

SERFF Tracking Number: AMMS-127360948 State: Connecticut
Filing Company: Golden Rule Insurance Company State Tracking Number: 201183605
Company Tracking Number: EQ
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Connecticut EQ
Project Name/Number: /

Filing at a Glance

Company: Golden Rule Insurance Company

Product Name: Connecticut EQ

TOI: H16I Individual Health - Major Medical

Sub-TOI: H16I.005C Individual - Other

Filing Type: Rate

SERFF Tr Num: AMMS-127360948 State: Connecticut

SERFF Status: Assigned

State Tr Num: 201183605

Co Tr Num: EQ

State Status:

Reviewer(s): Paul Lombardo

Authors: Patricia Lofton, Timothy
Martin, Justin Bargy

Disposition Date:

Date Submitted: 08/17/2011

Disposition Status:

Implementation Date Requested: 04/01/2012

Implementation Date:

General Information

Project Name:

Project Number:

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 14.3%

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type: Individual

Filing Status Changed: 08/19/2011

State Status Changed:

Created By: Patricia Lofton

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Patricia Lofton

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

See cover letter.

Company and Contact

Filing Contact Information

Timothy Martin, Health Actuary

7440 Woodland Drive

Indianapolis, IN 46278-1719

timothy_martin@goldenrule.com

317-715-7946 [Phone]

317-297-0908 [FAX]

Filing Company Information

Golden Rule Insurance Company

CoCode: 62286

State of Domicile: Indiana

SERFF Tracking Number: AMMS-127360948 State: Connecticut
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 Product Name: Connecticut EQ
 Project Name/Number: /
 7440 Woodland Drive Group Code: 707 Company Type: Life and Health
 Indianapolis, IN 46278 Group Name: State ID Number:
 (800) 926-7602 ext. [Phone] FEIN Number: 37-6028756

Filing Fees

Fee Required? Yes
 Fee Amount: \$35.00
 Retaliatory? No
 Fee Explanation: Domicile filing fee is \$35.00.
 Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Golden Rule Insurance Company	\$35.00	08/17/2011	50711175

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Form Schedule

SERFF Tracking Number: AMMS-127360948 State: Connecticut
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Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 17.000%
Effective Date of Last Rate Revision: 04/01/2010
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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Golden Rule Insurance Company	Increase	14.300%	14.300%	\$2,780,857	2,936	\$19,446,555	14.300%	14.300%
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Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		5,235			2,983			
Policy Holders:		2,936			1,280			

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TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Connecticut EQ
Project Name/Number: /

Rate Review Details

COMPANY:

Company Name: Golden Rule Insurance Company
HHS Issuer Id: 40591
Product Names: GRI-PA-21-06
Trend Factors:

FORMS:

New Policy Forms:
Affected Forms: GRI-PA-21-06
Other Affected Forms:

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Annual
Member Months: 87,105
Benefit Change: None
Percent Change Requested: Min: 14.3 Max: 14.3 Avg: 14.3

PRIOR RATE:

Total Earned Premium: 14,841,812.00
Total Incurred Claims: 11,881,695.00
Annual \$: Min: 5,190.00 Max: 5,190.00 Avg: 5,190.00

REQUESTED RATE:

Projected Earned Premium: 13,056,418.00
Projected Incurred Claims: 10,345,739.00
Annual \$: Min: 5,932.00 Max: 5,932.00 Avg: 5,932.00

SERFF Tracking Number: AMMS-127360948 State: Connecticut
 Filing Company: Golden Rule Insurance Company State Tracking Number: 201183605
 Company Tracking Number: EQ
 TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other
 Product Name: Connecticut EQ
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 08/09/2011	CT EQ	GRI-PA-21.1-06	Revised	Previous State Filing Number: Percent Rate Change Request: 14.300	Trend Factors.pdf PBM Rates.pdf RateSheets.pdf

Golden Rule EQ Trend Factors

For policy form GRI-PA-21.1-06

TREND FACTORS

Effective Date	Factor
07/01/05 - 09/30/05	1.000
10/01/05 - 12/31/05	1.000
01/01/06 - 03/31/06	1.025
04/01/06 - 06/30/06	1.050
07/01/06 - 09/30/06	1.075
10/01/06 - 12/31/06	1.100
01/01/07 - 03/31/07	1.125
04/01/07 - 06/30/07	1.150
07/01/07 - 09/30/07	1.175
10/01/07 - 12/31/07	1.200
01/01/08 - 03/31/08	1.240
04/01/08 - 06/30/08	1.280
07/01/08 - 09/30/08	1.320
10/01/08 - 12/31/08	1.360
01/01/09 - 03/31/09	1.400
04/01/09 - 06/30/09	1.428
07/01/09 - 09/30/09	1.550
10/01/09 - 12/31/09	1.605
01/01/10 - 03/31/10	1.661
04/01/10 - 06/30/10	1.727
07/01/10 - 09/30/10	1.796
10/01/10 - 12/31/10	1.868
01/01/11 - 03/31/11	1.943
04/01/11 - 06/30/11	2.020
07/01/11 - 09/30/11	2.101
10/01/11 - 12/31/11	2.185
01/01/12 - 03/31/12	2.273 Previously Filed/Approved Factors
04/01/12 - 06/30/12	2.350
07/01/12 - 10/31/12	2.430
11/01/12 - 12/31/12	2.513
01/01/13 - 03/31/13	2.598 Factors in this filing

Policy Forms GRI-PA-20.1-06 and GRI-PA-21.1-06

OPTIONAL BENEFIT RATES

Rates Effective 7/1/09

PBM MONTHLY BASE RATES

\$0 Generic Deductible \$20 Copay; \$250 Brand Deductible \$50 Copay

AGE	ADULT
00-24	15.08
25-29	17.58
30-34	20.14
35-39	21.29
40-44	25.65
45-49	28.54
50-54	31.73
55-59	40.15
60-64	50.35
65-99	56.08
CHILD	15.08

PBM DEDUCTIBLE FACTORS

DED	FACTOR
1000	1.17
1500+	1.36

PBM RATE CALCULATION (ROUND TO 2 DECIMALS)

ROUND(ROUND((PBM BASE RATE) * (PBM DEDUCTIBLE FACTOR)) * (PBM STATE FACTOR))

**Policy Forms GRI-PA-20.1-06 and GRI-PA-21.1-06
CT EQ PREMIUM RATE CALCULATIONS**

MONTHLY BASE RATE CALCULATION

Adjusted Base Rate (Given) = $RDC(\text{Base Rate} * (\text{Preexisting Waiver Factor (if applicable)} = 1.10) * 65+ \text{ Factor (if applicable)})$

Note: The 65+ rates assume enrollment in Medicare Part A and Part B. Otherwise, multiply by the appropriate Age 65+ Factor.

Monthly Base Rate = $RDD[(\text{Adjusted Base Rate} + RDC(\text{Adjusted Base Rate} * \text{Endorsement \%})) * \text{Monthly Modal}^{\wedge}]$

RDD = Round to 0 decimals

RDC = Round to 2 decimals

MONTHLY RATE CALCULATION

Adult (I) = Monthly Base Rate * Health Class Factor

Child R = Monthly Base Rate

Child/r = Youngest child receives an adult rate for the appropriate age/gender, the other children are rated as described above in the Child Rate formula.

The preprimary insured and/or spouse are at least age 18 and satisfy the underwriting requirements.
(can apply for a child/ren only policy if conditions are satisfied)

Sum base premium rates for all persons to be covered.

Multiply by Quarterly Trend Factor.

Multiply by Coinsurance Factor.

Multiply by Health Care Reform Factor. (HCR)

Multiply by Copay Level Factor, if applicable.

Multiply by $RDC((\text{Area Factor} * (1 - \text{Network Discount \%})) * \text{State Variation Factor})$.

Round the result to the nearest cent.

Add the rates for any optional benefits selected and the rate for child health surcharge (if applicable).

Total Monthly Premium = Sum of all family member rates for all benefits.

Total Quarterly Premium = Total Monthly Premium * 3

\wedge - Monthly Modal = .083333

****Note****

There is an administrative fee for processing checks returned for non-sufficient funds.

Policy forms GRI-PA-20.1-06 and GRI-PA-21.1-06

Plan 80 Base Rates		EQ																			
CT As of 04/01/10		1000		1500		2000		2500		3000		3500		5000							
Attained	Age	Male	Female	H/W	Male	Female	H/W	Male	Female	H/W	Male	Female	H/W	Male	Female	H/W	Male	Female	H/W		
<20	908.87	861.93	830.08	812.30	748.33	728.63	739.19	680.98	663.05	688.04	623.11	606.94	663.96	601.30	585.71	639.89	579.48	564.46	591.73	535.88	521.97
21	916.55	911.60	855.61	819.16	793.17	751.48	745.44	721.78	683.85	694.05	662.61	627.00	669.75	639.43	605.06	645.44	616.22	583.10	596.87	569.86	539.21
22	924.24	961.57	880.87	826.00	837.99	774.33	774.33	751.66	762.57	704.64	702.12	647.05	675.52	677.55	624.40	651.01	652.96	601.75	602.02	603.82	556.45
23	933.57	1008.77	906.12	834.56	880.54	796.87	759.45	801.29	725.15	707.21	739.53	666.79	682.46	713.64	643.46	657.69	687.76	620.10	608.19	635.99	573.46
24	944.82	1053.25	931.11	844.28	920.51	819.43	768.29	837.66	745.68	715.88	774.84	686.55	690.82	747.71	662.50	665.77	720.61	638.49	615.67	666.37	590.44
25	953.62	1101.02	956.08	852.55	963.62	841.99	775.82	876.89	766.21	722.77	812.54	706.31	697.47	784.10	681.60	672.17	755.67	656.86	621.58	698.79	607.42
26	967.88	1136.15	978.87	865.40	995.31	862.55	787.51	905.73	784.92	733.85	840.38	724.26	708.15	810.96	698.92	682.47	781.55	673.57	631.11	722.72	622.85
27	984.07	1168.82	1001.37	879.67	1024.72	882.82	800.50	932.50	803.37	746.11	866.42	741.92	720.00	836.08	715.95	693.88	805.78	689.98	641.65	745.12	638.04
28	1004.11	1203.40	1027.17	897.95	1056.12	905.95	817.13	961.07	824.41	761.66	893.96	761.97	735.00	862.67	735.32	708.35	831.37	708.64	655.02	768.79	655.30
29	1028.54	1240.45	1055.99	919.66	1089.25	931.92	836.89	991.22	848.05	780.52	923.29	784.72	753.21	890.98	757.26	725.89	858.66	729.79	671.26	794.01	674.85
30	1047.22	1275.04	1080.71	936.50	1120.65	954.21	852.22	1019.79	868.33	794.89	950.81	804.17	767.08	917.53	776.02	739.25	884.27	747.88	683.61	817.71	691.59
31	1085.09	1318.14	1119.40	970.77	1159.50	989.31	883.40	1055.15	900.27	823.91	984.94	834.40	795.09	950.47	805.19	766.24	915.99	775.98	708.57	847.04	717.58
32	1127.65	1363.43	1161.69	1009.02	1200.32	1027.30	918.21	1092.29	934.84	856.85	1020.85	867.32	826.86	985.12	836.97	796.87	949.38	806.61	736.89	877.93	745.90
33	1172.39	1410.10	1205.60	1049.28	1242.58	1066.98	954.84	1130.75	970.95	891.25	1057.97	901.73	860.05	1020.93	870.18	828.87	983.91	838.61	766.49	909.86	775.49
34	1218.78	1458.69	1251.44	1091.26	1285.97	1108.09	993.05	1170.23	1008.36	927.16	1096.27	937.65	894.72	1057.91	904.85	862.27	1019.53	872.01	797.36	942.80	806.39
35	1261.87	1504.54	1294.26	1129.80	1327.38	1146.36	1028.12	1207.92	1043.19	960.39	1132.78	970.86	926.78	1093.13	936.89	893.16	1053.48	902.91	825.95	974.20	834.95
36	1310.17	1556.13	1342.30	1173.19	1373.92	1189.75	1067.60	1250.27	1082.67	997.81	1173.80	1008.58	962.89	1132.70	937.27	927.96	1091.62	937.98	858.12	1009.46	867.38
37	1360.41	1609.10	1391.98	1218.58	1421.86	1234.58	1108.91	1293.89	1123.47	1036.41	1215.99	1047.48	1000.15	1173.42	1010.80	963.86	1130.86	974.16	891.32	1045.73	900.82
38	1415.05	1664.01	1444.69	1267.71	1471.28	1281.99	1153.62	1338.86	1166.61	1078.60	1259.38	1088.48	1040.85	1215.30	1050.39	1003.11	1171.23	1012.29	927.59	1083.07	936.10
39	1473.79	1720.28	1500.40	1320.51	1522.09	1332.21	1201.66	1385.10	1212.31	1123.80	1304.27	1132.19	1084.47	1258.62	1092.56	1045.13	1212.96	1052.93	966.46	1121.67	973.69
40	1526.76	1774.35	1552.02	1368.19	1570.63	1378.76	1245.05	1429.27	1254.67	1164.81	1347.06	1172.29	1124.04	1299.91	1131.25	1083.27	1252.77	1090.22	1001.72	1158.48	1008.18
41	1567.94	1833.65	1599.22	1405.03	1624.02	1421.31	1278.58	1477.86	1293.39	1196.52	1394.05	1209.38	1154.63	1345.25	1167.07	1112.76	1296.47	1124.72	1029.00	1198.88	1040.07
42	1612.13	1894.59	1649.18	1445.00	1678.85	1466.13	1314.95	1527.75	1334.18	1230.65	1442.54	1248.60	1187.58	1392.05	1204.90	1144.51	1341.56	1161.20	1058.36	1240.59	1073.80
43	1711.22	1957.71	1729.34	1534.10	1735.95	1538.37	1396.03	1579.71	1399.92	1306.97	1492.51	1310.85	1261.23	1440.29	1264.98	1215.48	1388.04	1219.10	1123.98	1283.56	1127.32
44	1802.07	2023.06	1806.20	1616.02	1794.76	1607.45	1470.58	1633.23	1462.78	1376.98	1544.30	1370.72	1328.80	1490.23	1322.74	1280.60	1436.20	1274.76	1184.21	1328.09	1178.81
45	1903.11	2085.09	1887.19	1706.83	1850.72	1680.27	1553.22	1684.16	1529.05	1454.81	1593.69	1433.85	1403.90	1537.89	1383.66	1352.98	1482.12	1333.49	1251.14	1370.57	1233.11
46	1990.38	2157.29	1965.14	1785.34	1915.82	1750.51	1624.66	1743.40	1592.96	1522.44	1650.83	1494.61	1469.16	1593.07	1442.29	1415.87	1535.28	1389.99	1309.31	1419.71	1285.37
47	2082.07	2231.95	2046.10	1867.85	1982.93	1823.60	1699.74	1804.47	1659.48	1593.08	1710.10	1557.77	1537.33	1650.23	1503.24	1481.56	1590.39	1448.73	1370.05	1470.68	1339.68
48	2183.07	2305.78	2132.02	1958.93	2049.45	1900.97	1782.63	1865.00	1729.88	1670.89	1768.76	1624.79	1612.41	1706.84	1567.92	1553.93	1644.94	1511.06	1436.95	1521.12	1397.32
49	2293.43	2378.80	2222.88	2058.01	2115.40	1982.63	1872.79	1925.01	1804.19	1756.18	1828.80	1695.44	1694.71	1762.88	1636.10	1633.25	1698.94	1576.75	1510.32	1571.07	1458.08
50	2391.17	2452.37	2306.62	2145.95	2181.64	2058.01	1952.81	1985.29	1872.79	1831.31	1884.87	1760.98	1767.20	1818.90	1699.35	1703.12	1752.93	1637.70	1574.91	1621.00	1514.43
51	2533.07	2526.49	2414.76	2273.58	2248.45	2155.36	2068.96	2046.09	1961.38	1940.85	1943.83	1844.78	1872.93	1875.81	1780.21	1804.99	1807.76	1715.64	1669.13	1671.70	1586.52
52	2684.86	2599.78	2527.86	2410.34	2314.41	2257.29	2193.41	2106.11	2054.13	2058.16	2001.89	1932.76	1986.12	1931.82	1865.13	1914.09	1861.75	1797.47	1770.01	1721.63	1662.17
53	2833.92	2668.41	2637.39	2544.53	2376.36	2355.82	2315.52	2162.49	2143.80	2173.08	2056.38	2018.05	2097.03	1984.40	1947.42	2020.97	1912.43	1876.79	1868.85	1768.48	1735.51
54	2979.96	2732.36	2743.33	2675.87	2434.03	2451.18	2435.04	2214.97	2230.57	2285.62	2107.25	2100.36	2205.63	2033.50	2026.86	2125.63	1959.73	1953.34	1965.63	1812.23	1806.31
55	3127.36	2802.62	2852.58	2808.36	2497.15	2549.67	2555.61	2272.41	2320.20	2399.04	2162.91	2185.35	2315.07	2087.21	2108.86	2231.11	2011.51	2032.39	2063.18	1860.12	1879.41
56	3282.04	2874.68	2966.18	2947.41	2561.90	2652.10	2682.14	2331.33	2413.41	2518.09	2220.04	2273.78	2429.93	2142.34	2194.18	2341.83	2064.64	2114.63	2165.57	1909.28	1955.46
57	3478.96	2960.92	3099.66	3124.25	2638.76	2771.45	2843.07	2401.27	2522.02	2669.18	2286.65	2376.10	2575.74	2206.61	2292.92	2482.34	2126.58	2209.79	2295.51	1966.56	2043.45
58	3687.70	3049.75	3239.14	3311.71	2717.92	2896.16	3013.66	2473.31	2635.51	2829.33	2355.25	2483.02	2730.28	2272.80	2396.10	2631.27	2190.38	2309.23	2433.24	2025.55	2135.41
59	3908.96	3141.24	3384.91	3510.41	2799.45	3026.49	3194.47	2547.50	2754.11	2999.09	2425.90	2594.77	2894.09	2340.99	2503.92	2789.15	2256.09	2413.15	2579.23	2086.32	2231.50
60	4143.50	3235.47	3537.22	3721.03	2883.44	3162.68	3386.14	2623.93	2878.04	3179.04	2498.68	2711.53	3067.74	2411.22	2616.59	2956.49	2323.77	2521.75	2733.98	2148.91	2331.92
61	4392.10	3332.53	3696.40	3944.30	2969.94	3304.99	3589.31	2702.65	3007.54	3369.78	2573.63	2833.55	3251.79	2483.56	2734.33	3133.88	2393.48	2635.23	2898.02	2213.38	2436.86
62	4655.63	3432.51	3862.73	4180.96	3059.04	3453.72	3804.67	2783.73	3142.89	3571.97	2650.84	2961.07	3446.90	2558.07	2857.38	3321.92	2465.29	2753.81	3071.90	2279.78	2546.52
63	4934.97	3535.48	4036.55	4431.81	3150.82	3609.14	4032.95	2867.25	3284.32	3786.29	2730.36	3094.32	3653.71	2634.81	2985.96	3521.23	2539.25	2877.74	3256.21	2348.18	2661.11
64	5231.07	3641.55	4218.20	4697.73	3245.34	3771.55	4274.93	2953.26	3432.11	4013.48	2812.28	3233.56	3872.94	2713.85	3120.33	3732.51	2615.42	3007.24	3451.50	2418.63	2780.86
65+	1448.46	1008.33	1168.02	1292.27	892.76	1037.49	1175.97	812.41	944.12	1093.72	766.37	881.17	1055.43	739.55	850.32	1017.14	712.72	819.50	940.60	659.10	757.80
Child		675.61		582.21		529.81					479.33			462.55		445.78			412.		

Policy forms GRI-PA-20.1-06 and GRI-PA-21.1-06

Plan 100 Base Rates		EQ		1000		1500		2000		2500		3000		3500		5000					
CT As of 04/01/10		Attained		Male	Female	H/W	Male	H/W	Male	H/W	Male	H/W	Male	H/W	Male	H/W	Male				
Age	Male	Female	H/W	Male	Female	H/W	Male	H/W	Male	Female	H/W	Male	Female	H/W	Male	Female	H/W				
20	1211.80	1149.21	1106.75	1004.08	925.01	900.66	871.65	803.01	781.87	811.34	734.77	715.70	782.94	709.05	690.67	754.56	665.61	697.77	631.91	615.51	
21	1222.04	1215.44	1140.78	1012.56	980.44	928.90	879.02	851.12	806.40	818.42	781.35	739.36	789.77	754.02	713.49	761.10	726.65	687.59	703.83	671.98	635.84
22	1232.29	1282.06	1174.46	1021.02	1035.84	957.15	886.36	899.22	830.91	825.48	827.94	763.00	796.57	798.97	736.29	767.67	769.97	709.58	709.90	712.02	656.17
23	1244.73	1344.99	1208.13	1031.60	1088.44	985.01	895.54	944.88	855.10	833.94	872.05	786.28	804.76	841.52	758.77	775.55	811.01	731.22	717.18	749.96	676.22
24	1259.73	1404.30	1241.45	1043.61	1137.84	1012.90	905.97	987.77	879.31	844.17	913.69	809.58	814.61	881.70	781.22	785.08	849.74	752.91	726.00	785.78	696.25
25	1271.46	1467.99	1274.74	1053.84	1191.13	1040.78	914.85	1034.03	903.51	852.29	958.15	832.88	822.46	924.61	803.74	792.62	891.09	774.57	732.97	824.01	716.27
26	1290.47	1514.83	1305.13	1069.72	1230.30	1066.20	928.63	1068.04	925.58	865.36	990.98	854.05	835.05	956.28	824.17	804.77	921.60	794.27	744.20	852.23	734.46
27	1312.06	1558.39	1335.13	1087.36	1266.66	1091.25	943.95	1099.60	947.33	879.81	1021.68	874.87	849.02	985.91	844.25	818.22	950.18	813.62	756.63	878.65	752.38
28	1338.78	1604.49	1369.53	1109.96	1305.47	1119.84	963.56	1133.29	972.14	898.15	1054.16	898.52	866.71	1017.26	867.09	835.29	980.35	835.63	772.40	906.56	772.73
29	1371.35	1653.89	1407.95	1136.79	1346.42	1151.95	986.86	1168.85	1000.02	920.39	1088.74	925.34	888.19	1050.64	892.96	855.97	1012.53	860.57	791.55	936.30	795.78
30	1396.26	1700.01	1440.91	1157.61	1385.24	1179.50	1004.94	1202.54	1023.93	937.33	1121.20	948.28	904.54	1081.95	915.08	871.72	1042.73	881.90	806.11	964.24	815.52
31	1446.75	1757.48	1492.50	1199.97	1433.26	1222.89	1041.71	1244.23	1061.60	971.55	1161.44	983.92	937.57	1120.79	949.48	903.55	1080.14	915.04	835.55	998.83	846.17
32	1503.50	1817.86	1548.88	1247.25	1483.72	1269.85	1082.75	1288.03	1102.36	1010.40	1203.79	1022.74	975.03	1161.65	986.96	939.67	1119.51	951.15	868.94	1035.26	879.57
33	1563.15	1880.09	1607.43	1297.02	1535.95	1318.89	1125.95	1333.38	1144.94	1050.96	1247.56	1063.32	1014.17	1203.88	1026.12	977.40	1160.23	988.89	903.85	1072.91	914.46
34	1625.00	1944.87	1668.54	1348.91	1589.59	1369.71	1171.00	1379.94	1189.06	1093.31	1292.72	1105.68	1055.05	1247.49	1067.00	1016.79	1202.23	1028.27	940.25	1111.75	950.90
35	1682.45	2006.00	1725.64	1396.55	1640.77	1417.02	1212.36	1424.38	1230.13	1132.49	1335.77	1144.84	1092.86	1289.02	1104.78	1053.21	1242.26	1064.71	973.96	1148.78	984.57
36	1746.85	2074.79	1789.69	1450.18	1698.30	1470.65	1258.91	1474.32	1276.68	1176.62	1384.14	1189.32	1135.44	1335.68	1147.68	1094.25	1287.24	1106.07	1011.90	1190.36	1022.81
37	1813.83	2145.41	1855.93	1506.29	1757.56	1526.06	1307.63	1525.76	1324.80	1222.13	1433.90	1235.19	1179.38	1383.70	1191.94	1136.58	1333.51	1148.73	1051.04	1233.12	1062.25
38	1886.69	2218.62	1926.21	1567.02	1818.65	1584.67	1360.35	1578.78	1375.67	1271.89	1485.06	1283.54	1227.37	1433.08	1238.62	1182.87	1381.11	1193.69	1093.81	1277.16	1103.85
39	1965.00	2293.65	2000.48	1632.28	1881.46	1646.74	1417.00	1633.31	1429.56	1325.18	1538.00	1335.08	1278.81	1484.16	1288.35	1232.42	1430.32	1241.62	1139.65	1322.67	1148.18
40	2035.63	2365.74	2069.31	1691.22	1941.46	1704.29	1468.16	1685.40	1479.51	1373.54	1588.45	1382.36	1325.47	1532.85	1333.97	1277.39	1477.27	1285.59	1181.23	1366.08	1188.85
41	2090.53	2444.81	2132.24	1736.76	2007.45	1756.88	1507.70	1742.69	1525.17	1410.94	1643.86	1426.10	1361.54	1586.32	1376.21	1312.17	1528.80	1326.27	1213.40	1413.72	1226.45
42	2149.45	2526.06	2198.85	1786.16	2075.23	1812.28	1550.59	1801.52	1573.27	1451.18	1701.04	1472.35	1400.39	1641.51	1420.82	1349.61	1581.97	1369.29	1248.02	1462.90	1266.22
43	2281.57	2610.21	2305.73	1896.30	2145.81	1901.58	1646.20	1862.79	1650.79	1541.18	1759.97	1545.75	1487.24	1698.39	1491.66	1433.29	1636.78	1437.56	1325.40	1513.57	1329.34
44	2402.70	2697.35	2408.21	1997.56	2218.50	1986.97	1734.11	1925.90	1724.91	1623.73	1821.04	1616.35	1566.92	1757.28	1559.78	1510.08	1693.57	1503.20	1396.42	1566.08	1390.05
45	2537.42	2780.05	2516.19	2109.81	2287.67	2076.98	1831.56	1985.96	1803.06	1715.51	1879.28	1690.80	1655.48	1813.48	1631.61	1595.43	1747.72	1572.45	1475.34	1616.18	1454.08
46	2653.77	2876.31	2620.12	2206.86	2368.15	2163.81	1915.80	2055.82	1878.42	1795.26	1946.66	1762.44	1732.43	1878.55	1700.75	1669.59	1810.40	1639.08	1543.94	1674.12	1515.71
47	2776.02	2975.86	2728.07	2308.85	2451.10	2254.15	2004.33	2127.83	1956.86	1878.56	2016.55	1836.92	1812.82	1945.95	1772.62	1747.06	1875.39	1708.34	1615.56	1734.23	1579.75
48	2910.69	3074.30	2842.62	2421.43	2533.33	2349.79	2102.08	2199.21	2039.87	1970.31	2085.72	1915.95	1901.35	2012.71	1848.89	1832.39	1939.71	1781.84	1694.45	1793.70	1647.72
49	3057.83	3171.65	2963.77	2543.91	2614.85	2450.73	2208.39	2269.97	2127.50	2070.89	2154.16	1999.26	1998.40	2078.79	1929.29	1925.93	2003.39	1859.30	1780.97	1852.61	1719.37
50	3188.15	3269.74	3075.42	2652.61	2696.73	2543.91	2302.75	2341.05	2208.39	2159.48	2222.64	2076.55	2083.88	2144.85	2003.87	2008.32	2067.06	1931.18	1857.13	1911.48	1785.82
51	3377.34	3368.57	3219.60	2810.37	2779.31	2664.24	2439.72	2412.75	2312.86	2288.65	2292.16	2175.36	2208.56	2211.96	2099.22	2128.44	2131.71	2023.08	1968.24	1971.27	1870.82
52	3579.72	3466.29	3370.40	2979.42	2860.84	2790.24	2586.47	2483.52	2422.23	2426.98	2360.63	2279.11	2342.03	2278.00	2199.36	2257.09	2195.38	2119.58	2087.20	2030.15	1960.03
53	3778.47	3557.79	3516.43	3145.29	2937.42	2912.03	2730.46	2550.01	2527.97	2562.50	2424.88	2379.68	2472.82	2340.00	2296.40	2383.13	2255.14	2213.11	2203.75	2085.39	2046.51
54	3973.18	3643.06	3657.68	3307.64	3008.70	3029.90	2871.40	2611.89	2630.29	2695.20	2484.87	2476.74	2600.88	2397.90	2390.07	2506.54	2310.91	2303.38	2317.87	2136.98	2130.00
55	4169.71	3736.73	3803.34	3471.41	3086.73	3151.65	3013.58	2679.63	2735.98	2828.95	2550.50	2576.96	2729.93	2461.24	2486.77	2630.92	2371.97	2396.59	2432.90	2193.45	2216.20
56	4375.94	3832.81	3954.81	3643.29	3166.76	3278.26	3162.78	2749.10	2845.89	2969.33	2617.87	2681.24	2865.37	2526.25	2587.38	2761.49	2434.62	2493.57	2553.64	2251.42	2305.88
57	4638.50	3947.79	4132.78	3861.89	3261.77	3425.79	3352.55	2831.58	2973.97	3147.50	2696.42	2801.90	3037.31	2602.03	2703.81	2927.18	2507.66	2605.78	2706.87	2318.97	2409.64
58	4916.81	4066.23	4318.75	4093.60	3359.62	3579.94	3553.71	2916.53	3107.79	3336.35	2777.31	2927.98	3219.55	2680.09	2825.48	3102.79	2582.90	2723.04	2869.28	2388.53	2518.08
59	5211.82	4188.22	4513.10	4339.22	3460.40	3741.04	3766.92	3004.01	3247.65	3536.53	2860.62	3059.75	3412.71	2760.50	2952.62	3288.97	2660.38	2845.59	3041.43	2460.19	2631.38
60	5524.53	4313.85	4716.18	4599.57	3564.22	3909.39	3992.94	3094.14	3393.78	3748.72	2946.44	3197.44	3617.48	2843.31	3085.48	3486.29	2740.19	2973.65	3223.91	2533.99	2749.80
61	5855.99	4443.26	4928.41	4875.55	3671.14	4085.30	4232.51	3186.96	3546.49	3973.64	3034.82	3341.32	3834.51	2928.61	3224.32	3695.47	2822.39	3107.46	3417.35	2610.02	2873.55
62	6207.35	4576.57	5150.18	5168.08	3781.28	4269.14	4486.47	3282.57	3706.10	4212.07	3125.87	3491.69	4064.58	3016.48	3369.42	3917.21	2907.07	3247.29	3622.38	2688.32	3002.86
63	6579.80	4713.86	5381.93	5478.16	3894.73	4461.26	4755.65	3381.06	3872.87	4464.79	3219.64	3648.82	4308.45	3106.97	3521.04	4152.23	2994.28	3393.43	3839.72	2768.97	3137.98
64	6974.59	4855.28	5624.13	5806.86	4011.56	4662.01	5041.00	3482.48	4047.14	4732.70	3316.24	3813.01	4566.97	3200.17	3679.49	4401.38	3084.10	3546.14	4070.10	2852.05	3279.19
65+	1931.23	1344.41	1557.32	1597.37	1103.54	1282.44	1386.70	957.99	1113.31	1289.71	903.70	1039.08	1244.56	872.08	1002.70	1					

Policy forms GRI-PA-20.1-06 and GRI-PA-21.1-06

Basic Plan Base Rates		EQ																						
CT As of 04/01/10		500		1000		1500		2000		2500		3000		3500		5000								
Attained	Age	Male	Female	H/W	Male	Female	H/W	Male	Female	H/W	Male	Female	H/W	Male	Female	H/W	Male	Female	H/W	Male	Female	H/W		
<20	939.01	1043.04	922.37	682.63	656.66	622.37	586.33	596.16	545.13	568.74	578.27	528.76	473.79	482.84	436.99	457.22	465.93	421.68	440.63	449.04	406.39	407.45	415.24	375.79
21	946.59	1091.69	947.02	688.48	694.74	641.61	591.34	629.09	561.70	573.61	610.23	544.84	477.86	510.53	450.87	461.13	492.68	435.10	444.41	474.79	419.31	410.97	439.07	387.74
22	954.24	1140.48	971.75	694.31	732.93	660.74	596.27	662.04	578.32	578.37	642.17	560.97	481.88	538.27	464.78	465.01	519.42	448.53	448.14	500.59	432.26	414.42	462.89	399.72
23	963.39	1186.53	995.99	701.25	769.15	679.78	602.40	693.38	594.86	584.32	672.58	577.01	486.91	564.49	478.51	469.85	544.72	461.77	452.83	524.97	445.03	418.73	485.47	411.52
24	974.35	1229.85	1020.37	709.72	803.06	698.66	609.52	722.69	611.22	591.23	701.01	592.88	492.87	589.33	492.32	475.62	568.71	475.08	458.38	548.08	457.85	423.86	506.83	423.38
25	983.20	1276.78	1044.78	716.45	839.66	717.52	615.47	754.41	627.56	597.00	731.77	608.74	497.59	615.70	505.97	480.18	594.13	488.26	462.77	572.58	470.54	427.92	529.48	435.13
26	997.49	1310.98	1066.83	727.08	866.62	734.73	624.72	777.63	642.45	605.99	754.31	623.19	505.28	635.33	518.35	487.60	613.09	500.20	469.90	590.85	482.07	434.54	546.37	445.77
27	1013.25	1342.88	1088.73	739.26	891.43	751.72	635.04	799.34	657.20	615.99	775.35	637.50	513.72	653.53	530.60	495.73	630.65	512.02	477.76	607.78	493.45	441.80	562.04	456.31
28	1033.28	1376.84	1113.74	754.40	917.98	771.20	648.25	822.47	673.94	628.80	797.81	653.73	524.44	672.78	544.51	506.07	649.23	525.46	487.73	625.70	506.39	451.01	578.58	468.29
29	1057.24	1412.83	1141.91	772.77	946.40	792.89	664.03	846.88	692.74	644.12	821.48	671.95	537.49	693.42	560.20	518.68	669.15	540.60	499.87	644.88	521.00	462.24	596.33	481.79
30	1075.72	1446.86	1166.25	786.76	972.77	811.56	676.17	869.94	708.91	655.89	843.84	687.64	547.38	712.81	573.52	528.23	687.87	553.45	509.07	662.92	533.39	470.75	613.03	493.24
31	1113.12	1488.71	1203.96	815.24	1005.76	840.71	701.01	898.48	734.27	679.98	871.53	712.24	567.40	736.67	594.46	547.53	710.89	573.66	527.69	685.11	552.84	487.97	633.55	511.24
32	1155.38	1532.96	1245.20	847.28	1040.46	872.45	728.60	928.62	761.80	706.74	900.77	738.93	590.20	761.91	617.16	569.56	735.24	595.57	548.87	708.58	573.96	507.57	655.23	530.76
33	1199.43	1578.90	1288.06	880.96	1076.10	905.50	757.70	959.67	790.34	734.98	930.88	766.65	613.87	787.98	641.05	592.40	760.41	618.60	570.91	732.83	596.17	527.93	677.66	551.30
34	1245.73	1626.10	1332.69	915.81	1113.30	939.88	788.11	991.49	820.20	764.46	961.77	795.61	638.82	814.85	665.73	616.45	786.34	642.41	594.08	757.83	619.13	549.37	700.77	572.53
35	1288.11	1670.88	1374.28	948.25	1148.36	972.17	815.98	1022.01	847.80	791.50	991.35	822.37	661.61	840.41	688.72	638.47	811.03	664.60	615.29	781.59	640.51	568.99	722.76	592.29
36	1335.98	1721.18	1421.27	984.65	1187.79	1008.26	847.25	1056.13	879.27	821.83	1024.45	852.88	687.53	869.24	714.70	663.48	838.82	689.67	639.40	808.38	664.68	591.29	747.54	614.65
37	1385.72	1773.21	1469.82	1022.45	1228.28	1045.69	880.20	1091.45	911.63	853.80	1058.72	884.28	714.06	898.83	741.50	689.07	867.37	715.54	664.07	835.91	689.59	614.08	773.01	637.69
38	1439.67	1826.85	1521.30	1063.53	1270.40	1085.34	915.64	1127.87	945.78	888.19	1094.02	917.41	743.16	929.27	769.79	717.14	896.73	742.85	691.15	864.21	715.91	639.11	799.16	662.03
39	1497.81	1881.86	1575.72	1107.64	1313.43	1127.21	953.75	1165.24	982.11	925.13	1130.29	952.65	774.37	960.74	799.91	747.25	927.12	771.92	720.16	893.49	743.91	665.96	826.24	687.92
40	1550.30	1934.70	1626.16	1147.56	1354.79	1166.01	988.30	1200.88	1015.80	958.65	1164.86	985.33	802.72	990.80	827.61	774.62	956.12	798.65	746.52	921.45	769.68	690.33	852.09	711.75
41	1590.80	1992.60	1672.27	1178.40	1400.09	1201.56	1014.94	1240.13	1046.65	984.49	1202.94	1015.26	824.58	1023.85	853.26	795.71	988.03	823.42	766.88	952.18	793.53	709.14	880.50	733.81
42	1634.85	2052.13	1720.84	1211.78	1446.78	1239.24	1043.95	1280.45	1079.18	1012.62	1242.05	1046.80	848.14	1057.88	880.25	818.45	1020.85	849.43	788.76	983.83	818.63	729.40	909.76	757.01
43	1732.54	2113.71	1799.30	1286.26	1495.05	1299.26	1108.23	1322.43	1131.12	1074.99	1282.76	1097.21	900.82	1092.84	923.13	869.29	1054.59	890.80	837.77	1016.35	858.52	774.71	939.84	793.89
44	1822.56	2177.61	1874.46	1354.68	1545.08	1357.06	1167.53	1365.78	1181.13	1132.50	1324.83	1145.69	949.13	1129.26	964.41	915.90	1089.72	930.68	882.70	1050.20	896.90	816.23	971.14	829.39
45	1922.37	2238.22	1953.24	1430.63	1592.44	1417.79	1233.11	1406.92	1233.64	1196.12	1364.71	1196.63	1002.69	1163.81	1007.89	967.60	1123.11	972.63	932.51	1082.35	937.35	862.32	1000.88	866.79
46	2008.74	2308.79	2029.40	1496.29	1647.72	1476.46	1289.90	1454.84	1284.42	1251.19	1411.18	1245.89	1049.41	1203.94	1049.85	1012.67	1161.81	1013.09	975.95	1119.68	976.34	902.49	1035.40	902.87
47	2099.57	2381.65	2108.79	1565.26	1704.77	1537.17	1349.60	1504.16	1337.26	1309.11	1459.04	1297.13	1098.23	1245.49	1093.25	1059.78	1201.90	1054.98	1021.36	1158.30	1016.73	944.47	1071.13	940.21
48	2199.44	2453.84	2192.81	1641.23	1761.36	1601.86	1415.57	1553.11	1393.00	1373.10	1506.51	1351.19	1151.91	1286.69	1139.52	1111.60	1241.66	1099.63	1071.28	1196.63	1059.76	990.66	1106.57	979.98
49	2308.82	2525.32	2281.21	1724.26	1817.23	1670.07	1487.15	1601.55	1451.90	1442.53	1553.49	1408.33	1210.72	1327.46	1188.16	1168.34	1281.01	1146.58	1125.97	1234.54	1104.99	1041.22	1141.61	1021.81
50	2405.29	2597.16	2363.24	1797.71	1873.44	1732.94	1550.81	1650.38	1506.34	1504.28	1600.86	1461.15	1262.61	1368.24	1233.25	1218.41	1320.35	1190.07	1174.21	1272.48	1146.93	1085.85	1176.70	1060.60
51	2545.52	2669.32	2468.75	1904.57	1930.17	1813.95	1643.03	1699.57	1576.61	1593.74	1648.59	1529.31	1338.21	1409.58	1290.89	1291.38	1360.25	1245.70	1244.52	1310.92	1200.54	1150.88	1212.25	1110.17
52	2695.87	2740.90	2579.47	2018.75	1986.36	1898.76	1741.88	1748.07	1650.07	1689.62	1695.64	1419.15	1450.34	1351.45	1369.49	1399.57	1304.15	1319.82	1348.82	1256.86	1220.48	1247.28	1162.24	1162.24
53	2843.30	2808.17	2686.73	2130.95	2038.73	1981.02	1839.05	1793.49	1721.03	1783.87	1739.69	1669.42	1498.47	1488.59	1410.16	1446.03	1436.48	1393.58	1384.38	1311.45	1288.68	1280.20	1212.74	1212.74
54	2987.86	2870.68	2790.34	2240.66	2087.73	2060.41	1933.89	1836.09	1789.86	1875.89	1781.00	1736.16	1576.15	1524.34	1466.79	1520.99	1470.96	1415.44	1465.83	1417.62	1364.11	1355.49	1310.92	1261.43
55	3133.47	2939.09	2897.17	2351.63	2141.40	2142.21	2029.69	1882.52	1860.80	1968.80	1826.03	1804.98	1654.28	1563.27	1525.18	1596.39	1508.54	1471.79	1538.47	1453.84	1418.43	1422.69	1344.39	1311.65
56	3286.18	3009.13	3008.09	2468.10	2196.44	2227.27	2130.24	1930.13	1934.56	2066.33	1872.20	1876.52	1736.29	1603.19	1585.89	1675.53	1547.07	1530.38	1614.71	1490.97	1474.92	1493.21	1378.72	1363.88
57	3483.35	3099.40	3143.45	2616.20	2262.34	2327.50	2258.06	1988.03	2021.61	2190.31	1928.37	1960.97	1840.46	1651.28	1657.26	1776.06	1593.48	1599.25	1711.60	1535.69	1541.29	1582.80	1420.09	1425.25
58	3692.35	3192.39	3284.91	2773.17	2330.21	2432.23	2393.55	2047.67	2112.57	2321.72	1986.22	2049.22	1950.89	1700.82	1731.84	1882.62	1641.28	1671.22	1814.29	1581.77	1610.66	1677.77	1462.69	1489.39
59	3913.89	3288.16	3432.73	2939.56	2400.12	2541.69	2537.16	2109.10	2207.63	2461.02	2045.81	2141.43	2067.94	1751.85	1809.78	1995.57	1690.52	1746.42	1923.15	1629.22	1683.13	1778.44	1506.57	1556.41
60	4148.72	3386.81	3587.21	3115.93	2472.12	2656.07	2689.39	2172.38	2306.98	2608.68	2107.19	2237.80	2192.01	1804.40	1891.21	2115.31	1741.24	1825.01	2038.54	1678.09	1758.88	1885.15	1551.77	1626.45
61	4397.64	3488.42	3748.63	3302.89	2546.28	2775.59	2850.75	2237.54	2410.80															

Policy forms GRI-PA-20.1-06 and GRI-PA-21.1-06

\$25 Copay Plan Base Rates		EQ								
CT As of 04/01/10										
Attained	500			750			1250			
Age	Male	Female	H/W	Male	Female	H/W	Male	Female	H/W	
<20	1736.61	1894.42	1706.51	1493.48	1629.21	1467.60	1302.46	1420.81	1279.88	
21	1750.55	1981.77	1751.29	1505.48	1704.32	1506.11	1312.91	1486.33	1313.47	
22	1764.50	2069.14	1796.07	1517.47	1779.46	1544.62	1323.37	1551.86	1347.05	
23	1781.40	2151.69	1840.12	1532.00	1850.46	1582.51	1336.05	1613.78	1380.09	
24	1801.19	2229.51	1884.16	1549.02	1917.39	1620.39	1350.90	1672.13	1413.12	
25	1823.29	2319.50	1934.49	1568.03	1994.78	1663.65	1367.47	1739.63	1450.87	
26	1849.35	2380.80	1974.50	1590.45	2047.49	1698.07	1387.02	1785.61	1480.88	
27	1877.97	2438.05	2014.50	1615.06	2096.72	1732.46	1408.48	1828.54	1510.87	
28	1914.68	2498.96	2060.00	1646.63	2149.11	1771.59	1436.01	1874.22	1545.01	
29	1958.35	2563.57	2111.39	1684.19	2204.67	1815.79	1468.76	1922.69	1583.54	
30	1998.04	2630.41	2161.38	1718.32	2262.15	1858.79	1498.54	1972.81	1621.04	
31	2066.30	2705.67	2230.38	1777.02	2326.88	1918.12	1549.73	2029.26	1672.78	
32	2143.39	2784.94	2305.61	1843.31	2395.05	1982.82	1607.55	2088.71	1729.21	
33	2223.75	2867.16	2383.80	1912.43	2465.75	2050.07	1667.82	2150.37	1787.86	
34	2308.18	2951.94	2465.26	1985.04	2538.67	2120.12	1731.14	2213.95	1848.95	
35	2385.62	3032.30	2541.24	2051.63	2607.78	2185.46	1789.22	2274.23	1905.93	
36	2472.96	3122.61	2626.76	2126.75	2685.44	2259.01	1854.72	2341.96	1970.07	
37	2563.63	3215.82	2715.57	2204.72	2765.60	2335.40	1922.73	2411.86	2036.68	
38	2661.99	3312.00	2809.53	2289.32	2848.32	2416.19	1996.49	2484.00	2107.14	
39	2768.05	3410.71	2908.62	2380.53	2933.21	2501.42	2076.04	2558.03	2181.47	
40	2875.70	3517.25	3012.61	2473.10	3024.84	2590.85	2156.78	2637.94	2259.46	
41	2949.47	3621.13	3096.66	2536.54	3114.17	2663.13	2212.11	2715.85	2322.49	
42	3029.87	3727.94	3185.11	2605.70	3206.03	2739.19	2272.41	2795.95	2388.83	
43	3208.23	3838.39	3328.63	2759.08	3301.02	2862.62	2406.18	2878.79	2496.47	
44	3372.30	3952.92	3465.86	2900.18	3399.51	2980.64	2529.22	2964.69	2599.40	
45	3554.34	4061.55	3610.13	3056.73	3492.93	3104.71	2665.76	3046.16	2707.60	
46	3712.17	4188.17	3749.22	3192.47	3601.83	3224.33	2784.12	3141.13	2811.92	
47	3877.66	4318.83	3894.18	3334.78	3714.19	3348.99	2908.24	3239.12	2920.63	
48	4060.10	4448.41	4047.60	3491.68	3825.63	3480.94	3045.08	3336.31	3035.71	
49	4259.38	4576.48	4209.47	3663.07	3935.77	3620.15	3194.53	3432.36	3157.10	
50	4435.56	4705.30	4359.21	3814.58	4046.56	3748.93	3326.67	3528.97	3269.41	
51	4691.36	4834.88	4552.26	4034.57	4158.00	3914.95	3518.52	3626.16	3414.19	
52	4965.52	4963.33	4754.85	4270.34	4268.46	4089.17	3724.13	3722.49	3566.14	
53	5234.56	5083.71	4951.21	4501.72	4371.99	4258.05	3925.92	3812.78	3713.42	
54	5498.07	5196.02	5140.96	4728.34	4468.58	4421.22	4123.56	3897.02	3855.72	
55	5775.65	5330.46	5348.45	4967.07	4584.20	4599.67	4331.74	3997.84	4011.34	
56	6067.25	5468.38	5564.32	5217.84	4702.81	4785.32	4550.44	4101.28	4173.24	
57	6431.29	5632.43	5814.71	5530.91	4843.89	5000.65	4823.46	4224.33	4361.03	
58	6817.17	5801.40	6076.38	5862.77	4989.20	5225.68	5112.88	4351.05	4557.28	
59	7226.21	5975.44	6349.82	6214.54	5138.88	5460.84	5419.66	4481.58	4762.36	
60	7659.78	6154.71	6635.56	6587.40	5293.05	5706.59	5744.83	4616.03	4976.68	
61	8119.36	6339.35	6934.16	6982.66	5451.84	5963.39	6089.52	4754.51	5200.62	
62	8606.53	6529.53	7246.20	7401.61	5615.39	6231.74	6454.90	4897.15	5434.65	
63	9122.92	6725.41	7572.28	7845.71	5783.85	6512.16	6842.19	5044.06	5679.22	
64	9670.29	6927.17	7913.03	8316.46	5957.37	6805.21	7252.73	5195.39	5934.77	
65+	2855.11	2060.72	2345.69	2455.39	1772.22	2017.29	2141.33	1545.54	1759.27	
Child		1620.28			1393.44			1215.22		

Policy forms GRI-PA-20.1-06 and GRI-PA-21.1-06

HSA Single Plan Base Rates						
CT As of 04/01/10						
Attained Age	1200		1900		2900	
	Male	Female	Male	Female	Male	Female
<20	1211.83	1149.23	996.47	917.95	806.23	744.38
21	1222.07	1215.47	1004.83	973.00	813.14	788.91
22	1232.32	1282.09	1013.30	1027.93	820.11	833.39
23	1244.76	1345.03	1023.80	1080.11	828.41	875.52
24	1259.76	1404.33	1035.70	1129.18	838.42	915.32
25	1271.49	1468.03	1045.81	1182.05	846.35	957.81
26	1290.51	1514.87	1061.57	1220.94	859.23	989.13
27	1312.09	1558.43	1079.08	1257.00	873.42	1018.51
28	1338.82	1604.54	1101.51	1295.48	891.44	1049.52
29	1371.39	1653.94	1128.16	1336.16	913.27	1082.59
30	1396.29	1700.06	1148.83	1374.66	929.88	1113.59
31	1446.79	1757.52	1190.88	1422.39	963.51	1152.11
32	1503.53	1817.9	1237.82	1472.41	1001.69	1192.48
33	1563.18	1880.13	1287.17	1524.18	1041.46	1234.29
34	1625.04	1944.92	1338.62	1577.51	1083.02	1277.53
35	1682.49	2006.05	1385.94	1628.26	1121.50	1318.65
36	1746.9	2074.85	1439.17	1685.42	1164.84	1364.91
37	1813.88	2145.47	1494.89	1744.21	1209.57	1412.43
38	1886.73	2218.69	1555.08	1804.79	1258.37	1461.31
39	1965.05	2293.7	1619.90	1867.20	1310.71	1511.95
40	2035.67	2365.8	1678.35	1926.71	1358.16	1560.16
41	2090.59	2444.87	1723.54	1992.19	1394.90	1613.08
42	2149.51	2526.13	1772.57	2059.41	1434.38	1667.73
43	2281.63	2610.28	1881.88	2129.47	1522.79	1724.03
44	2402.75	2697.41	1982.38	2201.65	1603.84	1782.44
45	2537.48	2780.12	2092.47	2263.68	1692.67	1831.61
46	2653.85	2876.38	2187.56	2337.25	1769.73	1889.82
47	2776.09	2975.93	2287.61	2413.67	1850.38	1950.82
48	2910.76	3074.38	2398.18	2489.66	1939.33	2011.44
49	3057.91	3171.73	2518.68	2565.18	2037.03	2071.61
50	3188.23	3269.82	2625.54	2641.28	2123.02	2132.03
51	3377.43	3368.65	2782.13	2723.23	2249.88	2198.45
52	3579.81	3466.37	2949.84	2804.18	2385.67	2263.93
53	3778.56	3557.88	3114.44	2880.14	2518.72	2325.34
54	3973.28	3643.15	3275.61	2950.86	2649.03	2382.68
55	4169.81	3736.83	3438.13	3028.31	2780.35	2445.44
56	4376.06	3832.91	3608.70	3107.79	2918.18	2509.86
57	4638.62	3947.9	3825.23	3201.03	3093.28	2585.17
58	4916.93	4066.33	4054.75	3297.06	3278.88	2662.71
59	5211.95	4188.32	4298.02	3395.96	3475.60	2742.60
60	5524.66	4313.96	4555.91	3497.85	3684.14	2824.88
61	5856.14	4443.38	4829.26	3602.79	3905.19	2909.63
62	6207.51	4576.68	5119.01	3710.88	4139.49	2996.92
63	6579.96	4713.97	5426.15	3822.20	4387.87	3086.82
64	6974.76	4855.39	5751.72	3936.87	4651.14	3179.43
65+	1931.28	1344.45	5649.75	3275.86	4553.03	2695.50

HSA Family Plan Base Rates									
CT As of 04/01/10									
Attained Age	2400		H/W	3850		5800		H/W	
	Male	Female		Female	Male	Female	Male		
<20	1175.48	1114.75	1073.57	902.45	831.34	810.52	730.52	674.51	657.12
21	1185.41	1179.01	1106.59	910.02	881.20	835.84	736.79	714.88	677.67
22	1195.35	1243.63	1139.27	917.68	930.94	861.28	743.10	755.14	698.23
23	1207.42	1304.68	1171.92	927.22	978.21	886.28	750.61	793.32	718.49
24	1221.97	1362.20	1204.24	937.98	1022.68	911.36	759.71	829.38	738.79
25	1233.35	1423.99	1236.53	947.14	1070.54	936.41	766.92	867.87	759.06
26	1251.79	1469.42	1266.01	961.43	1105.75	959.23	778.56	896.26	777.55
27	1272.73	1511.68	1295.11	977.27	1138.42	981.79	791.39	922.87	795.72
28	1298.66	1556.40	1328.47	997.60	1173.24	1007.46	807.74	950.99	816.48
29	1330.25	1604.32	1365.75	1021.71	1210.10	1036.30	827.52	980.94	839.95
30	1354.40	1649.06	1397.72	1040.45	1244.98	1061.10	842.56	1009.03	860.05
31	1403.39	1704.79	1447.75	1078.53	1288.20	1100.11	873.04	1043.92	891.39
32	1458.42	1763.36	1502.45	1121.03	1333.49	1142.28	907.61	1080.53	925.46
33	1516.28	1823.73	1559.24	1165.74	1380.39	1186.37	943.70	1118.42	961.12
34	1576.29	1886.57	1618.53	1212.32	1428.68	1232.01	981.35	1157.59	998.33
35	1632.02	1945.87	1673.92	1255.19	1474.65	1274.58	1016.21	1194.83	1032.69
36	1694.49	2012.60	1736.04	1303.39	1526.41	1322.79	1055.47	1236.76	1071.87
37	1759.46	2081.11	1800.30	1353.85	1579.65	1372.61	1095.99	1279.83	1112.18
38	1830.13	2152.13	1868.46	1408.34	1634.50	1425.29	1140.21	1324.08	1154.64
39	1906.10	2224.89	1940.52	1467.06	1691.03	1481.05	1187.66	1369.98	1199.94
40	1974.60	2294.83	2007.28	1520.00	1744.94	1532.73	1230.64	1413.67	1241.50
41	2027.87	2371.52	2068.32	1560.92	1804.24	1580.06	1263.93	1461.60	1279.88
42	2085.02	2450.35	2132.94	1605.35	1865.12	1629.88	1299.73	1511.14	1320.46
43	2213.18	2531.97	2236.61	1704.32	1928.54	1710.04	1379.80	1562.15	1385.08
44	2330.67	2616.49	2336.02	1795.33	1993.95	1786.86	1453.25	1615.08	1447.35
45	2461.36	2696.72	2440.76	1895.03	2050.13	1867.74	1533.75	1659.61	1512.97
46	2574.23	2790.09	2541.57	1981.15	2116.76	1945.75	1603.58	1712.36	1576.01
47	2692.81	2886.65	2646.29	2071.78	2185.95	2026.96	1676.65	1767.65	1641.61
48	2823.44	2982.15	2757.42	2171.90	2254.76	2112.91	1757.23	1822.58	1711.20
49	2966.17	3076.58	2874.93	2281.06	2323.17	2203.60	1845.78	1877.10	1784.60
50	3092.58	3171.73	2983.23	2377.85	2392.10	2287.38	1923.68	1931.84	1852.67
51	3276.11	3267.59	3123.09	2519.63	2466.30	2395.52	2038.61	1992.05	1939.92
52	3472.42	3362.38	3269.37	2671.53	2539.59	2508.77	2161.67	2051.36	2031.51
53	3665.20	3451.14	3411.03	2820.60	2608.40	2618.26	2282.23	2107.01	2120.41
54	3854.08	3533.86	3548.05	2966.58	2672.49	2724.16	2400.29	2158.97	2206.07
55	4044.72	3624.73	3689.35	3113.77	2742.60	2833.57	2519.29	2215.82	2294.55
56	4244.78	3717.92	3836.26	3268.27	2814.56	2947.36	2644.21	2274.19	2386.58
57	4499.46	3829.46	4008.89	3464.37	2898.99	3079.99	2802.86	2342.41	2493.98
58	4769.42	3944.34	4189.29	3672.24	2985.96	3218.59	2971.03	2412.68	2606.21
59	5055.59	4062.67	4377.81	3892.57	3075.54	3363.43	3149.29	2485.06	2723.49
60	5358.92	4184.54	4574.81	4126.12	3167.81	3514.78	3338.24	2559.62	2846.05
61	5680.46	4310.08	4780.67	4373.68	3262.85	3672.94	3538.53	2636.41	2974.13
62	6021.28	4439.38	4995.80	4636.10	3360.74	3838.23	3750.84	2715.50	3107.96
63	6382.56	4572.55	5220.61	4914.26	3461.56	4010.95	3975.89	2796.97	3247.81
64	6765.52	4709.73	5455.53	5209.13	3565.40	4191.44	4214.44	2880.88	3393.96
65+	1873.34	1304.12	1510.64	5116.75	2966.77	3995.97	4125.50	2442.37	3280.83
Child		873.79			646.83			525.12	

Policy Forms GRI-PA-20.1-06 and GRI-PA-21.1-06

OPTIONAL PREGNANCY BENEFIT	
	Monthly Premium Rate
\$2500 Benefit :	66.50
\$4000 Benefit :	106.40

HSA Indemnity Rider	
<u>Deductible*</u>	One Time <u>Premium Rate</u>
All Except \$1200	\$40
All Except \$2400	\$150

**HSA deductibles will change periodically based upon the Consumer Price Index*

TERM LIFE BENEFIT			
Monthly Premium			
AGE	MALE	FEMALE	HUSBAND AND WIFE
TO 24	6.18	5.38	8.67
25 - 29	6.18	5.38	8.67
30 - 34	6.69	5.84	9.40
35 - 39	7.98	6.95	11.20
40 - 44	11.33	9.88	15.91
45 - 49	17.50	15.26	24.58
50 - 54	16.37	14.29	22.99
55 - 59	25.79	22.50	36.22
60 - 64	24.81	21.62	34.83

SUPPLEMENTAL ACCIDENT BENEFIT - All Plans Except Saver and HSA		
Deductible	Monthly Premium	
	Per Adult	Per Child
250	\$5.53	\$6.59
300	\$5.53	\$6.59
600	\$5.79	\$6.91
750	\$6.22	\$7.38
1000	\$6.86	\$8.17
1250	\$7.08	\$8.43
1500	\$7.29	\$8.69
2000	\$7.72	\$9.18
2500+	\$8.15	\$9.70

SUPPLEMENTAL ACCIDENT BENEFIT - Saver 80 and Saver Copay		
Deductible	Monthly Premium	
	Per Adult	Per Child
All	\$8.15	\$9.70

Policy Forms GRI-PA-20.1-06 and GRI-PA-21.1-06

DEDUCTIBLE RELATIVITY Except HSA, Copay 25 and Copay 35

Ded	Relative To	P80	P100
2000	1500	91.0%	86.8%
3000	2500	96.5%	96.5%
3500	2500	93.0%	93.0%

DEDUCTIBLE RELATIVITY Copay 25 and Copay 35

Ded	Relative To	%
2000	1250	93.5%
5000	2000	90.0%

DEDUCTIBLE RELATIVITY (MSA/HSA)

Ded	Relative To	%
5000	2900	87.0%
3500	2900	95.0%
10000	5800	78.0%
7500	5800	90.0%

DEDUCTIBLE RELATIVITY Copay Saver

Ded	Relative To	%
5000	2000	90.0%

Policy Forms GRI-PA-20.1-06 and GRI-PA-21.1-06

HEALTH CARE REFORM FACTOR	
All plans except Basic	1.0350
Basic plans	1.0000

HEALTH CLASS FACTOR	
Preferred	1.00
Standard	1.10
Tobacco	1.35

**Policy Forms GRI-PA-20.1-06 and GRI-PA-21.1-06
Rating Factors for \$7,500 and \$10,000 deductible plans**

Plan	Rate as factor times \$5,000 deductible rate	
	\$7,500	\$10,000
Plan 80	0.83	0.70
Plan 100	0.83	0.70
Basic	0.86	0.75
\$25 Copay	0.85	0.73

Base rates for the \$7,500 and \$10,000 deductibles for the plans above are generated by multiplying the \$5,000 deductible base rates by the corresponding factors above.

Policy Forms GRI-PA-20.1-06 and GRI-PA-21.1-06

STATE NUMBER	STATE	FACT PLAN AVAILABILITY	STATE SET FACTOR	DEDUCT PLAN ENDORSE PERCENT E%	SAVER 80 SAVER COPAY SAVER HSA PLANS ENDORSE PERCENT E%	HSA 100 PLAN ENDORSE PERCENT E%	COPAY 25/35 PLAN ENDORSE PERCENT E%	GENDER or UNISEX	MONTHLY CHILD SUPER. RATE (CSR)	ANNUAL CHILD SUPER. RATE (CSR)	APPLIED AGES for the CSR	STATE VARIATION FACTOR SVF	PBM STATE VARIATION FACTOR PSVF	TERM LIFE TABLE
6	CT	N	15	10.0%	15.0%	10.0%	10.0%	G				1.05	1.10	1

CT EQ*Policy Forms GRI-PA-20.1-06 and GRI-PA-21.1-06*

AREA	STATE FACTOR SET 1	STATE FACTOR SET 2	STATE FACTOR SET 3	STATE FACTOR SET 4	STATE FACTOR SET 5	STATE FACTOR SET 6	STATE FACTOR SET 7	STATE FACTOR SET 8	STATE FACTOR SET 9	STATE FACTOR SET 10	STATE FACTOR SET 11	STATE FACTOR SET 12	STATE FACTOR SET 13	STATE FACTOR SET 14	STATE FACTOR SET 15
1	0.83	0.80	0.88	0.71	0.91	0.79	0.99	0.98	0.76	0.97	0.99	0.87	0.84	0.92	1.000
2	0.88	0.88	0.93	0.79	0.96	0.86	1.05	1.09	0.84	1.02	1.05	0.91	0.92	0.98	1.025
3	0.99	1.00	1.05	0.90	1.09	0.98	1.18	1.23	0.95	1.16	1.19	1.04	1.05	1.10	1.050
4	1.16	1.12	1.22	1.00	1.26	1.10	1.37	1.38	1.06	1.34	1.37	1.20	1.18	1.28	1.075
5	1.32	1.28	1.40	1.15	1.44	1.26	1.58	1.58	1.22	1.54	1.57	1.37	1.34	1.47	1.100
6	1.51	1.48	1.61	1.32	1.65	1.45	1.80	1.82	1.41	1.77	1.80	1.57	1.55	1.69	1.125
7	1.67	1.64	1.76	1.46	1.82	1.62	1.98	2.02	1.56	1.94	1.98	1.73	1.72	1.85	1.150
8	1.85	1.84	1.96	1.65	2.02	1.81	2.20	2.27	1.75	2.16	2.20	1.92	1.93	2.06	1.175
9	1.97	1.96	2.08	1.75	2.15	1.93	2.33	2.41	1.86	2.29	2.34	2.05	2.06	2.18	1.200
10	2.16	2.08	2.29	1.86	2.35	2.05	2.56	2.56	1.98	2.52	2.56	2.24	2.18	2.40	1.225
11	2.24	2.16	2.36	1.93	2.43	2.12	2.65	2.66	2.05	2.60	2.65	2.31	2.27	2.48	1.250
12	2.31	2.29	2.44	2.04	2.52	2.24	2.74	2.81	2.18	2.68	2.75	2.40	2.40	2.56	1.275
13	2.39	2.41	2.53	2.15	2.61	2.36	2.83	2.96	2.29	2.78	2.84	2.49	2.53	2.66	1.300
14	2.56	2.53	2.70	2.26	2.78	2.49	3.04	3.11	2.40	2.97	3.03	2.65	2.66	2.84	1.325
15	2.74	2.66	2.89	2.37	2.98	2.61	3.25	3.27	2.53	3.18	3.25	2.84	2.79	3.03	1.350
16	2.88	2.80	3.04	2.50	3.14	2.75	3.41	3.44	2.66	3.34	3.42	2.99	2.94	3.19	1.375
17	3.08	2.99	3.25	2.67	3.35	2.94	3.65	3.68	2.84	3.58	3.65	3.19	3.14	3.41	1.400
18	3.29	3.20	3.48	2.86	3.59	3.15	3.90	3.94	3.04	3.83	3.91	3.42	3.36	3.65	1.425
19	3.52	3.37	3.72	3.01	3.84	3.31	4.18	4.15	3.20	4.09	4.19	3.66	3.54	3.91	1.450
20	3.77	3.60	3.98	3.22	4.10	3.54	4.47	4.43	3.42	4.38	4.47	3.90	3.78	4.18	1.475
21	3.97	3.85	4.19	3.44	4.32	3.78	4.69	4.74	3.66	4.61	4.71	4.11	4.04	4.40	1.500
22	4.24	4.12	4.49	3.68	4.62	4.05	5.04	5.07	3.91	4.94	5.04	4.40	4.33	4.71	1.525
23	4.62	4.41	4.88	3.94	5.03	4.33	5.47	5.43	4.19	5.37	5.48	4.79	4.63	5.12	1.550
24	4.94	4.72	5.22	4.21	5.38	4.63	5.85	5.80	4.48	5.74	5.86	5.12	4.96	5.48	1.575
25	5.28	5.05	5.58	4.51	5.75	4.96	6.26	6.21	4.80	6.14	6.27	5.48	5.30	5.86	1.600
26	5.65	5.40	5.97	4.82	6.15	5.30	6.69	6.64	5.13	6.57	6.70	5.86	5.67	6.27	1.625
27	6.04	5.77	6.39	5.16	6.58	5.67	7.16	7.10	5.48	7.03	7.17	6.27	6.06	6.71	1.650
28	6.46	5.88	6.84	5.24	7.04	5.77	7.67	7.23	5.59	7.52	7.67	6.70	6.17	7.18	1.675
29	6.80	6.61	7.19	5.90	7.41	6.49	8.07	8.13	6.28	7.91	8.08	7.06	6.94	7.55	1.700

Policy Forms GRI-PA-20.1-06 and GRI-PA-21.1-06

STATE NUMBER	AREA	FULL NETWORK DISCOUNT	Market Zip Code	STATE ABBREVIATION	Net AF w/ State Variation		
					ZIP CODE	Full Network	Standard
A	C	D	E	B	F	I	J
6	2		N	CT	28		1.24
6	1	25.0%	Y	CT	60	0.79	1.21
6	1	25.0%	Y	CT	61	0.79	1.21
6	1	25.0%	Y	CT	62	0.79	1.21
6	1	25.0%	Y	CT	63	0.79	1.21
6	1	25.0%	Y	CT	64	0.79	1.21
6	1	25.0%	Y	CT	65	0.79	1.21
6	1	25.0%	Y	CT	66	0.79	1.21
6	1	25.0%	Y	CT	67	0.79	1.21
6	4	22.5%	Y	CT	68	0.87	1.30
6	4	22.5%	Y	CT	69	0.87	1.30

**Golden Rule Insurance Company
Proposed Age 65+ Rating Factors
Effective October 1, 2005 and later**

RELATIVE TO 65+ BASE RATES

Medicare Enrollment	Product	GENDER MALE	GENDER FEMALE	GENDER HUSBAND	GENDER WIFE
Part A and B	GRI-PA-21.1-06	1.000	1.000	1.000	1.000
	GRI-PA-21.1-06 (Copay option)	1.000	1.000	1.000	1.000
	GRI-PA-21.1-06 (HSA option)	1.000	1.000	1.000	1.000
	GRI-PA-20.1-06 (Basic)	1.000	1.000	1.000	1.000
Part A Only	GRI-PA-21.1-06	2.820	2.400	2.760	2.760
	GRI-PA-21.1-06 (Copay option)	2.690	2.060	2.440	2.440
	GRI-PA-21.1-06 (HSA option)	1.160	1.160	1.160	1.160
	GRI-PA-20.1-06 (Basic)	2.820	2.340	2.760	2.760
No Medicare	GRI-PA-21.1-06	4.700	4.000	4.600	4.600
	GRI-PA-21.1-06 (Copay option)	4.480	3.440	4.060	4.060
	GRI-PA-21.1-06 (HSA option)	1.320	1.320	1.320	1.320
	GRI-PA-20.1-06 (Basic)	4.700	3.900	4.600	4.600
Part B Only	GRI-PA-21.1-06	2.880	2.600	2.840	2.840
	GRI-PA-21.1-06 (Copay option)	2.790	2.380	2.620	2.620
	GRI-PA-21.1-06 (HSA option)	1.160	1.160	1.160	1.160
	GRI-PA-20.1-06 (Basic)	2.880	2.560	2.840	2.840
Part A, B, and D (Rx covg removed)	GRI-PA-21.1-06	0.650	0.650	0.650	0.650
	GRI-PA-21.1-06 (Copay option)	0.650	0.650	0.650	0.650
	GRI-PA-21.1-06 (HSA option)	0.650	0.650	0.650	0.650
	GRI-PA-20.1-06 (Basic)	1.000	1.000	1.000	1.000
Part A and D (Rx covg removed)	GRI-PA-21.1-06	2.470	2.050	2.410	2.410
	GRI-PA-21.1-06 (Copay option)	2.340	1.710	2.090	2.090
	GRI-PA-21.1-06 (HSA option)	0.810	0.810	0.810	0.810
	GRI-PA-20.1-06 (Basic)	2.820	2.340	2.760	2.760
Part B and D (Rx covg removed)	GRI-PA-21.1-06	2.530	2.250	2.490	2.490
	GRI-PA-21.1-06 (Copay option)	2.440	2.030	2.270	2.270
	GRI-PA-21.1-06 (HSA option)	0.810	0.810	0.810	0.810
	GRI-PA-20.1-06 (Basic)	2.880	2.560	2.840	2.840
Part A, B, and D (Rx covg coord)	GRI-PA-21.1-06	0.950	0.950	0.950	0.950
	GRI-PA-21.1-06 (Copay option)	0.950	0.950	0.950	0.950
	GRI-PA-21.1-06 (HSA option)	0.950	0.950	0.950	0.950
	GRI-PA-20.1-06 (Basic)	1.000	1.000	1.000	1.000
Part A and D (Rx covg coord)	GRI-PA-21.1-06	2.770	2.350	2.710	2.710
	GRI-PA-21.1-06 (Copay option)	2.640	2.010	2.390	2.390
	GRI-PA-21.1-06 (HSA option)	1.110	1.110	1.110	1.110
	GRI-PA-20.1-06 (Basic)	2.820	2.340	2.760	2.760
Part B and D (Rx covg coord)	GRI-PA-21.1-06	2.830	2.550	2.790	2.790
	GRI-PA-21.1-06 (Copay option)	2.740	2.330	2.570	2.570
	GRI-PA-21.1-06 (HSA option)	1.110	1.110	1.110	1.110
	GRI-PA-20.1-06 (Basic)	2.880	2.560	2.840	2.840

SERFF Tracking Number: AMMS-127360948 State: Connecticut
Filing Company: Golden Rule Insurance Company State Tracking Number: 201183605
Company Tracking Number: EQ
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Connecticut EQ
Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Actuarial Memorandum Comments: Attachment: PA-21 Memo.pdf		
Satisfied - Item: Loss Ratio Guarantee Comments: Attachment: CT GRI-PA-21.1-06 Loss Ratio Gurantee.pdf		
Satisfied - Item: Cover Letter Comments: Attachment: Cover Letter.pdf		
Satisfied - Item: Appendix Comments: Attachment: Appendix A-F.pdf		

GOLDEN RULE INSURANCE COMPANY
FEIN: 37-6028756

NAIC NUMBER: 0707-62286

POLICY FORM: GRI-PA-21.1-06

ACTUARIAL MEMORANDUM
RATE REVISION

1. Purpose

The purpose of this rate filing is to extend the annual trend factors used by this policy form and to demonstrate that the anticipated loss ratio for this policy form meets the minimum required loss ratio for your state. Factors for these changes are attached. These are the updated rates for this policy form. This rate filing is not intended for any other purpose.

2. Policy Form Number

Policy Form: GRI-PA-21.1-06

3. Description of Benefits

This is a major medical expense policy form sold to individuals. The policy form covers either:

- 1) 80% of the covered expenses in excess of a selected deductible, up to the coinsurance limit, and then covers 100% of covered expenses, or;
- 2) 100% of the covered expenses in excess of a selected deductible.

The deductible is on a calendar year basis. In addition, for the HSA option, family plans use a family deductible rather than a per insured deductible. There are various copay options available (by attaching rider form SA-S-1221); certain covered expenses are not subject to the base plan deductible and/or coinsurance but may be subject to a separate deductible and/or copay amounts. There are additional limitations for some specific services including, but not limited to mental and nervous disorders.

The policy contains a provision for prenotification of certain listed expenses. If these covered expenses are not prenotified, benefits will be reduced to 80 percent of regular policy benefits. However, prenotification does not guarantee benefits.

Optional benefits are available which may affect coverage under the base policy form.

4. Renewability

The policy form is guaranteed renewable as defined by the Health Insurance Portability and Accountability Act of 1996 (HR3103), effective July 1, 1997.

5. Marketing Method

The policy form was marketed primarily through direct marketing and normal Golden Rule brokerage operations, including arrangements for marketing through other carriers that do not have their own products for the individual medical market.

6. Rate History

01/01/2007 9.1% Annualized Trend Factors
01/01/2008 13.3% Annualized Trend Factors
04/01/2009 18.6% Annualized Trend Factors
04/01/2010 17.0% Annualized Trend Factors
04/01/2011 14.5% Annualized Trend Factors

7. Scope and Reason for the Premium Rate Revision

Claim costs are expected to increase throughout the rating period. The following quarterly trend increases are proposed: 3.4% per quarter for the four quarters beginning 4/1/12 through 1/1/13. In addition to the trend increase, a 14.3% increase in PBM rates is also proposed. As described below, claims experience to date has been 22.6% above expected. The increases are proposed in order to reduce the amount by which future loss ratios exceed original pricing assumptions.

8. Application of Revised Rates

The new trend factors will apply to renewal business. New quarterly factors are proposed for April 1, 2012 through January 1, 2013. The PBM increase will be effective for renewals on are after April 1, 2012.

9. Determination of Revised Rates

The requested extension of the trend factors is based on Golden Rule experience for this form. Experience to date for this form has claims 22.6% higher than expected based on pricing assumptions previously filed and approved. Since this policy form was marketed through the first half of 2009, the experience is still influenced by medical underwriting. Also, the policy is expected to continue experiencing trend throughout the rating period.

10. Average Annual Premium

The average annual premium per policy is \$5,178. After the increase, it is expected to be \$5,918

11. Historical Experience (inception to date)

The experience for GRI-PA-21.1-06 is as follows:

Year	Member Months	Earned Premium	Incurred Claims	Incurred/Paid Claims	Loss Ratio	Expected Loss Ratio	Actual/Expected
2005	496	36,713	2,589	2,589	7%	13%	0.53
2006	50,517	6,329,581	2,941,514	2,941,514	46%	35%	1.31
2007	110,810	15,576,791	9,620,226	9,620,226	62%	48%	1.28
2008	142,118	22,068,317	15,349,401	15,349,401	70%	53%	1.31
2009	126,858	22,153,909	15,875,802	15,875,802	72%	59%	1.21
2010	88,240	18,176,556	12,948,685	12,877,593	71%	64%	1.11
2011 (7 months)	39,254	9,240,289	6,948,903	5,731,582	75%	65%	1.15
Total	519,039	93,582,154	63,687,119	62,398,706	68%	56%	1.20

12. Expense Assumptions

Commission Expenses are based on a percentage of premium and vary by issue age and marketing method:

- 0-30% first year
- 0-10% renewal years

Marketing, administrative, overhead, premium taxes, and other expenses vary by marketing method and aggregate to:

- \$240 per policy + 15% of premium in the first year
- \$25 per policy + 11% of premium in renewal years

The above assumptions reflect average expenses in all markets in which the company conducts business.

13. Anticipated Lifetime Loss Ratio

The NAIC Model for "Guidelines for Filing of Rates for Individual Health Insurance Forms" specifies that the "anticipated loss ratio" is defined as the present value of the expected benefits to the present value of the expected premiums over the entire period for which rates are computed to provide coverage, where interest is used in the calculation and assumptions are reasonable in relation to the circumstances.

14. Minimum Lifetime Loss Ratio

This policy form, including all optional benefit riders with the exception of the term life rider, is anticipated to exceed the minimum loss ratio requirement of 55%. To the extent that the Federal Patient Protection and Affordable Care Act and the uniform definitions that will be certified by the Secretary of the Department of Health and Human Services require higher loss ratios, we will comply with such statutes and regulations.

15. Actuarial Certification

I, Timothy I. Martin, am Director of Actuarial Services for United Healthcare's Individual Line of Business, which includes health business underwritten by Golden Rule Insurance Company. I am a member of the American Academy of Actuaries and I meet the Academy's qualification standards for rendering statements of actuarial opinion, with respect to the filing of rates for health insurance products.

To the best of my knowledge and judgment, this rate filing is in compliance with the applicable laws and regulations of your state, and the benefits are reasonable in relation to the premiums charged.

**Timothy Martin,
FSA, MAAA**

Digitally signed by Timothy Martin, FSA, MAAA
DN: cn=Timothy Martin, FSA, MAAA, o=Golden
Rule Insurance Company, ou,
email=timothy_martin@goldenrule.com, c=US
Date: 2011.08.17 15:31:35 -04'00'

Timothy Martin, FSA, MAAA
Health Actuary

**CONNECTICUT
LOSS RATIO GUARANTEE
Policy Form GRI-PA-21.1-06**

When this policy form was originally approved, the original actuarial memorandum contained the following anticipated and target durational loss ratios:

<u>Policy Year</u>	<u>Target Durational Loss Ratio</u>
1	.405
2	.608
3	.634
4	.643
5+	.660
<u>Policy Years</u>	<u>Anticipated Lifetime Loss Ratio</u>
All	.550

Golden Rule will guarantee the combined Golden Rule claims cost incurred for calendar year 2010 (and for each year thereafter until new rates are filed and implemented) on Policy Form GRI-PA-21.1-06 for Connecticut policyholders will meet or exceed the target durational loss ratios contained in the original actuarial memorandum outlined above.

If the earned premium on this policy form in Connecticut is less than \$1,000,000 in a given year, the earned premium and incurred claims for this state will be combined with like premiums and claims for all other states. If the combined earned premium on this policy form for all included states is still less than \$1,000,000 in a calendar year, then the results will be accumulated until the end of the calendar year in which \$1,000,000 of earned premium is attained.

Golden Rule will guarantee that the loss ratio results will be independently audited by a certified public accountant or a member of the American Academy of Actuaries at Golden Rule's expense. The calculation will be made using earned premiums and incurred claims for this policy form for each calendar year, as known after the close of business on March 31 of the following year. The results of the calculation will be reported to the Connecticut Department of Insurance not later than June 30 following the end of the experience period.

If the incurred claims cost for Connecticut is less than the target claims cost, Golden Rule will guarantee a refund will be made to all Connecticut policyholders in force on December 31 of the guaranteed calendar year. However, if experience from all other included states is combined pursuant to the paragraph above, then a refund will be made in Connecticut if the combined incurred claims cost for all included states is less than the target claims cost. In that case, the actual refund for Connecticut will be the total refund

amount multiplied by the ratio of premium on this form earned during the time period at issue in Connecticut to the total premium on this form earned during that time period in all states from which experience was combined. An illustration of the calculation of refund is attached as Illustration I.

Any refund will be distributed by check to policyholders whose policies are in force as of the last day of the time period at issue, in proportion to the premium the policyholder paid in the time period at issue, pursuant to the following formula:

$$\begin{array}{rcl} \text{Individual} & & \\ \text{Policyholder's} & = & \frac{\text{Premium earned for the time period}}{\text{Premium earned for the time period}} \\ \text{Refund} & & \text{and paid by the policyholder} \\ & & \text{and paid by all Connecticut} \\ & & \text{policyholders who will receive a} \\ & & \text{refund} \end{array} \quad \times \quad \begin{array}{l} \text{Amount to be refunded} \\ \text{in Connecticut plus} \\ \text{interest at the statutory} \\ \text{rate from the end of the} \\ \text{time period until the} \\ \text{date of refund} \end{array}$$

Because of excessive administrative costs of making very small refunds, we will not make a refund to any policyholder whose refund will be less than \$2.00. These funds will be aggregated by Golden Rule Insurance Company and held in a separate interest bearing account. At the end of each calendar year, Golden Rule Insurance Company shall donate the funds so held to the University of Connecticut Health Center.

I am authorized to make this guarantee on behalf of Golden Rule Insurance Company.



Patrick F. Carr
Senior Vice President &
Chief Financial Officer



Date

ILLUSTRATION I

Here is an illustration of how the guaranteed loss ratio by duration would work. We have used a million dollars in premiums for each year simply to make the mathematics convenient and assumed that all premium is earned in Connecticut.

Policy Year	Target Loss Ratio	Premiums	Target Claim Cost	Actual Claim Cost
1	40.5	1,000,000	405,000	370,000
2	60.8	1,000,000	608,000	510,000
3	63.4	1,000,000	634,000	600,000
4	64.3	1,000,000	643,000	590,000
5	<u>66.0</u>	<u>1,000,000</u>	<u>660,000</u>	<u>640,000</u>
	59.0	5,000,000	2,950,000	2,710,000

A refund of premium is required to meet the Target Loss Ratio. The required refund is \$406,780 ($5,000,000 \times [1 - 2,710,000 / 2,950,000]$). The refund for each policy is in proportion to that policy's contribution to Premiums.

The refund is correct because the restated loss ratio, Actual Claims divided by Premiums less the refund, is equal to the overall Target Loss Ratio, 59.0%

August 17, 2011
NAIC #:0707-62286

Thomas R. Sullivan, Insurance Commissioner
Connecticut Department of Insurance
P.O. Box 816
Hartford, Connecticut 06142-0816

RE: Revised Premiums for GRI-PA-21.1-06.

We have enclosed for filing revised trend factors applicable to the above captioned policy forms. For convenience we have enclosed the unchanged rate sheets as well.

For policy forms GRI-PA-21.1-06 we are filing a April 1, 2012 trend factor increase of 3.4%, followed by 3.4% for each of the next three quarters, resulting in an a total annual increase of 14.3% due to compounding. We also are filing a pharmacy card rider rate increase of 14.3%. The trend factor extensions and rate level increase will apply to renewal business. The new trend factors and pharmacy card rate will be effective on or after April 1, 2012. The enclosed actuarial memoranda explain the derivation of the trend factor extensions.

Rates for form GRI-PA-21.1-06 are being filed subject to the previously approved Loss Ratio Guarantee.

The following is a list of bulleted points from the Connecticut Department of Insurance Bulletin HC-81. For each bullet point, we have indicated where the information can be found in our submission.

- Historical experience from inception-to-date, this includes earned premium, paid claims, incurred claims, members, actual loss ratios and expected loss ratios (Actuarial Memorandum).
- A demonstration that the experience data submitted is consistent with the most recent financial statement filed with the Department pursuant to section 38a-53a of the Connecticut General Statutes. (Appendix F)
- Unit cost trend by broad service category, including actual unit cost data and impact of provider contract changes from experience period to rating period (medical and prescription drug separately). (Appendix B)
- Utilization trend by broad service category, including utilization data. (Appendix B)
- Impact of cost sharing leverage on trend. (Appendix C)

August 16, 2011

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- Medical technology trend.
 - Medical technology trend is one of many factors that influence medical utilization and unit cost trends. We have provided Appendix B, C and D to provide the analysis of trends available in our data. Our data does not support further analysis of medical technology trend at this time.
- Benefit buy-down analysis and impact on trend. (Appendix D)
- Cost of each new benefit mandate or requirement due to change in law, separately identified, from the experience period to the rating period. This includes requirements of both state and federal law.
 - Previous filing with the state tracking number of AMMS-126790057 included HCR revisions
- A list of each component of the health care reform bill that impacted premium and the actual impact used in pricing for each component.
 - Previous filing with the state tracking number of AMMS-126790057 included HCR revisions
- A comparison of the proposed retention charge in the filing to the most recently filed statutory financial statement for the regulated entity for which this filing is being made
 - Retention charges as indicated on statutory financial statement Schedule H, Other Individual Contracts, All Other is 10.1% commissions (line 7) and is 21.5% total other expenses incurred (line 10).
- Claim lag triangles (Appendix E)
- A demonstration that the increase requested in this rate filing will generate an expected medical loss ratio, for rebate purposes, that is consistent with the 80% prescribed by the federal law for individual health insurance. (Actuarial Memorandum)
- Actuarial certification signed by a Member of the American Academy of Actuaries (MAAA). (Actuarial Memorandum)

If you have any questions about this filing, please call me at (317) 715-7946 or e-mail me at timothy_martin@goldenrule.com.

Sincerely,

Timothy Martin,
FSA, MAAA

Digitally signed by Timothy Martin, FSA,
MAAA
DN: cn=Timothy Martin, FSA, MAAA,
o=Golden Rule Insurance Company, ou,
email=timothy_martin@goldenrule.com,
c=US
Date: 2011.08.17 15:31:00 -04'00'

Timothy I. Martin, FSA, MAAA
Health Actuary

Appendix A

Proposed rate revisions effective on or after 4/1/2012:

Total increase requested is 14.3%

Proposed Trend Factors	GRI-PA-21.1-06	Increase
04/01/12 - 06/30/12	2.350	3.4%
07/01/12 - 10/31/12	2.430	3.4%
11/01/12 - 12/01/12	2.513	3.4%
01/01/13 - 03/31/13	2.598	3.4%

Total increase in trend factors = 14.3%

2 04/01/2012 Increase PBM rider 14.3%

Appendix B

Trend by Broad Service Category

State: CT

Policy Forms: GRI-PA-21.1-06 & GRI-PA-20.1-06

		2009						2010						2009		2010		2009		2010			
		2009 Paid	Reprice	2009	2009	2009	2009	2010 Paid	Reprice	2010	2010	2010	2010	2010	Repriced	Repriced	Paid	Paid	Utilizat-	Unit	Total		
		Amount	Claim	Claim	Member	Utilizat-	Unit	Amount	Claim	Claim	Member	Utilizat-	Unit	Claim	Claim	Claim	Claim	ion-	Cost				
			Amount	Count	Months	ion	Cost		Amount	Count	Months	ion	Cost	PMPM	PMPM	PMPM	PMPM	Trend	Trend	Trend			
Facility	Emergency Room	961,037	2,104,954	6,856	139,071	0.049	307	696,768	1,491,925	4,598	98,003	0.047	324	15.14	15.22	6.91	7.11	-4.8%	5.7%	0.6%			
Facility	Hospice	8,261	8,880	11	139,071	0.000	807	10,659	14,336	24	98,003	0.000	597	0.06	0.15	0.06	0.11	209.6%	-26.0%	129.1%			
Facility	Inpatient Facility	4,760,897	5,153,835	840	139,071	0.006	6,136	3,602,815	3,886,343	566	98,003	0.006	6,866	37.06	39.66	34.23	36.76	-4.4%	11.9%	7.0%			
Facility	Other					-		574	1,102	4	98,003	0.000	276		0.01		0.01						
Facility	Outpatient Facility	2,793,488	3,590,751	4,474	139,071	0.032	803	2,346,445	3,144,160	3,629	98,003	0.037	866	25.82	32.08	20.09	23.94	15.1%	8.0%	24.3%			
Facility	Skilled Nursing Facility	59,679	60,029	9	139,071	0.000	6,670	62,746	64,150	11	98,003	0.000	5,832	0.43	0.65	0.43	0.64	73.4%	-12.6%	51.6%			
Other	DME/Prosthetics	38,891	52,848	354	139,071	0.003	149	28,230	39,002	208	98,003	0.002	188	0.38	0.40	0.28	0.29	-16.6%	25.6%	4.7%			
Other	Home Health	21,628	25,799	247	139,071	0.002	104	21,200	42,624	294	98,003	0.003	145	0.19	0.43	0.16	0.22	68.9%	38.8%	134.4%			
Other	Other	21,283	29,947	65	139,071	0.000	461	77,310	86,602	111	98,003	0.001	780	0.22	0.88	0.15	0.79	142.3%	69.3%	310.4%			
Other	Other Medical Supplies	48,749	74,253	794	139,071	0.006	94	36,016	57,826	634	98,003	0.006	91	0.53	0.59	0.35	0.37	13.3%	-2.5%	10.5%			
Other	Physical Therapy	296,389	579,372	10,188	139,071	0.073	57	221,383	477,205	7,321	98,003	0.075	65	4.17	4.87	2.13	2.26	2.0%	14.6%	16.9%			
Other	Radiation/Chemotherapy	859,892	884,452	1,187	139,071	0.009	745	807,763	872,240	1,142	98,003	0.012	764	6.36	8.90	6.18	8.24	36.5%	2.5%	39.9%			
Physician	Anesthesiology	580,142	728,971	996	139,071	0.007	732	447,308	570,760	789	98,003	0.008	723	5.24	5.82	4.17	4.56	12.4%	-1.2%	11.1%			
Physician	Diagnostic Testing-Office/Clinic	385,370	916,631	10,848	139,071	0.078	84	315,373	769,131	8,124	98,003	0.083	95	6.59	7.85	2.77	3.22	6.3%	12.0%	19.1%			
Physician	Diagnostic Testing-Other	1,394,676	2,489,141	21,280	139,071	0.153	117	1,226,381	2,038,148	17,155	98,003	0.175	119	17.90	20.80	10.03	12.51	14.4%	1.6%	16.2%			
Physician	Office Visits	625,236	1,876,498	20,321	139,071	0.146	92	474,032	1,393,957	14,673	98,003	0.150	95	13.49	14.22	4.50	4.84	2.5%	2.9%	5.4%			
Physician	Other	134,853	159,316	1,376	139,071	0.010	116	294,778	325,071	1,805	98,003	0.018	180	1.15	3.32	0.97	3.01	86.1%	55.5%	189.5%			
Physician	Other Physician Services	419,899	740,488	8,042	139,071	0.058	92	360,058	639,859	6,124	98,003	0.062	104	5.32	6.53	3.02	3.67	8.1%	13.5%	22.6%			
Physician	Psyche and Substance Abuse	146,476	343,661	2,954	139,071	0.021	116	144,260	348,895	2,963	98,003	0.030	118	2.47	3.56	1.05	1.47	42.3%	1.2%	44.1%			
Physician	Spine & Back Disorder	132,837	436,027	9,333	139,071	0.067	47	129,149	384,629	8,937	98,003	0.091	43	3.14	3.92	0.96	1.32	35.9%	-7.9%	25.2%			
Physician	Surgery	1,440,759	2,188,719	4,788	139,071	0.034	457	1,088,606	1,769,966	4,009	98,003	0.041	441	15.74	18.06	10.36	11.11	18.8%	-3.4%	14.8%			
Preventive Care	Routine Childhood Immunizations	139	234	12	139,071	0.000	20	106	410	18	98,003	0.000	23	0.00	0.00	0.00	0.00	112.9%	16.7%	148.3%			
Preventive Care	Routine Mam/PSA/PAP/HPV	47,921	275,892	3,469	139,071	0.025	80	45,379	199,502	2,424	98,003	0.025	82	1.98	2.04	0.34	0.46	-0.8%	3.5%	2.6%			
Preventive Care	Routine Office Visits	83,743	359,847	2,956	139,071	0.021	122	63,213	269,196	2,035	98,003	0.021	132	2.59	2.75	0.60	0.65	-2.3%	8.7%	6.2%			
Preventive Care	Routine Services	36,573	223,583	7,804	139,071	0.056	29	37,880	193,125	7,163	98,003	0.073	27	1.61	1.97	0.26	0.39	30.2%	-5.9%	22.6%			
ZPrescription Drug Card	Medco Data (Copay Plans & Discount Card)	381,575	728,003	11,124	139,071	0.080	65	381,390	648,657	8,549	98,003	0.087	76	5.23	6.62	2.74	3.89	9.1%	15.9%	26.4%			
ZPrescription Drug Card	Retail Pharmacy	392,033	506,190	4,746	139,071	0.034	107	391,491	480,722	4,242	98,003	0.043	113	3.64	4.91	2.82	3.99	26.8%	6.3%	34.8%			
Total		16,072,424	24,538,323	135,074	139,071	0.971	182	13,311,314	20,209,543	107,552	98,003	1.097	188	176.44	206.21	115.57	135.83	13.0%	3.4%	16.9%			

Appendix D

Benefit Buy Down

State: CT

In the year of 2010 10% of the insureds on Policy Forms GRI-PA-21.1-06 & GRI-PA-20.1-06 elected to lower their rates by changing their deductible. The average decrease to premium for the insureds who elected to lower their rates was 5% which contributed to an approximate decrease of .2% to the Earned Premium from these policy forms.

Appendix E

Claims Triangle

Policy Forms: GRI-PA-21.1-06 & GRI-PA-20.1-06

		Payment of Incurred Claims by Months after Incurred Date (\$)													
Date of Paid Claims		0	1	2	3	4	5	6	7	8	9	10	11	12	13
2010	Jul	227,616	519,832	129,133	17,716	8,426	6,285	2,214	2,233	147	2,860	26	75	81	26
2010	Aug	366,569	633,312	98,517	72,449	5,747	7,776	1,987	7,883	20,649	(56)	7,719	0	106	1,088
2010	Sep	340,302	415,159	180,092	65,626	148,267	70,252	6,714	1,540	6,367	1,899	3,049	2,194	480	2,128
2010	Apr	314,083	532,192	109,598	7,911	3,737	5,354	3,792	920	1,768	(1,667)	(4,192)	2,678	2,209	1,173
2010	May	329,425	563,927	150,028	13,352	8,285	8,060	78,992	143	6,976	341	(283)	302	439	66
2010	Jun	403,596	624,968	97,845	79,382	12,486	5,375	8,773	7,029	1,193	852	1,356	1,032	1,106	423
2010	Jul	227,616	519,832	129,133	17,716	8,426	6,285	2,214	2,233	147	2,860	26	75	81	26
2010	Aug	366,569	633,312	98,517	72,449	5,747	7,776	1,987	7,883	20,649	(56)	7,719	0	106	1,088
2010	Sep	340,302	415,159	180,092	65,626	148,267	70,252	6,714	1,540	6,367	1,899	3,049	2,194	480	2,128
2010	Oct	316,898	685,317	105,874	20,512	20,993	15,603	3,895	3,299	8	3,267	2,013	43	(372)	9
2010	Nov	300,043	812,911	74,157	29,031	6,820	6,882	1,909	960	52	995	1,051	9,077	(715)	782
2010	Dec	506,782	823,809	109,449	20,149	(26,817)	9,721	3,770	(3,457)	2,334	1,224	1,335	2,007	197	759
2011	Jan	134,337	911,680	76,570	44,343	16,888	30,731	345	8,699	5,186	15,366	874	356	5,421	34
2011	Feb	152,069	554,449	234,788	50,351	21,570	11,959	83,872	8,471	3,560	2,311	695	664	1,186	2,427
2011	Mar	297,561	341,843	87,703	46,558	27,419	7,421	6,963	1,021	2,705	2,147	5,373	2,184	1,298	1,283
2011	Apr	185,800	780,345	255,674	313,234	23,417	2,186	3,659	3,427	(2)	(69)	193	867	149	610
2011	May	242,351	552,190	67,562	19,092	26,179	17,414	619	1,360	8,400	-	11,619	145	41	343
2011	Jun	320,464	616,844	167,508	39,791	4,520	6,529	(660)	1,508	(2,668)	1,959	814	377	100	269

Appendix F

Historical Experience

2010 Annual Statement, State Page

	Processed Premium	Earned Premium	Paid Claims	Incurred Claims
Line 26	58,883,412	57,943,996	35,495,598	36,512,338

Experience as of December 31, 2010

	Processed Premium	Earned Premium	Paid Claims	Incurred Claims
Dental-S/A sm	429,104	389,518	0	0
Group	22,612	22,519	5,281	5,310
Class E Short Term	723,760	722,722	359,614	361,845
Class F Short Term	218	218	0	0
Medigap Summary	165,736	165,611	105,701	107,044
Balance	21,786	23,540	27,728	27,912
Class F IGII	411,024	413,153	525,075	527,471
Class F List Bill Fees	750	760	0	0
ECI	0	0	0	0
Class E IGI	2,893,413	2,940,772	2,149,216	2,160,805
Class E IGII	54,125,151	54,083,020	32,967,865	33,146,385
Total	58,793,554	58,761,832	36,140,480	36,336,772

*** Please note that the December 31, 2010 experience and the annual statement are close in reported numbers. The minor difference can be attributed to accounting differentiation.

Experience of Class E IGII as of December 31, 2010

	Processed Premium	Earned Premium	Paid Claims	Incurred Claims
EA	0	0	0	0
EFI/S/X	1,400,429	1,416,468	1,119,840	1,126,034
EGI/S/X/M	4,081,983	4,140,710	2,926,297	2,940,059
EHC/I/S/X/M	0	0	0	0
EJC/D/I/S/X/M	1,583,776	1,661,455	1,138,400	1,143,458
EKC/D/E/I/S/X/M	2,010,689	2,034,512	2,161,514	2,170,644
ELD/E/F/I/S/X/M	9,033,709	9,108,912	5,025,396	5,051,701
END/E/F/I/S/X/M	0	0	0	0
EPD/E/I/S/X/G/H	19,905	19,383	11,759	11,806
EQD/I/X/H	17,969,209	18,176,556	13,063,527	13,135,645
EQS	920,719	928,056	491,089	493,569
ERD/E/I/S/X/G/H	163	326	0	0
ETD/E/I/S/X/G/H	4,471	4,475	936	937
EUD/E/I/S/X/G/H	0	0	0	0
EVD/E/F/I/S/X/G/H	17,098,688	16,590,786	6,967,674	7,010,352
EWD/E/I/S/X/H/J/K/L	214	185	87	88
EXD/E/I/S/X/H/J/K/L	1,196	1,196	61,346	62,093
Total Class E IGII	54,125,151	54,083,020	32,967,865	33,146,385

*EQD/I/X/H represents form GRI-PA-21.1-06