2	0.3	\$3,623	\$5,523	\$9,187	254%	\$2,492	\$3,799	\$6,320	254%		0.688
	2028	2.0	0.2	\$3,260	\$4,970	\$9,237	283%	\$2,146	\$3,271	\$6,081	283%		0.658
	2029	1.7	0.2	\$2,920	\$4,451	\$8,752	300%	\$1,839	\$2,804	\$5,513	300%		0.630
	2030	1.5	0.2	\$2,600	\$3,964	\$8,857	341%	\$1,567	\$2,389	\$5,339	341%		0.603
	2031	1.4	0.2	\$2,300	\$3,506	\$8,953	389%	\$1,327	\$2,023	\$5,164	389%		0.577
	2032	1.2	0.2	\$2,021	\$3,081	\$7,833	388%	\$1,116	\$1,701	\$4,324	388%		0.552
	2033	1.0	0.2	\$1,767	\$2,693	\$7,686	435%	\$933	\$1,423	\$4,060	435%		0.528
	2034	0.9	0.1	\$1,530	\$2,333	\$7,447	487%	\$774	\$1,179	\$3,764	487%		0.505
	2035	0.8	0.1	\$1,316	\$2,006	\$6,686	508%	\$637	\$971	\$3,234	508%		0.484
	2036	0.7	0.1	\$1,125	\$1,715	\$6,236	554%	\$521	\$794	\$2,886	554%		0.463
	2037	0.6	0.1	\$954	\$1,455	\$4,274	448%	\$423	\$645	\$1,893	448%		0.443
	2038	0.5	0.1	\$805	\$1,227	\$3,901	485%	\$341	\$520	\$1,653	485%		0.424
	2039	0.4	0.1	\$670	\$1,021	\$3,456	516%	\$272	\$414	\$1,402	516%		0.406
	2040	0.3	0.1	\$553	\$842	\$3,043	551%	\$214	\$327	\$1,181	551%		0.388
	2041	0.3	0.0	\$451	\$687	\$2,654	589%	\$167	\$255	\$986	589%		0.371
	2042	0.2	0.0	\$364	\$554	\$2,304	633%	\$129	\$197	\$819	633%		0.355
	2043	0.2	0.0	\$290	\$442	\$1,981	683%	\$99	\$150	\$674	683%		0.340
	2044	0.1	0.0	\$228	\$348	\$1,689	740%	\$74	\$113	\$550	740%		0.325
	2045	0.1	0.0	\$177	\$270	\$1,414	798%	\$55	\$84	\$440	798%		0.311
	2046	0.1	0.0	\$134	\$204	\$1,170	873%	\$40	\$61	\$349	873%		0.298
	2047	0.1	0.0	\$98	\$150	\$886	901%	\$28	\$43	\$253	901%		0.285
	2048	0.0	0.0	\$71	\$108	\$654	925%	\$19	\$29	\$178	925%		0.273
	2049	0.0	0.0	\$49	\$75	\$462	934%	\$13	\$20	\$121	934%		0.261
	2050	0.0	0.0	\$34	\$51	\$305	908%	\$8	\$13	\$76	908%		0.250
	2051	0.0	0.0	\$22	\$34	\$187	844%	\$5	\$8	\$45	844%		0.239
	2052	0.0	0.0	\$14	\$21	\$104	746%	\$3	\$5	\$24	746%		0.229
	2053	0.0	0.0	\$8	\$13	\$50	603%	\$2	\$3	\$11	603%		0.219
	2054	0.0	0.0	\$5	\$7	\$20	434%	\$1	\$1	\$4	434%		0.210
	2055	0.0	0.0	\$2	\$3	\$4	192%	\$0	\$1	\$1	192%		0.201
	2056	0.0	0.0	\$1	\$1	\$2	242%	\$0	\$0	\$0	242%		0.192
	2057	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.184
	2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
	2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
	2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
	2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
	2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
	2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past				\$243,390	\$78,135	\$502,334	156%	\$410,409	\$95,083	\$600,941	119%		
Future				\$72,763	\$110,927	\$182,793	100%	\$54,270	\$82,734	\$118,686	87%		
Lifetime				\$316,152	\$189,061	\$685,127	136%	\$464,679	\$177,817	\$719,627	112%		

AF&L-Nationwide
Lifetime Benefit Limits with Inflation Benefits
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 No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664	
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.506	
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.355	
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.211	
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.072	
1994			\$10,003	\$0	\$0	0%	\$29,409	\$0	\$0	0%		2.940	
1995			\$39,639	\$0	\$0	0%	\$111,522	\$0	\$0	0%		2.813	
1996			\$30,307	\$0	\$0	0%	\$81,595	\$0	\$0	0%		2.692	
1997			\$21,954	\$0	\$0	0%	\$56,560	\$0	\$0	0%		2.576	
1998			\$23,871	\$0	\$276,100	1157%	\$58,850	\$0	\$680,692	1157%		2.465	
1999			\$38,834	\$0	\$0	0%	\$91,617	\$0	\$0	0%		2.359	
2000			\$37,637	\$0	\$0	0%	\$84,971	\$0	\$0	0%		2.258	
2001			\$54,800	\$0	\$0	0%	\$118,390	\$0	\$0	0%		2.160	
2002			\$38,400	\$0	\$0	0%	\$79,386	\$0	\$0	0%		2.067	
2003			\$31,916	\$0	\$0	0%	\$63,142	\$0	\$0	0%		1.978	
2004			\$29,892	\$0	\$0	0%	\$56,591	\$0	\$0	0%		1.893	
2005			\$26,445	-\$188	\$19,179	73%	\$47,909	-\$340	\$34,745	73%		1.812	
2006			\$24,628	\$1,190	\$150	1%	\$42,695	\$2,064	\$260	1%		1.734	
2007			\$21,216	\$2,122	\$17,941	85%	\$35,197	\$3,520	\$29,764	85%		1.659	
2008			\$13,062	\$1,969	\$0	0%	\$20,736	\$3,126	\$0	0%		1.588	
2009			\$8,830	\$2,048	\$0	0%	\$13,414	\$3,112	\$0	0%		1.519	
2010			\$8,830	\$2,048	\$0	0%	\$12,836	\$2,978	\$0	0%		1.454	
2011			\$8,818	\$2,046	\$0	0%	\$12,267	\$2,846	\$0	0%		1.391	
2012			\$8,864	\$2,921	\$0	0%	\$11,800	\$3,889	\$0	0%		1.331	
2013			\$7,178	\$3,582	\$226,291	3152%	\$9,145	\$4,563	\$288,275	3152%		1.274	
2014			\$3,859	\$3,718	\$6,856	178%	\$4,704	\$4,533	\$8,358	178%		1.219	
2015			\$2,197	\$2,814	\$0	0%	\$2,563	\$3,283	\$0	0%		1.167	
2016			\$1,652	\$2,117	\$0	0%	\$1,845	\$2,363	\$0	0%		1.116	
2017			\$1,652	\$2,117	\$0	0%	\$1,765	\$2,261	\$0	0%		1.068	
2018			\$1,652	\$2,117	\$1,101	67%	\$1,689	\$2,164	\$1,126	67%		1.022	
Historical													
Projected	2019	1.0	-	\$1,556	\$1,993	\$3,042	196%	\$1,522	\$1,949	\$2,976	196%	0.0%	0.978
	2020	0.9	0.0	\$1,334	\$1,709	\$2,835	213%	\$1,249	\$1,600	\$2,654	213%		0.936
	2021	0.7	0.1	\$1,138	\$1,458	\$2,632	231%	\$1,020	\$1,306	\$2,358	231%		0.896
	2022	0.6	0.1	\$966	\$1,238	\$1,458	151%	\$828	\$1,061	\$1,249	151%		0.857
	2023	0.5	0.1	\$823	\$1,055	\$1,344	163%	\$675	\$865	\$1,103	163%		0.820
	2024	0.5	0.1	\$695	\$891	\$1,227	176%	\$546	\$699	\$963	176%		0.785
	2025	0.4	0.1	\$581	\$745	\$1,107	190%	\$437	\$559	\$832	190%		0.751
	2026	0.3	0.1	\$481	\$616	\$987	205%	\$346	\$443	\$709	205%		0.719
	2027	0.3	0.1	\$393	\$504	\$878	223%	\$270	\$346	\$604	223%		0.688
	2028	0.2	0.1	\$318	\$407	\$771	243%	\$209	\$268	\$507	243%		0.658
	2029	0.2	0.0	\$254	\$325	\$667	263%	\$160	\$205	\$420	263%		0.630
	2030	0.1	0.0	\$201	\$257	\$576	287%	\$121	\$155	\$347	287%		0.603
	2031	0.1	0.0	\$153	\$197	\$489	319%	\$89	\$113	\$282	319%		0.577
	2032	0.1	0.0	\$113	\$145	\$373	330%	\$62	\$80	\$206	330%		0.552
	2033	0.1	0.0	\$81	\$104	\$276	339%	\$43	\$55	\$146	339%		0.528
	2034	0.0	0.0	\$57	\$73	\$196	343%	\$29	\$37	\$99	343%		0.505
	2035	0.0	0.0	\$39	\$50	\$130	333%	\$19	\$24	\$63	333%		0.484
	2036	0.0	0.0	\$26	\$33	\$80	311%	\$12	\$15	\$37	311%		0.463
	2037	0.0	0.0	\$16	\$21	\$45	276%	\$7	\$9	\$20	276%		0.443
	2038	0.0	0.0	\$10	\$12	\$22	225%	\$4	\$5	\$9	225%		0.424
	2039	0.0	0.0	\$5	\$7	\$9	156%	\$2	\$3	\$3	156%		0.406
	2040	0.0	0.0	\$3	\$4	\$2	65%	\$1	\$1	\$1	65%		0.388
	2041	0.0	0.0	\$1	\$2	\$1	70%	\$1	\$1	\$0	70%		0.371
	2042	0.0	0.0	\$0	\$1	\$0	0%	\$0	\$0	\$0	0%		0.355
	2043	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.340
	2044	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.325
	2045	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.311
	2046	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.298
	2047	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.285
	2048	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.273
	2049	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.261
	2050	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.250
	2051	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.239
	2052	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.229
	2053	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.219
	2054	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.210
	2055	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.201
	2056	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.192
	2057	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.184
	2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
	2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
	2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
	2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
	2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
	2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past				\$496,136	\$30,621	\$547,620	104%	\$1,050,596	\$40,360	\$1,043,221	96%		
Future				\$9,245	\$11,844	\$19,146	91%	\$7,651	\$9,801	\$15,589	89%		
Lifetime				\$505,382	\$42,465	\$566,766	103%	\$1,058,247	\$50,161	\$1,058,810	96%		

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 With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664	
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.506	
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.355	
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.211	
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.072	
1994			\$10,003	\$0	\$0	0%	\$29,409	\$0	\$0	0%		2.940	
1995			\$39,639	\$0	\$0	0%	\$111,522	\$0	\$0	0%		2.813	
1996			\$30,307	\$0	\$0	0%	\$81,595	\$0	\$0	0%		2.692	
1997			\$21,954	\$0	\$0	0%	\$56,560	\$0	\$0	0%		2.576	
1998			\$23,871	\$0	\$276,100	1157%	\$58,850	\$0	\$680,692	1157%		2.465	
1999			\$38,834	\$0	\$0	0%	\$91,617	\$0	\$0	0%		2.359	
2000			\$37,637	\$0	\$0	0%	\$84,971	\$0	\$0	0%		2.258	
2001			\$54,800	\$0	\$0	0%	\$118,390	\$0	\$0	0%		2.160	
2002			\$38,400	\$0	\$0	0%	\$79,386	\$0	\$0	0%		2.067	
2003			\$31,916	\$0	\$0	0%	\$63,142	\$0	\$0	0%		1.978	
2004			\$29,892	\$0	\$0	0%	\$56,591	\$0	\$0	0%		1.893	
2005			\$26,445	-\$188	\$19,179	73%	\$47,909	-\$340	\$34,745	73%		1.812	
2006			\$24,628	\$1,190	\$150	1%	\$42,695	\$2,064	\$260	1%		1.734	
2007			\$21,216	\$2,122	\$17,941	85%	\$35,197	\$3,520	\$29,764	85%		1.659	
2008			\$13,062	\$1,969	\$0	0%	\$20,736	\$3,126	\$0	0%		1.588	
2009			\$8,830	\$2,048	\$0	0%	\$13,414	\$3,112	\$0	0%		1.519	
2010			\$8,830	\$2,048	\$0	0%	\$12,836	\$2,978	\$0	0%		1.454	
2011			\$8,818	\$2,046	\$0	0%	\$12,267	\$2,846	\$0	0%		1.391	
2012			\$8,864	\$2,921	\$0	0%	\$11,800	\$3,889	\$0	0%		1.331	
2013			\$7,178	\$3,582	\$226,291	3152%	\$9,145	\$4,563	\$288,275	3152%		1.274	
2014			\$3,859	\$3,718	\$6,856	178%	\$4,704	\$4,533	\$8,358	178%		1.219	
2015			\$2,197	\$2,814	\$0	0%	\$2,563	\$3,283	\$0	0%		1.167	
2016			\$1,652	\$2,117	\$0	0%	\$1,845	\$2,363	\$0	0%		1.116	
2017			\$1,652	\$2,117	\$0	0%	\$1,765	\$2,261	\$0	0%		1.068	
2018			\$1,652	\$2,117	\$1,101	67%	\$1,689	\$2,164	\$1,126	67%		1.022	
Historical													
Projected	2019	1.0	-	\$1,556	\$2,703	\$3,042	196%	\$1,522	\$2,644	\$2,976	196%	20.0%	0.978
	2020	0.9	0.0	\$1,334	\$2,317	\$2,835	213%	\$1,249	\$2,169	\$2,654	213%		0.936
	2021	0.7	0.1	\$1,138	\$1,977	\$2,632	231%	\$1,020	\$1,771	\$2,358	231%		0.896
	2022	0.6	0.1	\$966	\$1,679	\$1,458	151%	\$828	\$1,439	\$1,249	151%		0.857
	2023	0.5	0.1	\$823	\$1,430	\$1,344	163%	\$675	\$1,173	\$1,103	163%		0.820
	2024	0.5	0.1	\$695	\$1,208	\$1,227	176%	\$546	\$948	\$963	176%		0.785
	2025	0.4	0.1	\$581	\$1,010	\$1,107	190%	\$437	\$759	\$832	190%		0.751
	2026	0.3	0.1	\$481	\$835	\$987	205%	\$346	\$600	\$709	205%		0.719
	2027	0.3	0.1	\$393	\$683	\$878	223%	\$270	\$470	\$604	223%		0.688
	2028	0.2	0.1	\$318	\$552	\$771	243%	\$209	\$363	\$507	243%		0.658
	2029	0.2	0.0	\$254	\$441	\$667	263%	\$160	\$278	\$420	263%		0.630
	2030	0.1	0.0	\$201	\$348	\$576	287%	\$121	\$210	\$347	287%		0.603
	2031	0.1	0.0	\$153	\$267	\$489	319%	\$89	\$154	\$282	319%		0.577
	2032	0.1	0.0	\$113	\$196	\$373	330%	\$62	\$108	\$206	330%		0.552
	2033	0.1	0.0	\$81	\$141	\$276	339%	\$43	\$75	\$146	339%		0.528
	2034	0.0	0.0	\$57	\$99	\$196	343%	\$29	\$50	\$99	343%		0.505
	2035	0.0	0.0	\$39	\$68	\$130	333%	\$19	\$33	\$63	333%		0.484
	2036	0.0	0.0	\$26	\$45	\$80	311%	\$12	\$21	\$37	311%		0.463
	2037	0.0	0.0	\$16	\$28	\$45	276%	\$7	\$12	\$20	276%		0.443
	2038	0.0	0.0	\$10	\$17	\$22	225%	\$4	\$7	\$9	225%		0.424
	2039	0.0	0.0	\$5	\$10	\$9	156%	\$2	\$4	\$3	156%		0.406
	2040	0.0	0.0	\$3	\$5	\$2	65%	\$1	\$2	\$1	65%		0.388
	2041	0.0	0.0	\$1	\$2	\$1	70%	\$1	\$1	\$0	70%		0.371
	2042	0.0	0.0	\$0	\$1	\$0	0%	\$0	\$0	\$0	0%		0.355
	2043	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.340
	2044	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.325
	2045	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.311
	2046	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.298
	2047	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.285
	2048	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.273
	2049	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.261
	2050	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.250
	2051	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.239
	2052	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.229
	2053	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.219
	2054	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.210
	2055	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.201
	2056	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.192
	2057	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.184
	2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
	2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
	2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
	2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
	2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
	2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past				\$496,136	\$30,621	\$547,620	104%	\$1,050,596	\$40,360	\$1,043,221	96%		
Future				\$9,245	\$16,062	\$19,146	76%	\$7,651	\$13,291	\$15,589	74%		
Lifetime				\$505,382	\$46,683	\$566,766	103%	\$1,058,247	\$53,651	\$1,058,810	95%		

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No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$35,996	\$0	\$2,926	8%	\$131,880	\$0	\$10,719	8%		3.664
1990			\$74,874	\$0	\$7,487	10%	\$262,511	\$0	\$26,248	10%		3.506
1991			\$302,819	\$0	\$10,392	3%	\$1,015,970	\$0	\$34,867	3%		3.355
1992			\$477,697	\$0	\$98,013	21%	\$1,533,680	\$0	\$314,676	21%		3.211
1993			\$410,943	\$0	\$140,397	34%	\$1,262,545	\$0	\$431,343	34%		3.072
1994			\$309,153	\$0	\$53,511	17%	\$908,913	\$0	\$157,322	17%		2.940
1995			\$399,790	\$0	\$9,615	2%	\$1,124,773	\$0	\$27,052	2%		2.813
1996			\$424,141	\$0	\$1,290	0%	\$1,141,898	\$0	\$3,473	0%		2.692
1997			\$448,818	\$0	\$13,845	3%	\$1,156,300	\$0	\$35,670	3%		2.576
1998			\$536,510	\$0	\$295,859	55%	\$1,322,702	\$0	\$729,405	55%		2.465
1999			\$824,626	\$0	\$67,384	8%	\$1,945,470	\$0	\$158,973	8%		2.359
2000			\$1,097,318	\$0	\$103,568	9%	\$2,477,329	\$0	\$233,817	9%		2.258
2001			\$1,367,431	\$0	\$432,952	32%	\$2,954,205	\$0	\$935,351	32%		2.160
2002			\$1,572,657	\$0	\$163,132	10%	\$3,251,268	\$0	\$337,254	10%		2.067
2003			\$1,869,653	\$0	\$777,548	42%	\$3,698,823	\$0	\$1,538,259	42%		1.978
2004			\$2,020,666	\$0	\$983,017	49%	\$3,825,435	\$0	\$1,861,004	49%		1.893
2005			\$1,857,205	\$1,780	\$403,338	22%	\$3,364,571	\$3,225	\$730,700	22%		1.812
2006			\$1,540,942	\$134,256	\$824,543	49%	\$2,671,407	\$232,749	\$1,429,443	49%		1.734
2007			\$1,327,750	\$132,671	\$538,240	37%	\$2,202,691	\$220,097	\$892,922	37%		1.659
2008			\$1,137,295	\$224,730	\$856,945	63%	\$1,805,486	\$356,764	\$1,360,423	63%		1.588
2009			\$986,817	\$224,556	\$833,425	69%	\$1,499,137	\$341,138	\$1,266,110	69%		1.519
2010			\$844,646	\$191,903	\$1,416,245	137%	\$1,227,901	\$278,979	\$2,058,860	137%		1.454
2011			\$729,729	\$165,687	\$1,196,277	134%	\$1,015,158	\$230,495	\$1,664,194	134%		1.391
2012			\$631,471	\$158,428	\$1,132,775	143%	\$840,638	\$210,905	\$1,507,994	143%		1.331
2013			\$535,486	\$140,994	\$531,012	78%	\$682,163	\$179,614	\$676,463	78%		1.274
2014			\$410,713	\$241,124	\$368,854	57%	\$500,681	\$293,944	\$449,654	57%		1.219
2015			\$321,051	\$248,578	\$635,273	112%	\$374,525	\$289,981	\$741,084	112%		1.167
2016			\$266,740	\$208,439	\$946,509	199%	\$297,768	\$232,686	\$1,056,612	199%		1.116
2017			\$214,954	\$168,220	\$569,446	149%	\$229,625	\$179,701	\$608,313	149%		1.068
2018			\$184,586	\$145,438	\$625,833	190%	\$188,693	\$148,675	\$639,760	190%		1.022
Historical												
Projected												
2019	282.0	30.0	\$147,631	\$116,858	\$333,353	126%	\$144,417	\$114,315	\$326,097	126%	0.0%	0.978
2020	247.0	23.1	\$128,490	\$101,906	\$298,569	130%	\$120,280	\$95,395	\$279,493	130%		0.936
2021	217.1	19.2	\$111,963	\$88,966	\$270,516	135%	\$100,296	\$79,696	\$242,327	135%		0.896
2022	190.4	16.0	\$97,399	\$77,541	\$243,457	139%	\$83,492	\$66,470	\$208,697	139%		0.857
2023	166.8	12.7	\$84,563	\$67,461	\$220,011	145%	\$69,367	\$55,339	\$180,477	145%		0.820
2024	145.5	10.9	\$73,087	\$58,434	\$196,024	149%	\$57,372	\$45,869	\$153,876	149%		0.785
2025	126.2	9.6	\$62,776	\$50,307	\$172,474	153%	\$47,156	\$37,790	\$129,559	153%		0.751
2026	108.7	8.2	\$53,574	\$43,040	\$151,837	157%	\$38,511	\$30,938	\$109,145	157%		0.719
2027	93.0	7.0	\$45,415	\$36,586	\$130,098	159%	\$31,240	\$25,167	\$89,492	159%		0.688
2028	79.1	6.0	\$38,242	\$30,903	\$113,233	164%	\$25,173	\$20,342	\$74,537	164%		0.658
2029	66.7	5.1	\$31,954	\$25,910	\$96,618	167%	\$20,128	\$16,321	\$60,861	167%		0.630
2030	55.7	4.4	\$26,480	\$21,549	\$83,076	173%	\$15,962	\$12,990	\$50,077	173%		0.603
2031	46.2	3.7	\$21,751	\$17,769	\$71,807	182%	\$12,547	\$10,249	\$41,420	182%		0.577
2032	37.9	3.1	\$17,704	\$14,522	\$60,390	187%	\$9,772	\$8,016	\$33,335	187%		0.552
2033	30.8	2.6	\$14,281	\$11,767	\$51,703	198%	\$7,544	\$6,216	\$27,310	198%		0.528
2034	24.8	2.2	\$11,403	\$9,441	\$43,464	209%	\$5,764	\$4,772	\$21,970	209%		0.505
2035	19.7	1.8	\$9,014	\$7,502	\$36,029	218%	\$4,360	\$3,629	\$17,427	218%		0.484
2036	15.5	1.5	\$7,053	\$5,904	\$29,440	227%	\$3,265	\$2,733	\$13,627	227%		0.463
2037	12.1	1.2	\$5,463	\$4,601	\$22,701	226%	\$2,420	\$2,038	\$10,055	226%		0.443
2038	9.3	0.9	\$4,189	\$3,553	\$18,355	237%	\$1,776	\$1,506	\$7,780	237%		0.424
2039	7.0	0.7	\$3,175	\$2,712	\$14,637	249%	\$1,288	\$1,100	\$5,937	249%		0.406
2040	5.3	0.6	\$2,379	\$2,049	\$11,325	256%	\$923	\$795	\$4,396	256%		0.388
2041	3.9	0.4	\$1,763	\$1,532	\$8,852	269%	\$655	\$569	\$3,288	269%		0.371
2042	2.8	0.3	\$1,292	\$1,134	\$6,849	282%	\$459	\$403	\$2,434	282%		0.355
2043	2.0	0.2	\$937	\$831	\$5,271	298%	\$319	\$283	\$1,793	298%		0.340
2044	1.4	0.2	\$672	\$602	\$4,028	316%	\$219	\$196	\$1,311	316%		0.325
2045	1.0	0.1	\$476	\$431	\$3,047	336%	\$148	\$134	\$949	336%		0.311
2046	0.7	0.1	\$332	\$304	\$2,283	359%	\$99	\$91	\$680	359%		0.298
2047	0.5	0.1	\$228	\$211	\$1,632	372%	\$65	\$60	\$466	372%		0.285
2048	0.3	0.0	\$155	\$144	\$1,150	385%	\$42	\$39	\$314	385%		0.273
2049	0.2	0.0	\$103	\$97	\$790	394%	\$27	\$25	\$206	394%		0.261
2050	0.1	0.0	\$68	\$64	\$506	384%	\$17	\$16	\$126	384%		0.250
2051	0.1	0.0	\$43	\$41	\$307	364%	\$10	\$10	\$74	364%		0.239
2052	0.1	0.0	\$27	\$26	\$174	332%	\$6	\$6	\$40	332%		0.229
2053	0.0	0.0	\$16	\$15	\$92	291%	\$4	\$3	\$20	291%		0.219
2054	0.0	0.0	\$9	\$9	\$43	241%	\$2	\$2	\$9	241%		0.210
2055	0.0	0.0	\$5	\$5	\$18	191%	\$1	\$1	\$4	191%		0.201
2056	0.0	0.0	\$2	\$2	\$10	222%	\$0	\$0	\$2	222%		0.192
2057	0.0	0.0	\$1	\$1	\$3	159%	\$0	\$0	\$1	159%		0.184
2058	0.0	0.0	\$0	\$0	\$1	101%	\$0	\$0	\$0	101%		0.176
2059	0.0	0.0	\$0	\$0	\$0	104%	\$0	\$0	\$0	104%		0.168
2060	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.161
2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$23,162,476	\$2,386,806	\$14,039,651	55%	\$44,914,147	\$3,198,954	\$21,917,965	46%		
Future			\$1,004,117	\$804,731	\$2,704,173	149%	\$805,127	\$643,524	\$2,099,610	145%		
Lifetime			\$24,166,593	\$3,191,537	\$16,743,824	61%	\$45,719,274	\$3,842,478	\$24,017,575	48%		

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With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$35,996	\$0	\$2,926	8%	\$131,880	\$0	\$10,719	8%	3.664	
1990			\$74,874	\$0	\$7,487	10%	\$262,511	\$0	\$26,248	10%	3.506	
1991			\$302,819	\$0	\$10,392	3%	\$1,015,970	\$0	\$34,867	3%	3.355	
1992			\$477,697	\$0	\$98,013	21%	\$1,533,680	\$0	\$314,676	21%	3.211	
1993			\$410,943	\$0	\$140,397	34%	\$1,262,545	\$0	\$431,343	34%	3.072	
1994			\$309,153	\$0	\$53,511	17%	\$908,913	\$0	\$157,322	17%	2.940	
1995			\$399,790	\$0	\$9,615	2%	\$1,124,773	\$0	\$27,052	2%	2.813	
1996			\$424,141	\$0	\$1,290	0%	\$1,141,898	\$0	\$3,473	0%	2.692	
1997			\$448,818	\$0	\$13,845	3%	\$1,156,300	\$0	\$35,670	3%	2.576	
1998			\$536,510	\$0	\$295,859	55%	\$1,322,702	\$0	\$729,405	55%	2.465	
1999			\$824,626	\$0	\$67,384	8%	\$1,945,470	\$0	\$158,973	8%	2.359	
2000			\$1,097,318	\$0	\$103,568	9%	\$2,477,329	\$0	\$233,817	9%	2.258	
2001			\$1,367,431	\$0	\$432,952	32%	\$2,954,205	\$0	\$935,351	32%	2.160	
2002			\$1,572,657	\$0	\$163,132	10%	\$3,251,268	\$0	\$337,254	10%	2.067	
2003			\$1,869,653	\$0	\$777,548	42%	\$3,698,823	\$0	\$1,538,259	42%	1.978	
2004			\$2,020,666	\$0	\$983,017	49%	\$3,825,435	\$0	\$1,861,004	49%	1.893	
2005			\$1,857,205	\$1,780	\$403,338	22%	\$3,364,571	\$3,225	\$730,700	22%	1.812	
2006			\$1,540,942	\$134,256	\$824,543	54%	\$2,671,407	\$232,749	\$1,429,443	49%	1.734	
2007			\$1,327,750	\$132,671	\$538,240	41%	\$2,202,691	\$220,097	\$892,922	37%	1.659	
2008			\$1,137,295	\$224,730	\$856,945	75%	\$1,805,486	\$356,764	\$1,360,423	63%	1.588	
2009			\$986,817	\$224,556	\$833,425	84%	\$1,499,137	\$341,138	\$1,266,110	69%	1.519	
2010			\$844,646	\$191,903	\$1,416,245	168%	\$1,227,901	\$278,979	\$2,058,860	137%	1.454	
2011			\$729,729	\$165,687	\$1,196,277	164%	\$1,015,158	\$230,495	\$1,664,194	134%	1.391	
2012			\$631,471	\$158,428	\$1,132,775	179%	\$840,638	\$210,905	\$1,507,994	143%	1.331	
2013			\$535,486	\$140,994	\$531,012	99%	\$682,163	\$179,614	\$676,463	78%	1.274	
2014			\$410,713	\$241,124	\$368,854	90%	\$500,681	\$293,944	\$449,654	57%	1.219	
2015			\$321,051	\$248,578	\$635,273	198%	\$374,525	\$289,981	\$741,084	112%	1.167	
2016			\$266,740	\$208,439	\$946,509	355%	\$297,768	\$232,686	\$1,056,612	199%	1.116	
2017			\$214,954	\$168,220	\$569,446	265%	\$229,625	\$179,701	\$608,313	149%	1.068	
2018			\$184,586	\$145,438	\$625,833	339%	\$188,693	\$148,675	\$639,760	190%	1.022	
Historical												
Projected												
2019	282.0	30.0	\$147,631	\$153,880	\$333,353	226%	\$144,417	\$150,530	\$326,097	111%	0.978	
2020	247.0	23.1	\$128,490	\$134,256	\$298,569	232%	\$120,280	\$125,678	\$279,493	114%	0.936	
2021	217.1	19.2	\$111,963	\$117,260	\$270,516	242%	\$100,296	\$105,041	\$242,327	118%	0.896	
2022	190.4	16.0	\$97,399	\$102,249	\$243,457	250%	\$83,492	\$87,650	\$208,697	122%	0.857	
2023	166.8	12.7	\$84,563	\$89,001	\$220,011	260%	\$69,367	\$73,008	\$180,477	127%	0.820	
2024	145.5	10.9	\$73,087	\$77,131	\$196,024	268%	\$57,372	\$60,547	\$153,876	130%	0.785	
2025	126.2	9.6	\$62,776	\$66,441	\$172,474	275%	\$47,156	\$49,909	\$129,559	133%	0.751	
2026	108.7	8.2	\$53,574	\$56,876	\$151,837	283%	\$38,511	\$40,884	\$109,145	137%	0.719	
2027	93.0	7.0	\$45,415	\$48,377	\$130,098	286%	\$31,240	\$33,277	\$89,492	139%	0.688	
2028	79.1	6.0	\$38,242	\$40,889	\$113,233	296%	\$25,173	\$26,916	\$74,537	143%	0.658	
2029	66.7	5.1	\$31,954	\$34,307	\$96,618	302%	\$20,128	\$21,610	\$60,861	146%	0.630	
2030	55.7	4.4	\$26,480	\$28,555	\$83,076	314%	\$15,962	\$17,213	\$50,077	151%	0.603	
2031	46.2	3.7	\$21,751	\$23,564	\$71,807	330%	\$12,547	\$13,592	\$41,420	158%	0.577	
2032	37.9	3.1	\$17,704	\$19,275	\$60,390	341%	\$9,772	\$10,639	\$33,335	163%	0.552	
2033	30.8	2.6	\$14,281	\$15,633	\$51,703	362%	\$7,544	\$8,258	\$27,310	173%	0.528	
2034	24.8	2.2	\$11,403	\$12,556	\$43,464	381%	\$5,764	\$6,347	\$21,970	181%	0.505	
2035	19.7	1.8	\$9,014	\$9,989	\$36,029	400%	\$4,360	\$4,832	\$17,427	190%	0.484	
2036	15.5	1.5	\$7,053	\$7,870	\$29,440	417%	\$3,265	\$3,643	\$13,627	197%	0.463	
2037	12.1	1.2	\$5,463	\$6,142	\$22,701	416%	\$2,420	\$2,720	\$10,055	196%	0.443	
2038	9.3	0.9	\$4,189	\$4,748	\$18,355	438%	\$1,776	\$2,013	\$7,780	205%	0.424	
2039	7.0	0.7	\$3,175	\$3,630	\$14,637	461%	\$1,288	\$1,472	\$5,937	215%	0.406	
2040	5.3	0.6	\$2,379	\$2,746	\$11,325	476%	\$923	\$1,066	\$4,396	221%	0.388	
2041	3.9	0.4	\$1,763	\$2,057	\$8,852	502%	\$655	\$764	\$3,288	232%	0.371	
2042	2.8	0.3	\$1,292	\$1,524	\$6,849	530%	\$459	\$542	\$2,434	243%	0.355	
2043	2.0	0.2	\$937	\$1,118	\$5,271	563%	\$319	\$380	\$1,793	256%	0.340	
2044	1.4	0.2	\$672	\$812	\$4,028	600%	\$219	\$264	\$1,311	271%	0.325	
2045	1.0	0.1	\$476	\$582	\$3,047	640%	\$148	\$181	\$949	288%	0.311	
2046	0.7	0.1	\$332	\$411	\$2,283	687%	\$99	\$123	\$680	307%	0.298	
2047	0.5	0.1	\$228	\$285	\$1,632	716%	\$65	\$81	\$466	318%	0.285	
2048	0.3	0.0	\$155	\$195	\$1,150	743%	\$42	\$53	\$314	329%	0.273	
2049	0.2	0.0	\$103	\$131	\$790	763%	\$27	\$34	\$206	336%	0.261	
2050	0.1	0.0	\$68	\$86	\$506	747%	\$17	\$22	\$126	328%	0.250	
2051	0.1	0.0	\$43	\$56	\$307	709%	\$10	\$13	\$74	311%	0.239	
2052	0.1	0.0	\$27	\$35	\$174	646%	\$6	\$8	\$40	283%	0.229	
2053	0.0	0.0	\$16	\$21	\$92	566%	\$4	\$5	\$20	249%	0.219	
2054	0.0	0.0	\$9	\$12	\$43	466%	\$2	\$2	\$9	206%	0.210	
2055	0.0	0.0	\$5	\$6	\$18	368%	\$1	\$1	\$4	165%	0.201	
2056	0.0	0.0	\$2	\$3	\$10	420%	\$0	\$1	\$2	191%	0.192	
2057	0.0	0.0	\$1	\$1	\$3	295%	\$0	\$0	\$1	138%	0.184	
2058	0.0	0.0	\$0	\$0	\$1	177%	\$0	\$0	\$0	90%	0.176	
2059	0.0	0.0	\$0	\$0	\$0	182%	\$0	\$0	\$0	93%	0.168	
2060	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	0.161	
2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.154	
2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.147	
2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.141	
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.135	
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.129	
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.124	
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.118	
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.113	
Past			\$23,162,476	\$2,386,806	\$14,039,651	55%	\$44,914,147	\$3,198,954	\$21,917,965	46%		
Future			\$1,004,117	\$1,062,712	\$2,704,173	131%	\$805,127	\$849,321	\$2,099,610	127%		
Lifetime			\$24,166,593	\$3,449,518	\$16,743,824	61%	\$45,719,274	\$4,048,275	\$24,017,575	48%		

Rate Stabilization and Loss Ratio Tests

AF&L National Policies-Small Benefit Limit, No Inflation Benefits					
Original Premium	\$165,617,847	X	58%	=	\$96,058,352
Rate Increase Premiums	\$24,345,571	X	85%	=	\$20,693,736
Total Premiums Tested	\$96,058,352	+	\$20,693,736	=	\$116,752,087
Incurred Claims vs. Tested Premiums			\$125,092,729	>	\$116,752,087
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					66%

AF&L National Policies-Medium Benefit Limit, No Inflation Benefits					
Original Premium	\$18,110,725	X	58%	=	\$10,504,220
Rate Increase Premiums	\$2,940,005	X	85%	=	\$2,499,004
Total Premiums Tested	\$10,504,220	+	\$2,499,004	=	\$13,003,225
Incurred Claims vs. Tested Premiums			\$22,233,618	>	\$13,003,225
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					106%

AF&L National Policies-Lifetime Benefit Limit, No Inflation Benefits					
Original Premium	\$33,104,660	X	58%	=	\$19,200,703
Rate Increase Premiums	\$4,962,143	X	85%	=	\$4,217,822
Total Premiums Tested	\$19,200,703	+	\$4,217,822	=	\$23,418,525
Incurred Claims vs. Tested Premiums			\$62,285,248	>	\$23,418,525
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					164%

AF&L National Policies-Small Benefit Limit, Inflation Benefits					
Original Premium	\$9,463,690	X	58%	=	\$5,488,940
Rate Increase Premiums	\$1,420,027	X	85%	=	\$1,207,023
Total Premiums Tested	\$5,488,940	+	\$1,207,023	=	\$6,695,964
Incurred Claims vs. Tested Premiums			\$6,723,693	>	\$6,695,964
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					62%

AF&L National Policies-Medium Benefit Limit, Inflation Benefits					
Original Premium	\$1,686,086	X	58%	=	\$977,930
Rate Increase Premiums	\$291,371	X	85%	=	\$247,665
Total Premiums Tested	\$977,930	+	\$247,665	=	\$1,225,595
Incurred Claims vs. Tested Premiums			\$826,225	>	\$1,225,595
Pass Rate Stabilization Test?					NO
Lifetime Loss Ratio					42%

AF&L National Policies-Lifetime Benefit Limit, Inflation Benefits					
Original Premium	\$4,636,809	X	58%	=	\$2,689,349
Rate Increase Premiums	\$500,857	X	85%	=	\$425,729
Total Premiums Tested	\$2,689,349	+	\$425,729	=	\$3,115,078
Incurred Claims vs. Tested Premiums			\$5,231,741	>	\$3,115,078
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					102%

AF&L National Policies-All Benefits					
Original Premium	\$232,619,817	X	58%	=	\$134,919,494
Rate Increase Premiums	\$34,459,975	X	85%	=	\$29,290,979
Total Premiums Tested	\$134,919,494	+	\$29,290,979	=	\$164,210,473
Incurred Claims vs. Tested Premiums			\$222,393,254	>	\$164,210,473
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					83%

Rate Stabilization and Loss Ratio Tests

AF&L Pennsylvania Policies-Small Benefit Limit, No Inflation Benefits					
Original Premium	\$36,458,861	X	58%	=	\$21,146,139
Rate Increase Premiums	\$3,292,512	X	85%	=	\$2,798,635
Total Premiums Tested	\$21,146,139	+	\$2,798,635	=	\$23,944,775
Incurred Claims vs. Tested Premiums			\$16,355,461	>	\$23,944,775
Pass Rate Stabilization Test?					NO
Lifetime Loss Ratio					41%

AF&L Pennsylvania Policies-Medium Benefit Limit, No Inflation Benefits					
Original Premium	\$1,182,189	X	58%	=	\$685,670
Rate Increase Premiums	\$162,748	X	85%	=	\$138,336
Total Premiums Tested	\$685,670	+	\$138,336	=	\$824,005
Incurred Claims vs. Tested Premiums			\$1,182,546	>	\$824,005
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					88%

AF&L Pennsylvania Policies-Lifetime Benefit Limit, No Inflation Benefits					
Original Premium	\$4,206,257	X	58%	=	\$2,439,629
Rate Increase Premiums	\$92,066	X	85%	=	\$78,256
Total Premiums Tested	\$2,439,629	+	\$78,256	=	\$2,517,885
Incurred Claims vs. Tested Premiums			\$3,263,475	>	\$2,517,885
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					76%

AF&L Pennsylvania Policies-Small Benefit Limit, Inflation Benefits					
Original Premium	\$2,349,041	X	58%	=	\$1,362,444
Rate Increase Premiums	\$269,481	X	85%	=	\$229,059
Total Premiums Tested	\$1,362,444	+	\$229,059	=	\$1,591,502
Incurred Claims vs. Tested Premiums			\$1,437,655	>	\$1,591,502
Pass Rate Stabilization Test?					NO
Lifetime Loss Ratio					55%

AF&L Pennsylvania Policies-Medium Benefit Limit, Inflation Benefits					
Original Premium	\$464,679	X	58%	=	\$269,514
Rate Increase Premiums	\$177,817	X	85%	=	\$151,145
Total Premiums Tested	\$269,514	+	\$151,145	=	\$420,659
Incurred Claims vs. Tested Premiums			\$719,627	>	\$420,659
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					112%

AF&L Pennsylvania Policies-Lifetime Benefit Limit, Inflation Benefits					
Original Premium	\$1,058,247	X	58%	=	\$613,783
Rate Increase Premiums	\$53,651	X	85%	=	\$45,603
Total Premiums Tested	\$613,783	+	\$45,603	=	\$659,387
Incurred Claims vs. Tested Premiums			\$1,058,810	>	\$659,387
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					95%

AF&L Pennsylvania Policies-All Benefits					
Original Premium	\$45,719,274	X	58%	=	\$26,517,179
Rate Increase Premiums	\$4,048,275	X	85%	=	\$3,441,033
Total Premiums Tested	\$26,517,179	+	\$3,441,033	=	\$29,958,212
Incurred Claims vs. Tested Premiums			\$24,017,575	>	\$29,958,212
Pass Rate Stabilization Test?					NO
Lifetime Loss Ratio					48%

AF&L National Active Policies 12/31/18												
Policy Form	Benefit Size	Inflation	Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Premium	Limit (Non-Life)	Percent Unlimited
HHC4/TQHLC	Small	No	739	71%	69.1	86.1	17.6	91.7	16.3	1,047	1.9	0%
HHC4/TQHLC	Medium	No	82	71%	67.2	84.5	17.7	101.5	25.9	1,615	4.4	0%
HHC4/TQHLC	Lifetime	No	98	79%	66.0	83.6	18.0	109.9	9.6	1,974	N/A	100%
HHC4/TQHLC	Small	Yes	85	72%	66.2	83.5	17.7	85.6	17.3	1,271	2.0	0%
HHC4/TQHLC	Medium	Yes	10	60%	64.1	80.7	16.8	101.0	28.0	2,467	4.5	0%
<u>HHC4/TQHLC</u>	<u>Lifetime</u>	<u>Yes</u>	<u>13</u>	<u>85%</u>	<u>64.0</u>	<u>82.8</u>	<u>19.1</u>	<u>95.4</u>	<u>15.4</u>	<u>2,612</u>	<u>N/A</u>	<u>100%</u>
HHC4/TQHLC	All	All	1,027	72%	68.3	85.4	17.6	93.9	16.6	1,233	N/A	11%

AF&L Pennsylvania Active Policies 12/31/18												
Policy Form	Benefit Size	Inflation	Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Premium	Limit (Non-Life)	Percent Unlimited
HHC4	Small	No	245	75%	68.4	85.3	17.4	87.2	21.6	879	1.4	0%
HHC4	Medium	No	9	56%	64.2	80.9	17.1	108.9	17.8	1,562	4.3	0%
HHC4	Lifetime	No	3	100%	65.0	82.0	17.7	83.3	0.0	1,707	N/A	100%
HHC4	Small	Yes	19	79%	66.2	83.2	17.4	92.8	10.5	1,331	1.5	0%
HHC4	Medium	Yes	5	80%	63.8	80.4	16.6	114.0	28.0	3,296	4.4	0%
<u>HHC4</u>	<u>Lifetime</u>	<u>Yes</u>	<u>1</u>	<u>100%</u>	<u>67.0</u>	<u>87.0</u>	<u>20.0</u>	<u>80.0</u>	<u>0.0</u>	<u>3,769</u>	<u>N/A</u>	<u>100%</u>
HHC4	All	All	282	75%	68.0	84.9	17.4	88.7	20.6	993	1.6	1%

Small-No Inflation					
State	Policy Count	Total Premium	Average Premium	Proposed Increase	Proposed Premium
AR	-	\$0	\$0	0.0%	\$0
FL	111	\$170,424	\$1,535	12.5%	\$1,727
GA	10	\$15,076	\$1,508	12.5%	\$1,696
IL	76	\$72,423	\$953	12.5%	\$1,072
IN	38	\$41,822	\$1,101	12.5%	\$1,238
KS	13	\$8,026	\$617	12.5%	\$695
KY	22	\$24,106	\$1,096	12.5%	\$1,233
ME	-	\$0	\$0	0.0%	\$0
MO	24	\$22,458	\$936	12.5%	\$1,053
MT	1	\$1,649	\$1,649	12.5%	\$1,856
NC	-	\$0	\$0	0.0%	\$0
ND	5	\$4,659	\$932	12.5%	\$1,048
NE	1	\$1,854	\$1,854	12.5%	\$2,086
NV	1	\$583	\$583	12.5%	\$655
OH	54	\$65,897	\$1,220	12.5%	\$1,373
OK	4	\$4,441	\$1,110	12.5%	\$1,249
OR	2	\$2,427	\$1,214	12.5%	\$1,365
PA	245	\$215,281	\$879	12.5%	\$989
SC	17	\$16,280	\$958	12.5%	\$1,077
SD	-	\$0	\$0	0.0%	\$0
TN	33	\$33,765	\$1,023	12.5%	\$1,151
TX	43	\$39,302	\$914	12.5%	\$1,028
UT	2	\$1,515	\$758	12.5%	\$852
VA	37	\$32,010	\$865	12.5%	\$973
WV	-	\$0	\$0	0.0%	\$0
WY	-	\$0	\$0	0.0%	\$0
Total	739	\$773,998	\$1,047	12.5%	\$1,178

Medium-No Inflation					
State	Policy Count	Total Premium	Average Premium	Proposed Increase	Proposed Premium
AR	-	\$0	\$0	0.0%	\$0
FL	9	\$26,647	\$2,961	15.0%	\$3,405
GA	8	\$19,692	\$2,462	15.0%	\$2,831
IL	7	\$8,873	\$1,268	15.0%	\$1,458
IN	3	\$3,336	\$1,112	15.0%	\$1,279
KS	-	\$0	\$0	0.0%	\$0
KY	6	\$7,274	\$1,212	15.0%	\$1,394
ME	-	\$0	\$0	0.0%	\$0
MO	2	\$2,791	\$1,395	15.0%	\$1,605
MT	-	\$0	\$0	0.0%	\$0
NC	-	\$0	\$0	0.0%	\$0
ND	-	\$0	\$0	0.0%	\$0
NE	-	\$0	\$0	0.0%	\$0
NV	1	\$2,228	\$2,228	15.0%	\$2,562
OH	1	\$944	\$944	15.0%	\$1,085
OK	6	\$6,170	\$1,028	15.0%	\$1,183
OR	3	\$4,141	\$1,380	15.0%	\$1,587
PA	9	\$14,055	\$1,562	15.0%	\$1,796
SC	4	\$7,220	\$1,805	15.0%	\$2,076
SD	1	\$668	\$668	15.0%	\$768
TN	6	\$12,291	\$2,049	15.0%	\$2,356
TX	13	\$13,087	\$1,007	15.0%	\$1,158
UT	-	\$0	\$0	0.0%	\$0
VA	3	\$2,973	\$991	15.0%	\$1,140
WV	-	\$0	\$0	0.0%	\$0
<u>WY</u>	-	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>\$0</u>
Total	82	\$132,389	\$1,615	15.0%	\$1,857

Lifetime-No Inflation					
State	Policy Count	Total Premium	Average Premium	Proposed Increase	Proposed Premium
AR	-	\$0	\$0	0.0%	\$0
FL	23	\$48,896	\$2,126	20.0%	\$2,551
GA	12	\$36,229	\$3,019	20.0%	\$3,623
IL	12	\$24,165	\$2,014	20.0%	\$2,417
IN	9	\$16,144	\$1,794	20.0%	\$2,153
KS	1	\$1,475	\$1,475	20.0%	\$1,770
KY	3	\$9,612	\$3,204	20.0%	\$3,845
ME	-	\$0	\$0	0.0%	\$0
MO	2	\$4,142	\$2,071	20.0%	\$2,485
MT	-	\$0	\$0	0.0%	\$0
NC	-	\$0	\$0	0.0%	\$0
ND	-	\$0	\$0	0.0%	\$0
NE	1	\$683	\$683	20.0%	\$820
NV	-	\$0	\$0	0.0%	\$0
OH	2	\$3,360	\$1,680	20.0%	\$2,016
OK	1	\$1,001	\$1,001	20.0%	\$1,201
OR	1	\$1,262	\$1,262	20.0%	\$1,515
PA	3	\$5,122	\$1,707	20.0%	\$2,049
SC	9	\$13,585	\$1,509	20.0%	\$1,811
SD	-	\$0	\$0	0.0%	\$0
TN	1	\$3,552	\$3,552	20.0%	\$4,262
TX	13	\$19,091	\$1,469	20.0%	\$1,762
UT	-	\$0	\$0	0.0%	\$0
VA	5	\$5,131	\$1,026	20.0%	\$1,231
WV	-	\$0	\$0	0.0%	\$0
<u>WY</u>	-	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>\$0</u>
Total	98	\$193,449	\$1,974	20.0%	\$2,369

Small-Inflation					
State	Policy Count	Total Premium	Average Premium	Proposed Increase	Proposed Premium
AR	-	\$0	\$0	0.0%	\$0
FL	7	\$15,355	\$2,194	20.0%	\$2,632
GA	1	\$747	\$747	20.0%	\$897
IL	9	\$10,778	\$1,198	20.0%	\$1,437
IN	14	\$12,325	\$880	20.0%	\$1,056
KS	3	\$3,686	\$1,229	20.0%	\$1,475
KY	8	\$10,627	\$1,328	20.0%	\$1,594
ME	-	\$0	\$0	0.0%	\$0
MO	3	\$3,442	\$1,147	20.0%	\$1,377
MT	-	\$0	\$0	0.0%	\$0
NC	-	\$0	\$0	0.0%	\$0
ND	1	\$929	\$929	20.0%	\$1,115
NE	-	\$0	\$0	0.0%	\$0
NV	-	\$0	\$0	0.0%	\$0
OH	9	\$14,347	\$1,594	20.0%	\$1,913
OK	2	\$1,309	\$654	20.0%	\$785
OR	-	\$0	\$0	0.0%	\$0
PA	19	\$25,286	\$1,331	20.0%	\$1,597
SC	-	\$0	\$0	0.0%	\$0
SD	-	\$0	\$0	0.0%	\$0
TN	3	\$2,339	\$780	20.0%	\$936
TX	1	\$972	\$972	20.0%	\$1,166
UT	-	\$0	\$0	0.0%	\$0
VA	5	\$5,852	\$1,170	20.0%	\$1,405
WV	-	\$0	\$0	0.0%	\$0
<u>WY</u>	-	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>\$0</u>
Total	85	\$107,995	\$1,271	20.0%	\$1,525

Medium-Inflation					
State	Policy Count	Total Premium	Average Premium	Proposed Increase	Proposed Premium
AR	-	\$0	\$0	0.0%	\$0
FL	-	\$0	\$0	0.0%	\$0
GA	-	\$0	\$0	0.0%	\$0
IL	1	\$1,931	\$1,931	20.0%	\$2,317
IN	-	\$0	\$0	0.0%	\$0
KS	-	\$0	\$0	0.0%	\$0
KY	-	\$0	\$0	0.0%	\$0
ME	-	\$0	\$0	0.0%	\$0
MO	-	\$0	\$0	0.0%	\$0
MT	-	\$0	\$0	0.0%	\$0
NC	-	\$0	\$0	0.0%	\$0
ND	-	\$0	\$0	0.0%	\$0
NE	-	\$0	\$0	0.0%	\$0
NV	-	\$0	\$0	0.0%	\$0
OH	-	\$0	\$0	0.0%	\$0
OK	-	\$0	\$0	0.0%	\$0
OR	-	\$0	\$0	0.0%	\$0
PA	5	\$16,481	\$3,296	20.0%	\$3,955
SC	-	\$0	\$0	0.0%	\$0
SD	-	\$0	\$0	0.0%	\$0
TN	-	\$0	\$0	0.0%	\$0
TX	2	\$4,017	\$2,008	20.0%	\$2,410
UT	-	\$0	\$0	0.0%	\$0
VA	2	\$2,237	\$1,118	20.0%	\$1,342
WV	-	\$0	\$0	0.0%	\$0
<u>WY</u>	-	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>\$0</u>
Total	10	\$24,666	\$2,467	20.0%	\$2,960

Lifetime-Inflation					
State	Policy Count	Total Premium	Average Premium	Proposed Increase	Proposed Premium
AR	-	\$0	\$0	0.0%	\$0
FL	2	\$5,299	\$2,650	20.0%	\$3,180
GA	-	\$0	\$0	0.0%	\$0
IL	2	\$4,683	\$2,341	20.0%	\$2,810
IN	2	\$4,084	\$2,042	20.0%	\$2,450
KS	1	\$4,326	\$4,326	20.0%	\$5,191
KY	-	\$0	\$0	0.0%	\$0
ME	-	\$0	\$0	0.0%	\$0
MO	1	\$3,417	\$3,417	20.0%	\$4,100
MT	-	\$0	\$0	0.0%	\$0
NC	-	\$0	\$0	0.0%	\$0
ND	-	\$0	\$0	0.0%	\$0
NE	-	\$0	\$0	0.0%	\$0
NV	-	\$0	\$0	0.0%	\$0
OH	-	\$0	\$0	0.0%	\$0
OK	-	\$0	\$0	0.0%	\$0
OR	1	\$1,906	\$1,906	20.0%	\$2,287
PA	1	\$3,769	\$3,769	20.0%	\$4,523
SC	1	\$1,402	\$1,402	20.0%	\$1,682
SD	-	\$0	\$0	0.0%	\$0
TN	1	\$3,114	\$3,114	20.0%	\$3,737
TX	1	\$1,955	\$1,955	20.0%	\$2,346
UT	-	\$0	\$0	0.0%	\$0
VA	-	\$0	\$0	0.0%	\$0
WV	-	\$0	\$0	0.0%	\$0
<u>WY</u>	-	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>\$0</u>
Total	13	\$33,954	\$2,612	20.0%	\$3,134

State	Total				
	Policy Count	Total Premium	Average Premium	Proposed Increase	Proposed Premium
AR	-	\$0	\$0	0.0%	\$0
FL	152	266,621	\$1,754	14.7%	\$2,012
GA	31	\$71,745	\$2,314	17.1%	\$2,709
IL	107	\$122,854	\$1,148	15.2%	\$1,323
IN	66	\$77,711	\$1,177	15.7%	\$1,363
KS	18	\$17,513	\$973	16.6%	\$1,134
KY	39	\$51,619	\$1,324	15.8%	\$1,533
ME	-	\$0	\$0	0.0%	\$0
MO	32	\$36,249	\$1,133	15.0%	\$1,302
MT	1	\$1,649	\$1,649	12.5%	\$1,856
NC	-	\$0	\$0	0.0%	\$0
ND	6	\$5,588	\$931	13.7%	\$1,059
NE	2	\$2,537	\$1,269	14.5%	\$1,453
NV	2	\$2,810	\$1,405	14.5%	\$1,609
OH	66	\$84,548	\$1,281	14.1%	\$1,462
OK	13	\$12,921	\$994	15.0%	\$1,143
OR	7	\$9,736	\$1,391	16.0%	\$1,613
PA	282	\$279,994	\$993	14.0%	\$1,132
SC	31	\$38,487	\$1,242	15.9%	\$1,439
SD	1	\$668	\$668	15.0%	\$768
TN	44	\$55,061	\$1,251	14.3%	\$1,430
TX	73	\$78,424	\$1,074	15.4%	\$1,240
UT	2	\$1,515	\$758	12.5%	\$852
VA	52	\$48,202	\$927	14.7%	\$1,063
WV	-	\$0	\$0	0.0%	\$0
WY	-	\$0	\$0	0.0%	\$0
Total	1,027	\$1,266,452	\$1,233	14.9%	\$1,417

HHC4 Rate Increase Summary

Issue Years: 1990/1996-2005
 Issue Ages: 52-81
 State: PA

Rate Increase History:

<u>Form</u>	<u>Actives</u>	<u>Filed</u>	<u>Approved</u>	<u>Effective Date</u>	<u>Approved</u>	<u>Requested</u>
HHC4	303	8/11/2005	10/25/2005	12/10/2005	10%	10%
			11/30/2007	1/20/2008	12%	12%
		9/28/2011	11/30/2011	1/20/2012	0/10/15%	0/10/50%
		9/28/2011	11/30/2011	1/20/2013	0/0/15%	
		8/26/2013	1/7/2014	3/1/2014	40%	40/40/58.8%
HHC3	5	8/26/2013	1/7/2014	3/1/2014	40%	40/40/58.8%
HHC Orig	1	8/26/2013	1/7/2014	3/1/2014	40%	40/40/58.8%
Total	309					

HHC4

Underwriting Classifications:

Preferred 100%
 Standard 125%
 Class 1 175%
 Class 2 250%

EP Factors:

20 Days 92%
 60 Days 86%
 100 Days 82%

Spouse Factor: 90%

HHC3

Underwriting Classifications:

Preferred 86%
 Standard 100%
 Class 1 140%
 Class 2 200%

Spouse Factor: 90%

2013 Actuarial Memo: AF&L HHC HHC4 HHC93 RI Act Memo NW

Base: Home Health Care Insurance
 Riders: Shortened Benefit Period
 Return of Premium
 Compound Inflation
 Simple Inflation

Claim Continuance Rates

Incidence Age: Month	<u>Female</u>					<u>Male</u>				
	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
0	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
1	0.720188	0.830964	0.891373	0.913751	0.885726	0.637752	0.789918	0.843355	0.868904	0.871258
2	0.602213	0.723510	0.813592	0.850574	0.824584	0.525758	0.679851	0.748750	0.784480	0.789595
3	0.512088	0.646825	0.764454	0.812327	0.777356	0.445391	0.611400	0.688957	0.729660	0.733990
4	0.482242	0.606202	0.738571	0.796396	0.748050	0.406995	0.556575	0.657132	0.695806	0.701794
5	0.454708	0.584501	0.715838	0.780856	0.722328	0.389077	0.528051	0.629536	0.666457	0.671164
6	0.430779	0.563710	0.695807	0.765694	0.700611	0.372442	0.503213	0.605503	0.640902	0.642016
7	0.410034	0.543786	0.678107	0.750901	0.681847	0.356990	0.481664	0.584488	0.618561	0.614272
8	0.392122	0.524692	0.662692	0.736466	0.664769	0.342633	0.463068	0.565980	0.599923	0.587860
9	0.376745	0.507445	0.648484	0.722160	0.650854	0.329287	0.447141	0.548439	0.583414	0.562183
10	0.362952	0.492015	0.635148	0.708405	0.638836	0.317946	0.432138	0.531301	0.568297	0.538094
11	0.350345	0.478167	0.622649	0.695244	0.623234	0.308236	0.417868	0.514758	0.554427	0.516058
12	0.338690	0.465606	0.610831	0.682687	0.610795	0.299762	0.404376	0.498807	0.541283	0.496142
13	0.327917	0.454145	0.599523	0.670711	0.597512	0.292098	0.391690	0.483453	0.528422	0.478125
14	0.318140	0.443736	0.588712	0.659272	0.584797	0.284942	0.379865	0.468820	0.515805	0.461522
15	0.309506	0.434469	0.578442	0.648409	0.573657	0.278157	0.368995	0.455012	0.503425	0.445789
16	0.302355	0.426733	0.568986	0.638415	0.564236	0.271881	0.359397	0.442345	0.491490	0.431078
17	0.296337	0.420175	0.560188	0.629124	0.554596	0.266019	0.350797	0.430610	0.479947	0.417116
18	0.291137	0.414475	0.551905	0.620379	0.545121	0.260510	0.342949	0.419618	0.468766	0.403412
19	0.286470	0.409332	0.544001	0.612034	0.535113	0.255303	0.335631	0.409202	0.457925	0.390048
20	0.282036	0.404425	0.536308	0.603907	0.527177	0.250296	0.328600	0.399156	0.447350	0.377055
21	0.277670	0.399578	0.528724	0.595889	0.517117	0.245447	0.321717	0.389357	0.436966	0.364143
22	0.273373	0.394788	0.521247	0.587976	0.507840	0.240756	0.314977	0.379799	0.426771	0.351191
23	0.269124	0.390036	0.513846	0.580138	0.500020	0.236182	0.308352	0.370438	0.416692	0.338210
24	0.264943	0.385295	0.506508	0.572272	0.491765	0.231743	0.301819	0.361266	0.406712	0.325393
25	0.260895	0.380545	0.499267	0.564247	0.483711	0.227492	0.295386	0.352342	0.396849	0.312679
26	0.257044	0.375770	0.492155	0.555937	0.475992	0.223449	0.289061	0.343718	0.387093	0.300190
27	0.253449	0.370953	0.485201	0.547225	0.468537	0.219643	0.282851	0.335441	0.377435	0.288496
28	0.250229	0.366151	0.478545	0.538120	0.460820	0.216182	0.276858	0.327685	0.368027	0.277623
29	0.247305	0.361384	0.472144	0.528775	0.453311	0.212980	0.271064	0.320367	0.358834	0.267319
30	0.244605	0.356669	0.465960	0.519333	0.444651	0.209943	0.265457	0.313411	0.349885	0.257548
31	0.242060	0.352023	0.459957	0.509929	0.435844	0.207044	0.260021	0.306747	0.341223	0.248087
32	0.239587	0.347447	0.454072	0.500662	0.427704	0.204202	0.254722	0.300281	0.332814	0.238833
33	0.237139	0.342930	0.448262	0.491563	0.419880	0.201377	0.249531	0.293952	0.324581	0.229618
34	0.234716	0.338471	0.442527	0.482630	0.412676	0.198607	0.244446	0.287755	0.316470	0.220316
35	0.232309	0.334053	0.436842	0.473823	0.404206	0.195880	0.239445	0.281665	0.308446	0.210945
36	0.229882	0.329659	0.431165	0.465097	0.396566	0.193202	0.234539	0.275639	0.300341	0.201524
37	0.227387	0.325294	0.425457	0.456428	0.388657	0.190614	0.229789	0.269642	0.292085	0.192073
38	0.224777	0.320960	0.419681	0.447795	0.380291	0.188101	0.225250	0.263644	0.283567	0.182615
39	0.222009	0.316661	0.413805	0.439172	0.371640	0.185692	0.220973	0.257618	0.274691	0.173174
40	0.219080	0.312467	0.407880	0.430659	0.363395	0.183421	0.217072	0.251626	0.265414	0.163772
41	0.216045	0.308373	0.401949	0.422262	0.354476	0.181232	0.213468	0.245703	0.255991	0.154437

Claim Continuance Rates

Incidence Age: Month	<u>Female</u>					<u>Male</u>				
	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
42	0.212960	0.304372	0.396052	0.413989	0.346538	0.179125	0.210083	0.239884	0.246485	0.145194
43	0.209879	0.300460	0.390228	0.405849	0.338621	0.177063	0.206846	0.234198	0.237074	0.136069
44	0.206838	0.296615	0.384491	0.397815	0.330994	0.175034	0.203685	0.228651	0.227923	0.127090
45	0.203858	0.292819	0.378839	0.389876	0.323719	0.173052	0.200553	0.223235	0.219080	0.118284
46	0.200936	0.289072	0.373269	0.382032	0.316886	0.171090	0.197457	0.217948	0.210402	0.110499
47	0.198053	0.285358	0.367760	0.374239	0.309590	0.169168	0.194392	0.212765	0.202021	0.103589
48	0.195234	0.281652	0.362254	0.366460	0.302597	0.167288	0.191329	0.207653	0.193862	0.097435
49	0.192594	0.277935	0.356688	0.358674	0.295355	0.165447	0.188465	0.202590	0.185850	0.091937
50	0.190120	0.274190	0.351002	0.350852	0.288407	0.163644	0.185785	0.197555	0.178161	0.087008
51	0.187800	0.270400	0.345139	0.343018	0.281620	0.161879	0.183275	0.192531	0.170653	0.082576
52	0.185623	0.266604	0.339130	0.335298	0.274875	0.160150	0.180923	0.187574	0.163345	0.078581
53	0.183578	0.262824	0.333047	0.327820	0.268301	0.158457	0.178717	0.182705	0.156206	0.074760
54	0.181657	0.259078	0.326960	0.320578	0.261869	0.156799	0.176647	0.177941	0.149300	0.071106
55	0.179852	0.255385	0.320933	0.313532	0.255558	0.155174	0.174499	0.173297	0.142704	0.067614
56	0.178153	0.251749	0.315006	0.306632	0.248075	0.153582	0.172270	0.168763	0.136475	0.064276
57	0.176555	0.248165	0.309189	0.299722	0.240869	0.152022	0.169960	0.164320	0.130662	0.061088
58	0.175050	0.244632	0.303480	0.292730	0.233928	0.150494	0.167568	0.159966	0.124993	0.058042
59	0.173633	0.241135	0.297853	0.285785	0.227241	0.148996	0.165090	0.155688	0.119538	0.055134
60	0.172297	0.237656	0.292288	0.278852	0.220797	0.147528	0.162528	0.151480	0.114317	0.052358
61	0.171038	0.234191	0.286786	0.271917	0.214586	0.146089	0.159879	0.147377	0.109396	0.049708
62	0.169851	0.230733	0.281350	0.264953	0.208599	0.144678	0.157143	0.143411	0.105016	0.047180
63	0.168731	0.227276	0.275982	0.257842	0.202824	0.143294	0.154319	0.139591	0.101101	0.044768
64	0.167674	0.223868	0.270766	0.250428	0.197255	0.141938	0.151407	0.135982	0.097482	0.042469
65	0.166676	0.220515	0.265695	0.242788	0.191882	0.140608	0.148408	0.132567	0.094078	0.040276
66	0.165734	0.217222	0.260764	0.234960	0.186697	0.139304	0.145321	0.129301	0.090776	0.038186
67	0.164843	0.213994	0.255965	0.227423	0.181692	0.138024	0.142147	0.126147	0.087606	0.036195
68	0.164002	0.210822	0.251275	0.220164	0.176861	0.136769	0.138887	0.123079	0.084562	0.034298
69	0.163207	0.207698	0.246671	0.213171	0.172195	0.135538	0.135543	0.120069	0.081638	0.032492
70	0.162456	0.204619	0.242151	0.206435	0.167689	0.134330	0.132116	0.117117	0.078830	0.030772
71	0.161633	0.201570	0.237696	0.199944	0.158373	0.133145	0.128608	0.114214	0.076131	0.029135
72	0.160732	0.198521	0.233290	0.193689	0.149057	0.131982	0.125023	0.111327	0.073539	0.027578
73	0.159747	0.195438	0.228939	0.187660	0.139741	0.130841	0.121364	0.108408	0.071046	0.026096
74	0.158670	0.192294	0.224646	0.181847	0.130425	0.129721	0.117634	0.105466	0.068651	0.024646
75	0.157493	0.189068	0.220417	0.176243	0.121109	0.128621	0.113838	0.102465	0.066348	0.023196
76	0.156208	0.185791	0.216321	0.170839	0.111793	0.127542	0.109981	0.099459	0.064133	0.021747
77	0.154806	0.182507	0.212347	0.165626	0.102477	0.126483	0.106068	0.096484	0.062003	0.020297
78	0.153278	0.179251	0.208489	0.160598	0.093161	0.125437	0.102483	0.093519	0.059954	0.018847
79	0.151613	0.176042	0.204738	0.155747	0.083845	0.124406	0.099192	0.090578	0.057982	0.017397
80	0.149803	0.172886	0.201071	0.151066	0.074529	0.123388	0.096167	0.087689	0.056085	0.015948
81	0.147834	0.169768	0.197470	0.146548	0.065212	0.122383	0.093380	0.084852	0.054259	0.014498
82	0.145698	0.166680	0.193934	0.142301	0.055896	0.121392	0.090809	0.082163	0.052450	0.013048
83	0.143381	0.163621	0.190447	0.137875	0.046580	0.120414	0.088434	0.079573	0.050642	0.011598

Claim Continuance Rates

Incidence Age: Month	<u>Female</u>					<u>Male</u>				
	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
84	0.140874	0.160603	0.186983	0.133432	0.037264	0.119448	0.086237	0.077082	0.048833	0.010148
85	0.138164	0.157644	0.183519	0.129155	0.027948	0.118495	0.084202	0.074636	0.047025	0.008699
86	0.135772	0.154770	0.180035	0.125035	0.018632	0.117554	0.082314	0.072231	0.045216	0.007249
87	0.133656	0.151997	0.176510	0.121067	0.009316	0.116625	0.080560	0.069946	0.043407	0.005799
88	0.131782	0.149366	0.172977	0.117243	0.000000	0.115708	0.078930	0.067817	0.041599	0.004349
89	0.130118	0.146865	0.169462	0.113559	0.000000	0.114803	0.077413	0.065797	0.039790	0.002900
90	0.128640	0.144439	0.165981	0.110009	0.000000	0.113910	0.075999	0.063951	0.037981	0.001450
91	0.127325	0.142074	0.162551	0.106587	0.000000	0.113028	0.074680	0.062220	0.036173	0.000000
92	0.126154	0.139720	0.159180	0.103287	0.000000	0.112157	0.073449	0.060542	0.034364	0.000000
93	0.125109	0.137351	0.155868	0.100106	0.000000	0.111297	0.072299	0.058992	0.032555	0.000000
94	0.124176	0.134981	0.152619	0.097039	0.000000	0.110448	0.071224	0.057600	0.030747	0.000000
95	0.123343	0.132636	0.149445	0.094080	0.000000	0.109610	0.070217	0.056348	0.028938	0.000000
96	0.122599	0.130343	0.146355	0.091226	0.000000	0.108782	0.069275	0.055182	0.027130	0.000000
97	0.121933	0.128127	0.143369	0.088472	0.000000	0.107965	0.068391	0.054115	0.025321	0.000000
98	0.121337	0.125974	0.140511	0.085815	0.000000	0.107158	0.067562	0.052991	0.023512	0.000000
99	0.120803	0.123937	0.137785	0.083250	0.000000	0.106361	0.066785	0.051699	0.021704	0.000000
100	0.120324	0.122021	0.135227	0.080774	0.000000	0.105573	0.066054	0.050169	0.019895	0.000000
101	0.119895	0.120189	0.132780	0.078384	0.000000	0.104796	0.065296	0.048434	0.018086	0.000000
102	0.119489	0.118448	0.130412	0.076077	0.000000	0.104028	0.064509	0.046585	0.016278	0.000000
103	0.119105	0.116737	0.128080	0.073848	0.000000	0.103269	0.063692	0.044766	0.014469	0.000000
104	0.118691	0.115000	0.125725	0.071696	0.000000	0.102520	0.062846	0.043032	0.012660	0.000000
105	0.118246	0.113236	0.123379	0.069617	0.000000	0.101780	0.061969	0.041468	0.010852	0.000000
106	0.117766	0.111426	0.121064	0.067608	0.000000	0.101049	0.061061	0.039963	0.009043	0.000000
107	0.117251	0.109658	0.118794	0.065667	0.000000	0.100327	0.060121	0.038501	0.007235	0.000000
108	0.116697	0.107901	0.116569	0.063791	0.000000	0.099614	0.059150	0.037087	0.005426	0.000000
109	0.116101	0.106125	0.114376	0.061978	0.000000	0.098909	0.058146	0.035719	0.003617	0.000000
110	0.115461	0.104272	0.112139	0.060225	0.000000	0.098213	0.057111	0.034479	0.001809	0.000000
111	0.114773	0.102360	0.109781	0.058487	0.000000	0.097525	0.056043	0.033318	0.000000	0.000000
112	0.114035	0.100390	0.107312	0.056766	0.000000	0.096845	0.054942	0.032229	0.000000	0.000000
113	0.113243	0.098360	0.104656	0.055063	0.000000	0.096173	0.053809	0.031208	0.000000	0.000000
114	0.112394	0.096273	0.101946	0.053377	0.000000	0.095510	0.052644	0.030249	0.000000	0.000000
115	0.111483	0.094127	0.099194	0.051710	0.000000	0.094854	0.051447	0.029347	0.000000	0.000000
116	0.110508	0.091924	0.096490	0.050063	0.000000	0.094206	0.050219	0.028498	0.000000	0.000000
117	0.109463	0.089666	0.093921	0.048437	0.000000	0.093566	0.048961	0.027699	0.000000	0.000000
118	0.108346	0.087352	0.091466	0.046822	0.000000	0.092933	0.047672	0.026945	0.000000	0.000000
119	0.107152	0.084986	0.089062	0.045208	0.000000	0.092307	0.046355	0.026234	0.000000	0.000000
120	0.105877	0.082569	0.086732	0.043593	0.000000	0.091689	0.045010	0.025563	0.000000	0.000000
121	0.104516	0.080103	0.084429	0.041979	0.000000	0.091078	0.043639	0.024928	0.000000	0.000000
122	0.103064	0.077591	0.082213	0.040364	0.000000	0.090475	0.042243	0.024327	0.000000	0.000000
123	0.101519	0.075036	0.080151	0.038749	0.000000	0.089878	0.040824	0.023759	0.000000	0.000000
124	0.099875	0.072689	0.078277	0.037135	0.000000	0.089288	0.039384	0.023221	0.000000	0.000000
125	0.098128	0.070529	0.076555	0.035520	0.000000	0.088705	0.037926	0.022710	0.000000	0.000000

Claim Continuance Rates

Incidence Age: Month	<u>Female</u>					<u>Male</u>				
	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
126	0.096498	0.068538	0.074853	0.033906	0.000000	0.088129	0.036451	0.022226	0.000000	0.000000
127	0.094974	0.066700	0.073083	0.032291	0.000000	0.087559	0.034963	0.021766	0.000000	0.000000
128	0.093550	0.065000	0.071230	0.030677	0.000000	0.086996	0.033465	0.021329	0.000000	0.000000
129	0.092218	0.063427	0.069345	0.029062	0.000000	0.086439	0.032102	0.020914	0.000000	0.000000
130	0.090970	0.061969	0.067404	0.027448	0.000000	0.085888	0.030860	0.020519	0.000000	0.000000
131	0.089800	0.060615	0.065456	0.025833	0.000000	0.085344	0.029726	0.020144	0.000000	0.000000
132	0.088703	0.059357	0.063482	0.024218	0.000000	0.084806	0.028688	0.019786	0.000000	0.000000
133	0.087674	0.058187	0.061377	0.022604	0.000000	0.084274	0.027736	0.019445	0.000000	0.000000
134	0.086707	0.057097	0.059087	0.020989	0.000000	0.083748	0.026862	0.019043	0.000000	0.000000
135	0.085799	0.056081	0.056904	0.019375	0.000000	0.083228	0.026058	0.018570	0.000000	0.000000
136	0.084946	0.055133	0.054823	0.017760	0.000000	0.082714	0.025317	0.018017	0.000000	0.000000
137	0.084143	0.054248	0.052838	0.016146	0.000000	0.082205	0.024633	0.017417	0.000000	0.000000
138	0.083388	0.053333	0.050944	0.014531	0.000000	0.081702	0.024001	0.016816	0.000000	0.000000
139	0.082676	0.052389	0.049136	0.012916	0.000000	0.081205	0.023416	0.016216	0.000000	0.000000
140	0.082006	0.051415	0.047410	0.011302	0.000000	0.080713	0.022873	0.015615	0.000000	0.000000
141	0.081375	0.050412	0.045761	0.009687	0.000000	0.080175	0.022370	0.015015	0.000000	0.000000
142	0.080780	0.049379	0.044185	0.008073	0.000000	0.079588	0.021902	0.014414	0.000000	0.000000
143	0.080219	0.048316	0.042679	0.006458	0.000000	0.078946	0.021467	0.013813	0.000000	0.000000
144	0.079689	0.047224	0.041239	0.004844	0.000000	0.078246	0.021062	0.013213	0.000000	0.000000
145	0.079190	0.046104	0.039861	0.003229	0.000000	0.077483	0.020685	0.012612	0.000000	0.000000
146	0.078718	0.044956	0.038543	0.001615	0.000000	0.076651	0.020333	0.012012	0.000000	0.000000
147	0.078273	0.043780	0.037281	0.000000	0.000000	0.075746	0.020004	0.011411	0.000000	0.000000
148	0.077852	0.042577	0.036072	0.000000	0.000000	0.074763	0.019696	0.010810	0.000000	0.000000
149	0.077454	0.041350	0.034870	0.000000	0.000000	0.073695	0.019409	0.010210	0.000000	0.000000
150	0.077078	0.040097	0.033667	0.000000	0.000000	0.072537	0.019140	0.009609	0.000000	0.000000
151	0.076723	0.038823	0.032465	0.000000	0.000000	0.071284	0.018887	0.009009	0.000000	0.000000
152	0.076387	0.037527	0.031262	0.000000	0.000000	0.069929	0.018651	0.008408	0.000000	0.000000
153	0.076070	0.036211	0.030060	0.000000	0.000000	0.068466	0.018429	0.007808	0.000000	0.000000
154	0.075769	0.034879	0.028858	0.000000	0.000000	0.066892	0.018221	0.007207	0.000000	0.000000
155	0.075485	0.033531	0.027655	0.000000	0.000000	0.065199	0.018026	0.006606	0.000000	0.000000
156	0.075215	0.032170	0.026453	0.000000	0.000000	0.063026	0.017425	0.006006	0.000000	0.000000
157	0.074920	0.030800	0.025250	0.000000	0.000000	0.060853	0.016824	0.005405	0.000000	0.000000
158	0.074597	0.029422	0.024048	0.000000	0.000000	0.058679	0.016223	0.004805	0.000000	0.000000
159	0.074243	0.028040	0.022846	0.000000	0.000000	0.056506	0.015622	0.004204	0.000000	0.000000
160	0.073855	0.026657	0.021643	0.000000	0.000000	0.054333	0.015021	0.003603	0.000000	0.000000
161	0.073431	0.025276	0.020441	0.000000	0.000000	0.052159	0.014420	0.003003	0.000000	0.000000
162	0.072967	0.023902	0.019238	0.000000	0.000000	0.049986	0.013820	0.002402	0.000000	0.000000
163	0.072460	0.022537	0.018036	0.000000	0.000000	0.047813	0.013219	0.001802	0.000000	0.000000
164	0.071906	0.021186	0.016834	0.000000	0.000000	0.045639	0.012618	0.001201	0.000000	0.000000
165	0.071301	0.019852	0.015631	0.000000	0.000000	0.043466	0.012017	0.000601	0.000000	0.000000
166	0.070642	0.018540	0.014429	0.000000	0.000000	0.041293	0.011416	0.000000	0.000000	0.000000
167	0.069923	0.017254	0.013226	0.000000	0.000000	0.039119	0.010815	0.000000	0.000000	0.000000

Claim Continuance Rates

Incidence Age: Month	<u>Female</u>					<u>Male</u>				
	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
168	0.069140	0.015996	0.012024	0.000000	0.000000	0.036946	0.010215	0.000000	0.000000	0.000000
169	0.068289	0.014772	0.010822	0.000000	0.000000	0.034773	0.009614	0.000000	0.000000	0.000000
170	0.067364	0.013586	0.009619	0.000000	0.000000	0.032600	0.009013	0.000000	0.000000	0.000000
171	0.066361	0.012603	0.008417	0.000000	0.000000	0.030426	0.008412	0.000000	0.000000	0.000000
172	0.065273	0.011783	0.007214	0.000000	0.000000	0.028253	0.007811	0.000000	0.000000	0.000000
173	0.064097	0.011093	0.006012	0.000000	0.000000	0.026080	0.007210	0.000000	0.000000	0.000000
174	0.062826	0.010508	0.004810	0.000000	0.000000	0.023906	0.006609	0.000000	0.000000	0.000000
175	0.061455	0.010010	0.003607	0.000000	0.000000	0.021733	0.006009	0.000000	0.000000	0.000000
176	0.059981	0.009582	0.002405	0.000000	0.000000	0.019560	0.005408	0.000000	0.000000	0.000000
177	0.058398	0.009214	0.001202	0.000000	0.000000	0.017386	0.004807	0.000000	0.000000	0.000000
178	0.056702	0.008896	0.000000	0.000000	0.000000	0.015213	0.004206	0.000000	0.000000	0.000000
179	0.054892	0.007778	0.000000	0.000000	0.000000	0.013040	0.003605	0.000000	0.000000	0.000000
180	0.053062	0.007519	0.000000	0.000000	0.000000	0.010867	0.003004	0.000000	0.000000	0.000000
181	0.051232	0.007259	0.000000	0.000000	0.000000	0.008693	0.002403	0.000000	0.000000	0.000000
182	0.049403	0.007000	0.000000	0.000000	0.000000	0.006520	0.001803	0.000000	0.000000	0.000000
183	0.047573	0.006741	0.000000	0.000000	0.000000	0.004347	0.001202	0.000000	0.000000	0.000000
184	0.045743	0.006482	0.000000	0.000000	0.000000	0.002173	0.000601	0.000000	0.000000	0.000000
185	0.043913	0.006222	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
186	0.042084	0.005963	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
187	0.040254	0.005704	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
188	0.038424	0.005444	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
189	0.036594	0.005185	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
190	0.034765	0.004926	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
191	0.032935	0.004667	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
192	0.031105	0.004407	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
193	0.029276	0.004148	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
194	0.027446	0.003889	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
195	0.025616	0.003630	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
196	0.023786	0.003370	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
197	0.021957	0.003111	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
198	0.020127	0.002852	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
199	0.018297	0.002593	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
200	0.016468	0.002333	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
201	0.014638	0.002074	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
202	0.012808	0.001815	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
203	0.010978	0.001556	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
204	0.009149	0.001296	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
205	0.007319	0.001037	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
206	0.005489	0.000778	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
207	0.003659	0.000519	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
208	0.001830	0.000259	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
209	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

Claim Utilization Assumptions

<u>Form</u>	Non-Tax Qualified		Tax Qualified	
	<u>Base</u>	<u>Inflation</u>	<u>Base</u>	<u>Inflation</u>
HHC4	80%	60%	N/A	N/A
TQHLC	90%	80%	90%	80%

Additional Policy Factors

<u>Form</u>	<u>HH Incidence</u>	<u>AL Incidence</u>	<u>NH Incidence</u>	<u>HH Continuance</u>	<u>AL Continuance</u>	<u>NH Continuance</u>
HHC4	130%	0%	0%	100%	0%	0%
TQHLC	130%	0%	0%	100%	0%	0%

Policy Level Discount Rates

Active Life Reserves

Issue Year	Discount Rate
1988	5.5%
1989	5.5%
1990	5.5%
1991	5.5%
1992	5.5%
1993	5.0%
1994	5.0%
1995	4.5%
1996	4.5%
1997	4.5%
1998	4.5%
1999	4.5%
2000	4.5%
2001	4.5%
2002	4.5%
2003	4.5%
2004	4.5%
2005	4.5%
2006	4.5%

Disabled Life Reserves

Claim Incurral Year	Discount Rate
1988-2005	4.50%
2006	4.00%
2007	4.00%
2008	4.00%
2009	4.00%
2010	4.00%
2011	4.00%
2012	4.00%
2013	3.50%
2014	3.50%
2015	3.50%
2016	3.50%
2017+	3.50%