

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

Filing at a Glance

Company: Ability Insurance Company
Product Name: 3358 et al
State: Pennsylvania
TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care
Sub-TOI: LTC05I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 07/21/2017
SERFF Tr Num: TRIP-131126865
SERFF Status: Assigned
State Tr Num: TRIP-131126865
State Status: Received Review in Progress
Co Tr Num: 2017 LTC RATE INCREASE

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

State Filing Description:
Proposed aggregate 30.5% increase on 65 policyholders of Ability LTC forms 3358, LT691, LT692, LT694 LT695, and LT201.

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General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 30.481% Filing Status Changed: 07/25/2017
State Status Changed: 07/25/2017
Deemer Date: Created By: Beverly Toomey
Submitted By: Beverly Toomey Corresponding Filing Tracking Number:
State TOI: LTC05I Individual Long Term Care - Nursing Home
and Home Health Care

Filing Description:

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

We are filing revised premium rates for your consideration and approval on the above captioned policy forms on file with your department. This request is being filed nationwide. We had previously filed revised rates on this group of forms in 2013. Actual (2013-2016) and projected (2017+) experience is worse than what was projected in that filing. We are not attempting to recoup any past losses; this rate increase is solely intended to get experience back in line with what was projected in our 2013 rate increase filing for years 2017 and forward.

Based on the experience development since 2013, we have made several updates to the assumptions used in projecting future experience for this block. All assumptions are outlined in section 7 of the Actuarial Memorandum. The Company engaged Milliman, Inc. to perform a review of these assumptions, the resulting projections and the proposed premium rate increase. A letter from Milliman attesting to their review and their opinion that the proposed increase is justified based on the underlying projection has been included in the filing materials.

We are requesting an increase to the current premium rates that varies by issue age and inflation protection option, averaging 30.2% nationwide based on the current inforce. The increase will be larger for policies at younger issue ages and for policies with an inflation protection benefit. Non-inflation policies on form LT201 issued at ages 69 and older, and non-inflation policies on all other forms issued at ages 65 and older will not receive an increase. An exhibit detailing the increase by issue age, inflation option and policy form is included at the end of the memo as Appendix A.

The larger requested increase on policies with younger issue ages and inflation protection is due to the greater impact of the assumption changes on these rates. In addition, current premium rates for inflation policies and younger issue age plans are significantly lower than rates for policies available in the marketplace today. The proposed increase will bring the rates on policies issued at younger issue ages, and the differential between inflation and non-inflation inforce policies, closer to the levels and relationships of currently sold policies.

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

We respectfully request your approval of this filing. If you have any questions or would like to discuss this filing, please feel

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free to contact us via SERFF, email TMoltumyr@tri-plus.net or phone (224) 217-9037.

Company and Contact

Filing Contact Information

Beverly Toomey, Actuarial Analyst btoomey@tri-plus.net
161 Worcester Rd 224-217-9038 [Phone]
Suite 300
Framingham, MA 01701

Filing Company Information

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

Ability Insurance Company	CoCode: 71471	State of Domicile: Nebraska
222 South 15th St	Group Code:	Company Type: Life and
Suite 1202S	Group Name:	Health
Omaha, NE 68102	FEIN Number: 47-0520541	State ID Number: 71471
(610) 737-8537 ext. [Phone]		

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:

TRIP-131126865

State Tracking #:

TRIP-131126865

Company Tracking #:

2017 LTC RATE INCREASE

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 2.807%
Effective Date of Last Rate Revision: 04/15/2016
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Ability Insurance Company	30.481%	30.481%	\$51,753	65	\$169,789	90.000%	0.000%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA 2017 Rates	LT691, LT692, LT694 LT695, LT201	Revised	Previous State Filing Number: MDTP-130311817 Percent Rate Change Request: 30.481	Rate Sheets 2017 - 691.pdf, Rate Sheets 2017 - 692.pdf, Rate Sheets 2017 - 694.pdf, Rate Sheets 2017 - 695.pdf, Rate Sheets 2017 - 201.pdf,

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

ML-LT691 and MP-LT691

LONG TERM CARE POLICY

Base Policy Form 691

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
40		46.28	41.42	38.98	34.10	53.60	46.28	46.28	41.42	63.34	56.02	53.60	46.28	70.64	65.78	58.46	56.02	102.90	93.25	83.61	77.17
41		48.72	41.42	38.98	34.10	53.60	48.72	46.28	41.42	63.34	56.02	53.60	48.72	73.08	65.78	58.46	56.02	106.11	96.47	86.83	83.61
42		48.72	46.28	38.98	34.10	53.60	48.72	46.28	41.42	65.78	56.02	56.02	48.72	77.96	70.64	63.34	58.46	106.11	96.47	86.83	83.61
43		48.72	46.28	41.42	34.10	56.02	48.72	48.72	41.42	65.78	58.46	56.02	53.60	77.96	70.64	65.78	58.46	112.54	102.90	93.25	83.61
44		53.60	46.28	41.42	38.98	56.02	53.60	48.72	46.28	70.64	58.46	58.46	53.60	80.38	73.08	65.78	63.34	115.76	102.90	93.25	86.83
45		53.60	48.72	41.42	38.98	58.46	53.60	48.72	46.28	73.08	63.34	58.46	56.02	85.26	77.96	70.64	63.34	115.76	106.11	96.47	86.83
46		53.60	48.72	46.28	41.42	63.34	56.02	53.60	48.72	73.08	65.78	63.34	58.46	87.70	80.38	73.08	65.78	125.40	112.54	96.47	93.25
47		56.02	53.60	46.28	41.42	65.78	58.46	53.60	48.72	77.96	70.64	65.78	58.46	90.14	85.26	77.96	70.64	128.62	115.76	102.90	96.47
48		58.46	53.60	48.72	41.42	70.64	63.34	56.02	53.60	80.38	73.08	70.64	63.34	95.00	87.70	80.38	73.08	135.06	118.98	112.54	102.90
49		58.46	56.02	48.72	46.28	73.08	63.34	58.46	53.60	87.70	77.96	73.08	65.78	102.32	90.14	85.26	77.96	144.70	128.62	115.76	106.11
50		63.34	56.02	53.60	46.28	77.96	65.78	63.34	56.02	90.14	80.38	77.96	70.64	109.62	95.00	90.14	80.38	154.34	138.26	125.40	115.76
51		65.78	58.46	56.02	48.72	80.38	73.08	65.78	58.46	97.44	87.70	80.38	73.08	116.92	102.32	95.00	87.70	160.78	147.92	135.06	118.98
52		70.08	62.83	57.99	53.17	87.00	77.33	70.08	62.83	103.91	89.42	84.58	77.33	120.83	108.74	101.50	89.42	169.05	156.30	143.54	127.59
53		76.71	69.51	62.32	55.13	93.48	79.10	76.71	64.72	110.27	95.88	88.69	79.10	131.84	115.05	107.87	95.88	183.51	164.54	151.87	136.05
54		78.45	71.33	64.20	57.06	99.86	85.59	78.45	68.95	118.88	106.99	95.10	85.59	140.27	123.64	114.12	102.23	194.58	172.61	156.92	144.37
55		84.89	77.81	70.74	61.31	106.11	91.96	84.89	75.46	129.69	113.18	101.39	91.96	148.55	132.05	122.62	108.47	205.44	183.64	171.19	152.52
56		93.54	81.85	74.84	67.82	112.25	98.22	91.20	77.17	137.97	121.61	107.58	98.22	161.36	145.00	130.96	114.59	222.26	200.65	182.12	163.60
57		99.72	85.81	81.17	69.57	120.60	106.68	97.41	83.49	146.10	129.87	115.95	106.68	176.25	153.06	139.14	122.91	241.83	211.22	192.85	177.54
58		105.78	91.98	82.79	75.88	128.78	112.68	103.48	91.98	158.67	142.58	128.78	114.98	193.16	165.57	151.77	133.37	261.05	236.76	209.44	188.20
59		114.00	102.60	88.92	82.09	141.37	125.41	111.72	98.04	177.84	155.04	136.81	125.41	207.49	184.69	164.17	143.64	285.92	255.83	228.74	204.66
60		124.33	108.50	94.95	88.16	153.72	133.37	119.81	108.50	192.15	169.55	149.20	133.37	223.80	198.93	178.59	155.98	310.33	274.53	244.69	223.80
61		134.47	116.54	103.09	94.13	170.33	145.67	129.98	116.54	210.66	183.78	168.08	147.92	242.04	215.15	192.74	174.80	337.24	298.79	269.21	242.58
62		145.34	127.72	110.11	99.10	184.98	158.56	138.73	127.72	224.62	200.40	180.58	158.56	264.26	231.23	209.20	187.18	360.44	322.66	284.86	258.71
63		152.95	133.82	116.83	104.08	193.30	167.81	146.57	131.70	237.91	210.29	189.05	172.06	280.40	244.28	220.91	195.43	386.94	339.28	302.82	269.18
64		165.75	141.19	122.77	112.54	206.67	180.07	159.60	139.14	253.73	223.04	200.53	180.07	296.70	259.88	233.27	206.67	407.86	361.94	318.72	289.02
65		173.44	152.00	132.51	116.93	216.32	190.98	167.60	148.11	268.93	235.81	210.47	187.09	313.76	274.78	243.60	216.32	429.60	378.15	336.99	300.98
66		190.98	167.60	148.11	128.62	237.76	210.47	185.14	165.65	300.11	266.99	233.86	208.53	348.83	305.97	272.83	237.76	473.32	414.16	370.43	334.41
67		212.42	185.14	163.70	146.16	268.93	233.86	204.62	183.19	337.14	294.27	261.14	229.95	389.76	339.09	300.11	266.99	529.92	463.03	406.44	367.85
68		235.81	204.62	183.19	159.81	298.16	263.09	228.01	202.67	374.17	331.30	288.42	257.25	432.64	378.07	333.25	294.27	589.08	514.48	455.32	403.87
69		263.09	228.01	202.67	177.34	337.14	292.32	257.25	224.11	418.99	368.32	325.45	286.48	485.25	420.94	370.27	327.39	655.97	571.08	504.20	447.60
70		294.27	257.25	222.16	196.83	374.17	327.39	286.48	253.34	467.71	413.15	362.48	317.65	537.87	467.71	413.15	362.48	730.56	640.53	563.36	496.47
71		331.30	286.48	247.50	216.32	418.99	364.43	319.60	280.63	522.27	457.97	403.41	352.73	598.29	522.27	457.97	401.45	815.46	709.99	622.53	547.92
72		368.32	319.60	278.67	241.65	465.76	407.30	356.63	311.81	584.64	510.59	448.22	393.66	664.54	580.74	508.64	446.27	902.92	789.74	689.40	607.09
73		413.15	356.63	307.91	268.93	518.38	452.13	395.60	348.83	650.90	569.05	496.94	432.64	738.59	643.10	561.25	491.10	1,000.67	874.62	764.01	666.25
74		459.92	397.55	344.94	300.11	578.80	502.79	440.43	381.97	721.06	629.46	549.57	479.41	816.55	709.36	619.71	541.76	1,108.71	962.08	843.75	733.14
75		514.48	446.27	381.97	337.14	645.05	555.41	489.15	422.89	802.91	699.62	611.92	533.97	906.19	785.36	684.03	594.38	1,229.61	1,067.55	933.78	810.31
76		569.05	493.04	422.89	370.27	721.06	623.62	541.76	471.61	894.50	779.52	678.18	588.54	1,007.53	869.17	758.08	656.75	1,363.38	1,180.74	1,028.97	895.20
77		631.41	543.71	467.71	409.25	804.85	695.73	600.23	528.13	1,001.68	869.17	754.19	656.75	1,124.46	968.56	841.89	728.85	1,517.73	1,319.64	1,142.15	987.81
78		695.73	600.23	516.43	452.13	906.19	779.52	676.24	586.59	1,124.46	974.40	841.89	728.85	1,255.03	1,083.53	937.37	808.75	1,697.79	1,466.28	1,270.77	1,095.85
79		771.73	662.59	569.05	496.94	1,013.38	875.01	752.24	654.80	1,260.88	1,089.38	937.37	810.70	1,401.19	1,206.31	1,044.56	900.35	1,893.30	1,633.48	1,412.25	1,214.19
80		855.52	738.59	631.41	547.61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81		958.81	824.34	707.41	611.92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82		1,085.49	929.58	795.11	684.03	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83		1,231.65	1,054.30	900.35	773.68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84		1,405.09	1,204.35	1,021.17	875.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

MODAL FACTORS

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

CLASS FACTORS

Preferred	= 1.00
Standard	= 1.50
Select	= 3.50

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

UR284

LONG TERM CARE INFLATION RIDER

Base Policy Form 691

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
40		65.78	56.39	46.99	46.99	79.89	75.18	61.08	56.39	103.38	93.98	89.27	75.18	122.17	108.06	93.98	79.89	167.48	148.85	136.46	124.05
41		64.76	55.52	46.26	46.26	78.66	74.02	64.76	60.13	106.40	101.79	87.89	74.02	124.92	111.03	101.79	87.89	177.09	158.78	140.44	122.13
42		74.02	60.13	55.52	46.26	87.89	78.66	74.02	60.13	111.03	101.79	92.53	78.66	134.16	120.29	106.40	92.53	183.20	164.89	140.44	134.36
43		73.82	59.96	55.37	55.37	92.26	87.65	73.82	64.58	119.95	106.09	92.26	78.43	138.40	119.95	110.71	92.26	194.87	176.59	146.14	140.04
44		77.86	64.11	54.96	54.96	100.76	87.01	77.86	73.28	123.66	109.91	100.76	87.01	146.56	123.66	119.08	100.76	199.48	181.36	157.18	139.03
45		77.86	64.11	59.53	54.96	100.76	91.59	77.86	73.28	132.81	109.91	105.32	91.59	160.29	132.81	119.08	105.32	217.63	193.46	163.23	145.08
46		87.01	73.28	64.11	59.53	105.32	100.76	87.01	77.86	137.39	119.08	109.91	91.59	164.87	137.39	123.66	109.91	223.68	199.48	175.30	157.18
47		91.59	77.86	64.11	59.53	109.91	105.32	87.01	77.86	146.56	123.66	119.08	100.76	169.46	151.12	132.81	119.08	241.81	211.58	181.36	163.23
48		100.76	77.86	73.28	64.11	119.08	109.91	91.59	87.01	151.12	132.81	123.66	105.32	178.60	160.29	137.39	123.66	253.91	217.63	199.48	175.30
49		100.76	87.01	77.86	64.11	123.66	119.08	100.76	91.59	164.87	137.39	123.66	109.91	192.36	164.87	146.56	132.81	272.03	235.76	211.58	181.36
50		96.36	83.80	79.60	67.04	125.70	113.14	96.36	83.80	155.04	134.09	121.50	108.94	188.55	163.40	138.26	125.70	254.42	221.23	199.11	176.99
51		101.07	92.66	80.01	67.38	134.77	122.12	96.85	92.66	164.24	147.40	126.34	113.71	193.72	168.45	151.61	134.77	272.38	239.02	205.69	183.43
52		109.98	97.28	84.60	71.91	139.57	126.89	101.51	97.28	177.66	152.28	139.57	122.66	207.26	181.87	156.51	139.57	290.34	256.84	223.33	195.42
53		114.71	101.96	93.47	80.72	148.69	135.96	110.46	101.96	191.18	165.68	148.69	127.45	220.92	195.43	165.68	152.95	308.43	269.17	235.54	201.89
54		129.14	111.92	99.00	81.78	159.28	142.04	116.23	111.92	206.61	180.80	154.97	137.75	236.75	206.61	180.80	159.28	329.54	284.10	255.69	210.24
55		138.89	117.19	99.81	86.80	169.25	151.90	125.85	117.19	217.00	186.61	160.59	143.21	251.71	217.00	195.30	173.60	343.72	297.90	263.53	229.15
56		144.92	127.36	105.40	96.63	184.46	158.11	140.54	127.36	232.75	202.03	175.67	158.11	263.51	232.75	202.03	184.46	365.21	318.84	284.05	243.49
57		159.30	132.74	115.05	101.76	190.26	172.56	146.01	132.74	247.79	216.81	185.85	163.72	278.75	247.79	216.81	190.26	385.49	338.75	303.73	262.83
58		166.13	143.68	121.23	103.26	206.53	179.59	157.14	143.68	264.89	233.48	202.04	175.10	305.30	264.89	233.48	206.53	420.79	355.59	314.09	284.46
59		179.38	160.98	133.38	110.38	225.37	197.77	170.19	151.78	285.18	252.97	220.77	193.19	326.57	285.18	252.97	220.77	455.35	382.48	340.00	297.49
60		177.49	152.13	126.77	109.87	219.74	194.38	169.03	147.90	274.67	245.08	207.05	181.69	321.15	278.90	245.08	211.28	435.06	379.28	329.09	290.06
61		184.35	158.64	137.20	115.77	235.80	210.08	180.08	158.64	295.82	257.24	222.95	197.22	347.28	295.82	257.24	222.95	464.07	401.82	350.89	311.26
62		201.95	171.21	153.66	127.31	254.62	228.30	197.56	171.21	316.10	276.58	241.46	215.12	373.17	316.10	276.58	241.46	498.38	434.63	376.68	336.10
63		223.13	191.26	163.94	136.61	282.34	250.45	209.47	191.26	355.18	309.64	264.11	227.68	405.27	355.18	309.64	264.11	547.00	474.85	408.73	360.65
64		247.70	204.81	176.25	157.18	309.61	266.75	233.39	204.81	385.83	338.19	285.79	252.44	447.74	390.59	338.19	285.79	597.31	528.14	446.42	396.10
65		275.38	230.32	200.28	175.24	340.46	295.40	260.37	230.32	425.59	375.52	315.43	280.39	480.67	425.59	375.52	315.43	654.30	568.39	502.30	436.21
66		296.13	250.18	214.45	183.81	367.63	316.57	280.82	245.07	454.41	403.35	347.19	301.24	515.69	454.41	403.35	336.99	707.67	613.32	532.43	465.03
67		313.37	271.59	235.03	203.68	396.94	344.71	292.48	261.14	490.94	438.71	370.82	323.82	558.85	490.94	428.28	360.37	751.45	654.94	579.10	496.39
68		335.87	293.23	255.90	213.26	431.85	367.86	314.55	277.24	527.81	458.51	399.86	346.54	591.79	522.47	453.17	383.87	802.27	696.70	619.28	534.85
69		361.88	318.00	268.66	235.76	466.06	394.79	339.96	301.57	570.23	498.96	433.15	372.83	630.55	559.28	487.98	427.66	868.51	752.70	658.63	571.76
70		380.18	330.60	286.53	247.95	490.38	418.76	363.66	319.56	595.06	523.44	462.83	396.72	666.71	578.54	506.92	446.31	901.86	785.48	690.94	596.41
71		398.50	348.67	304.40	265.65	520.25	448.31	381.88	332.08	630.94	547.92	475.98	420.63	691.82	603.27	525.79	464.90	957.05	832.84	723.25	628.29
72		425.04	369.11	324.36	274.03	536.89	469.77	402.68	346.75	659.91	581.62	508.93	441.81	738.23	637.55	553.66	492.14	996.60	871.08	753.00	657.01
73		455.86	388.31	332.03	292.66	568.41	495.24	427.72	365.81	697.84	607.79	529.01	461.49	771.02	664.07	585.29	512.13	1,047.45	906.31	794.88	683.45
74		474.89	407.07	350.53	299.63	593.62	520.14	446.63	384.43	734.96	633.21	554.04	480.55	808.45	689.74	604.94	531.43	1,097.03	947.78	828.37	708.96
75		495.86	428.26	354.99	309.92	614.20	540.96	473.33	400.09	760.72	659.30	569.13	495.86	828.34	715.65	625.48	540.96	1,123.16	981.84	847.94	728.92
76		518.40	450.03	375.98	330.39	649.41	563.96	489.91	427.25	797.52	689.29	598.14	518.40	871.57	751.96	655.11	563.96	1,180.58	1,030.19	887.29	767.00
77		542.23	468.04	393.83	336.75	684.93	593.60	507.98	445.19	827.62	713.46	616.42	536.52	901.81	787.65	684.93	582.20	1,228.06	1,077.37	919.19	791.09
78		562.97	489.05	409.45	352.58	705.13	614.14	534.53	460.62	858.68	744.95	636.91	557.28	932.60	813.17	705.13	608.48	1,276.07	1,103.44	938.29	810.67
79		592.33	506.90	432.87	370.21	740.42	637.91	546.78	478.42	894.21	780.30	666.39	575.25	973.94	842.93	740.42	620.81	1,323.19	1,135.24	984.88	842.04
80		210.47	183.19	157.85	132.51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81		218.27	187.09	163.70	138.37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82		228.01	196.83	167.60	146.16	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83		235.81	204.62	177.34	152.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84		243.60	210.47	183.19	153.95	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

MODAL FACTORS

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

CLASS FACTORS

Preferred	= 1.00
Standard	= 1.50
Select	= 3.50

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

UR591

HOME HEALTH CARE RIDER

Base Policy Form 691

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
40		29.24	24.36	21.92	17.06	34.10	29.24	24.36	21.92	41.42	38.98	31.66	29.24	53.60	48.72	38.98	34.10	77.17	70.75	61.09	51.45
41		29.24	29.24	21.92	17.06	34.10	31.66	24.36	21.92	46.28	41.42	31.66	29.24	53.60	48.72	41.42	34.10	83.61	70.75	64.31	54.67
42		31.66	29.24	24.36	21.92	38.98	31.66	29.24	24.36	46.28	41.42	34.10	31.66	56.02	48.72	41.42	38.98	83.61	73.95	64.31	54.67
43		31.66	29.24	24.36	21.92	38.98	31.66	29.24	24.36	48.72	46.28	34.10	31.66	58.46	53.60	41.42	38.98	86.83	73.95	70.75	54.67
44		34.10	29.24	24.36	21.92	41.42	34.10	31.66	24.36	53.60	46.28	38.98	34.10	58.46	53.60	46.28	41.42	93.25	77.17	70.75	61.09
45		34.10	31.66	29.24	24.36	46.28	34.10	31.66	29.24	56.02	48.72	38.98	34.10	63.34	56.02	46.28	41.42	93.25	77.17	73.95	61.09
46		38.98	31.66	29.24	24.36	46.28	38.98	34.10	29.24	58.46	48.72	41.42	38.98	65.78	58.46	48.72	46.28	96.47	83.61	77.17	64.31
47		41.42	34.10	29.24	24.36	48.72	41.42	38.98	29.24	63.34	53.60	46.28	41.42	70.64	63.34	53.60	48.72	102.90	86.83	77.17	70.75
48		41.42	34.10	31.66	29.24	53.60	46.28	38.98	31.66	65.78	56.02	48.72	41.42	77.96	65.78	56.02	53.60	106.11	93.25	83.61	73.95
49		46.28	38.98	31.66	29.24	56.02	48.72	41.42	34.10	70.64	58.46	48.72	46.28	80.38	70.64	58.46	53.60	112.54	96.47	86.83	77.17
50		48.72	41.42	34.10	31.66	58.46	53.60	46.28	34.10	73.08	63.34	53.60	48.72	87.70	73.08	63.34	56.02	118.98	106.11	93.25	83.61
51		53.60	46.28	34.10	31.66	63.34	56.02	46.28	38.98	80.38	70.64	56.02	48.72	90.14	80.38	70.64	58.46	128.62	112.54	96.47	86.83
52		55.58	48.33	38.67	33.83	70.08	57.99	48.33	41.09	84.58	72.50	62.83	53.17	96.66	87.00	72.50	65.25	137.16	118.03	102.08	92.50
53		57.53	52.74	40.75	38.35	71.91	62.32	55.13	45.54	88.69	79.10	64.72	55.13	107.87	93.48	79.10	69.51	145.55	126.56	110.74	94.92
54		64.20	54.68	45.17	40.42	78.45	68.95	57.06	47.55	95.10	83.21	71.33	61.82	114.12	99.86	83.21	71.33	156.92	134.94	116.12	103.56
55		68.38	61.31	51.88	44.80	84.89	75.46	63.67	54.23	106.11	87.25	75.46	63.67	122.62	106.11	87.25	77.81	171.19	143.18	124.50	108.94
56		74.84	63.15	53.78	46.77	93.54	81.85	67.82	56.12	114.59	98.22	81.85	70.16	130.96	112.25	98.22	81.85	182.12	154.34	132.73	114.22
57		83.49	69.57	60.30	51.02	99.72	85.81	74.21	62.62	122.91	104.36	85.81	76.52	139.14	120.60	104.36	85.81	192.85	168.36	146.93	122.45
58		89.68	75.88	66.69	52.89	110.38	91.98	80.49	68.99	133.37	112.68	96.59	82.79	151.77	128.78	112.68	96.59	209.44	179.09	151.77	130.52
59		98.04	84.37	68.40	59.28	120.84	102.60	84.37	75.24	143.64	125.41	104.89	91.20	164.17	141.37	120.84	102.60	228.74	189.61	165.53	144.46
60		108.50	90.42	74.60	65.56	131.11	110.77	94.95	81.38	160.51	135.64	113.03	97.20	178.59	149.20	131.11	110.77	244.69	205.89	176.05	155.17
61		118.78	100.85	82.93	71.72	141.19	123.26	100.85	87.40	177.05	147.92	123.26	107.57	192.74	168.08	141.19	123.26	263.28	230.74	192.29	165.67
62		129.92	107.90	88.09	77.08	156.35	132.13	110.11	94.69	189.39	165.16	132.13	114.52	209.20	180.58	151.95	129.92	284.86	247.08	206.39	180.23
63		138.07	112.58	95.59	78.60	167.81	140.20	116.83	101.96	201.80	174.19	140.20	123.20	220.91	189.05	161.44	138.07	300.03	257.97	218.70	190.66
64		147.33	120.73	102.31	85.95	180.07	153.47	122.77	106.41	212.81	182.11	153.47	128.91	233.27	200.53	171.88	145.29	318.72	272.81	229.59	202.58
65		157.85	128.62	107.18	89.65	187.09	159.81	132.51	113.03	222.16	190.98	159.81	134.47	243.60	210.47	179.29	153.95	334.41	285.54	241.80	210.94
66		173.44	146.16	116.93	101.34	210.47	177.34	148.11	122.77	243.60	210.47	177.34	152.00	268.93	229.95	196.83	167.60	367.85	313.84	262.39	228.94
67		190.98	159.81	132.51	113.03	233.86	196.83	165.65	138.37	274.78	233.86	196.83	167.60	298.16	257.25	216.32	185.14	403.87	347.28	288.12	252.09
68		212.42	179.29	148.11	122.77	261.14	218.27	183.19	153.95	304.01	261.14	216.32	185.14	331.30	282.58	237.76	202.67	452.75	385.86	318.98	275.25
69		235.81	198.78	165.65	138.37	286.48	241.65	202.67	171.49	337.14	286.48	237.76	204.62	364.43	311.81	263.09	222.16	496.47	421.87	354.99	303.54
70		263.09	222.16	183.19	153.95	317.65	272.83	224.11	187.09	374.17	317.65	266.99	224.11	403.41	344.94	288.42	243.60	547.92	470.75	393.57	334.41
71		292.32	247.50	202.67	167.60	352.73	300.11	247.50	208.53	415.09	352.73	294.27	247.50	448.22	378.07	317.65	268.93	607.09	519.63	432.16	367.85
72		325.45	274.78	222.16	185.14	393.66	333.25	274.78	229.95	459.92	389.76	327.39	274.78	493.04	418.99	350.78	294.27	666.25	565.93	473.32	401.30
73		358.58	304.01	243.60	204.62	432.64	368.32	304.01	255.29	508.64	428.74	358.58	300.11	541.76	459.92	381.97	319.60	733.14	622.53	522.20	437.31
74		397.55	337.14	272.83	224.11	479.41	407.30	333.25	280.63	559.31	471.61	395.60	331.30	594.38	504.74	418.99	350.78	807.74	681.69	565.93	473.32
75		440.43	368.32	298.16	247.50	530.08	446.27	364.43	305.97	613.87	518.38	428.74	358.58	650.90	553.46	457.97	381.97	882.33	743.43	617.38	519.63
76		479.41	403.41	327.39	272.83	580.74	489.15	401.45	333.25	674.29	569.05	467.71	389.76	713.26	606.08	496.94	415.09	962.08	815.46	673.98	555.64
77		528.13	440.43	356.63	294.27	633.36	533.97	438.48	362.48	732.75	617.77	508.64	420.94	773.68	656.75	537.87	448.22	1,049.54	882.33	725.43	604.52
78		574.90	477.46	389.76	319.60	689.87	580.74	471.61	393.66	797.06	668.43	549.57	454.07	836.03	709.36	580.74	479.41	1,134.44	956.94	784.59	648.25
79		625.57	518.38	420.94	348.83	752.24	629.46	514.48	422.89	865.27	726.90	594.38	491.10	910.09	769.78	625.57	516.43	1,227.05	1,034.12	848.90	697.13
80		682.08	569.05	457.97	376.11	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81		748.34	623.62	502.79	413.15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82		824.34	687.92	549.57	452.13	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83		913.99	760.03	608.03	496.94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84		1,021.17	843.83	674.29	547.61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

MODAL FACTORS

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

CLASS FACTORS

Preferred	= 1.00
Standard	= 1.50
Select	= 3.50

Ability Insurance Company (formerly Medico Life Ins. Co.)
 ML-LT692 and MP-LT692
 LONG TERM CARE POLICY
 Base Policy Form 692
 Premium per \$10 Units Purchased
 Rate Schedule for the State of PA
 All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
18		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
19		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
20		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
21		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
22		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
23		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
24		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
25		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
26		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
27		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
28		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
29		28.38	26.19	21.83	19.65	30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	54.75	48.97	46.09	40.34
30		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
31		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
32		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
33		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
34		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
35		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
36		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
37		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
38		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
39		30.56	28.38	26.19	21.83	34.92	30.56	28.38	26.19	37.10	34.92	30.56	28.38	41.47	37.10	34.92	30.56	57.62	54.75	48.97	46.09
40		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
41		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
42		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
43		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
44		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
45		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
46		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
47		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
48		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
49		46.62	38.51	34.45	32.43	48.64	44.58	38.51	34.45	58.78	52.69	46.62	40.54	66.89	58.78	52.69	46.62	96.31	85.60	72.23	64.21
50		56.13	44.90	41.15	37.42	65.48	56.13	48.64	44.90	78.57	67.35	59.86	54.26	91.67	78.57	69.22	65.48	123.48	111.13	96.31	88.90
51		56.13	44.90	41.15	37.42	65.48	56.13	48.64	44.90	78.57	67.35	59.86	54.26	91.67	78.57	69.22	65.48	123.48	111.13	96.31	88.90
52		56.13	44.90	41.15	37.42	65.48	56.13	48.64	44.90	78.57	67.35	59.86	54.26	91.67	78.57	69.22	65.48	123.48	111.13	96.31	88.90
53		56.13	44.90	41.15	37.42	65.48	56.13	48.64	44.90	78.57	67.35	59.86	54.26	91.67	78.57	69.22	65.48	123.48	111.13	96.31	88.90
54		56.13	44.90	41.15	37.42	65.48	56.13	48.64	44.90	78.57	67.35	59.86	54.26	91.67	78.57	69.22	65.48	123.48	111.13	96.31	88.90
55		86.06	72.97	65.48	56.13	102.90	89.81	78.57	69.22	127.22	110.38	97.28	89.81	147.80	129.09	112.25	102.90	202.49	175.33	155.59	143.24
56		86.06	72.97	65.48	56.13	102.90	89.81	78.57	69.22	127.22	110.38	97.28	89.81	147.80	129.09	112.25	102.90	202.49	175.33	155.59	143.24
57		86.06	72.97	65.48	56.13	102.90	89.81	78.57	69.22	127.22	110.38	97.28	89.81	147.80	129.09	112.25	102.90	202.49	175.33	155.59	143.24
58		86.06	72.97	65.48	56.13	102.90	89.81	78.57	69.22	127.22	110.38	97.28	89.81	147.80	129.09	112.25	102.90	202.49	175.33	155.59	143.24
59		86.06	72.97	65.48	56.13	102.90	89.81	78.57	69.22	127.22	110.38	97.28	89.81	147.80	129.09	112.25	102.90	202.49	175.33	155.59	143.24
60		135.48	113.18	101.18	90.90	168.07	144.06	125.20	116.62	207.51	178.36	161.21	145.77	240.09	207.51	185.22	168.07	323.72	280.71	251.27	228.63
61		135.48	113.18	101.18	90.90	168.07	144.06	125.20	116.62	207.51	178.36	161.21	145.77	240.09	207.51	185.22	168.07	323.72	280.71	251.27	228.63
62		135.48	113.18	101.18	90.90	168.07	144.06	125.20	116.62	207.51	178.36	161.21	145.77	240.09	207.51	185.22	168.07	323.72	280.71	251.27	228.63
63		135.48	113.18	101.18	90.90	168.07	144.06	125.20	116.62	207.51	178.36	161.21	145.77	240.09	207.51	185.22	168.07	323.72	280.71	251.27	228.63
64		135.48	113.18	101.18	90.90	168.07	144.06	125.20	116.62	207.51	178.36	161.21	145.77	240.09	207.51	185.22	168.07	323.72	280.71	251.27	228.63
65		173.05	146.55	127.84	116.93	215.15	183.97	162.14	148.11	266.59	229.17	204.23	187.08	305.57	265.04	235.41	213.58	409.53	356.03	316.92	288.11
66		193.32	162.14	143.43	130.96	243.21	205.79	182.40	166.81	299.33	258.80	230.74	208.91	341.43	294.66	261.92	238.54	456.86	397.19	351.90	321.03
67		215.15	182.40	162.14	146.55	271.28	230.74	204.23	187.08	335.19	289.98	258.80	235.41	381.96	330.51	294.66	266.59	510.37	442.46	395.12	358.08
68		240.09	202.68	179.29	163.70	302.46	258.80	229.17	205.79	374.17	322.72	289.98	261.92	427.18	367.93	330.51	299.33	567.99	493.90	442.46	399.24
69		269.72	226.06	199.56	182.40	338.31	289.98	255.68	230.74	419.38	361.69	322.72	294.66	475.51	413.15	367.93	330.51	637.96	551.53	491.85	446.57
70		300.90	254.13	222.95	204.23	378.85	322.72	285.31	258.80	469.27	403.79	361.69	330.51	531.63	459.92	411.59	372.61	712.04	617.38	547.41	498.01
71		335.19	282.18	249.45	226.06	424.05	361.69	318.05	289.98	525.39	450.56	403.									

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

UR295

SIMPLE INFLATION RIDER

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	2 Years 180 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	3 Years 180 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	5 Years 180 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	10 Years 180 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days	Lifetime 180 Days
18		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96
19		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96
20		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96
21		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96
22		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96
23		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96
24		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96
25		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96
26		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96
27		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96
28		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96
29		56.74	49.66	46.12	42.55	67.39	56.74	49.66	46.12	70.94	67.39	56.74	49.66	78.02	70.94	67.39	56.74	112.37	102.99	93.64	88.96
30		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03
31		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03
32		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03
33		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03
34		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03
35		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03
36		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03
37		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03
38		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03
39		61.39	50.57	46.96	43.33	68.63	57.78	50.57	46.96	72.24	61.39	57.78	50.57	79.45	72.24	61.39	57.78	109.67	104.87	95.35	81.03
40		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69
41		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69
42		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69
43		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69
44		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69
45		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69
46		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69
47		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69
48		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69
49		72.25	61.41	57.80	50.58	83.10	72.25	61.41	57.80	97.53	83.10	72.25	68.65	108.38	97.53	86.71	79.47	157.38	138.30	123.98	109.69
50		84.76	77.68	67.10	60.03	102.42	84.76	77.68	70.63	123.60	105.95	91.82	84.76	141.26	123.60	113.00	102.42	195.78	167.81	153.85	139.85
51		84.76	77.68	67.10	60.03	102.42	84.76	77.68	70.63	123.60	105.95	91.82	84.76	141.26	123.60	113.00	102.42	195.78	167.81	153.85	139.85
52		84.76	77.68	67.10	60.03	102.42	84.76	77.68	70.63	123.60	105.95	91.82	84.76	141.26	123.60	113.00	102.42	195.78	167.81	153.85	139.85
53		84.76	77.68	67.10	60.03	102.42	84.76	77.68	70.63	123.60	105.95	91.82	84.76	141.26	123.60	113.00	102.42	195.78	167.81	153.85	139.85
54		84.76	77.68	67.10	60.03	102.42	84.76	77.68	70.63	123.60	105.95	91.82	84.76	141.26	123.60	113.00	102.42	195.78	167.81	153.85	139.85
55		121.35	106.64	88.25	84.58	147.08	128.70	110.31	99.27	180.18	158.12	143.41	128.70	213.28	183.85	165.47	147.08	291.22	252.38	223.26	203.84
56		121.35	106.64	88.25	84.58	147.08	128.70	110.31	99.27	180.18	158.12	143.41	128.70	213.28	183.85	165.47	147.08	291.22	252.38	223.26	203.84
57		121.35	106.64	88.25	84.58	147.08	128.70	110.31	99.27	180.18	158.12	143.41	128.70	213.28	183.85	165.47	147.08	291.22	252.38	223.26	203.84
58		121.35	106.64	88.25	84.58	147.08	128.70	110.31	99.27	180.18	158.12	143.41	128.70	213.28	183.85	165.47	147.08	291.22	252.38	223.26	203.84
59		121.35	106.64	88.25	84.58	147.08	128.70	110.31	99.27	180.18	158.12	143.41	128.70	213.28	183.85	165.47	147.08	291.22	252.38	223.26	203.84
60		184.49	158.67	136.51	129.14	228.75	195.57	177.12	158.67	287.81	243.52	217.70	202.94	328.39	280.41	254.60	228.75	443.20	384.77	345.79	306.85
61		184.49	158.67	136.51	129.14	228.75	195.57	177.12	158.67	287.81	243.52	217.70	202.94	328.39	280.41	254.60	228.75	443.20	384.77	345.79	306.85
62		184.49	158.67	136.51	129.14	228.75	195.57	177.12	158.67	287.81	243.52	217.70	202.94	328.39	280.41	254.60	228.75	443.20	384.77	345.79	306.85
63		184.49	158.67	136.51	129.14	228.75	195.57	177.12	158.67	287.81	243.52	217.70	202.94	328.39	280.41	254.60	228.75	443.20	384.77	345.79	306.85
64		184.49	158.67	136.51	129.14	228.75	195.57	177.12	158.67	287.81	243.52	217.70	202.94	328.39	280.41	254.60	228.75	443.20	384.77	345.79	306.85
65		258.08	217.12	196.64	176.16	323.62	278.56	245.78	225.30	401.46	348.19	311.32	282.65	458.78	401.46	352.28	323.62	621.83	535.32	481.25	437.98
66		284.43	239.10	214.34	197.88	354.50	300.93	267.94	243.21	441.06	379.23	338.00	309.16	498.77	432.83	387.49	350.38	674.72	587.67	516.92	467.94
67		315.51	265.04	235.57	210.34	395.44	332.34	298.67	265.04	483.78	416.48	374.41	340.74	551.08	479.58	429.08	387.01	744.10	638.59	577.51	521.98
68		337.58	290.58	252.12	235.02	431.58	363.21	320.48	294.85	529.87	457.21	405.94	367.48	602.50	521.31	465.77	423.04	806.61	699.43	626.09	569.68
69		371.86	314.98	275.63	253.75	468.10	402.48	354.36	319.38	577.47	498.74	446.22	411.24	660.60	573.10	511.85	459.36	883.56	762.26	681.45	617.89
70		395.66	330.44	295.68	269.56	500.02	426.12	373.92	343.50	621.78											

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

URS92

HOME HEALTH CARE RIDER

Base Policy Form 692

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Table with columns for Issue Age, BP EP, and 1 Year through 20 Years (0 Days, 20 Days, 90 Days, 180 Days) for both 0 Day and 20 Day options. The table contains 32 rows of data representing different issue ages from 18 to 84.

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

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

CLASS FACTORS

- Super Preferred = 0.8125
Preferred = 1.00
Standard = 1.25

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

Ability Insurance Company (formerly Medico Life Ins. Co.)
 ML-LT694 and MP-LT694
 LONG TERM CARE POLICY
 Base Policy Form 694
 Premium per \$10 Units Purchased
 Rate Schedule for the State of PA
 Area 1 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
19		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
20		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
21		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
22		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
23		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
24		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
25		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
26		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
27		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
28		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
29		21.01	21.01	21.01	21.01	22.91	21.01	22.91	22.91	37.81	37.81
30		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
31		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
32		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
33		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
34		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
35		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
36		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
37		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
38		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
39		26.74	24.83	28.65	26.74	30.55	28.65	32.46	30.55	60.51	55.45
40		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
41		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
42		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
43		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
44		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
45		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
46		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
47		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
48		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
49		39.01	35.47	44.34	40.79	49.66	44.34	53.20	47.88	103.00	93.64
50		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
51		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
52		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
53		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
54		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
55		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
56		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
57		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
58		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
59		73.66	65.48	90.03	78.58	99.85	88.40	109.67	98.22	187.99	166.38
60		109.55	94.54	135.05	117.05	151.56	133.55	165.06	145.55	269.38	237.69
61		109.55	94.54	135.05	117.05	151.56	133.55	165.06	145.55	269.38	237.69
62		109.55	94.54	135.05	117.05	151.56	133.55	165.06	145.55	269.38	237.69
63		109.55	94.54	135.05	117.05	151.56	133.55	165.06	145.55	269.38	237.69
64		109.55	94.54	135.05	117.05	151.56	133.55	165.06	145.55	269.38	237.69
65		137.78	117.32	170.52	147.33	192.34	167.80	210.08	184.16	329.53	289.91
66		152.78	130.96	189.62	163.70	214.17	186.89	234.63	204.62	363.73	318.72
67		170.52	145.96	212.81	182.80	240.09	208.72	261.91	229.18	401.56	351.13
68		189.62	160.97	236.00	203.26	267.37	231.91	291.93	255.09	446.58	390.74
69		210.08	178.70	263.29	225.09	297.39	257.83	324.67	283.75	496.99	433.96
70		233.27	199.17	293.29	251.01	331.49	287.84	362.86	315.12	552.81	480.78
71		259.19	220.99	326.04	278.29	369.69	319.22	403.79	350.59	614.03	533.00
72		289.20	244.19	362.86	309.66	411.97	354.68	450.17	390.15	682.46	592.43
73		320.58	271.47	403.79	343.76	458.36	395.61	502.01	433.81	759.89	657.25
74		356.04	301.48	450.17	381.96	511.56	439.26	559.31	482.91	846.32	729.28
75		395.61	334.22	500.64	425.61	570.22	489.74	623.42	536.12	941.77	810.31
76		439.26	371.05	557.94	473.36	634.33	544.30	694.36	597.51	1,048.00	900.35
77		488.37	411.97	620.69	525.20	708.00	605.69	774.85	664.34	1,165.04	999.38
78		533.38	448.81	679.36	574.31	774.85	661.62	848.50	725.73	1,271.29	1,085.82
79		581.13	488.37	742.11	626.15	847.14	723.00	928.99	793.94	1,384.73	1,181.25
80		632.97	532.02	811.68	683.44	927.63	789.85	1,017.66	867.60	1,510.78	1,283.90
81		690.26	579.77	886.70	746.19	1,014.94	862.15	1,113.15	948.09	1,645.83	1,397.33
82		753.01	630.24	968.55	813.04	1,110.43	941.27	1,219.56	1,035.40	1,795.28	1,519.79
83		819.86	686.18	1,058.59	886.70	1,214.10	1,027.22	1,336.88	1,132.25	1,962.75	1,654.84
84		892.16	746.19	1,155.44	965.83	1,327.33	1,121.34	1,465.11	1,237.29	2,144.62	1,804.29
85		971.28	810.31	1,261.85	1,051.77	1,451.47	1,223.65	1,605.61	1,353.24	2,344.49	1,966.35
86		1,058.59	881.25	1,377.80	1,145.89	1,587.88	1,335.51	1,759.77	1,478.75	2,564.19	2,142.82
87		1,151.35	957.64	1,503.30	1,249.57	1,735.21	1,458.29	1,928.92	1,616.53	2,801.87	2,335.49
88		1,253.67	1,042.22	1,641.09	1,361.44	1,898.91	1,590.61	2,114.45	1,767.95	3,062.97	2,546.18
89		1,365.52	1,132.25	1,792.51	1,482.84	2,076.25	1,736.58	2,317.71	1,931.65	3,349.29	2,774.86

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

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00
 Standard = 1.4286

Ability Insurance Company (formerly Medico Life Ins. Co.)
ML-LT694 and MP-LT694
LONG TERM CARE POLICY
Base Policy Form 694
Premium per \$10 Units Purchased
Rate Schedule for the State of PA
Area 2 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
19		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
20		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
21		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
22		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
23		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
24		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
25		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
26		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
27		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
28		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
29		22.91	21.01	22.91	22.91	22.91	22.91	24.83	22.91	40.33	40.33
30		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
31		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
32		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
33		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
34		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
35		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
36		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
37		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
38		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
39		26.74	26.74	30.55	28.65	32.46	30.55	32.46	30.55	63.02	57.99
40		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
41		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
42		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
43		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
44		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
45		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
46		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
47		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
48		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
49		40.79	37.24	47.88	42.56	51.43	47.88	54.97	51.43	107.68	98.31
50		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
51		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
52		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
53		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
54		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
55		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
56		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
57		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
58		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
59		78.58	68.75	94.95	83.48	104.77	93.30	114.59	103.14	196.63	175.02
60		114.04	99.04	141.06	123.04	159.06	139.56	174.06	153.05	283.25	249.57
61		114.04	99.04	141.06	123.04	159.06	139.56	174.06	153.05	283.25	249.57
62		114.04	99.04	141.06	123.04	159.06	139.56	174.06	153.05	283.25	249.57
63		114.04	99.04	141.06	123.04	159.06	139.56	174.06	153.05	283.25	249.57
64		114.04	99.04	141.06	123.04	159.06	139.56	174.06	153.05	283.25	249.57
65		144.60	124.14	178.70	154.15	201.90	175.98	219.63	193.71	345.73	304.32
66		160.97	137.78	199.17	171.88	225.09	196.44	245.55	215.54	381.74	334.93
67		178.70	152.78	222.36	190.98	252.37	219.63	275.56	240.09	421.36	369.14
68		199.17	169.16	248.27	212.81	281.02	244.19	306.94	267.37	469.98	410.56
69		220.99	188.26	275.56	236.00	312.39	271.47	341.04	297.39	522.20	453.77
70		245.55	208.72	306.94	263.29	347.86	301.48	380.60	330.12	579.82	504.19
71		272.83	231.91	342.40	291.93	387.42	335.58	424.25	366.96	644.65	560.01
72		302.84	256.47	380.60	324.67	432.43	372.42	472.00	409.25	716.68	621.24
73		336.94	285.11	424.25	361.50	481.55	414.71	526.56	454.27	797.71	689.67
74		373.78	316.48	472.00	401.07	536.12	461.09	586.59	506.10	887.75	765.29
75		414.71	350.59	525.20	446.08	597.51	512.92	653.43	563.40	988.58	849.92
76		461.09	388.79	585.23	496.56	665.71	571.59	728.46	626.15	1,100.22	943.56
77		512.92	432.43	652.07	551.12	742.11	635.70	813.04	697.08	1,222.67	1,048.00
78		559.31	470.64	712.09	601.59	813.04	694.36	889.43	762.57	1,334.31	1,139.84
79		609.78	512.92	778.93	657.52	889.43	758.47	975.37	832.14	1,453.15	1,238.88
80		664.34	557.94	851.24	717.55	972.65	828.04	1,066.77	909.89	1,584.61	1,348.72
81		724.37	608.41	930.35	783.03	1,064.04	904.44	1,169.08	994.47	1,726.87	1,465.77
82		789.85	661.62	1,016.30	853.96	1,164.99	989.02	1,279.59	1,087.23	1,883.52	1,593.61
83		860.78	720.28	1,110.43	930.35	1,274.13	1,079.05	1,402.36	1,188.18	2,058.20	1,737.67
84		937.17	783.03	1,212.74	1,013.57	1,392.81	1,177.27	1,537.40	1,298.68	2,250.86	1,892.52
85		1,020.40	851.24	1,323.24	1,103.61	1,523.76	1,285.03	1,684.74	1,420.09	2,459.74	2,063.59
86		1,110.43	924.90	1,444.65	1,203.19	1,665.64	1,402.36	1,847.07	1,552.42	2,690.24	2,249.07
87		1,208.64	1,005.38	1,578.33	1,310.96	1,821.15	1,530.58	2,024.42	1,697.02	2,940.53	2,450.74
88		1,316.41	1,092.69	1,722.94	1,428.27	1,991.67	1,669.73	2,218.12	1,855.26	3,214.23	2,670.43
89		1,432.37	1,188.18	1,881.18	1,556.50	2,178.56	1,822.52	2,432.30	2,027.14	3,514.94	2,911.71

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

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00
Standard = 1.4286

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

UR268

INFLATION SHIELD RIDER

Base Policy Form 694

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

Area 2 - All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 90 Days	3 Years 0 Days	3 Years 90 Days	4 Years 0 Days	4 Years 90 Days	5 Years 0 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 90 Days
18		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
19		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
20		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
21		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
22		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
23		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
24		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
25		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
26		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
27		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
28		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
29		20.27	20.27	20.27	20.27	20.27	20.27	24.32	20.27	37.44	37.44
30		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
31		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
32		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
33		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
34		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
35		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
36		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
37		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
38		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
39		38.06	34.60	41.51	38.06	41.51	41.51	44.99	41.51	82.22	77.63
40		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
41		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
42		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
43		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
44		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
45		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
46		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
47		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
48		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
49		72.17	65.88	81.57	75.31	90.99	81.57	97.26	87.86	190.51	169.80
50		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
51		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
52		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
53		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
54		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
55		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
56		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
57		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
58		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
59		147.73	130.01	180.23	156.60	200.92	177.28	218.65	195.00	374.41	335.41
60		204.42	175.22	251.14	219.02	283.26	248.22	309.54	271.59	504.96	443.29
61		204.42	175.22	251.14	219.02	283.26	248.22	309.54	271.59	504.96	443.29
62		204.42	175.22	251.14	219.02	283.26	248.22	309.54	271.59	504.96	443.29
63		204.42	175.22	251.14	219.02	283.26	248.22	309.54	271.59	504.96	443.29
64		204.42	175.22	251.14	219.02	283.26	248.22	309.54	271.59	504.96	443.29
65		271.98	233.60	335.98	291.18	377.59	329.59	412.78	361.59	650.46	570.21
66		292.10	249.90	363.50	314.81	412.18	357.02	447.90	392.71	698.34	612.65
67		316.31	270.18	395.40	339.39	444.82	388.82	487.67	425.06	748.08	652.40
68		339.41	289.00	423.42	362.94	477.18	413.35	520.88	453.67	798.46	696.42
69		360.42	308.93	453.09	387.89	511.46	442.80	559.52	487.41	856.36	747.61
70		381.39	322.99	474.18	405.46	539.45	467.29	587.55	511.97	898.05	780.10
71		398.77	336.90	498.46	426.28	567.22	488.14	618.78	536.27	943.86	816.79
72		416.60	354.64	526.79	447.60	595.66	513.02	650.74	564.66	990.78	854.44
73		437.61	368.70	551.33	468.63	627.13	537.55	682.29	592.68	1,037.07	896.04
74		458.70	386.26	579.41	493.19	658.72	565.61	717.37	620.79	1,088.04	937.80
75		479.82	403.86	607.53	514.34	690.38	593.72	755.97	648.97	1,139.13	979.65
76		499.86	424.03	634.31	537.77	723.93	620.51	792.88	679.11	1,192.20	1,023.85
77		523.54	440.89	664.78	564.89	757.77	647.56	830.10	712.98	1,250.32	1,068.46
78		538.95	453.13	686.58	580.16	779.26	665.99	854.80	731.22	1,282.40	1,096.59
79		550.57	461.67	704.46	595.04	803.64	683.95	882.30	752.34	1,313.59	1,119.50
80		226.45	189.62	289.20	244.19	331.49	282.38	362.86	309.66	540.21	459.18
81		233.27	195.08	298.75	251.01	342.40	290.57	375.14	319.22	554.62	471.78
82		240.09	200.53	308.30	259.19	353.32	300.12	388.79	330.12	572.62	484.39
83		245.55	204.62	316.48	264.65	362.86	306.94	399.70	338.32	585.22	495.19
84		249.65	208.72	323.30	270.11	371.05	313.76	410.61	346.50	601.43	505.99
85		255.09	212.81	331.49	276.93	380.60	321.94	421.53	354.68	615.83	516.79
86		260.55	216.90	338.32	282.38	390.15	328.76	433.81	364.23	630.24	527.61
87		266.01	220.99	346.50	287.84	401.07	336.94	444.71	372.42	646.45	538.41
88		271.47	225.09	354.68	294.66	410.61	343.76	456.99	381.96	662.66	551.01
89		276.93	229.18	364.23	301.48	421.53	351.96	470.64	391.51	678.86	563.62

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

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00
 Standard = 1.4286

RETURN OF PREMIUM RIDER

Base Policy Form 694

Rider Rates per \$1 of Annual Premiums

Rate Schedule for the State of PA

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

RATE DESCRIPTION

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

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

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

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
19		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
20		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
21		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
22		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
23		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
24		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
25		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
26		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
27		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
28		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
29		8.73	6.55	4.36	10.91	8.73	6.55	13.09	10.91	8.73	15.27	13.09	10.91	20.16	17.28	14.41
30		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
31		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
32		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
33		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
34		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
35		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
36		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
37		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
38		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
39		15.27	13.09	10.91	19.65	17.47	13.09	24.01	21.83	17.47	28.38	26.19	21.83	40.34	37.46	31.69
40		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
41		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
42		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
43		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
44		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
45		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
46		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
47		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
48		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
49		34.45	30.40	24.32	42.56	38.51	32.43	52.69	48.64	42.56	64.85	58.78	50.67	90.96	82.93	72.23
50		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
51		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
52		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
53		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
54		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
55		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
56		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
57		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
58		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
59		86.06	76.70	63.61	110.38	99.16	84.19	136.58	125.34	110.38	160.89	149.67	130.96	219.79	204.98	180.28
60		140.62	126.91	106.32	180.07	162.92	140.62	224.66	207.51	181.78	260.67	243.52	212.66	350.88	328.24	287.49
61		140.62	126.91	106.32	180.07	162.92	140.62	224.66	207.51	181.78	260.67	243.52	212.66	350.88	328.24	287.49
62		140.62	126.91	106.32	180.07	162.92	140.62	224.66	207.51	181.78	260.67	243.52	212.66	350.88	328.24	287.49
63		140.62	126.91	106.32	180.07	162.92	140.62	224.66	207.51	181.78	260.67	243.52	212.66	350.88	328.24	287.49
64		140.62	126.91	106.32	180.07	162.92	140.62	224.66	207.51	181.78	260.67	243.52	212.66	350.88	328.24	287.49
65		180.85	163.70	138.76	230.74	212.03	182.40	288.42	269.72	235.41	333.64	311.81	274.39	448.64	419.82	368.37
66		202.68	183.97	157.46	258.80	238.54	205.79	324.28	302.46	265.04	374.17	350.78	307.13	500.08	471.27	411.59
67		227.62	205.79	176.18	291.54	268.15	232.30	364.82	341.43	297.77	419.38	392.87	344.55	561.82	526.83	463.03
68		254.13	230.74	197.99	325.84	300.90	260.36	408.46	381.96	335.19	469.27	441.21	386.65	627.67	590.62	516.54
69		283.74	258.80	222.95	366.37	336.75	293.10	458.36	428.74	375.73	525.39	494.21	433.42	701.75	660.59	578.28
70		318.05	289.98	249.45	410.03	377.28	328.96	514.48	481.75	420.94	587.75	553.46	484.86	786.12	740.86	648.25
71		355.47	324.28	279.07	458.36	424.05	367.93	575.29	540.98	472.39	657.91	620.50	544.11	878.73	829.35	726.46
72		397.56	363.26	313.36	514.48	475.51	413.15	645.44	606.47	530.07	737.43	695.33	609.58	983.70	928.12	812.88
73		439.64	402.24	346.10	569.05	526.96	458.36	715.60	673.50	589.32	816.94	771.72	675.07	1,090.70	1,028.97	899.31
74		484.86	444.33	383.52	629.85	584.64	508.24	793.55	746.78	653.24	905.80	855.92	746.78	1,208.00	1,140.10	996.04
75		536.31	492.65	424.05	696.89	647.00	562.81	880.86	827.85	724.95	1,004.02	947.90	827.85	1,337.66	1,263.57	1,103.05
76		592.44	544.11	470.83	771.72	717.16	623.62	975.96	919.83	802.91	1,111.60	1,052.35	918.28	1,481.71	1,401.45	1,222.42
77		653.24	601.79	520.72	854.36	795.11	692.22	1,081.98	1,019.61	891.77	1,231.64	1,166.17	1,016.49	1,640.17	1,553.74	1,352.06
78		718.72	662.59	573.73	943.22	877.74	763.93	1,197.35	1,130.30	985.31	1,364.16	1,290.89	1,124.07	1,815.09	1,718.37	1,494.06
79		792.00	729.64	631.41	1,041.44	969.72	843.44	1,326.74	1,251.91	1,089.77	1,509.16	1,429.64	1,240.99	2,006.48	1,901.53	1,650.46
80		871.51	804.46	695.33	1,150.58	1,072.62	930.74	1,468.61	1,385.99	1,206.70	1,669.73	1,582.43	1,371.96	2,218.46	2,103.20	1,821.27
81		958.81	885.54	765.49	1,270.62	1,184.87	1,027.41	1,626.08	1,535.65	1,334.54	1,847.46	1,750.81	1,515.38	2,455.12	2,327.52	2,012.66
82		1,055.47	975.96	843.44	1,401.58	1,308.04	1,133.42	1,799.13	1,699.35	1,474.85	2,045.46	1,937.89	1,674.41	2,714.42	2,574.47	2,222.57
83		1,149.01	1,063.26	918.28	1,534.10	1,431.20	1,239.44	1,978.42	1,869.29	1,618.29	2,248.13	2,129.65	1,834.99	2,981.95	2,827.60	2,434.54
84		1,251.91	1,159.93	1,000.90	1,677.52	1,566.84	1,353.25	2,173.30	2,054.82	1,775.75	2,469.52	2,341.67	2,011.16	3,276.22	3,105.42	2,665.02

Multiply by 0.85 if both spouses are issued coverage simultaneously.

MODAL FACTORS

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

CLASS FACTORS

Preferred = 1.00
 Standard = 1.2

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

UR274

COMPOUND INFLATION RIDER

Base Policy Form 695

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Issue Age	BP EP	2 Years 0 Days	2 Years 20 Days	2 Years 90 Days	3 Years 0 Days	3 Years 20 Days	3 Years 90 Days	5 Years 0 Days	5 Years 20 Days	5 Years 90 Days	10 Years 0 Days	10 Years 20 Days	10 Years 90 Days	Lifetime 0 Days	Lifetime 20 Days	Lifetime 90 Days
18		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
19		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
20		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
21		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
22		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
23		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
24		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
25		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
26		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
27		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
28		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
29		11.82	7.86	7.86	11.82	11.82	7.86	15.75	11.82	11.82	19.68	15.75	11.82	25.98	20.79	20.79
30		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
31		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
32		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
33		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
34		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
35		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
36		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
37		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
38		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
39		22.44	18.71	14.97	29.94	26.18	22.44	37.42	33.68	26.18	44.89	41.15	33.68	64.22	54.32	49.39
40		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
41		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
42		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
43		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
44		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
45		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
46		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
47		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
48		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
49		63.33	52.77	45.74	77.39	70.36	59.80	98.51	87.95	77.39	116.10	109.05	94.98	162.53	153.26	134.68
50		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
51		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
52		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
53		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
54		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
55		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
56		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
57		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
58		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
59		160.43	139.95	119.48	201.41	180.93	157.02	252.61	232.14	201.41	296.98	276.50	242.36	405.54	378.51	333.45
60		240.68	213.57	183.06	305.09	277.96	240.68	383.06	352.55	308.47	444.07	413.55	362.71	599.60	559.33	492.21
61		240.68	213.57	183.06	305.09	277.96	240.68	383.06	352.55	308.47	444.07	413.55	362.71	599.60	559.33	492.21
62		240.68	213.57	183.06	305.09	277.96	240.68	383.06	352.55	308.47	444.07	413.55	362.71	599.60	559.33	492.21
63		240.68	213.57	183.06	305.09	277.96	240.68	383.06	352.55	308.47	444.07	413.55	362.71	599.60	559.33	492.21
64		240.68	213.57	183.06	305.09	277.96	240.68	383.06	352.55	308.47	444.07	413.55	362.71	599.60	559.33	492.21
65		322.17	292.22	247.25	412.08	378.36	325.91	516.99	483.27	419.57	595.66	558.19	490.75	801.08	751.63	657.70
66		350.20	315.97	270.27	449.20	411.13	357.83	563.40	525.33	456.80	647.14	605.27	532.94	869.31	814.01	713.51
67		379.60	344.73	298.24	488.04	449.30	391.20	612.00	573.27	499.67	701.07	658.47	577.13	940.77	884.53	777.13
68		411.93	372.32	320.82	526.80	487.19	419.84	661.44	617.88	542.62	756.51	712.95	625.82	1,014.29	951.53	836.52
69		441.46	400.96	344.25	567.00	522.46	453.59	712.80	668.25	583.21	818.09	769.50	672.30	1,090.60	1,026.42	903.49
70		466.91	426.31	365.41	600.91	556.22	483.16	755.17	706.46	617.12	864.81	812.02	710.52	1,152.26	1,087.96	953.98
71		492.66	451.94	386.80	635.16	586.32	508.95	798.03	749.18	655.52	912.04	859.10	753.24	1,220.00	1,150.15	1,005.02
72		521.83	476.96	407.67	672.65	623.74	542.21	843.86	790.88	693.03	962.09	909.11	794.95	1,286.11	1,216.14	1,060.08
73		542.23	497.36	428.07	705.31	652.30	566.69	888.77	831.68	729.76	1,011.07	953.99	835.76	1,350.74	1,275.39	1,113.94
74		569.28	520.50	451.35	735.99	683.15	593.67	931.19	874.25	764.48	1,061.30	1,000.30	874.25	1,411.67	1,336.52	1,164.74
75		592.89	544.17	471.06	771.57	718.77	625.38	974.62	917.76	804.07	1,112.69	1,051.78	917.76	1,479.46	1,399.05	1,222.18
76		619.56	570.95	494.01	809.87	753.17	651.94	1,020.42	963.75	842.27	1,166.22	1,101.41	959.68	1,550.08	1,469.91	1,277.49
77		645.63	597.22	516.51	847.39	786.86	685.98	1,069.32	1,008.79	879.68	1,218.61	1,154.06	1,004.77	1,624.56	1,534.03	1,336.93
78		670.58	618.40	534.08	883.42	819.18	714.78	1,120.34	1,056.10	919.57	1,272.92	1,204.66	1,048.05	1,696.17	1,606.07	1,394.05
79		698.37	642.50	554.71	917.86	854.02	742.27	1,169.29	1,101.43	961.76	1,328.92	1,261.06	1,093.46	1,769.95	1,675.16	1,453.89
80		285.31	263.48	227.62	375.73	350.78	304.01	480.19	453.68	394.44	545.66	517.60	449.01	724.39	687.35	594.75
81		297.77	274.39	236.97	394.44	367.93	318.05	503.57	475.51	413.15	573.73	542.55	470.83	761.44	722.33	623.56
82		310.25	286.87	247.89	413.15	385.08	333.64	530.07	500.45	434.97	601.79	570.61	492.65	800.54	757.33	654.43
83		338.31	313.36	271.28	452.12	420.94	364.82	583.08	550.35	477.06	662.59	626.73	540.98	878.73	833.46	716.17
84		367.93	341.43	294.66	494.21	461.47	399.11	640.76	604.91	522.28	728.07	689.09	592.44	965.17	913.73	784.07

Multiply by 0.85 if both spouses are issued coverage simultaneously.

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

ML-LT201 and MP-LT201

LONG TERM CARE POLICY

Base Policy Form 201

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Tax Qualified - Lifetime Pay Option

Issue Age	BP EP	2 Years 0 Days	2 Years 30 Days	2 Years 90 Days	3 Years 0 Days	3 Years 30 Days	3 Years 90 Days	4 Years 0 Days	4 Years 30 Days	4 Years 90 Days	5 Years 0 Days	5 Years 30 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 30 Days	Lifetime 90 Days
18		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
19		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
20		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
21		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
22		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
23		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
24		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
25		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
26		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
27		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
28		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
29		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
30		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
31		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
32		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
33		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
34		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
35		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
36		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
37		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
38		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
39		36.61	33.99	28.76	44.45	41.83	36.61	49.67	47.07	41.83	54.91	49.67	41.83	82.83	75.94	65.57
40		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
41		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
42		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
43		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
44		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
45		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
46		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
47		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
48		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
49		43.71	41.28	36.41	55.84	50.99	43.71	63.13	58.27	50.99	65.55	60.70	53.42	99.34	92.94	80.12
50		53.69	49.03	44.35	67.70	63.03	53.69	74.70	70.04	60.70	79.38	74.70	65.37	123.26	110.94	98.61
51		53.69	49.03	44.35	67.70	63.03	53.69	74.70	70.04	60.70	79.38	74.70	65.37	123.26	110.94	98.61
52		53.69	49.03	44.35	67.70	63.03	53.69	74.70	70.04	60.70	79.38	74.70	65.37	123.26	110.94	98.61
53		53.69	49.03	44.35	67.70	63.03	53.69	74.70	70.04	60.70	79.38	74.70	65.37	123.26	110.94	98.61
54		53.69	49.03	44.35	67.70	63.03	53.69	74.70	70.04	60.70	79.38	74.70	65.37	123.26	110.94	98.61
55		58.28	53.79	47.07	73.96	67.24	58.28	82.92	76.20	67.24	89.64	80.68	71.72	136.09	124.26	109.46
56		60.51	56.03	49.31	78.44	71.72	62.75	87.40	80.68	69.47	94.13	87.40	76.20	144.96	133.13	115.37
57		65.00	60.51	53.79	82.92	76.20	67.24	94.13	87.40	76.20	100.85	91.89	80.68	156.79	142.00	124.26
58		71.72	65.00	56.03	89.64	82.92	71.72	103.10	94.13	80.68	109.82	100.85	87.40	168.63	156.79	136.09
59		76.20	71.72	60.51	98.61	89.64	78.44	109.82	100.85	89.64	118.78	109.82	96.36	186.37	171.59	147.92
60		81.54	74.93	66.12	105.78	96.97	83.75	119.01	110.20	94.76	127.83	119.01	103.57	200.72	183.26	159.99
61		88.83	80.16	71.49	112.65	103.99	91.00	127.82	116.99	101.82	138.65	127.82	110.48	217.33	200.19	174.44
62		93.68	87.29	76.65	121.36	110.71	97.94	138.39	127.74	110.71	149.04	138.39	119.23	236.07	216.40	188.29
63		102.50	94.13	81.57	129.69	119.23	104.59	148.51	138.06	119.23	161.06	148.51	129.69	254.02	231.93	201.56
64		108.88	100.67	88.33	139.70	129.42	112.99	160.25	147.91	127.38	172.57	160.25	139.70	273.89	252.20	219.66
65		116.99	108.92	94.80	151.27	139.18	121.02	173.47	159.34	137.16	187.58	171.45	149.26	295.53	271.58	236.96
66		126.70	116.80	100.96	162.34	148.47	130.66	186.09	172.23	148.47	201.93	186.09	162.34	318.81	292.67	256.10
67		137.90	126.25	110.71	176.75	163.15	141.79	202.00	186.46	161.21	219.48	202.00	174.81	346.11	317.92	276.89
68		148.59	137.16	120.01	192.40	177.16	154.30	219.07	201.93	175.26	238.12	219.07	190.50	374.67	344.50	299.23
69		162.48	149.41	128.87	207.30	190.50	166.22	237.18	218.51	190.50	257.73	237.18	205.44	404.30	372.25	325.41
70		179.29	164.35	143.81	229.71	211.04	183.03	263.33	240.92	209.17	283.88	261.46	227.85	446.21	411.69	357.46
71		197.97	183.03	158.75	253.99	233.45	203.57	291.35	267.06	233.45	313.76	289.48	252.12	495.52	456.07	396.91
72		222.24	203.57	177.42	283.88	261.46	227.85	324.97	298.82	259.59	351.11	323.10	280.15	549.74	505.38	438.82
73		250.26	229.71	199.83	317.50	293.22	253.99	362.32	334.30	289.48	392.20	360.45	313.76	613.85	564.54	490.58
74		280.15	257.73	224.11	356.71	328.70	285.75	405.27	373.52	324.97	437.02	403.40	349.24	682.87	628.63	547.29
75		313.76	289.48	250.26	399.67	367.92	319.36	453.82	416.47	362.32	487.45	448.22	390.33	759.29	700.13	608.91
76		349.24	321.23	280.15	444.49	409.00	354.85	504.26	463.16	403.40	541.61	496.79	433.28	840.65	774.09	673.01
77		386.59	356.71	310.03	491.18	451.96	392.20	556.55	511.73	444.49	597.63	549.08	478.11	926.93	852.98	742.04
78		425.81	392.20	339.91	539.74	496.79	431.41	610.70	560.28	487.45	655.52	603.23	524.80	1,018.14	936.79	813.53
79		465.04	427.68	371.65	590.16	541.61	472.51	666.74	612.57	534.14	715.29	657.40	573.35	1,109.36	1,020.61	887.48
80		507.99	466.91	405.27	642.45	592.03	513.59	726.50	668.61	580.82	778.79	717.16	623.78	1,207.97	1,111.82	966.37
81		552.81	507.99	442.62	700.35	644.32	560.28	789.99	728.37	633.11	847.90	780.66	677.94	1,313.97	1,210.43	1,052.65
82		601.37	552.81	481.85	761.98	702.22	610.70	860.97	791.86	689.15	924.46	849.76	739.57	1,429.83	1,316.44	1,143.87
83		663.00	608.84	530.40	838.56	771.32	670.47	946.87	872.17	758.25	1,015.97	933.80	812.40	1,572.83	1,447.09	1,259.73
84		722.76	664.87	577.09	915.13	842.28	732.10	1,032.79	950.61	827.34	1,107.49	1,019.72	887.11	1,715.80	1,580.22	1,373.14
85		782.52	719.03	625.64	991.69	911.39	793.73	1,118.69	1,029.04	894.58	1,200.86	1,103.75	959.95	1,861.25	1,710.88	1,489.00
86		842.28	775.05													

Ability Insurance Company (formerly Medico Life Ins. Co.)
UR650

HOME AND COMMUNITY CARE RIDER

Base Policy Form 201

Premium per \$10 Units Purchased

Rate Schedule for the State of PA

All Issue Years

Tax Qualified - Lifetime Pay Option

Issue Age	BP EP	2 Years 0 Days	2 Years 30 Days	2 Years 90 Days	3 Years 0 Days	3 Years 30 Days	3 Years 90 Days	4 Years 0 Days	4 Years 30 Days	4 Years 90 Days	5 Years 0 Days	5 Years 30 Days	5 Years 90 Days	Lifetime 0 Days	Lifetime 30 Days	Lifetime 90 Days
18		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
19		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
20		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
21		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
22		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
23		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
24		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
25		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
26		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
27		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
28		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
29		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
30		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
31		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
32		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
33		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
34		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
35		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
36		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
37		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
38		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
39		21.48	19.10	16.71	28.65	26.26	23.88	33.43	31.03	26.26	35.81	33.43	28.65	59.88	53.57	47.27
40		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
41		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
42		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
43		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
44		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
45		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
46		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
47		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
48		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
49		24.39	22.17	17.73	33.26	28.81	26.60	35.47	33.26	28.81	39.91	35.47	31.04	67.31	61.44	52.68
50		25.58	23.45	21.32	36.23	31.98	27.71	40.50	36.23	31.98	42.63	40.50	34.10	73.16	67.53	59.08
51		25.58	23.45	21.32	36.23	31.98	27.71	40.50	36.23	31.98	42.63	40.50	34.10	73.16	67.53	59.08
52		25.58	23.45	21.32	36.23	31.98	27.71	40.50	36.23	31.98	42.63	40.50	34.10	73.16	67.53	59.08
53		25.58	23.45	21.32	36.23	31.98	27.71	40.50	36.23	31.98	42.63	40.50	34.10	73.16	67.53	59.08
54		25.58	23.45	21.32	36.23	31.98	27.71	40.50	36.23	31.98	42.63	40.50	34.10	73.16	67.53	59.08
55		26.60	24.55	22.51	36.84	32.74	28.65	42.97	40.92	34.78	49.11	45.02	38.88	81.04	75.63	64.82
56		28.65	26.60	22.51	36.84	34.78	30.70	45.02	40.92	36.84	51.15	47.07	40.92	83.74	78.33	67.52
57		28.65	26.60	24.55	38.88	36.84	30.70	47.07	45.02	38.88	53.21	49.11	42.97	89.13	81.04	70.24
58		32.74	28.65	24.55	40.92	38.88	32.74	51.15	47.07	40.92	57.29	53.21	45.02	94.54	86.43	75.63
59		34.78	30.70	26.60	45.02	40.92	36.84	55.25	51.15	42.97	61.39	55.25	49.11	102.65	94.54	81.04
60		36.23	34.20	28.18	48.29	44.27	38.23	58.35	52.32	46.28	64.39	60.37	52.32	106.24	98.27	84.99
61		39.56	35.61	31.65	51.44	47.47	41.54	61.32	57.36	49.45	69.23	63.30	55.38	112.28	104.44	91.39
62		42.77	38.88	33.04	54.43	50.55	44.71	66.10	60.26	52.49	71.92	66.10	58.32	120.61	110.34	94.94
63		45.84	42.02	36.29	59.21	55.38	47.74	70.66	64.94	57.30	78.30	70.66	63.32	126.06	115.97	100.84
64		50.65	46.89	41.27	63.78	58.15	50.65	75.03	69.40	60.02	82.53	76.90	65.65	133.71	123.81	106.47
65		55.25	49.73	44.20	69.99	64.46	55.25	81.03	73.66	64.46	88.40	81.03	71.83	143.43	131.28	114.26
66		59.64	56.04	48.81	74.11	68.69	59.64	86.76	79.53	68.69	93.99	86.76	75.92	150.32	138.39	121.69
67		65.61	60.30	53.21	81.58	74.49	63.84	92.22	85.12	74.49	101.08	92.22	81.58	161.52	147.48	128.75
68		71.31	66.10	57.39	86.97	80.01	69.57	99.14	92.18	80.01	107.84	99.14	86.97	169.90	156.12	135.46
69		76.73	69.91	61.39	92.09	85.27	73.33	105.73	97.19	85.27	114.25	105.73	92.09	180.07	164.31	144.06
70		83.55	76.73	66.51	100.61	92.09	80.15	114.25	105.73	92.09	124.48	114.25	98.91	193.58	177.82	155.31
71		92.09	85.27	73.33	110.84	102.31	88.67	126.19	115.95	100.61	134.71	124.48	109.13	211.59	193.58	168.82
72		104.01	95.49	83.55	122.77	112.55	97.19	138.12	126.19	110.84	148.36	136.42	117.66	229.60	211.59	184.58
73		117.66	109.13	93.79	136.42	124.48	109.13	151.76	139.83	121.07	162.00	150.06	129.60	249.85	229.60	200.32
74		134.71	122.77	107.43	151.76	139.83	121.07	167.12	153.47	133.01	177.34	163.70	141.53	274.61	252.10	218.33
75		151.76	139.83	122.77	168.82	155.18	134.71	184.16	168.82	146.65	194.40	179.04	155.18	299.36	274.61	238.60
76		172.22	158.58	138.12	187.58	172.22	150.06	202.92	185.86	162.00	213.15	196.10	170.52	326.37	301.62	261.10
77		194.40	177.34	155.18	208.04	190.98	165.40	223.38	204.62	179.04	233.61	214.86	187.58	355.64	328.63	285.86
78		216.56	199.51	173.94	230.20	211.44	184.16	245.55	225.09	196.10	255.79	235.32	204.62	389.40	357.89	310.63
79		240.43	221.68	192.68	254.07	233.61	202.92	269.43	248.96	216.56	281.36	257.49	225.09	423.16	389.40	337.64
80		267.71	245.55	213.15	279.65	257.49	223.38	296.71	272.83	237.03	306.94	283.07	245.55	459.18	423.16	366.89
81		295.00	271.13	235.32	306.94	283.07	245.55	323.99	298.41	259.19	335.92	308.64	269.43	499.70	459.18	400.66
82		322.28	296.71	257.49	337.64	310.35	269.43	354.68	325.70	283.07	366.62	337.64	293.29	542.45	499.70	434.41
83		354.68	327.40	284.77	370.03	341.04	296.71	390.49	358.10	312.05	402.43	370.03	322.28	598.74	549.21	479.43
84		387.08	356.38	310.35	404.13	371.74	323.99	426.31	392.20	341.04	439.95	404.13	351.28	652.76	600.98	522.20
85		419.48	385.38	335.92	438.23	402.43	349.56	460.41	424.59	368.32	475.75	438.23	380.26	706.78	650.50	564.97
86		451.88	416.07	361.50	472.34	433.13	376.85	496.22	456.99	397.31	513.26	472.34	410.95	760.80	700.02	607.74
87		484.28	445.05	387.08	504.74	465.52	404.13	532.02	489.40	426.31						

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

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

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

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

Issue Age	Factor
18 - 39	2.393
40 - 49	2.268
50 - 54	2.019
55	2.032
56	1.947
57	1.862
58	1.805
59	1.748
60	1.576
61	1.566
62	1.582
63	1.600
64	1.618
65	1.637
66	1.657
67	1.677
68	1.698
69	1.720
70	1.654
71	1.590
72	1.526
73	1.462
74	1.400
75	1.338
76	1.278
77	1.218
78	1.158
79	1.100
80	0.480
81	0.460
82	0.440
83	0.420
84	0.400
85	0.380
86	0.360
87	0.340
88	0.320
89	0.300

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

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

Issue Age	Factor
18 - 39	3.071
40 - 49	2.808
50 - 54	2.400
55	2.400
56	2.258
57	2.117
58	2.046
59	2.003
60	1.834
61	1.841
62	1.849
63	1.857
64	1.880
65	1.904
66	1.928
67	1.954
68	1.980
69	2.008
70	1.939
71	1.870
72	1.803
73	1.736
74	1.670
75	1.605
76	1.540
77	1.477
78	1.414
79	1.352
80	0.650
81	0.620
82	0.590
83	0.550
84	0.510
85	0.470
86	0.430
87	0.390
88	0.350
89	0.300

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

Ability Insurance Company (formerly Medico Life Ins. Co.)
UR653

SHORTENED BENEFIT RIDER
Base Policy Form 201

Rider Rates per \$1 of Annual Premium

Rate Schedule for the State of PA

All Issues

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

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

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

Ability Insurance Company (formerly Medico Life Ins. Co.)
UR654

RETURN OF PREMIUM RIDER
Base Policy Form 201
Rider Rates per \$1 of Annual Premium
Rate Schedule for the State of PA
All Issues

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

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

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

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

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Transmittal Form - 2017.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	Not Applicable, this is not a new form. Please see the Actuarial Certification in the Rate Increase 2017 memo - Pennsylvania for the rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Rate Increase 2017 memo - Pennsylvania.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2017 Ability Authorization.pdf
Item Status:	
Status Date:	

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

SERFF Tracking #:

TRIP-131126865

State Tracking #:

TRIP-131126865

Company Tracking #:

2017 LTC RATE INCREASE


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

Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Nationwide Exhibits 2017
Comments:	
Attachment(s):	Nationwide Exhibits 2017.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Milliman Assumption Involvement Letter
Comments:	
Attachment(s):	Milliman_Assumption_Involvement_Ability_20170406.pdf
Item Status:	
Status Date:	

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania					
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Ability Insurance Company 222 S. 15 th St., Ste 1202S Omaha, Nebraska 68102	NE	Health	0000	71471	47-0520541	NE
4.	Contact Name & Address	Telephone #	Fax #	E-mail Address			
	Todd Moltumyr 2800 South River Rd., Suite 440 Des Plaines, IL 60018	224-217-9037	855-226-2728	tmoltumyr@tri-plus.net			
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
6.	Company Tracking Number	2017 LTC Rate Increase					
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission		Previous file # _____				
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise Group: <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____					
9.	Type of Insurance (TOI)	LTC05I Individual Long Term Care-Nursing Home & Home Care					
10.	Sub-Type of Insurance (Sub-TOI)	LTC05L001 Qualified					
11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <input type="checkbox"/> Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ <input type="checkbox"/> SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input checked="" type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input checked="" type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____					

12.	Filing Submission Date	07/21/2017
13.	Filing Fee (If required)	Amount _____ Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No Check Number _____
14.	Date of Domiciliary Approval	06/06/2017
15.	Filing Description:	
<p>RE: Long Term Care Insurance Individual Policy Form Series: 3358, LT201, LT691, LT692, LT694, LT695</p> <p>We are filing revised premium rates for your consideration and approval on the above captioned policy forms on file with your department. This request is being filed nationwide. We had previously filed revised rates on this group of forms in 2013. Actual (2013-2016) and projected (2017+) experience is worse than what was projected in that filing. We are not attempting to recoup any past losses; this rate increase is solely intended to get experience back in line with what was projected in our 2013 rate increase filing for years 2017 and forward.</p> <p>Based on the experience development since 2013, we have made several updates to the assumptions used in projecting future experience for this block. All assumptions are outlined in section 7 of the Actuarial Memorandum. The Company engaged Milliman, Inc. to perform a review of these assumptions, the resulting projections and the proposed premium rate increase. A letter from Milliman attesting to their review and their opinion that the proposed increase is justified based on the underlying projection has been included in the filing materials.</p> <p>We are requesting an increase to the current premium rates that varies by issue age and inflation protection option, averaging 30.2% nationwide based on the current inforce. The increase will be larger for policies at younger issue ages and for policies with an inflation protection benefit. Non-inflation policies on form LT201 issued at ages 69 and older, and non-inflation policies on all other forms issued at ages 65 and older will not receive an increase. An exhibit detailing the increase by issue age, inflation option and policy form is included at the end of the memo as Appendix A.</p> <p>The larger requested increase on policies with younger issue ages and inflation protection is due to the greater impact of the assumption changes on these rates. In addition, current premium rates for inflation policies and younger issue age plans are significantly lower than rates for policies available in the marketplace today. The proposed increase will bring the rates on policies issued at younger issue ages, and the differential between inflation and non-inflation inforce policies, closer to the levels and relationships of currently sold policies.</p> <p>Policyholders will be provided opportunities to mitigate the effects of the increase, including options to reduce benefits and lower premium. We will also provide a contingent non-forfeiture benefit to all policyholders regardless of whether or not their policy covers this benefit upon lapse.</p>		

16.	Certification (If required)	
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u>.</p>		
Print Name	<u>Todd Moltumyr</u>	Title <u>Vice President</u>
Signature		Date: <u>07/21/2017</u>

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

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

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18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		2017 LTC Rate Increase		
This filing corresponds to form filing company tracking number		3358, et al		
Overall percentage rate indication (when applicable)		30.481%		
Overall percentage rate impact for this filing		30.481%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Individual Long Term Care Policy	LT691	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +0%-90% - ____% <input type="checkbox"/> Other _____	
02	Individual Long Term Care Policy	LT692	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +0%-90% - ____% <input type="checkbox"/> Other _____	
03	Individual Long Term Care Policy	LT694	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +0%-90% - ____% <input type="checkbox"/> Other _____	
04	Individual Long Term Care Policy	LT695	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +0%-90% - ____% <input type="checkbox"/> Other _____	
05	Individual Long Term Care Policy	LT201	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +0%-90% - ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +_____ - ____% <input type="checkbox"/> Other _____	

LH RFA-1

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

1. Purpose of Filing

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

2. Scope of Filing

This filing applies to the Pennsylvania Long Term Care Policy Forms and Riders as shown in the 'Benefits' section. The forms were marketed by independent agents but are not available for sale anymore. This rate revision applies only to inforce business. We are requesting an increase to the current premium rates that varies by issue age and inflation protection option, averaging 30.2% nationwide based on the current inforce. The increase will be larger for policies at younger issue ages and for policies with an inflation protection benefit.

An exhibit detailing the increase by issue age, inflation option and policy form is included at the end of this memo as Appendix A. The increase will vary by policy form where necessary based on the differing banded age rating in the original pricing structures. While form 3358 has been included in the memo and experience projections within this filing and in previous filings on this block, we are not requesting an increase on this form at this time. Form 3358 is the oldest form in the block and has the most favorable remaining projection of the lifetime loss ratio in the block. A table showing the distribution of inforce business by form (excluding policies in paid up status) as of 12/31/2016 is included as Table I at the end of this memo.

3. Benefits

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

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

Policy Form LT691 and Rider Forms UR284 and UR591: Developed in 1991, Form LT691 provides benefits for Nursing Home Care. The policy also has a provision for Waiver of Premium. The policy pays a daily benefit for Nursing Home Care. UR284 increases the Nursing Home daily benefit by 5% of the previous year's daily benefit. UR591 provides benefits for Home Health Care and Adult Day Care.

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

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

Policy Form LT695 and Rider Forms UR274 and UR287: Developed in 1995, Form LT695 provides benefits for Nursing Home Care, Home Care (including caregiver training, equipment, and respite care), Community Care (including hospice and adult day care), and additional benefits for using a Care Coordinator (including elimination period waiver, weekly benefit, enhanced Home Care, and Assisted Living Care). The policy also has provisions for Waiver of Premium and Survivorship (if both husband and wife

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have LT695 policies). Additional benefits include bed reservation, deferred inflation protection, and restoration of benefits for policy lapse due to cognitive impairment or loss of functional capacity. The policy pays a daily benefit for Nursing Home Care, Home Care up to 80% of the policy daily benefit (100% if care coordinator used), and Community Care up to 50% of the policy daily benefit. UR274 increases the policy daily benefit by 5% of the previous year's daily benefit. UR287 removes the non-duplication of Medicare benefits.

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

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

We are requesting an increase to the current premium rates that varies by issue age and inflation protection option, averaging 30.2% nationwide based on the current inforce. The increase will be larger for policies at younger issue ages and for policies with an inflation protection benefit. An exhibit detailing the increase by issue age, inflation option and policy form is included at the end of this memo as Appendix A. The increase will only vary by policy form where necessary based on the differing banded age rating in the original pricing structure.

We notify policyholders 60 days in advance before implementing a rate increase so it is expected that this rate revision will be implemented approximately 70 days following the approval of this increase.

This rate increase is necessary because projected future morbidity and terminations have changed from what was anticipated when the most recent nationwide rate adjustment was requested in 2013. There are several reasons for this change in projected future experience:

- The actual 2013-2016 morbidity experience is considerably poorer than projected experience from the 2013 rate increase filing that was submitted in your state.
- Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Based on the experience over the past three years, an aggregate factor of approximately 1.31 is applied to the underlying claim cost assumptions for the first projected experience year. This factor is graded down 2% over the next 5 years and then remains level for the remainder of the projection.
- Separate morbidity improvement of 1.0% per year for 20 years starting in 2017 was also assumed in the projection to account for the expectation that individuals will become healthier due to advances in health care.
- The actual 2013-2016 termination experience shows a lower implied voluntary lapse rate than projected experience from the 2013 rate increase filing that was submitted in your state.
- Additionally, mortality improvement of 0.5% per year for 20 years starting in 2017 was also assumed in the projection, again to account for the expectation for advances in health care leading to a decline in the underlying mortality rate.

The larger requested increase on policies with younger issue ages and inflation protection is due to the greater impact of the assumption changes on these rates. Current rates for inflation policies and common comparable benefit periods on our most prevalent inforce forms, range from only 3% to 36% of average unisex-adjusted rates on currently sold forms in the industry at issue ages under 50, and from 42% to 87% for ages 50-70. The proposed increase will bring the rates on policies issued at younger issue ages and the differential between inflation and non-inflation inforce policies closer to the levels and relationships of currently sold policies.

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Please note that we are not attempting to recoup past losses for the poor 2013-2016 experience. This rate increase is solely intended to get experience back in line with what was projected in our 2013 rate increase filing for years 2017 and forward. An exhibit comparing the projection from our 2013 filing with our current projection of future business is attached.

We intend to reduce the potential burden of this rate increase by offering policyholders the option to downgrade their coverage to keep the premium rate more affordable. Most policyholders will receive pre-programmed downgrade offers in the rate increase notification letter that would allow them to reduce their premium rate by choosing to increase their elimination period or decrease their benefit period. Policyholders will also be informed that they may call in to our customer service line to discuss other downgrade options as well if they would like to lower their premium rate.

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

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

5. Rate Justification Standard - Minimum Loss Ratio

This filing demonstrates that both the projected future loss ratio and the anticipated lifetime loss ratio are higher than the minimum loss ratio required for long term care policy forms.

6. Rate Increase History

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

Date	201*	3358	691	692	694	695
9/14/01		20%	20%	20%	20%	
5/19/03		20%	20%	20%	20%	20%
5/13/05	15%					
6/29/06		10%	20%	20%	20%	20%
12/30/10	16%	16%	16%	16%	16%	16%
1/9/14	40%	40%	40%	40%	40%	40%
1/21/15**	0-20%	0-20%	0-20%	0-20%	0-20%	0-20%
2/2/16***	0-10%	0-10%	0-10%	0-10%	0-10%	0-10%

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

** The 2015 increase was 20% for lifetime benefit period plans only. There was no increase for non-lifetime benefit period plans.

** The 2016 increase was 10% for lifetime benefit period plans only. There was no increase for non-lifetime benefit period plans.

7. Projection Assumptions

The following assumptions were used in order to generate the present value of future premium and claims and their loss ratio.

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a. Assumptions that are unchanged from the 2013 rate filing:

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

Claim Cost Guidelines – Morbidity costs were projected based on claim costs from the 2009 Milliman Long Term Care guidelines. Adjustments for actual experience have been updated and are addressed below.

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

b. Assumptions that have been revised since the 2013 rate filing:

Terminations – The 1994 GAM mortality table along with an annual voluntary termination rate of 0.85% have been assumed for projecting the inforce into the future.

Mortality Improvement – Mortality improvement of 0.5% per year starting in 2017 for 20 years was assumed in the projection to account for the expectation that individuals will become healthier and mortality will improve due to advances in health care.

A/E Adjustments – Actual versus expected experience was analyzed for each block of business and morbidity adjustment factors were developed. Based on the experience over the past three years, an aggregate factor of approximately 1.31 is applied to the underlying claim cost assumptions for the first projected experience year. This factor is graded down 2% over the next 5 years and then remains level for the remainder of the projection.

Morbidity Improvement – Morbidity improvement of 1.0% per year starting in 2017 for 20 years was assumed in the projection to account for the expectation that individuals will become healthier due to advances in health care.

Premium Rate Increase - The actual effective dates of the rate increase nationwide will vary depending on state approval dates. For projection purposes, the average nationwide requested premium rate revision of 30.2% has been assumed with a starting effective date of September 1, 2017 and phased in over the next 5 year. For all years thereafter, no annual rate increases have been assumed.

The Company engaged Milliman, Inc. to perform a review of these assumptions, the resulting projections and the proposed premium rate increase. A letter from Milliman attesting to their review and their opinion that the proposed increase is justified based on the underlying projection has been included in the filing materials.

8. Past Experience

The attached exhibit shows the past experience for the business. The experience is through December 31, 2016 and is based on nationwide experience. The return of premium riders were excluded from the experience. The accumulated value of past earned premium is \$3,391,573,016 and the accumulated value of past incurred claims is \$2,366,599,684. This results in a loss ratio of 69.8%.

9. Projected Future Experience

The future experience has been generated for 50 years using the business in force as of December 31, 2016. Adjustments have been made to the experience by applying the termination rates and rate increase assumptions as shown in the Projection Assumptions section. The present value of future earned premium is \$610,685,427 and the present value of future incurred claims is \$1,039,102,812. This results in a loss ratio of 170.2%.

This filing is intended to return the future experience of this block to the level projected in 2013. As shown in the attached exhibit, this rate increase, if approved as assumed would result in the following as compared to the 2013 filing:

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Projection Years 2017+	2013 Filing	Current Projection Without Increase	Current Projection With Increase
PV Future EP (in millions)	\$534.5	\$501.4	\$610.7
PV Future Claims (in millions)	\$963.2	\$1,039.1	\$1,039.1
PV Future (EP – Claims) (in millions)	-\$428.7	-\$537.7	-\$428.4

10. Anticipated Lifetime Loss Ratio

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

Experience Period	Earned Premium	Incurred Claims	Loss Ratio
Past Years	3,391,573,016	2,366,599,684	69.8%
Projected Future	610,685,427	1,039,102,812	170.2%
Anticipated Lifetime	4,002,258,443	3,405,702,496	85.1%

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

11. Actuarial Certification

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

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

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

In my opinion, the rates have been calculated in a manner that complies with accepted actuarial practices, are uniformly applied to all policies within each issue age rate class, are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

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



Todd Moltumyr, ASA, MAAA
 Vice President

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Table I
Inforce Policies and Annual Premium by Policy Form as of 12/31/2016
with Average Annual Premium for Current and Proposed Rates

		Non-Inflation				Inflation			
	<u>Form</u>	<u>Inforce Policies</u>	<u>Inforce Premium</u>	<u>Avg Prem Current</u>	<u>Avg Prem Proposed</u>	<u>Inforce Policies</u>	<u>Inforce Premium</u>	<u>Avg Prem Current</u>	<u>Avg Prem Proposed</u>
Pennsylvania	3358	8	\$21,939	\$2,742	\$2,742	0	\$0	\$0	\$0
	691	3	\$4,837	\$1,612	\$1,766	0	\$0	\$0	\$0
	692	3	\$9,552	\$3,184	\$3,359	3	\$4,272	\$1,424	\$2,369
	694	18	\$44,986	\$2,499	\$2,611	19	\$46,816	\$2,464	\$4,112
	695	2	\$8,990	\$4,495	\$4,495	1	\$2,300	\$2,300	\$3,897
	201	2	\$5,197	\$2,599	\$2,663	6	\$20,900	\$3,483	\$5,629
Nationwide	3358	734	\$1,591,948	\$2,169	\$2,304	0	\$0	\$0	\$0
	582	5	\$6,509	\$1,302	\$1,562	0	\$0	\$0	\$0
	585	58	\$82,308	\$1,419	\$1,475	5	\$9,654	\$1,931	\$3,152
	690	0	\$0	\$0	\$0	15	\$34,768	\$2,318	\$3,088
	691	255	\$610,647	\$2,395	\$2,523	145	\$471,003	\$3,248	\$5,332
	692	581	\$1,218,606	\$2,097	\$2,364	332	\$817,700	\$2,463	\$4,249
	693	1	\$6,009	\$6,009	\$10,817	4	\$18,315	\$4,579	\$13,149
	694	7,135	\$19,272,575	\$2,701	\$2,994	4,221	\$13,555,292	\$3,211	\$5,448
	695	1,182	\$2,451,326	\$2,074	\$2,516	1,367	\$2,955,019	\$2,162	\$4,243
	696	85	\$291,419	\$3,428	\$3,810	140	\$455,978	\$3,257	\$6,068
	697	6	\$13,419	\$2,236	\$3,430	0	\$0	\$0	\$0
	698	3,181	\$11,206,315	\$3,523	\$3,705	2,832	\$11,281,815	\$3,984	\$6,506
	597	63	\$136,781	\$2,171	\$2,284	7	\$31,767	\$4,538	\$6,181
	201	2,146	\$5,564,088	\$2,593	\$2,902	914	\$2,823,947	\$3,090	\$5,387

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

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

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Appendix A

Inforce Policies and Premium as of 12/31/2016
 Proposed Increase Percentages
 All Policy Forms**

Issue Age	Inforce Policies		Inforce Premium		Proposed Increase*	
	Non-inflation	Inflation	Non-inflation	Inflation	Non-inflation	Inflation
18-39	100	514	71,170	487,099	40%	90%
40-49	496	1,300	519,300	2,302,739	30%	80%
50-59	2,653	3,222	4,655,784	9,159,669	20%	70%
60-64	4,689	2,872	10,514,306	10,095,420	10%	60%
65-69	4,059	1,546	11,859,072	6,971,671	0%	60%
70	627	142	2,197,510	758,336	0%	58%
71	570	115	2,129,878	681,441	0%	56%
72	447	69	1,721,102	453,516	0%	54%
73	389	68	1,585,736	473,815	0%	52%
74	361	43	1,540,280	298,542	0%	50%
75	288	27	1,382,493	203,196	0%	48%
76	205	22	996,097	192,334	0%	46%
77	158	13	835,747	115,440	0%	44%
78	123	17	704,931	140,607	0%	42%
79	113	5	666,020	47,145	0%	40%
80+	154	7	1,072,523	74,288	0%	0%
Grand Total	15,432	9,982	42,451,949	32,455,256		

* Due to the construct of the policy rates where inflation is added via a rider with a separate premium schedule from the base policy, each piece of the policy rate will be increased appropriately to result in an overall policy increase targeted for the increases in the table above. The exact increase amounts on inflation policies may be slightly below or above the stated amount on a small percentage of policies due to rounding in the implementation process, or where inflation was added post issue or in other select situations.

** The proposed increase is adjusted as follows on policy forms 3358, 201 and 691 to accommodate the issue age grouping from the original rate structure. The increase on all other affected policy forms is as detailed above.

Policy Form 3358 – No Increase

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

Policy Form 201			Policy Form 691		
Issue Age	Non- Inflation	Inflation	Issue Age	Non- Inflation	Inflation
18-39	40%	90%	18-39	40%	90%
40-49	30%	80%	40-49	25%	80%
50-54	25%	70%	50	25%	70%
55-59	20%	70%	51	25%	70%
60	18%	60%	52	24%	70%
61	16%	60%	53	23%	70%
62	14%	60%	54	22%	70%
63	12%	60%	55	21%	70%
64	10%	60%	56	20%	70%
65	8%	60%	57	19%	70%
66	6%	60%	58	18%	70%
67	4%	60%	59	17%	70%
68	2%	60%	60	16%	60%
69	0%	60%	61	15%	60%
70	0%	58%	62	13%	60%
71	0%	56%	63	9%	60%
72	0%	54%	64	5%	60%
73	0%	52%	65-69	0%	60%
74	0%	50%	70	0%	58%
75	0%	48%	71	0%	56%
76	0%	46%	72	0%	54%
77	0%	44%	73	0%	52%
78	0%	42%	74	0%	50%
79	0%	40%	75	0%	48%
80+	0%	0%	76	0%	46%
			77	0%	44%
			78	0%	42%
			79	0%	40%
			80+	0%	0%

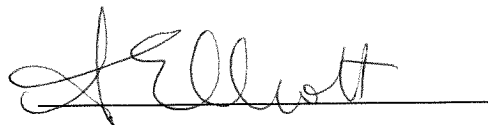
TO: State Insurance Department
 RE: Representation Authorization

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

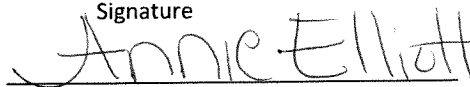
The above referenced individuals, employed by TriPlus Services, Inc., are hereby authorized to represent Ability Insurance Company (NAIC. No. 71471) and perform the above referenced actions as necessary pursuant to the Administrative Services Agreement between Ability Insurance Company and TriPlus Services, Inc. dated the 17th of December 2015.

Signed on Behalf of Ability Insurance Company by its officer:

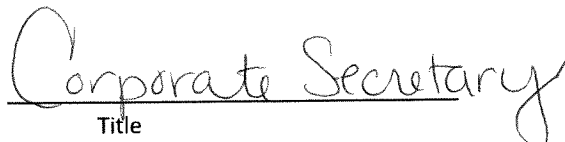
April 5, 2017
Date



Signature



Annie Elliott, Corporate Secretary



Title



Nationwide Experience

For Reporting Year: 2016
 As of Reporting Month: December
 Company(s): Ability Insurance, Medico Insurance

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

Claim Reserves

EXPER YEAR	ISSUE YEAR	Earned Premium	Statement Incurred Claims	Loss Ratio	Runout Incurred Claims	Loss Ratio	Written Premium	Change in Unearned	Paid Claims	Change in Claim Res	Paid Claims Allocated to Incurred Year	Pending	IBNR	Change in ActLRes	LR Expected Claims	Expected Loss Ratio	Statement Claims Act/Exp Ratio	Runout Claims Act/Exp Ratio
1988	Total	10,187,101	1,974,100	19.4%	2,721,735	26.7%	20,665,728	10,478,627	199,584	1,774,516	2,721,735	0	0	0	2,350,680	23.1%	84.0%	115.8%
1989	Total	33,660,750	8,661,605	25.7%	7,859,667	23.3%	40,696,455	7,035,705	1,894,078	6,767,527	7,859,667	0	0	14,322	8,494,236	25.2%	102.0%	92.5%
1990	Total	40,246,742	13,947,548	34.7%	14,304,837	35.5%	39,028,707	(1,218,035)	6,691,158	7,256,390	14,304,837	0	0	2,878,591	12,447,741	30.9%	112.0%	114.9%
1991	Total	39,096,660	15,020,663	38.4%	16,572,272	42.4%	38,558,558	(538,102)	11,096,570	3,924,093	16,572,272	0	0	7,448,119	14,842,028	38.0%	101.2%	111.7%
1992	Total	37,568,814	17,152,696	45.7%	16,494,051	43.9%	36,895,732	(673,082)	14,663,961	2,488,735	16,494,051	0	0	10,349,211	18,011,414	47.9%	95.2%	91.6%
1993	Total	34,843,262	20,146,762	57.8%	21,659,836	62.2%	33,631,363	(1,211,899)	17,178,357	2,968,405	21,659,836	0	0	10,088,726	19,336,917	55.5%	104.2%	112.0%
1994	Total	32,387,424	20,737,792	64.0%	21,375,050	66.0%	31,307,272	(1,080,152)	18,046,636	2,691,156	21,375,050	0	0	9,525,270	20,248,949	62.5%	102.4%	105.6%
1995	Total	31,500,141	21,966,357	69.7%	22,076,822	70.1%	31,512,803	12,662	19,362,251	2,604,106	22,076,822	0	0	6,741,918	22,103,392	70.2%	99.4%	99.9%
1996	Total	31,666,995	24,195,183	76.4%	24,789,081	78.3%	31,788,685	121,690	21,087,171	3,108,012	24,789,081	0	0	7,158,841	23,204,717	73.3%	104.3%	106.8%
1997	Total	35,873,730	26,033,742	72.6%	25,988,771	72.4%	37,529,205	1,655,475	22,200,048	3,833,694	25,988,771	0	0	7,985,366	25,182,019	70.2%	103.4%	103.2%
1998	Total	44,372,716	24,743,621	55.8%	28,684,736	64.6%	46,669,110	2,296,394	22,337,894	2,405,727	28,684,736	0	0	11,558,223	23,473,733	52.9%	105.4%	122.2%
1999	Total	53,196,592	23,064,989	43.4%	28,720,563	54.0%	54,491,751	1,295,159	23,811,949	(746,960)	28,720,563	0	0	19,725,089	29,895,773	56.2%	77.2%	96.1%
2000	Total	63,774,884	36,306,926	56.9%	37,877,975	59.4%	66,133,509	2,358,625	26,561,591	9,745,335	37,877,975	0	0	22,025,784	34,455,186	54.0%	105.4%	109.9%
2001	Total	80,618,591	40,601,297	50.4%	48,959,096	60.7%	85,601,173	4,982,582	32,004,328	8,596,969	48,916,440	42,656	0	29,499,559	37,108,932	46.0%	109.4%	131.9%
2002	Total	102,778,450	48,495,901	47.2%	56,127,710	54.6%	104,232,165	1,453,715	37,785,890	10,710,011	56,019,531	108,179	0	39,108,467	44,310,979	43.1%	109.4%	126.7%
2003	Total	107,014,148	79,226,250	74.0%	64,403,559	60.2%	107,213,429	199,281	44,000,651	35,225,599	63,962,145	441,414	0	18,834,182	46,554,680	43.5%	170.2%	138.3%
2004	Total	107,600,867	60,064,565	55.8%	67,062,708	62.3%	106,146,779	(1,454,088)	49,642,670	10,421,895	65,638,954	1,423,754	0	41,145,507	45,974,022	42.7%	130.6%	145.9%
2005	Total	101,463,703	61,698,683	60.8%	75,826,959	74.7%	99,510,519	(1,953,184)	53,443,794	8,254,889	74,635,570	1,191,389	0	37,766,837	43,482,744	42.9%	141.9%	174.4%
2006	Total	97,582,643	75,447,444	77.3%	74,645,435	76.5%	96,967,320	(615,323)	56,493,456	18,953,988	73,776,468	868,967	0	35,285,748	47,533,383	48.7%	158.7%	157.0%
2007	Total	99,050,846	79,340,487	80.1%	76,607,193	77.3%	98,753,429	(297,417)	64,193,984	15,146,503	74,278,464	2,328,729	0	33,580,080	48,453,839	48.9%	163.7%	158.1%
2008	Total	94,902,170	80,225,749	84.5%	88,152,576	92.9%	92,628,174	(2,273,996)	69,988,652	10,237,097	84,028,610	4,123,966	0	33,169,851	50,707,746	53.4%	158.2%	173.8%
2009	Total	91,776,092	86,591,583	94.4%	94,601,713	103.1%	90,308,793	(1,467,299)	69,511,125	17,080,458	89,208,193	5,393,520	0	29,693,582	50,294,716	54.8%	172.2%	188.1%
2010	Total	82,645,374	102,190,973	123.6%	114,734,432	138.8%	81,838,948	(806,426)	80,429,223	21,761,751	103,984,325	10,750,107	0	24,784,655	54,371,303	65.8%	188.0%	211.0%
2011	Total	82,222,704	108,564,030	132.0%	111,695,676	135.8%	82,191,236	(31,468)	87,515,181	21,048,848	96,847,106	14,848,570	0	21,537,922	55,088,270	67.0%	197.1%	202.8%
2012	Total	78,818,482	116,004,201	147.2%	110,790,371	140.6%	77,595,025	(1,223,457)	96,842,478	19,161,723	88,909,605	21,880,766	0	21,051,854	56,275,858	71.4%	206.1%	196.9%
2013	Total	74,519,157	112,152,753	150.5%	110,764,698	148.6%	73,757,857	(761,300)	102,504,550	9,648,204	78,517,430	32,247,268	0	12,867,964	57,119,413	76.7%	196.3%	193.9%
2014	Total	74,942,415	114,948,898	153.4%	105,509,216	140.8%	75,333,077	390,662	105,967,330	8,981,568	60,790,440	44,718,776	0	2,846,842	57,236,789	76.4%	200.8%	184.3%
2015	Total	74,084,629	116,175,259	156.8%	92,044,698	124.2%	73,661,497	(423,131)	110,277,333	5,897,926	36,800,638	53,822,266	1,421,794	3,524,260	56,987,937	76.9%	203.9%	161.5%
2016	Total	71,114,054	114,508,604	161.0%	87,942,585	123.7%	69,900,142	(1,213,911)	109,680,743	4,827,860	9,993,485	54,819,750	23,129,350	4,758,952	57,210,739	80.4%	200.2%	153.7%
Grand	Total	1,909,510,136	1,650,188,660	86.4%	1,648,994,019	86.4%	1,924,548,442	15,038,306	1,375,412,636	274,776,025	1,375,432,799	249,010,077	24,551,144	504,955,722	1,062,758,134	55.7%	155.3%	155.2%
PV Grand Total		3,391,573,016	2,366,599,684	69.8%	2,366,599,684	69.8%	3,450,836,538		2,093,038,463						1,793,837,299	52.9%	131.9%	131.9%



Nationwide Experience

For Reporting Year: 2016
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance

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

Claim Reserves

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



Nationwide Experience

For Reporting Year: 2016
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance

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

1993	1990	5,420,421	3,114,825	57.5%	3,760,308	69.4%	5,133,225	(287,196)	2,107,720	1,007,105	3,760,308	0	0	2,120,580	2,903,036	53.6%	107.3%	129.5%
	1991	4,373,495	1,117,667	25.6%	1,147,955	26.2%	4,073,751	(299,744)	530,835	586,832	1,147,955	0	0	938,005	1,842,038	42.1%	60.7%	62.3%
	1992	2,806,384	605,607	21.6%	946,914	33.7%	2,602,635	(203,749)	111,709	493,898	946,914	0	0	701,387	733,225	26.1%	82.6%	129.1%
	1993	918,279	45,782	5.0%	254,640	27.7%	1,653,910	735,631	1,200	44,582	254,640	0	0	7,302	181,288	19.7%	25.3%	140.5%
	Total	34,843,262	20,146,762	57.8%	21,659,836	62.2%	33,631,363	(1,211,899)	17,178,357	2,968,405	21,659,836	0	0	10,088,726	19,336,917	55.5%	104.2%	112.0%
1994	1987	13,113	11,752	89.6%	1,580	12.0%	12,496	(617)	19,995	(8,243)	1,580	0	0	4,546	10,453	79.7%	112.4%	15.1%
	1988	8,397,986	7,341,562	87.4%	7,472,584	89.0%	7,855,111	(542,875)	6,823,935	517,627	7,472,584	0	0	1,832,188	6,519,527	77.6%	112.6%	114.6%
	1989	10,374,426	7,501,019	72.3%	7,186,900	69.3%	9,858,986	(515,440)	7,248,708	252,311	7,186,900	0	0	2,923,389	7,242,916	69.8%	103.6%	99.2%
	1990	4,808,582	2,923,039	60.8%	2,813,186	58.5%	4,588,581	(220,001)	2,646,285	276,754	2,813,186	0	0	1,651,511	3,027,048	63.0%	96.6%	92.9%
	1991	3,680,860	1,945,933	52.9%	2,737,046	74.4%	3,491,716	(189,144)	936,293	1,009,640	2,737,046	0	0	1,411,250	1,974,180	53.6%	98.6%	138.6%
	1992	2,315,242	650,676	28.1%	949,102	41.0%	2,155,322	(159,920)	341,894	308,782	949,102	0	0	1,119,428	829,322	35.8%	78.5%	114.4%
	1993	1,789,766	325,714	18.2%	214,652	12.0%	1,696,892	(92,874)	29,526	296,188	214,652	0	0	570,874	412,719	23.1%	78.9%	52.0%
	1994	1,007,449	38,097	3.8%	0	0.0%	1,648,168	640,719	0	38,097	0	0	0	12,084	232,784	23.1%	16.4%	0.0%
	Total	32,387,424	20,737,792	64.0%	21,375,050	66.0%	31,307,272	(1,080,152)	18,046,636	2,691,156	21,375,050	0	0	9,525,270	20,248,949	62.5%	102.4%	105.6%
1995	1987	11,312	(14,765)	-130.5%	(1,240)	-11.0%	11,849	537	2,360	(17,125)	(1,240)	0	0	(6,751)	10,950	96.8%	-134.8%	-11.3%
	1988	7,552,633	8,522,218	112.8%	7,849,407	103.9%	7,344,544	(208,089)	7,367,415	1,154,803	7,849,407	0	0	639,720	6,857,467	90.8%	124.3%	114.5%
	1989	9,304,315	6,397,059	68.8%	6,611,505	71.1%	9,045,805	(258,510)	6,952,974	(555,915)	6,611,505	0	0	1,481,784	7,603,481	81.7%	84.1%	87.0%
	1990	4,406,189	3,201,998	72.7%	3,415,586	77.5%	4,323,154	(83,035)	2,887,835	314,163	3,415,586	0	0	1,075,538	3,303,720	75.0%	96.9%	103.4%
	1991	3,274,569	1,911,794	58.4%	1,678,117	51.2%	3,179,243	(95,326)	1,402,721	509,073	1,678,117	0	0	970,010	2,120,268	64.7%	90.2%	79.1%
	1992	2,031,248	1,143,697	56.3%	1,206,237	59.4%	1,981,597	(49,651)	543,966	599,731	1,206,237	0	0	873,568	937,818	46.2%	122.0%	128.6%
	1993	1,592,358	485,543	30.5%	612,982	38.5%	1,530,003	(62,355)	167,453	318,090	612,982	0	0	1,006,360	472,745	29.7%	102.7%	129.7%
	1994	1,872,156	161,862	8.6%	436,811	23.3%	1,819,510	(52,646)	11,560	150,302	436,811	0	0	661,454	476,993	25.5%	33.9%	91.6%
	Total	1,455,361	156,951	10.8%	267,418	18.4%	2,277,098	821,737	25,967	130,984	267,418	0	0	40,235	319,950	22.0%	49.1%	83.6%
Total	31,500,141	21,966,357	69.7%	22,076,822	70.1%	31,512,803	12,662	19,362,251	2,604,106	22,076,822	0	0	6,741,918	22,103,392	70.2%	99.4%	99.9%	
1996	1987	10,400	(26)	-0.3%	240	2.3%	10,400	0	0	(26)	240	0	0	2,210	10,771	103.6%	-0.2%	2.2%
	1988	6,861,757	7,067,025	103.0%	7,355,255	107.2%	6,463,116	(398,641)	7,561,537	(494,512)	7,355,255	0	0	628,091	6,879,512	100.3%	102.7%	106.9%
	1989	8,387,128	7,069,626	84.3%	6,592,469	78.6%	7,915,193	(471,935)	6,872,934	196,692	6,592,469	0	0	1,114,874	7,610,229	90.7%	92.9%	86.6%
	1990	4,041,152	3,615,334	89.5%	3,734,277	92.4%	3,843,007	(198,145)	3,019,125	596,209	3,734,277	0	0	781,305	3,376,720	83.6%	107.1%	110.6%
	1991	2,979,604	3,046,219	102.2%	3,604,921	121.0%	2,843,820	(135,784)	2,014,735	1,031,484	3,604,921	0	0	805,536	2,170,524	72.8%	140.3%	166.1%
	1992	1,862,422	766,597	41.2%	1,086,298	58.3%	1,763,689	(98,733)	793,666	(27,069)	1,086,298	0	0	741,973	988,184	53.1%	77.6%	109.9%
	1993	1,458,533	913,853	62.7%	803,658	55.1%	1,402,982	(55,551)	531,378	382,475	803,658	0	0	899,621	532,268	36.5%	171.7%	151.0%



Nationwide Experience

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1996	1994	1,681,392	561,666	33.4%	118,193	7.0%	1,634,678	(46,714)	133,452	428,214	118,193	0	0	1,170,762	530,489	31.6%	105.9%	22.3%
	1995	2,603,010	897,283	34.5%	1,182,687	45.4%	2,527,766	(75,244)	156,558	740,725	1,182,687	0	0	1,002,371	661,911	25.4%	135.6%	178.7%
	1996	1,781,597	257,606	14.5%	311,083	17.5%	3,384,034	1,602,437	3,786	253,820	311,083	0	0	12,098	444,109	24.9%	58.0%	70.0%
	Total	31,666,995	24,195,183	76.4%	24,789,081	78.3%	31,788,685	121,690	21,087,171	3,108,012	24,789,081	0	0	7,158,841	23,204,717	73.3%	104.3%	106.8%
1997	1987	10,432	47,359	454.0%	26,642	255.4%	9,308	(1,124)	13,280	34,079	26,642	0	0	1,099	11,799	113.1%	401.4%	225.8%
	1988	6,076,460	7,406,399	121.9%	6,655,958	109.5%	5,716,905	(359,555)	7,500,800	(94,401)	6,655,958	0	0	(308,858)	6,697,880	110.2%	110.6%	99.4%
	1989	7,442,262	7,231,555	97.2%	7,405,264	99.5%	7,101,767	(340,495)	6,952,096	279,459	7,405,264	0	0	216,922	7,467,398	100.3%	96.8%	99.2%
	1990	3,639,480	3,815,871	104.8%	3,907,124	107.4%	3,502,762	(136,718)	3,322,977	492,894	3,907,124	0	0	588,279	3,383,644	93.0%	112.8%	115.5%
	1991	2,700,156	1,999,059	74.0%	2,302,958	85.3%	2,587,224	(112,932)	2,129,299	(130,240)	2,302,958	0	0	1,037,380	2,185,488	80.9%	91.5%	105.4%
	1992	1,677,462	1,133,277	67.6%	598,714	35.7%	1,623,209	(54,253)	835,650	297,627	598,714	0	0	758,453	1,015,782	60.6%	111.6%	58.9%
	1993	1,325,949	890,299	67.1%	1,147,790	86.6%	1,273,866	(52,083)	503,644	386,655	1,147,790	0	0	733,947	573,591	43.3%	155.2%	200.1%
	1994	1,566,274	598,359	38.2%	774,061	49.4%	1,530,830	(35,444)	277,988	320,371	774,061	0	0	1,072,781	597,895	38.2%	100.1%	129.5%
	1995	2,392,023	1,202,691	50.3%	1,708,658	71.4%	2,348,071	(43,952)	460,650	742,041	1,708,658	0	0	1,809,275	752,791	31.5%	159.8%	227.0%
	1996	4,329,241	963,010	22.2%	1,171,924	27.1%	4,119,127	(210,114)	195,201	767,809	1,171,924	0	0	1,765,295	1,171,331	27.1%	82.2%	100.1%
	1997	4,713,991	745,863	15.8%	289,677	6.1%	7,716,136	3,002,145	8,463	737,400	289,677	0	0	310,793	1,324,420	28.1%	56.3%	21.9%
	Total	35,873,730	26,033,742	72.6%	25,988,771	72.4%	37,529,205	1,655,475	22,200,048	3,833,694	25,988,771	0	0	7,985,366	25,182,019	70.2%	103.4%	103.2%
	1998	1987	9,243	(19,735)	-213.5%	720	7.8%	6,071	(3,172)	14,322	(34,057)	720	0	0	475	7,631	82.6%	-258.6%
1988		5,476,303	5,263,149	96.1%	6,648,380	121.4%	5,244,690	(231,613)	6,672,746	(1,409,597)	6,648,380	0	0	784,110	5,485,245	100.2%	96.0%	121.2%
1989		6,749,672	6,884,107	102.0%	7,104,091	105.3%	6,504,777	(244,895)	6,660,423	223,684	7,104,091	0	0	1,514,907	6,351,469	94.1%	108.4%	111.8%
1990		3,366,942	3,548,342	105.4%	4,040,427	120.0%	3,274,513	(92,429)	3,517,486	30,856	4,040,427	0	0	776,961	2,881,396	85.6%	123.1%	140.2%
1991		2,512,904	2,079,031	82.7%	2,273,983	90.5%	2,478,879	(34,025)	2,117,488	(38,457)	2,273,983	0	0	623,809	1,941,623	77.3%	107.1%	117.1%
1992		1,579,911	1,423,065	90.1%	1,690,527	107.0%	1,529,282	(50,629)	895,080	527,985	1,690,527	0	0	648,162	988,890	62.6%	143.9%	171.0%
1993		1,238,766	1,002,389	80.9%	1,245,651	100.6%	1,200,683	(38,083)	681,765	320,624	1,245,651	0	0	667,241	580,283	46.8%	172.7%	214.7%
1994		1,491,219	478,517	32.1%	473,478	31.8%	1,453,498	(37,721)	382,144	96,373	473,478	0	0	734,452	585,074	39.2%	81.8%	80.9%
1995		2,250,103	1,036,725	46.1%	1,167,180	51.9%	2,184,347	(65,756)	681,498	355,227	1,167,180	0	0	1,117,876	699,241	31.1%	148.3%	166.9%
1996		3,694,552	1,307,761	35.4%	1,002,515	27.1%	3,504,433	(190,119)	439,997	867,764	1,002,515	0	0	2,015,089	993,608	26.9%	131.6%	100.9%
1997		9,474,415	1,116,930	11.8%	2,278,567	24.0%	9,168,660	(305,755)	248,570	868,360	2,278,567	0	0	2,632,391	1,897,471	20.0%	58.9%	120.1%
1998		6,528,686	623,340	9.5%	759,215	11.6%	10,119,277	3,590,591	26,375	596,965	759,215	0	0	42,750	1,061,802	16.3%	58.7%	71.5%
Total		44,372,716	24,743,621	55.8%	28,684,736	64.6%	46,669,110	2,296,394	22,337,894	2,405,727	28,684,736	0	0	11,558,223	23,473,733	52.9%	105.4%	122.2%
1988	1987	13,975	51,461	368.2%	600	4.3%	18,362	4,387	9,465	41,996	600	0	0	38,964	20,138	144.1%	255.5%	3.0%
	1988	5,300,734	6,488,140	122.4%	6,024,655	113.7%	5,113,762	(186,972)	6,563,051	(74,911)	6,024,655	0	0	1,727,735	6,575,977	124.1%	98.7%	91.6%



Nationwide Experience

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	1989	6,483,823	5,556,969	85.7%	6,273,315	96.8%	6,333,252	(150,571)	6,881,637	(1,324,668)	6,273,315	0	0	1,808,630	7,629,449	117.7%	72.8%	82.2%
	1990	3,319,281	3,299,218	99.4%	3,955,702	119.2%	3,226,613	(92,668)	3,604,010	(304,792)	3,955,702	0	0	995,822	3,440,728	103.7%	95.9%	115.0%
	1991	2,538,384	2,562,984	101.0%	2,615,398	103.0%	2,453,693	(84,691)	2,328,896	234,088	2,615,398	0	0	612,059	2,316,500	91.3%	110.6%	112.9%
	1992	1,555,589	600,590	38.6%	1,397,686	89.8%	1,522,110	(33,479)	1,065,135	(464,545)	1,397,686	0	0	860,269	1,156,316	74.3%	51.9%	120.9%
	1993	1,192,333	742,755	62.3%	476,545	40.0%	1,182,410	(9,923)	862,269	(119,514)	476,545	0	0	709,501	658,172	55.2%	112.9%	72.4%
	1994	1,439,258	657,216	45.7%	985,850	68.5%	1,433,746	(5,512)	545,762	111,454	985,850	0	0	958,795	673,314	46.8%	97.6%	146.4%
	1995	1,690,524	(620,507)	-36.7%	1,290,126	76.3%	1,445,541	(244,983)	305,622	(926,129)	1,290,126	0	0	(121,220)	523,576	31.0%	-118.5%	246.4%
	1996	3,269,800	128,314	3.9%	1,139,637	34.9%	3,085,289	(184,511)	510,371	(382,057)	1,139,637	0	0	2,305,279	1,114,952	34.1%	11.5%	102.2%
	1997	8,431,922	2,087,635	24.8%	2,221,836	26.4%	8,250,087	(181,835)	729,531	1,358,104	2,221,836	0	0	5,786,120	2,406,213	28.5%	86.8%	92.3%
	1998	12,197,717	1,107,181	9.1%	1,713,378	14.0%	11,931,160	(266,557)	344,604	762,577	1,713,378	0	0	3,969,278	2,498,842	20.5%	44.3%	68.6%
	1999	5,763,252	403,033	7.0%	625,835	10.9%	8,495,726	2,732,474	61,596	341,437	625,835	0	0	73,857	881,596	15.3%	45.7%	71.0%
1999	Total	53,196,592	23,064,989	43.4%	28,720,563	54.0%	54,491,751	1,295,159	23,811,949	(746,960)	28,720,563	0	0	19,725,089	29,895,773	56.2%	77.2%	96.1%
	1987	13,718	(36,379)	-265.2%	0	0.0%	7,387	(6,331)	6,725	(43,104)	0	0	0	(41,678)	5,019	36.6%	-724.8%	0.0%
	1988	4,838,980	6,768,011	139.9%	7,587,632	156.8%	4,412,075	(426,905)	6,565,188	202,823	7,587,632	0	0	(2,947,118)	5,967,790	123.3%	113.4%	127.1%
	1989	5,956,705	7,019,776	117.8%	7,559,905	126.9%	5,539,242	(417,463)	6,760,285	259,491	7,559,905	0	0	(2,325,325)	7,217,969	121.2%	97.3%	104.7%
	1990	3,095,574	4,080,994	131.8%	2,779,835	89.8%	2,882,743	(212,831)	3,819,537	261,457	2,779,835	0	0	(882,077)	3,277,763	105.9%	124.5%	84.8%
	1991	2,344,536	1,907,931	81.4%	1,611,796	68.7%	2,207,656	(136,880)	2,329,595	(421,664)	1,611,796	0	0	(527,338)	2,191,920	93.5%	87.0%	73.5%
	1992	1,466,564	1,794,268	122.3%	1,789,701	122.0%	1,393,464	(73,100)	1,298,924	495,344	1,789,701	0	0	103,825	1,179,705	80.4%	152.1%	151.7%
	1993	1,141,031	1,166,472	102.2%	1,385,962	121.5%	1,094,569	(46,462)	858,903	307,569	1,385,962	0	0	572,124	723,082	63.4%	161.3%	191.7%
	1994	1,381,687	918,462	66.5%	803,044	58.1%	1,328,329	(53,358)	624,317	294,145	803,044	0	0	647,072	747,547	54.1%	122.9%	107.4%
	1995	1,492,511	2,522,838	169.0%	1,552,968	104.1%	1,658,863	166,352	815,009	1,707,829	1,552,968	0	0	4,662,607	1,279,979	85.8%	197.1%	121.3%
	1996	3,032,487	2,407,542	79.4%	2,747,956	90.6%	3,026,492	(5,995)	1,068,959	1,338,583	2,747,956	0	0	3,881,397	1,520,523	50.1%	158.3%	180.7%
	1997	8,002,443	1,650,074	20.6%	2,877,071	36.0%	7,647,354	(355,089)	1,213,626	436,448	2,877,071	0	0	5,807,901	2,965,504	37.1%	55.6%	97.0%
	1998	11,124,277	3,251,809	29.2%	2,684,452	24.1%	10,742,190	(382,087)	760,280	2,491,529	2,684,452	0	0	7,357,735	3,426,364	30.8%	94.9%	78.3%
	1999	11,473,293	2,060,978	18.0%	3,374,549	29.4%	11,618,712	145,419	402,590	1,658,388	3,374,549	0	0	4,706,625	2,564,719	22.4%	80.4%	131.6%
	2000	8,411,078	794,150	9.4%	1,123,104	13.4%	12,574,433	4,163,355	37,653	756,497	1,123,104	0	0	1,010,034	1,387,302	16.5%	57.2%	81.0%
2000	Total	63,774,884	36,306,926	56.9%	37,877,975	59.4%	66,133,509	2,358,625	26,561,591	9,745,335	37,877,975	0	0	22,025,784	34,455,186	54.0%	105.4%	109.9%
	1987	3,950	(23)	-0.6%	0	0.0%	3,534	(416)	0	(23)	0	0	0	(2,601)	4,873	123.4%	-0.5%	0.0%
	1988	3,957,236	5,798,078	146.5%	5,744,080	145.2%	3,843,426	(113,810)	6,520,252	(722,174)	5,744,080	0	0	(687,167)	5,984,509	151.2%	96.9%	96.0%
	1989	4,952,466	5,856,269	118.2%	6,015,022	121.5%	4,800,220	(152,246)	6,818,250	(961,981)	6,015,022	0	0	(800,647)	7,277,256	146.9%	80.5%	82.7%
	1990	2,579,696	3,662,449	142.0%	3,617,313	140.2%	2,542,605	(37,091)	3,912,467	(250,018)	3,617,313	0	0	(140,382)	3,362,259	130.3%	108.9%	107.6%



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	1991	2,030,189	2,443,500	120.4%	2,957,869	145.7%	2,004,681	(25,508)	2,383,908	59,592	2,957,869	0	0	197,235	2,353,990	115.9%	103.8%	125.7%
	1992	1,298,801	1,598,091	123.0%	1,522,836	117.2%	1,286,240	(12,561)	1,473,346	124,745	1,522,836	0	0	407,032	1,266,780	97.5%	126.2%	120.2%
	1993	1,068,113	1,274,854	119.4%	1,095,097	102.5%	1,088,287	20,174	990,788	284,066	1,095,097	0	0	576,583	825,722	77.3%	154.4%	132.6%
	1994	1,288,635	1,268,077	98.4%	1,923,831	149.3%	1,298,514	9,879	784,374	483,703	1,923,831	0	0	712,565	843,320	65.4%	150.4%	228.1%
	1995	1,924,050	1,577,871	82.0%	2,334,909	121.4%	1,931,346	7,296	1,287,183	290,688	2,334,909	0	0	792,124	648,033	33.7%	243.5%	360.3%
	1996	3,007,582	2,836,962	94.3%	2,755,468	91.6%	2,967,788	(39,794)	1,867,790	969,172	2,755,468	0	0	1,797,379	1,143,959	38.0%	248.0%	240.9%
	1997	7,185,103	3,066,221	42.7%	4,219,483	58.7%	7,115,484	(69,619)	2,099,387	966,834	4,219,483	0	0	4,775,098	2,925,921	40.7%	104.8%	144.2%
	1998	10,244,861	3,275,452	32.0%	5,469,883	53.4%	10,116,554	(128,307)	1,815,881	1,459,571	5,469,883	0	0	6,567,669	3,707,848	36.2%	88.3%	147.5%
	1999	11,116,976	4,113,655	37.0%	3,571,637	32.1%	11,018,526	(98,450)	1,358,029	2,755,626	3,528,981	42,656	0	7,236,126	2,818,204	25.4%	146.0%	126.7%
	2000	17,685,409	2,655,243	15.0%	4,819,223	27.2%	17,750,734	65,325	602,551	2,052,692	4,819,223	0	0	6,501,187	2,868,880	16.2%	92.6%	168.0%
	2001	12,275,524	1,174,598	9.6%	2,912,445	23.7%	17,833,234	5,557,710	90,122	1,084,476	2,912,445	0	0	1,567,358	1,077,378	8.8%	109.0%	270.3%
2001	Total	80,618,591	40,601,297	50.4%	48,959,096	60.7%	85,601,173	4,982,582	32,004,328	8,596,969	48,916,440	42,656	0	29,499,559	37,108,932	46.0%	109.4%	131.9%
	1987	4,620	119	2.6%	0	0.0%	5,034	414	0	119	0	0	0	906	5,533	119.8%	2.2%	0.0%
	1988	3,847,926	6,326,843	164.4%	6,917,550	179.8%	3,738,167	(109,759)	6,613,021	(286,178)	6,917,550	0	0	(1,138,676)	5,493,486	142.8%	115.2%	125.9%
	1989	4,814,890	6,026,476	125.2%	6,550,415	136.0%	4,715,729	(99,161)	6,457,994	(431,518)	6,550,415	0	0	(1,098,746)	6,669,809	138.5%	90.4%	98.2%
	1990	2,554,571	2,966,529	116.1%	4,008,653	156.9%	2,507,363	(47,208)	3,713,198	(746,669)	4,008,653	0	0	(383,574)	3,084,678	120.8%	96.2%	130.0%
	1991	2,044,824	2,814,522	137.6%	1,836,775	89.8%	2,003,209	(41,615)	2,666,999	147,523	1,836,775	0	0	(55,606)	2,244,159	109.7%	125.4%	81.8%
	1992	1,333,181	1,787,205	134.1%	1,711,170	128.4%	1,333,781	600	1,512,071	275,134	1,711,170	0	0	173,031	1,280,559	96.1%	139.6%	133.6%
	1993	1,125,351	1,268,353	112.7%	2,524,738	224.4%	1,114,937	(10,414)	1,110,818	157,535	2,524,738	0	0	524,917	908,193	80.7%	139.7%	278.0%
	1994	1,348,438	1,665,009	123.5%	1,639,515	121.6%	1,353,123	4,685	1,123,200	541,809	1,639,515	0	0	693,750	929,925	69.0%	179.0%	176.3%
	1995	2,051,210	1,549,776	75.6%	1,973,589	96.2%	2,066,686	15,476	1,501,059	48,717	1,973,589	0	0	1,145,786	1,484,372	72.4%	104.4%	133.0%
	1996	3,009,021	2,271,781	75.5%	2,615,890	86.9%	2,994,192	(14,829)	2,106,984	164,797	2,615,890	0	0	2,186,053	1,730,790	57.5%	131.3%	151.1%
	1997	7,287,793	3,572,680	49.0%	3,599,632	49.4%	7,272,985	(14,808)	2,812,450	760,230	3,599,632	0	0	4,528,769	3,385,921	46.5%	105.5%	106.3%
	1998	10,504,105	4,747,198	45.2%	5,728,719	54.5%	10,448,477	(55,628)	3,247,637	1,499,561	5,728,719	0	0	6,282,478	4,215,256	40.1%	112.6%	135.9%
	1999	11,220,770	2,684,942	23.9%	4,652,900	41.5%	11,100,786	(119,984)	2,161,507	523,435	4,652,900	0	0	7,221,642	3,647,148	32.5%	73.6%	127.6%
	2000	17,649,106	5,787,475	32.8%	5,824,251	33.0%	17,473,619	(175,487)	1,722,865	4,064,610	5,824,251	0	0	11,603,662	3,974,311	22.5%	145.6%	146.5%
	2001	25,201,118	4,196,679	16.7%	6,079,061	24.1%	25,101,246	(99,872)	1,021,331	3,175,348	5,970,882	108,179	0	8,487,931	4,241,959	16.8%	98.9%	143.3%
	2002	8,781,526	830,314	9.5%	464,850	5.3%	11,002,831	2,221,305	14,756	815,558	464,850	0	0	(1,063,856)	1,014,880	11.6%	81.8%	45.8%
2002	Total	102,778,450	48,495,901	47.2%	56,127,710	54.6%	104,232,165	1,453,715	37,785,890	10,710,011	56,019,531	108,179	0	39,108,467	44,310,979	43.1%	109.4%	126.7%
	1987	5,000	(115)	-2.3%	0	0.0%	6,427	1,427	0	(115)	0	0	0	404	5,845	116.9%	-2.0%	0.0%
	1988	3,677,012	7,159,345	194.7%	5,179,870	140.9%	3,614,662	(62,350)	6,419,404	739,941	5,179,870	0	0	(1,344,811)	5,125,033	139.4%	139.7%	101.1%



Nationwide Experience

For Reporting Year: 2016
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance

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

	1989	4,691,696	6,587,382	140.4%	4,931,546	105.1%	4,714,808	23,112	6,065,261	522,121	4,931,546	0	0	(1,253,859)	6,331,493	135.0%	104.0%	77.9%
	1990	2,487,495	4,706,927	189.2%	4,116,740	165.5%	2,478,075	(9,420)	3,757,294	949,633	4,116,740	0	0	(517,265)	2,929,034	117.8%	160.7%	140.5%
	1991	2,132,427	3,074,617	144.2%	2,566,991	120.4%	2,116,618	(15,809)	2,471,218	603,399	2,566,991	0	0	(159,303)	2,144,043	100.5%	143.4%	119.7%
	1992	1,374,949	2,483,104	180.6%	1,730,109	125.8%	1,394,377	19,428	1,661,629	821,475	1,730,109	0	0	200,007	1,301,093	94.6%	190.8%	133.0%
	1993	1,162,491	2,376,010	204.4%	2,105,545	181.1%	1,147,342	(15,149)	1,396,191	979,819	2,105,545	0	0	(600,896)	988,183	85.0%	240.4%	213.1%
	1994	1,392,191	1,622,597	116.5%	1,961,622	140.9%	1,412,584	20,393	1,173,039	449,558	1,961,622	0	0	(741,070)	1,028,952	73.9%	157.7%	190.6%
	1995	2,174,292	3,650,714	167.9%	2,097,877	96.5%	2,210,212	35,920	1,891,309	1,759,405	2,097,877	0	0	(545,676)	1,645,437	75.7%	221.9%	127.5%
	1996	3,095,052	3,268,013	105.6%	2,752,004	88.9%	3,128,229	33,177	2,254,661	1,013,352	2,752,004	0	0	(545,299)	1,875,680	60.6%	174.2%	146.7%
	1997	7,496,450	7,318,389	97.6%	6,267,623	83.6%	7,605,016	108,566	3,583,099	3,735,290	6,222,938	44,685	0	101,501	3,606,074	48.1%	202.9%	173.8%
	1998	10,752,643	9,091,907	84.6%	6,992,635	65.0%	10,840,060	87,417	4,408,939	4,682,968	6,992,635	0	0	660,207	4,486,310	41.7%	202.7%	155.9%
	1999	11,455,705	8,207,001	71.6%	5,987,002	52.3%	11,581,212	125,507	3,026,201	5,180,800	5,799,245	187,757	0	2,423,617	3,890,633	34.0%	210.9%	153.9%
	2000	17,479,960	8,177,395	46.8%	7,215,389	41.3%	17,475,045	(4,915)	3,081,881	5,095,514	7,156,038	59,351	0	5,256,179	4,460,767	25.5%	183.3%	161.8%
	2001	24,569,578	9,573,700	39.0%	8,002,366	32.6%	24,237,822	(331,756)	2,437,710	7,135,990	7,852,745	149,621	0	10,960,266	4,880,225	19.9%	196.2%	164.0%
	2002	12,193,122	1,821,243	14.9%	2,462,358	20.2%	11,924,593	(268,529)	349,800	1,471,443	2,462,358	0	0	5,313,872	1,753,883	14.4%	103.8%	140.4%
	2003	874,085	108,021	12.4%	33,882	3.9%	1,326,347	452,262	23,015	85,006	33,882	0	0	(373,692)	101,995	11.7%	105.9%	33.2%
2003	Total	107,014,148	79,226,250	74.0%	64,403,559	60.2%	107,213,429	199,281	44,000,651	35,225,599	63,962,145	441,414	0	18,834,182	46,554,680	43.5%	170.2%	138.3%
	1987	5,705	1,162	20.4%	1,920	33.7%	5,705	0	0	1,162	1,920	0	0	566	6,647	116.5%	17.5%	28.9%
	1988	3,415,570	6,986,263	204.5%	4,943,042	144.7%	3,200,103	(215,467)	5,976,986	1,009,277	4,943,042	0	0	(1,249,091)	4,717,924	138.1%	148.1%	104.8%
	1989	4,422,957	6,963,647	157.4%	5,457,059	123.4%	4,141,001	(281,956)	5,817,856	1,145,791	5,457,059	0	0	(1,280,721)	5,972,418	135.0%	116.6%	91.4%
	1990	2,369,091	3,631,141	153.3%	2,521,020	106.4%	2,242,747	(126,344)	3,649,641	(18,500)	2,521,020	0	0	(432,788)	2,777,856	117.3%	130.7%	90.8%
	1991	1,974,043	3,193,471	161.8%	1,694,240	85.8%	1,903,457	(70,586)	2,590,551	602,920	1,694,240	0	0	(110,324)	2,090,877	105.9%	152.7%	81.0%
	1992	1,384,634	1,522,225	109.9%	2,007,370	145.0%	1,340,058	(44,576)	1,570,796	(48,571)	1,938,906	68,464	0	208,712	1,334,497	96.4%	114.1%	150.4%
	1993	1,190,508	1,630,198	136.9%	1,320,058	110.9%	1,110,013	(80,495)	1,701,702	(71,504)	1,320,058	0	0	202,746	1,017,891	85.5%	160.2%	129.7%
	1994	1,420,066	1,810,647	127.5%	869,854	61.3%	1,336,589	(83,477)	1,423,887	386,760	869,854	0	0	340,907	1,084,529	76.4%	167.0%	80.2%
	1995	2,232,257	2,653,517	118.9%	3,719,489	166.6%	2,182,817	(49,440)	2,291,044	362,473	3,719,489	0	0	578,942	1,731,853	77.6%	153.2%	214.8%
	1996	3,145,622	2,807,856	89.3%	2,312,160	73.5%	3,098,021	(47,601)	2,395,293	412,563	2,260,632	51,528	0	1,518,122	1,865,535	59.3%	150.5%	123.9%
	1997	7,666,185	5,248,522	68.5%	5,839,464	76.2%	7,534,734	(131,451)	4,121,850	1,126,672	5,771,601	67,863	0	3,562,434	3,430,800	44.8%	153.0%	170.2%
	1998	10,973,063	6,001,735	54.7%	6,603,140	60.2%	10,814,898	(158,165)	4,865,320	1,136,415	6,471,842	131,298	0	4,754,716	4,257,645	38.8%	141.0%	155.1%
	1999	11,618,078	4,077,564	35.1%	5,951,040	51.2%	11,508,347	(109,731)	3,870,377	207,187	5,951,040	0	0	5,287,666	3,767,620	32.4%	108.2%	158.0%
	2000	17,565,606	6,393,948	36.4%	8,133,590	46.3%	17,382,331	(183,275)	4,682,718	1,711,230	8,133,590	0	0	8,380,824	4,444,875	25.3%	143.8%	183.0%
	2001	24,232,520	4,751,554	19.6%	11,156,171	46.0%	24,175,551	(56,969)	3,816,906	934,648	10,279,512	876,659	0	11,789,157	5,049,595	20.8%	94.1%	220.9%



Nationwide Experience

For Reporting Year: 2016
As of Reporting Month: December
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Benefit Period: All years

2004	2002	11,578,658	2,282,099	19.7%	4,428,898	38.3%	11,487,043	(91,615)	846,253	1,435,846	4,200,956	227,942	0	7,170,624	2,167,474	18.7%	105.3%	204.3%
	2003	1,616,435	94,775	5.9%	104,194	6.4%	1,521,306	(95,129)	21,490	73,285	104,194	0	0	767,357	188,910	11.7%	50.2%	55.2%
	2004	789,869	14,241	1.8%	0	0.0%	1,162,058	372,189	0	14,241	0	0	0	(344,342)	67,076	8.5%	21.2%	0.0%
	Total	107,600,867	60,064,565	55.8%	67,062,708	62.3%	106,146,779	(1,454,088)	49,642,670	10,421,895	65,638,954	1,423,754	0	41,145,507	45,974,022	42.7%	130.6%	145.9%
2005	1987	3,744	7,800	208.3%	6,288	167.9%	1,789	(1,955)	8,208	(408)	6,288	0	0	(5,902)	4,728	126.3%	165.0%	133.0%
	1988	2,900,774	2,665,940	91.9%	3,924,860	135.3%	2,683,768	(217,006)	5,196,349	(2,530,409)	3,924,860	0	0	(1,321,456)	4,168,564	143.7%	64.0%	94.2%
	1989	3,839,486	4,988,753	129.9%	5,929,665	154.4%	3,611,721	(227,765)	5,720,286	(731,533)	5,929,665	0	0	(1,339,044)	5,443,273	141.8%	91.6%	108.9%
	1990	2,087,393	2,530,892	121.2%	2,901,917	139.0%	2,001,802	(85,591)	3,035,451	(504,559)	2,901,917	0	0	(583,342)	2,579,302	123.6%	98.1%	112.5%
	1991	1,700,625	1,298,531	76.4%	2,601,260	153.0%	1,656,449	(44,176)	2,223,680	(925,149)	2,601,260	0	0	(289,056)	1,942,520	114.2%	66.8%	133.9%
	1992	1,229,455	1,539,068	125.2%	1,117,419	90.9%	1,186,860	(42,595)	1,556,036	(16,968)	1,117,419	0	0	(30,896)	1,270,415	103.3%	121.1%	88.0%
	1993	1,007,544	1,348,537	133.8%	2,194,397	217.8%	1,031,251	23,707	1,509,993	(161,456)	2,094,428	99,969	0	69,296	1,001,439	99.4%	134.7%	219.1%
	1994	1,228,785	1,518,968	123.6%	1,596,737	129.9%	1,243,369	14,584	1,303,023	215,945	1,596,737	0	0	213,238	1,089,474	88.7%	139.4%	146.6%
	1995	2,054,508	3,371,032	164.1%	4,261,067	207.4%	1,979,910	(74,598)	2,481,885	889,147	4,261,067	0	0	316,061	1,758,832	85.6%	191.7%	242.3%
	1996	2,980,071	3,587,523	120.4%	3,856,221	129.4%	2,902,900	(77,171)	2,786,524	800,999	3,795,258	60,963	0	1,356,770	1,854,858	62.2%	193.4%	207.9%
	1997	7,270,426	5,478,505	75.4%	5,878,361	80.9%	7,135,066	(135,360)	4,450,816	1,027,689	5,878,361	0	0	3,042,979	3,172,323	43.6%	172.7%	185.3%
	1998	10,406,294	6,687,479	64.3%	9,029,538	86.8%	10,212,074	(194,220)	5,501,815	1,185,664	8,755,441	274,097	0	3,877,245	3,902,096	37.5%	171.4%	231.4%
	1999	11,085,298	6,418,344	57.9%	4,758,968	42.9%	10,902,844	(182,454)	4,711,109	1,707,235	4,758,968	0	0	4,604,813	3,507,631	31.6%	183.0%	135.7%
	2000	16,779,734	7,635,240	45.5%	9,706,738	57.8%	16,536,713	(243,021)	5,696,624	1,938,616	9,421,162	285,576	0	8,208,089	4,323,102	25.8%	176.6%	224.5%
	2001	23,113,265	9,729,996	42.1%	14,010,114	60.6%	22,836,567	(276,698)	5,602,274	4,127,722	13,610,306	399,808	0	11,531,766	4,972,340	21.5%	195.7%	281.8%
	2002	11,042,600	2,713,630	24.6%	3,799,359	34.4%	10,953,369	(89,231)	1,616,080	1,097,550	3,728,383	70,976	0	6,372,200	2,185,655	19.8%	124.2%	173.8%
	2003	1,426,764	159,820	11.2%	251,657	17.6%	1,405,914	(20,850)	43,077	116,743	251,657	0	0	1,013,501	223,899	15.7%	71.4%	112.4%
	2004	1,300,874	18,597	1.4%	2,397	0.2%	1,222,015	(78,859)	564	18,033	2,397	0	0	728,622	82,268	6.3%	22.6%	2.9%
	2005	6,063	28	0.5%	0	0.0%	6,138	75	0	28	0	0	0	1,953	25	0.4%	112.0%	0.0%
	Total	101,463,703	61,698,683	60.8%	75,826,959	74.7%	99,510,519	(1,953,184)	53,443,794	8,254,889	74,635,570	1,191,389	0	37,766,837	43,482,744	42.9%	141.9%	174.4%
2006	1987	3,947	415	10.5%	0	0.0%	6,075	2,128	0	415	0	0	0	(927)	6,570	166.5%	6.3%	0.0%
	1988	2,457,195	4,793,377	195.1%	3,664,095	149.1%	2,332,552	(124,643)	4,544,771	248,606	3,664,095	0	0	(1,100,908)	3,893,739	158.5%	123.1%	94.1%
	1989	3,372,155	5,227,576	155.0%	4,354,437	129.1%	3,230,684	(141,471)	5,272,102	(44,526)	4,354,437	0	0	(1,268,037)	5,203,223	154.3%	100.5%	83.7%
	1990	1,854,451	3,308,332	178.4%	2,624,564	141.5%	1,801,486	(52,965)	3,126,417	181,915	2,624,564	0	0	(474,855)	2,516,343	135.7%	131.5%	104.3%
	1991	1,528,543	2,012,873	131.7%	1,854,356	121.3%	1,470,081	(58,462)	2,124,166	(111,293)	1,854,356	0	0	(339,356)	1,926,105	126.0%	104.5%	96.3%
	1992	1,130,562	1,606,256	142.1%	1,315,153	116.3%	1,125,555	(5,007)	1,498,595	107,661	1,315,153	0	0	(46,666)	1,324,204	117.1%	121.3%	99.3%
	1993	1,005,488	1,684,956	167.6%	1,382,568	137.5%	997,319	(8,169)	1,515,742	169,214	1,382,568	0	0	171,140	1,096,246	109.0%	153.7%	126.1%



Nationwide Experience

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	1994	1,196,447	2,004,916	167.6%	1,674,142	139.9%	1,174,937	(21,510)	1,462,874	542,042	1,674,142	0	0	118,462	1,217,942	101.8%	164.6%	137.5%
	1995	1,916,765	3,888,723	202.9%	2,010,046	104.9%	1,927,479	10,714	2,744,412	1,144,311	2,010,046	0	0	69,300	1,965,603	102.5%	197.8%	102.3%
	1996	2,796,337	2,613,099	93.4%	3,328,890	119.0%	2,701,021	(95,316)	2,811,392	(198,293)	2,999,997	328,893	0	321,459	2,111,481	75.5%	123.8%	157.7%
	1997	7,080,872	6,919,926	97.7%	5,745,072	81.1%	7,063,833	(17,039)	4,956,997	1,962,929	5,745,072	0	0	3,007,878	3,578,798	50.5%	193.4%	160.5%
	1998	9,965,307	8,254,423	82.8%	9,371,317	94.0%	9,923,429	(41,878)	5,907,015	2,347,408	9,223,938	147,379	0	3,575,360	4,295,068	43.1%	192.2%	218.2%
	1999	10,748,580	6,649,379	61.9%	8,563,272	79.7%	10,747,651	(929)	5,053,580	1,595,799	8,491,116	72,156	0	4,789,016	3,959,262	36.8%	167.9%	216.3%
	2000	16,440,341	9,767,846	59.4%	11,158,938	67.9%	16,419,510	(20,831)	6,267,427	3,500,419	10,862,014	296,924	0	8,038,789	5,110,267	31.1%	191.1%	218.4%
	2001	22,511,450	12,325,433	54.8%	13,596,945	60.4%	22,452,849	(58,601)	6,970,865	5,354,568	13,573,330	23,615	0	10,967,928	5,968,109	26.5%	206.5%	227.8%
	2002	11,005,042	3,924,736	35.7%	3,633,995	33.0%	11,059,224	54,182	2,085,092	1,839,644	3,633,995	0	0	5,930,356	2,922,538	26.6%	134.3%	124.3%
	2003	1,363,776	319,643	23.4%	118,874	8.7%	1,352,720	(11,056)	128,122	191,521	118,874	0	0	660,893	272,223	20.0%	117.4%	43.7%
	2004	1,200,517	145,465	12.1%	248,772	20.7%	1,176,122	(24,395)	23,887	121,578	248,772	0	0	863,310	165,368	13.8%	88.0%	150.4%
	2005	4,868	70	1.4%	0	0.0%	4,793	(75)	0	70	0	0	0	2,606	294	6.0%	23.8%	0.0%
2006	Total	97,582,643	75,447,444	77.3%	74,645,435	76.5%	96,967,320	(615,323)	56,493,456	18,953,988	73,776,468	868,967	0	35,285,748	47,533,383	48.7%	158.7%	157.0%
	1987	3,928	(127)	-3.2%	0	0.0%	4,120	192	0	(127)	0	0	0	(179)	5,647	143.8%	-2.2%	0.0%
	1988	2,195,146	3,814,097	173.8%	3,821,743	174.1%	2,072,646	(122,500)	4,277,545	(463,448)	3,821,743	0	0	(1,139,873)	3,546,880	161.6%	107.5%	107.7%
	1989	3,014,263	4,213,459	139.8%	3,619,446	120.1%	2,870,265	(143,998)	5,064,739	(851,280)	3,619,446	0	0	(1,346,087)	4,759,618	157.9%	88.5%	76.0%
	1990	1,713,655	2,513,974	146.7%	2,376,052	138.7%	1,646,022	(67,633)	2,935,107	(421,133)	2,376,052	0	0	(659,714)	2,355,447	137.5%	106.7%	100.9%
	1991	1,384,157	1,869,110	135.0%	1,421,320	102.7%	1,315,991	(68,166)	2,127,052	(257,942)	1,421,320	0	0	(468,078)	1,786,469	129.1%	104.6%	79.6%
	1992	1,102,748	1,751,033	158.8%	1,565,990	142.0%	1,068,460	(34,288)	1,741,182	9,851	1,565,990	0	0	(35,523)	1,332,260	120.8%	131.4%	117.5%
	1993	1,006,095	1,865,066	185.4%	1,761,040	175.0%	984,419	(21,676)	1,470,065	395,001	1,761,040	0	0	(40,534)	1,114,261	110.8%	167.4%	158.0%
	1994	1,181,698	1,434,565	121.4%	927,603	78.5%	1,183,999	2,301	1,582,629	(148,064)	927,603	0	0	(11,920)	1,232,195	104.3%	116.4%	75.3%
	1995	1,952,290	2,761,722	141.5%	2,430,713	124.5%	1,950,501	(1,789)	3,021,775	(260,053)	2,249,555	181,158	0	139,384	1,989,353	101.9%	138.8%	122.2%
	1996	2,700,707	2,981,318	110.4%	2,744,203	101.6%	2,709,634	8,927	2,684,127	297,191	2,744,203	0	0	848,729	2,180,988	80.8%	136.7%	125.8%
	1997	7,193,075	7,505,024	104.3%	6,520,253	90.6%	7,217,343	24,268	5,783,189	1,721,835	6,362,545	157,708	0	2,876,139	3,713,063	51.6%	202.1%	175.6%
	1998	10,285,749	8,287,764	80.6%	7,143,474	69.5%	10,322,415	36,666	6,652,438	1,635,326	7,050,840	92,634	0	3,946,173	4,398,407	42.8%	188.4%	162.4%
	1999	11,167,011	7,753,866	69.4%	7,541,683	67.5%	11,140,476	(26,535)	6,220,214	1,533,652	7,358,842	182,841	0	4,176,502	4,117,386	36.9%	188.3%	183.2%
	2000	17,263,489	11,243,803	65.1%	11,238,975	65.1%	17,361,971	98,482	7,935,954	3,307,849	10,732,914	506,061	0	7,520,191	5,469,320	31.7%	205.6%	205.5%
	2001	23,446,384	15,151,714	64.6%	14,771,242	63.0%	23,538,125	91,741	9,375,420	5,776,294	14,066,383	704,859	0	10,497,202	6,504,629	27.7%	232.9%	227.1%
	2002	10,960,693	5,972,455	54.5%	8,370,132	76.4%	10,910,569	(50,124)	3,073,626	2,898,829	7,866,664	503,468	0	5,787,958	3,403,960	31.1%	175.5%	245.9%
	2003	1,313,656	143,932	11.0%	338,246	25.7%	1,286,262	(27,394)	148,555	(4,623)	338,246	0	0	737,483	332,761	25.3%	43.3%	101.6%
	2004	1,162,036	77,670	6.7%	15,078	1.3%	1,166,145	4,109	100,367	(22,697)	15,078	0	0	749,165	210,772	18.1%	36.9%	7.2%



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2007	2005	4,066	42	1.0%	0	0.0%	4,066	0	0	42	0	0	0	3,062	423	10.4%	9.9%	0.0%
	Total	99,050,846	79,340,487	80.1%	76,607,193	77.3%	98,753,429	(297,417)	64,193,984	15,146,503	74,278,464	2,328,729	0	33,580,080	48,453,839	48.9%	163.7%	158.1%
2008	1987	4,192	97	2.3%	0	0.0%	4,180	(12)	0	97	0	0	0	26	6,053	144.4%	1.6%	0.0%
	1988	1,908,526	2,198,250	115.2%	4,023,919	210.8%	1,750,149	(158,377)	3,727,573	(1,529,323)	4,005,802	18,117	0	(915,331)	3,208,513	168.1%	68.5%	125.4%
	1989	2,584,944	3,556,902	137.6%	4,005,409	155.0%	2,430,086	(154,858)	4,502,047	(945,145)	4,005,409	0	0	(1,380,453)	4,303,940	166.5%	82.6%	93.1%
	1990	1,462,774	3,094,104	211.5%	2,619,627	179.1%	1,361,495	(101,279)	2,998,134	95,970	2,591,126	28,501	0	(535,007)	2,156,105	147.4%	143.5%	121.5%
	1991	1,223,023	1,304,510	106.7%	1,754,604	143.5%	1,159,594	(63,429)	1,969,051	(664,541)	1,702,609	51,995	0	(372,282)	1,658,836	135.6%	78.6%	105.8%
	1992	996,782	1,550,708	155.6%	973,913	97.7%	954,671	(42,111)	1,736,547	(185,839)	973,913	0	0	(72,663)	1,320,367	132.5%	117.4%	73.8%
	1993	946,412	2,105,956	222.5%	1,676,206	177.1%	910,783	(35,629)	1,826,301	279,655	1,676,206	0	0	(11,122)	1,142,605	120.7%	184.3%	146.7%
	1994	1,124,644	1,332,317	118.5%	1,229,900	109.4%	1,086,706	(37,938)	1,548,503	(216,186)	1,229,900	0	0	108,240	1,286,410	114.4%	103.6%	95.6%
	1995	1,852,275	2,828,876	152.7%	4,043,761	218.3%	1,783,071	(69,204)	2,986,048	(157,172)	3,764,083	279,678	0	(115,759)	2,159,618	116.6%	131.0%	187.2%
	1996	2,617,575	3,420,447	130.7%	4,869,608	186.0%	2,526,126	(91,449)	2,720,775	699,672	4,547,808	321,800	0	647,509	2,312,874	88.4%	147.9%	210.5%
	1997	6,972,863	6,609,891	94.8%	7,411,348	106.3%	6,828,268	(144,595)	6,406,196	203,695	7,071,039	340,309	0	2,676,934	3,985,273	57.2%	165.9%	186.0%
	1998	9,738,312	6,371,468	65.4%	7,422,064	76.2%	9,482,611	(255,701)	7,104,330	(732,862)	7,092,485	329,579	0	3,475,471	4,727,333	48.5%	134.8%	157.0%
	1999	10,766,038	6,915,971	64.2%	9,627,037	89.4%	10,592,923	(173,115)	6,479,999	435,972	9,111,691	515,346	0	4,319,884	4,484,732	41.7%	154.2%	214.7%
	2000	16,778,775	14,303,556	85.2%	13,148,716	78.4%	16,439,980	(338,795)	9,611,710	4,691,846	12,213,336	935,380	0	7,538,545	6,113,397	36.4%	234.0%	215.1%
	2001	22,898,361	17,977,142	78.5%	16,806,921	73.4%	22,461,265	(437,096)	11,760,167	6,216,975	15,925,696	881,225	0	10,909,359	7,349,378	32.1%	244.6%	228.7%
	2002	10,613,000	5,649,125	53.2%	7,596,392	71.6%	10,454,668	(158,332)	4,270,301	1,378,824	7,174,356	422,036	0	5,452,621	3,835,110	36.1%	147.3%	198.1%
	2003	1,256,036	675,590	53.8%	511,026	40.7%	1,242,041	(13,995)	287,521	388,069	511,026	0	0	716,733	387,495	30.9%	174.3%	131.9%
	2004	1,154,127	330,797	28.7%	432,126	37.4%	1,156,046	1,919	53,449	277,348	432,126	0	0	723,933	269,151	23.3%	122.9%	160.6%
	2005	3,511	42	1.2%	0	0.0%	3,511	0	0	42	0	0	0	3,213	556	15.8%	7.6%	0.0%
	2008	Total	94,902,170	80,225,749	84.5%	88,152,576	92.9%	92,628,174	(2,273,996)	69,988,652	10,237,097	84,028,610	4,123,966	0	33,169,851	50,707,746	53.4%	158.2%
2009	1987	5,228	45,685	873.9%	71,758	1372.6%	5,288	60	4,923	40,762	71,758	0	0	(517)	6,155	117.7%	742.2%	1165.9%
	1988	1,587,687	3,786,217	238.5%	4,265,561	268.7%	1,465,195	(122,492)	3,269,280	516,937	4,265,561	0	0	(969,745)	2,587,795	163.0%	146.3%	164.8%
	1989	2,084,169	4,219,719	202.5%	4,891,681	234.7%	1,910,977	(173,192)	3,855,972	363,747	4,891,681	0	0	(1,256,000)	3,522,091	169.0%	119.8%	138.9%
	1990	1,208,956	2,283,684	188.9%	2,065,560	170.9%	1,108,507	(100,449)	2,676,946	(393,262)	2,065,560	0	0	(586,856)	1,771,366	146.5%	128.9%	116.6%
	1991	1,001,956	847,861	84.6%	2,160,211	215.6%	944,178	(57,778)	1,296,282	(448,421)	2,121,043	39,168	0	(407,545)	1,397,826	139.5%	60.7%	154.5%
	1992	883,781	1,751,410	198.2%	2,295,252	259.7%	835,504	(48,277)	1,526,909	224,501	2,078,648	216,604	0	(412,035)	1,246,175	141.0%	140.5%	184.2%
	1993	836,675	2,516,739	300.8%	1,898,404	226.9%	812,484	(24,191)	1,803,947	712,792	1,850,569	47,835	0	(143,767)	1,083,686	129.5%	232.2%	175.2%
	1994	1,024,744	1,513,661	147.7%	2,576,647	251.4%	983,765	(40,979)	1,305,996	207,665	2,174,537	402,110	0	18,424	1,282,311	125.1%	118.0%	200.9%
	1995	1,632,133	3,076,450	188.5%	3,170,000	194.2%	1,578,504	(53,629)	2,840,760	235,690	3,108,688	61,312	0	(95,909)	2,064,821	126.5%	149.0%	153.5%



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	1996	2,505,619	2,467,509	98.5%	5,459,610	217.9%	2,428,982	(76,637)	2,593,212	(125,703)	4,840,919	618,691	0	685,383	2,340,577	93.4%	105.4%	233.3%
	1997	6,598,531	7,361,074	111.6%	6,367,962	96.5%	6,456,086	(142,445)	6,030,635	1,330,439	5,986,343	381,619	0	1,884,658	4,038,777	61.2%	182.3%	157.7%
	1998	9,344,160	10,236,780	109.6%	9,118,551	97.6%	9,292,739	(51,421)	7,188,597	3,048,183	8,780,862	337,689	0	2,917,789	4,913,680	52.6%	208.3%	185.6%
	1999	10,297,658	7,509,087	72.9%	5,912,909	57.4%	10,150,945	(146,713)	6,573,422	935,665	5,819,804	93,105	0	3,719,872	4,677,156	45.4%	160.5%	126.4%
	2000	16,774,681	11,572,225	69.0%	13,334,201	79.5%	16,600,612	(174,069)	10,041,525	1,530,700	12,247,316	1,086,885	0	7,504,196	6,595,304	39.3%	175.5%	202.2%
	2001	22,762,357	19,874,895	87.3%	20,204,213	88.8%	22,602,489	(159,868)	13,385,444	6,489,451	18,449,882	1,754,331	0	10,341,838	7,953,178	34.9%	249.9%	254.0%
	2002	10,862,501	6,645,292	61.2%	8,970,607	82.6%	10,792,615	(69,886)	4,532,009	2,113,283	8,716,554	254,053	0	5,225,164	4,048,781	37.3%	164.1%	221.6%
	2003	1,224,276	440,693	36.0%	1,217,082	99.4%	1,217,265	(7,011)	424,091	16,602	1,116,964	100,118	0	655,736	448,878	36.7%	98.2%	271.1%
	2004	1,137,525	442,551	38.9%	621,502	54.6%	1,119,203	(18,322)	161,175	281,376	621,502	0	0	609,473	315,447	27.7%	140.3%	197.0%
	2005	3,455	51	1.5%	0	0.0%	3,455	0	0	51	0	0	0	3,423	712	20.6%	7.2%	0.0%
2009	Total	91,776,092	86,591,583	94.4%	94,601,713	103.1%	90,308,793	(1,467,299)	69,511,125	17,080,458	89,208,193	5,393,520	0	29,693,582	50,294,716	54.8%	172.2%	188.1%
	1987	6,906	21,522	311.6%	6,519	94.4%	5,115	(1,791)	32,374	(10,852)	6,519	0	0	(3,270)	11,362	164.5%	189.4%	57.4%
	1988	1,260,718	3,305,457	262.2%	3,081,159	244.4%	1,224,152	(36,566)	3,667,548	(362,091)	3,081,159	0	0	(861,586)	2,200,198	174.5%	150.2%	140.0%
	1989	1,653,762	3,882,581	234.8%	4,418,193	267.2%	1,625,217	(28,545)	4,098,211	(215,630)	4,370,030	48,163	0	(1,012,678)	2,885,918	174.5%	134.5%	153.1%
	1990	957,327	2,358,633	246.4%	3,218,802	336.2%	938,459	(18,868)	2,311,479	47,154	3,111,870	106,932	0	(450,796)	1,507,864	157.5%	156.4%	213.5%
	1991	820,424	2,164,114	263.8%	1,547,193	188.6%	805,099	(15,325)	1,514,657	649,457	1,547,193	0	0	(360,460)	1,206,626	147.1%	179.4%	128.2%
	1992	693,438	709,636	102.3%	985,552	142.1%	682,733	(10,705)	1,433,553	(723,917)	865,796	119,756	0	(273,649)	1,127,098	162.5%	63.0%	87.4%
	1993	707,113	1,278,140	180.8%	1,293,941	183.0%	687,017	(20,096)	1,712,346	(434,206)	1,244,918	49,023	0	(278,836)	1,025,849	145.1%	124.6%	126.1%
	1994	892,675	2,634,599	295.1%	1,740,949	195.0%	880,492	(12,182)	1,868,172	766,428	1,702,655	38,294	0	(150,809)	1,217,695	136.4%	216.4%	143.0%
	1995	1,437,289	4,711,504	327.8%	5,542,677	385.6%	1,408,052	(29,237)	3,204,816	1,506,688	5,126,831	415,846	0	(228,304)	2,056,629	143.1%	229.1%	269.5%
	1996	2,260,124	5,463,755	241.7%	4,758,084	210.5%	2,217,398	(42,726)	3,367,115	2,096,640	4,354,123	403,961	0	266,711	2,664,345	117.9%	205.1%	178.6%
	1997	5,844,192	7,438,012	127.3%	7,803,369	133.5%	5,772,931	(71,260)	6,316,571	1,121,441	7,204,100	599,269	0	1,714,988	4,473,757	76.6%	166.3%	174.4%
	1998	8,591,207	12,649,813	147.2%	14,640,175	170.4%	8,532,410	(58,796)	8,662,818	3,986,995	13,431,333	1,208,842	0	2,046,247	5,511,266	64.2%	229.5%	265.6%
	1999	9,323,969	10,258,326	110.0%	10,130,684	108.7%	9,232,051	(91,918)	7,433,011	2,825,315	8,941,070	1,189,614	0	2,852,846	5,319,208	57.0%	192.9%	190.5%
	2000	14,617,965	13,806,350	94.4%	17,851,704	122.1%	14,319,130	(298,835)	10,882,413	2,923,937	15,737,865	2,113,839	0	6,648,195	7,683,181	52.6%	179.7%	232.3%
	2001	20,947,407	17,280,633	82.5%	22,909,061	109.4%	20,830,516	(116,890)	15,561,551	1,719,083	20,021,590	2,887,471	0	8,257,203	9,494,884	45.3%	182.0%	241.3%
	2002	10,447,716	12,506,130	119.7%	12,812,793	122.6%	10,484,840	37,125	7,524,812	4,981,318	11,584,508	1,228,285	0	5,371,648	5,108,039	48.9%	244.8%	250.8%
	2003	1,087,901	1,008,105	92.7%	1,240,753	114.1%	1,089,891	1,991	481,201	526,903	987,129	253,624	0	541,890	482,252	44.3%	209.0%	257.3%
	2004	1,092,341	713,648	65.3%	752,823	68.9%	1,100,055	7,714	356,574	357,075	665,635	87,188	0	701,644	394,903	36.2%	180.7%	190.6%
	2005	2,902	15	0.5%	0	0.0%	3,387	485	0	15	0	0	0	3,670	230	7.9%	6.3%	0.0%
2010	Total	82,645,374	102,190,973	123.6%	114,734,432	138.8%	81,838,948	(806,426)	80,429,223	21,761,751	103,984,325	10,750,107	0	24,784,655	54,371,303	65.8%	188.0%	211.0%



Nationwide Experience

For Reporting Year: 2016
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Benefit Period: All years

	1987	7,223	77,890	1078.3%	48,351	669.4%	7,494	271	44,919	32,971	48,351	0	0	(5,187)	10,156	140.6%	766.9%	476.1%
	1988	1,121,613	2,628,411	234.3%	2,136,619	190.5%	1,083,500	(38,114)	3,464,288	(835,877)	2,135,647	972	0	(747,479)	1,896,764	169.1%	138.6%	112.6%
	1989	1,465,292	3,127,686	213.5%	2,736,198	186.7%	1,420,766	(44,526)	4,214,356	(1,086,670)	2,736,198	0	0	(987,081)	2,507,249	171.1%	124.7%	109.1%
	1990	846,986	742,343	87.6%	1,223,287	144.4%	790,389	(56,598)	2,187,194	(1,444,851)	1,223,287	0	0	(410,970)	1,284,487	151.7%	57.8%	95.2%
	1991	715,419	2,355,490	329.2%	1,432,614	200.2%	713,952	(1,467)	1,925,017	430,472	1,432,614	0	0	(244,591)	1,093,943	152.9%	215.3%	131.0%
	1992	662,017	1,520,780	229.7%	2,235,862	337.7%	664,723	2,706	1,285,638	235,141	2,179,262	56,600	0	(205,263)	1,135,020	171.4%	134.0%	197.0%
	1993	671,380	1,796,077	267.5%	1,884,871	280.7%	677,482	6,102	1,747,097	48,980	1,632,789	252,082	0	(255,221)	987,991	147.2%	181.8%	190.8%
	1994	856,786	1,251,492	146.1%	3,892,153	454.3%	851,751	(5,035)	1,747,727	(496,234)	3,102,297	789,856	0	(315,592)	1,190,163	138.9%	105.2%	327.0%
	1995	1,410,430	4,194,629	297.4%	5,461,006	387.2%	1,406,226	(4,204)	3,764,432	430,197	4,799,690	661,316	0	(481,983)	2,024,874	143.6%	207.2%	269.7%
	1996	2,298,639	4,137,282	180.0%	3,815,255	166.0%	2,320,297	21,658	3,680,353	456,929	3,506,845	308,410	0	83,567	2,691,129	117.1%	153.7%	141.8%
	1997	5,741,072	6,924,215	120.6%	7,315,716	127.4%	5,726,241	(14,831)	6,322,805	601,410	6,331,270	984,446	0	971,140	4,569,994	79.6%	151.5%	160.1%
	1998	8,629,865	9,055,627	104.9%	8,347,242	96.7%	8,648,181	18,317	9,550,675	(495,048)	7,347,832	999,410	0	1,920,582	5,651,735	65.5%	160.2%	147.7%
	1999	9,433,623	11,288,933	119.7%	12,750,143	135.2%	9,492,216	58,593	8,146,535	3,142,398	11,128,729	1,621,414	0	2,879,095	5,470,923	58.0%	206.3%	233.1%
	2000	14,488,479	18,436,276	127.2%	19,881,744	137.2%	14,587,349	98,870	12,288,337	6,147,939	16,301,490	3,580,254	0	5,073,137	8,104,721	55.9%	227.5%	245.3%
	2001	20,531,998	26,383,194	128.5%	23,678,893	115.3%	20,359,860	(172,138)	17,241,742	9,141,452	20,234,265	3,444,628	0	8,785,239	10,081,846	49.1%	261.7%	234.9%
	2002	11,025,404	12,220,525	110.8%	12,673,282	114.9%	11,082,855	57,451	8,839,154	3,381,371	10,729,133	1,944,149	0	4,304,283	5,437,070	49.3%	224.8%	233.1%
	2003	1,132,056	1,322,142	116.8%	892,945	78.9%	1,151,820	19,765	556,861	765,281	892,945	0	0	524,474	511,999	45.2%	258.2%	174.4%
	2004	1,181,099	1,101,015	93.2%	1,289,495	109.2%	1,203,038	21,938	508,051	592,964	1,084,462	205,033	0	645,856	437,902	37.1%	251.4%	294.5%
	2005	3,323	23	0.7%	0	0.0%	3,097	(226)	0	23	0	0	0	3,917	302	9.1%	7.5%	0.0%
2011	Total	82,222,704	108,564,030	132.0%	111,695,676	135.8%	82,191,236	(31,468)	87,515,181	21,048,848	96,847,106	14,848,570	0	21,537,922	55,088,270	67.0%	197.1%	202.8%
	1987	8,016	13,342	166.4%	1,300	16.2%	2,868	(5,148)	44,102	(30,760)	1,300	0	0	(3,758)	7,816	97.5%	170.7%	16.6%
	1988	957,965	1,900,306	198.4%	2,030,701	212.0%	865,950	(92,015)	2,931,704	(1,031,398)	2,030,701	0	0	(675,393)	1,586,601	165.6%	119.8%	128.0%
	1989	1,336,972	2,658,215	198.8%	2,911,986	217.8%	1,240,003	(96,969)	3,821,824	(1,163,608)	2,889,958	22,028	0	(741,137)	2,186,259	163.5%	121.6%	133.2%
	1990	675,465	1,259,551	186.5%	1,255,615	185.9%	645,373	(30,093)	1,681,083	(421,532)	1,255,615	0	0	(382,180)	1,104,854	163.6%	114.0%	113.6%
	1991	689,477	1,040,119	150.9%	1,751,232	254.0%	660,074	(29,404)	1,854,079	(813,961)	1,514,735	236,497	0	(331,093)	988,348	143.3%	105.2%	177.2%
	1992	627,429	1,726,643	275.2%	2,593,355	413.3%	601,177	(26,253)	1,442,722	283,922	2,298,550	294,805	0	(206,785)	1,133,309	180.6%	152.4%	228.8%
	1993	648,840	1,645,094	253.5%	1,440,669	222.0%	631,960	(16,881)	1,748,522	(103,428)	1,213,285	227,384	0	(217,405)	1,004,798	154.9%	163.7%	143.4%
	1994	787,642	2,045,197	259.7%	1,336,071	169.6%	763,770	(23,872)	1,798,840	246,357	1,030,801	305,270	0	(129,297)	1,178,695	149.6%	173.5%	113.4%
	1995	1,307,506	4,566,929	349.3%	3,678,899	281.4%	1,255,437	(52,069)	3,843,226	723,703	2,837,896	841,003	0	(344,313)	1,962,473	150.1%	232.7%	187.5%
	1996	2,163,038	4,948,492	228.8%	3,383,737	156.4%	2,094,549	(68,489)	4,320,936	627,556	2,906,928	476,809	0	217,449	2,766,930	127.9%	178.8%	122.3%
	1997	5,527,394	7,430,131	134.4%	8,861,825	160.3%	5,382,524	(144,870)	7,122,960	307,171	6,621,427	2,240,398	0	1,338,760	4,706,568	85.1%	157.9%	188.3%



Nationwide Experience

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2012	1998	8,338,136	13,695,497	164.3%	13,355,312	160.2%	8,212,369	(125,767)	10,044,296	3,651,201	10,464,384	2,890,928	0	1,955,444	5,856,931	70.2%	233.8%	228.0%
	1999	9,214,326	11,513,983	125.0%	10,395,638	112.8%	9,157,033	(57,293)	9,481,578	2,032,406	8,471,785	1,923,853	0	2,699,128	5,751,164	62.4%	200.2%	180.8%
	2000	14,230,651	20,559,192	144.5%	18,929,174	133.0%	14,104,439	(126,211)	14,766,381	5,792,811	14,824,431	4,104,743	0	5,060,048	8,548,572	60.1%	240.5%	221.4%
	2001	19,405,083	24,212,029	124.8%	22,834,686	117.7%	19,187,513	(217,570)	20,326,301	3,885,727	18,050,406	4,784,280	0	6,938,668	10,694,375	55.1%	226.4%	213.5%
	2002	10,534,196	14,036,230	133.2%	14,577,657	138.4%	10,429,396	(104,801)	10,003,348	4,032,882	11,249,409	3,328,248	0	4,693,203	5,765,228	54.7%	243.5%	252.9%
	2003	1,150,807	1,616,158	140.4%	807,405	70.2%	1,148,085	(2,722)	969,542	646,615	807,405	0	0	503,936	555,130	48.2%	291.1%	145.4%
	2004	1,211,874	1,137,057	93.8%	645,109	53.2%	1,208,791	(3,083)	641,035	496,021	440,589	204,520	0	672,384	477,440	39.4%	238.2%	135.1%
	Total	78,818,482	116,004,201	147.2%	110,790,371	140.6%	77,595,025	(1,223,457)	96,842,478	19,161,723	88,909,605	21,880,766	0	21,051,854	56,275,858	71.4%	206.1%	196.9%
2013	1987	2,560	(33,650)	-1314.4%	0	0.0%	5,120	2,560	1,610	(35,260)	0	0	0	(6,618)	3,094	120.8%	-1087.7%	0.0%
	1988	733,202	1,617,241	220.6%	1,147,391	156.5%	700,405	(32,797)	2,287,877	(670,636)	1,060,714	86,677	0	(543,197)	1,350,829	184.2%	119.7%	84.9%
	1989	1,067,931	2,187,827	204.9%	1,926,508	180.4%	1,001,352	(66,578)	2,923,153	(735,326)	1,870,556	55,952	0	(764,895)	1,838,283	172.1%	119.0%	104.8%
	1990	543,757	1,530,407	281.5%	1,323,736	243.4%	515,518	(28,238)	1,601,972	(71,565)	1,284,194	39,542	0	(402,978)	959,613	176.5%	159.5%	137.9%
	1991	561,198	1,998,571	356.1%	1,037,983	185.0%	526,503	(34,696)	1,767,574	230,997	913,453	124,530	0	(264,463)	882,868	157.3%	226.4%	117.6%
	1992	539,763	2,408,535	446.2%	802,978	148.8%	516,224	(23,538)	1,795,453	613,081	769,774	33,204	0	(459,599)	1,051,372	194.8%	229.1%	76.4%
	1993	564,977	1,498,276	265.2%	1,426,502	252.5%	562,126	(2,851)	1,716,126	(217,850)	1,049,960	376,542	0	(333,130)	979,894	173.4%	152.9%	145.6%
	1994	728,378	2,193,376	301.1%	1,864,196	255.9%	701,455	(26,923)	2,039,752	153,624	1,313,472	550,724	0	(137,824)	1,198,031	164.5%	183.1%	155.6%
	1995	1,169,883	3,814,091	326.0%	3,502,671	299.4%	1,156,434	(13,449)	4,340,194	(526,103)	2,831,118	671,553	0	(596,956)	1,940,348	165.9%	196.6%	180.5%
	1996	1,979,292	2,472,647	124.9%	2,604,619	131.6%	1,953,504	(25,788)	3,925,519	(1,452,873)	1,914,826	689,793	0	(129,995)	2,769,831	139.9%	89.3%	94.0%
	1997	5,140,683	8,525,231	165.8%	10,445,776	203.2%	5,079,700	(60,983)	6,984,253	1,540,979	7,314,033	3,131,743	0	653,611	4,842,943	94.2%	176.0%	215.7%
	1998	7,835,021	12,674,896	161.8%	12,158,352	155.2%	7,780,408	(54,613)	11,146,109	1,528,786	8,140,810	4,017,542	0	717,811	6,036,088	77.0%	210.0%	201.4%
	1999	8,912,341	10,256,746	115.1%	11,873,308	133.2%	8,844,811	(67,531)	9,798,497	458,249	7,955,763	3,917,545	0	1,942,934	6,021,087	67.6%	170.3%	197.2%
	2000	13,709,991	18,949,084	138.2%	20,125,893	146.8%	13,600,467	(109,524)	16,717,893	2,231,191	14,097,896	6,027,997	0	3,593,325	8,954,586	65.3%	211.6%	224.8%
	2001	18,499,286	24,876,360	134.5%	25,012,203	135.2%	18,340,830	(158,456)	21,771,527	3,104,833	16,690,297	8,321,906	0	5,520,078	11,123,180	60.1%	223.6%	224.9%
	2002	10,196,440	16,719,882	164.0%	14,415,966	141.4%	10,147,838	(48,603)	11,952,659	4,767,224	10,453,923	3,962,043	0	3,143,015	6,058,500	59.4%	276.0%	237.9%
	2003	1,131,528	254,315	22.5%	606,003	53.6%	1,121,744	(9,783)	1,075,567	(821,252)	460,332	145,671	0	360,917	590,293	52.2%	43.1%	102.7%
	2004	1,195,715	208,890	17.5%	490,612	41.0%	1,192,041	(3,674)	658,815	(449,925)	396,308	94,304	0	571,525	518,145	43.3%	40.3%	94.7%
2005	7,211	28	0.4%	0	0.0%	11,377	4,165	0	28	0	0	0	4,403	428	5.9%	6.5%	0.0%	
Total	74,519,157	112,152,753	150.5%	110,764,698	148.6%	73,757,857	(761,300)	102,504,550	9,648,204	78,517,430	32,247,268	0	12,867,964	57,119,413	76.7%	196.3%	193.9%	
2013	1987	2,020	(1,123)	-55.6%	0	0.0%	(540)	(2,560)	0	(1,123)	0	0	0	(4,576)	2,543	125.9%	-44.2%	0.0%
	1988	615,670	1,763,279	286.4%	1,621,251	263.3%	591,537	(24,133)	2,022,360	(259,081)	1,363,787	257,464	0	(471,083)	1,154,706	187.6%	152.7%	140.4%



Nationwide Experience

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	1989	906,340	1,887,743	208.3%	1,712,957	189.0%	860,455	(45,885)	2,544,494	(656,751)	1,512,528	200,429	0	(713,294)	1,567,098	172.9%	120.5%	109.3%
	1990	470,772	1,321,033	280.6%	841,479	178.7%	444,431	(26,341)	1,571,526	(250,493)	644,772	196,707	0	(294,611)	826,614	175.6%	159.8%	101.8%
	1991	493,474	1,431,438	290.1%	1,316,145	266.7%	465,767	(27,707)	1,684,773	(253,335)	1,035,423	280,722	0	(337,200)	783,009	158.7%	182.8%	168.1%
	1992	501,654	2,155,620	429.7%	2,138,643	426.3%	517,833	16,179	1,944,328	211,293	1,372,477	766,166	0	(298,674)	983,469	196.0%	219.2%	217.5%
	1993	549,818	2,224,830	404.6%	1,255,083	228.3%	545,581	(4,237)	1,619,874	604,956	994,966	260,117	0	(352,897)	969,264	176.3%	229.5%	129.5%
	1994	667,293	1,261,975	189.1%	2,170,641	325.3%	648,372	(18,922)	1,841,897	(579,922)	1,268,261	902,380	0	(360,344)	1,159,032	173.7%	108.9%	187.3%
	1995	1,114,018	3,008,199	270.0%	3,459,665	310.6%	1,123,148	9,130	4,047,863	(1,039,664)	1,954,623	1,505,042	0	(734,748)	1,861,236	167.1%	161.6%	185.9%
	1996	1,881,510	4,122,101	219.1%	3,438,596	182.8%	1,872,031	(9,478)	3,941,829	180,272	2,259,089	1,179,507	0	36,286	2,819,541	149.9%	146.2%	122.0%
	1997	5,172,207	9,881,467	191.0%	8,502,204	164.4%	5,191,655	19,448	8,005,072	1,876,395	4,942,888	3,559,316	0	303,509	5,002,106	96.7%	197.5%	170.0%
	1998	8,034,657	11,599,706	144.4%	10,931,672	136.1%	8,040,071	5,413	11,152,299	447,407	6,239,927	4,691,745	0	(58,688)	6,099,505	75.9%	190.2%	179.2%
	1999	9,107,825	13,634,923	149.7%	12,217,770	134.1%	9,234,881	127,056	10,362,116	3,272,808	6,644,726	5,573,044	0	1,106,156	6,209,058	68.2%	219.6%	196.8%
	2000	13,961,677	21,503,591	154.0%	19,332,847	138.5%	14,081,044	119,368	18,204,134	3,299,457	10,313,919	9,018,928	0	1,617,436	9,175,482	65.7%	234.4%	210.7%
	2001	18,638,937	22,841,233	122.5%	22,804,955	122.4%	18,790,288	151,351	22,399,174	442,059	12,483,708	10,321,247	0	1,808,753	11,352,965	60.9%	201.2%	200.9%
	2002	10,454,469	15,010,235	143.6%	12,131,141	116.0%	10,541,745	87,276	13,179,923	1,830,312	6,826,064	5,305,077	0	934,807	6,122,023	58.6%	245.2%	198.2%
	2003	1,145,418	1,020,316	89.1%	1,195,451	104.4%	1,141,332	(4,086)	851,155	169,160	694,773	500,678	0	238,255	601,557	52.5%	169.6%	198.7%
	2004	1,220,592	282,303	23.1%	438,716	35.9%	1,236,250	15,658	594,515	(312,212)	238,509	200,207	0	422,801	547,080	44.8%	51.6%	80.2%
	2005	4,064	30	0.7%	0	0.0%	7,196	3,132	0	30	0	0	0	4,954	501	12.3%	6.0%	0.0%
2014	Total	74,942,415	114,948,898	153.4%	105,509,216	140.8%	75,333,077	390,662	105,967,330	8,981,568	60,790,440	44,718,776	0	2,846,842	57,236,789	76.4%	200.8%	184.3%
	1988	547,405	1,445,370	264.0%	1,224,161	223.6%	487,762	(59,642)	1,558,869	(113,498)	765,852	440,743	17,566	(528,484)	959,716	175.3%	150.6%	127.6%
	1989	731,314	1,477,560	202.0%	1,513,653	207.0%	671,673	(59,640)	2,090,618	(613,058)	812,539	678,390	22,724	(636,094)	1,280,972	175.2%	115.3%	118.2%
	1990	446,919	549,108	122.9%	793,543	177.6%	417,229	(29,690)	1,270,193	(721,085)	427,411	351,491	14,641	(318,016)	732,094	163.8%	75.0%	108.4%
	1991	422,402	539,825	127.8%	1,083,897	256.6%	390,035	(32,367)	1,444,826	(905,000)	510,710	560,383	12,804	(468,685)	647,268	153.2%	83.4%	167.5%
	1992	458,380	1,660,566	362.3%	903,448	197.1%	436,754	(21,626)	2,139,388	(478,822)	412,215	470,848	20,385	(572,083)	928,703	202.6%	178.8%	97.3%
	1993	467,783	967,125	206.7%	1,199,760	256.5%	456,339	(11,444)	1,645,399	(678,274)	487,283	691,819	20,657	(549,586)	885,391	189.3%	109.2%	135.5%
	1994	592,236	2,447,070	413.2%	2,442,417	412.4%	596,625	4,389	1,826,804	620,267	953,710	1,463,543	25,164	(323,417)	1,087,586	183.6%	225.0%	224.6%
	1995	1,074,228	5,293,317	492.8%	3,665,387	341.2%	1,054,068	(20,161)	4,407,969	885,348	1,642,802	1,981,862	40,723	(525,531)	1,799,077	167.5%	294.2%	203.7%
	1996	1,833,608	5,409,325	295.0%	3,562,393	194.3%	1,827,397	(6,211)	4,329,559	1,079,766	1,373,497	2,117,063	71,833	(341,391)	2,842,615	155.0%	190.3%	125.3%
	1997	5,199,822	11,061,418	212.7%	8,829,144	169.8%	5,169,300	(30,522)	8,928,355	2,133,063	3,348,260	5,350,738	130,146	168,493	5,111,031	98.3%	216.4%	172.7%
	1998	7,829,397	10,966,664	140.1%	8,908,399	113.8%	7,784,584	(44,813)	11,499,791	(533,126)	3,491,580	5,261,044	155,775	185,327	6,120,061	78.2%	179.2%	145.6%
	1999	9,103,765	12,530,297	137.6%	11,405,463	125.3%	9,082,016	(21,750)	11,004,358	1,525,939	4,234,502	7,006,161	164,799	706,895	6,369,952	70.0%	196.7%	179.1%
	2000	13,890,440	21,296,056	153.3%	13,234,572	95.3%	13,824,071	(66,369)	19,502,230	1,793,826	5,181,114	7,813,528	239,930	1,591,563	9,330,344	67.2%	228.2%	141.8%



Nationwide Experience

For Reporting Year: 2016
As of Reporting Month: December
Company(s): Ability Insurance, Medico Insurance

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

2015	2001	18,524,390	27,836,162	150.3%	21,586,665	116.5%	18,475,746	(48,645)	23,603,202	4,232,960	7,967,230	13,322,308	297,127	2,456,366	11,505,812	62.1%	241.9%	187.6%
	2002	10,585,097	10,886,060	102.8%	10,166,906	96.0%	10,607,003	21,906	13,482,516	(2,596,456)	4,535,139	5,476,574	155,193	1,978,901	6,181,807	58.4%	176.1%	164.5%
	2003	1,135,306	1,172,762	103.3%	1,193,845	105.2%	1,130,467	(4,839)	882,935	289,828	538,429	638,966	16,451	299,270	620,327	54.6%	189.1%	192.5%
	2004	1,234,961	636,544	51.5%	331,028	26.8%	1,243,232	8,272	660,321	(23,777)	118,364	196,805	15,859	395,642	584,599	47.3%	108.9%	56.6%
	2005	7,176	27	0.4%	17	0.2%	7,196	20	0	27	0	0	17	5,091	583	8.1%	4.6%	2.9%
	Total	74,084,629	116,175,259	156.8%	92,044,698	124.2%	73,661,497	(423,131)	110,277,333	5,897,926	36,800,638	53,822,266	1,421,794	3,524,260	56,987,937	76.9%	203.9%	161.5%
2016	1988	436,621	635,270	145.5%	658,416	150.8%	365,884	(70,737)	1,528,928	(893,658)	116,710	255,945	285,761	(421,990)	788,180	180.5%	80.6%	83.5%
	1989	586,277	1,322,329	225.5%	1,272,917	217.1%	522,984	(63,293)	1,631,620	(309,291)	167,877	735,372	369,667	(598,495)	1,032,120	176.0%	128.1%	123.3%
	1990	359,638	824,499	229.3%	670,428	186.4%	327,559	(32,079)	966,847	(142,348)	95,182	337,069	238,177	(250,398)	630,136	175.2%	130.8%	106.4%
	1991	360,256	1,194,729	331.6%	848,659	235.6%	337,720	(22,536)	1,212,896	(18,167)	101,740	538,628	208,291	(199,643)	542,224	150.5%	220.3%	156.5%
	1992	393,143	811,595	206.4%	949,014	241.4%	375,742	(17,401)	1,475,486	(663,891)	134,609	482,789	331,616	(388,635)	815,798	207.5%	99.5%	116.3%
	1993	448,209	823,649	183.8%	1,146,982	255.9%	420,692	(27,516)	1,603,605	(779,956)	171,345	639,592	336,045	(276,209)	840,479	187.5%	98.0%	136.5%
	1994	540,309	3,289,983	608.9%	1,284,708	237.8%	521,245	(19,064)	2,313,458	976,526	152,253	723,095	409,360	(469,335)	1,061,976	196.5%	309.8%	121.0%
	1995	997,181	3,661,255	367.2%	1,804,034	180.9%	971,826	(25,355)	4,102,422	(441,167)	151,788	989,778	662,468	(673,194)	1,719,365	172.4%	212.9%	104.9%
	1996	1,750,781	3,318,789	189.6%	3,090,907	176.5%	1,691,721	(59,061)	4,106,500	(787,711)	333,581	1,588,761	1,168,566	(504,611)	2,864,467	163.6%	115.9%	107.9%
	1997	4,979,044	10,532,591	211.5%	8,859,256	177.9%	4,860,117	(118,927)	9,136,880	1,395,711	1,003,959	5,738,120	2,117,177	(222,084)	5,187,696	104.2%	203.0%	170.8%
	1998	7,518,371	11,421,102	151.9%	9,404,623	125.1%	7,373,875	(144,497)	11,070,165	350,937	1,044,186	5,826,333	2,534,104	454,608	6,227,523	82.8%	183.4%	151.0%
	1999	8,728,192	14,286,966	163.7%	10,910,326	125.0%	8,604,090	(124,102)	12,052,399	2,234,568	1,286,354	6,943,068	2,680,904	688,538	6,560,773	75.2%	217.8%	166.3%
	2000	13,366,590	18,134,194	135.7%	14,986,025	112.1%	13,266,006	(100,584)	18,649,416	(515,222)	1,619,271	9,463,650	3,903,104	1,112,345	9,542,227	71.4%	190.0%	157.0%
	2001	18,007,950	30,178,004	167.6%	21,144,053	117.4%	17,737,308	(270,642)	25,272,449	4,905,554	2,409,072	13,901,387	4,833,595	3,658,613	11,832,502	65.7%	255.0%	178.7%
	2002	10,286,124	12,207,569	118.7%	9,423,806	91.6%	10,192,476	(93,648)	12,938,719	(731,150)	1,057,125	5,842,044	2,524,637	1,848,023	6,292,212	61.2%	194.0%	149.8%
	2003	1,105,588	1,347,303	121.9%	1,125,399	101.8%	1,096,174	(9,414)	1,072,371	274,932	108,191	749,592	267,616	384,469	649,182	58.7%	207.5%	173.4%
	2004	1,242,564	518,699	41.7%	362,755	29.2%	1,227,530	(15,034)	546,583	(27,884)	40,243	64,527	257,986	611,504	623,191	50.2%	83.2%	58.2%
	2005	7,216	79	1.1%	276	3.8%	7,196	(20)	0	79	0	0	276	5,446	687	9.5%	11.4%	40.2%
	Total	71,114,054	114,508,604	161.0%	87,942,585	123.7%	69,900,142	(1,213,911)	109,680,743	4,827,860	9,993,485	54,819,750	23,129,350	4,758,952	57,210,739	80.4%	200.2%	153.7%
	Grand	Total	1,909,510,136	1,650,188,660	86.4%	1,648,994,019	86.4%	1,924,548,442	15,038,306	1,375,412,636	274,776,025	1,375,432,799	249,010,077	24,551,144	504,955,722	1,062,758,134	55.7%	155.3%

Ability/Medico Insurance Companies
Nationwide Experience - All Forms Receiving a Rate Increase - Incurred Claims are Without Changes in Active Life Reserv
Experience Starting January 1, 2017 Forward

Projection Assumptions

Projection Starting Date: 1/1/2017
 Rate Increase Beginning Implementation Date: 9/1/2017
 Cumulative Nationwide Rate Increase: 30.20%
 Lapse/Mortality: .85% Voluntary Lapse + 1994 GAM Mortality
 Interest Rate: 4.50%
 Shock Lapse: 0.00%
 Claim Antiselection: 0.00%

Experience Year	Projected Experience (No Increase*)			Projected Experience W/ Rate Increase			
	Earned Premium	Incurred Claims	Loss Ratio	Revised Earned Premium	Incurred Claims	Loss Ratio	Lifetime Cumulative Loss Ratio
2017	71,651,996	89,510,222	124.9%	72,733,941	89,510,222	123.1%	87.7%
2018	67,335,177	87,536,987	130.0%	74,452,505	87,536,987	117.6%	88.8%
2019	62,255,470	85,457,087	137.3%	73,536,161	85,457,087	116.2%	89.7%
2020	56,720,111	83,770,169	147.7%	70,423,690	83,770,169	119.0%	90.7%
2021	51,188,571	81,861,789	159.9%	66,647,520	81,861,789	122.8%	91.6%
2022	45,913,872	79,759,470	173.7%	59,779,861	79,759,470	133.4%	92.7%
2023	40,995,114	77,942,467	190.1%	53,375,639	77,942,467	146.0%	93.9%
2024	36,450,681	75,840,288	208.1%	47,458,786	75,840,288	159.8%	95.2%
2025	32,266,751	73,353,089	227.3%	42,011,310	73,353,089	174.6%	96.5%
2026	28,435,954	70,520,966	248.0%	37,023,612	70,520,966	190.5%	97.9%
2027	24,949,356	67,433,362	270.3%	32,484,061	67,433,362	207.6%	99.3%
2028	21,790,205	64,132,472	294.3%	28,370,847	64,132,472	226.1%	100.7%
2029	18,944,758	60,645,888	320.1%	24,666,075	60,645,888	245.9%	102.1%
2030	16,396,711	56,979,035	347.5%	21,348,518	56,979,035	266.9%	103.4%
2031	14,127,714	53,166,507	376.3%	18,394,284	53,166,507	289.0%	104.7%
2032	12,120,161	49,363,959	407.3%	15,780,450	49,363,959	312.8%	106.0%
2033	10,351,807	45,666,194	441.1%	13,478,053	45,666,194	338.8%	107.2%
2034	8,806,083	42,112,276	478.2%	11,465,520	42,112,276	367.3%	108.3%
2035	7,464,845	38,723,459	518.7%	9,719,228	38,723,459	398.4%	109.3%
2036	6,305,197	35,503,708	563.1%	8,209,367	35,503,708	432.5%	110.3%
2037	5,307,014	32,672,272	615.6%	6,909,732	32,672,272	472.8%	111.2%
2038	4,449,076	30,174,823	678.2%	5,792,697	30,174,823	520.9%	112.1%
2039	3,718,167	27,843,583	748.9%	4,841,054	27,843,583	575.2%	112.9%
2040	3,096,384	25,648,985	828.4%	4,031,492	25,648,985	636.2%	113.7%
2041	2,571,036	23,557,998	916.3%	3,347,489	23,557,998	703.8%	114.4%
2042	2,129,719	21,615,434	1014.9%	2,772,895	21,615,434	779.5%	115.1%
2043	1,759,971	19,814,730	1125.9%	2,291,482	19,814,730	864.7%	115.8%
2044	1,450,944	18,142,156	1250.4%	1,889,128	18,142,156	960.3%	116.3%
2045	1,194,052	16,578,033	1388.4%	1,554,656	16,578,033	1066.3%	116.9%
2046	981,191	15,123,336	1541.3%	1,277,511	15,123,336	1183.8%	117.4%
2047	805,125	13,822,703	1716.8%	1,048,273	13,822,703	1318.6%	117.8%
2048	659,836	12,660,158	1918.7%	859,107	12,660,158	1473.6%	118.3%
2049	540,050	11,615,383	2150.8%	703,145	11,615,383	1651.9%	118.7%
2050	441,525	10,670,256	2416.7%	574,865	10,670,256	1856.1%	119.0%
2051	360,861	9,803,695	2716.8%	469,841	9,803,695	2086.6%	119.4%
2052	294,753	9,012,611	3057.7%	383,768	9,012,611	2348.5%	119.7%
2053	240,621	8,290,704	3445.5%	313,289	8,290,704	2646.3%	120.0%
2054	196,327	7,629,447	3886.1%	255,618	7,629,447	2984.7%	120.2%
2055	160,104	7,004,034	4374.7%	208,455	7,004,034	3360.0%	120.5%
2056	130,494	6,408,818	4911.2%	169,903	6,408,818	3772.0%	120.7%
2057	106,300	5,856,923	5509.8%	138,403	5,856,923	4231.8%	120.9%
2058	86,542	5,355,489	6188.3%	112,678	5,355,489	4752.9%	121.1%
2059	70,413	4,877,680	6927.2%	91,678	4,877,680	5320.5%	121.3%
2060	57,249	4,426,717	7732.4%	74,539	4,426,717	5938.8%	121.5%
2061	46,508	4,002,294	8605.7%	60,553	4,002,294	6609.6%	121.6%
2062	37,744	3,616,104	9580.7%	49,142	3,616,104	7358.4%	121.7%
2063	30,595	3,263,277	10666.0%	39,835	3,263,277	8192.0%	121.8%
2064	24,767	2,931,436	11836.0%	32,247	2,931,436	9090.6%	122.0%
2065	20,018	2,627,693	13126.5%	26,064	2,627,693	10081.8%	122.0%
2066	16,151	2,346,412	14527.8%	21,029	2,346,412	11158.0%	122.1%
2017 - 2066	665,454,070	1,686,672,578	253.5%	821,699,991	1,686,672,578	205.3%	
Inception - 12/31/2016	1,909,510,136	1,648,994,019	86.4%	1,909,510,136	1,648,994,019	86.4%	
Inception - 2066	2,574,964,206	3,335,666,597	129.5%	2,731,210,127	3,335,666,597	122.1%	
PV 2017 - 2066	501,414,606	1,039,102,812	207.2%	610,685,427	1,039,102,812	170.2%	
PV Inception - 12/31/16	3,391,573,016	2,366,599,684	69.8%	3,391,573,016	2,366,599,684	69.8%	
PV Inception - 2066	3,892,987,622	3,405,702,496	87.5%	4,002,258,443	3,405,702,496	85.1%	

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

Experience Year	Actual Data		2013 Filing		2017 Filing			
	Runout		Earned Premium	Incurred Claims	No Rate Increase		With 30% avg increase starting 9/1/17	
	Earned Premium	Discounted to Incurred Year			Earned Premium	Incurred Claims	Earned Premium	Incurred Claims
2013	74,519,157	101,432,209	77,681,627	93,420,847				
2014	74,942,415	98,498,314	98,349,210	95,765,692				
2015	74,084,629	87,821,203	103,653,070	96,305,394				
2016	71,114,054	86,980,151	94,753,455	95,630,029				
2017			85,640,966	94,317,032	71,651,996	89,510,222	72,733,941	89,510,222
2018			77,113,082	92,592,188	67,335,177	87,536,987	74,452,505	87,536,987
2019			69,144,456	90,421,901	62,255,470	85,457,087	73,536,161	85,457,087
2020			61,724,999	87,721,070	56,720,111	83,770,169	70,423,690	83,770,169
2021			54,861,152	84,584,338	51,188,571	81,861,789	66,647,520	81,861,789
2022			48,531,601	81,059,078	45,913,872	79,759,470	59,779,861	79,759,470
2023			42,734,362	77,265,355	40,995,114	77,942,467	53,375,639	77,942,467
2024			37,457,467	73,206,026	36,450,681	75,840,288	47,458,786	75,840,288
2025			32,673,748	68,941,597	32,266,751	73,353,089	42,011,310	73,353,089
2026			28,361,390	64,494,188	28,435,954	70,520,966	37,023,612	70,520,966
2027			24,498,177	59,949,583	24,949,356	67,433,362	32,484,061	67,433,362
2028			21,054,448	55,445,446	21,790,205	64,132,472	28,370,847	64,132,472
2029			18,004,001	51,045,750	18,944,758	60,645,888	24,666,075	60,645,888
2030			15,318,845	46,786,659	16,396,711	56,979,035	21,348,518	56,979,035
2031			12,969,539	42,669,119	14,127,714	53,166,507	18,394,284	53,166,507
2032			10,927,993	38,820,578	12,120,161	49,363,959	15,780,450	49,363,959
2033			9,163,357	35,310,692	10,351,807	45,666,194	13,478,053	45,666,194
2034			7,649,927	32,090,613	8,806,083	42,112,276	11,465,520	42,112,276
2035			6,361,981	29,165,997	7,464,845	38,723,459	9,719,228	38,723,459
2036			5,270,688	26,437,854	6,305,197	35,503,708	8,209,367	35,503,708
2037			4,350,924	23,928,920	5,307,014	32,672,272	6,909,732	32,672,272
2038			3,579,579	21,653,969	4,449,076	30,174,823	5,792,697	30,174,823
2039			2,938,249	19,592,073	3,718,167	27,843,583	4,841,054	27,843,583
2040			2,405,566	17,712,526	3,096,384	25,648,985	4,031,492	25,648,985
2041			1,965,463	15,980,280	2,571,036	23,557,998	3,347,489	23,557,998
2042			1,603,449	14,411,232	2,129,719	21,615,434	2,772,895	21,615,434
2043			1,306,149	12,988,363	1,759,971	19,814,730	2,291,482	19,814,730
2044			1,062,323	11,693,313	1,450,944	18,142,156	1,889,128	18,142,156
2045			863,132	10,512,387	1,194,052	16,578,033	1,554,656	16,578,033
2046			700,746	9,441,821	981,191	15,123,336	1,277,511	15,123,336
2047			568,471	8,500,682	805,125	13,822,703	1,048,273	13,822,703
2048			460,875	7,672,421	659,836	12,660,158	859,107	12,660,158
2049			373,341	6,936,632	540,050	11,615,383	703,145	11,615,383
2050			302,238	6,281,902	441,525	10,670,256	574,865	10,670,256
2051			244,728	5,692,861	360,861	9,803,695	469,841	9,803,695
2052			198,120	5,165,068	294,753	9,012,611	383,768	9,012,611
2053			160,358	4,689,699	240,621	8,290,704	313,289	8,290,704
2054			129,768	4,258,282	196,327	7,629,447	255,618	7,629,447
2055			104,987	3,858,615	160,104	7,004,034	208,455	7,004,034
2056			84,911	3,486,033	130,494	6,408,818	169,903	6,408,818
2057			68,647	3,145,770	106,300	5,856,923	138,403	5,856,923
2058			55,470	2,840,195	86,542	5,355,489	112,678	5,355,489
2059			44,793	2,552,266	70,413	4,877,680	91,678	4,877,680
2060			36,140	2,284,453	57,249	4,426,717	74,539	4,426,717
2061			29,127	2,036,776	46,508	4,002,294	60,553	4,002,294
2062			23,443	1,814,379	37,744	3,616,104	49,142	3,616,104
2063					30,595	3,263,277	39,835	3,263,277
2064					24,767	2,931,436	32,247	2,931,436
2065					20,018	2,627,693	26,064	2,627,693
2066					16,151	2,346,412	21,029	2,346,412
Total			1,067,560,535	1,842,577,946	665,454,070	1,686,672,578	821,699,991	1,686,672,578
PV 2013+			534,549,637	963,174,707	501,414,606	1,039,102,812	610,685,427	1,039,102,812
Diff in PV Premium - PV Claims for 2013+				-428,625,070		-537,688,206		-428,417,386



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April 6, 2017

To: State Department of Insurance

**Re: Ability Insurance Company (Ability)
Company NAIC # 71471**

**Policy Forms: 3358, 582, NH585, AC597, LT690, LT691, LT692, LT693, LT694, LT695, LT696, LT697,
LT698, LT201, LT202, and LT203**

Ability has entered into a service agreement with Milliman, Inc. (Milliman) effective September 26, 2016 that includes reviewing long-term care rate filing assumptions and projections.

Ability prepared and submitted a rate filing in 2017 that included some/all of the above-referenced policy forms. Milliman has conducted a review of the voluntary lapse, mortality, and morbidity assumptions used by Ability in supporting the projections in this rate filing and believes them to be reasonable and appropriate for this purpose. Milliman has not reviewed the filing documents nor performed any technical checking of the filing or projections for accuracy.

In determining the assumptions to be reasonable, the following information was reviewed and relied upon:

- Policy termination experience study provided by Ability with actual experience through September 30, 2016;
- Morbidity experience study provided by Ability with actual experience through June 30, 2016;
- The Society of Actuaries (SOA) June 2011 study on mortality improvement, *Global Mortality Improvement Experience and Projection Techniques*;
- The July 2016 SOA study on morbidity improvement, *Long Term Care Morbidity Improvement Study: Estimates for the Non-Insured U.S. Elderly Population Based on the National Long Term Care Survey 1984-2004*; and
- General industry experience and actuarial judgment.

In addition to the items discussed above, the assumptions used in the prior rate increase filing for the above-referenced policy forms were reviewed. The changes in assumptions from the prior filing to the current filing were determined to be appropriate and consistent with recent company experience and broader applicable industry experience.

Based upon my review of the supporting projections and understanding of the requested increase, I believe that the proposed premium rate increase is justified under the relevant sections (based on the issue dates of these policies) of the current NAIC Long-Term Care Insurance Model Regulation. The accumulated value of the past actual experience along with the discounted value of future projected experience meet the tests contained in the Model. Projections supporting the increase and a description of the requested increase were provided by Ability and relied upon in forming my opinion. I did not independently verify the projections but did review them for reasonableness.

In performing my review, I relied on data and other information provided by Ability. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of my review may likewise be inaccurate or incomplete.



I performed a limited review of the data used directly in my review for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of my assignment.

I, Amy Pahl, am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

Should you have any questions regarding the above, please feel free to contact me directly at (952) 820-2419 or by email at amy.pahl@milliman.com.

Respectfully,

A handwritten signature in blue ink that reads 'Amy Pahl'.

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

AP/mab